

STATEMENT OF CONDITION
Head Office and Branches
As of June 30, 2020

CONSOLIDATED STATEMENT OF CONDITION
Bank and Financial Subsidiaries
As of June 30, 2020

		Current Quarter	Previous Quarter
ASSETS			
Cash and Cash Items	P	7,158,793,071.99	6,610,622,389.48
Due from Bangko Sentral ng Pilipinas		29,299,721,202.30	35,095,081,774.53
Due from Other Banks		3,816,051,854.32	5,192,129,843.25
Financial Assets at Fair Value through Profit or Loss		9,754,762,610.52	9,104,779,972.32
Available-for-Sale Financial Assets-Net		9,763,487,625.96	8,447,883,149.03
Held-to-Maturity (HTM) Financial Assets-Net		36,044,662,039.60	37,164,593,678.46
Unquoted Debt Securities Classified as Loans-Net		0.00	0.00
Loans and Receivables - Net		233,613,882,118.19	233,127,032,466.88
Interbank Loans Receivable		2,421,738,000.00	1,155,504,000.00
Loans and Receivables - Others		226,420,875,256.95	233,946,456,460.22
Loans and Receivables Arising from RA/CA/PR/SLB		6,253,426,354.00	0.00
General Loan Loss Provision		1,482,157,492.76	1,974,927,993.34
Other Financial Assets		6,707,156,073.87	3,166,743,288.00
Equity Investment in Subsidiaries, Associates & Joint Ventures-Net		5,114,104,863.64	5,053,314,163.37
Bank Premises, Furniture, Fixture and Equipment-Net		4,780,713,467.88	4,860,669,956.92
Real and Other Properties Acquired-Net		1,788,412,173.37	1,959,019,430.35
Other Assets-Net		13,892,253,638.93	15,926,367,745.55
TOTAL ASSETS	P	361,734,000,740.57	365,708,237,858.15

		Current Quarter	Previous Quarter
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	P	144,315,821.73	138,000,620.83
Deposit Liabilities		280,632,739,113.95	275,023,183,922.47
Bills Payable		7,830,052,876.51	18,826,724,630.75
a) BSP (Rediscounting and Other Advances)		0.00	0.00
b) Interbank Loans Payable		0.00	9,588,600,000.00
c) Other Deposit Substitute		7,830,052,876.51	9,238,124,630.75
d) Others		0.00	0.00
Bonds Payable - Net		3,672,488,668.83	3,670,059,916.49
Unsecured Subordinated Debt - Net		0.00	0.00
Due to Bangko Sentral ng Pilipinas		0.00	0.00
Other Financial Liabilities		6,897,282,226.09	6,010,790,901.20
Other Liabilities		8,831,371,395.00	10,866,969,328.47
TOTAL LIABILITIES	P	308,008,250,102.11	314,535,729,320.20

		Current Quarter	Previous Quarter
STOCKHOLDERS' EQUITY			
Capital Stock	P	27,564,812,699.66	27,564,812,699.66
Other Capital Accounts		4,946,357,087.65	2,452,400,592.83
Retained Earnings		21,214,580,851.15	21,155,295,245.46
TOTAL STOCKHOLDERS' EQUITY	P	53,725,750,638.46	51,172,508,537.95

		Current Quarter	Previous Quarter
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P	361,734,000,740.57	365,708,237,858.15

		Current Quarter	Previous Quarter
CONTINGENT ACCOUNTS			
Guarantees Issued	P	646,878,268.41	886,276,223.98
Performance Standby Letters of Credit		2,074,334,267.42	2,154,660,851.59
Commercial Letters of Credit		272,373,640.58	1,402,159,219.13
Trade Related Guarantees		5,543,383,086.60	5,461,172,482.37
Commitments		150,619,895,803.32	146,987,129,791.01
Spot Foreign Exchange Contracts		5,424,052,797.78	6,588,271,546.40
Securities Held Under Custodianship by Bank Proper		0.00	0.00
Trust Department Accounts		35,508,320,634.61	32,681,621,756.19
Derivatives		1,993,200,000.00	2,027,200,000.00
Others		15,185,523,607.83	13,755,196,956.43
TOTAL CONTINGENT ACCOUNTS	P	217,267,962,106.55	211,943,688,827.10

		Current Quarter	Previous Quarter
ADDITIONAL INFORMATION			
Gross Total Loan Portfolio (TLP)	P	243,823,128,134.65	241,315,119,701.68
Specific Allowance for Credit Losses on the TLP	P	8,727,088,523.70	6,213,159,241.46
Non-Performing Loans (NPLs)			
a. Gross NPLs	P	11,527,591,684.07	11,365,754,516.60
b. Ratio of Gross NPLs to Gross TLP (%)		4.73	4.71
c. Net NPLs	P	7,420,569,753.79	6,643,222,732.95
d. Ratio of Net NPLs to Gross TLP (%)		3.04	2.75
e. Ratio of total allowance for credit losses to gross NPL's(%)		88.56	72.04
f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPL's(%)		75.71	54.67
Classified Loans & Other Risk Assets, gross of allowance for credit losses	P	13,580,072,265.55	13,384,314,339.51
DOSRI Loans and receivables, gross allowance for credit losses	P	7,853,939,149.38	7,866,583,288.54
Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%)		3.22	3.26
Gross Non-Performing DOSRI Loans and Receivables	P	0.00	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		1.86	2.37
b. 2% for Medium Enterprises		3.64	3.81
Return on Equity (ROE) (%)		17.94	19.67
Capital Adequacy Ratio (CAR) on Solo Basis, as prescri			
a. Total CAR (%)		12.58	12.08
b. Tier 1 Ratio (%)		11.84	11.26
c. Common Equity Tier 1 Ratio (%) ^{1/}		11.84	11.26
Basel Leverage Ratio (BLR) (%)		10.11	9.45
Liquidity Coverage Ratio (LCR) (%)		178.19	143.63

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

		Current Quarter	Previous Quarter
ASSETS			
Cash and Cash Items	P	7,238,293,436.39	6,688,361,833.53
Due from Bangko Sentral ng Pilipinas		29,996,537,562.75	35,791,898,134.98
Due from Other Banks		3,922,303,252.82	5,286,026,053.98
Financial Assets at Fair Value through Profit or Loss		9,754,762,610.52	9,104,779,972.32
Available-for-Sale Financial Assets-Net		9,763,487,625.96	8,447,883,149.03
Held-to-Maturity (HTM) Financial Assets-Net		37,680,011,162.30	37,164,593,678.46
Unquoted Debt Securities Classified as Loans-Net		0.00	0.00
Loans and Receivables - Net		256,254,426,607.16	257,221,419,192.50
Interbank Loans Receivable		2,421,738,000.00	1,155,504,000.00
Loans and Receivables - Others		249,316,808,912.95	258,300,769,657.95
Loans and Receivables Arising from RA/CA/PR/SLB		6,253,426,354.00	0.00
General Loan Loss Provision		1,737,546,659.79	2,234,854,465.45
Other Financial Assets		7,099,258,444.63	3,305,271,088.88
Equity Investment in Subsidiaries, Associates & Joint Ventures-Net		947,486,637.30	1,046,036,908.84
Bank Premises, Furniture, Fixture and Equipment-Net		5,113,590,527.93	5,204,088,516.83
Real and Other Properties Acquired-Net		1,789,679,880.68	1,960,304,374.95
Other Assets-Net		14,309,990,191.78	16,618,498,791.67
TOTAL ASSETS	P	383,869,827,940.22	387,839,161,695.97

		Current Quarter	Previous Quarter
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	P	144,315,821.73	138,000,620.83
Deposit Liabilities		300,528,583,491.93	294,519,558,321.88
Bills Payable		7,830,052,876.51	18,826,724,630.75
a) BSP (Rediscounting and Other Advances)		0.00	0.00
b) Interbank Loans Payable		0.00	9,588,600,000.00
c) Other Deposit Substitute		7,830,052,876.51	9,238,124,630.75
d) Others		0.00	0.00
Bonds Payable - Net		3,672,488,668.83	3,670,059,916.49
Unsecured Subordinated Debt - Net		1,240,220,255.11	1,239,943,544.28
Due to Bangko Sentral ng Pilipinas		0.00	0.00
Other Financial Liabilities		7,214,641,255.20	6,496,043,022.19
Other Liabilities		9,513,841,859.31	11,776,391,227.05
TOTAL LIABILITIES	P	330,144,144,228.62	336,666,721,283.46

		Current Quarter	Previous Quarter
STOCKHOLDERS' EQUITY			
Capital Stock	P	27,564,812,699.66	27,564,812,699.66
Other Capital Accounts		4,946,358,286.75	2,452,400,593.34
Retained Earnings		21,214,512,725.19	21,155,227,119.51
TOTAL STOCKHOLDERS' EQUITY	P	53,725,683,711.60	51,172,440,412.51

		Current Quarter	Previous Quarter
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P	383,869,827,940.22	387,839,161,695.97

		Current Quarter	Previous Quarter
CONTINGENT ACCOUNTS			
Guarantees Issued	P	646,878,268.41	886,276,223.98
Performance Standby Letters of Credit		2,074,334,267.42	2,154,660,851.59
Commercial Letters of Credit		272,373,640.58	1,402,159,219.13
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Commitments		150,619,895,803.32	146,987,129,791.01
Spot Foreign Exchange Contracts		5,424,052,797.78	6,588,271,546.40
Securities Held Under Custodianship by Bank Proper		0.00	0.00
Trust Department Accounts		35,508,320,634.61	32,681,621,756.19
Derivatives		1,993,200,000.00	2,027,200,000.00
Others		15,185,794,432.98	13,755,240,808.99
TOTAL CONTINGENT ACCOUNTS	P	217,268,232,931.70	211,943,732,679.66

		Current Quarter	Previous Quarter
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 (%)		13.00	12.48
b. Tier 1 Ratio (%)		11.89	11.30
c. Common Equity Tier 1 Ratio (%) ^{1/}		11.89	11.30
Basel Leverage Ratio (BLR) (%)		10.38	9.74
Liquidity Coverage Ratio (LCR) (%)		210.15	170.05

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

BOARD OF DIRECTORS

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Vice Chairman and CEO
ANTONIO C. MONCUPA JR.

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Vice Chairman and CEO

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Vice Chairman and CEO

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