



LANDBANK PERFORMANCE SCORECARD*

AS OF SEPTEMBER 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 September 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	P39.828 B (ADLS – 34.157; BBS – P5.142B; LRD – P0.529B) 98.10%
	b. Agriculture and Fisheries Sector (including the Small Farmers and Fishers)	Total Outstanding Loan Amount	7.5%	Actual/Target x Weight	P281.75 B	P228.288 B (ADLS – P223.336B; LRD – P4.870B; BBS – P0.082B) 81.03%
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	<ul style="list-style-type: none"> Construction on three agri-hubs has started while the other two are still under procurement stage; 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)	<ul style="list-style-type: none"> Total of P1.435 B (P1,060.08M for ACEF; P375.29M for ERCA-RCEF) releases as of September 2021, which is 154.28% of the P930.36M total funds received from/downloaded by DBM from Jan-Jun 2021. Of the P1,060.08M ACEF funds, P629.72M loan releases was funded by both the reflows and 2021 funds downloaded by DBM in July to September 2021. 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	<p>2,974,804 farmers and fishers assisted broken down as follows:</p> <ul style="list-style-type: none"> Loans – 2,077,933 FSRF – 474,099 (net of SUREAID) RFFA – 260,192 LCDFI – 162,580 <p>This is 103.65% of requested target of 2.87 M by year-end or an additional 200,000 from the year-end 2020 figure.</p>

¹Requested revision of 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	P554.733 B (ADLS – P513.384 B; BBS – P32.953 B; LRD – P 8.397 B) 93.39%
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	P16.72 B 84.96%
	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)	2.47% net Phil Banking System – 2.51% as of August 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%	99.95% 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)	99.13% 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	94.66% Ave. Service Availability of onsite ATMs as of September Total Onsite ATMs - 945 Total ATMs as of September – 2,440
	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	87.61% Ave. Service Availability of offsite ATMs as of September Total Offsite ATMs – 1,495 Total ATMs as of September – 2,440

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



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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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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 308 additional POS Cash out Machines <ul style="list-style-type: none"> • New Partner Institutions - 203 • Additional for Existing Partner Institutions – 105 <p style="text-align: right;">256.67%</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 85 new sites (out of 85, 38 were in areas with no LANDBANK presence) <p style="text-align: right;">354.17%</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	145 new ATMs installed as of September 2021 80.56% 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	<ul style="list-style-type: none"> On going monitoring of the implementation of L&D interventions by the concerned supervisors through the submission of the competency-based individual development plan or CIDP Re-assessment of the Bank’s personnel (eligible for assessment, including the 645 personnel) on October 25 - week 2 of December (tentative)



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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	Completed the IMS Assessment of the following Units:																												
							<table border="1"> <thead> <tr> <th>HO Unit</th> <th>Date of Assessment</th> </tr> </thead> <tbody> <tr> <td>a. BBSD</td> <td>01 September 2021</td> </tr> <tr> <td>b. CPSMD, ERD & ORMD (COTO, Planning & Management Review)</td> <td>08 September 2021</td> </tr> <tr> <td>c. FAD</td> <td>08 September 2021</td> </tr> <tr> <td>d. LSD</td> <td>13 September 2021</td> </tr> <tr> <td>e. AOSD, CAMD, COSD & NOD (ATMS Operations)</td> <td>14 September 2021</td> </tr> <tr> <td>f. CuCD (Customer Satisfaction & Feedback Handling)</td> <td>16 September 2021</td> </tr> <tr> <td>g. ORMD, HRMG, TMG, FESG (Business Continuity)</td> <td>20 September 2021</td> </tr> <tr> <td>h. EMS</td> <td>24 September 2021</td> </tr> <tr> <td>i. RMLG (SME and Mid-Market Lending)</td> <td>24 September 2021</td> </tr> <tr> <td>j. ISTRMO, NOD, DCMD, ITSO (InfoSec & Technology Risk Management)</td> <td>27 September 2021</td> </tr> <tr> <td>k. Competency & Organizational Knowledge</td> <td>27 September 2021</td> </tr> <tr> <td>l. QIMD (IMS Assessment)</td> <td>27 September 2021</td> </tr> <tr> <td>m. SMD, FMD, ISTRMO (Documented Information)</td> <td>27 September 2021</td> </tr> </tbody> </table>	HO Unit	Date of Assessment	a. BBSD	01 September 2021	b. CPSMD, ERD & ORMD (COTO, Planning & Management Review)	08 September 2021	c. FAD	08 September 2021	d. LSD	13 September 2021	e. AOSD, CAMD, COSD & NOD (ATMS Operations)	14 September 2021	f. CuCD (Customer Satisfaction & Feedback Handling)	16 September 2021	g. ORMD, HRMG, TMG, FESG (Business Continuity)	20 September 2021	h. EMS	24 September 2021	i. RMLG (SME and Mid-Market Lending)	24 September 2021	j. ISTRMO, NOD, DCMD, ITSO (InfoSec & Technology Risk Management)	27 September 2021	k. Competency & Organizational Knowledge	27 September 2021	l. QIMD (IMS Assessment)	27 September 2021	m. SMD, FMD, ISTRMO (Documented Information)	27 September 2021
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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

