

## LAND BANK OF THE PHILIPPINES

		Component			Annual Target	1 <sup>st</sup> Quarter		
	Objective / Measure	Formula	Wt	Rating System		Target	Accomplishment / Remarks	
<b>SOCIO-ECONOMIC IMPACT</b>	<b>SO 1</b>	<b>Accelerate financial inclusion by making the financial services accessible and responsive to all sectors of the society (through digitalization)</b>						
	SM 1	<i>Expand retail customer base</i>						
		a. BDA Accounts	Actual Accomplishment	5.0%	(Actual/Target) x Weight	20,000 New BDA Accounts	N/A	4,109
		b. Increase in number of New MSMEs	Actual Accomplishment	7.5%	(Actual/Target) x Weight	Additional 1,500	N/A	261
	SM 2	<i>Growth in Digital Banking Transactions</i>						
		a. Fund Transfer	Actual Accomplishment	7.5%	(Actual/Target) x Weight	10% increase from 2022 baseline figure	N/A	10,370,887
		b. Bills Payment	Actual Accomplishment	7.5%	(Actual/Target) x Weight	10% increase from 2022 baseline figure	N/A	2,659,999
	<b>SO 2</b>	<b>Sustain support to the National Government's socio-economic agenda including food security enhancement, better infrastructure, and transition to a green and blue economy</b>						
SM 3	Increase Outstanding Loan Portfolio – Regular Loan	Total Outstanding Loan Amount	10.0%	(Actual/Target) x Weight	₱1.0 trillion	N/A	₱1,043.27 B	
		<b>Sub-total</b>	<b>37.5%</b>					
<b>FINANCIAL</b>	<b>SO 3</b>	<b>Improve profitability from more diversified income source for strong capital and institutional sustainability</b>						
	SM 4	Net Income After Tax	(Interest Income + Other Operating Income) - (Interest Expense + Provision for Losses + Other Operating Expenses + Provision for Income Tax)	10.0%	(Actual/Target) x Weight	₱35.0 B	N/A	₱10.78 B
	<b>SO 4</b>	<b>Optimize bank resources for higher returns, while supporting green, national and local government programs</b>						
	SM 5	Cost-to-income Ratio	Annualized Non-Interest Expenses / Annualized Total Operating Income	2.5%	(Actual/Target) x Weight	50%	N/A	54.15%
	SM 6	Efficient Utilization of Corporate Budget <sup>1</sup>	Annual Net Interest Income / Average Earning Assets	2.5%	(Actual/Target) x Weight	90%	N/A	17%
			<b>Sub-total</b>	<b>15.0%</b>				
<b>STAKEHOLDERS</b>	<b>SO 5</b>	<b>Cultivate relationship with customers and their stakeholders through timely, appropriate, and accessible products and services on various customer touchpoints and platforms that will address the current and future requirements of our diverse customer base</b>						
	SM 7	Percentage of Satisfied Customers – Individual Customers	Number of respondents who gave a rating of at least Satisfactory / Total number of respondents	2.5%	(Actual/Target) x Weight	90%	N/A	<ul style="list-style-type: none"> <li>Submitted the final report on the 2022 NCSS to GCG on 06 March 2023.</li> <li>Conducted activities in preparation for the procurement of a Third-Party Consultant/Consulting Firm</li> </ul>
		Percentage of Satisfied Customers – Business Organizations		2.5%		Below 80% = 0%	90%	
	SM 8	Percentage of Loan Application Processed within the Applicable Turn-around Time (TAT)	Number of loan proposals processed within prescribed TAT/ Number of loan proposals processed	10.0%	(Actual/Target) x Weight	100%	N/A	99.79%
SM 9	Service Availability of Internet Banking Services <sup>2</sup> (iAccess, WeAccess, MBA)	Total service availability in days / 365 days	5.0%	(Actual/Target) x Weight	90% Average Service Availability of Internet Banking Services (iAccess, WeAccess, MBA)	N/A	99.44%	

<sup>1</sup> Net of Interest Cost Budget. However, LANDBANK is hereby advised to properly document the factors averred to have affected the timely achievement if its respective targets

<sup>2</sup> Based on Information Technology Infrastructure Library (ITIL) version 3 Availability Management. ITIL provides an internationally accepted set of standards on IT services

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	SM 10a	Percentage of Service Availability of Automated Telling Machines (ATMs) <sup>3</sup>	Total number of onsite ATMs with at least 80% availability / Total number of onsite ATMs	2.5%	(Actual/Target) x Weight	90% Onsite ATMs with at least 80% availability	N/A	96.51% onsite ATMs with at least 80% availability
	SM 10b		Total number of Offsite ATMs with at least 75% availability / Total number of Offsite ATMs	2.5%	(Actual/Target) x Weight	Offsite ATMs <sup>4</sup> with at least 75% availability	N/A	84.09% offsite ATMs with at least 75% availability NCR – 85.09% Countryside – 83.08%
			<b>Sub-total</b>	<b>25.0%</b>				
		<b>SO 6</b>	<b>Adopt a seamless work experience in a unified digital platform</b>					
INTERNAL PROCESS	SM 11	Workstreams established	Actual Accomplishment	7.5%	(Actual / Target) x Weight	2 digital workflows established	N/A	Simultaneous development of workstreams; the following workstreams with the most progress as of 1Q2023: <ul style="list-style-type: none"> <li>Inventory Tracking for the LANDBANK Touchpoints master list – ongoing pilot implementation of workflows</li> <li>Incident Monitoring – ongoing: (1) implementation of ATM incident logging workflow, (2) development of workflows for ATM movement logs</li> <li>Service Desk and Resource Tracking – with approved guidelines for legal services and contracts monitoring</li> </ul>
	SM 12	Maintain Quality Management System	Actual accomplishment	5.0%	All or nothing	Conduct 2023 Internal IMS Assessment based on IMS Assessment Plan	N/A	Finalized and facilitated the approval of the 2023 IA Plan for Field and Head-Office Units
				2.5%	All or nothing	Facilitate certification of the Bank QMS	N/A	<ul style="list-style-type: none"> <li>Conducted activities for the procurement of services of a Third-Party Certifying Body</li> <li>Completed the workplace validation and IMS readiness assessment of OFBank on 22 March 2023</li> </ul>
			<b>Sub-total</b>	<b>15.0%</b>				
		<b>SO 7</b>	<b>Acquire, develop, engage talent critical for future-ready organizational capabilities</b>					
LEARNING & GROWTH	SM 13	Improvement on the Competency Level of the Organization	Actual Accomplishment	5.0%	All or nothing	Board-approved enhanced Competency Model (Position Competency Profiles of Critical Positions)	N/A	Conducted activities in relation to the implementation of L&D interventions, enhancement of the competency model for critical positions and on-line competency assessment
			Actual Accomplishment	2.5%		Competency Assessment using the enhanced PCPs (baseline data)	N/A	
			<b>Sub-total</b>	<b>7.5%</b>				
			<b>TOTAL</b>	<b>100%</b>				

<sup>3</sup> Additional ATM monitoring status equivalent for a downtime/unavailability of the machine: offline/no connection; cash dispenser error; card reader error; and no cash available

<sup>4</sup> 80% for NCR and 70% for Countryside