

STATEMENT OF CONDITION

 Head Office and Branches
As of March 31, 2022

		Current Quarter	Previous Quarter
ASSETS			
Cash and Cash Items	P	6,435,301,622.37	7,803,047,793.39
Due from Bangko Sentral ng Pilipinas		41,106,632,223.22	58,627,972,047.02
Due from Other Banks		29,847,221,168.67	19,372,724,931.40
Financial Assets at Fair Value through Profit or Loss		2,905,444,115.77	3,578,641,952.34
Available-for-Sale Financial Assets-Net		45,894,801,387.82	41,267,019,130.51
Held-to-Maturity (HTM) Financial Assets-Net		28,407,162,297.01	20,305,543,860.99
Unquoted Debt Securities Classified as Loans-Net		0.00	0.00
Loans and Receivables - Net		192,268,583,495.16	197,881,772,366.63
Interbank Loans Receivable		3,197,532,000.00	1,718,666,300.00
Loans and Receivables - Others		181,806,920,092.12	181,259,103,062.52
Loans and Receivables Arising from RA/CA/PR/SLB		8,357,249,850.00	15,800,317,280.00
General Loan Loss Provision		1,093,118,446.97	896,314,275.89
Other Financial Assets		6,142,156,832.52	6,846,685,025.75
Equity Investment in Subsidiaries, Associates & Joint Ventures-Net		7,007,195,421.43	6,529,473,544.87
Bank Premises, Furniture, Fixture and Equipment-Net		4,051,358,736.76	4,016,328,604.14
Real and Other Properties Acquired-Net		2,483,296,452.76	3,245,990,293.26
Other Assets-Net		14,001,724,221.89	13,977,204,681.48
TOTAL ASSETS		P 380,550,877,975.38	383,452,404,231.78

		Current Quarter	Previous Quarter
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	P	245,346,692.24	211,632,124.93
Deposit Liabilities		303,063,256,660.24	307,369,619,638.25
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		3,690,326,131.40	3,687,685,805.80
Unsecured Subordinated Debt - Net		0.00	0.00
Due to Bangko Sentral ng Pilipinas		0.00	0.00
Other Financial Liabilities		4,356,078,498.10	4,042,924,945.13
Other Liabilities		10,162,307,989.56	9,210,776,290.98
TOTAL LIABILITIES		P 321,517,315,971.54	324,522,638,805.09

		Current Quarter	Previous Quarter
STOCKHOLDERS' EQUITY			
Capital Stock	P	27,564,812,699.66	27,564,812,699.66
Other Capital Accounts		-762,144,755.17	3,614,149,166.42
Retained Earnings		32,230,894,059.35	27,750,803,560.61
TOTAL STOCKHOLDERS' EQUITY		P 59,033,562,003.84	58,929,765,426.69

		Current Quarter	Previous Quarter
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY		P 380,550,877,975.38	383,452,404,231.78

		Current Quarter	Previous Quarter
CONTINGENT ACCOUNTS			
Guarantees Issued	P	1,121,770,740.24	981,417,824.16
Performance Standby Letters of Credit		1,938,322,395.30	2,503,694,762.68
Commercial Letters of Credit		791,078,452.93	1,776,662,948.17
Trade Related Guarantees		8,632,224,540.85	7,531,324,218.41
Commitments		137,642,206,525.83	128,270,908,284.08
Spot Foreign Exchange Contracts		6,235,117,762.57	6,051,649,824.86
Securities Held Under Custodianship by Bank Proper		0.00	0.00
Trust Department Accounts		46,353,502,975.63	44,557,056,401.36
Derivatives		0.00	0.00
Others		84,810,365,468.74	54,302,417,319.74
TOTAL CONTINGENT ACCOUNTS		P 287,524,588,862.09	245,975,131,583.46

		Current Quarter	Previous Quarter
ADDITIONAL INFORMATION			
Gross Total Loan Portfolio (TLP)	P	203,091,455,041.74	208,441,607,748.49
Specific Allowance for Credit Losses on the TLP	P	9,729,753,099.62	9,663,521,105.97
Non-Performing Loans (NPLs)			
a. Gross NPLs	P	22,392,581,906.87	22,192,118,309.02
b. Ratio of Gross NPLs to Gross TLP (%)		11.03	10.65
c. Net NPLs	P	14,278,716,389.69	14,628,986,061.75
d. Ratio of Net NPLs to Gross TLP (%)		7.03	7.02
e. Ratio of total allowance for credit losses to gross NPLs(%)		48.33	47.58
f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPLs(%)		43.45	43.54
Classified Loans & Other Risk Assets, gross of allowance for credit losses	P	25,153,948,118.06	25,786,371,166.87
DOSRI Loans and receivables, gross allowance for credit losses	P	13,178,156,285.47	11,600,484,156.56
Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%)		6.49	5.57
Gross Non-Performing DOSRI Loans and Receivables	P	0.00	632,983.75
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		0.97	1.11
b. 2% for Medium Enterprises		4.24	3.72
Return on Equity (ROE) (%)		3.97	7.74
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)		14.42	14.84
b. Tier 1 Ratio (%)		13.76	14.23
c. Common Equity Tier 1 Ratio (%) 1/		13.76	14.23
Basel Leverage Ratio (BLR) (%)		10.24	10.37
Liquidity Coverage Ratio (LCR) (%)		316.58	553.14

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, 2022

		Current Quarter	Previous Quarter
ASSETS			
Cash and Cash Items	P	6,519,736,972.37	7,867,150,109.03
Due from Bangko Sentral ng Pilipinas		41,547,064,620.91	59,044,860,783.23
Due from Other Banks		30,031,783,990.94	19,415,165,222.90
Financial Assets at Fair Value through Profit or Loss		2,905,444,115.77	3,578,641,952.34
Available-for-Sale Financial Assets-Net		45,894,801,387.82	41,267,019,130.51
Held-to-Maturity (HTM) Financial Assets-Net		30,075,652,109.91	21,983,751,778.70
Unquoted Debt Securities Classified as Loans-Net		0.00	0.00
Loans and Receivables - Net		219,070,185,419.52	222,316,162,109.18
Interbank Loans Receivable		3,197,532,000.00	1,718,666,300.00
Loans and Receivables - Others		209,096,622,676.50	206,101,181,280.80
Loans and Receivables Arising from RA/CA/PR/SLB		8,357,249,850.00	15,800,317,280.00
General Loan Loss Provision		1,581,219,106.98	1,304,002,751.62
Other Financial Assets		6,305,775,225.96	7,056,665,497.27
Equity Investment in Subsidiaries, Associates & Joint Ventures-Net		930,479,691.13	793,787,366.63
Bank Premises, Furniture, Fixture and Equipment-Net		4,406,906,818.28	4,384,098,551.71
Real and Other Properties Acquired-Net		2,483,993,546.10	3,246,687,386.60
Other Assets-Net		14,478,555,155.27	14,582,041,165.60
TOTAL ASSETS		P 404,650,379,053.98	405,536,031,053.70

		Current Quarter	Previous Quarter
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	P	245,346,692.24	211,632,124.93
Deposit Liabilities		324,138,127,542.61	327,017,864,114.34
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		3,690,326,131.40	3,687,685,805.80
Unsecured Subordinated Debt - Net		1,242,269,486.47	1,241,964,313.73
Due to Bangko Sentral ng Pilipinas		0.00	0.00
Other Financial Liabilities		4,975,677,187.89	4,478,916,494.28
Other Liabilities		11,325,138,138.18	9,968,270,902.56
TOTAL LIABILITIES		P 345,616,885,178.79	346,606,333,755.64

		Current Quarter	Previous Quarter
STOCKHOLDERS' EQUITY			
Capital Stock	P	27,564,812,699.66	27,564,812,699.66
Other Capital Accounts		-762,144,755.06	3,614,149,166.53
Retained Earnings		32,230,825,930.59	27,750,735,431.87
TOTAL STOCKHOLDERS' EQUITY		P 59,033,493,875.19	58,929,697,298.06

		Current Quarter	Previous Quarter
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY		P 404,650,379,053.98	405,536,031,053.70

		Current Quarter	Previous Quarter
CONTINGENT ACCOUNTS			
Guarantees Issued	P	1,121,770,740.24	981,417,824.16
Performance Standby Letters of Credit		1,938,322,395.30	2,503,694,762.68
Commercial Letters of Credit		791,078,452.93	1,776,662,948.17
Trade Related Guarantees		8,632,224,540.85	7,531,324,218.41
Commitments		137,642,206,525.83	128,270,908,284.08
Spot Foreign Exchange Contracts		6,235,117,762.57	6,051,649,824.86
Securities Held Under Custodianship by Bank Proper		0.00	0.00
Trust Department Accounts		46,353,502,975.63	44,557,056,401.36
Derivatives		0.00	0.00
Others		84,810,448,163.76	54,302,419,145.74
TOTAL CONTINGENT ACCOUNTS		P 287,524,671,557.11	245,975,133,409.46

		Current Quarter	Previous Quarter
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 (%)		15.17	15.55
b. Tier 1 Ratio (%)		14.05	14.49
c. Common Equity Tier 1 Ratio (%) 1/		14.05	14.49
Basel Leverage Ratio (BLR) (%)		10.81	10.93
Liquidity Coverage Ratio (LCR) (%)		301.20	495.73

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
CRISTINA Q. ORBETA
IMELDA B. CAPISTRANO

Corporate Secretary
Atty. BENEDICTO M. VALERIO JR.

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