

## LAND BANK OF THE PHILIPPINES

Component					Annual Target	2 <sup>nd</sup> 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	2.50%	387 business establishments opened and onboarded [180.84%]
				2.5%		b. 482 individual accounts opened and onboarded	2.50%	992 individual accounts opened and onboarded [205.81%]
		b. Onboarding of new MSMEs	Actual Accomplishment	5.0%	(Actual/Target) x Weight	Onboard 1,500 new MSME clients	1.00%	301 new MSMEs [20.07%]
	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% <sup>1/</sup> )	1.44%	Volume – 364.47 Mn [48.06%]
				2.0%		b. 463 private merchants in the Link.Biz Portal (421+10%)	1.85%	429 Private Merchants [92.66%]
	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%)	7.04%	₱835.31 billion [93.83%]
		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%	₱134.57 billion [107.34%]
	Sub-total			27.5%			21.33%	
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	6.27%	₱25.23 Bn [62.71%]

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

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STAKEHOLDERS	SM 5	Increase in Private Deposits	Actual Accomplishment	5.0%	(Actual/Target) x Weight	₱1,372.17 (YE: ₱1,225.15 +12%)	3.98%	₱1,093.19 Bn [79.67%]
	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%	2.22%	5.91% (88.83%)
	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	2.34%	42.2% [46.89%]
	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%)	4.71%	₱1,572.86 Bn [94.11%]
	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%	48.79% [106.58%]
	Sub-total			32.5%			24.52%	
	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	N/A	Gathered survey forms via QR codes and pen and paper forms as of June 2025 with the following results: <ul style="list-style-type: none"><li>Total number of Respondents – 1,142,970</li><li>Overall Satisfaction Rating – 99.57%</li><li>Overall Score – 99.41%</li></ul>
	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%	99.86% (99.86%)

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	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%	99.82% [105.07%]
		b. Percentage of Service Availability of Automated Telling 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%	98.79% onsite ATMs with at least 80% availability [103.99%]
			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: 95.63% (106.26%) NCR – 96.94% Countryside – 95.41%
			<b>Sub-total</b>	<b>25.0%</b>			<b>19.99%</b>	
INTERNAL PROCESS	<b>SO 6 Achieve increased productivity, efficiency and seamless work experience through innovation and adoption of a unified platform</b>							
	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"> <li>Commenced IMS Refresh Training via Microsoft Engage Platform last 13 June 2025</li> <li>Finalized sites for Surveillance Audit in coordination with Certification International Phils., Inc. last 30 June 2025</li> <li>Conducted IMS Assessments of 16 Field Units</li> </ul>
			<b>Sub-total</b>	<b>5.0%</b>			00.00%	
LEARNING & GROWTH	<b>SO 7 Acquire, develop, engage talent critical for future-ready organizational capabilities</b>							
	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"> <li>Revised the following portions of the PSCP: <ul style="list-style-type: none"> <li>Introduction</li> <li>Purpose</li> <li>Continuity Policy Statement</li> <li>Scope</li> </ul> </li> </ul>

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							<ul style="list-style-type: none"> <li>▪ Risk Assessment</li> <li>▪ On-going consolidation of the 2025 BIAs to be the basis for the updated list of critical functions and its respective Recovery Time Objective (RTO).</li> </ul>
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"> <li>▪ Initially enhanced the PCPs of all Bank Units in consultation with their respective SMEs, for final review and subsequent approval by the concerned Group and/or Sector Heads</li> </ul>
			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"> <li>▪ Submitted evaluation of quotation of prospective supplier to the Information Communications and Technology-Bids and Awards Committee (ICT-BAC) for approval via referendum relative to the procurement of an online assessment platform through Small Value Procurement</li> </ul>
		<b>Sub-total</b>	<b>10.0%</b>				
		<b>TOTAL</b>	<b>100%</b>			<b>65.84%</b>	