

STATEMENT OF CONDITION

 Head Office and Branches
As of September 30, 2020

CONSOLIDATED STATEMENT OF CONDITION

 Bank and Financial Subsidiaries
As of September 30, 2020

	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	P 6,376,359,672.38	7,158,793,071.99
Due from Bangko Sentral ng Pilipinas	41,152,261,764.91	29,299,721,202.30
Due from Other Banks	11,448,901,253.73	3,816,051,854.32
Financial Assets at Fair Value through Profit or Loss	11,828,098,991.65	9,754,762,610.52
Available-for-Sale Financial Assets-Net	14,208,587,357.22	9,763,487,625.96
Held-to-Maturity (HTM) Financial Assets-Net	35,131,802,438.03	36,044,662,039.60
Unquoted Debt Securities Classified as Loans-Net	0.00	0.00
Loans and Receivables - Net	227,563,481,632.11	233,613,882,118.19
Interbank Loans Receivable	591,639,000.00	2,421,738,000.00
Loans and Receivables - Others	216,108,319,786.96	226,420,875,256.95
Loans and Receivables Arising from RA/CA/PR/SLB	13,469,039,668.00	6,253,426,354.00
General Loan Loss Provision	2,605,516,822.85	1,482,157,492.76
Other Financial Assets	6,926,748,036.31	6,707,156,073.87
Equity Investment in Subsidiaries, Associates & Joint Ventures-Net	5,267,180,065.97	5,114,104,863.64
Bank Premises, Furniture, Fixture and Equipment-Net	4,648,735,013.15	4,780,713,467.88
Real and Other Properties Acquired-Net	1,380,696,273.09	1,788,412,173.37
Other Assets-Net	14,795,425,275.58	13,892,253,638.93
TOTAL ASSETS	P 380,728,277,774.14	361,734,000,740.57
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	P 105,442,277.81	144,315,821.73
Deposit Liabilities	303,467,600,288.18	280,632,739,113.95
Bills Payable	3,114,774,686.10	7,830,052,876.51
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	0.00	0.00
c) Other Deposit Substitute	3,114,774,686.10	7,830,052,876.51
d) Others	0.00	0.00
Bonds Payable - Net	3,674,946,574.82	3,672,488,668.83
Unsecured Subordinated Debt - Net	0.00	0.00
Due to Bangko Sentral ng Pilipinas	0.00	0.00
Other Financial Liabilities	6,317,800,172.01	6,897,282,226.09
Other Liabilities	9,084,798,353.52	8,831,371,395.00
TOTAL LIABILITIES	P 325,765,362,352.43	308,008,250,102.11
STOCKHOLDERS' EQUITY		
Capital Stock	P 27,564,812,699.66	27,564,812,699.66
Other Capital Accounts	6,183,521,870.90	4,946,357,087.65
Retained Earnings	21,214,580,851.15	21,214,580,851.15
TOTAL STOCKHOLDERS' EQUITY	P 54,962,915,421.71	53,725,750,638.46
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 380,728,277,774.14	361,734,000,740.57
CONTINGENT ACCOUNTS		
Guarantees Issued	P 665,830,392.62	646,878,268.41
Performance Standby Letters of Credit	1,753,280,757.87	2,074,334,267.42
Commercial Letters of Credit	251,213,855.71	272,373,640.58
Trade Related Guarantees	5,561,082,235.11	5,543,383,086.60
Commitments	149,283,752,397.90	150,619,895,803.32
Spot Foreign Exchange Contracts	7,835,490,594.96	5,424,052,797.78
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	34,719,889,824.22	35,508,320,634.61
Derivatives	1,939,800,000.00	1,993,200,000.00
Others	14,289,381,549.89	15,185,523,607.83
TOTAL CONTINGENT ACCOUNTS	P 216,299,721,608.29	217,267,962,106.55
ADDITIONAL INFORMATION		
Gross Total Loan Portfolio (TLP)	P 238,212,745,237.45	243,823,128,134.65
Specific Allowance for Credit Losses on the TLP	P 8,043,746,782.49	8,727,088,523.70
Non-Performing Loans (NPLs)		
a. Gross NPLs	P 16,734,509,773.69	11,527,591,684.07
b. Ratio of Gross NPLs to Gross TLP (%)	7.03	4.73
c. Net NPLs	P 10,738,940,124.72	7,420,569,753.79
d. Ratio of Net NPLs to Gross TLP (%)	4.51	3.04
e. Ratio of total allowance for credit losses to gross NPLs(%)	63.64	88.56
f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPLs(%)	48.07	75.71
Classified Loans & Other Risk Assets, gross of allowance for credit losses	P 18,312,081,634.80	13,580,072,265.55
DOSRI Loans and receivables, gross allowance for credit losses	P 7,612,664,712.97	7,853,939,149.38
Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%)	3.20	3.22
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	2.05	1.86
b. 2% for Medium Enterprises	3.48	3.64
Return on Equity (ROE) (%)	15.44	17.94
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR (%)	13.01	12.58
b. Tier 1 Ratio (%)	12.22	11.84
c. Common Equity Tier 1 Ratio (%) 1/	12.22	11.84
Basel Leverage Ratio (BLR) (%)	9.39	10.11
Liquidity Coverage Ratio (LCR) (%)	223.21	178.19

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
ASSETS		
Cash and Cash Items	P 6,446,483,655.78	7,238,293,436.39
Due from Bangko Sentral ng Pilipinas	41,593,698,886.28	29,996,537,562.75
Due from Other Banks	11,625,172,883.43	3,922,303,252.82
Financial Assets at Fair Value through Profit or Loss	11,828,098,991.65	9,754,762,610.52
Available-for-Sale Financial Assets-Net	14,208,587,357.22	9,763,487,625.96
Held-to-Maturity (HTM) Financial Assets-Net	36,757,867,686.99	37,680,011,162.30
Unquoted Debt Securities Classified as Loans-Net	0.00	0.00
Loans and Receivables - Net	252,088,726,349.94	256,254,426,607.16
Interbank Loans Receivable	591,639,000.00	2,421,738,000.00
Loans and Receivables - Others	240,970,548,505.31	249,316,808,912.95
Loans and Receivables Arising from RA/CA/PR/SLB	13,469,039,668.00	6,253,426,354.00
General Loan Loss Provision	2,942,500,823.37	1,737,546,659.79
Other Financial Assets	7,114,444,749.79	7,099,258,444.63
Equity Investment in Subsidiaries, Associates & Joint Ventures-Net	907,577,987.40	947,486,637.30
Bank Premises, Furniture, Fixture and Equipment-Net	5,068,427,967.79	5,113,590,527.93
Real and Other Properties Acquired-Net	1,381,946,743.12	1,789,679,880.68
Other Assets-Net	15,389,522,829.98	14,309,990,191.78
TOTAL ASSETS	P 404,410,556,089.37	383,869,827,940.22
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	P 105,442,277.81	144,315,821.73
Deposit Liabilities	324,547,849,443.36	300,528,583,491.93
Bills Payable	3,114,774,686.10	7,830,052,876.51
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	0.00	0.00
c) Other Deposit Substitute	3,114,774,686.10	7,830,052,876.51
d) Others	0.00	0.00
Bonds Payable - Net	3,674,946,574.82	3,672,488,668.83
Unsecured Subordinated Debt - Net	1,240,500,863.32	1,240,220,255.11
Due to Bangko Sentral ng Pilipinas	0.00	0.00
Other Financial Liabilities	6,812,824,216.18	7,214,641,255.20
Other Liabilities	9,878,913,071.89	9,513,841,859.31
TOTAL LIABILITIES	P 349,375,251,133.47	330,144,144,228.62
STOCKHOLDERS' EQUITY		
Capital Stock	P 27,564,812,699.66	27,564,812,699.66
Other Capital Accounts	6,255,979,531.06	4,946,358,286.75
Retained Earnings	21,214,512,725.19	21,214,512,725.19
TOTAL STOCKHOLDERS' EQUITY	P 55,035,304,955.90	53,725,683,711.60
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 404,410,556,089.37	383,869,827,940.22
CONTINGENT ACCOUNTS		
Guarantees Issued	P 665,830,392.62	646,878,268.41
Performance Standby Letters of Credit	1,753,280,757.87	2,074,334,267.42
Commercial Letters of Credit	251,213,855.71	272,373,640.58
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Commitments	149,283,752,397.90	150,619,895,803.32
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Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	34,719,889,824.22	35,508,320,634.61
Derivatives	1,939,800,000.00	1,993,200,000.00
Others	14,289,521,305.94	15,185,794,432.98
TOTAL CONTINGENT ACCOUNTS	P 216,299,861,364.34	217,268,232,931.70
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 (%)	13.38	13.00
b. Tier 1 Ratio (%)	12.21	11.89
c. Common Equity Tier 1 Ratio (%) 1/	12.21	11.89
Basel Leverage Ratio (BLR) (%)	10.03	10.38
Liquidity Coverage Ratio (LCR) (%)	269.39	210.15

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. HOFIENA
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