

STATEMENT OF CONDITION

Head Office and Branches
As of December 31, 2022

	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	P 8,636,011,950.32	6,715,240,586.26
Due from Bangko Sentral ng Pilipinas	35,460,410,715.13	32,241,303,787.20
Due from Other Banks	3,704,653,022.49	4,052,857,962.35
Financial Assets at Fair Value through Profit or Loss	1,588,763,141.03	2,739,306,822.79
Available-for-Sale Financial Assets-Net	16,437,877,839.85	27,420,557,527.14
Held-to-Maturity (HTM) Financial Assets-Net	62,898,416,762.88	64,996,544,738.52
Unquoted Debt Securities Classified as Loans-Net	0.00	0.00
Loans and Receivables - Net	238,570,971,605.21	216,361,689,414.30
Interbank Loans Receivable	10,009,265,500.00	3,592,112,500.00
Loans and Receivables - Others	230,132,257,738.34	214,190,489,517.40
Loans and Receivables Arising from RA/CA/PR/SLB	0.00	0.00
General Loan Loss Provision	1,570,551,633.13	1,420,912,603.10
Other Financial Assets	6,642,037,572.66	5,974,172,163.78
Equity Investment in Subsidiaries, Associates & Joint Ventures-Net	6,528,504,218.85	6,261,574,280.51
Bank Premises, Furniture, Fixture and Equipment-Net	5,220,332,815.41	4,916,208,739.84
Real and Other Properties Acquired-Net	1,374,458,390.42	1,951,396,088.18
Other Assets-Net	16,748,248,711.83	14,617,173,867.21
TOTAL ASSETS	P 403,810,686,746.08	388,248,025,978.08
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	P 104,309,373.51	137,337,401.11
Deposit Liabilities	314,033,983,050.99	303,386,453,110.61
Bills Payable	6,705,235,687.50	4,940,835,041.95
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	0.00	0.00
c) Other Deposit Substitute	6,705,235,687.50	4,940,835,041.95
d) Others	0.00	0.00
Bonds Payable - Net	3,698,438,794.19	3,695,702,242.88
Unsecured Subordinated Debt - Net	0.00	0.00
Due to Bangko Sentral ng Pilipinas	0.00	0.00
Other Financial Liabilities	6,297,353,361.62	5,519,797,237.83
Other Liabilities	11,978,967,072.81	10,836,417,280.68
TOTAL LIABILITIES	P 342,818,287,340.62	328,516,542,315.06
STOCKHOLDERS' EQUITY		
Capital Stock	P 27,564,812,699.66	27,564,812,699.66
Other Capital Accounts	2,096,682,810.84	835,767,068.41
Retained Earnings	31,330,903,894.96	31,330,903,894.95
TOTAL STOCKHOLDERS' EQUITY	P 60,992,399,405.46	59,731,483,663.02
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 403,810,686,746.08	388,248,025,978.08
CONTINGENT ACCOUNTS		
Guarantees Issued	P 618,749,264.00	879,565,339.91
Performance Standby Letters of Credit	2,843,341,242.65	2,892,348,626.06
Commercial Letters of Credit	608,805,238.31	761,743,620.58
Trade Related Guarantees	0.00	11,312,238,684.10
Commitments	146,356,009,456.97	141,406,857,889.94
Spot Foreign Exchange Contracts	6,746,305,894.23	11,627,879,465.45
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	52,457,447,821.49	47,946,379,220.87
Derivatives	0.00	0.00
Others	64,427,886,977.49	55,748,303,215.56
TOTAL CONTINGENT ACCOUNTS	P 274,058,545,895.14	272,575,316,062.47
ADDITIONAL INFORMATION		
Gross Total Loan Portfolio (TLP)	P 248,682,703,474.14	227,258,262,154.42
Specific Allowance for Credit Losses on the TLP	P 8,541,180,235.82	9,475,660,137.03
Non-Performing Loans (NPLs)		
a. Gross NPLs	P 16,771,575,846.12	18,728,710,746.90
b. Ratio of Gross NPLs to Gross TLP (%)	6.74	8.24
c. Net NPLs	P 9,695,382,857.77	10,824,083,334.60
d. Ratio of Net NPLs to Gross TLP (%)	3.90	4.76
e. Ratio of total allowance for credit losses to gross NPLs(%)	60.29	58.18
f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPLs(%)	50.93	50.59
Classified Loans & Other Risk Assets, gross of allowance for credit losses	P 18,349,137,129.58	20,942,808,540.02
DOSRI Loans and receivables, gross allowance for credit losses	P 13,510,710,189.02	12,130,099,757.68
Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%)	5.43	5.34
Gross Non-Performing DOSRI Loans and Receivables	P 264,293.67	264,293.67
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	1.46	1.33
b. 2% for Medium Enterprises	4.36	5.54
Return on Equity (ROE) (%)	8.05	7.29
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR (%)	13.31	13.53
b. Tier 1 Ratio (%)	12.60	12.83
c. Common Equity Tier 1 Ratio (%) 1/	12.60	12.83
Basel Leverage Ratio (BLR) (%)	10.33	10.44
Liquidity Coverage Ratio (LCR) (%)	245.96	242.25

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.

Jacqueline S. Fernandez
President

CONSOLIDATED STATEMENT OF CONDITION

Bank and Financial Subsidiaries
As of December 31, 2022

	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	P 8,713,150,553.23	6,802,182,539.77
Due from Bangko Sentral ng Pilipinas	35,851,228,002.30	32,595,319,059.54
Due from Other Banks	3,888,525,044.75	4,288,127,584.00
Financial Assets at Fair Value through Profit or Loss	1,588,763,141.03	2,739,306,822.79
Available-for-Sale Financial Assets-Net	16,437,877,839.85	27,420,557,527.14
Held-to-Maturity (HTM) Financial Assets-Net	64,537,505,052.55	66,645,475,298.69
Unquoted Debt Securities Classified as Loans-Net	0.00	0.00
Loans and Receivables - Net	257,868,509,444.93	235,873,510,170.94
Interbank Loans Receivable	10,009,265,500.00	3,592,112,500.00
Loans and Receivables - Others	249,815,848,531.58	234,134,315,221.94
Loans and Receivables Arising from RA/CA/PR/SLB	0.00	0.00
General Loan Loss Provision	1,956,604,586.65	1,852,917,551.00
Other Financial Assets	6,812,143,302.31	6,112,694,645.59
Equity Investment in Subsidiaries, Associates & Joint Ventures-Net	1,166,346,819.47	1,236,199,824.37
Bank Premises, Furniture, Fixture and Equipment-Net	5,580,910,832.39	5,285,822,403.13
Real and Other Properties Acquired-Net	1,375,155,483.76	1,952,093,181.52
Other Assets-Net	17,242,944,492.41	15,102,700,113.98
TOTAL ASSETS	P 421,063,060,008.98	406,053,989,171.46
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	P 104,309,373.51	137,337,401.11
Deposit Liabilities	329,365,966,989.82	319,303,804,968.21
Bills Payable	6,705,235,687.50	4,940,835,041.95
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	0.00	0.00
c) Other Deposit Substitute	6,705,235,687.50	4,940,835,041.95
d) Others	0.00	0.00
Bonds Payable - Net	3,698,438,794.19	3,695,702,242.88
Unsecured Subordinated Debt - Net	0.00	0.00
Due to Bangko Sentral ng Pilipinas	0.00	0.00
Other Financial Liabilities	6,675,624,340.54	5,958,728,467.67
Other Liabilities	13,521,153,546.61	12,285,956,623.76
TOTAL LIABILITIES	P 360,070,728,732.17	346,322,364,745.58
STOCKHOLDERS' EQUITY		
Capital Stock	P 27,564,812,699.66	27,564,812,699.66
Other Capital Accounts	2,096,682,810.95	835,975,960.03
Retained Earnings	31,330,835,766.20	31,330,835,766.19
TOTAL STOCKHOLDERS' EQUITY	P 60,992,331,276.81	59,731,624,425.88
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 421,063,060,008.98	406,053,989,171.46
CONTINGENT ACCOUNTS		
Guarantees Issued	P 618,749,264.00	879,565,339.91
Performance Standby Letters of Credit	2,843,341,242.65	2,892,348,626.06
Commercial Letters of Credit	608,805,238.31	761,743,620.58
Trade Related Guarantees	0.00	11,312,238,684.10
Commitments	146,356,009,456.98	141,406,857,889.94
Spot Foreign Exchange Contracts	6,746,305,894.22	11,627,879,465.45
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	52,457,447,821.49	47,946,379,220.87
Derivatives	0.00	0.00
Others	64,428,524,619.49	55,748,341,032.14
TOTAL CONTINGENT ACCOUNTS	P 274,059,183,537.14	272,575,353,879.05
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 (%)	13.78	13.91
b. Tier 1 Ratio (%)	13.02	13.14
c. Common Equity Tier 1 Ratio (%) 1/	13.02	13.14
Basel Leverage Ratio (BLR) (%)	10.92	10.95
Liquidity Coverage Ratio (LCR) (%)	238.55	235.88

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.

Jacqueline S. Fernandez
President

BOARD OF DIRECTORS

Chairman

JONATHAN T. GOTIANUN

Vice Chairman and CEO

ANTONIO C. MONCUPA, JR.

Directors

L. JOSEPHINE T. GOTIANUN-YAP

WILSON L. SY

ISABELLE G. YAP

JOSE MARIA G. HOFILEÑA

GREGORIO U. KILAYKO

ARMANDO L. SURATOS

CRISTINA Q. ORBETA

IMELDA B. CAPISTRANO

JACQUELINE S. FERNANDEZ

Corporate Secretary

Atty. BENEDICTO M. VALERIO JR.

President

JACQUELINE S. FERNANDEZ

Senior Executive Vice President

RAFAEL S. ALGARRA JR.

GERARDO SUSMERANO