

# LANDBANK PERFORMANCE SCORECARD\*

as of JUNE 2022

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

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

Component Objective/Measure		Formula	Wt.	Rating	Target	Accomplishments as of 30 June 2022
<b>SOCIO-ECONOMIC</b>	<b>SO 1</b>	<b>Promote Inclusive Growth by being the Catalyst of Financial Inclusion in the Unbanked and Underserved Areas of the Country</b>				
	<b>SM 1</b>	<b>Amount of Outstanding Loans under the following sectors/ programs:</b>				
	<b>a. 20 poorest provinces<sup>1</sup> identified by the PSA</b>	<b>Total Outstanding Loan Amount</b>	<b>5%</b>	<b>(Actual/Target) x Weight</b>	<b>P40.60 B</b>	<b>P46.14B</b>  <b>113.64%</b>
	<b>b. Agriculture and Fisheries Sector (including the Small Farmers and Fishers)</b>		<b>5%</b>	<b>(Actual/Target) x Weight</b>	<b>P275.462 B</b>	<b>P251.17B</b>  <b>91.18%</b>
<b>SM 2</b>	<b>Loan releases to SFF under the programs administered by LANDBANK in partnership with DA, DAR, and other government agencies</b>	<b>Total Loan Releases / Total Funds Downloaded to LANDBANK by Partner Agencies</b>	<b>5%</b>	<b>(Actual/Target) x Weight</b>	<b>100% Release of the Funds received from January to 30 June 2022 (excluding SCP-SIDA Funds)</b>	<ul style="list-style-type: none"> <li>• Total of <b>P1,139.86 M</b> (P984.37M – ACEF; P155.49M – ERCA-RCEF) releases as of June 2022</li> <li>• Of the <b>P1,087.96 M</b> funds received from January-June 2022, <b>68.33% (P743.45 M)</b> have been released</li> </ul>

<sup>1</sup> Based on the Philippine Statistics Authority List of 20 Poorest Provinces (2018)

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<b>SOCIO-ECONOMIC</b>	<b>SO 1</b>	<b>Promote Inclusive Growth by being the Catalyst of Financial Inclusion in the Unbanked and Underserved Areas of the Country</b>					
	<b>SM 3</b>	<b>Increase in Number of Farmers and Fishers Assisted</b>	<b>Actual Accomplishment</b>	<b>5%</b>	<b>(Actual/Target) x Weight</b>	<b>3.4 Million (cumulative)</b>	<b>3,321,405 farmers and fishers assisted</b>
	<b>SO 2</b>	<b>Support National Development Programs Including Enhancements of the Agri-business Value Chain, National Infrastructure Programs, and Green and Sustainable Programs</b>					
	<b>SM 4</b>	<b>Amount of Outstanding Loans supporting other Government Programs</b>	<b>Total Outstanding Loan Amount</b>	<b>5%</b>	<b>Actual/Target x Weight</b>	<b>P594.00 B</b>	<b>P655.51B</b>  <b>110.35%</b>
<b>FINANCIAL</b>	<b>SO 3</b>	<b>Maintain a Strong Capital Level to Support its Credit Growth, Expansion and Regulatory Compliance</b>					
	<b>SM 5</b>	<b>Increase in Net Income</b>	<b>(Interest Income + Other Operating Income) – (Interest Expense + Provision for Losses + Other Operating Expenses + Provision for Income Tax)</b>	<b>7.5%</b>	<b>Actual/Target x Weight</b>	<b>P25.705 B</b>	<b>P20.318B</b>  <b>79.04%</b>

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FINANCIAL	<b>SO 3</b>	<b>Maintain a Strong Capital Level to Support its Credit Growth, Expansion and Regulatory Compliance</b>					
	<b>SM 6</b>	<b>Improve Portfolio Quality: Non-Performing Loans Ratio<sup>2</sup></b>	<b>Outstanding NPL – Specific Allowance for Impairment Loss / Outstanding Gross Loan Portfolio</b>	<b>5%</b>	<b>[1- ((Actual/Target) x Weight)]</b>	<b>Not exceeding the average NPL Ratio of the Philippine Banking System as of 31 December 2022</b>	<b>3.17% net</b>  Philippine Banking System - 1.92% as of May 2022
	<b>SO 4</b>	<b>Optimize Fund Utilization for Higher Yield while Supporting Priority Programs of Local and National Government</b>					
	<b>SM 7</b>	<b>Efficient Utilization of Corporate Budget<sup>3</sup></b>	<b>Total Disbursements / DBM-Approved Corporate Operating Budget (both net of PS)</b>	<b>5%</b>	<b>(Actual/Target) x Weight</b>	<b>90%</b>	<b>41.29%</b> (per DBM-approved COB)
STAKEHOLDERS	<b>SO 5</b>	<b>Provide Timely, Accessible &amp; Responsive Products and Services on Multiple Platforms &amp; Customer Touchpoints</b>					
	<b>SM 8</b>	<b>Percentage of Service Availability of Internet Banking Services (iAccess, WeAccess, MBA)</b>	<b>Total service availability in days/ 365 days</b>	<b>7.5%</b>	<b>(Actual / Target) x Weight</b>	<b>90% Average Service Availability of Internet Banking Services</b>	<b>98.94%</b>

<sup>2</sup> For reconsideration to either drop or propose another measure, the CET1 Ratio; CET1 Ratio as of June 2022: 14.03%

<sup>3</sup> For reconsideration to either drop or propose another measure, Net Interest Margin (NIM); LANDBANK COB is not part of the GAA

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<b>STAKEHOLDERS</b>	<b>SO 5</b>	<b>Provide Timely, Accessible &amp; Responsive Products and Services on Multiple Platforms &amp; Customer Touchpoints</b>					
	<b>SM 9a</b>	<b>Percentage of Service Availability of Automated Telling Machines (ATMs)</b>	<b>Total service availability of onsite ATMs in days / 365 days</b>	<b>1.25%</b>	<b>(Actual / Target) x Weight</b>	<b>90% Average Service Availability of Onsite ATMs</b>	<b>94.87% Ave. Service Availability of onsite ATMs as of June</b>
	<b>SM 9b</b>		<b>Total service availability of offsite ATMs in days / 365 days</b>	<b>1.25%</b>	<b>(Actual / Target) x Weight</b>	<b>80% Service Availability of Offsite ATMs</b>	<b>85.38% Ave. Service Availability of offsite ATMs as of June</b>
	<b>SM 10a</b>	<b>Percentage of Satisfied Customers – Individual Customers</b>	<b>Actual Accomplishment</b>	<b>2.5%</b>	<b>(Actual / Target) x Weight</b>	<b>90%</b>	<ul style="list-style-type: none"> <li>• Procurement of a Third-Party provider for the Nationwide Customer Satisfaction Survey (NCSS) 2022 is ongoing.</li> <li>• Activities related to the updating and continued clean-up of the client's database by Bank units</li> </ul>
	<b>SM 10b</b>	<b>Percentage of Satisfied Customers – Business Organizations</b>	<b>Actual Accomplishment</b>	<b>2.5%</b>	<b>Below 80%=0%</b>	<b>90%</b>	

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<b>STAKEHOLDERS</b>	<b>SO 5</b>	<b>Provide Timely, Accessible &amp; Responsive Products and Services on Multiple Platforms &amp; Customer Touchpoints</b>				
	<b>SM 11</b>	<b>Number of additional POS Cash out Machines installed</b>	<b>Actual accomplishment</b>	<b>7.5%</b>	<b>(Actual / Target) x Weight</b>	<b>120 additional POS Cash out Machines</b>  <b>100.8%</b>
	<b>SM 12</b>	<b>Number of Agent Banking Partners/sites in the Unbanked and Underserved areas</b>	<b>Actual accomplishment</b>	<b>5%</b>	<b>(Actual / Target) x Weight</b>	<b>24 new sites</b>  <b>On-boarded additional Agent Banking Partners in 105 new sites</b>  <b>437.5%</b>
	<b>SM 13</b>	<b>Number of ATMs installed</b>	<b>Actual accomplishment</b>	<b>5%</b>	<b>(Actual / Target) x Weight</b>	<b>200 ATMs</b>  <b>63 new ATMs installed as of June 2022</b>  <b>31.5% accomplishment</b>

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STAKEHOLDERS	<b>SO 5</b>	<b>Provide Timely, Accessible &amp; Responsive Products and Services on Multiple Platforms &amp; Customer Touchpoints</b>				
	<b>SM 14</b>	<b>Establishment of Agrihubs to Serve as One-Stop Shop for Farmers and Fishers</b>	<b>No. of Agrihubs</b>	<b>5%</b>	<b>(Actual/Target) x Weight</b>	<b>6 New Agrihubs</b>
INTERNAL PROCESS	<b>SO 6</b>	<b>Synergize customer-facing services, work processes and digital platforms to deliver agile and responsive Bank products and services to all stakeholders</b>				
	<b>SM 15</b>	<b>Percentage of Loan Application Processed within the Applicable Turnaround Time (TAT)</b>	<b>Number of loan proposals processed within prescribed TAT/ Number of loan proposals processed</b>	<b>5%</b>	<b>(Actual / Target) x Weight</b>	<b>100%</b>

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<b>INTERNAL PROCESS</b>	<b>SO 6</b>	<b>Synergize customer-facing services, work processes and digital platforms to deliver agile and responsive Bank products and services to all stakeholders</b>				
	<b>SM 16</b>	<b>Maintain Quality Management System and EMS Certifications</b>	<b>Actual accomplishment</b>	<b>2.5%</b>	<b>All or nothing</b>	Maintain ISO Certification 9001:2015 and ISO 14001:2015 <sup>5</sup>
						Conduct of IMS Readiness Assessment on converted UCPB Branches as of September 2022 <sup>6</sup>
	<b>SO7</b>	<b>Support Agrarian Operations through Timely Processing of Land Transfer Claims</b>				
<b>SM 17</b>	<b>Percentage of Claim folders (CFs) Processed Within the Turnaround Time from Receipt of Complete Documents</b>	<b>Number of Claim Folders processed within TAT / Total number of Claim Folders received</b>	<b>5%</b>	<b>(Actual / Target) x Weight</b>	<b>100%</b>	100% claim folders processed within the turn around time

<sup>5</sup> For reconsideration to retain recommended milestone target without ISO Certification by GCG - Conduct of IMS Assessment on LANDBANK sites based on IMS Assessment Plan

<sup>6</sup> Official date of conversion will be the date specified in the Notice to Clients of the Branch



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<b>LEARNING &amp; GROWTH</b>	<b>SO 8</b>	<b>Sustain and Nurture a High-Performance Culture</b>				
	<b>SM 18</b>	<b>Improvement on the Competency Level of the Organization</b>	<b>Competency Baseline 2021- Competency baseline 2020</b>	<b>2.5%</b>	<b>All or nothing</b>	<b>Board-approved enhanced Competency Model</b>