

LAND BANK OF THE PHILIPPINES

Component					Annual Target	1 st Quarter		
	Objective / Measure	Formula	Wt	Rating System		Accomp.	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)							
	SM 1	a. Promotion of a Cash-Lite Community	Actual Accomplishment	2.5%	(Actual/Target) x Weight	a. 214 business establishments opened and onboarded	2.43%	208 business establishments opened and onboarded [97.20%]
				2.5%		b. 482 individual accounts opened and onboarded	2.32%	448 individual accounts opened and onboarded [92.95%]
		b. Onboarding of new MSMEs	Actual Accomplishment	5.0%	(Actual/Target) x Weight	Onboard 1,500 new MSME clients	0.40%	121 new MSMEs [8.07%]
	SM 2	Increase in Volume and Value of Institutional Digital Transactions	Actual Accomplishment	3.0%	(Actual/Target) x Weight	a. 758.28 Mn (631.90 Mn+20% ^{1/})	0.69%	Volume – 174.32 million [22.99%]
				2.0%		b. 463 private merchants in the Link.Biz Portal (421+10%)	1.84%	427 Private Merchants [92.22%]
	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	a. Outstanding Loans and Investments to Agriculture, Fisheries and Rural Development (AFRD)	Total Outstanding Loan and Investment Amount	7.5%	(Actual/Target) x Weight	₱890.20 Bn (₱824.26 +8%)	7.13%	₱846.60 billion [95.10%]
		b. Outstanding Loans and Investments to Environmental, Social and Sustainable Development-related projects	Total Outstanding Loan and Investment Amount	5.0%	(Actual/Target) x Weight	₱125.37 Bn (₱116.08+8%)	5.0%	₱135.36 billion [107.97%]
	Sub-total			27.5%			19.81%	
FINANCIAL	SO 3 Improve profitability from more diversified income sources for strong capital and institutional sustainability							
	SM 4	Net Income After Tax (NIAT)	(Interest Income + Other Operating Income) - (Interest Expense + Provision for Losses + Other Operating Expenses + Provision for Income Tax)	10.0%	(Actual/Target) x Weight	₱40.23 billion	3.30%	₱13.29 billion [33.03%]
	SM 5	Increase in Private Deposits	Actual Accomplishment	5.0%	(Actual/Target) x Weight	₱1,372.17 (YE: ₱1,225.15 +12%)	4.04%	₱1,108.31 billion

1/ Digital channels include iAccess, MBA, weAccess, LinkBiz Portal, LinkBiz Plus, EPS Regular, ETPS, LBSCS, LBRS, LANDBANKasama and POS Retail

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							[80.77%]
SM 6	Non-Performing Loans (NPL) Reduction	Outstanding NPL – Specific Allowance for Impairment Loss / Outstanding Gross Loan Portfolio	2.5%	{1- [(Actual/Target) / Target] x Weight}	Reduced to 5.25%	2.21%	5.95% (88.23%)
SM 7	Efficient Utilization of Corporate Budget	Total Disbursement / Board-approved COB (both net of PS cost and Financial Expenses)	5.0%	(Actual/Target) x Weight	90% Utilization Rate	1.06%	19.3% [21.22%]
SO 4 Optimize bank resources for higher returns, while supporting green, national and local government programs							
SM 8	Increase in Commercial and Treasury Loans	Actual Accomplishment	5.0%	(Actual/Target) x Weight	₱1,671.38 (₱1,547.57+8%)	4.56%	₱1,526.13 billion [91.31%]
SM 9	Cost-to-income Ratio	Annualized Non-Interest Expenses / Annualized Total Operating Income	5.0%	{1- [(Actual/Target) / Target] x Weight}	52%	5.0%	48.53% [107.15%]
	Sub-total		32.5%			20.18%	
STAKEHOLDERS	SO 5 Cultivate relationship with customers and other 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 10	Customer Satisfaction Rating	Actual Accomplishment	5.0%	(Actual/Target) x Weight Below 80% = 0%	90% Overall Satisfaction Rating	0% LANDBANK covered 79 external services and achieved an Overall Satisfaction Rating of 99.60% and an Overall Score of 99.43%
	SM 11	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	5.0%	(Actual/Target) x Weight	100%	4.99% 99.77% (99.77%)
	SM 12	a. Average Percentage of Service Availability of Internet Banking Services (iAccess, WeAccess, MBA)	Total service availability in days / 365 days	5.0%	(Actual/Target) x Weight	95% Average Service Availability of Internet Banking Services (iAccess, WeAccess, MBA)	5.0% 99.90% [105.16%]
		b. Percentage of Service Availability of Automated Teller Machines (ATMs)	Total number of onsite ATMs with at least 80% availability / Total number of onsite ATMs	5.0%	(Actual/Target) x Weight	95% Onsite ATMs with at least 80% availability	5.0% 98.44% onsite ATMs with at least 80% availability [103.62%]

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			Total number of Offsite ATMs with at least 75% availability / Total number of Offsite ATMs	5.0%	(Actual/Target) x Weight	90% of Offsite ATMs in NCR and Field Units with at least 75% availability	5.0%	Combined: 94.67% (105.19%) NCR – 94.18% Countryside – 94.75%
			Sub-total	25.0%			19.99%	
INTERNAL PROCESS	SO 6 Achieve increased productivity, efficiency and seamless work experience through innovation and adoption of a unified platform							
	SM 13	Maintain Quality Management System	Actual Accomplishment	5.0%	All or Nothing	Maintain QMS ISO 9001:2015 Certification (Pass Surveillance Audit)	N/A	<ul style="list-style-type: none">Completed the review of the IMS Refresh script with QIMD teamConducted an IMS coaching for various units of the Bank
			Sub-total	5.0%			00.00%	
LEARNING & GROWTH	SO 7 Acquire, develop, engage talent critical for future-ready organizational capabilities							
	SM 14	Development and Implementation of Disaster Risk Reduction and Management (DRRM) Plan	Actual Accomplishment	5.0%	All or Nothing	Board-approved Public Service Continuity Plan (PSCP)	N/A	<ul style="list-style-type: none">Completed Gap Assessment on RA10121: Philippine Disaster Risk Reduction and Management Act of 2010 and NCRRMC Memorandum Circular No. 2 s. 2023: Adoption of the PSCP Guidebook 2nd Edition, Prescribing the Guidelines in the Formulation, Development, and Implementation of the PSCP, and the Establishment of the Continuity Core Team.
	SM 15	Improvement on the Competency Level of the Organization	Actual Accomplishment	2.5%	All or Nothing	a. Board-approved enhanced Competency Model (Position Competency Profiles (PCP))	N/A	<ul style="list-style-type: none">Benchmarking Session on Competency Framework Implementation held with BSP on February 5, 2025 participated in by HRMG representativesOngoing review of the Bank's existing

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							Competency Framework by ODD
							<ul style="list-style-type: none"> Disseminated memo requesting for designation of Subject Matter Experts (SMEs) tasked to review and update their respective Unit's Position Competency Profiles
			2.5%		b. Competency Assessment of all eligible employees based on the enhanced PCP (Re-establishment of baseline)	N/A	<ul style="list-style-type: none"> Communicated the results of the 2024 competency assessment to the Offices of all Sector Heads, Group Heads and Stand-Alone Units to provide insights on the competency level of the Bank and of their respective Sectors/Groups/Units Presented to Information Communications and Technology-Bids and Awards Committee (ICT-BAC) the request for approval of the APPMP for the procurement of an online assessment platform in view of the IRR increasing threshold for Small Value Procurement to 2M
		Sub-total	10.0%				
		TOTAL	100%			59.98%	