

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

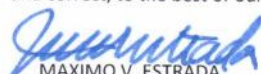
FINANCIAL REPORTING PACKAGE - INCOME STATEMENT
 SOLO

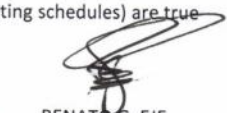
For the Period Ended December 31, 2018

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	382,956,470.88
(2) Interest Expense	6-05-10-00-000-00-0-0-0-0-0	105,526,328.29
(3) Provision for Losses on Accrued Interest Income from Financial Assets	6-05-15-00-000-00-0-0-0-0-0	258,172.78
Net Interest Income	5-05-00-00-000-00-0-0-0-0-0	277,171,969.81
Non-Interest Income		
(4) Dividend Income	5-10-00-00-000-00-0-0-0-0-0	67,787,841.09
(5) Fees and Commissions Income	5-10-05-00-000-00-0-0-0-0-0	
(6) Gains/(Losses) on Financial Assets and Liabilities Held for Trading	5-10-10-00-000-00-0-0-0-0-0	12,926,774.47
(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	(2,802,776.81)
(8) Foreign Exchange Profit/(Loss)	5-10-20-00-000-00-0-0-0-0-0	
(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	138,408.62
(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	14,309,043.73
(12) Other Income	5-10-40-00-000-00-0-0-0-0-0	43,216,391.08
Non-Interest Expense		
(13) Compensation/Fringe Benefits	6-10-00-00-000-00-0-0-0-0-0	758,300,800.39
(14) Taxes and Licenses	6-10-05-00-000-00-0-0-0-0-0	371,824,468.02
(15) Fees and Commissions Expenses	6-10-10-00-000-00-0-0-0-0-0	20,828,307.63
(16) Other Administrative Expenses	6-10-13-00-000-00-0-0-0-0-0	1,551,836.54
(17) Depreciation/Amortization	6-10-15-00-000-00-0-0-0-0-0	264,758,079.31
(18) Impairment Losses	6-10-20-00-000-00-0-0-0-0-0	35,076,510.34
(19) Provisions	6-10-25-00-000-00-0-0-0-0-0	64,318,379.23
	6-10-30-00-000-00-0-0-0-0-0	(56,780.68)
Losses/Recoveries on Financial Assets		
(20) Provision for Credit Losses on Loans and Receivables and Other Financial Assets	7-00-00-00-000-00-0-0-0-0-0	(311,129,101.57)
(21) Bad Debts Written Off	7-00-05-00-000-00-0-0-0-0-0	(325,642,296.13)
(22) Recovery on Charged-Off Assets	7-00-10-00-000-00-0-0-0-0-0	
	7-00-15-00-000-00-0-0-0-0-0	14,513,194.56
Net Profit Before 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	(724,470,091.06)
Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method		
(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	9-10-00-00-000-00-0-0-0-0-0	(724,470,091.06)
(26) Income Tax Expense	6-15-00-00-000-00-0-0-0-0-0	
Total Profit/ Loss After Tax and Before Minority Interest	9-15-00-00-000-00-0-0-0-0-0	(724,470,091.06)
(27) Minority Interest in Profit/(Loss) of Subsidiaries (for consolidated report only)	8-10-00-00-000-00-0-0-0-0-0	
Net Profit or Loss	9-20-00-00-000-00-0-0-0-0-0	(724,470,091.06)

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.


 MAXIMO V. ESTRADA
 Authorized Signatory


 RENATO G. EJE
 Authorized Signatory