UCPB SAVINGS BANK (UCPB-SB)

		Component				Baseline Data		Target
		Objective/Measure	Formula	Weight	Rating System	2020	2021	2022
STAKEHOLDER	**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	49%	49% (no new openings/ conversion)	Increase provincial coverage to 50%
	SM 2	Increase the Number of ATMs Installed	Absolute number	5%	(Actual / Target) x Weight	No Data	No Data	Installation of 5 ATMs
	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 Number of Respondents	2.5%	(Actual / Target) x Weight If less than 80% = 0%	N/A	N/A	90%
	SM 3b	Percentage of Satisfied Customers – Business Organization	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	N/A	90%
		Sub-total		**20%**				

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

		Component				Baseline Data		Target
		Objective/Measure	Formula	Weight	Rating System	2020	2021	2022
FINANCE	**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	₱5.211 Billion Outstanding Balance	₱4.367 Billion Outstanding Balance October 2021	₱2.563 Billion Outstanding Commercial/Corporate Loans
	SM 5	Increase Total CASA Deposits	Absolute Amount	20%	(Actual / Target) x Weight	₱9.130 Billion	₱9.325 Billion (as of June 2021)	₱10.088 Billion
	SM 6	Improve Net Income after Tax	Total Revenues less Total Expenses	20%	(Actual / Target) x Weight	₱17.744 Million	₱26.735 Million (estimated Net Profit after tax)	₱22.8 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	N/A	90%
	SO 4	**Speed-up Recoveries from Non-Performing Assets and Convert them to Earning Assets**						
	SM 8	Improve Portfolio Quality: Non-Performing Loans Ratio	Outstanding NPL - Specific Allowance for Impairment Loss / Outstanding Gross Loan Portfolio	10%	"{1-[(Actual – Target)/ Target)} x Weight	26.69%	31.26% (as of October 2021)	Not exceeding the average NPL Ratio of the Philippine Banking System as of 31 December 2022
		Sub-total		**60%**				

Component					Baseline Data		Target
	Objective/Measure	Formula	Weight	Rating System	2020	2021	2022
SO 5	**Enhance Operations, Processes, and IT Solutions**						
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	No Data	No Data	100% Completion of 2022 IT Projects based on the submitted ISSP to the DICT
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	No Data	100%
SM 11	Develop Quality Management System	Actual Accomplishment	5%	All or Nothing	N/A	N/A	Board-approved: a. Quality Policy b. Quality Management System Manual c. Quality Management System Procedure
	Sub-total		**15%**				

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[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

		Component				Baseline Data		Target
		Objective/Measure	Formula	Weight	Rating System	2020	2021	2022
ORGANIZATION	**SO 6**	**Establish High-Performance Culture Across the Bank**						
	SM 12	Improve Competency Level of the Organization	Actual Accomplishment	5%	(Actual / Target) x Weight	N/A	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
		Sub-total		*5%*				
		Grand Total		*100%*				