

OVERSEAS FILIPINO BANK, INC.
(A DIGITAL BANK OF LANDBANK)
STATEMENTS OF COMPREHENSIVE INCOME
For the Quarter ended March 31, 2023
(In Philippine Peso)

	2023
INTEREST INCOME	
Loans & discounts	37,097,676
Investments	17,228,436
Loans and receivables arising from RA/CA/PR/SLB	1,216,915
Due from Bangko Sentral ng Pilipinas	5,748,508
Deposits with banks	2,401
	61,293,937
INTEREST EXPENSE	
Deposit liabilities	13,958,898
NET INTEREST INCOME	47,335,038
Provision for credit losses	-
NET INTEREST INCOME AFTER PROVISION FOR LOSSES	47,335,038
OTHER OPERATING INCOME	
Fees and commission	6,033,348
Foreign exchange gains from revaluation	(4)
Miscellaneous income	3,837,442
	9,870,787
OTHER OPERATING EXPENSES	
Compensation and fringe benefits	1,316,541
Depreciation and amortization	1,535,035
Taxes and licenses	4,156,203
Miscellaneous expenses	11,782,918
	18,790,697
NET INCOME BEFORE TAX	38,415,128
PROVISION FOR INCOME TAX	-
NET INCOME FOR THE PERIOD	38,415,128
OTHER COMPREHENSIVE GAIN/ (LOSS)	468,462
TOTAL COMPREHENSIVE INCOME (LOSS)	38,883,590

Certified Correct:


Patricia P. Madrio
Financial Management Unit

Approved by:


RANDOLPH L. MONTESA
President and CEO