

**STATEMENT OF CONDITION**

 Head Office and Branches  
As of September 30, 2022

**CONSOLIDATED STATEMENT OF CONDITION**

 Bank and Financial Subsidiaries  
As of September 30, 2022

**BOARD OF DIRECTORS**

Chairman

**JONATHAN T. GOTIANUN**

Vice Chairman and CEO

**ANTONIO C. MONCUPA, JR.**

Directors

**L. JOSEPHINE T. GOTIANUN-YAP**
**WILSON L. SY**
**ISABELLE G. YAP**
**JOSE MARIA G. HOFILEÑA**
**GREGORIO U. KILAYKO**
**ARMANDO L. SURATOS**
**CRISTINA Q. ORBETA**
**IMELDA B. CAPISTRANO**

Corporate Secretary

**Atty. BENEDICTO M. VALERIO JR.**

President

**JACQUELINE S. FERNANDEZ**

Senior Executive Vice President

**RAFAEL S. ALGARRA JR.**
**GERARDO SUSMERANO**

	Current Quarter	Previous Quarter
<b>ASSETS</b>		
Cash and Cash Items	P 6,715,240,586.26	7,189,295,271.66
Due from Bangko Sentral ng Pilipinas	32,241,303,787.20	39,207,188,175.31
Due from Other Banks	4,052,857,962.35	22,359,343,375.21
Financial Assets at Fair Value through Profit or Loss	2,739,306,822.79	2,464,486,044.28
Available-for-Sale Financial Assets-Net	27,420,557,527.14	49,880,269,757.58
Held-to-Maturity (HTM) Financial Assets-Net	64,996,544,738.52	42,673,971,747.32
Unquoted Debt Securities Classified as Loans-Net	0.00	0.00
Loans and Receivables - Net	216,361,689,414.30	195,580,557,838.55
Interbank Loans Receivable	3,592,112,500.00	1,022,535,000.00
Loans and Receivables - Others	214,190,489,517.40	192,171,333,941.19
Loans and Receivables Arising from RA/CA/PR/SLB	0.00	3,602,103,951.00
General Loan Loss Provision	1,420,912,603.10	1,215,415,053.64
Other Financial Assets	5,974,172,163.78	6,356,394,339.53
Equity Investment in Subsidiaries, Associates & Joint Ventures-Net	6,261,574,280.51	5,421,394,735.29
Bank Premises, Furniture, Fixture and Equipment-Net	4,916,208,739.84	4,048,804,305.84
Real and Other Properties Acquired-Net	1,951,396,088.18	2,140,106,004.04
Other Assets-Net	14,617,173,867.21	16,327,620,197.08
<b>TOTAL ASSETS</b>	<b>P 388,248,025,978.08</b>	<b>393,649,431,791.69</b>

	Current Quarter	Previous Quarter
<b>LIABILITIES</b>		
Financial Liabilities at Fair Value through Profit or Loss	P 137,337,401.11	272,204,815.10
Deposit Liabilities	303,386,453,110.61	316,957,687,543.87
Bills Payable	4,940,835,041.95	0.00
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	0.00	0.00
c) Other Deposit Substitute	4,940,835,041.95	0.00
d) Others	0.00	0.00
Bonds Payable - Net	3,695,702,242.88	3,692,998,150.28
Unsecured Subordinated Debt - Net	0.00	0.00
Due to Bangko Sentral ng Pilipinas	0.00	0.00
Other Financial Liabilities	5,519,797,237.83	4,208,623,260.13
Other Liabilities	10,836,417,280.68	9,922,953,615.49
<b>TOTAL LIABILITIES</b>	<b>P 328,516,542,315.06</b>	<b>335,054,467,384.87</b>

	Current Quarter	Previous Quarter
<b>STOCKHOLDERS' EQUITY</b>		
Capital Stock	P 27,564,812,699.66	27,564,812,699.66
Other Capital Accounts	835,767,068.41	-300,752,187.79
Retained Earnings	31,330,903,894.95	31,330,903,894.95
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>P 59,731,483,663.02</b>	<b>58,594,964,406.82</b>

	Current Quarter	Previous Quarter
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>P 388,248,025,978.08</b>	<b>393,649,431,791.69</b>

	Current Quarter	Previous Quarter
<b>CONTINGENT ACCOUNTS</b>		
Guarantees Issued	P 879,565,339.91	1,040,124,698.81
Performance Standby Letters of Credit	2,892,348,626.06	2,802,264,868.53
Commercial Letters of Credit	761,743,620.58	596,684,227.45
Trade Related Guarantees	11,312,238,684.10	9,335,634,755.11
Commitments	141,406,857,889.94	141,824,581,403.18
Spot Foreign Exchange Contracts	11,627,879,465.45	12,334,995,407.07
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	47,946,379,220.87	45,454,576,996.90
Derivatives	0.00	0.00
Others	55,748,303,215.56	81,230,863,456.12
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>P 272,575,316,062.47</b>	<b>294,619,725,813.17</b>

	Current Quarter	Previous Quarter
<b>ADDITIONAL INFORMATION</b>		
Gross Total Loan Portfolio (TLP)	P 227,258,262,154.42	206,390,522,690.34
Specific Allowance for Credit Losses on the TLP	P 9,475,660,137.03	9,594,549,798.15
Non-Performing Loans (NPLs)		
a. Gross NPLs	P 18,728,710,746.90	20,902,040,831.11
b. Ratio of Gross NPLs to Gross TLP (%)	8.24	10.13
c. Net NPLs	P 10,824,083,334.60	12,822,843,297.01
d. Ratio of Net NPLs to Gross TLP (%)	4.76	6.21
e. Ratio of total allowance for credit losses to gross NPLs(%)	58.18	51.72
f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPLs(%)	50.59	45.90
Classified Loans & Other Risk Assets, gross of allowance for credit losses	P 20,942,808,540.02	23,305,288,105.51
DOSRI Loans and receivables, gross allowance for credit losses	P 12,130,099,757.68	11,980,312,257.78
Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%)	5.34	5.80
Gross Non-Performing DOSRI Loans and Receivables	P 264,293.67	344,209.19
Ratio of Gross Non-Performing DOSRI Loans and Receivables to TLP (%)	0.00	0.00
Percent Compliance with Magna Carta (%)		
a. 8% for Micro and Small Enterprises	1.33	1.04
b. 2% for Medium Enterprises	5.54	4.06
Return on Equity (ROE) (%)	7.29	5.84
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR (%)	13.53	14.36
b. Tier 1 Ratio (%)	12.83	13.68
c. Common Equity Tier 1 Ratio (%) 1/	12.83	13.68
Basel Leverage Ratio (BLR) (%)	10.44	10.14
Liquidity Coverage Ratio (LCR) (%)	242.25	406.30

1/ Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks.

I hereby certify that all matters set forth in this Published Balance Sheet are true and correct, to the best of my knowledge and belief.

**Antonio C. Moncupa Jr.**  
Vice Chairman and CEO

	Current Quarter	Previous Quarter
<b>ASSETS</b>		
Cash and Cash Items	P 6,802,182,539.77	7,271,152,721.41
Due from Bangko Sentral ng Pilipinas	32,595,319,059.54	39,612,101,246.41
Due from Other Banks	4,288,127,584.00	22,623,608,234.38
Financial Assets at Fair Value through Profit or Loss	2,739,306,822.79	2,464,486,044.28
Available-for-Sale Financial Assets-Net	27,420,557,527.14	49,880,269,757.58
Held-to-Maturity (HTM) Financial Assets-Net	66,645,475,298.69	44,332,768,025.29
Unquoted Debt Securities Classified as Loans-Net	0.00	0.00
Loans and Receivables - Net	235,873,510,170.94	220,735,697,837.27
Interbank Loans Receivable	3,592,112,500.00	1,022,535,000.00
Loans and Receivables - Others	234,134,315,221.94	217,828,533,834.68
Loans and Receivables Arising from RA/CA/PR/SLB	0.00	3,602,103,951.00
General Loan Loss Provision	1,852,917,551.00	1,717,474,948.41
Other Financial Assets	6,112,694,645.59	6,539,535,029.68
Equity Investment in Subsidiaries, Associates & Joint Ventures-Net	1,236,199,824.37	873,103,983.75
Bank Premises, Furniture, Fixture and Equipment-Net	5,285,822,403.13	4,392,772,408.71
Real and Other Properties Acquired-Net	1,952,093,181.52	2,140,803,097.38
Other Assets-Net	15,102,700,113.98	14,840,604,678.89
<b>TOTAL ASSETS</b>	<b>P 406,053,989,171.46</b>	<b>415,706,903,065.03</b>

	Current Quarter	Previous Quarter
<b>LIABILITIES</b>		
Financial Liabilities at Fair Value through Profit or Loss	P 137,337,401.11	272,204,815.10
Deposit Liabilities	319,303,804,968.21	335,902,968,795.50
Bills Payable	4,940,835,041.95	0.00
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	0.00	0.00
c) Other Deposit Substitute	4,940,835,041.95	0.00
d) Others	0.00	0.00
Bonds Payable - Net	3,695,702,242.88	3,692,998,150.28
Unsecured Subordinated Debt - Net	0.00	1,242,578,957.46
Due to Bangko Sentral ng Pilipinas	0.00	0.00
Other Financial Liabilities	5,958,728,467.67	4,753,553,496.85
Other Liabilities	12,285,956,623.76	11,247,702,463.58
<b>TOTAL LIABILITIES</b>	<b>P 346,322,364,745.58</b>	<b>357,112,006,678.77</b>

	Current Quarter	Previous Quarter
<b>STOCKHOLDERS' EQUITY</b>		
Capital Stock	P 27,564,812,699.66	27,564,812,699.66
Other Capital Accounts	835,975,960.03	-300,752,079.59
Retained Earnings	31,330,835,766.19	31,330,835,766.19
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>P 59,731,624,425.88</b>	<b>58,594,896,386.26</b>

	Current Quarter	Previous Quarter
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>P 406,053,989,171.46</b>	<b>415,706,903,065.03</b>

	Current Quarter	Previous Quarter
<b>CONTINGENT ACCOUNTS</b>		
Guarantees Issued	P 879,565,339.91	1,040,124,698.81
Performance Standby Letters of Credit	2,892,348,626.06	2,802,264,868.53
Commercial Letters of Credit	761,743,620.58	596,684,227.45
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Commitments	141,406,857,889.94	141,824,581,403.18
Spot Foreign Exchange Contracts	11,627,879,465.45	12,334,995,407.07
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	47,946,379,220.87	45,454,576,996.90
Derivatives	0.00	0.00
Others	55,748,341,032.14	81,231,021,758.72
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>P 272,575,353,879.05</b>	<b>294,619,884,115.77</b>

	Current Quarter	Previous Quarter
<b>ADDITIONAL INFORMATION</b>		
1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)		
1 East West Rural Bank		
2 East West Finance and Leasing Corp.		
2. List of Subsidiary Insurance Companies		
1 East West Insurance Brokerage Inc.		
3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations		
a. Total CAR (%)	13.91	14.76
b. Tier 1 Ratio (%)	13.14	13.62
c. Common Equity Tier 1 Ratio (%) 1/	13.14	13.62
Basel Leverage Ratio (BLR) (%)	10.95	10.43
Liquidity Coverage Ratio (LCR) (%)	235.88	383.96

1/ Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks.

I hereby certify that all matters set forth in this Published Balance Sheet are true and correct, to the best of my knowledge and belief.

**Antonio C. Moncupa Jr.**  
Vice Chairman and CEO