

LANDBANK OF THE PHILIPPINES (LANDBANK)

Component						Baseline Data		Target		
	Objective/Measure	Formula	Weight	Rating System	2022	2023	2024		2025	
							Target	Reported Actual Accomplishment <sup>1</sup>		
SOCIO-ECONOMIC IMPACT	SO 1	Accelerate financial inclusion by making the financial services accessible and responsive to all sectors of the society (through digitalization).								
	SM 1a	Promotion of a Cash-Lite Community	Actual Accomplishment	5%	(Actual/Target) x Weight	N/A	N/A	N/A	N/A	a. 214 business establishments opened and onboarded
										b. 482 individual accounts opened and onboarded
										Note: Exclusive of DSWD beneficiaries
	SM 1b	Onboarding of New MSMEs	Actual Accomplishment	5%	(Actual/Target) x Weight	N/A	N/A	N/A	N/A	Onboard 1,500 new MSME clients

<sup>1</sup> Based on the 2024 3<sup>rd</sup> Quarter Monitoring Report of LANDBANK.

Component					Baseline Data		Target			
	Objective/Measure		Formula	Weight	Rating System	2022	2023	2024		2025
								Target	Reported Actual Accomplishment <sup>1</sup>	
	SM 2	Increase in Volume and Value of Institutional Transaction	Actual Accomplishment	3%	(Actual/Target) x Weight	N/A	N/A	10% increase in volume and value	₱19.41 Million volume	a. 20% increase in aggregate volume of transactions across all channels <sup>2</sup> from end-2024 figures
				2%					₱940.22 Billion value	b. 10% increase in onboarded private merchants for Link.BizPortal from yearend of 2024 figures
	SO 2	Sustain support to the National Government’s socio-economic agenda including food security enhancement, better infrastructure, and transition to a green and blue economy.								
	SM 3a	Outstanding loans and investments in Agriculture, Fisheries and Rural Development (AFRD)	Total Outstanding Loan and Investment amount	7.5%	(Actual/Target) x Weight	N/A	N/A	₱825 Billion	₱731.76 Billion	8% increase from year-end 2024 Outstanding Balance
	SM 3b	Outstanding Loans and Investments to Environmental, Social and Sustainable Development related project	Total Outstanding Loan and Investment amount	5%	(Actual/Target) x Weight	N/A	N/A	10% increase from 2023 year-end figures	₱105.36 Billion	8% increase from year-end 2024 Outstanding Balance
	Sub-Total			27.5%						

<sup>2</sup> Digital Channels include iAccess, MBA, weAccess, eMDS, Link.BizPortal, Link.Biz Plus, EPS-Regular, ETPS, LBCS, LBRS, LANDBANKasama and POS Retail.



Component					Baseline Data		Target			
	Objective/Measure	Formula	Weight	Rating System	2022	2023	2024		2025	
							Target	Reported Actual Accomplishment <sup>1</sup>		
	SO 3	Improve profitability from more diversified income sources for strong capital and institutional sustainability								
FINANCIAL	SM 4	Net Income After Tax (NIAT)	(Interest Income + Other Operating Income) – (Interest Expense + Provision for Losses + Other Operating Expenses + Provision for Income Tax)	10%	(Actual/Target) x Weight	₱36.763 Billion	₱41.70 Billion	₱45 Billion	₱25.14 Billion	₱40.23 Billion
	SM 5	Increase in Private Deposits	Actual Accomplishment	5%	(Actual/Target) x Weight	N/A	N/A	20% increase from end-2023 figures	₱982.87 Billion	12% increase from year-end 2024 Outstanding Balance
	SM 6	Non-Performing Loans (NPL) Reduction	Outstanding NPL – Specific Allowance for Impairment Loss / Outstanding Gross Loan Portfolio	2.5%	{1- [(Actual/Target) / Target] x Weight}	1.81% net	N/A	N/A	N/A	5.25%
	SM 7	Efficient Utilization of Corporate Budget	Total Disbursement/Board-Approved COB (both net of PS cost and Financial Expenses)	5%	(Actual/Target) x Weight	91.91%	75.09%	90%	54.6%	90% Utilization Rate





Component					Baseline Data		Target			
	Objective/Measure	Formula	Weight	Rating System	2022	2023	2024		2025	
							Target	Reported Actual Accomplishment <sup>1</sup>		
	SO 4	Optimize bank resources for higher returns, while supporting green, national and local government programs								
	SM 8	Increase in Commercial and Treasury Loans	Actual Accomplishment	5%	(Actual/Target) x Weight	N/A	N/A	₱1,300 Billion	₱1,549.14 Billion	8% increase from year-end 2024 Outstanding Balance
	SM 9	Cost-to-Income Ratio	Annualized Non-Interest Expenses / Annualized Total Operating Income	5%	{1- [(Actual/Target) / Target] x Weight}	N/A	42.56%	55%	50.68%	52%
		Sub-Total		32.5%						
STAKEHOLDERS	SO 5	Cultivate relationships with customers and other stakeholders through timely, appropriate, and accessible products and services on various customer touchpoints and platforms that will address the current and future requirements of our diverse customer base.								
	SM 10	Customer Satisfaction Rating	Actual Accomplishment	5%	(Actual/Target) x Weight  If below 80% = 0%	95.6% Individual Customers  95.9% Business Organizations	98.10%	90%	Customer Satisfaction Measurement rating is 99.09% as of September 2024	90% Overall Satisfaction Rating
	SM 11	Percentage of Loan Application Processed within the Applicable Turn-Around Time (TAT)	Number of loan proposals processed within prescribed TAT/ Number of loan proposals processed	5%	(Actual/Target) x Weight	99.79%	99.79%	100% of loan proposals processed within the prescribed TAT	99.90%	100%

*[Handwritten signature]*

*[Handwritten initials]*

2025 PERFORMANCE SCORECARD (Annex B)

Component						Baseline Data		Target		
	Objective/Measure		Formula	Weight	Rating System	2022	2023	2024		2025
								Target	Reported Actual Accomplishment <sup>1</sup>	
	SM 12a	Average Percentage of Service Availability of Internet Banking Services (iAccess, WeAccess, MBA)	Total service availability in days / 365 days	5%	(Actual/Target) x Weight	98%	99%	90% Average Service Availability of Internet Banking Services (iAccess, WeAccess, MBA)	99.49%	95% Average Service Availability of Internet Banking Services (iAccess, WeAccess, MBA)
	SM 12b	Average Percentage of Service Availability of Automated Teller Machines (ATMs)	Total number of onsite ATMs with at least 80% availability / Total number of onsite ATMs	5%	(Actual/Target) x Weight	84.4%	97.91% for onsite ATMs	90% of Onsite ATMs with at least 80% availability	97.62%	95% of Onsite ATMs with at least 80% availability
			Total number of Offsite ATMs with at least 75% availability / Total number of Offsite ATMs	5%	(Actual/Target) x Weight	83.41%	86.04% for NCR offsite ATMs and 90.41% Field Units Offsite	80% of Offsite ATMs in NCR with at least 75% availability  70% of Offsite ATMs in the Field Units with at least 75% availability	90.11% - NCR  93.64% - Field Units/Countryside	90% of Offsite ATMs in NCR and Field Units with at least 75% availability
		Sub-Total		25%						

MA



2025 PERFORMANCE SCORECARD (Annex B)

Component					Baseline Data		Target			
	Objective/Measure	Formula	Weight	Rating System	2022	2023	2024		2025	
							Target	Reported Actual Accomplishment <sup>1</sup>		
	SO 6	Achieve increased productivity, efficiency and seamless work experience through innovation and adoption of a unified digital platform.								
INTERNAL PROCESS	SM 13	Maintain Quality Management System	Actual accomplishment	5%	All or Nothing	100% completion of the conduct of IMS refresh and IMS Assessment (IA) of 95 field units 10 HO units and 12 cross-functional processes with 41 HO units	Completed IMS Assessment of 90 Field Units and 18 Head Office Units	Maintain ISO Certification 9001:2015	Completed all activities in relation to the maintenance of ISO certification and in preparation for the surveillance audit by 3rd party	Maintain QMS ISO 9001:2015 Certification (Pass Surveillance Audit)
					100% completion of the conduct of IMS briefing for 38 LANDBANK converted UCPB branches and readiness assessment (RA) of 21 converted branches	Obtained ISO 9001:2015 QMS certification with the recommendation from the Certification International Philippines (CIPI)				
		Sub-Total			5%					

*[Handwritten signature]*

*[Handwritten signature]*

Component					Baseline Data		Target			
	Objective/Measure	Formula	Weight	Rating System	2022	2023	2024		2025	
							Target	Reported Actual Accomplishment <sup>1</sup>		
	SO 7	Acquire, develop, engage talent critical for future-ready organizational capabilities.								
LEARNING & GROWTH	SM 14	Development and Implementation of Disaster Risk Reduction and Management (DRRM) Plan	Actual accomplishment	5%	All or Nothing	N/A	N/A	N/A	N/A	Board-Approved Public Service Continuity Plan (PSCP)
	SM 15	Improvement in the Competency Level of the Organization	Actual accomplishment	2.5%	All or Nothing	Obtained Board approval on the enhancement of Position Competency Profile of all Bank units on 1 September 2022	Board-approved enhanced Competency Model (Position Competency Profiles of Critical Positions)	Increase in the level of competency over the 2023 competency assessment	Completed activities to address the identified competency gaps based on the 2023 assessment	a) Board-approved enhanced Competency Model (Position Competency Profiles (PCP)
				2.5%		Accomplished 100% competency assessment of 7,434 eligible ratees which concluded on 15 December 2022			Competency Assessment using the enhanced PCPs (baseline data)	Completed activities relative to the procurement of online platform approved by ICT-BAC
		Sub-total		10%						
		Total		100%						

*[Handwritten signature]*

*[Handwritten signature]*



2025 PERFORMANCE SCORECARD (Annex B)

Component					Baseline Data		Target		
	Objective/Measure	Formula	Weight	Rating System	2022	2023	2024		2025
							Target	Reported Actual Accomplishment <sup>1</sup>	
	BONUS STRATEGIC MEASURE:								
	GAD Budget Utilization		1%	All or Nothing	<i>n.d.</i>	<i>n.d.</i>	<i>n.d.</i>	<i>n.d.</i>	5% of Total COB
	ISO Certification on any of the following standards: a. Environment Management System Certification		1%	All or Nothing	<i>n.d.</i>	<i>n.d.</i>	<i>n.d.</i>	<i>n.d.</i>	ISO 14001:2015 Certification
	b. Business Continuity Management System								ISO 22301:2019 Certification

For GCG:

  
ATTY. MARIUS P. CORPUS  
Chairperson

For LANDBANK:

  
HON. MA. LYNETTE V. ORTIZ  
President and CEO