

UCPB SAVINGS BANK (UCPB-SB)

STAKEHOLDER	Component				Baseline Data		Target	
	Objective/Measure	Formula	Weight	Rating System	2021	2022	2023	
	SO 1	Expand Provincial Presence to Better Serve LGUs and Their Constituents						
SM 1	Increase Provincial Presence	No. of Provinces with UCPB-SB branch network ¹ / Total No. of Provinces	12.5%	All or Nothing	49%	Increase provincial coverage to 50%	Increase provincial coverage to 51% (presence in 42 out of 82 provinces)	
SO 2	Provide Quality Customer Experience							
SM 2a	Percentage of Satisfied Customers - Individuals	Number of respondents who gave a rating of at least Satisfactory / Total Number of Respondents	2.5%	(Actual / Target) x Weight If less than 80% = 0%	N/A	90%	90%	
SM 2b	Percentage of Satisfied Customers – Business Organization		2.5%	(Actual / Target) x Weight If less than 80% = 0%	N/A	90%	90%	



¹ Includes Full-Service Branch, Branch lite, and Lending Office.



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SM 2c	Percentage of Service Availability of ATMs	Total Number of ATMs with at least 90% availability / Total Number of Onsite ATMs	2.5%	(Actual / Target) x Weight	N/A	N/A	95% of ATMs has 90% service availability	
	Sub-total		20%					
SO 3	To Meet the Financial Targets Under the Bank's Approved Business Plan							
FINANCE	SM 3	Increase Total Loan Portfolio (Consumer and corporate loans)	Absolute amount of outstanding loans	10%	(Actual / Target) x Weight	₱ 4.367 Billion Outstanding Commercial / Corporate Loans	₱ 2.563 Billion Outstanding Commercial / Corporate Loans	₱ 9.058 Billion
	SM 4	Loan releases in accordance with Sustainable Financing Framework (SFF) guidelines	Absolute amount of SFF loans granted (part of increase in commercial loans)	0% <i>For monitoring only</i>	Not applicable	N/A	N/A	₱ 50 Million
	SM 5	Increase Total CASA Deposits (including government deposits)	Absolute Amount	20%	(Actual / Target) x Weight	₱ 9.325 Billion	₱ 10.088 Billion	₱10.592 Billion


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SM 6	Improve Net Income after Tax	Total Revenues less Total Expenses	20%	(Actual / Target) x Weight	₱ 26.735 Million	₱22.8 Million	₱33.75 Million
SM 7	Efficient Utilization of Corporate Budget	Total Disbursement / Board approved Corporate Operating Budget (both net of PS Cost)	5%	(Actual / Target) x Weight	N/A	90%	90%
SO 4	Speed-up Recoveries from Non-Performing Assets and Convert it to Earning Assets						
SM 8	Improve Portfolio Quality - Net Non-Performing Loans (NPL) Ratio	Outstanding NPL - Specific Allowance for Impairment Loss / Outstanding Gross Loan Portfolio	5%	{1-[(Actual - Target)/ Target]} x Weight	31.26%	Not exceeding the average NPL ratio of the Philippine Banking System as of 31 December 2022	Not exceeding the average NPL ratio of the Thrift Bank Group as of 31 December 2023
Sub-total			60%				

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INTERNAL PROCESS	SO 5	Enhance Operations, Processes, and IT Solutions						
	SM 9	Implementation of ICT Projects	No. of projects completed / Total Number of Projects planned for 2023	5%	(Actual / Target) x Weight	No Data	100% Accomplishment of 2022 IT Projects based on the submitted ISSP to the DICT	100% completion of 2023 IT projects based on Board-approved ISSP as submitted to DICT or DICT endorsed ISSP.
	SM 10	Percentage of Loan Applications Processed within Turnaround Time	Total Number of loan applications processed within applicable processing time ² / Total Number of loan applications received	5%	(Actual / Target) x Weight	No Data	100%	100%
	SM 11	Improve Quality Management System	Actual Accomplishment	5%	All or Nothing	N/A	Board-approved: a. Quality Policy b. Quality Management System Manual c. Quality Management System Procedure	Surveillance Audit (move towards ISO Certification after CBS conversion)
Sub-total			15%					


² Applicable processing time based on UCPB-SB's Citizen's Charter in compliance with Republic Act No. 11032 as provided in UCPB-SB's Citizen's Charter

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ORGANIZATION	SO 6	Establish High Performance Culture Across the Bank						
	SM 12	Improve Competency Level of the Organization	Actual Accomplishment	5%	All or Nothing	N/A	Board-Approved Competency Model with the following: a. Competency Catalogue b. Competency Framework c. Competency Tables d. Competency Matrix e. Position Profiles f. Competency-Based Job Description	Competency Baseline ³
	<i>Sub-total</i>			5%				
<i>Grand Total</i>			100%					

For GCG:


 Justice ALEX L. QUIROZ (Ret.)
 Chairperson

For UCPB-SB:


 MS. LIZETTE MARGARET MARY J. RACELA
 President and CEO (PCEO)

³ Assessment of all employees