

OVERSEAS FILIPINO BANK, INC., A SAVINGS BANK OF LANDBANK
TRIAL BALANCE (REGULAR BANKING UNIT) RBU
AS OF SEPTEMBER 30, 2020

ACCOUNT NUMBER	DESCRIPTION	BEGINNING BALANCE	NET CHANGE	CURRENT BALANCE
111-310-1001	DUE FROM BSP-LOCAL CURRENCY-REG-DDA	76,843,120.64	712,350.30	77,555,470.94
111-310-2001	DUE FROM BSP-LOCAL CURRENCY-REG-ODA	1,700,000,000.00	(1,139,000,000.00)	561,000,000.00
111-310-3001	DUE FROM BSP-LOCAL CURRENCY-REG-TDA	1,329,545,454.00	1,182,735,247.00	2,512,280,701.00
111-310-7999	DUE FROM BSP- LOCAL CURRENCY-DOM	3,106,388,574.64	44,447,597.30	3,150,836,171.94
111-329-9999	DUE FROM BSP - LOCAL CURRENCY	3,106,388,574.64	44,447,597.30	3,150,836,171.94
111-399-9999	DUE FROM BSP	3,106,388,574.64	44,447,597.30	3,150,836,171.94
111-410-1001	DUE FROM LOCAL BANKS-REGULAR-DEMAND	19,880,879.29	612,328.29	20,493,207.58
111-410-2001	DUE FROM LOCAL BANKS-REGULAR-SAVINGS	160,273.80	22.26	160,296.06
111-410-3001	DUE FROM LOCAL BANKS-REGULAR-TCDS	2,424,250.00	500.00	2,424,750.00
111-410-6999	DUE FROM LOCAL BANKS - REGULAR	22,465,403.09	612,850.55	23,078,253.64
111-429-9999	TOTAL DUE FROM OTHER BANKS-LOC BANKS	22,465,403.09	612,850.55	23,078,253.64
111-499-9999	DUE FROM OTHER BANKS	22,465,403.09	612,850.55	23,078,253.64
119-999-9999	TOTAL CASH COCI & DUE FROM BANKS	3,128,853,977.73	45,060,447.85	3,173,914,425.58
121-610-2001	AFS FA DEBT SEC-OTH GOVT SEC-LOC CURR	50,000,000.00	-	50,000,000.00
121-610-6999	AFS FA DEBT SEC-GOVERNMENT	50,000,000.00	-	50,000,000.00
121-629-9999	AFS FA DEBT SECURITIES	50,000,000.00	-	50,000,000.00
121-730-9999	AFS FA DEBT SEC-NET OF AMORTIZATION	50,000,000.00	-	50,000,000.00
121-760-1001	AFS FA DEBT SEC-GOV-ACC MKT G/(L)-LOC CU	1,224,784.84	87,337.13	1,312,121.97
121-760-5999	AFS FA DEBT SEC-GOV-ACC MKT G/(L)	1,224,784.84	87,337.13	1,312,121.97
121-775-9999	AFS FA DEBT SEC-ACC MKT G/(L)	1,224,784.84	87,337.13	1,312,121.97
121-799-9999	AFS FA - ACCUM MARKET G/(L)	1,224,784.84	87,337.13	1,312,121.97
121-899-9999	AVAILABLE FOR SALE SEC (AFS) FA-NET	51,224,784.84	87,337.13	51,312,121.97
129-999-9999	TOTAL INVESTMENT	51,224,784.84	87,337.13	51,312,121.97
133-525-1001	PERF UNSEC/PS REST-IND-PERS-OTHERS	-	878,660.29	878,660.29
133-525-5999	PERF UNSEC/PARTIALLY SEC REST LNS-LOC CU	-	878,660.29	878,660.29
133-532-0999	PERF UNSEC/PARTIALLY SEC REST LOANS	-	878,660.29	878,660.29
133-659-9999	TOTAL RESTRUCTURED LOANS	-	878,660.29	878,660.29
134-059-9999	REST LNS-NET OF UNMRT DISC & OTH DEF CR	-	878,660.29	878,660.29
134-199-9999	RESTRUCTURED LOANS-NET	-	878,660.29	878,660.29
136-222-0001	LNS TO IND-PERSONAL USE-OTH	5,212,195.44	(1,019,616.67)	4,192,578.77
136-222-9999	LNS TO IND-PRIM FOR PERS USE-OTH	5,212,195.44	(1,019,616.67)	4,192,578.77
136-223-1001	NPERF CUR-LNS TO IND-PERSONAL USE-OTH	35,905.44	-	35,905.44
136-223-4999	NPERF CUR-LNS TO IND PRIM FOR PERS USE-O	35,905.44	-	35,905.44
136-223-5999	CURRENT-LNS TO IND PRIM FOR PERS USE-OTH	5,248,100.88	(1,019,616.67)	4,228,484.21
136-240-0999	TOTAL LNS-IND-PRIM FOR PERS USE-OTH	5,248,100.88	(1,019,616.67)	4,228,484.21
136-243-0001	UNMRT DIS-LNS-IND-PERSONAL USE-OTH	(259,807.44)	12,639.37	(247,168.07)
136-243-9999	UNMRT DIS-LNS-IND-PRIM FOR PERS USE-OTH	(259,807.44)	12,639.37	(247,168.07)
136-244-5999	UNMRT DIS-CURRENT-LNS-IND-PRIM FOR PERS	(259,807.44)	12,639.37	(247,168.07)
136-260-0999	TOT UNMRT DIS-LNS-IND-PRIM-PERS USE-OTH	(259,807.44)	12,639.37	(247,168.07)
136-570-0999	LNS-IND-PRIM-PERS USE-OTH-NET OF AMORT	4,988,293.44	(1,006,977.30)	3,981,316.14
136-581-1001	ALL FOR CR LOSS-NPERF-IND-PERS USE-OTH	(35,905.44)	(452,584.95)	(488,490.39)
136-581-9999	ALL FOR CR LOSS-NPERF LNS-IND-PERS-OTH	(35,905.44)	(452,584.95)	(488,490.39)
136-599-9999	ALL FOR CR LOSS-LNS-IND-PERSONAL USE-OTH	(35,905.44)	(452,584.95)	(488,490.39)
136-659-9999	LOANS TO IND-PRIM-PERS USE-OTH-NET	4,952,388.00	(1,459,562.25)	3,492,825.75
136-699-9999	TOTAL LOANS TO IND-PRIM-PERSONAL USE	4,952,388.00	(1,459,562.25)	3,492,825.75
136-930-0999	LOANS AND RECEIVABLE-OTHERS-NET	4,952,388.00	(580,901.96)	4,371,486.04
136-940-0999	L&RECBLE-NET OF SPECIFIC ALL FOR CR LOSS	4,952,388.00	(580,901.96)	4,371,486.04
136-950-0001	LNS & RECBLE-RA CA/PR SL/B TRXN-GOVT-LOC	199,408,419.00	(43,079,238.00)	156,329,181.00
136-955-9999	TOT LNS & RECBLE-RA CA/PR SL/B TRXN	199,408,419.00	(43,079,238.00)	156,329,181.00
136-999-9999	LNS&RECBLE-RA CA/PR SL/B TRXN-NET	199,408,419.00	(43,079,238.00)	156,329,181.00
137-110-1001	GENERAL LOAN LOSS PROVISION - DOMESTIC	(231,451.47)	-	(231,451.47)
137-199-9999	GENERAL LOAN LOSS PROVISION	(231,451.47)	-	(231,451.47)
139-999-9999	LOAN PORTFOLIO - NET	204,129,355.53	(43,660,139.96)	160,469,215.57
154-110-1001	ACC INT INC FR FIN'L ASSETS-LOCAL CURREN	62,691.90	805,005.85	867,697.75
154-129-9999	TOTAL ACC INT FROM FINANCIAL ASSETS	62,691.90	805,005.85	867,697.75
154-189-9999	ACC INT INC FR FNCL INSTRUMENTS-NET	62,691.90	805,005.85	867,697.75
159-199-9999	TOT DRVTV/SCR/ACC INT INC/EQINV	62,691.90	805,005.85	867,697.75
161-100-1001	BANK PREMISES-LAND	131,008,000.00	-	131,008,000.00

161-101-1001	BANK PREMISES-BUILDINGS	43,792,074.33	-	43,792,074.33
161-102-1001	FURNITURE AND FIXTURES	5,556,889.44	-	5,556,889.44
161-103-1001	INFORMATION TECHNOLOGY (IT) EQUIPMENT	122,888,414.30	-	122,888,414.30
161-104-1001	OTHER OFFICE EQUIPMENT	7,090,602.57	-	7,090,602.57
161-105-1001	TRANSPORTATION EQUIPMENT	4,009,483.75	-	4,009,483.75
161-199-9999	BANK PREM FUR FIX & EQUIPT	314,345,464.39	-	314,345,464.39
162-101-1001	ACCUM DEP'N-BANK PREMISES-BUILDINGS	(20,437,853.26)	(210,447.93)	(20,648,301.19)
162-102-1001	ACCUM DEP'N - FURNITURE AND FIXTURES	(4,889,481.66)	(14,025.90)	(4,903,507.56)
162-103-1001	ACCUM DEP'N - IT EQUIPMENT	(117,595,461.87)	(129,328.69)	(117,724,790.56)
162-104-1001	ACCUM DEP'N - OTHER OFFICE EQUIPMENT	(6,275,561.42)	(22,101.53)	(6,297,662.95)
162-105-1001	ACCUM DEP'N - TRANSPORTATION EQUIPMENT	(3,831,543.77)	-	(3,831,543.77)
162-199-9999	ACC DEP-BNK PRMFUR&EQUIPT	(153,029,901.98)	(375,904.05)	(153,405,806.03)
164-099-9999	BNK PRMFUR&EQPT - NET	161,315,562.41	(375,904.05)	160,939,658.36
168-199-9999	TOTAL FIXED ASSETS AND ROPA	161,315,562.41	(375,904.05)	160,939,658.36
171-510-1001	OTHER INTANGIBLE ASSETS	87,321,797.61	-	87,321,797.61
171-510-4999	TOTAL OTHER INTANGIBLE ASSETS	87,321,797.61	-	87,321,797.61
171-510-7001	ACC AMORT-OTH INTANGIBLE ASSETS	(71,952,384.64)	(204,977.75)	(72,157,362.39)
171-511-0999	TOTAL ACC AMORT-OTH INTANGIBLE ASSETS	(71,952,384.64)	(204,977.75)	(72,157,362.39)
171-520-1001	ALLW FOR LOSSES-OTH INTANGIBLE ASSETS	(10,000,000.00)	-	(10,000,000.00)
171-525-9999	TOTAL ALLW FOR LOSSES-OTH INTANGIBLE ASSET	(10,000,000.00)	-	(10,000,000.00)
171-559-9999	OTHER INTANGIBLE ASSETS-NET	5,369,412.97	(204,977.75)	5,164,435.22
171-601-1001	DEFERRED TAX ASSET(DTA)-TIMING	2,549,904.19	-	2,549,904.19
171-619-9999	DEFERRED TAX ASSET	2,549,904.19	-	2,549,904.19
172-220-6001	A/R-RES-OTHERS - VARIOUS RECEIVABLE	197,965,762.48	(24,628.99)	197,941,133.49
172-220-7001	A/R-RES-OTHERS - BANK OFFICERS & EMPLOYE	258,733.25	-	258,733.25
172-240-9999	ACCOUNTS RECEIVABLE-OTHERS - DOMESTIC	198,224,495.73	(24,628.99)	198,199,866.74
172-260-9999	TOTAL ACCOUNTS RECEIVABLE - RES-OTHERS	198,224,495.73	(24,628.99)	198,199,866.74
172-270-9999	TOTAL ACCOUNTS RECEIVABLE - RESIDENT	198,224,495.73	(24,628.99)	198,199,866.74
172-299-9999	TOTAL ACCOUNTS RECEIVABLE (A/R)	198,224,495.73	(24,628.99)	198,199,866.74
172-310-1001	ALLOW FOR LOSSES-A/R - DOM	-	94,870,401.94	94,870,401.94
172-310-9999	ALLOW FOR LOSSES-A/R - DOMESTIC	-	94,870,401.94	94,870,401.94
172-340-9999	TOTAL ALLOW FOR LOSSES-A/R	-	94,870,401.94	94,870,401.94
172-399-9999	ACCOUNTS RECEIVABLES (NET)	198,224,495.73	94,845,772.95	293,070,268.68
173-120-1001	PREPAID EXPENSES - OTHERS	765,176.14	(124,316.53)	640,859.61
173-159-9999	PREPAID EXPENSES - OTHERS	765,176.14	(124,316.53)	640,859.61
173-179-9999	TOTAL PREPAID EXPENSES	765,176.14	(124,316.53)	640,859.61
173-410-1001	SUNDRY DEBITS-RESIDENT - DOMESTIC	4,060,000.80	(794,030.74)	3,265,970.06
173-419-9999	SUNDRY DEBITS-RESIDENTS	4,060,000.80	(794,030.74)	3,265,970.06
173-499-9999	TOTAL SUNDRY DEBITS	4,060,000.80	(794,030.74)	3,265,970.06
175-010-1001	DOCUMENTARY STAMPS ON HAND	675,528.20	-	675,528.20
175-099-9999	DOCUMENTARY STAMPS ON HAND	675,528.20	-	675,528.20
175-410-1001	STATIONERY AND SUPPLIES ON HAND	1,965,127.03	-	1,965,127.03
175-499-9999	STATIONERY AND SUPPLIES ON HAND	1,965,127.03	-	1,965,127.03
175-810-1001	OTHER INVESTMENTS	153,333.33	-	153,333.33
175-899-9999	OTHER INVESTMENT	153,333.33	-	153,333.33
176-000-1001	MISCELLANEOUS ASSETS - OTHERS	8,420,904.31	30,000,000.00	38,420,904.31
176-099-9999	TOTAL MISCELLANEOUS ASSETS	8,420,904.31	30,000,000.00	38,420,904.31
176-400-1001	ALLOW FOR LOSSES-OTHERS	(94,870,401.94)	(128,835,401.94)	(223,705,803.88)
176-499-9999	ALLOW FOR LOSSES-OTHERS	(94,870,401.94)	(128,835,401.94)	(223,705,803.88)
177-099-9999	TOTAL OTHER ASSETS	119,394,163.60	(4,907,976.26)	114,486,187.34
189-999-9999	TOTAL ASSETS	3,672,899,853.17	(3,196,207.19)	3,669,703,645.98
212-110-1001	SAVINGS DEP-PRIVATE-DOM-TAXABLE	225,213,264.25	15,846,808.31	241,060,072.56
212-119-9999	SAVINGS DEPOSIT-PRIVATE-DOMESTIC	225,213,264.25	15,846,808.31	241,060,072.56
212-120-1001	SAVINGS DEP-PRIVATE BANKS-DOM-TAXABLE	78,376.52	10.88	78,387.40
212-120-2999	SAVINGS DEP-PRIVATE BANKS-DOMESTIC	78,376.52	10.88	78,387.40
212-120-4001	SAVINGS DEP-GOVT BANKS-DOM-TAXABLE	2,000,000,000.00	-	2,000,000,000.00
212-120-5999	SAVINGS DEP-GOVT BANKS-DOMESTIC	2,000,000,000.00	-	2,000,000,000.00
212-129-9999	SAVINGS DEPOSITS-BANKS-DOMESTIC	2,000,078,376.52	10.88	2,000,078,387.40
212-140-1001	SAVINGS DEPOSITS-GOVT-DOM-TAXABLE	285,182,891.05	(15,513,245.32)	269,669,645.73
212-149-9999	SAVINGS DEPOSITS-GOVT-DOMESTIC	285,182,891.05	(15,513,245.32)	269,669,645.73
212-199-9999	TOTAL SAVINGS DEPOSIT-DOMESTIC	2,510,474,531.82	333,573.87	2,510,808,105.69
212-999-9999	TOTAL SAVINGS DEPOSITS	2,510,474,531.82	333,573.87	2,510,808,105.69
214-110-1001	TCD-PRIVATE-DOMESTIC-TAXABLE	2,012.05	-	2,012.05

214-119-9999	TCD-PRIVATE-DOMESTIC	2,012.05	-	2,012.05
214-199-9999	TOTAL TIME CERT OF DEP (TCD)- DOMESTIC	2,012.05	-	2,012.05
214-999-9999	TOTAL TIME CERTIFICATES OF DEPOSITS	2,012.05	-	2,012.05
215-999-9999	TOTAL DEPOSIT LIABILITIES	2,510,476,543.87	333,573.87	2,510,810,117.74
270-020-1001	ACC INT EXP ON FINL LIAB-SAVINGS	-	2,930,099.45	2,930,099.45
270-030-1001	ACC INT EXP ON FINL LIAB-TIME	(853.96)	16.68	(837.28)
270-099-9999	ACCRUED INTEREST EXPENSE-DEPOSIT-DOM	(853.96)	2,930,116.13	2,929,262.17
270-200-9999	ACCRUED INTEREST EXPENSE-DEPOSIT	(853.96)	2,930,116.13	2,929,262.17
270-499-9999	TOTAL ACCRUED INTEREST EXPENSE (AIE)	(853.96)	2,930,116.13	2,929,262.17
271-100-1001	MANAGERS CHECKS	985,841.66	-	985,841.66
271-399-9999	TREAS/CASHIERS'/MNGERS' & GIFT CHECKS	985,841.66	-	985,841.66
273-010-1001	ACCRUED OTHER EXPENSES -DOMESTIC	129,070,143.61	4,402,587.96	133,472,731.57
273-099-9999	ACCRUED OTHER EXPENSES	129,070,143.61	4,402,587.96	133,472,731.57
275-030-1001	WITHHOLDING TAX PAYABLE	260,814.94	27,244.40	288,059.34
275-059-9999	WITHHOLDING TAX PAYABLE	260,814.94	27,244.40	288,059.34
275-070-1001	PHIC PREMIUM PAYABLE	20,079.63	-	20,079.63
275-070-6001	SSS PREMIUM PAYABLE	58,855.20	-	58,855.20
275-070-7001	EMPLOYEES COMPENSATION COMMISSION PAY	790.00	-	790.00
275-070-8001	SSS LOANS PAYABLE	1,707.36	-	1,707.36
275-070-9999	GSIS/SSS MEDICARE AND STATE INS FUND	81,432.19	-	81,432.19
275-080-0001	HDMF PAYABLE	83,359.35	-	83,359.35
275-089-9999	HDMF PAYABLE	83,359.35	-	83,359.35
275-099-9999	GSIS/SSS MED&STATEINSFND & HDMF	164,791.54	-	164,791.54
275-110-1001	OTHER CR-UNCLAIMED BAL-LOCAL - DEPOSIT	4,220,066.35	-	4,220,066.35
275-179-9999	OTHER CREDITS-UNCLAIMED BALANCES	4,220,066.35	-	4,220,066.35
275-310-3001	A/P-RESIDENT-GOVT ENTITIES - DEPOSIT	2,600,819.66	943.15	2,601,762.81
275-310-6001	A/P-RESIDENT-VARIOUS - DEPOSIT	176,431.59	35,765.12	212,196.71
275-310-7001	A/P-RESIDENT-VARIOUS - NON-DEPOSIT	8,615,292.78	(154,140.08)	8,461,152.70
275-399-9999	ACCOUNTS PAYABLE-RESIDENT DOMESTIC	11,392,544.03	(117,431.81)	11,275,112.22
275-699-9999	TOTAL ACCOUNTS PAYABLE -RESIDENT	11,392,544.03	(117,431.81)	11,275,112.22
275-999-9999	TOTAL ACCOUNTS PAYABLE	11,392,544.03	(117,431.81)	11,275,112.22
276-210-1001	SUNDRY CREDITS-DOMESTIC - DEPOSIT	3,093,311.04	(322,349.11)	2,770,961.93
276-299-9999	SUNDRY CREDITS	3,093,311.04	(322,349.11)	2,770,961.93
276-650-3001	MISC LIAB-OTHERS - NON-DEPOSIT	101,499.44	-	101,499.44
276-699-9999	MISCELLANEOUS LIABILITIES	101,499.44	-	101,499.44
277-099-9999	TOTAL OTHER LIABILITIES	19,233,027.34	(412,536.52)	18,820,490.82
289-999-9999	TOTAL LIABILITIES	2,659,764,702.52	7,253,741.44	2,667,018,443.96
311-001-1001	COMMON STOCK	1,000,000,000.00	-	1,000,000,000.00
311-029-9999	COMMON STOCK	1,000,000,000.00	-	1,000,000,000.00
312-099-9999	PAID-IN CAPITAL STOCK	1,000,000,000.00	-	1,000,000,000.00
337-010-1001	DEPOSITS FOR STOCK SUBSCRIPTION	1,272,008,000.00	-	1,272,008,000.00
340-041-1001	RETAINED EARNINGS - FREE	(1,236,158,054.51)	(452,584.95)	(1,236,610,639.46)
340-045-9999	RETAINED EARNINGS - FREE	35,849,945.49	(452,584.95)	35,397,360.54
340-049-9999	RETAINED EARNINGS	35,849,945.49	(452,584.95)	35,397,360.54
350-011-1001	NET UNREAL G/(L) ON AFS FA-DEBT SEC-GOVT	1,224,784.84	87,337.13	1,312,121.97
350-049-9999	NET UNREAL G/(L) ON AFS FA-DEBT SEC	1,224,784.84	87,337.13	1,312,121.97
350-099-9999	NET UNREAL G/(L) ON AFS FA	1,224,784.84	87,337.13	1,312,121.97
352-010-1001	CUMULATIVE FOREIGN CURRENCY TRANSLATION	(180,192.82)	500.00	(179,692.82)
352-039-9999	CUMULATIVE FOREIGN CURRENCY TRANSLATION	(180,192.82)	500.00	(179,692.82)
353-099-9999	OTHER COMPREHENSIVE INCOME	1,044,592.02	87,837.13	1,132,429.15
378-000-1001	CURRENT YEAR PROFIT	(23,759,386.86)	(10,085,200.81)	(33,844,587.67)
379-999-9999	TOTAL CAPITAL ACCOUNTS	1,013,135,150.65	(10,449,948.63)	1,002,685,202.02
389-999-9999	TOTAL LIABILITIES AND CAPITAL	3,672,899,853.17	(3,196,207.19)	3,669,703,645.98
411-000-1001	INT INC-DUE FROM BSP-LOC CUR-REG-ODA	35,670,860.79	1,380,205.55	37,051,066.34
411-000-3001	INT INC-DUE FROM BSP-LOC CUR-REG-TDA	3,812,813.34	389,893.76	4,202,707.10
411-059-9999	INT INC-DUE FROM BSP-LOCAL CURRENCY	39,483,674.13	1,770,099.31	41,253,773.44
411-299-9999	INT INC - DUE FR BSP	39,483,674.13	1,770,099.31	41,253,773.44
411-510-0001	INT INC-DUE FROM OTHER BANKS-DEMAND-RES.	33,823.05	4,835.64	38,658.69
411-510-1001	INT INC-DUE FROM OTHER BANKS-SAVINGS-RES	20,002.06	22.26	20,024.32
411-510-9999	INT INCOME-DUE FROM OTHER BANKS	53,825.11	4,857.90	58,683.01
411-599-9999	INT INC-DUE FROM OTHER BANKS	53,825.11	4,857.90	58,683.01
411-699-9999	INTEREST INCOME-DUE FR BANKS	53,825.11	4,857.90	58,683.01
411-910-2001	INT INC-AFS FA-TAX EXEMPT-LOC CUR	700,000.00	392,777.78	1,092,777.78

411-939-9999	INT INC-AFS FIN'L ASSETS	700,000.00	392,777.78	1,092,777.78
412-742-1001	INT INC-PD NON-PERF AGRA REFORM LNS	8,654,417.99	-	8,654,417.99
412-743-9999	INT INC-PD NON-PERF AGRA/AGRI LNS	8,654,417.99	-	8,654,417.99
412-799-9999	TOTAL INTEREST INCOME - ARL/OACL	8,654,417.99	-	8,654,417.99
413-040-1001	INT INC-PD NPERF-SME LNS-SMALL SCALE	8,965,265.40	-	8,965,265.40
413-040-4999	INT INC-PD NON-PERF-SME LNS-SMALL SCALE	8,965,265.40	-	8,965,265.40
413-049-9999	INT INC-PD NON-PERF-SME LOANS	8,965,265.40	-	8,965,265.40
413-099-9999	INT INC-SMALL AND MEDIUM ENT LNS	8,965,265.40	-	8,965,265.40
413-220-6001	INT INC-PD NON-PERF-LNS-PRIV CORP.-LOC C	50,550,984.34	-	50,550,984.34
413-220-9999	INT INC-PD NON-PERF-LNS-PRIV CORP	50,550,984.34	-	50,550,984.34
413-290-9999	INT INC-LOANS-PRIVATE CORP	50,550,984.34	-	50,550,984.34
413-295-1001	INT INC-PERF-LNS-IND-HOUSING PURPOSES	23,285.39	-	23,285.39
413-310-1999	INT INC-PERF-LNS TO IND-HOUSING PUR	23,285.39	-	23,285.39
413-390-9999	INT INC-LNS-IND-HOUSING PURPOSES	23,285.39	-	23,285.39
413-600-1001	INT INC-PERF-LNS-IND-PERSONAL USE-OTHERS	774,867.85	5,884.88	780,752.73
413-605-9999	INT INC-PERF-LOANS-IND-PERSONAL USE-OTH	774,867.85	5,884.88	780,752.73
413-620-6001	INT INC-NPRF PD LNS-IND-PERSONAL USE-OTH	626,324.33	-	626,324.33
413-620-9999	INT INC-NPRF PD LNS-IND-PERSONAL USE-OTH	626,324.33	-	626,324.33
413-659-9999	INT INC-LNS TO IND-PERSONAL USE-OTHERS	1,401,192.18	5,884.88	1,407,077.06
413-699-9999	INT INC-LNS-IND-PRIMARILY-PERSONAL USE P	1,401,192.18	5,884.88	1,407,077.06
413-899-9999	INT INC-TOTAL LNS & RECBLE-OTHERS	69,595,145.30	5,884.88	69,601,030.18
413-999-9999	INT INC-TOTAL LNS & RECBLE	69,595,145.30	5,884.88	69,601,030.18
414-010-1001	INTINC-LNS&REC-RACA/PRSL/B TRXN-TAX-LOC	11,790,643.18	17,786.88	11,808,430.06
414-059-9999	TOT INT INC-LNS&REC-RACA/PRSL/B TRXN	11,790,643.18	17,786.88	11,808,430.06
415-599-9999	TOTAL INTEREST INCOME	121,623,287.72	2,191,406.75	123,814,694.47
431-000-2001	ACTUAL PROFIT/(LOSS) - FX REGULAR	1,043.31	-	1,043.31
431-999-9999	FOREIGN EXCHANGE PROFIT/(LOSS)-FX REG	1,043.31	-	1,043.31
433-999-9999	FOREIGN EXCHANGE PROFIT/(LOSS)	1,043.31	-	1,043.31
442-020-1001	FEES & COM INC-INTRMEDIATION-LOC	725,186.34	67,745.15	792,931.49
442-099-9999	FEES & COM INC-INTERMEDIATION SERVICES	725,186.34	67,745.15	792,931.49
447-020-1001	FEES & COM INC-OTHERS	20,664.27	-	20,664.27
447-099-9999	FEES & COM INC-OTHERS	20,664.27	-	20,664.27
448-099-9999	FEES AND COMMISSIONS	745,850.61	67,745.15	813,595.76
454-010-1001	G/L-SALE/DER OF NON-FA-BNK PREM FUR FIX	(172,593.21)	-	(172,593.21)
454-019-9999	G/(L) FR SALE/DERECOG OF NON-FA-BNK PREM	(172,593.21)	-	(172,593.21)
455-099-9999	G/(L)-SALE/DERECOG OF NON-FA	(172,593.21)	-	(172,593.21)
461-000-0001	RENTAL INCOME-SAFE DEPOSIT BOX	6,800.00	-	6,800.00
461-099-9999	RENTAL INCOME-SAFE DEPOSIT BOX	6,800.00	-	6,800.00
461-110-0001	RENTAL INC-BANK PREM & EQUIP	41,917.24	-	41,917.24
461-199-9999	RENTAL INC-BANK PREM & EQUIPMENT	41,917.24	-	41,917.24
461-599-9999	RENTAL INCOME	48,717.24	-	48,717.24
462-000-1001	MISC INCOME/(LOSS)	222,598.57	-	222,598.57
462-199-9999	MISC INCOME/(LOSS) - DOMESTIC	222,598.57	-	222,598.57
463-099-9999	TOTAL MISCELLANEOUS INCOME/(LOSS)	222,598.57	-	222,598.57
465-099-9999	TOTAL OTHER INCOME	271,315.81	-	271,315.81
489-999-9999	TOTAL INCOME	122,468,904.24	2,259,151.90	124,728,056.14
511-800-1001	INT EXP-SAVINGS DEPOSITS-TAX EXEMPT	43,604.13	-	43,604.13
511-800-2001	INT EXP-SAVINGS DEPOSITS-TAXABLE	28,775,725.95	2,973,694.55	31,749,420.50
511-800-9999	INT EXP-SAVINGS DEPOSITS-DOMESTIC	28,819,330.08	2,973,694.55	31,793,024.63
511-999-9999	TOTAL INT EXP-SAVINGS DEPOSITS	28,819,330.08	2,973,694.55	31,793,024.63
512-200-2001	INT EXP-TIME CERT OF DEPOSITS-TAXABLE	12,647.10	16.68	12,663.78
512-200-9999	INT EXP-TIME CERT OF DEPOSITS-DOMESTIC	12,647.10	16.68	12,663.78
512-399-9999	TOTAL INT EXP-TIME CERT OF DEPOSITS	12,647.10	16.68	12,663.78
512-599-9999	TOTAL INTEREST EXPENSE ON DEPOSITS	28,831,977.18	2,973,711.23	31,805,688.41
518-099-9999	TOTAL INTEREST EXPENSE	28,831,977.18	2,973,711.23	31,805,688.41
531-100-1001	BASIC SALARY	5,437,216.11	-	5,437,216.11
531-200-1001	OVERTIME	298,442.10	-	298,442.10
531-599-9999	SALARIES & WAGES	5,735,658.21	-	5,735,658.21
532-100-1001	FRINGE BENEFITS - DIRECTORS	223,411.75	-	223,411.75
532-599-9999	FRINGE BENEFITS - DIRECTORS	223,411.75	-	223,411.75
533-103-1001	BOFB-OFFICERS-OTHERS	37,226.08	-	37,226.08
533-159-9999	BONUS & OTHER FRINGE BENEFITS-OFFICERS	37,226.08	-	37,226.08
533-599-9999	FRINGE BENEFITS - OFFICERS	37,226.08	-	37,226.08

534-103-1001	BOFB-EMPLOYEES-OTHERS	64,772.72	-	64,772.72
534-159-9999	BONUS & OTHER F BENEFITS-EMPLOYEES	64,772.72	-	64,772.72
534-599-9999	FRINGE BENEFITS - EMPLOYEES	64,772.72	-	64,772.72
535-000-1001	DIRECTORS' FEES	1,014,000.00	-	1,014,000.00
535-599-9999	DIRECTORS' FEES	1,014,000.00	-	1,014,000.00
536-200-1001	PHIC - BANK SHARE	82,635.71	-	82,635.71
536-400-1001	HOME DEV MUTUAL FUND	15,200.00	-	15,200.00
536-500-1001	SSS PREMIUM-BANK SHARE	239,200.00	-	239,200.00
536-599-9999	GSIS/SSS MED EC PREM & HDMF CONT	337,035.71	-	337,035.71
536-600-1001	EMPLOYEES COMPENSATION COMMISSION PREM-	4,550.00	-	4,550.00
537-000-1001	MED DENTAL & HOSPITALIZATION	(15,917.06)	-	(15,917.06)
537-599-9999	MEDICAL DENTAL & HOSPITALIZATION	(11,367.06)	-	(11,367.06)
539-599-9999	COMPENSATION/FRINGE BENEFITS	7,400,737.41	-	7,400,737.41
541-300-1001	OTHER NATIONAL TAXES	47,451.78	-	47,451.78
542-099-9999	TAXES & LICENSES - NATIONAL	47,451.78	-	47,451.78
543-300-1001	MAYOR PRMT/MUN LIC/OTHER REG/LIC	1,225,057.20	124,316.53	1,349,373.73
544-099-9999	TAXES & LICENSES - LOCAL	1,225,057.20	124,316.53	1,349,373.73
548-099-9999	TOTAL TAXES & LICENSES	1,272,508.98	124,316.53	1,396,825.51
552-010-1001	FEES AND COMMISSIONS EXPENSES	335,801.82	-	335,801.82
552-099-9999	FEES AND COMMISSIONS EXPENSES	335,801.82	-	335,801.82
561-000-0001	RENT	2,749,050.86	-	2,749,050.86
561-039-9999	RENT	2,749,050.86	-	2,749,050.86
561-060-0001	POWER LIGHT & WATER	980,835.35	600,000.00	1,580,835.35
561-099-9999	POWER LIGHT & WATER	980,835.35	600,000.00	1,580,835.35
562-000-1001	POST TEL CABLES & TELEG-DOM	541,748.17	500.00	542,248.17
562-069-9999	POST TEL CABLES & TELEGRAMS-DOMESTIC	541,748.17	500.00	542,248.17
562-099-9999	POSTAGE TELEPHONE CABLES & TELEGRAMS	541,748.17	500.00	542,248.17
563-010-1001	REPAIRS & MAINTENANCE-TRANSPORTATION EQ	39,335.00	-	39,335.00
563-020-1001	REPAIRS & MAINTENANCE-BANK PREM	718.50	-	718.50
563-030-1001	REPAIRS & MAINT-OFFICE EQUIPT	46,820.90	-	46,820.90
563-040-1001	REPAIRS & MAINT-OFFICE FURN	520.00	-	520.00
563-099-9999	REPAIRS AND MAINTENANCE	87,394.40	-	87,394.40
563-510-1001	SECURITY	3,400,167.88	-	3,400,167.88
563-520-1001	JANITORIAL	600,000.00	-	600,000.00
563-530-1001	CONTRACTUAL	1,205,644.44	-	1,205,644.44
563-540-1001	OTHERS	163,248.69	-	163,248.69
563-559-9999	SECCLERICALMESNRL & JANITORIAL SERV.	5,369,061.01	-	5,369,061.01
563-610-1001	INFORMATION TECHNOLOGY EXP	10,026,766.11	177,000.00	10,203,766.11
563-699-9999	INFORMATION TECHNOLOGY EXPENSES	10,026,766.11	177,000.00	10,203,766.11
564-030-1001	INSURANCE-OTHERS	3,823,331.08	424,000.00	4,247,331.08
564-059-9999	INSURANCE	3,823,331.08	424,000.00	4,247,331.08
564-100-1001	MGT & OTHER PROF FEES-OTHERS	24,274,000.00	1,925,000.00	26,199,000.00
564-200-1001	MGT & OTHER PROF FEES-AUDIT	12,621,941.34	1,573,000.00	14,194,941.34
564-299-9999	MANAGEMENT & OTHER PROFESSIONAL FEES	36,895,941.34	3,498,000.00	40,393,941.34
564-500-1001	REPRESENTATION ALLOWANCE	290,668.37	-	290,668.37
564-501-1001	BUSINESS DEVELOPMENT EXPENSE	289,397.56	-	289,397.56
564-559-9999	REPRESENTATION AND ENTERTAINMENT	580,065.93	-	580,065.93
564-610-1001	TRAVELLING EXPENSE	70,586.04	-	70,586.04
564-659-9999	TRAVELLING EXPENSES	70,586.04	-	70,586.04
564-700-1001	FUEL AND LUBRICANTS	167,955.02	-	167,955.02
564-759-9999	FUEL AND LUBRICANTS	167,955.02	-	167,955.02
564-800-1001	ADVERTISING AND PUBLICITY	47,040.00	-	47,040.00
564-859-9999	ADVERTISING AND PUBLICITY	47,040.00	-	47,040.00
564-900-1001	MEMBERSHIP FEES AND DUES	205,000.00	-	205,000.00
564-959-9999	MEMBERSHIP FEES AND DUES	205,000.00	-	205,000.00
565-100-1001	PERIODICALS & MAGAZINES	740.00	-	740.00
565-159-9999	PERIODICALS & MAGAZINES	740.00	-	740.00
565-510-1001	DOCUMENTARY STAMPS USED	8,309,623.24	943.15	8,310,566.39
565-599-9999	DOCUMENTARY STAMPS USED	8,309,623.24	943.15	8,310,566.39
565-700-1001	STATIONERY AND SUPPLIES USED	547,400.22	-	547,400.22
565-759-9999	STATIONERY AND SUPPLIES USED	547,400.22	-	547,400.22
565-900-1001	LITIGATION/ASSET ACQUIRED EXP	123,998.26	-	123,998.26
565-900-9999	LITIGATION/ASSET ACQUIRED EXP-DOMESTIC	123,998.26	-	123,998.26

565-959-9999	TOTAL LIT/ASSETS ACQUIRED EXPENSES	123,998.26	-	123,998.26
567-010-1001	MISCELLANEOUS EXPENSES	7,624.77	-	7,624.77
567-599-9999	MISCELLANEOUS EXPENSES	7,624.77	-	7,624.77
569-099-9999	TOTAL OTHER ADMINISTRATIVE EXPENSES	70,534,161.80	4,700,443.15	75,234,604.95
571-000-1001	DEPN-BANK PREMISES-BUILDINGS	1,683,583.44	210,447.93	1,894,031.37
571-100-1001	DEPN-OFFICE FURN & FIXTURES	152,902.50	14,025.90	166,928.40
571-200-1001	DEPN-IT EQUIPMENT	1,372,371.66	129,328.69	1,501,700.35
571-300-1001	DEPN-OTHER OFFICE EQUIPMENT	190,271.75	22,101.53	212,373.28
572-099-9999	TOTAL DEPN-BANK PREMIFURFIX & EQUIPT	3,399,129.35	375,904.05	3,775,033.40
572-599-9999	TOTAL DEPN-VEHICLES FURN FIXT & EQUIPT	3,399,129.35	375,904.05	3,775,033.40
572-600-1001	AMORTIZATION-OTHER INTANGIBLE ASSETS	1,686,120.54	204,977.75	1,891,098.29
572-699-9999	TOTAL AMORTIZATION	1,686,120.54	204,977.75	1,891,098.29
573-099-9999	TOTAL DEPRECIATION/AMORTIZATION	5,085,249.89	580,881.80	5,666,131.69
574-017-1001	IMPAIRMENT LOSS-FURNITURE & FIXTURES	256,063.17	-	256,063.17
574-018-1001	IMPAIRMENT LOSS-IT EQUIPMENT	166,781.97	-	166,781.97
574-019-1001	IMPAIRMENT LOSS-OTHER OFFICE EQUIPMENT	283,514.48	-	283,514.48
574-020-1001	IMPAIRMENT LOSS-TRANSPORTATION EQUIPMENT	341,494.40	-	341,494.40
574-024-9999	IMPRMNT LOSS-BNK PREM FUR FIX&EQUIPT	1,047,854.02	-	1,047,854.02
576-099-9999	IMPAIRMENT LOSS	1,047,854.02	-	1,047,854.02
585-100-1001	PROVISION FOR CREDIT LOSSES-ACCTS RECEIV	31,720,000.00	3,965,000.00	35,685,000.00
586-099-9999	PROV FOR CR LOSSES ON LNS&REC & OTH FA	31,720,000.00	3,965,000.00	35,685,000.00
592-099-9999	TOTAL OTHER OPERATING EXPENSES	117,396,313.92	9,370,641.48	126,766,955.40
594-099-9999	TOTAL OPERATING EXPENSES	146,228,291.10	12,344,352.71	158,572,643.81
598-999-9999	TOTAL EXPENSES	146,228,291.10	12,344,352.71	158,572,643.81
599-999-9999	NET PROFIT (LOSS)	(23,759,386.86)	(10,085,200.81)	(33,844,587.67)

OVERSEAS FILIPINO BANK, INC., A SAVINGS BANK OF LANDBANK
TRIAL BALANCE (FOREIGN CURRENCY DEPOSIT UNIT) FCDU
AS OF SEPTEMBER 30, 2020

ACCOUNT NUMBE	DESCRIPTION	BEGINNING BALANCE	NET CHANGE	CURRENT BALANCE
111-420-2001	DUE FROM LOCAL BANKS-FCDU/EFCDU-SAVINGS	15,686.38	3.95	15,690.33
111-420-6999	DUE FROM LOCAL BANKS-FCDU/EFCDU	15,686.38	3.95	15,690.33
111-429-9999	TOTAL DUE FROM OTHER BANKS-LOC BANKS	15,686.38	3.95	15,690.33
119-999-9999	TOTAL CASH COCI & DUE FROM BANKS	15,686.38	3.95	15,690.33
189-999-9999	TOTAL ASSETS	15,686.38	3.95	15,690.33
212-240-1001	SAVINGS DEP-OTHERS-FCDU-TAXABLE	13,127.60	3.24	13,130.84
212-249-9999	SAVINGS DEPOSITS-OTHERS-FCDU/EFCDU	13,127.60	3.24	13,130.84
212-299-9999	TOTAL SAVINGS DEPOSITS-FCDU/EFCDU	13,127.60	3.24	13,130.84
212-999-9999	TOTAL SAVINGS DEPOSITS	13,127.60	3.24	13,130.84
214-250-1001	TCD-OTHERS-FCDU-TAXABLE	2,013.77	-	2,013.77
214-259-9999	TCD-OTHERS-FCDU/EFCDU	2,013.77	-	2,013.77
214-299-9999	TOTAL TIME CERT OF DEP-FCDU/EFCDU	2,013.77	-	2,013.77
214-999-9999	TOTAL TIME CERTIFICATES OF DEPOSITS	2,013.77	-	2,013.77
215-999-9999	TOTAL DEPOSIT LIABILITIES	15,141.37	3.24	15,144.61
270-160-1001	ACCRUED INTEREST EXP-FCDU-TIME	-	8.52	8.52
270-199-9999	ACCRUED INTEREST EXP-DEPOSIT-FCDU/EFCDU	-	8.52	8.52
270-200-9999	ACCRUED INTEREST EXPENSE-DEPOSIT	-	8.52	8.52
270-499-9999	TOTAL ACCRUED INTEREST EXPENSE (AIE)	-	8.52	8.52
275-510-2001	A/P-RES-GE - FCDU/EFCDU - NON-DEPOSIT	-	0.56	0.56
275-599-9999	ACCOUNTS PAYABLE-RESIDENT - FCDU/EFCDU	-	0.56	0.56
275-699-9999	TOTAL ACCOUNTS PAYABLE -RESIDENT	-	0.56	0.56
275-999-9999	TOTAL ACCOUNTS PAYABLE	-	0.56	0.56
277-099-9999	TOTAL OTHER LIABILITIES	-	0.56	0.56
289-999-9999	TOTAL LIABILITIES	15,141.37	12.32	15,153.69
378-000-1001	CURRENT YEAR PROFIT	545.01	(8.37)	536.64
379-999-9999	TOTAL CAPITAL ACCOUNTS	545.01	(8.37)	536.64
389-999-9999	TOTAL LIABILITIES AND CAPITAL	15,686.38	3.95	15,690.33
411-530-1001	INT INC-DUE FR OTH BNKS-SAVINGS-RESFCDU	10.48	3.95	14.43
411-530-3999	INT INC-DUE FR OTH BANKS-RES-FCDU	10.48	3.95	14.43
411-530-9999	INT INC-DUE FR OTH BANKS-FCDU	10.48	3.95	14.43
411-599-9999	INT INC-DUE FR OTHER BANKS	10.48	3.95	14.43

433-999-9999	FOREIGN EXCHANGE PROFIT/(LOSS)	10.48	3.95	14.43
442-040-1001	FEES & COM INC-INTERMEDIATION-FCDU	55.00	-	55.00
442-099-9999	FEES & COM INC-INTERMEDIATION SERVICE	55.00	-	55.00
462-303-1001	MISC INCOME/(LOSS) - FCDU/EFCDU	492.66	-	492.66
462-359-9999	MISC INCOME/(LOSS) - FOREIGN	492.66	-	492.66
463-099-9999	TOTAL MISCELLANEOUS INCOME/(LOSS)	492.66	-	492.66
465-099-9999	TOTAL OTHER INCOME	547.66	-	547.66
489-999-9999	TOTAL INCOME	558.14	3.95	562.09
511-900-2001	INT EXP-SAVINGS DEPOSITS-FCDU-TAXABLE	6.45	3.80	10.25
511-900-9999	INT EXP-SAVINGS DEPOSITS-FCDU/EFCDU	6.45	3.80	10.25
511-999-9999	TOTAL INT EXP-SAVINGS DEPOSITS	6.45	3.80	10.25
512-300-2001	INT EXP-TIME CERT OF DEP-FCDU-TAXABLE	6.68	8.52	15.20
512-300-9999	INT EXP-TIME CERT OF DEP-FCDU/EFCDU	6.68	8.52	15.20
512-399-9999	TOTAL INT EXP-TIME CERT OF DEPOSITS	6.68	8.52	15.20
512-599-9999	TOTAL INTEREST EXPENSE ON DEPOSITS	13.13	12.32	25.45
518-099-9999	TOTAL INTEREST EXPENSE	13.13	12.32	25.45
594-099-9999	TOTAL OPERATING EXPENSES	13.13	12.32	25.45
598-999-9999	TOTAL EXPENSES	13.13	12.32	25.45
599-999-9999	NET PROFIT (LOSS)	545.01	(8.37)	536.64