

STATEMENT OF CONDITION			
Head Office and Branches			
As of September 30, 2025			
		Current Quarter	Previous Quarter
ASSETS			
Cash and Cash Items	P	6,556,056,407.90	6,780,772,885.69
Due from Bangko Sentral ng Pilipinas		18,465,030,665.27	18,332,890,755.27
Due from Other Central Banks and Banks - Net		2,594,995,497.84	4,456,514,496.16
Financial Assets at Fair Value through Profit or Loss (FVPL) ^{1/}		13,226,080,581.21	14,987,166,710.56
Financial Assets at Fair Value Through			
Other Comprehensive Income (FVOCI) - Net		34,566,509,460.48	31,626,169,501.14
Debt Securities at Amortized Cost - Net		82,987,474,414.74	79,370,385,940.81
Interbank Loans Receivable		290,980,000.00	0.00
Loans and Receivables - Others		319,001,172,507.11	315,709,993,346.60
Total Loan Portfolio (TLP) - Gross		319,292,152,507.11	315,709,993,346.60
Allowance for Credit Losses ^{2/}		11,987,163,130.05	10,974,564,973.22
Total Loan Portfolio - Net		307,304,989,377.06	304,735,428,373.38
Equity Investment in Subsidiaries,			
Associates and Joint Ventures - Net		9,232,347,364.46	8,645,070,280.07
Bank Premises, Furniture, Fixture and Equipment - Net		6,606,713,682.92	6,689,772,456.91
Real and Other Properties Acquired - Net		2,411,272,374.60	2,314,690,825.39
Sales Contract Receivables - Net		69,984,872.37	74,148,629.13
Other Assets - Net		24,622,831,112.06	25,150,762,872.68
TOTAL ASSETS	P	508,644,285,810.91	503,163,773,727.19
LIABILITIES			
Financial Liabilities at Fair Value			
through Profit or Loss (FVPL) ^{3/}	P	207,992,502.89	47,448,272.00
Deposit Liabilities		375,585,274,185.56	381,382,608,798.22
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		23,028,373,953.16	21,270,163,352.17
TOTAL LIABILITIES	P	429,920,443,676.01	427,855,907,946.20
STOCKHOLDERS' EQUITY			
Capital Stock	P	22,499,754,110.00	22,499,754,110.00
Additional Paid-In Capital		5,065,058,589.66	5,065,058,589.66
Undivided Profits		6,542,188,917.19	4,155,717,753.92
Retained Earnings		45,698,027,145.31	45,698,027,145.31
Other Capital Accounts		(1,081,186,627.26)	(2,110,691,817.90)
TOTAL STOCKHOLDERS' EQUITY	P	78,723,842,134.90	75,307,865,780.99
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P	508,644,285,810.91	503,163,773,727.19
CONTINGENT ACCOUNTS			
Guarantees Issued	P	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	68,400,005,373.873
Others		70,619,219,040.90	57,317,217,971.57
TOTAL CONTINGENT ACCOUNTS	P	437,846,170,553.26	403,768,335,233.81
FINANCIAL INDICATORS (in %)			
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio		4.74	4.67
Net NPL Ratio		2.55	2.66
Gross NPL Coverage Ratio		79.23	74.48
Net NPL Coverage Ratio		58.15	54.08
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to gross TLP		3.05	4.32
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		3.00	4.27
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI		0.00	0.00
LIQUIDITY			
Liquidity Coverage Ratio		309.15	249.53
Net Stable Funding Ratio		115.32	115.06
PROFITABILITY			
Return on Equity (ROE)		11.63	11.24
Return on Assets		1.94	1.86
Net Interest Margin		7.83	7.65
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio		12.68	12.38
Tier 1 Capital Ratio		12.68	12.38
CAR		13.51	13.21
LEVERAGE			
Basel III Leverage Ratio		10.53	10.23

^{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.

^{2/} This account is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.

^{3/} 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 solemnly 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

CONSOLIDATED STATEMENT OF CONDITION			
Bank and Financial Subsidiaries			
As of September 30, 2025			
		Current Quarter	Previous Quarter
ASSETS			
Cash and Cash Items	P	6,644,110,681.39	6,857,308,189.52
Due from Bangko Sentral ng Pilipinas		19,290,373,313.27	19,341,249,197.39
Due from Other Central Banks and Banks - Net		4,714,742,022.90	4,966,412,748.68
Financial Assets at Fair Value through Profit or Loss (FVPL) ^{1/}		13,226,080,581.21	14,987,166,710.56
Financial Assets at Fair Value Through			
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,			
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	P	552,389,784,499.99	537,580,085,953.81
LIABILITIES			
Financial Liabilities at Fair Value			
through Profit or Loss (FVPL) ^{3/}	P	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	P	473,665,942,364.97	462,272,220,172.70
STOCKHOLDERS' EQUITY			
Capital Stock	P	22,499,754,110.00	22,499,754,110.00
Additional Paid-In Capital		5,065,058,589.66	5,065,058,589.66
Undivided Profits		6,542,188,917.19	4,155,717,753.92
Retained Earnings		45,698,027,145.32	45,698,027,145.32
Other Capital Accounts		(1,081,186,627.15)	(2,110,691,817.79)
TOTAL STOCKHOLDERS' EQUITY	P	78,723,842,135.02	75,307,865,781.11
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P	552,389,784,499.99	537,580,085,953.81
CONTINGENT ACCOUNTS			
Guarantees Issued	P	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
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			
Liquidity Coverage Ratio		275.63	233.74
Net Stable Funding Ratio		114.69	114.54
PROFITABILITY			
Return on Equity (ROE)		11.63	11.25
Return on Assets		1.79	1.73
Net Interest Margin		8.15	8.01
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio		12.72	12.61
Tier 1 Capital Ratio		12.72	12.61
CAR		13.56	13.44
LEVERAGE			
Basel III Leverage Ratio		10.87	10.69
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.

^{2/} This account is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.

^{3/} 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 solemnly 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.	