

UCPB SAVINGS BANK, INC. (UCPB-SB)
Revalidation of 2022 Performance Scorecard

Objective/Measure	Component			UCPB-SB Submission			GCG Validation		Supporting Documents	Remarks	
	Formula	Wt.	Rating System	Target	Actual	Rating	Actual	Rating			
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	10%	All or Nothing	Increase provincial coverage to 50%	Kabasalan Branch Lite – soft opening done on 19 December 2022 including functioning ATM	n.d.	50% 1 new branch lite opened in 2022	10%	Database of Branch Rationalization Notice to BSP on opening of Kabasalan Branch	UCPB-SB has presence in 42 provinces.
SM2	Increase the Number of ATMs installed	Absolute number	5%	(Actual / Target) x Weight	Installation of 5 ATMs	5 ATMs already installed and fully operational; Lucban, Tiaong, Tayabas, Libmanan, and Naga Cebu Including ATM at Kabasalan, total additional ATMs at six (6)	n.d.	6 new ATMs installed	5%	Bancnet report on ATM utilization Sample transactions made in 2022	Target exceeded.

STAKEHOLDERS

¹ Includes Full Service Branch, Branch lite and Lending Office



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SO 2	Provide Quality Customer Experience										
SM 3a	Percentage of Satisfied Customers – Individuals	Number of respondents who gave a rating of at least Satisfactory / Total Respondents	2.5%	(Actual / Target) x Weight If less than 80% = 0%	90%	96.7%	n.d.	96.68%	2.5%	Full Report on Customer Satisfaction Results Back-checking and Spot-checking Report Database of responses	Acceptable.
SM 3b	Percentage of Satisfied Customers – Business Organizations		2.5%	(Actual / Target) x Weight If less than 80% = 0%	90%	93.8%	n.d.	93.8%	2.5%	Full Report on Customer Satisfaction Results Back-checking and Spot-checking Report Database of responses	Acceptable.
	Subtotal		20%						20%		
SO 3	To Meet the Financial Targets Under the Bank's Approved Business Plan										
SM 4	Increase Total Loan Portfolio (Commercial/Corporate Loans)	Absolute Amount of outstanding loans	5%	(Actual / Target) x Weight	₱2.563 Billion Outstanding Commercial or Corporate Loans	₱2.712 Billion	n.d.	₱5.093 Billion	5%	COA Annual Audit Report 2022	Accomplishment was revised based on the Notes to FS as audited by COA.
SM 5	Increase Total CASA Deposits	Absolute amount	20%	(Actual / Target) x Weight	₱10.088 Billion	₱9.79 Billion	n.d.	₱9.79 Billion	19.41%	Database of Total Deposit COA Annual Audit Report 2022 BSP Published Balance Sheet	Acceptable.

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SM 6	Improve Net Income after Tax	Total Revenues less Total Expenses	20%	(Actual / Target) x Weight	₱22.8 Million	₱60.13 Million	n.d.	₱37.56 Million	20%	COA Annual Audit Report 2022	Accomplishment was revised based on audited FS as audited by COA				
FINANCE SM 7	Efficient Utilization of Corporate Budget	Total Disbursement / Board approved Corporate Operating Budget (both net of PS Cost)	5%	(Actual / Target) x Weight	90%	₱542.03 Million (92.6%)	n.d.	72.22%	4.01%	Bidding Documents Terms of Reference Board Resolutions approving the project Procurement Projects Budgeted for 2022 BAC Resolution BUR Report	The request for reconsideration is APPROVED . Using the provided supporting documents, the GCG excluded the obligation declared as failed bidding in the BAC Resolution No. 007, series of 2023, with details as follows:				
											<table border="1"> <thead> <tr> <th>(in Million ₱)</th> <th>Approved Budget (exclusive of obligation with failed bidding)</th> <th>Total Disbursement</th> </tr> </thead> <tbody> <tr> <td>MOOE</td> <td>₱507.69</td> <td>₱423.45</td> </tr> <tr> <td>Capital Outlay</td> <td>126.08</td> <td>34.28</td> </tr> <tr> <td>Total</td> <td>₱633.77</td> <td>₱457.73</td> </tr> <tr> <td>BUR</td> <td colspan="2" style="text-align: center;">72.22%</td> </tr> </tbody> </table>	(in Million ₱)	Approved Budget (exclusive of obligation with failed bidding)	Total Disbursement	MOOE
(in Million ₱)	Approved Budget (exclusive of obligation with failed bidding)	Total Disbursement													
MOOE	₱507.69	₱423.45													
Capital Outlay	126.08	34.28													
Total	₱633.77	₱457.73													
BUR	72.22%														

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SO 4	Speed-up Recoveries from Non-Performing Assets and Convert them 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	10%	{1- [(Actual – Target)/Target]} x Weight	Not exceeding the average NPL ratio of the Philippine Banking System as of 31 December 2022	16.26%	n.d.	15.8%	0%	<p>BSP Published Balance Sheet</p> <p>Justifications</p> <p>At the onset, we wish to clarify that in the Performance Evaluation System under GCG Memorandum Circular No. 2023-01, performance targets set during the Performance Target Conference are final. It does not provide for the renegotiation of targets and measures in the final Performance Scorecards of GOCCs.</p> <p>Nevertheless, the GCG still reviewed the request for reconsideration and recognizes the efforts of UCPB-SB in reducing its NPL. However, it is expected that UCPB-SB will align its NPL ratio with the PBS.</p> <p>In consideration, the GCG revised the target to “NPL Ratio of not exceeding the Thrift Bank Group (TBG) as of 31 December 2022” with the NPL ratio of the TBG at 3.91%.</p> <p>With a rating scale of {1-[(Actual – Target)/Target]} x Weight, the score will still result to 0%.</p> <p>Further, the GCG does not find merit in its request to reallocate the weight given the discussion in the first paragraph and UCPB-SB only requested for the reallocation after it found out the zero-rating score for this measure. In view of this, the GCG RETAINS the weight of 10% for this measure.</p> <p>Albeit the considerations taken, the GCG RETAINS the 0% score for this measure.</p>

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	Objective/Measure	Formula	Wt.	Rating System	Target	Actual	Rating	Actual	Rating			
	Sub-Total		60%						48.42%			
SO 5	Enhance Operations, Processes, and IT Solutions											
INTERNAL PROCESS	SM 9	Number of New IT Projects Implemented	Total number of IT projects completed / Total IT Projects for Completion based on the ISSP	5%	(Actual / Target) x Weight	100% Completion of 2022 IT projects based on the submitted ISSP to the DICT	Of the 11 items: 1. 7 items have been implemented / on-track 2. 3 items have external dependencies, UCPB-SB's accountability in place 3. 1 item delayed by reason of physical transfer of Head Office	n.d.	Full implementation and roll-out of the following: 1. eFFe/FAMS 2. Internet Bandwidth Upgrade 3. Loan Originating System 4. Primary Firewall Upgrade 5. eSOA Printing	2.5%	Project Sign-off Document User Manual User Acceptance Testing UAT Result Contract with third-party provider Notice to Proceed	UCPB-SB was able to implement 5 out of 10 ICT Projects.
	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	100%	Auto – 100% Rel – 100%	n.d	98.63%	4.93%	Database of loan applications processed in 2022 20 randomly selected loan folders	Out of 873 loan application processed in 2022, 861 were processed within the applicable TAT.

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	SM 11	Develop Quality Management System	Actual Accomplishment	5%	All or Nothing	Board-approved: a. Quality Policy b. Quality Management System Manual c. Quality Management System Procedure	The Board approved the Quality Policy, Quality Management System Manual, Quality Management System Procedure on 4 November 2022.	n.d	Board-approved: a. Quality Policy b. Quality Management System Manual c. Quality Management System Procedure	5%	Secretary Certificate	Acceptable.	
	Sub-Total			15%						12.43%			
	SO 6	Establish High-Performance Culture Across the Bank											
ORGANIZATION	SM 12	Improve Competency Level of the Organization	Actual Accomplishment	5%	(Actual / Target) x Weight	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	The Board approved the Bank's Competency Model on 9 December 2022	n.d.	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	5%	Secretary's Certificate	Acceptable.	
	Sub-Total			5%							5%		
	TOTAL			100%							85.85%		