

## **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 September 30, 2025

**Current Quarter** 

**Previous Quarter** 

ASSETS	Curre		r revious quarter
Cash and Cash Items		6,056,407.90	6,780,772,885.69
Due from Bangko Sentral ng Pilipinas Due from Other Central Banks and Banks - Net		5,030,665.27 4,995,497.84	18,332,890,755.27 4,456,514,496.16
Financial Assets at Fair Value through Profit or Loss (FV	PL) <sup>1/</sup> 13,22	6,080,581.21	14,987,166,710.56
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	34 56	6,509,460.48	31,626,169,501.14
Debt Securities at Amortized Cost - Net		37,474,414.74	79,370,385,940.81
Interbank Loans Receivable		0,980,000.00	0.00
Loans and Receivables - Others Total Loan Portfolio (TLP) - Gross		)1,172,507.11 )2,152,507.11	315,709,993,346.60 315,709,993,346.60
Allowance for Credit Losses 2/	11,98	37,163,130.05	10,974,564,973.22
Total Loan Portfolio - Net Equity Investment in Subsidiaries,	307,30	4,989,377.06	304,735,428,373.38
Associates and Joint Ventures - Net	9,23	2,347,364.46	8,645,070,280.07
Bank Premises, Furniture, Fixture and Equipment - Net		6,713,682.92	6,689,772,456.91
Real and Other Properties Acquired - Net Sales Contract Receivables - Net		1,272,374.60 9,984,872.37	2,314,690,825.39 74,148,629.13
Other Assets - Net	24,62	2,831,112.06	25,150,762,872.68
TOTAL ASSETS	P <u>508,644,</u>	285,810.91	503,163,773,727.19
LIABILITIES			
Financial Liabilities at Fair Value	P 20	7002 502 90	47 449 272 00
through Profit or Loss (FVPL) <sup>3/</sup> Deposit Liabilities		7,992,502.89 5,274,185.56	47,448,272.00 381,382,608,798.22
Bills Payable	31,09	8,803,034.40	25,155,687,523.81
Interbank Loans Payable Other Borrowings, including Deposit Substitutes		0,000,000.00 8,803,034.40	1,802,560,000.00 23,353,127,523.81
Other Liabilities		8,373,953.16	21,270,163,352.17
TOTAL LIABILITIES	P 429,920,	443,676.01	427,855,907,946.20
STOCKHOLDERS' EQUITY			
Capital Stock		9,754,110.00	22,499,754,110.00
Additional Paid-In Capital Undivided Profits		5,058,589.66 12,188,917.19	5,065,058,589.66 4,155,717,753.92
Retained Earnings		8,027,145.31	45,698,027,145.31
Other Capital Accounts		1,186,627.26)	(2,110,691,817.90)
TOTAL STOCKHOLDERS' EQUITY	P	842,134.90	75,307,865,780.99
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	D E00 644	285 810 91	503,163,773,727.19
TOTAL LIABILITIES AND STOCKHOLDERS EQUIT	P 300,044,	203,010.31	505/105/775/727115
CONTINGENT ACCOUNTS	P <u>300,044,</u>	203,010.31	303/103/773/727123
CONTINGENT ACCOUNTS Guarantees Issued	P 23	2,004,694.27	201,535,514.68
CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit	P 23 3,00	2,004,694.27 3,415,964.16	201,535,514.68 3,483,442,293.07
CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees	P 23. 3,00 25 7	2,004,694.27 13,415,964.16 1,436,626.87 '5,731,430.17	201,535,514.68 3,483,442,293.07 1,026,100,578.55 57,172,483.32
CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments	P 23. 3,00 25 7 281,98	2,004,694.27 13,415,964.16 1,436,626.87 15,731,430.17 7,964,004.30	201,535,514.68 3,483,442,293.07 1,026,100,578.55 57,172,483.32 259,497,690,888.69
CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees	P 23 3,00 25 7 281,98 9,16	2,004,694.27 13,415,964.16 1,436,626.87 '5,731,430.17	201,535,514.68 3,483,442,293.07 1,026,100,578.55 57,172,483.32
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	P 23. 3,00 25 7 281,98 9,16 72,51 70,61	2,004,694.27 13,415,964.16 1,436,626.87 5,731,430.17 7,964,004.30 2,362,924.43 4,035,868.16 9,219,040.90	201,535,514.68 3,483,442,293.07 1,026,100,578.55 57,172,483.32 259,497,690,888.69 13,785,170,130.06 68,400,005,373.873 57,317,217,971.57
CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts	P 23. 3,00 25 7 281,98 9,16 72,51	2,004,694.27 13,415,964.16 1,436,626.87 5,731,430.17 7,964,004.30 2,362,924.43 4,035,868.16 9,219,040.90	201,535,514.68 3,483,442,293.07 1,026,100,578.55 57,172,483.32 259,497,690,888.69 13,785,170,130.06 68,400,005,373.873
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 %)	P 23. 3,00 25 7 281,98 9,16 72,51 70,61	2,004,694.27 13,415,964.16 1,436,626.87 5,731,430.17 7,964,004.30 2,362,924.43 4,035,868.16 9,219,040.90	201,535,514.68 3,483,442,293.07 1,026,100,578.55 57,172,483.32 259,497,690,888.69 13,785,170,130.06 68,400,005,373.873 57,317,217,971.57
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	P 23. 3,00 25 7 281,98 9,16 72,51 70,61	2,004,694.27 3,415,964.16 1,436,626.87 5,731,430.17 7,964,004.30 2,362,924.43 4,025,868.16 9,219,040.90	201,535,514.68 3,483,442,293.07 1,026,100,578.55 57,172,483.32 259,497,690,888.69 13,785,170,130.06 68,400,005,373.873 57,317,217,971.57 403,768,335,233.81
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	P 23. 3,00 25 7 281,98 9,16 72,51 70,61	2,004,694.27 3,415,964.16 1,436,626.87 5,731,430.17 7,964,004.30 2,362,924.43 4,035,868.16 9,219,040.90 170,553.26	201,535,514.68 3,483,442,293.07 1,026,100,578.55 57,172,483.32 259,497,690,888.69 13,785,170,130.06 68,400,005,373.873 57,317,217,971.57 403,768,335,233.81
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	P 23. 3,00 25 7 281,98 9,16 72,51 70,61	2,004,694.27 13,415,964.16 1,436,626.87 5,731,430.17 7,964,004.30 2,362,924.43 4,035,868.16 9,219,040.90 170,553.26	201,535,514.68 3,483,442,293.07 1,026,100,578.55 57,172,483.32 259,497,690,888.69 13,785,170,130.06 68,400,005,373.873 57,317,217,971.57 403,768,335,233.81
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	P 23. 3,00 25 7 281,98 9,16 72,51 70,61	2,004,694.27 3,415,964.16 1,436,626.87 5,731,430.17 7,964,004.30 2,362,924.43 4,035,868.16 9,219,040.90 170,553.26	201,535,514.68 3,483,442,293.07 1,026,100,578.55 57,172,483.32 259,497,690,888.69 13,785,170,130.06 68,400,005,373.873 57,317,217,971.57 403,768,335,233.81
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	P 23. 3,00 25 7 281,98 9,16 72,51 70,61	2,004,694.27 13,415,964.16 1,436,626.87 5,731,430.17 7,964,004.30 2,362,924.43 4,035,868.16 9,219,040.90 170,553.26	201,535,514.68 3,483,442,293.07 1,026,100,578.55 57,172,483.32 259,497,690,888.69 13,785,170,130.06 68,400,005,373.873 57,317,217,971.57 403,768,335,233.81
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	P 23. 3,00 25 7 281,98 9,16 72,51 70,61	2,004,694.27 13,415,964.16 1,436,626.87 5,731,430.17 7,964,004.30 2,362,924.43 4,035,868.16 9,219,040.90 170,553.26 4,74 2.55 79.23 58.15 3.05	201,535,514.68 3,483,442,293.07 1,026,100,578.55 57,172,483.32 259,497,690,888.69 13,785,170,130.06 68,400,005,373.873 57,317,217,971.57 403,768,335,233.81
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 Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP	P 23 3,00 25,7 281,98 9,16 72,51 70,61 <b>P</b> 437,846,	2,004,694.27 3,415,964.16 1,436,626.87 5,731,430.17 7,964,004.30 4,035,868.16 9,219,040.90 170,553.26 4.74 2.55 79.23 58.15 3.05 0.00 3.00	201,535,514.68 3,483,442,293.07 1,026,100,578.55 57,172,483.32 259,497,690,888.69 13,785,170,130.06 68,400,005,373.873 57,317,217,971.57 403,768,335,233.81 4.67 2.66 74.48 54.08 4.32 0.00
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 Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to	P 23 3,00 25,7 281,98 9,16 72,51 70,61 <b>P</b> 437,846,	2,004,694.27 13,415,964.16 1,436,626.87 5,731,430.17 7,964,004.30 2,362,924.43 4,035,868.16 9,219,040.90 170,553.26 4.74 2.55 79.23 58.15 3.05 0.00	201,535,514.68 3,483,442,293.07 1,026,100,578.55 57,172,483.32 259,497,690,888.69 13,785,170,130.06 68,400,005,373.873 57,317,217,971.57 403,768,335,233.81 4.67 2.66 74.48 54.08 4.32
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 Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP	P 23 3,00 25,7 281,98 9,16 72,51 70,61 <b>P</b> 437,846,	2,004,694.27 3,415,964.16 1,436,626.87 5,731,430.17 7,964,004.30 4,035,868.16 9,219,040.90 170,553.26 4.74 2.55 79.23 58.15 3.05 0.00 3.00	201,535,514.68 3,483,442,293.07 1,026,100,578.55 57,172,483.32 259,497,690,888.69 13,785,170,130.06 68,400,005,373.873 57,317,217,971.57 403,768,335,233.81 4.67 2.66 74.48 54.08 4.32 0.00
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 Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio	P 23 3,00 25,7 281,98 9,16 72,51 70,61 <b>P</b> 437,846,	2,004,694.27 13,415,964.16 1,436,626.87 5,731,430.17 7,964,004.30 2,362,924.43 4,035,868.16 9,219,040.90 170,553.26 4,74 2.55 79.23 58.15 3.05 0.00 3.00 0.00	201,535,514.68 3,483,442,293.07 1,026,100,578.57 57,172,483.32 259,497,690,888.69 13,785,170,130.06 68,400,005,373.873 57,317,217,971.57 403,768,335,233.81  4.67 2.66 74.48 54.08 4.32 0.00 4.27 0.00
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 Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio PROFITABILITY	P 23 3,00 25,7 281,98 9,16 72,51 70,61 <b>P</b> 437,846,	2,004,694.27 3,415,964.16 1,436,626.87 5,731,430.17 7,964,004.30 4,035,868.16 9,219,040.90 170,553.26 4.74 2.55 79.23 58.15 3.05 0.00 3.00 0.00 309.15	201,535,514.68 3,483,442,293.07 1,026,100,578.55 57,172,483.32 259,497,690,888.69 13,785,170,130.06 68,400,005,373.873 57,317,217,971.57 403,768,335,233.81  4.67 2.66 74.48 54.08 4.32 0.00 4.27 0.00
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 Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of Non-Performing DOSRI Loans to Total Loans to LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio PROFITABILITY Return on Equity (ROE) Return on Assets	P 23 3,00 25,7 281,98 9,16 72,51 70,61 <b>P</b> 437,846,	2,004,694.27 13,415,964.16 1,436,626.87 5,731,430.17 7,964,004.30 2,362,924.43 4,035,868.16 9,219,040.90 170,553.26 4,74 2.55 79.23 58.15 3.05 0.00 3.00 3.00 3.00 3.00 3.01 115.32 11.63 1.94	201,535,514.68 3,483,442,293.07 1,026,100,578.55 57,172,483.32 259,497,690,888.69 13,785,170,130.06 68,400,005,373.873 57,317,217,971.57 403,768,335,233.81  4.67 2.66 74.48 54.08 4.32 0.00 4.27 0.00 4.27 0.00 249.53 115.06
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 Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio PROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin	P 23 3,00 25,7 281,98 9,16 72,51 70,61 <b>P</b> 437,846,	2,004,694.27 3,415,964.16 1,436,626.87 5,731,430.17 7,964,004.30 2,362,924.43 4,035,868.16 9,219,040.90 170,553.26 4.74 2.55 79.23 58.15 3.05 0.00 3.00 0.00 309.15 115.32 11.63	201,535,514.68 3,483,442,293.07 1,026,100,578.55 57,172,483.32 259,497,690,888.69 13,785,170,130.06 68,400,005,373.873 57,317,217,971.57 403,768,335,233.81  4.67 2.66 74.48 54.08 4.32 0.00 4.27 0.00 249.53 115.06
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 Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to LIQUIDITY 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 23 3,00 25,7 281,98 9,16 72,51 70,61 <b>P</b> 437,846,	2,004,694.27 13,415,964.16 1,436,626.87 5,731,430.17 7,964,004.30 2,362,924.43 4,035,868.16 9,219,040.90 170,553.26 4.74 2.55 79.23 58.15 3.05 0.00 3.00 0.00 309.15 115.32 11.63 1.94 7.83 12.68	201,535,514.68 3,483,442,293.07 1,026,100,578.55 57,172,483.32 259,497,690,888.69 13,785,170,130.06 68,400,005,373.873 57,317,217,971.57 403,768,335,233.81  4.67 2.66 74.48 54.08 4.32 0.00 4.27 0.00 4.27 0.00 249.53 115.06 11.24 1.86 7.65
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 Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to LIQUIDITY 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 23 3,00 25,7 281,98 9,16 72,51 70,61 <b>P</b> 437,846,	2,004,694.27 13,415,964.16 1,436,626.87 5,731,430.17 7,964,004.30 2,362,924.43 4,035,868.16 9,219,040.90 170,553.26 4.74 2.55 79.23 58.15 3.05 0.00 3.00 0.00 309.15 115.32 11.63 1.94 7.83	201,535,514.68 3,483,442,293.07 1,026,100,578.55 57,172,483.32 259,497,690,888.69 13,785,170,130.06 68,400,005,373.873 57,317,217,971.57 403,768,335,233.81  4.67 2.66 74.48 54.08 4.32 0.00 4.27 0.00 249.53 115.06 11.24 1.86 7.65 12.38 12.38
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 Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to LIQUIDITY 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 23 3,00 25,7 281,98 9,16 72,51 70,61 <b>P</b> 437,846,	2,004,694.27 13,415,964.16 1,436,626.87 5,731,430.17 7,964,004.30 2,362,924.43 4,035,868.16 9,219,040.90 170,553.26 4.74 2.55 79.23 58.15 3.05 0.00 3.00 0.00 309.15 115.32 11.63 1.94 7.83 12.68	201,535,514.68 3,483,442,293.07 1,026,100,578.55 57,172,483.32 259,497,690,888.69 13,785,170,130.06 68,400,005,373.873 57,317,217,971.57 403,768,335,233.81  4.67 2.66 74.48 54.08 4.32 0.00 4.27 0.00 4.27 0.00 249.53 115.06 11.24 1.86 7.65
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 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 Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to LIQUIDITY 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 CAR	P 23 3,00 25,7 281,98 9,16 72,51 70,61 <b>P</b> 437,846,	2,004,694.27 13,415,964.16 1,436,626.87 5,731,430.17 7,964,004.30 2,362,924.43 4,035,868.16 9,219,040.90 170,553.26 4.74 2.55 79.23 58.15 3.05 0.00 3.00 0.00 309.15 115.32 11.63 1.94 7.83	201,535,514.68 3,483,442,293.07 1,026,100,578.55 57,172,483.32 259,497,690,888.69 13,785,170,130.06 68,400,005,373.873 57,317,217,971.57 403,768,335,233.81  4.67 2.66 74.48 54.08 4.32 0.00 4.27 0.00 249.53 115.06 11.24 1.86 7.65 12.38 12.38

## **CONSOLIDATED STATEMENT OF CONDITION**

Bank and Financial Subsidiaries As of September 30, 2025

		<b>Current Quarter</b>	<b>Previous Quarter</b>
ASSETS		_	
Cash and Cash Items Due from Bangko Sentral ng Pilipinas Due from Other Central Banks and Banks - Net	Р	6,644,110,681.39 19,290,373,313.27 4,714,742,022.90	6,857,308,189.52 19,341,249,197.39 4,966,412,748.68
Financial Assets at Fair Value through Profit or Loss (FV Financial Assets at Fair Value Through	'PL) 1/	13,226,080,581.21	14,987,166,710.56
Other Comprehensive Income (FVOCI) - Net		34,566,509,460.48	31,626,169,501.14
Debt Securities at Amortized Cost - Net		85,037,237,531.62	81,431,278,335.34
Interbank Loans Receivable		290,980,000.00	0.00
Loans and Receivables - Others		364,674,692,592.51	353,222,162,435.23
Total Loan Portfolio (TLP) - Gross		364,965,672,592.51	353,222,162,435.23
Allowance for Credit Losses 2/		12,683,563,229.76	11,678,678,241.07
Total Loan Portfolio - Net		352,282,109,362,75	341,543,484,194,16
Equity Investment in Subsidiaries,		,,,	- 1-70 107 10 17-2 11-2
Associates and Joint Ventures - Net		1,284,649,853.60	1,309,897,129.26
Bank Premises, Furniture, Fixture and Equipment - Net		7,076,645,982.27	7,105,925,264.60
Real and Other Properties Acquired - Net		2,411,969,467.94	2,315,387,918.73
Sales Contract Receivables - Net		69,984,872.37	74,148,629.13
Other Assets - Net		25,785,371,370.19	26,021,658,135.30
TOTAL ASSETS	D .	552,389,784,499.99	537,580,085,953.81
IOTAL ASSLIS		332,309,704,499.99	337,300,003,933.01
LIABILITIES			
Financial Liabilities at Fair Value			

LIABILITIES			
Financial Liabilities at Fair Value	_	207.002.502.00	47 440 272 00
through Profit or Loss (FVPL) 3/	Р	207,992,502.89	47,448,272.00
Deposit Liabilities		415,996,682,308.77	412,780,760,533.43
Bills Payable		31,098,803,034.40	25,155,687,523.81
Interbank Loans Payable		2,300,000,000.00	1,802,560,000.00
Other Borrowings, including Deposit Substitutes		28,798,803,034.40	23,353,127,523.81
Other Liabilities		26,362,464,518.91	24,288,323,843.46
TOTAL LIABILITIES	Ρ -	473,665,942,364.97	462,272,220,172.70
	-		, , ,
STOCKHOLDERS' EQUITY			
STOCKHOLDERS' EQUITY Capital Stock	P	22,499,754,110.00	22,499,754,110.00
Capital Stock		22,499,754,110.00	
Capital Stock Additional Paid-In Capital		22,499,754,110.00 5,065,058,589.66	5,065,058,589.66
Capital Stock Additional Paid-In Capital Undivided Profits		22,499,754,110.00 5,065,058,589.66 6,542,188,917.19	5,065,058,589.66 4,155,717,753.92
Capital Stock Additional Paid-In Capital Undivided Profits Retained Earnings		22,499,754,110.00 5,065,058,589.66 6,542,188,917.19 45,698,027,145.32	5,065,058,589.66 4,155,717,753.92 45,698,027,145.32
Capital Stock Additional Paid-In Capital Undivided Profits		22,499,754,110.00 5,065,058,589.66 6,542,188,917.19	5,065,058,589.66 4,155,717,753.92

CONTINGENT ACCOUNTS			
Guarantees Issued	Р	232,004,694.27	201,535,514.68
Performance Standby Letters of Credit		3,003,415,964.16	3,483,442,293.07
Commercial Letters of Credit		251,436,626.87	1,026,100,578.55
Trade Related Guarantees		75,731,430.17	57,172,483.32
Commitments		281,987,964,004.30	259,497,690,888.69
Spot Foreign Exchange Contracts		9,162,362,924.43	13,785,170,130.06
Trust Department Accounts		72,514,035,868.16	68,400,005,373.87
Others		70,622,559,925.32	57,317,264,994.57
TOTAL CONTINGENT ACCOUNTS	P ]	437,849,511,437.68	403,768,382,256.81

TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY P 552,389,784,499.99 537,580,085,953.81

FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	4.56	4.64
Net NPL Ratio	2.51	2.70
Gross NPL Coverage Ratio	76.13	71.18
Net NPL Coverage Ratio	55.90	51.84
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	2.67	3.86
Ratio of Non-Performing Loans		
to Related Parties to Total Loans to Related Parties	0.00	0.00
Ratio of DOSRI Loans to gross TLP	2.63	3.81
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00	0.00
LIQUIDITY	275 62	222.74
Liquidity Coverage Ratio	275.63	233.74
Net Stable Funding Ratio	114.69	114.54
PROFITABILITY	11.63	11.25
Return on Equity (ROE) Return on Assets		
	1.79 8.15	1.73 8.01
Net Interest Margin CAPITAL ADEQUACY	0.15	6.01
Common Equity Tier 1 Ratio	12.72	12.61
Tier 1 Capital Ratio	12.72	12.61
CAR	13.56	13.44
LEVERAGE	15.50	15.77
Basel III Leverage Ratio	10.87	10.69
busci III Levelage Natio	10.07	10.09
List of Figure 1: Allied Cubeiding (cubeiding Cubeiding Transcript	C:\	

List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)

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.) Minda L. Cayabyab FVP/Controller

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

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.) Minda L. Cayabyab FVP/Controller

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

**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.

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

List of Subsidiary Insurance Companies 1 East West Insurance Brokerage Inc.

This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL and Other Financial Assets Mandatorily Measured at FVPL.
 This account is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.
 This account is comprised of Financial Liabilities Held for Trading and Financial Liabilities Designated at FVPL.

This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL and Other Financial Assets Mandatorily Measured at FVPL.
 This account is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.
 This account is comprised of Financial Liabilities Held for Trading and Financial Liabilities Designated at FVPL.