

## EASTWEST BANKING CORPORATION

**BOARD OF DIRECTORS** 

Chairman **JONATHAN T. GOTIANUN** 

Vice Chairman L. JOSEPHINE T. GOTIANUN-YAP CEO **JERRY G. NGO** Directors **ISABELLE G. YAP JOSEPH D. YAP RHODA A. HUANG** 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.

The Beaufort, 5th Avenue corner 23rd Street, Fort Bonifacio Global City, Taguig City

5,662,175,783.36 39,743,130,742.38

7,484,259,207.19 39,743,130,742.38

#### STATEMENT OF CONDITION

Head Office and Branches

As of Decemb			
ACCETC		<b>Current Quarter</b>	Previous Quarter
ASSETS Cash and Cash Items Due from Bangko Sentral ng Pilipinas Due from Other Central Banks and Banks - Net Financial Assets at Fair Value through Profit or Loss (FVP)	P L) ¹/	9,250,966,356.28 26,917,286,316.71 3,476,702,955.77 8,819,365,989.32	7,513,564,248.16 28,722,190,299.22 2,387,329,582.53 8,292,108,297.49
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net Debt Securities at Amortized Cost - Net Loans to Bangko Sentral ng Pilipinas Interbank Loans Receivable		28,425,923,809.25 81,104,029,968.25 0.00 763,554,000.00	20,590,251,770.50 74,646,067,607.13 0.00 1,378,338,000.00
Loans and Receivables - Others Loans and Receivables Arising from RA/CA/PR/SLB Total Loan Portfolio (TLP) - Gross Allowance for Credit Losses <sup>2</sup> /		302,488,567,557.59 0.00 303,252,121,557.59 9,310,914,229.28	293,413,210,037.49 1,956,658,959.72 296,748,206,997.21 10,476,972,573.36
Total Loan Portfolio - Net Equity Investment in Subsidiaries, Associates and Joint Ventu. Bank Premises, Furniture, Fixture and Equipment - Net Real and Other Properties Acquired - Net Sales Contract Receivables - Net	ures - Net	7,002,725,990.58 2,674,428,499.57 86,329,838.48	286,271,234,423.85 7,206,032,251.94 7,192,281,395.15 2,650,311,197.61 91,345,813.01
Non-Current Assets Held for Sale Other Assets - Net TOTAL ASSETS	P 49	0.00 24,007,565,031.23 <b>93,361,028,703.41</b>	0.00 22,925,001,259.63 <b>468,487,718,146.22</b>
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss (FVPL) <sup>3</sup> Deposit Liabilities	8/ P	57,747,305.08 357,880,180,266.30	16,641,576.78 344,902,284,437.74
Bills Payable BSP (Rediscounting and Other Advances)		40,066,126,365.03 0.00	26,149,405,674.63 0.00
Interbank Loans Payable Other Borrowings, including Deposit Substitutes		1,851,040,000.00 38,215,086,365.03	4,500,000,000.00 21,649,405,674.63
Bonds Payable - Net Unsecured Subordinated Debt - Net		0.00	0.00
Redeemable Preferred Shares		0.00	0.00
Other Liabilities TOTAL LIABILITIES	P 4	22,791,464,262.20 <b>20,795,518,198.61</b>	25,541,447,278.51 <b>396,609,778,967.66</b>
STOCKHOLDERS' EQUITY			
Capital Stock Additional Paid-In Capital	Р	22,499,754,110.00 5,065,058,589.66	22,499,754,110.00 5,065,058,589.66
Undivided Profits Retained Earnings		7,484,259,207.19 39,743,198,871.22	5,662,175,783.36 39,743,198,871.22
		33,773,130,071.22	
Other Capital Accounts		(2,226,760,273.27)	(1,092,248,175.68)
Other Capital Accounts Assigned Capital TOTAL STOCKHOLDERS' EQUITY	P	(2,226,760,273.27) 0.00 <b>72,565,510,504.80</b>	
Assigned Capital		0.0Ó <b>72,565,510,504.80</b>	(1,092,248,175.68) 0.00
Assigned Capital TOTAL STOCKHOLDERS' EQUITY  TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS	P 49	0.00 72,565,510,504.80 93,361,028,703.41	(1,092,248,175.68) 0.00 71,877,939,178.56 468,487,718,146.22
Assigned Capital TOTAL STOCKHOLDERS' EQUITY  TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit		0.00 <b>72,565,510,504.80</b> <b>93,361,028,703.41</b> 178,487,279.27 0.00	(1,092,248,175.68) 0.00 <b>71,877,939,178.56</b> <b>468,487,718,146.22</b> 130,598,435.23 0.00
Assigned Capital TOTAL STOCKHOLDERS' EQUITY  TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS Guarantees Issued	P 49	0.00 72,565,510,504.80 93,361,028,703.41 178,487,279.27 0.00 4,919,003,247.74	(1,092,248,175.68) 0.00 <b>71,877,939,178.56</b> <b>468,487,718,146.22</b> 130,598,435.23 0.00 5,717,796,732.18
Assigned Capital TOTAL STOCKHOLDERS' EQUITY  TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees	P 49	0.00 72,565,510,504.80 93,361,028,703.41 178,487,279.27 0.00 4,919,003,247.74 609,709,813.84 3,039,754.73	(1,092,248,175.68) 0.00 <b>71,877,939,178.56</b> <b>468,487,718,146.22</b> 130,598,435.23 0.00 5,717,796,732.18 582,136,290.72 65,098,533.98
Assigned Capital TOTAL STOCKHOLDERS' EQUITY  TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts	P 49	0.00 72,565,510,504.80 93,361,028,703.41 178,487,279.27 0.00 4,919,003,247.74 609,709,813.84 3,039,754.73 233,044,768,121.11 9,455,742,048.26	(1,092,248,175.68) 0.00 71,877,939,178.56 468,487,718,146.22 130,598,435.23 582,136,290.72 65,098,533.98 220,293,318,376.86 8,796,976,782.37
Assigned Capital TOTAL STOCKHOLDERS' EQUITY  TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts	P 49	0.00 72,565,510,504.80 93,361,028,703.41 178,487,279.27 0.00 4,919,003,247.74 609,709,813.84 3,039,754.73 233,044,768,121.11 9,455,742,048.26 0.00 69,077,324,691.55	(1,092,248,175.68) 0.00 <b>71,877,939,178.56</b> <b>468,487,718,146.22</b> 130,598,435.23 0.00 5,717,796,732.18 582,136,290.72 65,098,533.98 220,293,318,376.86 8,796,978,782.37 0.00 70,018,277,440.76
Assigned Capital TOTAL STOCKHOLDERS' EQUITY  TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper	P 49	0.00 72,565,510,504.80 93,361,028,703.41 178,487,279.27 0.00 4,919,003,247.74 609,709,813.84 3,039,754.73 233,044,768,121.11 9,455,742,048.26 0.00 69,077,324,691.55 0.00	(1,092,248,175.68) 0.00 71,877,939,178.56 468,487,718,146.22 130,598,435.23 0.00 5,717,796,732.18 582,136,290.72 65,098,533.98 220,293,318,376.86 8,796,978,782.37 0.00 70,018,277,440.76
Assigned Capital TOTAL STOCKHOLDERS' EQUITY  TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS  Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives	P 49	0.00 72,565,510,504.80 93,361,028,703.41 178,487,279.27 0.00 4,919,003,247.74 609,709,813.84 3,039,754.73 233,044,768,121.11 9,455,742,048.26 0.00 69,077,324,691.55	(1,092,248,175.68) 0.00 <b>71,877,939,178.56</b> <b>468,487,718,146.22</b> 130,598,435.23 0.00 5,717,796,732.18 582,136,290.72 65,098,533.98 220,293,318,376.86 8,796,978,782.37 0.00 70,018,277,440.76
Assigned Capital TOTAL STOCKHOLDERS' EQUITY  TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)	P 49	0.00 72,565,510,504.80 93,361,028,703.41 178,487,279.27 0.00 4,919,003,247.74 609,709,813.84 3,039,754.73 233,044,768,121.11 9,455,742,048.26 0.00 69,077,324,691.55 0.00 69,112,527,306.18	(1,092,248,175.68) 0.00 71,877,939,178.56 468,487,718,146.22 130,598,435.23 0.00 5,717,796,732.18 582,136,290.72 65,098,533.98 220,293,318,376.86 8,796,978,782.37 0.00 70,018,277,440.76 0.00 57,871,927,225.91
Assigned Capital TOTAL STOCKHOLDERS' EQUITY  TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS  Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio	P 49	0.00 772,565,510,504.80 93,361,028,703.41  178,487,279.27 0.00 4,919,003,247.74 609,709,813.84 3,039,754.73 233,044,768,121.11 9,455,742,048.26 0.00 69,077,324,691.55 0.00 69,112,527,306.18 86,400,602,262.68	(1,092,248,175.68) 0.00 71,877,939,178.56 468,487,718,146.22 130,598,435.23 0.00 5,717,796,732.18 582,136,290.72 65,098,533.98 220,293,318,376.86 8,796,978,782.37 0.00 70,018,277,440.76 0.00 57,871,927,225.91 363,476,131,818.01
Assigned Capital TOTAL STOCKHOLDERS' EQUITY  TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio	P 49	0.00 72,565,510,504.80 93,361,028,703.41  178,487,279.27 0.00 4,919,003,247.74 609,709,813.84 3,039,754.73 233,044,768,121.11 9,455,742,048.26 0.00 69,077,324,691.55 0.00 69,112,527,306.18 86,400,602,262.68	(1,092,248,175.68) 0.00 71,877,939,178.56 468,487,718,146.22 130,598,435.23 0.00 5,717,796,732.18 582,136,290.72 65,098,533.98 220,293,318,376.86 8,796,978,782.37 0.00 70,018,277,440.76 0.00 57,871,927,225.91 363,476,131,818.01
Assigned Capital TOTAL STOCKHOLDERS' EQUITY  TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio	P 49	0.00 72,565,510,504.80 93,361,028,703.41  178,487,279.27 0.00 4,919,003,247.74 609,709,813.84 3,039,754.73 233,044,768,121.11 9,455,742,048.26 0.00 69,077,324,691.55 0.00 69,112,527,306.18 86,400,602,262.68	(1,092,248,175.68) 0.00 71,877,939,178.56 468,487,718,146.22 130,598,435.23 0.00 5,717,796,732.18 582,136,290.72 65,098,533.98 220,293,318,376.86 8,796,978,782.37 0.00 70,018,277,440.76 0.00 57,871,927,225.91 363,476,131,818.01
Assigned Capital TOTAL STOCKHOLDERS' EQUITY  TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP	P 49	0.00 72,565,510,504.80 93,361,028,703.41  178,487,279.27 0.00 4,919,003,247.74 609,709,813.84 3,039,754.73 233,044,768,121.11 9,455,742,048.26 0.00 69,077,324,691.55 0.00 69,112,527,306.18 86,400,602,262.68  4.40 2.65 69.77 50.25	(1,092,248,175.68) 0.00 71,877,939,178.56 468,487,718,146.22 130,598,435.23 0.00 5,717,796,732.18 582,136,290.72 65,098,533.98 220,293,318,376.86 8,796,978,782.37 0.00 70,018,277,440.76 0.00 57,871,927,225.91 363,476,131,818.01
Assigned Capital TOTAL STOCKHOLDERS' EQUITY  TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to Total Le Ratio of DOSRI Loans to gross TLP Ratio of DOSRI Loans to gross TLP	P 48	0.00 772,565,510,504.80 93,361,028,703.41  178,487,279.27 0.00 4,919,003,247.74 609,709,813.84 3,039,754.73 233,044,768,121.11 9,455,742,048.26 0.00 69,077,324,691.55 0.00 69,112,527,306.18 86,400,602,262.68  4.40 2.65 69.77 50.25  4.08 Related Parties 0.00 4.04	(1,092,248,175.68) 0.00 71,877,939,178.56 468,487,718,146.22 130,598,435.23 0.00 5,717,796,732.18 582,136,290.72 65,098,533.98 220,293,318,376.86 8,796,978,782.37 0.00 70,018,277,440.76 0.00 57,871,927,225.91 363,476,131,818.01
Assigned Capital TOTAL STOCKHOLDERS' EQUITY  TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Il Ratio of Non-Performing DOSRI Loans to Total Loans to Il IQUIDITY	P 48	0.00 72,565,510,504.80 93,361,028,703.41  178,487,279.27 0.00 4,919,003,247.74 609,709,813.84 3,039,754.73 233,044,768,121.11 9,455,742,048.26 0.00 69,077,324,691.55 0.00 69,112,527,306.18 86,400,602,262.68  4.40 2.65 69.77 50.25  Related Parties 0.00 4.04 0.00	(1,092,248,175.68) 0.00 71,877,939,178.56 468,487,718,146.22 130,598,435.23 0.00 5,717,796,732.18 582,136,290.72 65,098,533.98 220,293,318,376.86 8,796,978,782.37 0.00 70,018,277,440.76 0.00 57,871,927,225.91 363,476,131,818.01  5.11 3.12 69.13 53.03 5.14 0.00 5.12 0.00
Assigned Capital TOTAL STOCKHOLDERS' EQUITY  TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Leatio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to ILIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio	P 48	0.00 772,565,510,504.80 93,361,028,703.41  178,487,279.27 0.00 4,919,003,247.74 609,709,813.84 3,039,754.73 233,044,768,121.11 9,455,742,048.26 0.00 69,077,324,691.55 0.00 69,112,527,306.18 86,400,602,262.68  4.40 2.65 69.77 50.25  4.08 Related Parties 0.00 4.04	(1,092,248,175.68) 0.00 71,877,939,178.56 468,487,718,146.22 130,598,435.23 0.00 5,717,796,732.18 582,136,290.72 65,098,533.98 220,293,318,376.86 8,796,978,782.37 0.00 70,018,277,440.76 0.00 57,871,927,225.91 363,476,131,818.01
Assigned Capital TOTAL STOCKHOLDERS' EQUITY  TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Le Ratio of Non-Performing DOSRI Loans to Total Loans to I LIQUIDITY Liquidity Coverage Ratio	P 48	0.00 772,565,510,504.80 93,361,028,703.41  178,487,279.27 0.00 4,919,003,247.74 609,709,813.84 3,039,754.73 233,044,768,121.11 9,455,742,048.26 0.00 69,077,324,691.55 0.00 69,112,527,306.18 86,400,602,262.68  4.40 2.65 69,77 50.25  Related Parties 0.00 4.04 0.00 206.80	(1,092,248,175.68) 0.00 71,877,939,178.56 468,487,718,146.22  130,598,435.23 0.00 5,717,796,732.18 582,136,290.72 65,098,533.98 220,293,318,376.86 8,796,978,782.37 0.00 70,018,277,440.76 0.00 57,871,927,225.91 363,476,131,818.01  5.11 3.12 69.13 53.03 5.14 0.00 0.5.12 0.00
Assigned Capital TOTAL STOCKHOLDERS' EQUITY  TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to Total Leatio of DOSRI Loans to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Leatio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to ILIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio PROFITABILITY Return on Equity (ROE) Return on Assets	P 48	0.00 72,565,510,504.80 93,361,028,703.41  178,487,279.27 0.00 4,919,003,247.74 609,709,813.84 3,039,754.73 233,044,768,121.11 9,455,742,048.26 0.00 69,077,324,691.55 0.00 69,112,527,306.18 86,400,602,262.68  4.40 2.65 69,77 50.25 4.08 Related Parties 0.00 206.80 110.60 10.79 1.80	(1,092,248,175.68) 0.00 71,877,939,178.56 468,487,718,146.22  130,598,435.23 0.00 5,717,796,732.18 582,136,290.72 65,098,533.98 220,293,318,376.86 8,796,978,782.37 0.00 70,018,277,440.76 0.00 57,871,927,225.91 363,476,131,818.01  5.11 3.12 69.13 53.03 5.14 0.00 5.12 0.00 197.40 111.43
Assigned Capital TOTAL STOCKHOLDERS' EQUITY  TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to of Non-Performing DOSRI Loans to Total Loans to ILIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio PROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY	P 48	0.00 72,565,510,504.80 93,361,028,703.41  178,487,279.27 0.00 4,919,003,247.74 609,709,813.84 3,039,754.73 233,044,768,121.11 9,455,742,048.26 0.00 69,077,324,691.55 0.00 69,112,527,306.18 86,400,602,262.68  4.40 2.65 69.77 50.25  Related Parties 0.00 4.04 0.00 206.80 110.60 10.79 1.80 7.17	(1,092,248,175.68) 0.00 71,877,939,178.56 468,487,718,146.22 130,598,435.23 0.00 5,717,796,732.18 582,136,290.72 65,098,533.98 220,293,318,376.86 8,796,978,782.37 0.00 70,018,277,440.76 0.00 57,871,927,225.91 363,476,131,818.01  5.11 3.12 69.13 53.03 5.14 0.00 5.12 0.00 197.40 111.43 11.03 1.85 7.28
Assigned Capital TOTAL STOCKHOLDERS' EQUITY  TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Le Ratio of Non-Performing DOSRI Loans to Total Loans to Inquibity Liquidity Coverage Ratio Net Stable Funding Ratio PROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio Tier 1 Capital Ratio	P 48	0.00 72,565,510,504.80 93,361,028,703.41  178,487,279.27 0.00 4,919,003,247.74 609,709,813.84 3,039,754.73 233,044,768,121.11 9,455,742,048.26 0.00 69,077,324,691.55 69,77,324,691.55 69,77 50.25  4.40 2.65 69,77 50.25 4.08 Related Parties 0.00 4.04 0.00 206.80 110.60 10.79 1.80 7.17	(1,092,248,175.68) 0.00 71,877,939,178.56 468,487,718,146.22 130,598,435.23 0.00 5,717,796,732.18 582,136,290.72 65,098,533.98 220,293,318,376.86 8,796,978,782.37 0.00 70,018,277,440.76 0.00 57,871,927,225.91 363,476,131,818.01  5.11 3.12 69.13 53.03 5.14 0.00 5.12 0.00 197.40 111.43 11.03 1.85 7.28
Assigned Capital TOTAL STOCKHOLDERS' EQUITY  TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Le Ratio of Non-Performing DOSRI Loans to Total Loans to Intolioty Liquidity Coverage Ratio Net Stable Funding Ratio PROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio	P 48	0.00 772,565,510,504.80 93,361,028,703.41  178,487,279.27 0.00 4,919,003,247.74 609,709,813.84 3,039,754.73 233,044,768,121.11 9,455,742,048.26 0.00 69,077,324,691.55 0.00 69,077,324,691.55 0.00 69,112,527,306.18 86,400,602,262.68  4.40 2.65 69,77 50.25  Related Parties 0.00 4.04 0.00  206.80 110.60 10.79 1.80 7.17	(1,092,248,175.68) 0.00 71,877,939,178.56 468,487,718,146.22  130,598,435.23 0.00 5,717,796,732.18 582,136,290.72 65,098,533.98 220,293,318,376.86 8,796,978,782.37 0.00 70,018,277,440.76 0.00 57,871,927,225.91 363,476,131,818.01  5.11 3.12 69.13 53.03 5.14 0.00 197.40 111.43 11.03 1.85 7.28

(Sgd.) Minda L. Cayabyab

FVP/Controller

Basel III Leverage Ratio

We, Minda L. Cayabyab and Daniel L. Ang Tan Chai of the above-mentioned bank do solemly swear that all matters set forth in the above Balance Sheet are true and correct to the best of our knowledge and belief.

> (Sgd.) Daniel L. Ang Tan Chai SVP/Chief Finance Officer

10.21

10.65

# 1/ This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL and Other Financial Assets Mandatorily Measured at FVPL. measured at FYPL. <sup>3</sup> This account is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision. <sup>3</sup> This account is comprised of Financial Liabilities Held for Trading and Financial Liabilities Designated at FVPL

We, Minda L. Cayabyab and Daniel L. Ang Tan Chai of the above-mentioned bank do solemly swear that all matters set forth in the above Consolidated Balance Sheet are true and correct to the best of our knowledge and belief.

### (Sgd.) Daniel L. Ang Tan Chai SVP/Chief Finance Officer

### **CONSOLIDATED STATEMENT OF CONDITION**

Bank and Financial Subsidiaries As of December 31, 2024

100770		Current Quarter	<b>Previous Quarter</b>		
ASSETS	_				
Cash and Cash Items	Р	9,358,931,195.99	7,603,840,564.22		
Due from Bangko Sentral ng Pilipinas		27,361,438,523.57	29,173,234,401.51		
Due from Other Central Banks and Banks - Net		4,749,461,051.34	2,546,286,306.80		
Financial Assets at Fair Value through Profit or Loss (FVPL)	1/	8,819,365,989.32	8,292,108,297.49		
Financial Assets at Fair Value Through Other					
Comprehensive Income (FVOCI) - Net		28,425,923,809.25	20,590,251,770.50		
Debt Securities at Amortized Cost - Net		83,186,763,954.84	76,739,515,264.07		
Loans to Bangko Sentral ng Pilipinas		0.00	0.00		
Interbank Loans Receivable		763,554,000.00	1,378,338,000.00		
Loans and Receivables - Others		334,818,236,343.88	324,446,274,799.08		
Loans and Receivables Arising from RA/CA/PR/SLB		0.00	1,956,658,959.72		
Total Loan Portfolio (TLP) - Gross		335,581,790,343.88	327,781,271,758.80		
Allowance for Credit Losses <sup>2</sup> /		9,913,567,217.72	11,099,125,625.94		
Total Loan Portfolio - Net		325,668,223,126.16	316,682,146,132.86		
Equity Investment in Subsidiaries, Associates and Joint Ventures	- N		1,357,518,956.15		
Bank Premises, Furniture, Fixture and Equipment - Net	5 - IV	7,358,989,309.09	7,525,497,299.92		
Real and Other Properties Acquired - Net		2,675,125,592.91	2,651,008,290.95		
Sales Contract Receivables - Net		86,329,838.48	91,345,813.01		
Non-Current Assets Held for Sale		0.00	0.00		
Other Assets - Net	_	24,803,605,833.95	23,662,027,737.06		
TOTAL ASSETS	P	523,818,534,303.91	496,914,780,834.54		
LIABILITIES					
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	Р	57,747,305.08	16,641,576.78		
Deposit Liabilities		385,554,588,813.78	370,699,760,220.82		
Bills Payable		40,066,126,365.03	26,149,405,674.63		
BSP (Rediscounting and Other Advances)		0.00	0.00		
Interbank Loans Payable		1,851,040,000.00	4,500,000,000.00		
Other Borrowings, including Deposit Substitutes		38,215,086,365.03	21,649,405,674.63		
Bonds Payable - Net		0.00	0.00		
Unsecured Subordinated Debt - Net		0.00	0.00		
Redeemable Preferred Shares		0.00	0.00		
Other Liabilities		25,574,629,443.95	28,171,102,312.47		
TOTAL LIABILITIES	P	451,253,091,927.84	425,036,909,784.70		
		,,,,	,,		
STOCKHOLDERS' EQUITY		22 400 754 442 22	22 400 754 442 22		
STOCKHOLDERS' EQUITY Capital Stock Additional Paid-In Capital	Р	22,499,754,110.00 5,065,058,589.66	22,499,754,110.00 5,065,058,589.66		

#### (2,226,760,273.16) Other Capital Accounts (1,092,248,175.56) Assigned Capital TOTAL STOCKHOLDERS' EQUITY P 72,565,442,376.07 71,877,871,049.84 TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY P 523,818,534,303.91 496,914,780,834.54 CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit 178,487,279.27 130,598,435.23 0.00 Performance Standby Letters of Credit

0.00 4,919,003,247.74 609,709,813.84 3,039,754.73 5,717,796,732.18 582,136,290.72 65,098,533.98 Commercial Letters of Credit Trade Related Guarantees Commitments 233.044,768,121.11 220,293,318,376,86 9,455,742,048.26 8,796,978,782.37 Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper 0.00 0.00 Trust Department Accounts 69,077,324,691.55 70,018,277,440.76 0.00 69,112,530,442.18 0.00 57,871,930,789.91 Derivatives TOTAL CONTINGENT ACCOUNTS P 386,400,605,398.68 363,476,135,382.01

**FINANCIAL INDICATORS (in %)** ASSET QUALITY
Gross Non-Performing Loans (NPL) Ratio 4.49 Net NPL Ratio 2.78 3.33 Gross NPL Coverage Ratio 65.80 64.30 Net NPL Coverage Ratio
RELATED PARTY TRANSACTIONS 49.14 Ratio of Loans to Related Parties to gross TLP 3.68 4.65 Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP 0.00 0.00 4.63 Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI 0.00 0.00 LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio 189.33 196.26 110.36 111.02 **PROFITABILITY** Return on Equity (ROE) 10.79 11.03 Return on Assets Net Interest Margin 7.54 7.65 **CAPITAL ADEQUACY** Common Equity Tier 1 Ratio Tier 1 Capital Ratio 12.66 12.95 12.66 12.95 13.44 13.73 LEVERAGE Basel III Leverage Ratio 10.99

## List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)

(Sgd.) Minda L. Cayabyab

FVP/Controller

**Undivided Profits** 

Retained Earnings

<sup>&</sup>lt;sup>1</sup>/ This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL and Other Financial Assets Mandatorily Measured at FVPL.
<sup>1</sup>/ This account is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.
<sup>3</sup>/ This account is comprised of Financial Liabilities Held for Trading and Financial Liabilities Designated at FVPL.

<sup>1</sup> East West Rural Bank 2 East West Finance and Leasing Corp.

List of Subsidiary Insurance Companies

<sup>1</sup> East West Insurance Brokerage Inc.