

2021 PERFORMANCE SCORECARD (Annex B)

LAND BANK OF THE PHILIPPINES (LANDBANK)

Component					Baseline Data		Target		
	Objective/Measure	Formula	Wt.	Rating System	2018	2019	2020	2021	
SOCIO-ECONOMIC IMPACT	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 ¹ as identified by the PSA	Total Outstanding Loan Amount	7.5%	(Actual / Target) x Weight	₱43.93 Billion	₱52.13 Billion	₱38 Billion	₱40.6 Billion
		b. Agriculture and Fisheries Sector (including the Small Farmers and Fishers)		7.5%	(Actual / Target) x Weight	₱222.06 Billion	₱236.45 Billion	₱245 Billion	₱281.75 Billion
SM 2	Establishment of Agrihubs to Serve as a One-Stop Shop for Farmers and Fishers	Actual Accomplishment	5%	(Actual / Target) x Weight	N/A	N/A	N/A	5 new AgriHubs	

¹ Based on the Philippine Statistics Authority List of 20 Poorest Provinces (2018)

	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	N/A	N/A	100% Release of the Fund Downloaded to LandBank from January to June 2020 excluding LBP & SRA's Socialized Credit Program-Sugarcane Industry Development Act (SCP-SIDA) Funds	100% Release of the Funds Received from January to June 30, 2021 (excluding SCP-SIDA Funds)
	SM 4	Increase in Number of Farmers and Fisherfolks Assisted	Actual Accomplishment	5%	(Actual / Target) x Weight	N/A	N/A	Additional 1 million farmers and fishers from year-end 2019 figure	Additional 500 Million Farmers and Fisherfolks Assisted from Year-end 2020 Figure
	SO 2	Support National Development Programs² including CFIs, LGUs, and MSMEs in Support of Countryside Development							
	SM 5	Amount of Outstanding Loans Supporting Other Government Programs	Total Outstanding Loan Amount	7.5%	(Actual / Target) x Weight	₱512.21Billion	₱540.62 Billion	₱551.48 Billion	₱594.0 Billion
			Sub-total	37.5%					
FIN AN	SO 3	Strengthen the Capital Level of the Bank to Support Its Growth and Expansion Requirements							

² Communications, Transportation, Housing, Education, Health Care, Environment-related Projects, Tourism, Utilities, and Others

	SM 6	Increase Net Income	(Interest Income + Other Operating Income) - (Interest Expense + Provision for Credit Losses + Other Operating Expenses + Provision for Income Tax)	7.5%	(Actual / Target) x Weight	₱16.59 Billion	₱19.051Billion	₱17.08 Billion	₱19.68 Billion
	SM 7	Improve Portfolio Quality: Non-Performing Loans Ratio	Outstanding NPL – Specific Allowance for Impairment Loss / Outstanding Gross Loan Portfolio	5%	{1-[(Actual - Target) / Target]} x Weight	N/A	N/A	N/A	Not exceeding the Average NPL Ratio of the Philippine Banking System as of 31 December 2021 (as published by BSP)
			Sub-total	12.5%					
STAKEHOLDERS	SO 4	Provide Timely, Accessible and Responsive Products and Services on Multiple Platforms and 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	99.31%	99.90%	100%	100% ³

³ Based on LandBank's latest Citizen's Charter: up to ₱10 Million (Lending Unit Head) – 5 banking days; up to ₱30 Million (Group Head) – 15 banking days; up to ₱200 Million (Credit Committee) – 30 banking days; up to ₱500 Million (Investment Loan Committee) – 35 banking days; and over ₱500 Million (Board) – 45 banking days

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	SM 9a	Percentage of Service Availability of Internet Banking Services ⁴	Total service availability in days / 365 days	5%	(Actual / Target) x Weight	N/A	N/A	90% Average Service Availability of Internet Banking Services (iAccess, WeAccess, MBA)	90% Average Service Availability of Internet Banking Services (iAccess, WeAccess, MBA)
	SM 9b	Percentage of Service Availability of Automated Telling Machines (ATM)	Total service availability of onsite ATMs in days / 365 days	1.25%	(Actual / Target) x Weight	N/A	N/A	80% Service Availability of All Onsite ATMs	80% Service Availability of All Onsite ATMs ⁵
	SM 9c		Total service availability of offsite ATMs in days / 365 days	1.25%	(Actual / Target) x Weight	N/A	N/A	75% Service Availability of All Offsite ATMs	75% Service Availability of All Offsite ATMs ⁶
	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 Below 80% = 0%	Excluded	95.35%	95%	95%
			Sub-total	17.5%					
Σ	SO 5	Process Land Transfer Claims in a Timely Manner							

⁴ Based on Information Technology Infrastructure Library (ITIL) version 3 Availability Management. ITIL provides an internationally accepted set of standards on IT services

⁵ Additional ATM Monitoring Status equivalent for a downtime/unavailability of the machine: Offline/No Connection; Cash Dispenser Error; Card Reader Error; and No Cash Available.

⁶ Additional ATM Monitoring Status equivalent for a downtime/unavailability of the machine: Offline/No Connection; Cash Dispenser Error; Card Reader Error; and No Cash Available.

	SM 11	Percentage of Claim Folders processed within the Applicable turn-around time	Number of Claim Folders processed within TAT / Total number of Claim Folders received ⁷	5%	(Actual / Target) x Weight	100%	97.68%	100%	100% ⁸
	SO 6	Streamline Banking Operations Through Digital Platforms to Support Inclusive Banking							
	SM 12	Number of Additional POS Cash Out Machines installed	Actual Accomplishment	7.5%	Actual / Target) x Weight	N/A	N/A	300 additional PO	120 Additional POS Cash Out Machines
	SO 7	Synergize Marketing Efforts to Effectively and Efficiently Deliver Banking Services							
	SM 13	a. Number of Agent Banking Partner/Sites	Actual Accomplishment	5%	Actual / Target) x Weight	N/A	1.Approval of Model 2. Award to Partner 3. Roadmap	24 new Sites	24 New Sites
		b. Number of ATMs installed	Actual Accomplishment	5%	Actual / Target) x Weight	N/A	N/A	N/A	180 ATMs
			Sub-total	22.5%					
13	SO 8	Establish a High Performance “One Bank” Culture							

⁷ Applicable processing time subject to compliance with R.A. 11032 otherwise known as Ease of Doing Business and Efficient Government Service Delivery (EODB) Act of 2018.

⁸ Based on LandBank's latest Citizen's Charter (Page 11 https://www.landbank.com/images/inner_template/1606983077_01_Agrarian%20Services_ver4.pdf)

	SM 14	Improvement on the Competency Level of the Organization	Competency Baseline ⁹ 2020 – Competency Baseline 2019	5%	All or Nothing	40% of the total number of targeted employees with competency gaps are addressed	100% of the employees with competency gaps (based on 2016 competency assessment) are addressed	Board Approved Competency Model 100% Competency Assessment of All LandBank employees as of 1 June 2020	Improvement on the Competency Level of the Organization based on the 2020 year-end assessment of eligible employees as of 1 June 2020
	SM 15	Implement Quality Management System	Actual Accomplishment	5%	All or Nothing	Procurement of Certification International Philippines	ISO 9001: 2015 and ISO 14001: 2015 for the Provision of sustainable banking products and services involving branch banking, lending, agrarian, trust, treasury, and support operations	Maintain Certification through Surveillance Audit	Maintain Certification through Surveillance Audit
			Sub-total	10%					
			TOTAL	100%					

⁹ The competency baseline of the organization shall pertain to the average percentage of required competencies met which can be computed using the following formula:

$$\frac{\sum_{a=1}^A \left(\frac{\text{Actual Competency Level}}{\text{Required Competency Level}} \right)}{A} \times B$$

where: a = Competency required, A = Total number of competencies required of position, b = Personnel profiled, B = Total number of personnel profiled