

**LAND BANK OF THE PHILIPPINES
VALIDATED 2017 PERFORMANCE SCORECARD**

	Component				LandBank Submission		GCG Validation		Supporting Documents	GCG Remarks		
	Objective/Measure	Formula	Wt.	Rating Scale	Target	Actual	Rating	Actual			Rating	
SOCIAL IMPACT	SO 1	Expand Financial and Other Services in All Provinces, Cities and Municipalities										
	SM 1	Amount of outstanding loans in the 20 poorest provinces as identified under the RSBSA of the DA	Total Outstanding Loan	5%	(Actual / Target) x Weight	₱27 Billion	₱28.1 Billion	5%	₱28.1 Billion	5%	<ul style="list-style-type: none"> Gross Loan Portfolio Summary List of Loans under ADLS and BBS 	Acceptable. LandBank exceeded the target.
	SM 2	Percentage of loans to priority sectors	Total Outstanding Loan to Priority Sectors / Total Outstanding Loan Portfolio	N/A	N/A	90%	93.90%	N/A	-	N/A	<ul style="list-style-type: none"> Gross Loan Portfolio Summary List of Loans under ADLS 	<i>Measure for information purposes. Reported accomplishment not validated</i>
	SM 3	Amount of outstanding loans to small farmers and fishers	Total Outstanding Loan	5%	(Actual / Target) x Weight	₱41 Billion	₱45.3 Billion	5%	₱45.086 Billion	5%	<ul style="list-style-type: none"> Gross Loan Portfolio Summary List of Loans under ADLS 	LandBank exceeded the target. Validated accomplishment was based on the revised supporting document.
SM 4	Launch of financial inclusion caravans in rural municipalities	Actual Accomplishment	2.50%	(Actual / Target) x Weight	Financial Inclusion Caravans in 6 sites	Conducted six (6) Financial Inclusion Caravans	2.50%	Conducted six (6) Financial Inclusion Caravans	2.50%	<ul style="list-style-type: none"> 2017 Financial Inclusion Caravan Event Summary Published Articles on LandBank Financial Inclusion Caravan 	Conducted six (6) Financial Inclusion Caravans in the following sites: (1) Barotac Nuevo, Iloilo; (2) Argao, Cebu; (3) Sugbongcogon, Misamis Oriental; (4) Moncada, Tarlac; (5) Braulio E. Dujali,	

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											Davao del Norte; and (6) Kiangnan, Ifugao	
	SM 5	Amount of outstanding loans supporting Agriculture and Fisheries	Total Outstanding Loan	10%	(Actual / Target) x Weight	₱118 Billion	₱138.1 Billion	10%	₱138.086 Billion	10%	<ul style="list-style-type: none"> Gross Loan Portfolio Summary List of Loans under ADLS 	LandBank exceeded the target. Validated accomplishment was based on the revised supporting document.
	SO 2	Support National Development Programs (Micro, small and medium enterprises, communications, transportation, housing (socialized, low cost and medium cost), education, health care, environment-related project, tourism, utilities and livelihood/salary loans)										
	SM 6	Amount of loans supporting other government programs	Total Outstanding Loan	10%	(Actual / Target) x Weight	₱309 Billion	₱380.7 Billion	10%	₱360.485 Billion	10%	<ul style="list-style-type: none"> Gross Loan Portfolio Summary List of Loans under ADLS 	LandBank exceeded the target. Validated accomplishment was based on the revised supporting document.
		Sub-total		32.5%				32.5%		32.5%		
	SO 3	Maintain Competitive ROE										
FINANCE	SM 7	ROE higher than the industry ratio	Annualized Net Income / Average Capital	5%	All or Nothing	ROE equal or higher than the industry rate	14.80%	5%	14.96%	5%	<ul style="list-style-type: none"> BSP Publish Balance Sheet and ROE ranking for Universal and Commercial Banks COA 2017 Audit Report 	Validated accomplishment was based on the BSP data.
		Sub-total		5%				5%		5%		

STAKEHOLDERS	Component				LandBank Submission		GCG Validation		Supporting Documents	GCG Remarks	
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	SO 4	Provide the Funding & Assistance in a Timely Manner									
SM 8a	Percentage of accounts with loan amounts of ≤ ₱15M processed within Turnaround Time (TAT)	Number of Loan Proposals Processed within Prescribed TAT / Number of Loan Proposals Processed	7.50%	All or Nothing	80% of Loan Accounts with Amount of <₱15M are processed within 15 banking days	99% of Loan Proposals are Processed within the 15 banking days period	7.50%	99.35% of loan proposals with amounts less than or equal to ₱15 Million are processed within 15 banking days	7.50%	<ul style="list-style-type: none"> Performance on Turn-around Time for all Lending Units List of manually processed CFPs List of CFPs from LOS 	LandBank exceeded the target. Validated accomplishment was based on the submitted supporting documents.
SM 8b	Percentage of accounts with loan amounts of >₱15M processed within Turnaround Time (TAT)	Number of Loan Proposals Processed within Prescribed TAT / Number of Loan Proposals Processed	7.50%	All or Nothing	80% of Loan Accounts with Amount of >₱15M are processed within 45 banking days	98% of Loan Proposals are Processed within the 45 banking days period	7.50%	99.26% of loan proposals with amounts more than ₱15 Million are processed within 45 banking days	7.50%		LandBank exceeded the target. Validated accomplishment was based on the submitted supporting documents.
SO 5	Anticipate the Need & Provide New/Enhanced Products & Services in a Timely Manner										
SM 9	Customer Satisfaction based on Third-Party Survey	Number of Respondents with a Rating of at least satisfactory rating / Total number of Respondents	7.50%	All or Nothing	85% of Respondents giving "Satisfactory Rating"	96% of the respondents gave a "Satisfactory Rating"	7.50%	95.70% of respondents rated landbank at least "Satisfactory"	7.50%	<ul style="list-style-type: none"> Landbank NCSS Report 	Acceptable. Difference in score due to rounding off.

Validation Result of 2017 Performance Scorecard (Annex A)

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	SO 6	Process Land Transfer in a Timely Manner										
	SM 10	Percentage of claim folders processed within the average turnaround time (30 working days) from receipt of complete documents	Number of Claims Processed within Prescribed TAT / Total number of Claims Processed	5%	All or Nothing	100%	100%	5%	100%	5%	<ul style="list-style-type: none"> Land transfer Claim Processing Accomplishment Report Physical Performance Report Sampled Claim Folders 	Acceptable.
		Sub-total		27.5%			27.5%		27.5%			
	SO 7	Enhance Banking Operations through Technological Solutions										
INTERNAL PROCESS	SM 11	No. of new IT projects implemented	Actual Accomplishment	10%	All or Nothing	3 IT Projects to be Implemented as follows: 1. New ATM Switch System - EMV-Compliant 2. LandBank Phone Access Upgrade Phase II 3. Integrated Treasury System	1. New ATM Switch System - EMV-Compliant 2. LandBank Phone Access Upgrade Phase II 3. Integrated Treasury System	10%	1. New ATM Switch System - EMV-Compliant 2. LandBank Phone Access Upgrade Phase II 3. Integrated Treasury System	10%	<ul style="list-style-type: none"> UAT and Certificate on ATM System Replacement UAT and Certificate on LandBank Phone Access Upgrade UAT and Certificate on Integrated Treasury System List of test done 	Acceptable.

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SO 8	Establish Strategic Alliances in the Delivery of Bank Services										
SM 12	No. of strategic alliances formed (including outsourcing of services, joint ventures, horizontal & vertical strategic alliances et.)	Actual Accomplishment	5%	(Actual / Target) x Weight	2 Strategic Alliances to be formed: 1. DEPED Bridge Financing for K-12 Schools 2. LTFRB Cashless Payment Solution	1. DEPED Bridge Financing for K-12 Schools 2. LTFRB Cashless Payment Solution	5%	LTFRB Cashless Payment Solution signed and launched on 08 May 2017	2.5%	<ul style="list-style-type: none"> K-12 Bridge Financing Implementing Guidelines MOA with LTFRB on establishment of exclusive banking center 	<p>The Implementing Guidelines on the K-12 Bridge Financing Program of LandBank cannot be accepted as accomplishment for this measure since the document is a guideline for clients availing of the service.</p> <p>Supporting document does not provide an evidence that an agreement between LandBank and another party is existing.</p>
SO 9	Enhance and Accelerate New Product Development & New Channel Development										
SM 13	No. of new products and channels developed	Actual Accomplishment	5%	(Actual / Target) x Weight	6 New Products to be developed: 1. Harnessing Agri- business Opportunities through Robust and Vibrant Entrepreneurship Supportive of Peaceful Transformation (HARVEST)	1. HARVEST 2. Lending to Young Entrepreneurs 3. Franchising Lending 4. LandBank-Sugar Regulatory Administration (SRA) Socialized	5%	1. HARVEST 2. Lending to Young Entrepreneurs 3. Franchising Lending 4. LandBank-Sugar Regulatory Administration (SRA) Socialized	5%	<ul style="list-style-type: none"> JICA Notice of effective date of Loan Agreement Landbank Executive Order No. 115 Landbank Executive Order No. 110 	Acceptable.

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				2. Lending to Young Entrepreneurs 3. Franchising Lending 4. LandBank-Sugar Regulatory Administration (SRA) Socialized Credit Facility for small sugarcane farmers under the Sugarcane Industry Development Act (SIDA) 5. LandBank-Charoen Pokphand Foods Philippines Livestock Contract Growing Farmers Financing Program 6. LandBank Special Program for Environment friendly and Efficiently-Driven (SPEED) Jeepneys	Credit Facility for small sugarcane farmers under the Sugarcane Industry Development Act (SIDA) 5. LandBank-Charoen Pokphand Foods Philippines Livestock Contract Growing Farmers Financing Program 6. LandBank SPEED Jeepneys		Credit Facility for small sugarcane farmers under the Sugarcane Industry Development Act (SIDA) 5. LandBank-Charoen Pokphand Foods Philippines Livestock Contract Growing Farmers Financing Program 6. LandBank SPEED Jeepneys	<ul style="list-style-type: none"> Landbank Executive Order No. 117 LandBank Executive Order no. 075 Executive Order No. 044 	

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	SO 11	Establish High Performance Culture										
LEARNING AND GROWTH	SM 15	Average Competency Level of the Organization	Actual Accomplishment	5.00%	All or Nothing	<p>30% of employees with identified competency gaps addressed by providing the following interventions:</p> <p>1. In-house and external formal classroom trainings; and</p> <p>2. Job Knowledge Enhancement (JKE) sessions</p>	Conducted at least one formal/classroom training to 1,453 or 98% of 1,475 employees (whose assessment results are below 80%)	5.00%	No assessment conducted	0%	<ul style="list-style-type: none"> -List of employees -Competency requirement -Interventions conducted 	No evidence that the interventions provided to employees were effective and was able to address or close the identified competency gaps.
	SO 12	Develop World-Class Operations										
	SM 16	Establishment of Quality Management System	Actual Accomplishment	5.00%	All or Nothing	<p>1. Approved Quality Manual and approved Procedures and Work Instructions Manual, including forms; Integrated Quality & Environmental Management System Manual and Integrated Management System (IMS)</p>	<p>1. Training-Workshop on IMS Internal Assessment</p> <p>2. Conduct of IMS Internal Assessment (Quality and Environment) of selected Bank units</p> <p>3. Compliance to GQMC 2017-01 requirements: Posting of IMS Manual</p>	5.00%	<p>1. Training-Workshop on IMS Internal Assessment</p> <p>2. Conduct of IMS Internal Assessment (Quality and Environment) of selected Bank units</p> <p>3. Compliance to GQMC 2017-01 requirements: Posting of IMS Manual</p>	5%	<ul style="list-style-type: none"> • Statement of Compliance with the GQMC signed by the LandBank's PCEO dated 23 June 2017 • LandBank Integrated Management System Manual • IMS Management 	Acceptable.

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				Policy. 2. Evidence of ISO 9001-aligned QMS implementation: (a) Certification of the Head of Agency on the conduct of Internal Quality Audit; and (b) Minutes of the FY 2017 Management Review	Minutes of Management Review Conducted ISO 9001 and 14001 audit/ assessment		Minutes of Management Review Conducted ISO 9001 and 14001 audit/ assessment		Review 2017 Minutes • Special Order on IMS Internal Assessment Training-Workshop	
	Sub-total					10%		5%		
	Total					100%		92.5%		

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