

**STATEMENT OF CONDITION**  
Head Office and Branches  
As of June 30, 2021

**CONSOLIDATED STATEMENT OF CONDITION**  
Bank and Financial Subsidiaries  
As of June 30, 2021

**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**

**NELSON M. BONA**

**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**

ASSETS	AMOUNT	
	CURRENT QUARTER	PREVIOUS QUARTER
Cash and Cash Items	P 6,614,134,333.08	6,593,401,551.73
Due from Bangko Sentral ng Pilipinas	50,581,091,273.70	39,169,833,594.74
Due from Other Banks	19,922,891,062.94	11,270,684,857.73
Financial Assets at Fair Value through Profit or Loss	7,866,347,485.52	7,204,412,881.93
Available-for-Sale Financial Assets-Net	41,399,156,866.00	43,463,048,234.40
Held-to-Maturity (HTM) Financial Assets-Net	7,915,468,575.65	11,610,655,591.84
Unquoted Debt Securities Classified as Loans-Net	0.00	0.00
Loans and Receivables - Net	206,084,679,796.31	209,349,753,149.76
Interbank Loans Receivable	1,537,200,000.00	3,281,796,000.00
Loans and Receivables - Others	192,443,068,293.49	200,055,316,454.77
Loans and Receivables Arising from RA/CA/PR/SLB	13,945,888,005.00	8,245,375,155.00
General Loan Loss Provision	1,841,476,502.18	2,232,734,460.00
Other Financial Assets	8,158,139,095.92	8,167,964,741.90
Equity Investment in Subsidiaries, Associates & Joint Ventures-Net	6,056,264,180.61	5,827,602,724.25
Bank Premises, Furniture, Fixture and Equipment-Net	4,282,768,837.94	4,282,968,116.76
Real and Other Properties Acquired-Net	2,725,413,207.04	2,074,480,734.68
Other Assets-Net	14,486,017,524.37	14,207,614,333.28
<b>TOTAL ASSETS</b>	<b>P 376,092,372,219.08</b>	<b>363,222,420,513.00</b>

LIABILITIES	AMOUNT	
	CURRENT QUARTER	PREVIOUS QUARTER
Financial Liabilities at Fair Value through Profit or Loss	P 170,547,927.40	141,235,700.65
Deposit Liabilities	297,308,531,632.88	288,060,430,604.27
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	3,682,498,735.22	3,679,951,251.74
Unsecured Subordinated Debt - Net	0.00	0.00
Due to Bangko Sentral ng Pilipinas	0.00	0.00
Other Financial Liabilities	4,813,530,328.85	4,605,507,570.00
Other Liabilities	11,301,471,524.47	9,713,649,110.43
<b>TOTAL LIABILITIES</b>	<b>P 317,276,580,148.82</b>	<b>306,200,774,237.09</b>

STOCKHOLDERS' EQUITY	AMOUNT	
	CURRENT QUARTER	PREVIOUS QUARTER
Capital Stock	P 27,564,812,699.66	27,564,812,699.66
Other Capital Accounts	3,500,175,810.01	1,706,030,015.65
Retained Earnings	27,750,803,560.59	27,750,803,560.60
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>P 58,815,792,070.26</b>	<b>57,021,646,275.91</b>

TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	CURRENT QUARTER	PREVIOUS QUARTER
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>P 376,092,372,219.08</b>	<b>363,222,420,513.00</b>

CONTINGENT ACCOUNTS	AMOUNT	
	CURRENT QUARTER	PREVIOUS QUARTER
Guarantees Issued	P 857,655,682.30	677,335,052.25
Performance Standby Letters of Credit	2,246,255,677.79	1,913,008,363.79
Commercial Letters of Credit	296,165,598.91	446,188,782.47
Trade Related Guarantees	5,900,199,016.11	5,716,712,188.99
Commitments	128,871,386,962.43	135,561,716,462.57
Spot Foreign Exchange Contracts	10,905,586,674.58	13,153,361,441.11
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	40,377,030,106.76	38,501,233,805.97
Derivatives	1,952,000,000.00	1,941,200,000.00
Others	47,614,158,609.51	33,041,400,559.96
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>P 239,020,438,328.39</b>	<b>230,952,156,657.11</b>

ADDITIONAL INFORMATION	AMOUNT	
	CURRENT QUARTER	PREVIOUS QUARTER
Gross Total Loan Portfolio (TLP)	P 216,478,963,713.10	220,043,179,900.85
Specific Allowance for Credit Losses on the TLP	P 8,552,807,414.61	8,460,692,291.09
Non-Performing Loans (NPLs)		
a. Gross NPLs	P 21,849,638,421.42	22,451,575,142.37
b. Ratio of Gross NPLs to Gross TLP (%)	10.09	10.20
c. Net NPLs	P 16,173,095,486.07	17,747,459,996.99
d. Ratio of Net NPLs to Gross TLP (%)	7.47	8.07
e. Ratio of total allowance for credit losses to gross NPLs(%)	47.57	47.63
f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPLs(%)	39.14	37.68
Classified Loans & Other Risk Assets, gross of allowance for credit losses	P 24,997,210,749.72	24,874,170,930.46
DOSRI Loans and receivables, gross allowance for credit losses	P 12,027,249,956.74	12,055,712,651.04
Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%)	5.56	5.48
Gross Non-Performing DOSRI Loans and Receivables	P 0.00	354,315.70
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	0.99	1.02
b. 2% for Medium Enterprises	3.38	2.88
Return on Equity (ROE) (%)	13.59	14.98
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR (%)	14.22	13.93
b. Tier 1 Ratio (%)	13.47	13.17
c. Common Equity Tier 1 Ratio (%) 1/	13.47	13.17
Basel Leverage Ratio (BLR) (%)	10.63	10.55
Liquidity Coverage Ratio (LCR) (%)	474.13	391.68

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

ASSETS	AMOUNT	
	CURRENT QUARTER	PREVIOUS QUARTER
Cash and Cash Items	P 6,680,507,114.01	6,657,252,806.10
Due from Bangko Sentral ng Pilipinas	51,025,672,735.38	39,602,975,346.59
Due from Other Banks	20,022,682,825.18	11,302,636,256.70
Financial Assets at Fair Value through Profit or Loss	7,866,347,485.52	7,204,412,881.93
Available-for-Sale Financial Assets-Net	41,399,156,866.00	43,463,048,234.40
Held-to-Maturity (HTM) Financial Assets-Net	9,513,456,939.31	13,218,040,997.83
Unquoted Debt Securities Classified as Loans-Net	0.00	0.00
Loans and Receivables - Net	230,962,836,198.94	233,885,942,499.51
Interbank Loans Receivable	1,537,200,000.00	3,281,796,000.00
Loans and Receivables - Others	217,720,328,597.06	224,981,074,529.56
Loans and Receivables Arising from RA/CA/PR/SLB	13,945,888,005.00	8,245,375,155.00
General Loan Loss Provision	2,240,580,403.12	2,622,303,185.05
Other Financial Assets	8,357,357,108.51	8,340,773,909.27
Equity Investment in Subsidiaries, Associates & Joint Ventures-Net	884,934,960.43	977,708,675.17
Bank Premises, Furniture, Fixture and Equipment-Net	4,686,057,028.45	4,683,003,922.96
Real and Other Properties Acquired-Net	2,726,611,965.23	2,075,696,730.16
Other Assets-Net	15,030,056,367.43	14,733,869,091.72
<b>TOTAL ASSETS</b>	<b>P 399,155,677,594.39</b>	<b>386,145,361,352.34</b>

LIABILITIES	AMOUNT	
	CURRENT QUARTER	PREVIOUS QUARTER
Financial Liabilities at Fair Value through Profit or Loss	P 170,547,927.40	141,235,700.65
Deposit Liabilities	318,020,559,067.86	308,508,050,328.49
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	3,682,498,735.22	3,679,951,251.74
Unsecured Subordinated Debt - Net	1,241,366,625.08	1,241,073,992.24
Due to Bangko Sentral ng Pilipinas	0.00	0.00
Other Financial Liabilities	5,291,755,837.34	5,137,603,226.79
Other Liabilities	11,959,328,935.17	10,417,140,594.81
<b>TOTAL LIABILITIES</b>	<b>P 340,366,057,128.07</b>	<b>329,125,055,094.72</b>

STOCKHOLDERS' EQUITY	AMOUNT	
	CURRENT QUARTER	PREVIOUS QUARTER
Capital Stock	P 27,564,812,699.66	27,564,812,699.66
Other Capital Accounts	3,498,992,376.82	1,704,758,126.10
Retained Earnings	27,725,815,389.84	27,750,735,431.86
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>P 58,789,620,466.32</b>	<b>57,020,306,257.62</b>

TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	CURRENT QUARTER	PREVIOUS QUARTER
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>P 399,155,677,594.39</b>	<b>386,145,361,352.34</b>

CONTINGENT ACCOUNTS	AMOUNT	
	CURRENT QUARTER	PREVIOUS QUARTER
Guarantees Issued	P 857,655,682.30	677,335,052.25
Performance Standby Letters of Credit	2,246,255,677.79	1,913,008,363.79
Commercial Letters of Credit	296,165,598.91	446,188,782.47
Trade Related Guarantees	5,900,199,016.11	5,716,712,188.99
Commitments	128,871,386,962.43	135,561,716,462.57
Spot Foreign Exchange Contracts	10,905,586,674.58	13,153,361,441.11
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	40,377,030,106.76	38,501,233,805.97
Derivatives	1,952,000,000.00	1,941,200,000.00
Others	47,614,200,984.85	33,041,446,436.96
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>P 239,020,480,703.73</b>	<b>230,952,202,534.11</b>

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 (%)	14.73	14.35
b. Tier 1 Ratio (%)	13.60	13.20
c. Common Equity Tier 1 Ratio (%) 1/	13.60	13.20
Basel Leverage Ratio (BLR) (%)	11.03	10.92
Liquidity Coverage Ratio (LCR) (%)	419.85	355.54

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