

OVERSEAS FILIPINO BANK, INC.
2022 CORPORATE OPERATING BUDGET
IN MILLION PESOS

	<u>AMOUNT</u>
<u>INCOME</u>	
INTEREST INCOME	
Loans	165.23
Due from BSP	19.07
Deposit in other bank	0.19
Government security	1.40
Total interest income	185.89
OTHER INCOME	
Fees and commission	2.37
Rental income	3.90
Total Other Income	6.27
TOTAL INCOME	192.16
<u>OPERATING EXPENSES</u>	
Interest on deposits	27.29
Documentary stamps	16.70
Manpower costs	9.88
Management and other professional fees	2.00
Rent	0.86
Taxes and Licenses - others, GRT	12.80
Insurance - PDIC, others	6.24
Representation & Entertainment	0.40
Power, Light and Water	2.08
Postage, Telephone, Cables and Telegrams	0.63
Repairs and maintenance	0.63
Security services	4.01
Clerical, janitorial and messengerial	2.84
Information and technology expenses	1.04
Fees and commissions	0.24
Fuel and lubricants	0.28
Advertising and publicity	0.07
Litigation	0.20
Membership fees and dues	0.05
Stationery and supplies	0.62
Miscellaneous/ others	0.06
Depreciation and amortization	5.12
Provision for probable losses - AR and loans	59.83
TOTAL OPERATING EXPENSES	153.87
NET INCOME (LOSS)	38.29