

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, 2019

CONTROL PROOFLIST

Account Description	Account Code	Amount
Income and Expense Accounts		
(1) Interest Income	5-05-05-00-000-00-0-0-0-0-0-0	231,212,872.61
(2) Interest Expense	6-05-10-00-000-00-0-0-0-0-0-0	131,107,126.03
(3) Provision for Losses on Accrued Interest Income from Financial Assets	6-05-15-00-000-00-0-0-0-0-0-0	13,009.91
Net Interest Income	5-05-00-00-000-00-0-0-0-0-0-0	100,092,736.67
Non-Interest Income		
(4) Dividend Income	5-10-00-00-000-00-0-0-0-0-0-0	21,277,375.46
(5) Fees and Commissions Income	5-10-10-00-000-00-0-0-0-0-0-0	6,361,570.59
(6) Gains/(Losses) on Financial Assets and Liabilities Held for Trading	5-10-15-00-000-00-0-0-0-0-0-0	(28,664,704.28)
(7) Gains/(Losses) on Financial Assets and Liabilities Designated at Fair Value through Profit or Loss	5-10-20-00-000-00-0-0-0-0-0-0	
(8) Foreign Exchange Profit/(Loss)	5-10-25-00-000-00-0-0-0-0-0-0	(92,930.68)
(9) Gains/(Losses) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabilities	5-10-30-00-000-00-0-0-0-0-0-0	
(10) Gains/(Losses) on Fair Value Adjustment in Hedge Accounting	5-10-35-00-000-00-0-0-0-0-0-0	
(11) Gains/(Losses) from Sale/Derecognition of Non-Financial Assets	5-10-40-00-000-00-0-0-0-0-0-0	11,097,513.68
(12) Other Income	5-10-45-00-000-00-0-0-0-0-0-0	32,575,926.15
Non-Interest Expense		
(13) Compensation/Fringe Benefits	6-10-00-00-000-00-0-0-0-0-0-0	428,276,913.65
(14) Taxes and Licenses	6-10-05-00-000-00-0-0-0-0-0-0	91,418,309.53
(15) Fees and Commissions Expenses	6-10-10-00-000-00-0-0-0-0-0-0	11,347,872.26
(16) Other Administrative Expenses	6-10-13-00-000-00-0-0-0-0-0-0	1,549,478.33
(17) Other Administrative Expenses	6-10-15-00-000-00-0-0-0-0-0-0	238,188,060.07
(18) Depreciation/Amortization	6-10-20-00-000-00-0-0-0-0-0-0	34,477,739.98
(19) Impairment Losses	6-10-25-00-000-00-0-0-0-0-0-0	15,610,453.48
(20) Provisions	6-10-30-00-000-00-0-0-0-0-0-0	35,685,000.00
Losses/Recoveries on Financial Assets		
(21) Provision for Credit Losses on Loans and Receivables and Other Financial Assets	7-00-00-00-000-00-0-0-0-0-0-0	(323,349,931.42)
(22) Bad Debts Written Off	7-00-05-00-000-00-0-0-0-0-0-0	(324,273,083.30)
(23) Recovery on Charged-Off Assets	7-00-10-00-000-00-0-0-0-0-0-0	923,151.88
Net Profit Before Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	9-05-00-00-000-00-0-0-0-0-0-0	(630,256,732.94)
Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method		
(24) Share in the Profit/(Loss) of Unconsolidated Subsidiaries	8-05-00-00-000-00-0-0-0-0-0-0	
(25) Share in the Profit/(Loss) of Associates	8-05-05-00-000-00-0-0-0-0-0-0	
(26) Share in the Profit/(Loss) of Joint Ventures	8-05-10-00-000-00-0-0-0-0-0-0	
(27) Share in the Profit/(Loss) of Joint Ventures	8-05-15-00-000-00-0-0-0-0-0-0	
Total Profit/ Loss Before Tax and Before Minority Interest	9-10-00-00-000-00-0-0-0-0-0-0	(630,256,732.94)
(28) Income Tax Expense	6-15-00-00-000-00-0-0-0-0-0-0	
Total Profit/ Loss After Tax and Before Minority Interest	9-15-00-00-000-00-0-0-0-0-0-0	(630,256,732.94)
(29) Minority Interest in Profit/(Loss) of Subsidiaries (for consolidated report only)	8-10-00-00-000-00-0-0-0-0-0-0	
Net Profit or Loss	9-20-00-00-000-00-0-0-0-0-0-0	(630,256,732.94)

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 P. MADRIO
 Authorized Signatory


 LEIZA C. MARTIN
 Authorized Signatory