

LANDBANK PERFORMANCE SCORECARD*

as of MARCH 2022

* BASED ON THE TECHNICAL PANEL MEETING (TPM) LAST 17 NOVEMBER 2021; PENDING GCG APPROVAL

2022 LANDBANK Performance Scorecard
(based on the GCG Technical Panel Meeting)

Component Objective/Measure		Formula	Wt.	Rating	Target	Accomplishments as of 31 March 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 provinces* identified by the PSA	Total Outstanding Loan Amount	5%	Actual/Target x Weight	P40.60 B	P44.58 B (NDLS – P38.958B; BBS – P5.088B; LRD – P0.529B) 109.79%
	b. Agriculture and Fisheries Sector (including the Small Farmers and Fishers)	Total Outstanding Loan Amount	5%	Actual/Target x Weight	P275.462 B	P236.857 B (NDLS – P231.58B; LRD – P5.20B; BBS – P0.077B) 86%
SM 2	Establishment of Agrihubs to Serve as One-Stop Shop for Farmers and Fishers	No. of Agrihubs	5%	Actual/Target x Weight	6 New Agrihubs	Ubay, Bohol Agrihub opened last 18 February 2022. The following proposed agrihubs are still in the planning stage: <ul style="list-style-type: none"> • Bongabong, Oriental Mindoro • Kapalong, Davao Del Norte • Malungon, Sarangani • Plaridel, Misamis Occidental • Claveria, Misamis Oriental • San Fernando, Bukidnon

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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	Loan releases to small farmers and fishers 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 June 30 2022 (excluding SCP-SIDA Funds)	<ul style="list-style-type: none"> • Total of P492.78 M (P414.16M – ACEF; P78.62M – ERCA-RCEF) releases as of March 2022 • A portion of the P78.62M releases under ERCA-RCEF was funded by the principal collections and remaining 2021 RCEF allocation. • Releases for the ACEF were mainly funded by the initial tranche of the 2022 ACEF allocation. • DBM transferred to LANDBANK the initial tranche of 2022 ACEF and ERCA-RCEF allocation on 01 March and 08 February 2022, respectively. The 2022 allocation for the CFITF Credit Component and the remaining allocation for ACEF and ERCA-RCEF are yet to be transferred to the Bank.
	SM 4	Increase in Number of Farmers and Fishers Assisted	Total Number of Farmers and Fishers Assisted	5%	Actual/Target x Weight	3 Million¹ (cumulative)	3,276,171 farmers and fishers assisted broken down as follows: <ul style="list-style-type: none"> • Reg Loans – 2,347,466 • FSRF – 474,099 (net of SUREAID) • RFFA – 260,192 • LCDFI – 194,414

¹ For revision of target, having achieved the 3M committed target to PRRD in 2021

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SOCIO-ECONOMIC	SO 2	Support National Development Programs including enhancements of the Agri-business value chain, national infrastructure programs and green sustainable programs					
	SM 5	Amount of Outstanding Loans supporting other Government Programs	Total Outstanding Loan	5%	Actual/Target x Weight	P594.00 B	P585.15 B (NDLS – P543.90 B; BBS – P32.61 B; LRD – P 8.64 B) 98.51%
FINANCIAL	SO 3	Strengthen the Capital Level of the Bank to Support Its Growth and Expansion Requirements					
	SM 6	Increase 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	P25.71 B	P13.198 B 51.33%
	SM 7	Maintain CET1 Ratio above the Early Warning Indicators (EWI)	CET 1/ risk-weighted assets	5%	Actual/Target x Weight	Not less than 12.75%	15.11% as of 31-Mar-22 (solo)

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FINANCIAL	SO 4	Optimize fund utilization for higher yield while supporting priority programs of Local and National Government					
	SM 8	Net Interest Margin (NIM)	Annual Net Interest Income/ Average Earning Assets	5%	Actual/ Target x Weight	Scenario 1 (solo) - 3% Scenario 2 (merged Bank) - 2.79% ¹	2.83%
STAKEHOLDERS	SO 5	Provide timely, accessible & responsive products and services on multiple platforms & customer touchpoints					
	SM 9	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	98.20% average service availability
	SM 10	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	85% Average Service Availability of Onsite ATMs	95.26% Ave. Service Availability of onsite ATMs as of March Total Onsite ATMs – 974 Total ATMs as of March – 2,521
			Total service availability of offsite ATMs in days / 365 days	1.25%	(Actual / Target) x Weight	80% Average Service Availability of Offsite ATMs	85.18% Ave. Service Availability of offsite ATMs as of March Total Offsite ATMs – 1,547 Total ATMs as of March – 2,521

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STAKEHOLDERS	SO 5	Provide timely, accessible & responsive products and services on multiple platforms & customer touchpoints				
	SM 11	Attainment of the target Overall Customers Satisfaction Rating	Number of respondents who gave a rating of at least Satisfactory and Very Satisfactory/ Total number of respondents	5%	(Actual / Target) x Weight Below 80%= 0%	90%

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STAKEHOLDERS	SO 5	Provide timely, accessible & responsive products and services on multiple platforms & customer touchpoints				
	SM 12	Number of additional POS Cash out Machines installed	Actual accomplishment	7.5%	(Actual / Target) x Weight	120 additional POS Cash out Machines Installed 34 additional POS Cash out Machines <ul style="list-style-type: none"> • 19 New Partner Institutions = 21 machines • 12 Existing Partner Institutions = 13 additional machines <p align="right">28.33%</p>
	SM 13	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 15 new sites <ul style="list-style-type: none"> • 9 new ABPs in 13 new sites • 2 existing ABPs in 2 new sites <p align="right">62.5%</p>
	SM 14	Number of ATMs installed	Actual accomplishment	5%	(Actual / Target) x Weight	200 ATMs 14 new ATMs installed as of March 2022 (LBP – 12; former UCPB branches – 2) 7% accomplishment

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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 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%	100% of loan applications processed within the applicable turnaround time
	SM 16	Maintain Quality Management System and EMS Certifications	Actual accomplishment	2.5%	All or nothing	Conduct of IMS Assessment on LANDBANK sites based on IMS Assessment Plan²	<ul style="list-style-type: none"> • Drafted proposed revisions for LANDBANK's Integrated Management System (EO 124 s2020) • Secured approval from the Quality and Innovation Committee (QIC) on the 2022 IMS Internal Assessment (IA) Plan for Field and HO units last 16 March 2022
			2.5%	Conduct of IMS Readiness Assessment on converted UCPB Branches as of September 2022³		<ul style="list-style-type: none"> • Coordinated with SID the updated schedule of LANDBANK-converted UCPB Branches for systems conversion • Secured approval from the QIC on the 2022 Readiness Assessment Plan for LANDBANK UCPB-converted Branches last 16 March 	

² Milestone target without ISO Certification as recommended by GCG

³ 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	Actual accomplishment	5%	(Actual / Target) x Weight	100%
LEARNING & GROWTH	SO 8	Establish a High Performance “One Bank” Culture				
	SM 18	Improvement on the Competency Level of the Organization	Competency Baseline 2021- Competency baseline 2020	2.5%	All or nothing	Board-approved enhanced Competency Model
			2.5%	Competency Assessment of all eligible employees		