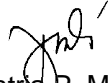


**OVERSEAS FILIPINO BANK, INC.**  
**(A DIGITAL BANK OF LANDBANK)**  
**STATEMENTS OF COMPREHENSIVE INCOME**  
For the Quarter ended June 30, 2022  
(In Philippine Peso)

	<b>2022</b>
<b>INTEREST INCOME</b>	
Loans & discounts	17,734,436
Investments	696,111
Loans and receivables arising from RA/CA/PR/SLB	1,690,973
Due from Bangko Sentral ng Pilipinas	21,326,052
Deposits with banks	5,927
	<b>41,453,499</b>
<b>INTEREST EXPENSE</b>	
Deposit liabilities	13,292,545
<b>NET INTEREST INCOME</b>	<b>28,160,955</b>
<b>OTHER OPERATING INCOME</b>	
Fees and commission	8,036,474
Foreign exchange gains from revaluation	(323)
Miscellaneous income	2,997,910
	<b>11,034,061</b>
<b>OTHER OPERATING EXPENSES</b>	
Compensation and fringe benefits	2,576,586
Provision for probable losses	43,733,026
Depreciation and amortization	2,726,824
Rent	546,400
Taxes and licenses	2,000,413
Miscellaneous expenses	37,133,737
	<b>88,716,987</b>
<b>NET LOSS</b>	<b>(49,521,971)</b>
PROVISION FOR INCOME TAX	-
<b>NET LOSS FOR THE PERIOD</b>	<b>(49,521,971)</b>
<b>OTHER COMPREHENSIVE GAIN/ (LOSS)</b>	<b>(2,083,211)</b>
<b>TOTAL COMPREHENSIVE LOSS</b>	<b>(51,605,182)</b>

Certified Correct:

  
Patric P. Madrio  
Financial Management Unit

Approved by:

  
**LELA C. MARTIN**  
President and CEO