



LANDBANK PERFORMANCE SCORECARD*

AS OF JUNE 2021

** BASED ON THE GCG-APPROVED 2021 PERFORMANCE SCORECARD*

2021 LANDBANK Performance Scorecard (based on the GCG-approved 2021 Performance Scorecard)

Component Objective/Measure		Formula	Wt.	Rating	Target	Accomplishments As of 30 June 2021	
SOCIO-ECONOMIC	SO 1	Promote inclusive growth by being the catalyst of financial inclusion in the unbanked and underserved areas of the country					
	SM 1	Amount of Outstanding Loans under the following sectors/ programs:					
		a. 20 poorest provinces* identified by the PSA	Total Outstanding Loan Amount	7.5%	Actual/Target x Weight	P40.60 B	P38.585 B (ADLS – P32.865B; BBS – P5.191B; LRD – P0.529B) 95.04%
		b. Agriculture and Fisheries Sector (including the Small Farmers and Fishers)	Total Outstanding Loan Amount	7.5%	Actual/Target x Weight	P281.75 B	P223.086 B (LSD – P218.930B; LRD – P4.086B; BBS – P0.070B) 79.18%
SM 2	Establishment of Agrihubs to Serve as One-Stop Shop for Farmers and Fishers	No. of Agrihubs	5%	Actual/Target x Weight	5 New Agrihubs	On-going preparation of schematic layout and working drawings. The timeline for the opening of the Agri-Hubs will be on the 4th quarter of 2021.	



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SOCIO-ECONOMIC	SO 1	Promote inclusive growth by being the catalyst of financial inclusion in the unbanked and underserved areas of the country					
	SM 3	Loan releases to small farmers and fishers under the programs administered by LANDBANK in partnership with DA, DAR, and other government agencies	Total Loan Releases / Total Funds Downloaded to LANDBANK by Partner Agencies	5%	Actual/Target x Weight	100% Release of the Funds received from January to June 30 2021 (excluding SCP-SIDA Funds)	P956.10 M (P682.08M for ACEF; P274.02M for ERCA-RCEF) releases for June 2021 <ul style="list-style-type: none"> • P271.72 M loan releases was funded by the reflows. DBM transferred to the Bank the 2021 ACEF Funds amounting to P430.36M in May and June 2021. • The P115.09M releases was funded by the undisbursed 2020 ERCA-RCEF funds. • On 02 March, 04 April, 17 May, and 01 June 2021, DBM transferred to the Bank the ERCA-RCEF funds for 2021 amounting to P500M, based on the submitted 2021 Monthly Disbursement Plan.
	SM 4	Increase in Number of Farmers and Fishers Assisted	Total Number of Farmers and Fishers Assisted	5%	Actual/Target x Weight	Additional 500,000¹ farmers and fishers from Year-end 2020 Figure	2,754,993 farmers and fishers assisted broken down as follows: <ul style="list-style-type: none"> • Loans – 1,876,779 • FSRF – 474,099 (net of SUREAID) • RFFA – 258,919 • LCDFI – 145,196 This is 96% against the requested revised target; 86.91% against the GCG approved target

¹For reconsideration to revise target to 'additional 200,000 farmers from 2020 year-end figure', to be consistent with the commitment to PRRD of 3M farmers and fisherfolks assisted by 2022.



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SOCIO-ECONOMIC	SO 2	Support National Development Programs including CFIs, LGUs, and MSMEs in support of countryside development (micro, small and medium enterprises, communications, transportation, housing, education, health care, environment-related projects, tourism, utilities and others)					
	SM 5	Amount of Outstanding Loans supporting other Government Programs	Total Outstanding Loan	7.5%	Actual/Target x Weight	P594.00 B	P544.911 B (LSD – P503.705 B; BBS – P32.868 B; LRD – P8.338 B) 91.74%
FINANCIAL	SO 3	Strengthen the Capital Level of the Bank to Support Its Growth and Expansion Requirements					
	SM 6	Increase Net Income	(Interest Income + Other Operating Income) – (Interest Expense + Provision for Losses + Other Operating Expenses + Provision for Income Tax)	7.5%	Actual/Target x Weight	P19.68 B	P10.500 B 53.35%
	SM 7²	Improve Portfolio Quality: Non-Performing Loans Ratio		5%	Actual/Target x Weight	Not exceeding the Average NPL Ratio of the Philippine Banking System as of 31 December 2021 (as published by BSP)	2.37% net Phil Banking System – 2.64% as of May 2021

²For reconsideration to either drop or propose another measure, the CET1 Ratio, which is an indicator of bank solvency and gauges a bank's capital strength



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STAKEHOLDERS	SO 4	Provide timely, accessible & responsive products and services on multiple platforms & customer touchpoints					
	SM 8	Percentage of Loan Application Processed within the Applicable Turnaround Time (TAT)	Number of loan proposals processed within prescribed TAT/ Number of loan proposals processed	5%	(Actual / Target) x Weight	100%	99.93% of loan applications processed within the applicable turnaround time
	SM 9a	Percentage of Service Availability of Internet Banking Services	Total service availability in days/ 365 days	5%	(Actual / Target) x Weight	90% Average Service Availability of Internet Banking Services (iAccess, WeAccess, MBA)	99.65% average service availability



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STAKEHOLDERS	SO 4	Provide timely, accessible & responsive products and services on multiple platforms & customer touchpoints					
	SM 9b ³	Percentage of Service Availability of Automated Telling Machines	Total Service Availability of onsite ATMS in days/ 365 days	1.25%	(Actual / Target) x Weight	80% Service Availability of All Onsite ATMs	94.80% Ave. Service Availability of onsite ATMs for the month of June Total Onsite ATMs - 936 Total ATMs as of June – 2,383
	SM 9c ³		Total Service Availability of offsite ATMS in days/ 365 days	1.25%	(Actual / Target) x Weight	70% Service Availability of All Offsite ATMs	87.75% Ave. Service Availability of offsite ATMs for the month of June Total Offsite ATMs – 1,447 Total ATMs as of June – 2,383

³With request for reconsideration to revise target to AVERAGE service availability instead of "service availability of ALL onsite/offsite ATMs"



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Component Objective/Measure		Formula	Wt.	Rating	Target	Accomplishments As of 30 June 2021
STAKEHOLDERS	SO 4	Provide timely, accessible & responsive products and services on multiple platforms & customer touchpoints				
	SM 10	Percentage of Satisfied Customers	Number of respondents who gave a rating of at least Satisfactory and Very Satisfactory/ Total number of respondents	5%	(Actual / Target) x Weight	95%⁴
INTERNAL PROCESS	SO5	Process Land transfer in a timely manner				
	SM 11	Percentage of Claim folders (CFs) Processed Within the Turnaround Time from Receipt of Complete Documents	Actual accomplishment	5%	(Actual / Target) x Weight	100%

⁴With request for consideration to revise target to 90%



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Component Objective/Measure		Formula	Wt.	Rating	Target	Accomplishments As of 30 June 2021
INTERNAL PROCESS	SO 6	Streamline Banking Operations Through Digital Platforms to Support Inclusive Banking				
	SM 12	Number of additional POS Cash out Machines installed	Actual accomplishment	7.5%	(Actual / Target) x Weight	120 additional POS Cash out Machines Installed 210 additional POS Cash out Machines <ul style="list-style-type: none"> • New Partner Institutions - 135 • Additional for Existing Partner Institutions – 75 <p align="center">175%</p>
	SO7	Synergize Marketing Efforts to Effectively and Efficiently Deliver Banking Services				
	SM 13a	Number of Agent Banking Partners/sites in the Unbanked and Underserved areas	Actual accomplishment	5%	(Actual / Target) x Weight	24 new sites On-boarded additional Agent Banking Partners in 61 new sites (out of 61, 21 were in areas with no LANDBANK presence) <p align="center">254.17%</p>



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INTERNAL PROCESS	SO7	Synergize Marketing Efforts to Effectively and Efficiently Deliver Banking Services				
	SM 13b	Number of ATMs installed	Actual accomplishment	5%	(Actual / Target) x Weigh	180 ATMs 84 new ATMs installed as of June 2021 46.67% accomplishment
LEARNING & GROWTH	SO 8	Establish a High Performance “One Bank” Culture				
	SM 14	Improvement on the Competency Level of the Organization	Competency Baseline 2021- Competency baseline 2020	5%	All or nothing	Improvement on the Competency of the Organization based on the 2020 year-end assessment of eligible employees as of June 1, 2020 Ongoing monitoring of the competency-based individual development plans for the identified competency gaps of 649 employees. As of June 2021, some of the competency gaps of 10 personnel assessed at <80% were addressed and closed, as certified/ reported by their respective Unit Heads.

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LEARNING & GROWTH	SO 8	Establish a High Performance “One Bank” Culture				
	SM 15	Implement Quality Management System	Actual accomplishment	5%	All or nothing	Maintain Certification

