

**UCPB SAVINGS BANK, INC. (UCBP-SB)**  
**Validation of 2023 Performance Scorecard**

	Component				Target	UCPB-SB Submission		GCG Validation		Supporting Documents	Remarks	
	Objective/Measure	Formula	Wt.	Rating System		Actual	Rating	Actual	Rating			
<b>STAKEHOLDERS</b>	<b>SO 1</b>	<b>Expand Provincial Presence to Better Serve LGUs and their Constituents</b>										
	SM 1	Increase Provincial Presence	No. of Provinces with UCPB-SB branch network <sup>1</sup> / Total No. of Provinces	12.5%	All or Nothing	Increase provincial coverage to 51% (presence in 42 out of 82 provinces)	51%	<i>n.d.</i>	48.78%	0%	<ul style="list-style-type: none"> <li>UCPB-SB Total Loan Portfolio</li> </ul>	Target not met.  The presence of UCPB-SB is only 40 out of 82 provinces.
	<b>SO 2</b>	<b>Provide Quality Customer Experience</b>										
SM 2a	Percentage of Satisfied Customers - Individuals	Number of respondents who gave a rating of at least Satisfactory / Total Number of Respondents	2.50%	(Actual/Target) x Weight If less than 80% = 0%	90%	99.61%	<i>n.d.</i>	99.61%	2.50%	<ul style="list-style-type: none"> <li>ARTA Harmonized Client Satisfaction Measurement Result</li> </ul>	Validated actual based on the ARTA CSM Results.	

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<sup>1</sup> Includes Full-Service Branch, Branch lite and Lending Office



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SM 2b	Percentage of Satisfied Customers – Business Organization		2.50%	Actual/Target ) x Weight If less than 80% = 0%	90%	99.61%	<i>n.d.</i>	99.61%	2.50%		Based on the Anti-Red Tape Authority (ARTA) SQD Results
SM 2c	Percentage of Service Availability of ATMs	Total Number of ATMs with at least 90% availability / Total Number of Onsite ATMs	2.50%	Actual/Target ) x Weight	95% of ATMs have 90% service availability	95%	<i>n.d.</i>	80.85%	2.13%	• ATM Availability Report 2023	Target not met.
<b>Sub-Total</b>			<b>20%</b>						<b>7.13%</b>		
<b>SO 3</b>	<b>To Meet the Financial Targets Under the Bank's Approved Business Plan</b>										
SM 3	Increase Total Loan Portfolio (Customer and Corporate Loans)	Absolute amount of outstanding loans	10%	Actual/Target ) x Weight	₱9.058 Billion	₱ 8.870 Billion	<i>n.d.</i>	₱8.289 Billion	9.15%	• COA Annual Audit Report	Target not met. Validated actual based on the COA AAR.

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Objective/Measure	Formula	Wt.	Rating System	Target	Actual	Rating	Actual	Rating			
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	₱50 Million	₱ 54.59 million	<i>n.d.</i>	₱ 25.64 million	Not Applicable  <i>For monitoring only</i>	<ul style="list-style-type: none"> <li>Database of Loan Releases</li> </ul>	This measure is for monitoring only. Hence, no grant of rating by GCG.
SM 5	Increase Total CASA Deposits (including government deposits)	Absolute Amount	20%	Actual/Target ) x Weight	₱10.592 Billion	₱ 9.139 billion	<i>n.d.</i>	₱ 9.139 billion	17.26%	<ul style="list-style-type: none"> <li>COA Annual Audit Report</li> <li>BSP Published Balance Sheet</li> <li>CASA 2023 report of UCPB-SB</li> </ul>	Target not met.  Validated actual based on the COA AAR.
SM 6	Improve Net Income after Tax	Total Revenues less Total Expenses	20%	Actual/Target ) x Weight	₱33.75 Million	₱48.49 million	<i>n.d.</i>	₱34.183 million	20%	<ul style="list-style-type: none"> <li>COA Annual Audit Report</li> </ul>	Acceptable.  Validated actual based on the COA AAR.

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Objective/Measure	Formula	Wt.	Rating System	Target	Actual	Rating	Actual	Rating			
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%	66.98%	<i>n.d.</i>	43.53%	2.42%	<ul style="list-style-type: none"> <li>COA Annual Audit Report</li> </ul>	Target not met.  Validated actual based on the COA AAR.
<b>SO 4 Speed-up Recoveries from Non-Performing Assets and Convert it to Earning Assets</b>											
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	Not exceeding the average NPL ratio of the Thrift Bank Group as of 31 December 2023	15.20%	<i>n.d.</i>	14.63%	0%	<ul style="list-style-type: none"> <li>COA Annual Audit Report</li> <li>BSP Published Balance Sheet</li> </ul>	Target not met.  Validated actual based on BSP Published Balance Sheet.
<b>Sub-Total</b>			<b>60%</b>						<b>48.83%</b>		
<b>SO 5 Enhance Operations, Processes, and IT Solutions</b>											

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Objective/Measure	Formula	Wt.	Rating System	Target	Actual	Rating	Actual	Rating			
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 2023 IT projects based on the submitted ISSP to the DICT	40%	<i>n.d.</i>	40%	2.00%	<ul style="list-style-type: none"> <li>UAT Sign-off sheets</li> <li>ISSP</li> </ul>	Target not met.  3 out of 5 ICT Projects were not completed.
SM 10	Percentage of Loan Applications Processed within Turnaround Time	Total Number of loan applications processed within applicable processing time <sup>2</sup> / Total Number of loan applications received	5%	(Actual / Target) x Weight	100%	100%	<i>n.d.</i>	<i>Unverifiable</i>	0%	<ul style="list-style-type: none"> <li>Loans Releases Data Base</li> <li>Accounts Loan Release Tracker/Folders</li> </ul>	Target not met.  Out of 7,860 loans processed, 2,314 accounts are <i>unverifiable</i> due to inconsistencies in the loan releases database.

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<sup>2</sup> 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					UCPB-SB Submission		GCG Validation		Supporting Documents	Remarks		
Objective/Measure	Formula	Wt.	Rating System	Target	Actual	Rating	Actual	Rating				
SM 11	Improve Quality Management System	Actual Accomplishment	5%	All or Nothing	Surveillance Audit (move towards ISO Certification after CBS conversion)	Surveillance Audit (move towards ISO Certification after CBS conversion)	n.d.	UCPB-SB was not able to complete the Surveillance Audit	0%	<ul style="list-style-type: none"> <li>Internal Reports Audit</li> </ul>	Target not met.	
											Summary of Validation:	
											<table border="1"> <thead> <tr> <th></th> <th>AUDIT TARGET</th> <th>ACCOMPLISHMENT</th> </tr> </thead> <tbody> <tr> <td>Branch Banking Units</td> <td>18</td> <td>20</td> </tr> <tr> <td>Head Office Units</td> <td>11</td> <td>1</td> </tr> <tr> <td>IT-related (Processes, System, Unit)</td> <td>8</td> <td>3</td> </tr> </tbody> </table>	
	AUDIT TARGET	ACCOMPLISHMENT										
Branch Banking Units	18	20										
Head Office Units	11	1										
IT-related (Processes, System, Unit)	8	3										
<b>Sub-Total</b>			<b>15%</b>					<b>2%</b>				
<b>SO 6 Establish High-Performance Culture Across the Bank</b>												
ORGANIZATION	SM 12	Improve Competency Level of the Organization	Actual Accomplishment	5%	All or Nothing	Competency Baseline <sup>3</sup>	100%	n.d.	Unverifiable	0%	<ul style="list-style-type: none"> <li>UCPB Competency Matrix Data Base</li> </ul>	Target not met.
												<b>Sub-Total</b>
	<b>TOTAL</b>			<b>100%</b>				<b>57.96%</b>				

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