

2019 LANDBANK PERFORMANCE SCORECARD



LANDBANK
WE HELP **YOU** GROW.

Component Objective/Measure		Weight	2019 Targets	Performance/ Accomplishments January to December 2019	Rating	
SOCIO-ECONOMIC	SO 1	Promote inclusive growth by being the catalyst of financial inclusion in the unbanked and underserved areas of the country				
		Amount of Outstanding Loans under the following sectors/ programs:				
	SM 1	a. 20 poorest provinces identified by the PSA	10%	P 44.50 B	P52.13 Billion (117.15% accomplishment vs. P44.50 Billion target)	10%
		b. HARVEST Program	10%	P 0.75 B	The outstanding loan balance as of 31 December 2019 for HARVEST is P794.99 Million (105.99% accomplishment vs. P0.75 Billion target)	10%
		c. Agriculture and Fisheries Sector (including the Small Farmers and Fishers)	15%	P 231.25 B	P236.45 Billion (102.25% accomplishment vs. P231.25 Billion target)	15%
	SO 2	Support National Development Programs including CFIs, LGUs, and MSMEs in support of countryside development micro, small and medium enterprises, communications, transportation, housing (socialized, low cost and medium cost), education, health care, environment-related projects, tourism, utilities and livelihood/salary loans				
	SM 2	Amount of loans supporting other government programs (including CFIs, LGUs, and MSMEs in support of countryside development)	10%	P 508.87 B	P540.62 Billion (106.20% accomplishment v. P508.87 Billion target)	10%

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FINANCE	SO 3	Increase Retail and Private Deposit Base				
	SM 3	Growth in stable deposits (personal individual, and single proprietorship)	5%	14%	25.31% or P298.418 Billion P 238.139 Billion as of December 2018	5%
	SO 4	Strengthen the Capital Level of the Bank to Support Its Growth and Expansion Requirements				
	SM 4	Increase Net Income	10%	P 16.638 B	P18.513 Billion (111.27% accomplishment vs. P16.638 Billion target)	10%

Component Objective/Measure		Weight	2019 Targets	Performance/ Accomplishments January to December 2019	Rating								
STAKEHOLDERS	SO 5	Provide timely, accessible & responsive products and services on multiple platforms & customer touchpoints											
	SM 5	Percentage of Loan Applications Processed within the Applicable Turnaround Time (TAT)	5%	100%	99.95% of loan applications processed within the applicable turnaround time.	4.99%							
	SM 6	Percentage of Service Availability of Automated Telling Machines and Internet Banking Services	5%	90%	Average ATM Availability: 91.43% Internet Banking: <table><tr><th>System</th><th>Average Availability</th></tr><tr><td>Retail Internet Banking System (iAccess)</td><td>99.58%</td></tr><tr><td>Institutional Internet Banking Facility (WeAccess)</td><td>99.54%</td></tr><tr><td>LANDBANK Mobile Banking Application (MBA)</td><td>99.39%</td></tr></table> Average of Service Availability for ATM and Internet: 95.47%	System	Average Availability	Retail Internet Banking System (iAccess)	99.58%	Institutional Internet Banking Facility (WeAccess)	99.54%	LANDBANK Mobile Banking Application (MBA)	99.39%
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STAKEHOLDERS	SO 5	Provide timely, accessible & responsive products and services on multiple platforms & customer touchpoints				
	SM 7	Percentage of Satisfied Customers	5%	95%	<ul style="list-style-type: none">• LANDBANK has obtained an overall “Satisfactory Rating” of 95.35% for CY 2019 carried out by a third-party service provider, The Nielsen Company (Phils.)• The full report is to be submitted by Nielsen by 4th week of February.	5%
	SM 8	Number of new products and channels developed	5%	Introduce and Implement the following programs: 1. Rice Competitiveness Enhancement Lending Program 2. Greenhouse Financing Program	<ol style="list-style-type: none">1. The program was approved by the LANDBANK Board last July 16, 2019. The related Executive Order No. 57, series of 2019 dated 08 August 2019 has been issued.2. The program was approved by the LANDBANK Board last September 11, 2019. The related Executive Order No. 86, series of 2019 dated 10 October 2019 has been issued.	5%



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INTERNAL PROCESS	SO 6	Process Land Transfer Claims In A Timely Manner			
	SM 9	Percentage of Claim Folders processed within the Applicable Turnaround Time*	5%	100%	98.87%
	SO 7	Streamline Banking Operations through Digital Platforms to Support Inclusive Banking			
	SM 10	Number of Agent Banks in Unbanked Areas	5%	1. Approval of Model 2. Roadmap 3. Award to Partner <ul style="list-style-type: none"> Approval - Branch Operations Committee (BOC) Resolution No. 2018-1121-138 dated 17 December 2018 Management Committee (MANCOM) approval of the Agent Banking Roadmap – Resolution No. 2019-(03)-25 dated 25 March 2019 The Agent Banking Program (ABP) was implemented with 15 Agent Partners located in 13 unbanked under a Pilot Production Testing phase: <ul style="list-style-type: none"> Quezon (4) - Mardigen Const. Supply, Rhudarda Multi-Purpose Cooperative (4 Branches), Ambet's Feed Supply, Big M Store Rizal (2) - Jamex Enterprises, Mec-J Commercial Misamis Oriental - Banko sa Balay Foundation, Inc. Cagayan - Sto. Niño & Dev't Credit Cooperative Aklan - Libacao Development Cooperative Tarlac - Iggy Castro Hardware Palawan - Rinadale Gasoline Station Co. Agusan Del Norte - Baug CARP Beneficiaries Cooperative Cebu City - LAMAC Multipurpose Cooperative Batangas - Big M Store Pangasinan – iPay Sub Agent 1 The ABP was showcased during the Bank's Annual Financial Inclusion Caravan held in 2019; 	5%
*SM 9 -Processing of LTCs is a highly technical transaction and initial period prescribed by RA No. 11032 or the Ease of Doing Business and Efficient Government Service Delivery Act of 2018 is twenty (20) working days					

Component Objective/Measure		Weight	2019 Targets	Performance/ Accomplishments January to December 2019	Rating															
LEARNING AND GROWTH	SO 8 Establish A High Performance “One Bank Culture”																			
	SM 11	Percentage of Employees Meeting Required Competency	5%	<div>100% of the employees with competency gaps (based on 2016 competency assessment)</div> <div>The competency gaps of the 303 remaining employees whose assessment results are below 80% were already addressed, thereby, meeting the required proficiency level.</div> <div>To date, 100% or 1,592 targeted employees with competency gaps (based on the 2016 assessment) were already addressed, broken down as follows:</div> <table><thead><tr><th>Year</th><th>Target</th><th>Accomplishment</th></tr></thead><tbody><tr><td>2017</td><td>30% (473)</td><td>41% (653)</td></tr><tr><td>2018</td><td>40% (636)</td><td>40% (636)</td></tr><tr><td>2019</td><td>30% (478)</td><td>19% (303)</td></tr><tr><td>Total</td><td>100% (1,592)</td><td>100% (1,592)</td></tr></tbody></table>	Year	Target	Accomplishment	2017	30% (473)	41% (653)	2018	40% (636)	40% (636)	2019	30% (478)	19% (303)	Total	100% (1,592)	100% (1,592)	5%
	Year	Target	Accomplishment																	
2017	30% (473)	41% (653)																		
2018	40% (636)	40% (636)																		
2019	30% (478)	19% (303)																		
Total	100% (1,592)	100% (1,592)																		
SM 12	Implement Quality Management System	5%	<div>Integrated Management System Certification (Integration of Quality Management System and Environmental Management System)</div> <div><ul style="list-style-type: none">Received the ISO Certificates (QMS & EMS) from Certification International Philippines (CIP) on 19 December 2019Posted the ISO certificates to LANDBANK’s Transparency Seal and submitted copies to the DBM Secretariat on 20 December 2019.</div>	5%																
TOTAL WEIGHT		100%			99.93%															

Certified Correct:

	
ELCID C. PANGILINAN	ALAN V. BORNAS
FVP, Strategic Planning Group	EVP, Operations Sector
<u>28 Jan 2020</u>	<u>Jan 28, 2020</u>
Date	Date

Approved by:

	
CECILIA C. BORROMELO	CARLOS G. DOMINGUEZ III
President and CEO	Chairman, Board of Directors
<u>28 Jan 2020</u>	<u> </u>
Date	Date