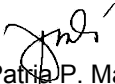


OVERSEAS FILIPINO BANK, INC.
(A DIGITAL BANK OF LANDBANK)
STATEMENTS OF COMPREHENSIVE INCOME


For the Quarter ended June 30, 2023
(In Philippine Peso)

| | 2023 |
|---|-----------------------|
| INTEREST INCOME | |
| Loans & discounts | 73,502,910.93 |
| Investments | 33,545,684.98 |
| Loans and receivables arising from RA/CA/PR/SLB | 3,156,782.92 |
| Due from Bangko Sentral ng Pilipinas | 12,489,944.22 |
| Deposits with banks | 6,390.31 |
| | 122,701,713.36 |
| INTEREST EXPENSE | |
| Deposit liabilities | 29,263,446.23 |
| NET INTEREST INCOME | 93,438,267.13 |
| Provision for credit losses | - |
| NET INTEREST INCOME AFTER PROVISION FOR LOSSES | 93,438,267.13 |
| OTHER OPERATING INCOME | |
| Fees and commission | 18,719,033.61 |
| Foreign exchange gains from revaluation | (3.91) |
| Miscellaneous income | 499,666.30 |
| | 19,218,696.00 |
| OTHER OPERATING EXPENSES | |
| Compensation and fringe benefits | 3,347,345.24 |
| Depreciation and amortization | 3,048,632.88 |
| Taxes and licenses | 3,643,619.83 |
| Miscellaneous expenses | 40,154,415.57 |
| | 50,194,013.52 |
| NET INCOME BEFORE TAX | 62,462,949.61 |
| INCOME TAX EXPENSE | 4,294,685.00 |
| NET INCOME FOR THE PERIOD | 58,168,264.61 |
| OTHER COMPREHENSIVE GAIN/ (LOSS) | 481,229.32 |
| TOTAL COMPREHENSIVE INCOME (LOSS) | 58,649,493.93 |

Certified Correct:


Patricia P. Madrio
Financial Management Unit

Approved by:


RANDOLPH L. MONTESA
President and CEO