

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

ASSETS	AMOUNT	
	CURRENT QUARTER	PREVIOUS QUARTER
Cash and Cash Items	P 7,803,047,793.39	6,393,034,833.28
Due from Bangko Sentral ng Pilipinas	58,627,972,047.02	51,898,790,758.49
Due from Other Banks	19,372,724,931.40	20,624,434,995.53
Financial Assets at Fair Value through Profit or Loss	3,578,641,952.34	8,232,059,954.77
Available-for-Sale Financial Assets-Net	41,267,019,130.51	38,305,163,401.24
Held-to-Maturity (HTM) Financial Assets-Net	20,305,543,860.99	8,155,534,091.38
Unquoted Debt Securities Classified as Loans-Net	0.00	0.00
Loans and Receivables - Net	197,881,772,366.63	208,044,009,324.75
Interbank Loans Receivable	1,718,666,300.00	2,662,200,000.00
Loans and Receivables - Others	181,259,103,062.52	188,525,370,532.86
Loans and Receivables Arising from RA/CA/PR/SLB	15,800,317,280.00	18,587,899,132.00
General Loan Loss Provision	896,314,275.89	1,731,460,340.11
Other Financial Assets	6,846,685,025.75	8,037,750,147.36
Equity Investment in Subsidiaries, Associates & Joint Ventures-Net	6,529,473,544.87	6,308,694,730.01
Bank Premises, Furniture, Fixture and Equipment-Net	4,016,328,604.14	4,116,068,940.24
Real and Other Properties Acquired-Net	3,245,990,293.26	2,888,678,349.40
Other Assets-Net	13,977,204,681.48	13,805,179,651.25
TOTAL ASSETS	P 383,452,404,231.78	376,809,399,177.70

LIABILITIES	AMOUNT	
	CURRENT QUARTER	PREVIOUS QUARTER
Financial Liabilities at Fair Value through Profit or Loss	P 211,632,124.93	130,003,339.64
Deposit Liabilities	307,369,619,638.25	298,584,838,480.07
Bills Payable	0.00	0.00
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	0.00	0.00
c) Other Deposit Substitute	0.00	0.00
d) Others	0.00	0.00
Bonds Payable - Net	3,687,685,805.80	3,685,076,797.56
Unsecured Subordinated Debt - Net	0.00	0.00
Due to Bangko Sentral ng Pilipinas	0.00	0.00
Other Financial Liabilities	4,042,924,945.13	4,165,997,733.81
Other Liabilities	9,210,776,290.98	10,956,462,623.49
TOTAL LIABILITIES	P 324,522,638,805.09	317,522,378,974.57

STOCKHOLDERS' EQUITY	AMOUNT	
	CURRENT QUARTER	PREVIOUS QUARTER
Capital Stock	P 27,564,812,699.66	27,564,812,699.66
Other Capital Accounts	3,614,149,166.42	3,971,403,942.88
Retained Earnings	27,750,803,560.61	27,750,803,560.59
TOTAL STOCKHOLDERS' EQUITY	P 58,929,765,426.69	59,287,020,203.13

TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 383,452,404,231.78	376,809,399,177.70
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CONTINGENT ACCOUNTS	AMOUNT	
	CURRENT QUARTER	PREVIOUS QUARTER
Guarantees Issued	P 981,417,824.16	940,204,377.53
Performance Standby Letters of Credit	2,503,694,762.68	2,396,092,751.30
Commercial Letters of Credit	1,776,662,948.17	628,041,190.14
Trade Related Guarantees	7,531,324,218.41	7,173,359,634.27
Commitments	128,270,908,284.08	129,963,448,315.86
Spot Foreign Exchange Contracts	6,051,649,824.86	9,133,607,466.22
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	44,557,056,401.36	41,770,706,736.23
Derivatives	0.00	2,040,000,000.00
Others	54,302,417,319.74	56,341,705,903.63
TOTAL CONTINGENT ACCOUNTS	P 245,975,131,583.46	250,387,166,375.18

ADDITIONAL INFORMATION	AMOUNT	
	CURRENT QUARTER	PREVIOUS QUARTER
Gross Total Loan Portfolio (TLP)	P 208,441,607,748.49	217,825,837,226.93
Specific Allowance for Credit Losses on the TLP	P 9,663,521,105.97	8,050,367,562.08
Non-Performing Loans (NPLs)		
a. Gross NPLs	P 22,192,118,309.02	23,464,967,560.43
b. Ratio of Gross NPLs to Gross TLP (%)	10.65	10.77
c. Net NPLs	P 14,628,986,061.75	17,194,584,866.09
d. Ratio of Net NPLs to Gross TLP (%)	7.02	7.89
e. Ratio of total allowance for credit losses to gross NPLs(%)	47.58	41.69
f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPLs(%)	43.54	34.31
Classified Loans & Other Risk Assets, gross of allowance for credit losses	P 25,786,371,166.87	26,668,939,611.00
DOSRI Loans and receivables, gross allowance for credit losses	P 11,600,484,156.56	12,020,467,803.06
Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%)	5.57	5.52
Gross Non-Performing DOSRI Loans and Receivables	P 632,983.75	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	1.11	0.99
b. 2% for Medium Enterprises	3.72	3.55
Return on Equity (ROE) (%)	7.74	11.86
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR (%)	14.84	14.52
b. Tier 1 Ratio (%)	14.23	13.77
c. Common Equity Tier 1 Ratio (%) 1/	14.23	13.77
Basel Leverage Ratio (BLR) (%)	10.37	10.73
Liquidity Coverage Ratio (LCR) (%)	553.14	489.92

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, 2021

ASSETS	AMOUNT	
	CURRENT QUARTER	PREVIOUS QUARTER
Cash and Cash Items	P 7,867,150,109.03	6,467,592,872.86
Due from Bangko Sentral ng Pilipinas	59,044,860,783.23	52,324,631,533.32
Due from Other Banks	19,415,165,222.90	20,669,792,503.61
Financial Assets at Fair Value through Profit or Loss	3,578,641,952.34	8,232,059,954.77
Available-for-Sale Financial Assets-Net	41,267,019,130.51	38,305,163,401.24
Held-to-Maturity (HTM) Financial Assets-Net	21,983,751,778.70	9,843,289,045.19
Unquoted Debt Securities Classified as Loans-Net	0.00	0.00
Loans and Receivables - Net	222,316,162,109.18	232,884,002,654.96
Interbank Loans Receivable	1,718,666,300.00	2,662,200,000.00
Loans and Receivables - Others	206,101,181,280.80	213,785,790,761.73
Loans and Receivables Arising from RA/CA/PR/SLB	15,800,317,280.00	18,587,899,132.00
General Loan Loss Provision	1,304,002,751.62	2,151,887,238.78
Other Financial Assets	7,056,665,497.27	8,221,494,227.11
Equity Investment in Subsidiaries, Associates & Joint Ventures-Net	793,787,366.63	804,339,949.30
Bank Premises, Furniture, Fixture and Equipment-Net	4,384,098,551.71	4,502,367,207.68
Real and Other Properties Acquired-Net	3,246,687,386.60	2,889,859,870.31
Other Assets-Net	14,582,041,165.60	14,346,294,802.44
TOTAL ASSETS	P 405,536,031,053.70	399,490,888,022.79

LIABILITIES	AMOUNT	
	CURRENT QUARTER	PREVIOUS QUARTER
Financial Liabilities at Fair Value through Profit or Loss	P 211,632,124.93	130,003,339.65
Deposit Liabilities	327,017,864,114.34	318,770,530,776.35
Bills Payable	0.00	0.00
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	0.00	0.00
c) Other Deposit Substitute	0.00	0.00
d) Others	0.00	0.00
Bonds Payable - Net	3,687,685,805.80	3,685,076,797.56
Unsecured Subordinated Debt - Net	1,241,964,313.73	1,241,663,379.56
Due to Bangko Sentral ng Pilipinas	0.00	0.00
Other Financial Liabilities	4,478,916,494.28	4,634,114,584.07
Other Liabilities	9,968,270,902.56	11,768,650,546.40
TOTAL LIABILITIES	P 346,606,333,755.64	340,230,039,423.59

STOCKHOLDERS' EQUITY	AMOUNT	
	CURRENT QUARTER	PREVIOUS QUARTER
Capital Stock	P 27,564,812,699.66	27,564,812,699.66
Other Capital Accounts	3,614,149,166.53	3,970,220,509.71
Retained Earnings	27,750,735,431.87	27,725,815,389.83
TOTAL STOCKHOLDERS' EQUITY	P 58,929,697,298.06	59,260,848,599.20

TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 405,536,031,053.70	399,490,888,022.79
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CONTINGENT ACCOUNTS	AMOUNT	
	CURRENT QUARTER	PREVIOUS QUARTER
Guarantees Issued	P 981,417,824.16	940,204,377.53
Performance Standby Letters of Credit	2,503,694,762.68	2,396,092,751.30
Commercial Letters of Credit	1,776,662,948.17	628,041,190.14
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Commitments	128,270,908,284.08	129,963,448,315.86
Spot Foreign Exchange Contracts	6,051,649,824.86	9,133,607,466.22
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	44,557,056,401.36	41,770,706,736.23
Derivatives	0.00	2,040,000,000.00
Others	54,302,419,145.74	56,341,928,061.62
TOTAL CONTINGENT ACCOUNTS	P 245,975,133,409.46	250,387,388,533.17

ADDITIONAL INFORMATION	AMOUNT	
	CURRENT QUARTER	PREVIOUS QUARTER
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 (%)	15.55	15.10
b. Tier 1 Ratio (%)	14.49	13.97
c. Common Equity Tier 1 Ratio (%) 1/	14.49	13.97
Basel Leverage Ratio (BLR) (%)	10.93	11.20
Liquidity Coverage Ratio (LCR) (%)	495.73	432.68

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
ISABELLE G. YAP
JOSE MARIA G. HOFILEÑA
GREGORIO U. KILAYKO
ARMANDO L. SURATOS
FRANCIS H. JARDELEZA

Corporate Secretary
Atty. BENEDICTO M. VALERIO JR.

Senior Executive Vice President
RAFAEL S. ALGARRA JR.
GERARDO SUSMERANO
JACQUELINE S. FERNANDEZ