

Category : A-1 Report  
 Deadline : 15 banking days after end of reference quarter (solo basis)

: 30 banking days after end of reference quarter (consolidated basis)

Submission : Original copy to Supervisory Data Center (SDC)

OVERSEAS FILIPINO BANK, INC.  
 Name of Bank

Liwasang Bonifacio, 1000 Manila  
 Address

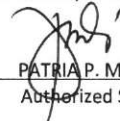
**FINANCIAL REPORTING PACKAGE - INCOME STATEMENT**  
 SOLO

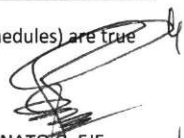
For the Period Ended June 30, 2019

**CONTROL PROOFLIST**

Account Description	Account Code	Amount
<b>Income and Expense Accounts</b>		
(1) Interest Income	5-05-00-00-00-0-0-0-0-0-0-0	149,992,059.32
(2) Interest Expense	6-05-10-00-00-00-0-0-0-0-0-0	71,204,618.75
(3) Provision for Losses on Accrued Interest Income from Financial Assets	6-05-15-00-00-00-0-0-0-0-0-0	7,864.48
<b>Net Interest Income</b>	5-05-00-00-00-00-0-0-0-0-0-0	78,779,576.09
<b>Non-Interest Income</b>		
(4) Dividend Income	5-10-00-00-00-00-0-0-0-0-0-0	24,542,315.78
(5) Fees and Commissions Income	5-10-05-00-00-00-0-0-0-0-0-0	6,168,213.44
(6) Gains/(Losses) on Financial Assets and Liabilities Held for Trading	5-10-10-00-00-00-0-0-0-0-0-0	3,231,817.11
(7) Gains/(Losses) on Financial Assets and Liabilities Designated at Fair Value through Profit or Loss	5-10-20-00-00-00-0-0-0-0-0-0	
(8) Foreign Exchange Profit/(Loss)	5-10-25-00-00-00-0-0-0-0-0-0	(90,576.21)
(9) Gains/(Losses) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabilities	5-10-30-00-00-00-0-0-0-0-0-0	
(10) Gains/(Losses) on Fair Value Adjustment in Hedge Accounting	5-10-35-00-00-00-0-0-0-0-0-0	
(11) Gains/(Losses) from Sale/Derecognition of Non-Financial Assets	5-10-40-00-00-00-0-0-0-0-0-0	4,986,009.44
(12) Other Income	5-10-45-00-00-00-0-0-0-0-0-0	10,246,852.00
<b>Non-Interest Expense</b>		
(13) Compensation/Fringe Benefits	6-10-00-00-00-00-0-0-0-0-0-0	200,299,378.50
(14) Taxes and Licenses	6-10-05-00-00-00-0-0-0-0-0-0	47,781,005.64
(15) Fees and Commissions Expenses	6-10-10-00-00-00-0-0-0-0-0-0	5,656,777.98
(16) Other Administrative Expenses	6-10-13-00-00-00-0-0-0-0-0-0	904,743.32
(17) Depreciation/Amortization	6-10-15-00-00-00-0-0-0-0-0-0	98,173,157.99
(18) Impairment Losses	6-10-20-00-00-00-0-0-0-0-0-0	17,389,154.68
(19) Provisions	6-10-25-00-00-00-0-0-0-0-0-0	0.00
(20) Provision for Credit Losses on Loans and Receivables and Other Financial Assets	6-10-30-00-00-00-0-0-0-0-0-0	30,394,538.89
(21) Bad Debts Written Off	7-00-00-00-00-00-0-0-0-0-0-0	(175,300,811.53)
(22) Recovery on Charged-Off Assets	7-00-05-00-00-00-0-0-0-0-0-0	(175,557,657.96)
(23) Recovery on Charged-Off Assets	7-00-10-00-00-00-0-0-0-0-0-0	
(24) Recovery on Charged-Off Assets	7-00-15-00-00-00-0-0-0-0-0-0	256,846.43
<b>Net Profit Before Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method</b>	9-05-00-00-00-00-0-0-0-0-0-0	(272,278,298.16)
<b>Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method</b>		
(25) Share in the Profit/(Loss) of Unconsolidated Subsidiaries	8-05-00-00-00-00-0-0-0-0-0-0	
(26) Share in the Profit/(Loss) of Associates	8-05-05-00-00-00-0-0-0-0-0-0	
(27) Share in the Profit/(Loss) of Joint Ventures	8-05-10-00-00-00-0-0-0-0-0-0	
<b>Total Profit/ Loss Before Tax and Before Minority Interest</b>	9-10-00-00-00-00-0-0-0-0-0-0	(272,278,298.16)
(28) Income Tax Expense	9-15-00-00-00-00-0-0-0-0-0-0	
<b>Total Profit/ Loss After Tax and Before Minority Interest</b>	9-20-00-00-00-00-0-0-0-0-0-0	(272,278,298.16)
(29) Minority Interest in Profit/(Loss) of Subsidiaries (for consolidated report only)	8-10-00-00-00-00-0-0-0-0-0-0	
<b>Net Profit or Loss</b>	9-20-00-00-00-00-0-0-0-0-0-0	(272,278,298.16)

We hereby certify that all matters set forth in this Financial Reporting Package-Solo (Income Statement and supporting schedules) are true and correct, to the best of our knowledge and belief.

  
 PATRIA P. MADRID  
 Authorized Signatory

  
 RENATO C. EJE  
 Authorized Signatory