


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

For the period ended June, 2020

(In Philippine Peso)

	<b>2020</b>
<b>INTEREST INCOME</b>	
Loans & discounts	69,452,141
Investments	385,000
Loans and receivables arising from RA/CA/PR/SLB	10,031,965
Due from Bangko Sentral ng Pilipinas	31,212,460
Deposits with banks	53,455
Sales contract receivable	-
Others	-
<b>TOTAL</b>	<b>111,135,021</b>
<b>INTEREST EXPENSE</b>	
Deposit liabilities	21,986,047
<b>NET INTEREST INCOME</b>	<b>89,148,973</b>
Provision for credit losses	-
<b>NET INTEREST INCOME AFTER PROVISION FOR LOSSES</b>	<b>89,148,973</b>
<b>OTHER OPERATING INCOME</b>	
Fees and commission	636,243
Foreign exchange profit from revaluation	1,043
Miscellaneous income(Loss)	120,250
	<b>757,536</b>
<b>OTHER OPERATING EXPENSES</b>	
Compensation and fringe benefits	5,557,410
Provision for probable losses	23,790,000
Depreciation and amortization	3,896,612
Rent	2,134,241
Taxes and licenses	970,766
Miscellaneous expenses	53,359,549
<b>TOTAL</b>	<b>89,708,579</b>
<b>NET INCOME BEFORE TAX</b>	<b>197,930</b>
PROVISION FOR INCOME TAX	0
<b>NET INCOME AFTER TAX</b>	<b>197,930</b>
<b>OTHER COMPREHENSIVE INCOME</b>	<b>3,665,429</b>
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>3,863,359</b>

CERTIFIED CORRECT:

  
 PATRICIA P. MADRIO  
 Bank Officer-FMU