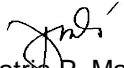



OVERSEAS FILIPINO BANK, INC.
(A DIGITAL BANK OF LANDBANK)
STATEMENTS OF COMPREHENSIVE INCOME
For the Quarter ended September 30, 2022
(In Philippine Peso)

	2022
INTEREST INCOME	
Loans & discounts	61,984,973
Investments	5,220,327
Loans and receivables arising from RA/CA/PR/SLB	2,991,567
Due from Bangko Sentral ng Pilipinas	31,390,051
Deposits with banks	13,127
	101,600,044
INTEREST EXPENSE	
Deposit liabilities	20,246,182
NET INTEREST INCOME	81,353,863
Provision for credit losses	-
NET INTEREST INCOME AFTER PROVISION FOR LOSSES	81,353,863
OTHER OPERATING INCOME	
Fees and commission	15,005,348
Foreign exchange gains from revaluation	(323)
Miscellaneous income	3,065,872
	18,070,897
OTHER OPERATING EXPENSES	
Compensation and fringe benefits	4,226,310
Provision for probable losses	55,628,026
Depreciation and amortization	4,036,031
Rent	1,893,341
Taxes and licenses	3,061,485
Miscellaneous expenses	52,361,081
	121,206,275
NET LOSS BEFORE TAX	(21,781,515)
PROVISION FOR INCOME TAX	-
NET LOSS FOR THE PERIOD	(21,781,515)
OTHER COMPREHENSIVE GAIN/ (LOSS)	(2,093,582)
TOTAL COMPREHENSIVE LOSS	(23,875,097)

Certified Correct:


Patricia P. Madrio
Financial Management Unit

Approved by:


LEILA C. MARTIN
President and CEO