

2022 PERFORMANCE SCORECARD (Annex B)

Socio-Economic Impact	Component				Baseline Data		Target	
	Objective/Measure	Formula	Wt.	Rating System	2019	2020	2021	2022
	SO 1	Promote Inclusive Growth by being the Catalyst of Financial Inclusion in the Unbanked and Underserved Areas of the Country						
	<i>Amount of Outstanding Loans under the following sectors/programs:</i>							
SM 1	a. 20 Poorest Provinces ¹ as identified by the PSA	Total Outstanding Loan Amount	5%	(Actual / Target) x Weight	₱52.13 Billion	₱40.457 Billion	₱40.6 Billion	₱40.6 Billion
	b. Agriculture and Fisheries Sector (including the Small Farmers and Fishers)		5%	(Actual / Target) x Weight	₱236.45 Billion	₱237.661 Billion	₱281.75 Billion	₱275.462 Billion
SM 2	Loan releases to SFF 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	96.31%	100% loan release of the funds received from January to 30 June 2021 (excluding the SIDA funds)	100% loan release of the funds received from January to 30 June 2022 (excluding the SIDA funds)
SM 3	Increase in Number of Farmers and Fisherfolks Assisted	Actual Accomplishment	5%	(Actual / Target) x Weight	N/A	2,621,279	Additional 500 million Farmers and Fisherfolks assisted Year-end 2020 figure	Total of 3.4 million farmers and fisherfolks assisted

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

for

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	SO 2	Support National Development Programs² Including Enhancements of the Agri-business Value Chain, National Infrastructure Programs, and Green and Sustainable Programs							
	SM 4	Amount of Outstanding Loans supporting other Government Programs	Total Outstanding Loan Amount	5%	(Actual / Target) x Weight	₱540.62 Billion	₱540.88 Billion	₱594.0 Billion	₱594.0 Billion
			Sub-total	25%					
FINANCIAL	SO 3	Maintain a Strong Capital Level to Support its Credit Growth, Expansion, and Regulatory Compliance							
	SM 5	Increase in 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	₱19.051 Billion	₱21.394 Billion	₱19.68 Billion	₱25.705 Billion
	SM 6	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	Not exceeding the average NPL Ratio of the Philippine Banking System as of 31 December 2021	Not exceeding the average NPL Ratio of the Philippine Banking System as of 31 December 2022

² Support for other NG Priority Programs including PPP Projects, MSMEs, Communications, Transportation, Housing, Education, Health Care, Environmental-related projects, Tourism, Utilities, and Others

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SO 4	Optimize Fund Utilization for Higher Yield While Supporting Priority Programs of Local and National Government							
SM 7	Efficient Utilization of Corporate Budget	Total Disbursements / DBM-Approved Corporate Operating Budget (<i>both net of PS</i>)	5%	(Actual / Target) x Weight	N/A	N/A	N/A	90%
		Sub-total	17.5%					
SO 5	Provide Timely, Accessible, and Responsive Products and Services on Multiple Platforms and Customer Touchpoints							
SM 8	Percentage of Service Availability of the Internet Banking Services ³	Total service availability in days / 365 days	7.5%	(Actual / Target) x Weight	N/A	99% Average Service Availability of Internet Banking Services (iAccess, WeAccess, MBA)	90% Average Service Availability of Internet Banking Services (iAccess, WeAccess, MBA)	90% Average Service Availability of Internet Banking Services

STAKEHOLDERS

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

Component					Baseline Data		Target	
Objective/Measure		Formula	Wt.	Rating System	2019	2020	2021	2022
SM 9a	Percentage of Service Availability of Automated Telling Machines (ATMs) ⁴	Total service availability of onsite ATMs in days / 365 days	1.25%	(Actual / Target) x Weight	N/A	91.03% of Onsite ATMs have at least 80% availability	80% Average Service Availability of Onsite ATMs	90% Average Service Availability of Onsite ATMs
SM 9b		Total service availability of offsite ATMs in days / 365 days	1.25%	(Actual / Target) x Weight	N/A	81.72% of Onsite ATMs have at least 80% availability	75% Average Service Availability of Offsite ATMs	80% Service Availability of Offsite ATMs
SM 10a	Percentage of Satisfied Customers – Individual Customers	Number of respondents who gave a rating of at least Satisfactory / Total number of respondents	2.5%	(Actual / Target) x Weight Below 80% = 0%	95.35%	89.75%	95%	90%
SM 10b	Percentage of Satisfied Customers – Business Organizations		2.5%					90%
SM 11	Number of Additional POS Cash-out Machines Installed	Actual Accomplishment	7.5%	(Actual / Target) x Weight	N/A	Installed 307 POS Cash Out Machines	120 additional POS Cash-out machines	120 additional POS Cash-out machines
SM 12	Number of Agent Banking Partners/Sites in the Unbanked and Underserved Areas	Actual Accomplishment	5%	(Actual / Target) x Weight	N/A	85 sites	24 new sites	24 new sites

⁴ 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.

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INTERNAL PROCESS	SM 13	Number of ATMs Installed	Actual Accomplishment	5%	(Actual / Target) x Weight	N/A	N/A	180 ATMs	200 ATMs
	SM 14	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	5 new Agrihubs	6 new Agrihubs
			Sub-total	37.5%					
	SO 6	Synergize Customer-facing Services, Work Processes, and Digital Platforms to Deliver Agile and Responsive Bank Products and Services to All Stakeholders							
	SM 15	Percentage of Loan Application Processed within the Applicable Turn-Around Time (TAT)	Number of loan proposal processed within prescribed TAT/ Number of loan proposal received	5%	(Actual / Target) x Weight	99.90%	99.81%	100%	100% ⁵

⁵ Transactions 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 16	Maintain Quality Management System and EMS Certifications	Actual Accomplishment	2.5%	All or Nothing	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 ISO Certification 9001:2015 and ISO 14001:2015	Maintain Certification through Surveillance Audit	<u>Maintain ISO Certification 9001:2015 and ISO 14001:2015</u>
			2.5%	All or Nothing	N/A	N/A	N/A	Conduct of IMS Readiness Assessment on converted UCPB branches as of September 2022
SO 7	Support Agrarian Operations through Timely Processing of Land Transfer Claims							
SM 17	Percentage of claim folders (CFs) processed for valuation within the turn-around time (TAT) from receipt of complete documents	Number of Claim Folders processed within TAT / Total number of Claim Folders received ⁶	5%	Actual / Target) x Weight	97.68%	99.81%	100%	100% of claim folders processed within TAT ⁷
		Sub-total	15%					

⁶ 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.

⁷ Based on LANDBANK's latest Citizen's Charter 2022 (1st Edition Page 17 https://www.landbank.com/images/inner_template/1648515395_01_Agrarian%20Services.pdf)

Component					Baseline Data		Target		
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	SO 8	Sustain and Nurture a High-Performance Culture							
LEARNING & GROWTH	SM 18	Improvement on the Competency Level of the Organization	Actual Accomplishment	2.5%	All or Nothing	100% of the employees with competency gaps (based on the 2016 competency assessment were addressed)	Board-approved Enhanced Position Competency Profiles	Improvement on the Competency Level of the Organization based on the 2020 year-end assessment of eligible employees as of 1 June 2020	Board-approved enhanced Competency Model (Competency-based Position Profiles)
				2.5%			7,400 employees were assessed in 2020		Competency Assessment of all eligible employees ⁸
			Sub-total	5%					
			TOTAL	100%					

⁸ The competency baseline of the organization shall pertain to the average percentage of required competencies met which can be computed using the following formula:

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

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