

LANDBANK PERFORMANCE SCORECARD*

as of SEPTEMBER 2022

*** BASED ON THE GCG-APPROVED 2022 LANDBANK PERFORMANCE SCORECARD**



LANDBANK

SERVING THE NATION

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

| Component Objective/Measure | | Formula | Wt. | Rating | Target | Accomplishments as of 30 September 2022 |
|-----------------------------|-------------|--|---|-----------|---|--|
| 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 provinces¹ identified by the PSA | Total Outstanding Loan Amount | 5% | (Actual/ Target) x Weight | P40.60 B 145% |
| | | b. Agriculture and Fisheries Sector (including the Small Farmers and Fishers) | | 5% | (Actual/ Target) x W eight | P275.462 B P259.20B 94% |
| | 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) <ul style="list-style-type: none"> • Total of P1,993.36 M (P1,714.50M – ACEF; P278.86M – ERCA-RCEF) releases as of September 2022 • Of the P1,087.96 M funds received from January-June 2022, 80% (P866.82 M) have been released |

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

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| 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) | 3,359,653 farmers and fishers assisted |
| | 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 | P726.11B 122.24% |
| 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 | P25.685B 99.92% |

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| 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% | [1- [(Actual/Target) x Weight] | Not exceeding the average NPL Ratio of the Philippine Banking System as of 31 December 2022 | 3.49% net Philippine Banking System - 1.78% as of August 2022 |
| | 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% | 49.98% ⁴ (per DBM-approved COB) |
| 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 | 99.19% |

²For reconsideration to either drop or propose another measure, the CET1 Ratio

³ For reconsideration to either drop or propose another measure, Net Interest Margin (NIM); LANDBANK does not receive budget from DBM

⁴ CAPEX of FUs are only available on an annual basis; latest available is as of 30 June 2022



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| STAKEHOLDERS | SO 5 | Provide Timely, Accessible & Responsive Products and Services on Multiple Platforms & Customer Touchpoints | | | | | |
| | SM 9a | Percentage of Service Availability of Automated Telling 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 | 94.95% Ave. Service Availability of onsite ATMs as of September |
| | SM 9b | | Total service availability of offsite ATMs in days / 365 days | 1.25% | (Actual / Target) x Weight | 80% Service Availability of Offsite ATMs | 85.63% Ave. Service Availability of offsite ATMs as of September |
| | SM 10a | Percentage of Satisfied Customers – Individual Customers | Actual Accomplishment | 2.5% | (Actual / Target) x Weight | 90% | • Procurement of a Third-Party provider for the Nationwide Customer Satisfaction Survey (NCSS) 2022 is ongoing. • Completed the clean-up of database for all segments |
| | SM 10b | Percentage of Satisfied Customers – Business Organizations | Actual Accomplishment | 2.5% | Below 80%=0% | 90% | |

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| STAKEHOLDERS | 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 155% |
| | 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 168 new sites 700% |
| | SM 13 | Number of ATMs installed | Actual accomplishment | 5% | (Actual / Target) x Weight | 200 ATMs 125 new ATMs installed as of Sep 2022 62.5% accomplishment |

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| 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 <ul style="list-style-type: none"> • On-going construction <ol style="list-style-type: none"> 1. Kapalong, Davao Del Norte Agri-hub (20% completion) 2. Bongabong, Oriental Mindoro Agri-hub (18% completion) • On-going post-qualification: <ol style="list-style-type: none"> 1. Plaridel, Misamis Occidental 2. Claveria, Misamis Oriental 3. San Fernando, Bukidnon 4. Malungon, Sarangani |
| 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% 99.92% of loan applications processed within the applicable turnaround time |

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| 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 |
| | | | | 2.5% | | Conduct of IMS Readiness Assessment on converted UCPB Branches as of September 2022 ⁶ |

⁵ For request for reconsideration to retain recommended Milestone target without ISO Certification by GCG - Conduct of IMS Assessment on LANDBANK sites based on IMS Assessment Plan

⁶ Official date of conversion will be the date specified in the Notice to Clients of the Branch

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| 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% | 99.82% claim folders processed within the turn around time |
| 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 BOD approval on the enhanced Position Competency Profiles of all Bank units on 1 September 2022, and cascaded to the respective units/offices • Addressed all identified competency gaps of 74 personnel through L&D interventions |
| | | | | 2.5% | | Competency Assessment of all eligible employees | |