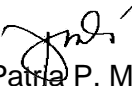



OVERSEAS FILIPINO BANK, INC.
(A DIGITAL BANK OF LANDBANK)
STATEMENTS OF COMPREHENSIVE INCOME
For the Quarter ended March 31, 2022
(In Philippine Peso)

	2022
INTEREST INCOME	
Loans & discounts	5,327
Investments	346,111
Loans and receivables arising from RA/CA/PR/SLB	582,315
Due from Bangko Sentral ng Pilipinas	11,839,455
Deposits with banks	2,575
	12,775,782
INTEREST EXPENSE	
Deposit liabilities	6,794,295
NET INTEREST INCOME	5,981,487
Provision for credit losses	-
NET INTEREST INCOME AFTER PROVISION FOR LOSSES	5,981,487
OTHER OPERATING INCOME	
Fees and commission	4,338,115
Foreign exchange gains from revaluation	(1)
Miscellaneous income	1,019,345
	5,357,459
OTHER OPERATING EXPENSES	
Compensation and fringe benefits	1,116,863
Provision for probable losses	12,042,083
Depreciation and amortization	1,320,498
Rent	396,400
Taxes and licenses	1,732,930
Miscellaneous expenses	18,088,431
	34,697,205
NET LOSS BEFORE TAX	(23,358,258)
PROVISION FOR INCOME TAX	-
NET LOSS FOR THE PERIOD	(23,358,258)
OTHER COMPREHENSIVE GAIN/ (LOSS)	19 (1,248,640)
TOTAL COMPREHENSIVE LOSS	(24,606,898)

Certified Correct:


Patricia P. Madrio
Financial Management Unit

Approved by:


LEILA C. MARTIN
President and CEO