

LAND BANK OF THE PHILIPPINES

	Component				Annual Target	2 nd Quarter		
	Objective / Measure	Formula	Wt	Rating System		Target	Accomplishment / Remarks	
SOCIO-ECONOMIC IMPACT	SO 1	Accelerate financial inclusion by making the financial services accessible and responsive to all sectors of the society (through digitalization)						
		<i>Expand retail customer base</i>						
	SM 1	a. BDA Accounts	Actual Accomplishment	5.0%	(Actual/Target) x Weight	20,000 New BDA Accounts	N/A	18,593 ¹
								[93%]
	SM 2	b. Increase in number of New MSMEs	Actual Accomplishment	7.5%	(Actual/Target) x Weight	Additional 1,500	N/A	566
								[37.7%]
		<i>Growth in Digital Banking Transactions</i>						
	SM 2	a. Fund Transfer	Actual Accomplishment	7.5%	(Actual/Target) x Weight	10% increase from 2022 baseline figure	N/A	22,430,349
								[baseline: 41,374,205 49.38%]
	SM 2	b. Bills Payment	Actual Accomplishment	7.5%	(Actual/Target) x Weight	10% increase from 2022 baseline figure	N/A	5,871,116
							[baseline: 11,093,021 52.93%]	
SO 2	Sustain support to the National Government's socio-economic agenda including food security enhancement, better infrastructure, and transition to a green and blue economy							
SM 3	Increase Outstanding Loan Portfolio – Regular Loan	Total Outstanding Loan Amount	10.0%	(Actual/Target) x Weight	₱1.0 trillion	N/A	₱1,063.36 B	
		Sub-total	37.5%				[106.336%]	
SO 3	Improve profitability from more diversified income source for strong capital and institutional sustainability							
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	₱20.86 B	
							[59.6%]	
SO 4	Optimize bank resources for higher returns, while supporting green, national and local government programs							
SM 5	Cost-to-income Ratio	Annualized Non-Interest Expenses / Annualized Total Operating Income	2.5%	(Actual/Target) x Weight	50%	N/A	54.01%	
							[92.58%]	
SM 6	Efficient Utilization of Corporate Budget ²	Annual Net Interest Income / Average Earning Assets	2.5%	(Actual/Target) x Weight	90%	N/A	33.23%	
							[36.92%]	
		Sub-total	15.0%					
SO 5	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							
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"> Pilot implementation of Satisfaction Measurement Instrument for LANDBANK Experience Survey (SMILES) Obtained ManCom approval for the guidelines on the Implementation of Percentage of Customer SMILES 	
	Percentage of Satisfied Customers – Business Organizations		2.5%					Below 80% = 0%
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	99.81%	

¹ after further reconciliation of data, the total number as of 30 June 2023 is 18,593 vis-à-vis 15,929

² 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

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SM 9	Service Availability of Internet Banking Services ³ (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% [110.5%]	
SM 10a	Percentage of Service Availability of Automated Telling Machines (ATMs) ⁴	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	97.24% onsite ATMs with at least 80% availability [108.04%]	
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 ⁵ with at least 75% availability	N/A	85.8% offsite ATMs with at least 75% availability NCR – 83.99% Countryside – 87.58% [114.38%]	
Sub-total			25.0%					
SO 6 Adopt a seamless work experience in a unified digital platform								
INTERNAL PROCESS	SM 11	Workstreams established	Actual Accomplishment	7.5%	(Actual / Target) x Weight	2 digital workflows established	N/A	1. Ongoing draft guidelines for the use of M365 to include workstreams 2. Prioritized projects: • Service Desk (with approved guidelines for Legal Services for the LIMS-M365 project) • Inventory tracking (Ongoing development for Contracts monitoring for the LIMS-M365 project)
	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	• Conducted activities in preparation for, finalization and facilitation of the approved 2023 IA Plan for FUs and HO Units • Completed IMS Assessments of 11 FSSCs, 10 Acs, 11 branches and 2 FLS
				2.5%	All or nothing	Facilitate certification of the Bank QMS	N/A	• Completed the IMS Cascade Sessions to 10 branches groups and attached field units from May 2 – 24, 2023 • Conducted activities related to the procurement of a Third-Party Certifying Body (TCPB) • Issuance of NOA and NTP to CIP by ProcD on June 6 and 29, respectively
Sub-total			15.0%					
SO 7 Acquire, develop, engage talent critical for future-ready organizational capabilities								
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 related to the SME's enhancement of PCP, subject for review and appropriate action • Conducted activities related to the procurement of a third-party service provider for the online competency 2.5% Competency assessment platform
			Actual Accomplishment	2.5%				
Sub-total			7.5%					
TOTAL			100%					

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

⁴ 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

⁵ 80% for NCR and 70% for Countryside