

STATEMENT OF CONDITION
Head Office and Branches
As of December 31, 2020

ASSETS	AMOUNT	
	CURRENT QUARTER	PREVIOUS QUARTER
Cash and Cash Items	P 8,311,625,102.70	6,376,359,672.38
Due from Bangko Sentral ng Pilipinas	48,809,588,385.32	41,152,261,764.91
Due from Other Banks	11,128,011,350.35	11,448,901,253.73
Financial Assets at Fair Value through Profit or Loss	7,115,434,618.53	11,828,098,991.65
Available-for-Sale Financial Assets-Net	29,121,615,484.45	14,208,587,357.22
Held-to-Maturity (HTM) Financial Assets-Net	20,390,386,506.61	35,131,802,438.03
Unquoted Debt Securities Classified as Loans-Net	0.00	0.00
Loans and Receivables - Net	227,104,885,999.25	227,563,481,632.11
Interbank Loans Receivable	1,291,818,700.00	591,639,000.00
Loans and Receivables - Others	213,063,454,735.86	216,108,319,786.96
Loans and Receivables Arising from RA/CA/PR/SLB	15,819,273,408.00	13,469,039,668.00
General Loan Loss Provision	3,069,660,844.62	2,605,516,822.85
Other Financial Assets	8,313,147,051.02	6,926,748,036.31
Equity Investment in Subsidiaries, Associates & Joint Ventures-Net	5,413,723,420.73	5,267,180,065.97
Bank Premises, Furniture, Fixture and Equipment-Net	4,601,091,386.16	4,648,735,013.15
Real and Other Properties Acquired-Net	1,458,984,573.77	1,380,696,273.09
Other Assets-Net	14,974,483,394.97	14,795,425,275.58
TOTAL ASSETS	P 386,742,977,273.86	380,728,277,774.14
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	P 96,963,432.48	105,442,277.81
Deposit Liabilities	309,810,515,122.51	303,467,600,288.18
Bills Payable	3,491,023,665.52	3,114,774,686.10
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	0.00	0.00
c) Other Deposit Substitute	3,491,023,665.52	3,114,774,686.10
d) Others	0.00	0.00
Bonds Payable - Net	3,677,433,984.41	3,674,946,574.82
Unsecured Subordinated Debt - Net	0.00	0.00
Due to Bangko Sentral ng Pilipinas	0.00	0.00
Other Financial Liabilities	4,823,742,744.62	6,317,800,172.01
Other Liabilities	9,280,064,459.92	9,084,798,353.52
TOTAL LIABILITIES	P 331,179,743,409.46	325,765,362,352.43
STOCKHOLDERS' EQUITY		
Capital Stock	P 27,564,812,699.66	27,564,812,699.66
Other Capital Accounts	6,783,840,313.59	6,183,521,870.90
Retained Earnings	21,214,580,851.15	21,214,580,851.15
TOTAL STOCKHOLDERS' EQUITY	P 55,563,233,864.40	54,962,915,421.71
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 386,742,977,273.86	380,728,277,774.14
CONTINGENT ACCOUNTS		
Guarantees Issued	P 529,135,534.94	665,830,392.62
Performance Standby Letters of Credit	1,600,500,628.41	1,753,280,757.87
Commercial Letters of Credit	193,387,166.13	251,213,855.71
Trade Related Guarantees	5,458,539,727.79	5,561,082,235.11
Commitments	139,810,546,381.87	149,283,752,397.90
Spot Foreign Exchange Contracts	4,346,518,143.32	7,835,490,594.96
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	38,954,319,651.91	34,719,889,824.22
Derivatives	1,920,920,000.00	1,939,800,000.00
Others	9,422,886,486.10	14,289,381,549.89
TOTAL CONTINGENT ACCOUNTS	P 202,236,753,720.48	216,299,721,608.29
ADDITIONAL INFORMATION		
Gross Total Loan Portfolio (TLP)	P 241,235,160,482.57	238,212,745,237.45
Specific Allowance for Credit Losses on the TLP	P 11,060,613,638.71	8,043,746,782.49
Non-Performing Loans (NPLs)		
a. Gross NPLs	P 18,968,025,018.34	16,734,509,773.69
b. Ratio of Gross NPLs to Gross TLP (%)	7.86	7.03
c. Net NPLs	P 10,153,259,014.40	10,738,940,124.72
d. Ratio of Net NPLs to Gross TLP (%)	4.21	4.51
e. Ratio of total allowance for credit losses to gross NPLs (%)	74.50	63.64
f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPLs (%)	58.31	48.07
Classified Loans & Other Risk Assets, gross of allowance for credit losses	P 20,639,875,305.47	18,312,081,634.80
DOSRI Loans and receivables, gross allowance for credit losses	P 12,187,145,327.05	7,612,664,712.97
Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%)	5.05	3.20
Gross Non-Performing DOSRI Loans and Receivables	P 414,651.03	0.00
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	2.14	2.05
b. 2% for Medium Enterprises	4.08	3.48
Return on Equity (ROE) (%)	12.47	15.44
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR (%)	13.35	13.01
b. Tier 1 Ratio (%)	12.53	12.22
c. Common Equity Tier 1 Ratio (%) 1/	12.53	12.22
Basel Leverage Ratio (BLR) (%)	9.58	9.39
Liquidity Coverage Ratio (LCR) (%)	304.40	223.21

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

CONSOLIDATED STATEMENT OF CONDITION
Bank and Financial Subsidiaries
As of December 31, 2020

ASSETS	AMOUNT	
	CURRENT QUARTER	PREVIOUS QUARTER
Cash and Cash Items	P 8,384,382,769.39	6,446,483,655.78
Due from Bangko Sentral ng Pilipinas	49,232,773,490.64	41,593,698,886.28
Due from Other Banks	11,166,490,566.28	11,625,172,883.43
Financial Assets at Fair Value through Profit or Loss	7,115,434,618.53	11,828,098,991.65
Available-for-Sale Financial Assets-Net	29,121,615,484.45	14,208,587,357.22
Held-to-Maturity (HTM) Financial Assets-Net	22,007,196,802.42	36,757,867,686.99
Unquoted Debt Securities Classified as Loans-Net	0.00	0.00
Loans and Receivables - Net	250,517,232,765.31	252,088,726,349.94
Interbank Loans Receivable	1,291,818,700.00	591,639,000.00
Loans and Receivables - Others	236,874,644,714.42	240,970,548,505.31
Loans and Receivables Arising from RA/CA/PR/SLB	15,819,273,408.00	13,469,039,668.00
General Loan Loss Provision	3,468,504,057.11	2,942,500,823.37
Other Financial Assets	8,700,432,475.36	7,114,444,749.79
Equity Investment in Subsidiaries, Associates & Joint Ventures-Net	816,048,415.92	907,577,987.40
Bank Premises, Furniture, Fixture and Equipment-Net	5,011,299,899.65	5,068,427,967.79
Real and Other Properties Acquired-Net	1,460,217,806.52	1,381,946,743.12
Other Assets-Net	15,561,340,387.97	15,389,522,829.98
TOTAL ASSETS	P 409,094,465,482.44	404,410,556,089.37
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	P 96,963,432.48	105,442,277.81
Deposit Liabilities	329,900,643,401.23	324,547,849,443.36
Bills Payable	3,491,023,665.52	3,114,774,686.10
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	0.00	0.00
c) Other Deposit Substitute	3,491,023,665.52	3,114,774,686.10
d) Others	0.00	0.00
Bonds Payable - Net	3,677,433,984.41	3,674,946,574.82
Unsecured Subordinated Debt - Net	1,240,785,423.81	1,240,500,863.32
Due to Bangko Sentral ng Pilipinas	0.00	0.00
Other Financial Liabilities	5,271,547,255.38	6,812,824,216.18
Other Liabilities	9,861,209,549.76	9,878,913,071.89
TOTAL LIABILITIES	P 353,539,606,712.59	349,375,251,133.47
STOCKHOLDERS' EQUITY		
Capital Stock	P 27,564,812,699.66	27,564,812,699.66
Other Capital Accounts	6,775,533,347.79	6,255,979,531.06
Retained Earnings	21,214,512,722.40	21,214,512,725.19
TOTAL STOCKHOLDERS' EQUITY	P 55,554,858,769.85	55,035,304,955.90
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 409,094,465,482.44	404,410,556,089.37
CONTINGENT ACCOUNTS		
Guarantees Issued	P 529,135,534.94	665,830,392.62
Performance Standby Letters of Credit	1,600,500,628.41	1,753,280,757.87
Commercial Letters of Credit	193,387,166.13	251,213,855.71
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Commitments	139,810,546,381.87	149,283,752,397.90
Spot Foreign Exchange Contracts	4,346,518,143.32	7,835,490,594.96
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	38,954,319,651.91	34,719,889,824.22
Derivatives	1,920,920,000.00	1,939,800,000.00
Others	9,423,131,130.25	14,289,521,305.94
TOTAL CONTINGENT ACCOUNTS	P 202,236,998,364.62	216,299,861,364.34
ADDITIONAL INFORMATION		
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 (%)	13.99	13.38
b. Tier 1 Ratio (%)	12.79	12.21
c. Common Equity Tier 1 Ratio (%) 1/	12.79	12.21
Basel Leverage Ratio (BLR) (%)	9.93	10.03
Liquidity Coverage Ratio (LCR) (%)	378.88	269.39

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

BOARD OF DIRECTORS

Chairman
JONATHAN T. GOTIANUN

Vice Chairman and CEO
ANTONIO C. MONCUPA JR.

Directors
MERCEDES T. GOTIANUN

L. JOSEPHINE T. GOTIANUN-YAP

ANTONIO C. MONCUPA JR.

WILSON L. SY

CARLOS R. ALINDADA

PAUL A. AQUINO

ISABELLE G. YAP

JOSE MARIA G. HOFILEÑA

GREGORIO U. KILAYKO

NELSON M. BONA

Corporate Secretary

Atty. BENEDICTO M. VALERIO JR.

Senior Executive Vice President

RAFAEL S. ALGARRA JR.

GERARDO SUSMERANO

JACQUELINE S. FERNANDEZ