

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

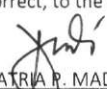
FINANCIAL REPORTING PACKAGE - INCOME STATEMENT
SOLO


For the Period Ended September 30, 2019

CONTROL PROOFLIST

	Account Description	Account Code	Amount
Income and Expense Accounts			
(1)	Interest Income	5-05-05-00-000-00-0-0-0-0-0	206,539,211.43
(2)	Interest Expense	6-05-10-00-000-00-0-0-0-0-0	109,944,507.73
(3)	Provision for Losses on Accrued Interest Income from Financial Assets	6-05-15-00-000-00-0-0-0-0-0	13,009.91
	Net Interest Income	5-05-00-00-000-00-0-0-0-0-0	96,581,693.79
Non-Interest Income			
(4)	Dividend Income	5-10-00-00-000-00-0-0-0-0-0	36,933,604.15
(5)	Fees and Commissions Income	5-10-05-00-000-00-0-0-0-0-0	8,424,447.61
(6)	Gains/(Losses) on Financial Assets and Liabilities Held for Trading	5-10-10-00-000-00-0-0-0-0-0	4,207,173.76
(7)	Gains/(Losses) on Financial Assets and Liabilities Designated at Fair Value through Profit or Loss	5-10-15-00-000-00-0-0-0-0-0	
(8)	Foreign Exchange Profit/(Loss)	5-10-20-00-000-00-0-0-0-0-0	(49,782.45)
(9)	Gains/(Losses) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabilities	5-10-25-00-000-00-0-0-0-0-0	
(10)	Gains/(Losses) on Fair Value Adjustment in Hedge Accounting	5-10-30-00-000-00-0-0-0-0-0	
(11)	Gains/(Losses) from Sale/Derecognition of Non-Financial Assets	5-10-35-00-000-00-0-0-0-0-0	6,483,803.29
(12)	Other Income	5-10-40-00-000-00-0-0-0-0-0	17,867,961.95
Non-Interest Expense			
(13)	Compensation/Fringe Benefits	6-10-00-00-000-00-0-0-0-0-0	291,645,197.32
(14)	Taxes and Licenses	6-10-05-00-000-00-0-0-0-0-0	68,675,762.83
(15)	Fees and Commissions Expenses	6-10-10-00-000-00-0-0-0-0-0	7,621,369.87
(16)	Other Administrative Expenses	6-10-13-00-000-00-0-0-0-0-0	1,547,070.11
(17)	Depreciation/Amortization	6-10-15-00-000-00-0-0-0-0-0	144,102,875.51
(18)	Impairment Losses	6-10-20-00-000-00-0-0-0-0-0	25,897,972.35
(19)	Provisions	6-10-25-00-000-00-0-0-0-0-0	1,510,607.76
Losses/Recoveries on Financial Assets			
(20)	Provision for Credit Losses on Loans and Receivables and Other Financial Assets	6-10-30-00-000-00-0-0-0-0-0	42,289,538.89
(21)	Bad Debts Written Off	7-00-00-00-000-00-0-0-0-0-0	(257,423,457.97)
(22)	Recovery on Charged-Off Assets	7-00-05-00-000-00-0-0-0-0-0	(257,857,657.95)
	Net Profit Before Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	7-00-10-00-000-00-0-0-0-0-0	434,199.98
	Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	9-05-00-00-000-00-0-0-0-0-0	(415,553,357.35)
(23)	Share in the Profit/(Loss) of Unconsolidated Subsidiaries	8-05-00-00-000-00-0-0-0-0-0	
(24)	Share in the Profit/(Loss) of Associates	8-05-05-00-000-00-0-0-0-0-0	
(25)	Share in the Profit/(Loss) of Joint Ventures	8-05-10-00-000-00-0-0-0-0-0	
	Total Profit/ Loss Before Tax and Before Minority Interest	8-05-15-00-000-00-0-0-0-0-0	(415,553,357.35)
(26)	Income Tax Expense	9-10-00-00-000-00-0-0-0-0-0	
	Total Profit/ Loss After Tax and Before Minority Interest	6-15-00-00-000-00-0-0-0-0-0	(415,553,357.35)
(27)	Minority Interest in Profit/(Loss) of Subsidiaries (for consolidated report only)	9-15-00-00-000-00-0-0-0-0-0	
	Net Profit or Loss	8-10-00-00-000-00-0-0-0-0-0	(415,553,357.35)

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 R. MADRIO
 Authorized Signatory


 LEILA C. MARTIN
 Authorized Signatory