

STATEMENT OF CONDITION

Head Office and Branches
As of September 30, 2023

	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	P 6,938,146,874.16	7,675,482,306.26
Due from Bangko Sentral ng Pilipinas	25,666,615,852.99	27,462,311,706.31
Due from Other Banks	2,318,085,305.35	2,554,619,023.56
Financial Assets at Fair Value through Profit or Loss	4,398,449,962.92	6,406,543,294.50
Available-for-Sale Financial Assets-Net	16,521,495,126.60	15,245,343,335.08
Held-to-Maturity (HTM) Financial Assets-Net	75,914,083,988.48	74,563,178,171.59
Unquoted Debt Securities Classified as Loans-Net	0.00	0.00
Loans and Receivables - Net	252,441,367,992.55	241,853,298,008.07
Interbank Loans Receivable	3,701,530,000.00	2,375,379,626.36
Loans and Receivables - Others	251,121,684,471.22	241,290,316,633.97
Loans and Receivables Arising from RA/CA/PR/SLB	0.00	0.00
General Loan Loss Provision	2,381,846,478.67	1,812,398,252.26
Other Financial Assets	5,375,098,576.61	6,171,009,673.25
Equity Investment in Subsidiaries, Associates & Joint Ventures-Net	7,709,664,755.56	7,450,962,326.02
Bank Premises, Furniture, Fixture and Equipment-Net	5,656,610,392.05	5,095,369,543.56
Real and Other Properties Acquired-Net	1,956,186,318.95	1,146,853,625.08
Other Assets-Net	16,337,096,072.86	15,669,048,107.60
TOTAL ASSETS	P 421,232,901,219.08	411,294,019,120.88
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	P 3,658,955.32	44,109,849.32
Deposit Liabilities	317,217,587,266.01	314,863,836,721.75
Bills Payable	20,207,070,268.21	15,565,095,515.81
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	1,301,225,000.00	0.00
c) Other Deposit Substitute	18,905,845,268.21	15,565,095,515.81
d) Others	0.00	0.00
Bonds Payable - Net	0.00	0.00
Unsecured Subordinated Debt - Net	0.00	0.00
Due to Bangko Sentral ng Pilipinas	0.00	0.00
Other Financial Liabilities	7,142,173,892.17	5,985,002,288.09
Other Liabilities	11,984,265,090.14	11,049,109,141.65
TOTAL LIABILITIES	P 356,554,755,471.85	347,507,153,516.62
STOCKHOLDERS' EQUITY		
Capital Stock	P 27,564,812,699.66	27,564,812,699.66
Other Capital Accounts	2,184,951,219.57	1,293,671,076.60
Retained Earnings	34,928,381,828.00	34,928,381,828.00
TOTAL STOCKHOLDERS' EQUITY	P 64,678,145,747.23	63,786,865,604.26
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 421,232,901,219.08	411,294,019,120.88
CONTINGENT ACCOUNTS		
Guarantees Issued	P 575,456,439.21	543,327,481.07
Performance Standby Letters of Credit	2,575,467,289.23	2,941,632,261.48
Commercial Letters of Credit	1,067,708,953.88	273,637,597.84
Trade Related Guarantees	925,935,210.58	96,389,021.18
Commitments	182,867,946,828.76	167,655,093,586.63
Spot Foreign Exchange Contracts	15,076,697,426.05	11,674,261,016.16
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	57,549,239,953.72	57,329,645,589.76
Derivatives	0.00	0.00
Others	50,420,505,841.09	123,989,280,297.74
TOTAL CONTINGENT ACCOUNTS	P 311,058,957,942.52	364,503,266,851.86
ADDITIONAL INFORMATION		
Gross Total Loan Portfolio (TLP)	P 262,207,289,767.56	251,693,188,116.63
Specific Allowance for Credit Losses on the TLP	P 7,384,075,296.34	8,027,491,856.30
Non-Performing Loans (NPLs)		
a. Gross NPLs	P 15,140,356,518.18	16,070,480,628.00
b. Ratio of Gross NPLs to Gross TLP (%)	5.77	6.38
c. Net NPLs	P 9,394,856,038.14	9,770,283,129.23
d. Ratio of Net NPLs to Gross TLP (%)	3.58	3.88
e. Ratio of total allowance for credit losses to gross NPLs(%)	64.50	61.23
f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPLs(%)	48.77	49.95
Classified Loans & Other Risk Assets, gross of allowance for credit losses	P 17,305,623,211.55	17,417,854,493.90
DOSRI Loans and receivables, gross allowance for credit losses	P 12,543,645,828.10	12,857,123,512.53
Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%)	4.78	5.11
Gross Non-Performing DOSRI Loans and Receivables	P 0.00	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	1.01	1.19
b. 2% for Medium Enterprises	3.20	3.77
Return on Equity (ROE) (%)	10.39	11.02
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR (%)	13.34	13.64
b. Tier 1 Ratio (%)	12.51	12.87
c. Common Equity Tier 1 Ratio (%) 1/	12.51	12.87
Basel Leverage Ratio (BLR) (%)	10.38	10.33
Liquidity Coverage Ratio (LCR) (%)	226.36	241.59

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 September 30, 2023

	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	P 7,031,082,172.79	7,757,117,653.79
Due from Bangko Sentral ng Pilipinas	26,104,323,810.15	28,070,216,394.11
Due from Other Banks	2,403,356,314.48	2,706,548,464.12
Financial Assets at Fair Value through Profit or Loss	4,398,449,962.92	6,406,543,294.50
Available-for-Sale Financial Assets-Net	16,521,495,126.60	15,245,343,335.08
Held-to-Maturity (HTM) Financial Assets-Net	77,522,995,677.24	76,182,257,599.76
Unquoted Debt Securities Classified as Loans-Net	0.00	0.00
Loans and Receivables - Net	278,778,243,141.23	266,985,914,631.42
Interbank Loans Receivable	3,701,530,000.00	2,375,379,626.36
Loans and Receivables - Others	277,753,842,494.54	266,871,215,541.56
Loans and Receivables Arising from RA/CA/PR/SLB	0.00	0.00
General Loan Loss Provision	2,677,129,353.31	2,260,680,536.50
Other Financial Assets	5,543,504,525.70	6,343,923,432.60
Equity Investment in Subsidiaries, Associates & Joint Ventures-Net	1,405,273,363.44	1,449,196,943.26
Bank Premises, Furniture, Fixture and Equipment-Net	5,961,428,574.57	5,423,820,163.16
Real and Other Properties Acquired-Net	1,956,883,412.29	1,147,550,718.42
Other Assets-Net	17,189,520,858.91	16,584,271,689.01
TOTAL ASSETS	P 444,816,556,940.32	434,302,704,319.23
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	P 3,658,955.32	44,109,849.32
Deposit Liabilities	338,250,628,809.87	335,297,242,282.87
Bills Payable	20,207,070,268.21	15,565,095,515.81
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	1,301,225,000.00	0.00
c) Other Deposit Substitute	18,905,845,268.21	15,565,095,515.81
d) Others	0.00	0.00
Bonds Payable - Net	0.00	0.00
Unsecured Subordinated Debt - Net	0.00	0.00
Due to Bangko Sentral ng Pilipinas	0.00	0.00
Other Financial Liabilities	7,654,591,987.71	6,464,257,648.22
Other Liabilities	14,022,529,300.70	13,145,201,547.46
TOTAL LIABILITIES	P 380,138,479,321.81	370,515,906,843.68
STOCKHOLDERS' EQUITY		
Capital Stock	P 27,564,812,699.66	27,564,812,699.66
Other Capital Accounts	2,184,951,219.68	1,293,671,076.72
Retained Earnings	34,928,313,699.17	34,928,313,699.17
TOTAL STOCKHOLDERS' EQUITY	P 64,678,077,618.51	63,786,797,475.55
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 444,816,556,940.32	434,302,704,319.23
CONTINGENT ACCOUNTS		
Guarantees Issued	P 575,456,439.21	543,327,481.07
Performance Standby Letters of Credit	2,575,467,289.23	2,941,632,261.48
Commercial Letters of Credit	1,067,708,953.88	273,637,597.84
Trade Related Guarantees	925,935,210.58	96,389,021.18
Commitments	182,867,946,828.76	167,655,093,586.63
Spot Foreign Exchange Contracts	15,076,697,426.05	11,674,261,016.16
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	57,549,239,953.72	57,329,645,589.76
Derivatives	0.00	0.00
Others	50,421,509,096.45	123,989,952,115.10
TOTAL CONTINGENT ACCOUNTS	P 311,059,961,197.88	364,503,938,669.22
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 (%)	13.72	14.00
b. Tier 1 Ratio (%)	12.89	13.18
c. Common Equity Tier 1 Ratio (%) 1/	12.89	13.18
Basel Leverage Ratio (BLR) (%)	10.98	10.89
Liquidity Coverage Ratio (LCR) (%)	216.07	231.81

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

L. JOSEPHINE T. GOTIANUN-YAP

CEO

JERRY G. NGO

Directors

L. JOSEPHINE T. GOTIANUN-YAP

ISABELLE G. YAP

JOSEPH D. YAP

RHODA A. HUANG

JOSE MARIA G. HOFIENA

GREGORIO U. KILAYKO

ARMANDO L. SURATOS

CRISTINA Q. ORBETA

IMELDA B. CAPISTRANO

Corporate Secretary

Atty. BENEDICTO M. VALERIO JR.

President

JACQUELINE S. FERNANDEZ

Senior Executive Vice President

RAFAEL S. ALGARRA JR.

GERARDO SUSMERANO