

**STATEMENT OF CONDITION**  
Head Office and Branches  
As of March 31, 2021

ASSETS	AMOUNT	
	CURRENT QUARTER	PREVIOUS QUARTER
Cash and Cash Items	P 6,593,401,551.73	8,311,625,102.70
Due from Bangko Sentral ng Pilipinas	39,169,833,594.74	48,809,588,385.32
Due from Other Banks	11,270,684,857.73	11,128,011,350.35
Financial Assets at Fair Value through Profit or Loss	7,204,412,881.93	7,115,434,618.53
Available-for-Sale Financial Assets-Net	43,463,048,234.40	29,121,615,484.45
Held-to-Maturity (HTM) Financial Assets-Net	11,610,655,591.84	20,390,386,506.61
Unquoted Debt Securities Classified as Loans-Net	0.00	0.00
Loans and Receivables - Net	209,349,753,149.76	227,104,885,999.25
Interbank Loans Receivable	3,281,796,000.00	1,291,818,700.00
Loans and Receivables - Others	200,055,316,454.77	213,063,454,735.86
Loans and Receivables Arising from RA/CA/PR/SLB	8,245,375,155.00	15,819,273,408.00
General Loan Loss Provision	2,232,734,460.00	3,069,660,844.62
Other Financial Assets	8,167,964,741.90	8,313,147,051.02
Equity Investment in Subsidiaries, Associates & Joint Ventures-Net	5,827,602,724.25	5,413,723,420.73
Bank Premises, Furniture, Fixture and Equipment-Net	4,282,968,116.76	4,601,091,386.16
Real and Other Properties Acquired-Net	2,074,480,734.68	1,458,984,573.77
Other Assets-Net	14,207,614,333.28	14,974,483,394.97
<b>TOTAL ASSETS</b>	<b>P 363,222,420,513.00</b>	<b>386,742,977,273.86</b>

LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	P 141,235,700.65	96,963,432.48
Deposit Liabilities	288,060,430,604.27	309,810,515,122.51
Bills Payable	0.00	3,491,023,665.52
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	0.00	0.00
c) Other Deposit Substitute	0.00	3,491,023,665.52
d) Others	0.00	0.00
Bonds Payable - Net	3,679,951,251.74	3,677,433,984.41
Unsecured Subordinated Debt - Net	0.00	0.00
Due to Bangko Sentral ng Pilipinas	0.00	0.00
Other Financial Liabilities	4,605,507,570.00	4,823,742,744.62
Other Liabilities	9,713,649,110.43	9,280,064,459.92
<b>TOTAL LIABILITIES</b>	<b>P 306,200,774,237.09</b>	<b>331,179,743,409.46</b>

STOCKHOLDERS' EQUITY		
Capital Stock	P 27,564,812,699.66	27,564,812,699.66
Other Capital Accounts	1,706,030,015.65	6,783,840,313.59
Retained Earnings	27,750,803,560.60	21,214,580,851.15
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>P 57,021,646,275.91</b>	<b>55,563,233,864.40</b>

<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>P 363,222,420,513.00</b>	<b>386,742,977,273.86</b>
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CONTINGENT ACCOUNTS		
Guarantees Issued	P 677,335,052.25	529,135,534.94
Performance Standby Letters of Credit	1,913,008,363.79	1,600,500,628.41
Commercial Letters of Credit	446,188,782.47	193,387,166.13
Trade Related Guarantees	5,716,712,188.99	5,458,539,727.79
Commitments	135,561,716,462.57	139,810,546,381.87
Spot Foreign Exchange Contracts	13,153,361,441.11	4,346,518,143.32
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	38,501,233,805.97	38,954,319,651.91
Derivatives	1,941,200,000.00	1,920,920,000.00
Others	33,041,400,559.96	9,422,886,486.10
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>P 230,952,156,657.11</b>	<b>202,236,753,720.48</b>

ADDITIONAL INFORMATION		
Gross Total Loan Portfolio (TLP)	P 220,043,179,900.85	241,235,160,482.57
Specific Allowance for Credit Losses on the TLP	P 8,460,692,291.09	11,060,613,638.71
Non-Performing Loans (NPLs)		
a. Gross NPLs	P 22,451,575,142.37	18,968,025,018.34
b. Ratio of Gross NPLs to Gross TLP (%)	10.20	7.86
c. Net NPLs	P 17,747,459,996.99	10,153,259,014.40
d. Ratio of Net NPLs to Gross TLP (%)	8.07	4.21
e. Ratio of total allowance for credit losses to gross NPLs(%)	47.63	74.50
f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPLs(%)	37.68	58.31
Classified Loans & Other Risk Assets, gross of allowance for credit losses	P 24,874,170,930.46	20,639,875,305.47
DOSRI Loans and receivables, gross allowance for credit losses	P 12,055,712,651.04	12,187,145,327.05
Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%)	5.48	5.05
Gross Non-Performing DOSRI Loans and Receivables	P 354,315.70	414,651.03
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	1.02	2.14
b. 2% for Medium Enterprises	2.88	4.08
Return on Equity (ROE) (%)	14.98	12.47
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR (%)	13.93	13.35
b. Tier 1 Ratio (%)	13.17	12.54
c. Common Equity Tier 1 Ratio (%) 1/	13.17	12.54
Basel Leverage Ratio (BLR) (%)	10.55	9.58
Liquidity Coverage Ratio (LCR) (%)	391.68	304.40

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 March 31, 2021

ASSETS	AMOUNT	
	CURRENT QUARTER	PREVIOUS QUARTER
Cash and Cash Items	P 6,657,252,806.10	8,384,382,769.39
Due from Bangko Sentral ng Pilipinas	39,602,975,346.59	49,232,773,490.64
Due from Other Banks	11,302,636,256.70	11,166,490,566.28
Financial Assets at Fair Value through Profit or Loss	7,204,412,881.93	7,115,434,618.53
Available-for-Sale Financial Assets-Net	43,463,048,234.40	29,121,615,484.45
Held-to-Maturity (HTM) Financial Assets-Net	13,218,040,997.83	22,007,196,802.42
Unquoted Debt Securities Classified as Loans-Net	0.00	0.00
Loans and Receivables - Net	233,885,942,499.51	250,517,232,765.31
Interbank Loans Receivable	3,281,796,000.00	1,291,818,700.00
Loans and Receivables - Others	224,981,074,529.56	236,874,644,714.42
Loans and Receivables Arising from RA/CA/PR/SLB	8,245,375,155.00	15,819,273,408.00
General Loan Loss Provision	2,622,303,185.05	3,468,504,057.11
Other Financial Assets	8,340,773,909.27	8,700,432,475.36
Equity Investment in Subsidiaries, Associates & Joint Ventures-Net	977,708,675.17	816,048,165.92
Bank Premises, Furniture, Fixture and Equipment-Net	4,683,003,922.96	5,011,299,899.65
Real and Other Properties Acquired-Net	2,075,696,730.16	1,460,217,806.52
Other Assets-Net	14,733,869,091.72	15,561,340,387.97
<b>TOTAL ASSETS</b>	<b>P 386,145,361,352.34</b>	<b>409,094,465,482.44</b>

LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	P 141,235,700.65	96,963,432.48
Deposit Liabilities	308,508,050,328.49	329,900,643,401.23
Bills Payable	0.00	3,491,023,665.52
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	0.00	0.00
c) Other Deposit Substitute	0.00	3,491,023,665.52
d) Others	0.00	0.00
Bonds Payable - Net	3,679,951,251.74	3,677,433,984.41
Unsecured Subordinated Debt - Net	1,241,073,992.24	1,240,785,423.81
Due to Bangko Sentral ng Pilipinas	0.00	0.00
Other Financial Liabilities	5,137,603,226.79	5,271,547,255.38
Other Liabilities	10,417,140,594.81	9,861,209,549.76
<b>TOTAL LIABILITIES</b>	<b>P 329,125,055,094.72</b>	<b>353,539,606,712.59</b>

STOCKHOLDERS' EQUITY		
Capital Stock	P 27,564,812,699.66	27,564,812,699.66
Other Capital Accounts	1,704,758,126.10	6,775,533,347.79
Retained Earnings	27,750,735,431.86	21,214,512,722.40
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>P 57,020,306,257.62</b>	<b>55,554,858,769.85</b>

<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>P 386,145,361,352.34</b>	<b>409,094,465,482.44</b>
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CONTINGENT ACCOUNTS		
Guarantees Issued	P 677,335,052.25	529,135,534.94
Performance Standby Letters of Credit	1,913,008,363.79	1,600,500,628.41
Commercial Letters of Credit	446,188,782.47	193,387,166.13
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Commitments	135,561,716,462.57	139,810,546,381.87
Spot Foreign Exchange Contracts	13,153,361,441.11	4,346,518,143.32
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	38,501,233,805.97	38,954,319,651.91
Derivatives	1,941,200,000.00	1,920,920,000.00
Others	33,041,446,436.96	9,423,131,130.25
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>P 230,952,202,534.11</b>	<b>202,236,998,364.62</b>

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 (%)	14.35	13.81
b. Tier 1 Ratio (%)	13.20	12.62
c. Common Equity Tier 1 Ratio (%) 1/	13.20	12.62
Basel Leverage Ratio (BLR) (%)	10.92	9.93
Liquidity Coverage Ratio (LCR) (%)	355.54	378.88

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**