LANDBANK PERFORMANCE SCORECARD*

as of DECEMBER 2022

LANDBANK

SERVING THE NATION

2022 LANDBANK Performance Scorecard
(based on the GCG-approved 2022 Performance Scorecard)

	Component Objective/Measure	Formula	Wt.	Rating System	Target	Accomplishments as of 31 December 2022	Rating
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[1] identified by the PSA	Total Outstanding Loan Amount	5%	(Actual/ Target) x Weight	P40.60 B	P63.54B 157%	5%
	b. Agriculture and Fisheries Sector (including the Small Farmers and Fishers)		5%	(Actual/ Target) x W eight	P275.462 B	P261.66B 94.99%	4.75%
	SM 2 Loan releases to SFF 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 30 June 2022 (excluding SCP-SIDA Funds)	P1,087.75 M 99.98%	4.99%

[1] *Based on the latest Philippine Statistics Authority List of 20 Poorest Provinces (2021)*

LANDBANK
SERVING THE NATION

2022 LANDBANK Performance Scorecard
(based on the GCG-approved 2022 Performance Scorecard)

		Component Objective/Measure	Formula	Wt.	Rating System	Target	Accomplishments as of 31 December 2022	Rating
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	**Increase in Number of Farmers and Fishers Assisted**	**Actual Accomplishment**	5%	(Actual/ Target) x Weight	3.4 Million (cumulative)	**3,406,967** farmers and fishers assisted broken down as follows: • Reg Loans – 2,375,913 • FSRF – 474,099 (net of SUREAID) • RFFA – 260,192 • LCDFI – 296,763	5%
	SO 2	**Support National Development Programs Including Enhancements of the Agri-business Value Chain, National Infrastructure Programs, and Green and Sustainable Programs**						
	SM 4	**Amount of Outstanding Loans supporting other Government Programs**	**Total Outstanding Loan Amount**	5%	Actual/ Target x Weight	P594.00 B	P774.75B 130%	5%
FINANCIAL	**SO 3**	**Maintain a Strong Capital Level to Support its Credit Growth, Expansion and Regulatory Compliance**						
	SM 5	**Increase in 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	P25.705 B	P30.058 B 117%	7.5 %

LANDBANK
SERVING THE NATION

2022 LANDBANK Performance Scorecard
(based on the GCG-approved 2022 Performance Scorecard)

		Component Objective/Measure	Formula	Wt.	Rating System	Target	Accomplishments as of 31 December 2022	Rating
FINANCIAL	**SO 3**	**Maintain a Strong Capital Level to Support its Credit Growth, Expansion and Regulatory Compliance**						
	SM 6	Improve Portfolio Quality: Non-Performing Loans Ratio[2]	Outstanding NPL – Specific Allowance for Impairment Loss / Outstanding Gross Loan Portfolio	5%	(Actual/ Target) x Weight	Not exceeding the average NPL Ratio of the Philippine Banking System as of 31 December 2022	3.32% net (4.98% gross) Philippine Banking System - 1.62% as of November 2022	2.44%
	SO 4	**Optimize Fund Utilization for Higher Yield while Supporting Priority Programs of Local and National Government**						
	SM 7	Efficient Utilization of Corporate Budget[3]	Total Disbursements / DBM-Approved Corporate Operating Budget (both net of PS)	5%	(Actual/ Target) x Weight	90%	73%[4] (per DBM-approved COB)	4.1%
STAKEHOLDERS	**SO 5**	**Provide Timely, Accessible & Responsive Products and Services on Multiple Platforms & Customer Touchpoints**						
	SM 8	Percentage of Service Availability of Internet Banking Services (iAccess, WeAccess, MBA)	Total service availability in days/ 365 days	7.5%	(Actual / Target) x Weight	90% Average Service Availability of Internet Banking Services	99.2%	7.5%

LANDBANK
SERVING THE NATION

4

2022 LANDBANK Performance Scorecard
(based on the GCG-approved 2022 Performance Scorecard)

Component Objective/Measure			Formula	Wt.	Rating System	Target	Accomplishments as of 31 December 2022	Rating
STAKEHOLDERS	**SO 5**	**Provide Timely, Accessible & Responsive Products and Services on Multiple Platforms & Customer Touchpoints**						
	SM 9a	Percentage of Service Availability of Automated Tellering Machines (ATMs)	Total service availability of onsite ATMs in days / 365 days	1.25%	(Actual / Target) x Weight	90% Average Service Availability of Onsite ATMs	**94.76% Ave. Service Availability of onsite ATMs as of December** Total Onsite ATMs – 1,128 Total ATMs as of Dec – 2,876	1.25%
	SM 9b		Total service availability of offsite ATMs in days / 365 days	1.25%	(Actual / Target) x Weight	80% Service Availability of Offsite ATMs	**85.28% Ave. Service Availability of offsite ATMs as of December** Total Offsite ATMs – 1,748 Total ATMs as of Dec – 2,876	1.25%
	SM 10a	Percentage of Satisfied Customers – Individual Customers	Actual Accomplishment	2.5%	(Actual / Target) x Weight Below 80%= 0%	90%	• Secured Notice of Award (NOA) and Notice to Proceed (NTP) on November 29 and December 5, respectively. • **95.9% initial unofficial result.** Per TOR, Topline Report will be received on or before Jan 16, while the full narrative report on or before Feb 13	5%
	SM 10b	Percentage of Satisfied Customers – Business Organizations	Actual Accomplishment	2.5%		90%		

LANDBANK
SERVING THE NATION

2022 LANDBANK Performance Scorecard						
(based on the GCG-approved 2022 Performance Scorecard)						
Component Objective/Measure		Formula	Wt.	Rating System	Target	Accomplishments as of 31 December 2022	Rating
SO 5	**Provide Timely, Accessible & Responsive Products and Services on Multiple Platforms & Customer Touchpoints**						
SM 11	**Number of additional POS Cash out Machines installed**	Actual accomplishment	7.5%	(Actual / Target) x Weight	120 additional POS Cash out Machines	**Installed 306 additional POS Cash out Machines** • 181 New Partner Institutions = 245 machines • 47 Existing Partner Institutions = 61 additional machines **255%**	7.5%
SM 12	**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 283 new sites** • 172 new ABPs in 252 new sites • 17 existing ABPs in 31 new sites **1,179%**	5%
SM 13	**Number of ATMs installed**	Actual accomplishment	5%	(Actual / Target) x Weigh	200 ATMs	**226 new ATMs installed as of Dec 2022** **113%**	5%

2022 LANDBANK Performance Scorecard
(based on the GCG-approved 2022 Performance Scorecard)

	Component Objective/Measure		Formula	Wt.	Rating System	Target	Accomplishments as of 31 December 2022	Rating
STAKEHOLDERS	**SO 5**	Provide Timely, Accessible & Responsive Products and Services on Multiple Platforms & Customer Touchpoints						
	SM 14	**Establishment of Agrihubs to Serve as One-Stop Shop for Farmers and Fishers**	**No. of Agrihubs**	5%	**(Actual/ Target) x Weight**	**6 New Agrihubs**	• Opened 6 agrihubs in 2022: 1. Malungon, Sarangani (19 Dec 2022) 2. Kapalong, Davao Del Norte (21 Dec) 3. Plaridel, Misamis Occidental (27 Dec) 4. Claveria, Misamis Oriental (28 Dec) 5. San Fernando, Bukidnon (29 Dec) 6. Bongabong, Oriental Mindoro Agri-hub (29 Dec)	5%
INTERNAL PROCESS	**SO 6**	Synergize customer-facing services, work processes and digital platforms to deliver agile and responsive Bank products and services to all stakeholders						
	SM 15	**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%**	**99.91%** of loan applications processed within the applicable turnaround time	4.99%

LANDBANK
SERVING THE NATION

2022 LANDBANK Performance Scorecard
(based on the GCG-approved 2022 Performance Scorecard)

		Component Objective/Measure	Formula	Wt.	Rating System	Target	Accomplishments as of 31 December 2022	Rating
INTERNAL PROCESS	**SO 6**	Synergize customer-facing services, work processes and digital platforms to deliver agile and responsive Bank products and services to all stakeholders							
	SM 16	**Maintain Quality Management System and EMS Certifications**	Actual accomplishment	2.5%	All or nothing	**Maintain ISO Certification 9001:2015 and ISO 14001:2015**[5]	• 100% completion of the conduct of IMS refresh and IMS Assessment (IA) of 95 field units and 10 HO units and 12 cross-functional processes with 41 HO units involved • 100% completion of the conduct of IMS briefing for 38 LANDBANK-converted UCPB branches and readiness assessment (RA) of 21 converted branches	5%
				2.5%		**Conduct of IMS Readiness Assessment on converted UCPB Branches as of September 2022**[6]		
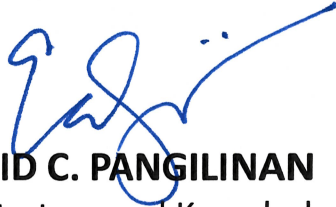
LANDBANK
SERVING THE NATION

2022 LANDBANK Performance Scorecard
(based on the GCG-approved 2022 Performance Scorecard)

		Component Objective/Measure	Formula	Wt.	Rating System	Target	Accomplishments as of 31 December 2022	Rating
INTERNAL PROCESS	**SO7**	**Support Agrarian Operations through Timely Processing of Land Transfer Claims**						
	SM 17	**Percentage of Claim folders (CFs) Processed Within the Turnaround Time from Receipt of Complete Documents**	**Number of Claim Folders processed within TAT / Total number of Claim Folders received**	5%	(Actual / Target) x Weight	100%	**100%** claim folders processed within the turn around time	5%
LEARNING & GROWTH	**SO 8**	**Sustain and Nurture a High-Performance Culture**						
	SM 18	**Improvement on the Competency Level of the Organization**	**Actual Accomplishment**	2.5%	All or nothing	**Board-approved enhanced Competency Model**	• Obtained Board approval on the enhancement of Position Competency Profile of all Bank units on 1 September 2022 • Accomplished 100% competency assessment of 7,434 eligible ratees which concluded on 15 December 2022.	5%
				2.5%		**Competency Assessment of all eligible employees**		
Total (indicative rating based on initial assessment)								96.27%

LANDBANK

SERVING THE NATION

Certified Correct:

ELCID C. PANGILINAN
SVP, Strategy and Knowledge
Management Group

<u>26-Jan-2023</u>
Date

ALAN V. BORNAS
EVP, Operations Sector

<u>27-Jan-2023</u>
Date

Approved by:

CECILIA CAYOSA BORROMEO
President and CEO

<u>27-Jan-2023</u>
Date

BENJAMIN E. DIOKNO
Chairman, Board of Directors

FEB 03 2023
_____
Date

LANDBANK
SERVING THE NATION