

## **EASTWEST BANKING CORPORATION**

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

## **STATEMENT OF CONDITION**

**Head Office and Branches** As of June 30, 2025

AS OF Julie 3	50,	2025	
ASSETS		<b>Current Quarter</b>	<b>Previous Quarter</b>
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 (FVPL) Financial Assets at Fair Value	P ) 1/	6,780,772,885.69 18,332,890,755.27 4,456,514,496.16 14,987,166,710.56	6,508,884,817.87 26,582,411,074.4 3,997,335,946.68 10,294,163,780.04
Through Other Comprehensive Income (FVOCI) - Net Debt Securities at Amortized Cost - Net Interbank Loans Receivable Loans and Receivables - Others		31,626,169,501.14 79,370,385,940.81 0.00 315,709,993,346.60	31,762,967,116.38 80,487,139,976.47 486,285,000.00 306,824,864,509.31
Loans and Receivables Arising from RA/CA/PR/SLB Total Loan Portfolio (TLP) - Gross Allowance for Credit Losses 2/ Total Loan Portfolio - Net Equity Investment in Subsidiaries,		0.00 315,709,993,346.60 10,974,564,973.22 304,735,428,373.38	1,871,743,089.76 309,182,892,599.07 10,586,273,426.83 298,596,619,172.24
Associates and Joint Ventures - Net Bank Premises, Furniture, Fixture and Equipment - Net Real and Other Properties Acquired - Net Sales Contract Receivables - Net		8,645,070,280.07 6,689,772,456.91 2,314,690,825.39 74,148,629.13	8,144,131,752.00 6,812,508,845.93 2,331,978,386.12 80,981,423.84
Other Assets - Net TOTAL ASSETS	P !	25,150,762,872.68 <b>503,163,773,727.19</b>	23,839,750,293.93 <b>499,438,872,585.90</b>
LIABILITIES Financial Liabilities at Fair Value through			
Profit or Loss (FVPL) 3/ Deposit Liabilities Bills Payable Interbank Loans Payable	Р	47,448,272.00 381,382,608,798.22 25,155,687,523.81 1,802,560,000.00	85,822,154.58 370,896,279,075.51 31,709,764,142.58 0.00
Other Borrowings, including Deposit Substitutes Other Liabilities TOTAL LIABILITIES	P 4	23,353,127,523.81 21,270,163,352.17 127,855,907,946.20	31,709,764,142.58 22,103,584,990.58 <b>424,795,450,363.25</b>
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STOCKHOLDERS' EQUITY Capital Stock	Р	22,499,754,110.00	22,499,754,110.00
Additional Paid-In Capital Undivided Profits		5,065,058,589.66 4,155,717,753.92	5,065,058,589.66 1,907,787,086.87
Retained Earnings Other Capital Accounts		45,698,027,145.31 (2,110,691,817.90)	47,228,010,424.79 (2,057,187,988.67)
TOTAL STOCKHOLDERS' EQUITY	P	75,307,865,780.99	74,643,422,222.65
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	5	03,163,773,727.19	499,438,872,585.90
CONTINGENT ACCOUNTS		204 525 544 60	171 000 536 33
Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments	Р	201,535,514.68 3,483,442,293.07 1,026,100,578.55 57,172,483.32 259,497,690,888.69	171,000,536.23 4,519,815,523.94 246,664,589.91 107,309,347.37 247,726,779,769.20
Spot Foreign Exchange Contracts Trust Department Accounts Others TOTAL CONTINGENT ACCOUNTS	P4	13,785,170,130.06 68,400,005,373.87 57,317,217,971.57	8,984,773,361.79 69,145,062,456.81 59,355,786,002.90 <b>390,257,191,588.15</b>
FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio		4.67	4.73
Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio		2.66 74.48 54.08	2.69 72.38 53.00
RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of DOSRI Loans to gross TLP		4.32 4.27	4.23 4.19
<b>LIQUIDITY</b> Liquidity Coverage Ratio Net Stable Funding Ratio		249.53 115.06	240.06 113.49
PROFITABILITY Return on Equity (ROE) Return on Assets		11.24 1.86	10.37 1.71
Net Interest Margin CAPITAL ADEQUACY		7.65	7.37
Common Equity Tier 1 Ratio Tier 1 Capital Ratio CAR		12.38 12.38 13.21	12.75 12.75 13.59
<b>LEVERAGE</b> Basel III Leverage Ratio		10.23	10.33

- 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.
- <sup>2/</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 Balance Sheet are true and correct to the best of our knowledge and belief.

## **CONSOLIDATED STATEMENT OF CONDITION**

Bank and Financial Subsidiaries As of June 30, 2025

As of June 30, 2025			
ACCETS	Current Quarte	r 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 (FVPL Financial Assets at Fair Value	P 6,857,308,189.5 19,341,249,197.3 4,966,412,748.6 14,987,166,710.5	9 27,274,330,195.41 8 5,097,728,530.33	
Through Other Comprehensive Income (FVOCI) - Net Debt Securities at Amortized Cost - Net Interbank Loans Receivable Loans and Receivables - Others Loans and Receivables Arising from RA/CA/PR/SLB Total Loan Portfolio (TLP) - Gross Allowance for Credit Losses 2/ Total Loan Portfolio - Net	31,626,169,501.1: 81,431,278,335.3 0.0 353,222,162,435.2 0.0 353,222,162,435.2 11,678,678,241.0 341,543,484,194.1:	4 82,558,915,308.93 0 486,285,000.00 341,146,178,684.31 0 1,871,743,089.76 3 343,504,206,774.07 7 11,258,193,554.45	
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net Bank Premises, Furniture, Fixture and Equipment - Net Real and Other Properties Acquired - Net Sales Contract Receivables - Net Other Assets - Net TOTAL ASSETS	1,309,897,129.2 7,105,925,264.6 2,315,387,918.7 74,148,629.1 26,021,558,135.3 <b>P 537,580,085,953.8</b>	0 7,199,932,158.07 3 2,332,675,479.46 3 80,981,423.84 0 24,445,271,609.21	
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/ Deposit Liabilities Bills Payable Interbank Loans Payable Other Borrowings, including Deposit Substitutes Other Liabilities	P 47,448,272.0 412,780,760,533.4 25,155,687,523.8 1,802,560,000.0 23,353,127,523.8 24,288,323,843.4 <b>P462,272,220,172.7</b>	3 399,433,389,914.76 1 31,709,764,142.58 0 0.00 1 31,709,764,142.58 6 25,322,050,443.08	
STOCKHOLDERS' EQUITY			
Capital Stock Additional Paid-In Capital Undivided Profits	P 22,499,754,110.0 5,065,058,589.6 4,155,717,753.9	6 5,065,058,589.66	
Retained Earnings Other Capital Accounts TOTAL STOCKHOLDERS' EQUITY	45,698,027,145.3 (2,110,691,817.79 <b>P 75,307,865,781.1</b>	(2,057,187,988.56)	
Other Capital Accounts	(2,110,691,817.79 <b>P 75,307,865,781.1</b>	(2,057,187,988.56) <b>74,643,422,222.77</b>	
Other Capital Accounts TOTAL STOCKHOLDERS' EQUITY	(2,110,691,817.79 <b>P 75,307,865,781.1</b>	(2,057,187,988.56) <b>74,643,422,222.77</b> <b>1 531,194,448,877.77</b> 8 171,000,536.23 <b>7</b> 4,519,815,523.94 246,664,589.91 20 107,309,347.37 9 247,726,779,769.20 8,984,773,361.79 7 69,145,062,456.81 7 59,355,832,667.90	
Other Capital Accounts TOTAL STOCKHOLDERS' EQUITY  TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)	(2,110,691,817.79 P 75,307,865,781.1: P 537,580,085,953.8: P 201,535,514.6: 3,483,442,293.0: 1,026,100,578.5: 57,172,483.3: 259,497,690,888.6: 13,785,170,130.0: 68,400,005,373.8: 57,317,264,994.5:	(2,057,187,988.56) <b>74,643,422,222.77</b> <b>1 531,194,448,877.77</b> 8 171,000,536.23 <b>7</b> 4,519,815,523.94 246,664,589.91 20 107,309,347.37 9 247,726,779,769.20 8,984,773,361.79 7 69,145,062,456.81 7 59,355,832,667.90	
Other Capital Accounts TOTAL STOCKHOLDERS' EQUITY  TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts 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	(2,110,691,817.79 P 75,307,865,781.1: P 537,580,085,953.8: P 201,535,514.6: 3,483,442,293.0: 1,026,100,578.5: 57,172,483.3: 259,497,690,888.6: 13,785,170,130.0: 68,400,005,373.8: 57,317,264,994.5:	(2,057,187,988.56) 74,643,422,222.77  1 531,194,448,877.77  8 171,000,536.23 7 4,519,815,523,94 246,664,589,91 2 107,309,347.37 9 247,726,779,769.20 6 8,984,773,361.79 6 9,145,062,456.81 7 59,355,832,667.90 1 390,257,238,253.15	
Other Capital Accounts TOTAL STOCKHOLDERS' EQUITY  TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts 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 DOSRI Loans to gross TLP	(2,110,691,817.79 P 75,307,865,781.1: P 537,580,085,953.8: P 201,535,514.6: 3,483,442,293.0: 1,026,100,578.5: 57,172,483.3: 259,497,690,888.6: 13,785,170,130.0: 68,400,005,373.8: 57,317,264,994.5: P 403,768,382,256.8: 4.6: 2.7: 71.1:	(2,057,187,988.56) 74,643,422,222.77  1 531,194,448,877.77  8 171,000,536.23 7 4,519,815,523,94 55 246,664,589.91 107,309,347.37 9 247,726,779,769.20 8,984,773,361.79 67 69,145,062,456.81 7 59,355,832,667.90 1 390,257,238,253.15	
Other Capital Accounts TOTAL STOCKHOLDERS' EQUITY  TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts 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 DOSRI Loans to gross TLP LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio	(2,110,691,817.79 P 75,307,865,781.1:  P 537,580,085,953.8:  P 201,535,514.6: 3,483,442,293.0 1,026,100,578.5 57,172,483.3 259,497,690,888.6: 13,785,170,130.0: 68,400,005,373.8 57,317,264,994.5 P 403,768,382,256.8  4.66 2.7 71.1: 51.8 3.8	(2,057,187,988.56) 74,643,422,222.77 1 531,194,448,877.77 8 171,000,536.23 7 4,519,815,523,94 55 246,664,589.91 2 107,309,347.37 9 247,726,779,769.20 8,984,773,361.79 6,9145,062,456.81 7 59,355,832,667.90 1 390,257,238,253.15	
Other Capital Accounts TOTAL STOCKHOLDERS' EQUITY  TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts 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 DOSRI Loans to gross TLP LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio PROFITABILITY Return on Equity (ROE) Return on Assets	(2,110,691,817.79 P 75,307,865,781.11 P 537,580,085,953.81 P 201,535,514.6 3,483,442,293.0 1,026,100,578.5 57,172,483.3 259,497,690,888.6 13,785,170,130.0 68,400,005,373.8 57,317,264,994.5 P 403,768,382,256.8  4.6 2.7 71.1 51.8 3.8 3.8 233,7 114.5	(2,057,187,988.56) 74,643,422,222.77 1 531,194,448,877.77 8 171,000,536.23 7 4,519,815,523.94 7 246,664,589.91 2 107,309,347.37 9 247,726,779,769.20 8 ,984,773,361.79 7 69,145,062,456.81 7 59,355,832,667.90 1 390,257,238,253.15 4 4.79 0 2.81 8 68.41 4 50.15 6 3.80 1 3.77 4 225.74 4 113.01 5 10.37 3 1.60	
Other Capital Accounts TOTAL STOCKHOLDERS' EQUITY  TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts 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 DOSRI Loans to gross TLP LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio PROFITABILITY Return on Equity (ROE)	(2,110,691,817.79 P 75,307,865,781.1: P 537,580,085,953.8: P 201,535,514.6: 3,483,442,293.0 1,026,100,578.5 57,172,483.3 259,497,690,888.6: 13,785,170,130.0 68,400,005,373.8 57,317,264,994.5 P 403,768,382,256.8  4.6: 2.7: 71.1: 51.8: 3.8: 3.8: 233.7: 114.5:	(2,057,187,988.56) 74,643,422,222.77  1 531,194,448,877.77  8 171,000,536.23 4,519,815,523.94 5 246,664,589.91 2 107,309,347.37 9 247,726,779,769.20 6 8,984,773,361.79 7 69,145,062,456.81 7 59,355,832,667.90 1 390,257,238,253.15  4 4 4.79 0 2.81 8 68.41 50.15 6 3.80 1 3.77 4 225.74 4 113.01 5 10.37 3 1.60 1 7.78	

List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)

- 1 East West Rural Bank
- 2 East West Finance and Leasing Corp. List of Subsidiary Insurance Companies
- 1 East West Insurance Brokerage Inc.
- $^{1/}$  This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL and Other Financial Assets Mandatorily Measured at FVPL.
- <sup>2/</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.

ters set forth in the above Consolidated Balance Sheet are true and correct to the best of our knowledge and belief.

We, Minda L. Cayabyab and Daniel L. Ang Tan Chai of the above-mentioned bank do solemly swear that all mat-

(Sgd.) Minda L. Cayabyab FVP/Controller

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

(Sgd.) Minda L. Cayabyab FVP/Controller

SVP/Chief Finance Officer

(Sgd.) Daniel L. Ang Tan Chai

**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.