

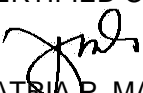
OVERSEAS FILIPINO BANK, INC. A SAVINGS BANK OF LANDBANK
STATEMENTS OF COMPREHENSIVE INCOME

For the Quarter ended March 31, 2020

(In Philippine Peso)

	2020
INTEREST INCOME	
Loans & discounts	69,205,075
Investments	392,778
Loans and receivables arising from RA/CA/PR/SLB	6,703,352
Due from Bangko Sentral ng Pilipinas	19,066,230
Deposits with banks	39,209
Sales contract receivable	-
Others	-
TOTAL	95,406,644
INTEREST EXPENSE	
Deposit liabilities	11,119,321
NET INTEREST INCOME	84,287,323
Provision for credit losses	-
NET INTEREST INCOME AFTER PROVISION FOR LOSSES	84,287,323
OTHER OPERATING INCOME	
Fees and commission	368,109
Foreign exchange loss from revaluation	1,043
Miscellaneous income(Loss)	(74,088)
	295,064
OTHER OPERATING EXPENSES	
Compensation and fringe benefits	3,914,466
Provision for probable losses	-
Depreciation and amortization	2,125,831
Rent	1,521,812
Taxes and licenses	224,867
Miscellaneous expenses	19,814,440
	27,601,416
NET INCOME BEFORE TAX	56,980,971
PROVISION FOR INCOME TAX	0
NET INCOME AFTER TAX	56,980,971
OTHER COMPREHENSIVE LOSS	(1,460,025)
TOTAL COMPREHENSIVE INCOME	55,520,946

CERTIFIED CORRECT:


 PATRIA P. MADRIO
 Bank Officer-FMU