

## UCPB – SAVINGS BANK (UCPB-SB)

	Component				Baseline Data <sup>1</sup>			Target	
	Objective/Measure	Formula	Weight	Rating System	2021	2022	2023	2024	
STAKEHOLDERS	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 <sup>2</sup> /Total No. of Provinces	10%	All or Nothing	<i>n.d.</i>	50% 1 new branch lite opened in 2022	51% (presence in 42 out of 82 provinces)	52% (Presence in 43 out of 82 provinces)
	SO 2	Provide Quality Customer Experience							
	SM 2	Percentage of Satisfied External Customers	Number of respondents who gave a rating of at least Satisfactory/ Total Number of Respondents	5%	(Actual/Target) x Weight <i>If less than 80% = 0%</i>	<i>n.d.</i>	Individuals – 96.69% Business Organizations – 93.8%	90%	90%
	SM 3	Service Availability of ATMs	Total number of ATMs with at least 90% availability / Total Number of Onsite ATMs	5%	(Actual/Target) x Weight	<i>n.d.</i>	<i>n.d.</i>	95% of ATMs has 90% service availability	95% of ATMs has 90% service availability
		<b>Sub-Total</b>		<b>20%</b>					

<sup>1</sup> The 2021 and 2022 baseline data are based on the Validated 2021 and 2022 Performance Scorecard released by the Governance Commission.

<sup>2</sup> Includes Full-service branch, branch-lite and lending office.

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FINANCE	Component				Baseline Data <sup>1</sup>			Target
	Objective/Measure	Formula	Weight	Rating System	2021	2022	2023	2024
	SO 3	<b>To Meet Financial Targets under the Bank's Approved Business Plan</b>						
SM 4	Increase Total Current Loan Portfolio	Absolute amount of outstanding loans	15%	(Actual/Target) x Weight	<i>n.d.</i>	P5.093 Billion	P9.058 Billion	P11.007 Billion
SM 5	Increase Total CASA Deposits	Absolute amount	10%	(Actual/Target) x Weight	<i>n.d.</i>	P9.79 Billion	P10.592 Billion	P10.786 Billion
SM 6	Improve Net Income After Tax	Total Revenues less Total Expenses	25%	(Actual/Target) x Weight	<i>n.d.</i>	P37.56 Billion	P33.75 Billion	P62.14 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	<i>n.d.</i>	72.22%	90%	90%
SO 4	<b>Speed Up Recoveries from Non-Performing Assets and Convert it to Earning Assets</b>							
SM 8	Improve Portfolio Quality: Non-Performing Loans Ratio	Outstanding NPL-Specific Allowance for Impairment Loss / Outstanding Gross Loan Portfolio	5%	{1-((Actual-Target)/Target)} x Weight	<i>n.d.</i>	15.8%	Not exceeding the average NPL ratio of the Thrift Bank Group as of 31 December 2023	Not exceeding the average NPL Ratio of the Philippine Banking System as of 31 December 2024
	<b>Sub-Total</b>		<b>60%</b>					

INTERNAL PROCESS	Component				Baseline Data <sup>1</sup>			Target
	Objective/Measure	Formula	Weight	Rating System	2021	2022	2023	2024
	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	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	100% completion of 2023 IT projects based on Board-approved ISSP as submitted to DICT or DICT endorsed ISSP.	100% Accomplishment of 2024 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	5%	(Actual/Target) x Weight	n.d.	98.63%	100%	100%
SM 11	Improve Quality Management System	Actual Accomplishment	5%	All or Nothing	n.d.	Board -approved: a. Quality Policy b. Quality Management System Manual c. Quality Management System Procedure	Surveillance Audit (move towards ISO Certification after CBS conversion)	Internal Readiness Assessment in preparation for ISO certification
	<b>Sub-Total</b>		<b>15%</b>					

ORGANIZATION	Component				Baseline Data <sup>1</sup>			Target
	Objective/Measure	Formula	Weight	Rating System	2021	2022	2023	2024
	SO 6	Establish High Performance Culture Across the Bank						
SM 12	Improve the Competency Level of the Organization	Actual Accomplishment	5%	(Actual/Target) x Weight	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	Competency Baseline <sup>3</sup>	Improvement in the Competency Level of the Organization from 2023 baseline
	<b>Sub-Total</b>		<b>5%</b>					
	<b>TOTAL</b>		<b>100%</b>					

For GCG:

  
**ATTY. MARIUS P. CORPUS**  
 Chairperson

For UCPB-SB:

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

<sup>3</sup> Assessment of all employees.