

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

ASSETS	AMOUNT	
	CURRENT QUARTER	PREVIOUS QUARTER
Cash and Cash Items	P 6,393,034,833.28	6,614,134,333.08
Due from Bangko Sentral ng Pilipinas	51,898,790,758.49	50,581,091,273.70
Due from Other Banks	20,624,434,995.53	19,922,891,062.94
Financial Assets at Fair Value through Profit or Loss	8,232,059,954.77	7,866,347,485.52
Available-for-Sale Financial Assets-Net	38,305,163,401.24	41,399,156,866.00
Held-to-Maturity (HTM) Financial Assets-Net	8,155,534,091.38	7,915,468,575.65
Unquoted Debt Securities Classified as Loans-Net	0.00	0.00
Loans and Receivables - Net	208,044,009,324.75	206,084,679,796.31
Interbank Loans Receivable	2,662,200,000.00	1,537,200,000.00
Loans and Receivables - Others	188,525,370,532.86	192,443,068,293.49
Loans and Receivables Arising from RA/CA/PR/SLB	18,587,899,132.00	13,945,888,005.00
General Loan Loss Provision	1,731,460,340.11	1,841,476,502.18
Other Financial Assets	8,037,750,147.36	8,158,139,095.92
Equity Investment in Subsidiaries, Associates & Joint Ventures-Net	6,308,694,730.01	6,056,264,180.61
Bank Premises, Furniture, Fixture and Equipment-Net	4,116,068,940.24	4,282,768,837.94
Real and Other Properties Acquired-Net	2,888,678,349.40	2,725,413,207.04
Other Assets-Net	13,805,179,651.25	14,486,017,504.37
TOTAL ASSETS	P 376,809,399,177.70	376,092,372,219.08
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	P 130,003,339.64	170,547,927.40
Deposit Liabilities	298,584,838,480.07	297,308,531,632.88
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	3,685,076,797.56	3,682,498,735.22
Unsecured Subordinated Debt - Net	0.00	0.00
Due to Bangko Sentral ng Pilipinas	0.00	0.00
Other Financial Liabilities	4,165,997,733.81	4,813,530,328.85
Other Liabilities	10,956,462,623.49	11,301,471,524.47
TOTAL LIABILITIES	P 317,522,378,974.57	317,276,580,148.82
STOCKHOLDERS' EQUITY		
Capital Stock	P 27,564,812,699.66	27,564,812,699.66
Other Capital Accounts	3,971,403,942.88	3,500,175,810.01
Retained Earnings	27,750,803,560.59	27,750,803,560.59
TOTAL STOCKHOLDERS' EQUITY	P 59,287,020,203.13	58,815,792,070.26
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 376,809,399,177.70	376,092,372,219.08
CONTINGENT ACCOUNTS		
Guarantees Issued	P 940,204,377.53	857,655,682.30
Performance Standby Letters of Credit	2,396,092,751.30	2,246,255,677.79
Commercial Letters of Credit	628,041,190.14	296,165,598.91
Trade Related Guarantees	7,173,359,634.27	5,900,199,016.11
Commitments	129,963,448,315.86	128,871,386,962.43
Spot Foreign Exchange Contracts	9,133,607,466.22	10,905,586,674.58
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	41,770,706,736.23	40,377,030,106.76
Derivatives	2,040,000,000.00	1,952,000,000.00
Others	56,341,705,903.63	47,614,158,609.51
TOTAL CONTINGENT ACCOUNTS	P 250,387,166,375.18	239,020,438,328.39
ADDITIONAL INFORMATION		
Gross Total Loan Portfolio (TLP)	P 217,825,837,226.93	216,478,963,713.10
Specific Allowance for Credit Losses on the TLP	P 8,050,367,562.08	8,552,807,414.61
Non-Performing Loans (NPLs)		
a. Gross NPLs	P 23,464,967,560.43	21,849,638,421.42
b. Ratio of Gross NPLs to Gross TLP (%)	10.77	10.09
c. Net NPLs	P 17,194,584,866.09	16,173,095,486.07
d. Ratio of Net NPLs to Gross TLP (%)	7.89	7.47
e. Ratio of total allowance for credit losses to gross NPLs(%)	41.69	47.57
f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPLs(%)	34.31	39.14
Classified Loans & Other Risk Assets, gross of allowance for credit losses	P 26,668,939,611.00	24,997,210,749.72
DOSRI Loans and receivables, gross allowance for credit losses	P 12,020,467,803.06	12,027,249,956.74
Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%)	5.52	5.56
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	0.99	0.99
b. 2% for Medium Enterprises	3.55	3.38
Return on Equity (ROE) (%)	11.86	13.59
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR (%)	14.52	14.22
b. Tier 1 Ratio (%)	13.77	13.47
c. Common Equity Tier 1 Ratio (%) 1/	13.77	13.47
Basel Leverage Ratio (BLR) (%)	10.73	10.63
Liquidity Coverage Ratio (LCR) (%)	489.92	474.13

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 September 30, 2021

ASSETS	AMOUNT	
	CURRENT QUARTER	PREVIOUS QUARTER
Cash and Cash Items	P 6,467,592,872.86	6,680,507,114.01
Due from Bangko Sentral ng Pilipinas	52,324,631,533.32	51,025,672,735.38
Due from Other Banks	20,669,792,503.61	20,022,682,825.18
Financial Assets at Fair Value through Profit or Loss	8,232,059,954.77	7,866,347,485.52
Available-for-Sale Financial Assets-Net	38,305,163,401.24	41,399,156,866.00
Held-to-Maturity (HTM) Financial Assets-Net	9,843,289,045.19	9,513,456,939.31
Unquoted Debt Securities Classified as Loans-Net	0.00	0.00
Loans and Receivables - Net	232,884,002,654.96	230,962,836,198.94
Interbank Loans Receivable	2,662,200,000.00	1,537,200,000.00
Loans and Receivables - Others	213,785,790,761.73	217,720,328,597.06
Loans and Receivables Arising from RA/CA/PR/SLB	18,587,899,132.00	13,945,888,005.00
General Loan Loss Provision	2,151,887,238.78	2,240,580,403.12
Other Financial Assets	8,221,494,227.11	8,357,357,108.51
Equity Investment in Subsidiaries, Associates & Joint Ventures-Net	804,339,949.30	884,934,960.43
Bank Premises, Furniture, Fixture and Equipment-Net	4,502,367,207.68	4,686,057,028.45
Real and Other Properties Acquired-Net	2,889,859,870.31	2,726,611,965.23
Other Assets-Net	14,346,294,802.44	15,030,056,367.43
TOTAL ASSETS	P 399,490,888,022.79	399,155,677,594.39
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	P 130,003,339.65	170,547,927.40
Deposit Liabilities	318,770,530,776.35	318,020,559,067.86
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	3,685,076,797.56	3,682,498,735.22
Unsecured Subordinated Debt - Net	1,241,663,379.56	1,241,366,625.08
Due to Bangko Sentral ng Pilipinas	0.00	0.00
Other Financial Liabilities	4,634,114,584.07	5,291,755,837.34
Other Liabilities	11,768,650,546.40	11,959,328,935.17
TOTAL LIABILITIES	P 340,230,039,423.59	340,366,057,128.07
STOCKHOLDERS' EQUITY		
Capital Stock	P 27,564,812,699.66	27,564,812,699.66
Other Capital Accounts	3,970,220,509.71	3,498,992,376.82
Retained Earnings	27,725,815,389.83	27,725,815,389.84
TOTAL STOCKHOLDERS' EQUITY	P 59,260,848,599.20	58,789,620,466.32
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 399,490,888,022.79	399,155,677,594.39
CONTINGENT ACCOUNTS		
Guarantees Issued	P 940,204,377.53	857,655,682.30
Performance Standby Letters of Credit	2,396,092,751.30	2,246,255,677.79
Commercial Letters of Credit	628,041,190.14	296,165,598.91
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Commitments	129,963,448,315.86	128,871,386,962.43
Spot Foreign Exchange Contracts	9,133,607,466.22	10,905,586,674.58
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	41,770,706,736.23	40,377,030,106.76
Derivatives	2,040,000,000.00	1,952,000,000.00
Others	56,341,928,061.62	47,614,200,984.85
TOTAL CONTINGENT ACCOUNTS	P 250,387,388,533.17	239,020,480,703.73
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 (%)	15.10	14.73
b. Tier 1 Ratio (%)	13.97	13.60
c. Common Equity Tier 1 Ratio (%) 1/	13.97	13.60
Basel Leverage Ratio (BLR) (%)	11.20	11.03
Liquidity Coverage Ratio (LCR) (%)	432.68	419.85

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
JERRY G. NGO

Corporate Secretary
Atty. BENEDICTO M. VALERIO JR.

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