

LAND BANK OF THE PHILIPPINES
Interim Performance Scorecard

Indicator	Weight	Target	Accomplishment		CGO-A Validation		Supporting Data	Remarks
	2014	2014	Actual	Rating	Score	Rating		
MFO 1 : Loans and Financing Products and Services								
Financial 1: Percentage of Loans to Priority Sectors	0.00%	≥75%	85.88%	0.00%	85.88%	0.00%	<ul style="list-style-type: none">Loan portfolio report as of 31 December 2013.	LBP has 5 lending groups to process loan applications: North Luzon, South Luzon, the Visayas, Mindanao and Head Office. Upon submission of application, loans are classified based on the type of end-borrower. Monthly reports are generated from the loans system. Loans to priority sectors accounts for 86% of the total loans.
Financial 1a: Loans to SFF	9.00%	₱33.5 B	₱33.7 B	9.00%	₱33.7 B	9.00%		
Of the total loans to priority sector, 13.33% were lent to the mSMEs (₱51.4 B) while the 2 nd largest portion were lent to agri-aqua related projects of LGUs and GOCCs at 12.90% (₱49.8								

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Financial 1b: Loans to MSMEs	9.00%	₱51.0 B	₱51.4 B	9.00%	₱51.4 B	9.00%		B). Loans to small farmers and fisherfolk accounts for 8.73% (₱33.7 B). ACCEPTABLE									
Financial 1c: Loans Supporting Agriculture and Fisheries	8.00%	₱73.2 B	₱77.9 B	8.00%	₱77.9 B	8.00%											
Financial 1d: Loans Supporting Other Government Programs	9.00%	₱135.0 B	₱168.3 B	9.00%	₱168.3 B	9.00%											
Quality: Non-Performing Loan Ratio	5.00%	≤2.25%	0.36%	5.00%	0.36%	5.00%	<ul style="list-style-type: none">Report submitted to BSPIndustry average NPLComputation of the NPL consistent with the BSP computation guidelines	<p>The 0.36% refers to Net NPL. Industry average and LBP's Net NPL is presented below:</p> <table><tr><td>Yr</td><td>Industry¹</td><td>LBP</td></tr><tr><td>2013</td><td>0.24%</td><td>0.54%</td></tr><tr><td>2014</td><td>0.31%</td><td>0.36%</td></tr></table> <p>¹ Source: BSP website; UBs</p> <p>Initiatives done by LBP to reduce the NPL ratio are:</p>	Yr	Industry ¹	LBP	2013	0.24%	0.54%	2014	0.31%	0.36%
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								1. Conversion of ₱0.062 B NPL accounts to performing loans. 2. Write-off of accounts consistent with BSP guidelines in the amount of ₱0.587 B. Had the above not been implemented, NPL-net would have been 0.50%. ACCEPTABLE
Subtotal of Weights:	40.00%			40.00%		40.00%		
MFO 2 : Banking Delivery Channels								
Quantity 1:								
No. of Service Delivery Networks								
- Branches	6.00%	348	351	6.00%	351	6.00%	<ul style="list-style-type: none"> Report on the Branch Banking Sector Field Units and ATMs Inventory. 	Of the 351 units, 309 were actual branches, 41 were extension offices and 1 serves as a servicing unit (operating like a regular branch inside the BSP complex). With the opening of the 346 th branch in the Dinagat Islands in 2014, LBP is the first universal bank present in all provinces nationwide.

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	2014	2014	Actual	Rating	Score	Rating														
- ATMs	6.00%	1,300	1,338	6.00%	1,338	6.00%		As of end-2014, LBP has 711 onsite ATMS and 627 offsite ATMs, a total of 1,338 ATMs. LBP is 4 th in ranking in terms of ATM networks next to BDO, BPI and Metrobank. ACCEPTABLE												
Quantity 2: No. of Enrollees to Alternative Banking Platforms							<ul style="list-style-type: none">Report showing summary of enrollment and utilization rate certified by LBP officers	Presented below is the summary of the volume/utilization of the platforms for the year 2014: iAccess <table><tr><td>Non-monetary</td><td>17.34 M</td><td>99%</td></tr><tr><td>Monetary</td><td>0.25 M</td><td>1%</td></tr></table> weAccess <table><tr><td>Non-monetary</td><td>3.79 M</td><td>92%</td></tr><tr><td>Monetary</td><td>0.32 M</td><td>8%</td></tr></table> - There is an increase of 24% on the overall utilization of the iAccess and weAccess. - Increase in the utilization of both platforms specifically for monetary transaction is 64% for iAccess and 17% for	Non-monetary	17.34 M	99%	Monetary	0.25 M	1%	Non-monetary	3.79 M	92%	Monetary	0.32 M	8%
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- iAccess Enrollment	6.00%	1,391,000	1,415,618	6.00%	1,415,618	6.00%														
- weAccess Enrollment	6.00%	13,360	13,753	6.00%	13,753	6.00%														
- Mobile Banking Enrollment	0.00%	Establish Baseline for use in 2015	n/a	n/a	n/a	n/a														

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	2014	2014	Actual	Rating	Score	Rating		
								<p>weAccess.</p> <p>- The total transaction value of the iAccess and weAccess in 2014 amounts to ₱66 B. Such is a growth of 44% from the 2013 value.</p> <p>- There has been an increase iAccess enrollment of 32% and weAccess enrollment of 46%.</p> <p>ACCEPTABLE</p>
<p>Financial:</p> <p>Amount of Total Deposits from the Private Sector</p>							<ul style="list-style-type: none"> Cope of report submitted to BSP. 	<p>LBP's deposit portfolio is 68% government and 32% private.</p> <p>60% of the private deposits are from individual accounts while 40% are from corporate accounts.</p> <p>80% of the individual private deposits are savings account while the remaining 20% are current and time deposits.</p> <p>ACCEPTABLE</p>
	6.00%	₱225.7 B	₱288.2 B	6.00%	₱288.2 B	6.00%		

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Timeliness: Percentage of Deposit Transactions Processed Within the TAT	n/a	Establish Baseline for Use in 2015	n/a	n/a	n/a	n/a		<ul style="list-style-type: none"> System to be used is for bidding this 2014. ACCEPTABLE
Subtotal of Weights:	30.00%			30.00%		30.00%		
MFO 3 : Services and Assistance to CARP								
Timeliness 1: Percentage of claim folders processed within the average TAT (30 working days) from receipt of complete documents	10.00%	100% The 1,784 claim folders were processed and approved within the average 30-working days turn-around time.	100% The 1,784 claim folders were processed and approved within the average 30-working days turn-around time.	10.00%	100% The 2,031 claim folders were processed and approved within the average 30-working days turn-around time.	10.00%	<ul style="list-style-type: none"> Report summarizing no. of processable claims from various regions and the computation of the average TAT Photocopy of sample routing slips attached to the claim folders Photocopy of sample tracking documents and payment acknowledgment receipt. 	Process starts after submission of complete documents by the DAR. Claim folders with incomplete requirements are returned to DAR. Each folder has a tracking sheet attached as a cover page. LBP works with DAR in land valuation. Average TAT is 22.88 days for 2014. ACCEPTABLE

Indicator	Weight	Target	Accomplishment		CGO-A Validation		Supporting Data	Remarks
	2014	2014	Actual	Rating	Score	Rating		
Timeliness 2: Percentage of accounts credited for land transfer payments from receipt of complete documents from the landowners within an average of 5 working days	10.00%	100% of accounts for crediting of the land transfer payments are credited within an average of 5-working days TAT.	100% of accounts for crediting of the land transfer payments are credited within an average of 5-working days TAT.	10.00%	100% of accounts for crediting of the land transfer payments are credited within an average of 5-working days TAT.	10.00%		All the 1,757 accounts for crediting were processed in 2014. Average TAT is 2 days for 2014. ACCEPTABLE
Subtotal of Weights:	20.00%			20.00%		20.00%		
Organizational Effectiveness and Financial Viability (i.e. General Administrative Services)								
Quantity: Number of Information Technology (IT) Projects Implemented							<ul style="list-style-type: none"> Copies of UAT for each IT project implemented. Pictures IT systems. 	Reckoning point is when the projects have gone through the User's Acceptance Testing (UAT). The ten (10) projects implemented are: 1. Outsourcing of Bank Statement Printing 2. BIR-Interactive Forms 3. Phase II of LANDBANK International Debit Card (LIDC) 4. HR Information System (Time and Attendance) 5. Electronic Payment
	4.00%	10	10	4.00%	10	4.00%		

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								Machine / LANDBANK Easy Access Machine 6. Cash Deposit Machine 7. Mainframe and Windows Servers Infrastructure Upgrade 8. Implementation of New Network Security Measures 9. Credit Card Application System 10. Mobile Banking ACCEPTABLE
Financial 1:							<ul style="list-style-type: none"> Report submitted to BSP Unaudited financial statement. 	The minimum CAR set by the BSP is 10%. LBP's 2010 to 2013 CAR is as follows: 2010 – 17.82% 2011 – 16.47% 2012 – 20.25% 2013 – 20.10%
CAR Within the Commitment Under the Capital Adequacy Assessment Process	4.00%	≥ 13% (higher than the 10% BSP regulatory requirement)	14.49%	4.00%	14.49%	4.00%		Since 2010, CAR has always been above the BSP minimum and the 13% PA Target. Drop in the 2014 CAR is due to the adjustments with the implementation of the BASEL III. ACCEPTABLE

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Financial 2: Amount of Net Income	2.00%	₱11.5 B	₱12.1 B /b	2.00%	₱12.1 B /b	2.00%	<ul style="list-style-type: none"> Report submitted to BSP Unaudited financial statement. 	With a ₱12.1 B net income, LBP remitted a dividend of ₱6 B in 2014. ACCEPTABLE
Subtotal of Weights:	10.00%			10.00%		10.00%		
TOTAL OF WEIGHTS:	100.00%			100.00%		100.00%		

/a Audited

/b Unaudited