



# **LANDBANK PERFORMANCE SCORECARD\***

**AS OF DECEMBER 2021**



**\* BASED ON THE GCG-APPROVED 2021 PERFORMANCE SCORECARD**



**2021 LANDBANK Performance Scorecard**  
(based on the GCG-approved 2021 Performance Scorecard)

Component Objective/Measure		Formula	Wt.	Rating	Target	Accomplishments As of 31 December 2021	Rating
<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* identified by the PSA</b>	<b>Total Outstanding Loan Amount</b>	<b>7.5%</b>	<b>Actual/Target x Weight</b>	<b>P40.60 B</b>	<b>7.5%</b>
						<b>P43.619 B</b> <b>107.44%</b>	
		<b>b. Agriculture and Fisheries Sector (including the Small Farmers and Fishers)</b>	<b>Total Outstanding Loan Amount</b>	<b>7.5%</b>	<b>Actual/Target x Weight</b>	<b>P281.75B</b>	<b>6.6%</b>
						<b>P247.923 B</b> <b>87.99%</b>	
	<b>SM 2</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>5 New Agrihubs</b>	<b>4%</b>
						The following Agrihubs were opened: 1. Rizal, NE- Nov. 29, 2021 2. Bago - Dec. 21, 2021 3. Baggao, Cagayan – Dec. 28, 2021 4. Cadaba, Pampanga - Dec. 28, 2021 <b>Note:</b> Ubay, Bohol Agrihub was targeted to open last Dec. 24, 2021 but for rescheduling due to damages caused by of Typhoon Odette last Dec. 12, 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	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 2021 (excluding SCP-SIDA Funds)	<ul style="list-style-type: none"><li>Total of <b>P2.499B</b> (P1,950.79M for ACEF; P547.72M for ERCA-RCEF) releases as of December 2021, which is <b>268.55%</b> of the P930.36M total funds received from/downloaded by DBM from Jan-Jun 2021.</li><li>Of the P1,950.79M <b>ACEF funds</b>, P1,520.43M loan releases was funded by the <b>principal collections and 2021 ACEF allocation downloaded to LBP in July to November 2021.</b></li><li>Starting on 02 March and 04 May 2021, DBM transferred to the Bank the 2021 ERCA-RCEF and ACEF funds, in tranches, based on the submitted 2021 Monthly Disbursement Plan, respectively.</li></ul>	5%
	SM 4	Increase in Number of Farmers and Fishers Assisted	Total Number of Farmers and Fishers Assisted	5%	Actual/Target x Weight	Additional 500,000 <sup>1</sup> farmers and fishers from Year-end 2020 Figure	<p>3,243,158 farmers and fishers assisted broken down as follows:</p> <ul style="list-style-type: none"><li>Reg Loans – 2,321,177</li><li>FSRF – 474,099 (net of SUREAID)</li><li>RFFA – 260,192</li><li>LCDFI – 187,690</li></ul> <p>This is <b>113.0%</b> of requested target of 2.87 M by year-end or an additional 200,000 from the year-end 2020 figure.</p>	5%

<sup>1</sup>Requested revision of target to “additional 200,000 farmers from 2020 year-end figure” to be consistent with the commitment to PRRD of 3M farmers and fisherfolks assisted by 2022



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SOCIO- ECONOMIC	SO 2	Support National Development Programs including CFIs, LGUs, and MSMEs in support of countryside development (micro, small and medium enterprises, communications, transportation, housing, education, health care, environment-related projects, tourism, utilities and others)					
	SM 5	Amount of Outstanding Loans supporting other Government Programs	Total Outstanding Loan	7.5%	Actual/ Target x Weight	P594.00 B  P587.348 B  98.88%	7.42%
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	P19.68 B  P21.75 B  110.52%	7.5%
	SM 7	Improve Portfolio Quality: Non-Performing Loans Ratio		5%	Actual/ Target x Weight	Not exceeding the Average NPL Ratio of the Philippine Banking System as of 31 December 2021 (as published by BSP)  2.11% net  Phil Banking System – 2.32% as of November 2021	5%



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STAKEHOLDERS	SO 4	Provide timely, accessible & responsive products and services on multiple platforms & customer touchpoints						
	SM 8	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%	99.94% of loan applications processed within the applicable turnaround time	4.99%
	SM 9a	Percentage of Service Availability of Internet Banking Services	Total service availability in days/ 365 days	5%	(Actual / Target) x Weight	90% Average Service Availability of Internet Banking Services (iAccess, WeAccess, MBA)	99.24% average service availability	5%



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STAKEHOLDERS	SO 4	Provide timely, accessible & responsive products and services on multiple platforms & customer touchpoints						
	SM 9b <sup>3</sup>	Percentage of Service Availability of Automated Telling Machines	Total Service Availability of onsite ATMS in days/ 365 days	1.25%	(Actual / Target) x Weight	80% Service Availability of All Onsite ATMs	93.83% Average Service Availability of onsite ATMs as of December  Total Onsite ATMs – 971 Total ATMs as of December – 2,513	1.25%
	SM 9c <sup>3</sup>		Total Service Availability of offsite ATMS in days/ 365 days	1.25%	(Actual / Target) x Weight	75% Service Availability of All Offsite ATMs	83.79% Average Service Availability of offsite ATMs as of December  Total Offsite ATMs – 1,542 Total ATMs as of December – 2,513	1.25%

<sup>3</sup>With request for reconsideration to revise target to AVERAGE service availability instead of "service availability of ALL onsite/offsite ATMs"



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STAKEHOLDERS	SO 4	Provide timely, accessible & responsive products and services on multiple platforms & customer touchpoints					
	SM 10	Percentage of Satisfied Customers	Number of respondents who gave a rating of at least Satisfactory and Very Satisfactory/ Total number of respondents	5%	(Actual / Target) x Weight	95% <sup>4</sup>  2021 NCSS  2021 NCSS Topline Report by People Dynamics, Inc. (PDI) indicates <b>92% overall satisfaction rating of LANDBANK</b> with 2,053 respondents.	4.84%
INTERNAL PROCESS	SO5	Process Land transfer in a timely manner					
	SM 11	Percentage of Claim folders (CFs) Processed Within the Turnaround Time from Receipt of Complete Documents	Actual accomplishment	5%	(Actual / Target) x Weight	100%  100% claim folders processed within the turn around time	5%

<sup>4</sup>With request for consideration to revise target to 90%

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Component Objective/Measure		Formula	Wt.	Rating	Target	Accomplishments As of 31 December 2021	Rating
INTERNAL PROCESS	<b>SO 6</b>	<b>Streamline Banking Operations Through Digital Platforms to Support Inclusive Banking</b>					
	<b>SM 12</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>Installed 441 additional POS Cash out Machines</b> • New Partner Institutions – 282 • Additional for Existing Partner Institutions – 159  <b>367.5%</b>	<b>7.5%</b>
	<b>SO7</b>	<b>Synergize Marketing Efforts to Effectively and Efficiently Deliver Banking Services</b>					
	<b>SM 13a</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 146 new sites (out of 146, 52 were in areas with no LANDBANK presence)</b>  <b>608.33%</b>	<b>5%</b>





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INTERNAL PROCESS	<b>SO7</b>	<b>Synergize Marketing Efforts to Effectively and Efficiently Deliver Banking Services</b>					
	<b>SM 13b</b>	<b>Number of ATMs installed</b>	<b>Actual accomplishment</b>	<b>5%</b>	<b>(Actual / Target) x Weigh</b>	<b>180 ATMs</b>  <b>209 new ATMs installed as of December 2021</b>  <b>116.11% accomplishment</b>	<b>5%</b>
LEARNING & GROWTH	<b>SO 8</b>	<b>Establish a High Performance “One Bank” Culture</b>					
	<b>SM 14</b>	<b>Improvement on the Competency Level of the Organization</b>	<b>Competency Baseline 2021- Competency baseline 2020</b>	<b>5%</b>	<b>All or nothing</b>	<b>Improvement on the Competency of the Organization based on the 2020 year-end assessment of eligible employees as of June 1, 2020</b>  <ul style="list-style-type: none"> <li>• Conducted the on-line competency assessment from October 27 – December 31, 2021.</li> <li>• Profiles Asia Pacific, Inc, the third-party provider for competency assessment, certified that the Online Competency Assessment was completed for 8,069 eligible employees for Core functions.</li> <li>• Based on the 2021 assessment results, there was an improvement in the competency level of the Bank from 98% in 2020 to 103.64% in 2021.</li> </ul>	<b>5%</b>

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LEARNING & GROWTH	SO 8	Establish a High Performance “One Bank” Culture						
	SM 15	Implement Quality Management System	Actual accomplishment	5%	All or nothing	Maintain Certification	<ul style="list-style-type: none"><li>• Passed the Surveillance Audit for IMS last September 2021 and was recommended for continued certification.</li><li>• Facilitated the posting of Letter of Continued Certification to LANDBANK’s Transparency Seal (TS) on 13 December 2021</li></ul>	5%
	TOTAL			100%	97.86%			



Certified Correct:



**ELCID C. PANGILINAN**  
SVP, Strategy and Knowledge  
Management Group

*pre-approve - bornas*

8 February  
2022  
Date



**ALAN V. BORNAS**  
EVP, Operations Sector

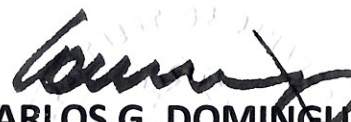
8 February  
2022  
Date

Approved by:



**CECILIA C. BORROMEEO**  
President and CEO

8 February  
2022  
Date



**CARLOS G. DOMINGUEZ**  
Chairman, Board of Directors



FEB 09 2022  
Date