

STATEMENT OF CONDITION
Head Office and Branches
As of March 31, 2026

CONSOLIDATED STATEMENT OF CONDITION
Bank and Financial Subsidiaries
As of March 31, 2026

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

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.

	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	P 6,262,716,914.92	8,351,455,841.92
Due from Bangko Sentral ng Pilipinas	10,930,990,939.18	18,922,090,259.07
Due from Other Central Banks and Banks - Net	4,426,602,225.16	7,967,155,348.90
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	15,202,019,782.51	12,859,631,845.81
Financial Assets at Fair Value		
Through Other Comprehensive Income (FVOCI) - Net	34,714,911,834.90	25,959,426,116.15
Debt Securities at Amortized Cost - Net	94,602,460,415.98	83,662,385,081.35
Interbank Loans Receivable	4,214,960,000.00	6,793,380,000.00
Loans and Receivables - Others	333,942,144,818.33	336,173,926,259.32
Total Loan Portfolio (TLP) - Gross	338,157,104,818.33	342,967,306,259.32
Allowance for Credit Losses 2/	14,792,689,255.37	12,224,748,806.39
Total Loan Portfolio - Net	323,364,415,562.96	330,742,557,452.93
Equity Investment in Subsidiaries,		
Associates and Joint Ventures - Net	10,391,417,936.89	9,896,292,349.44
Bank Premises, Furniture, Fixture and Equipment - Net	6,254,554,769.54	6,425,898,073.29
Real and Other Properties Acquired - Net	2,267,895,852.71	2,359,689,448.50
Sales Contract Receivables - Net	65,535,721.07	66,720,248.13
Non-Current Assets Held for Sale	0.00	0.00
Other Assets - Net	27,583,674,919.48	27,396,050,826.44
TOTAL ASSETS	P 536,067,196,875.30	534,609,352,891.93
LIABILITIES		
Financial Liabilities at Fair Value through		
Profit or Loss (FVPL) 3/	P 1,567,811,124.51	86,847,750.22
Deposit Liabilities	407,171,339,560.02	395,597,564,235.56
Bills Payable	23,983,293,994.08	30,340,104,655.95
Interbank Loans Payable	0.00	1,822,490,000.00
Other Borrowings, including Deposit Substitutes	23,983,293,994.08	28,517,614,655.95
Other Liabilities	22,302,649,635.22	27,672,735,506.54
TOTAL LIABILITIES	P 455,025,094,313.83	453,697,252,148.27
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	1,775,689,573.72	9,152,940,097.93
Retained Earnings	54,850,967,243.91	45,698,027,145.31
Other Capital Accounts	(3,149,366,955.82)	(1,503,679,199.24)
TOTAL STOCKHOLDERS' EQUITY	P 81,042,102,561.47	80,912,100,743.66
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 536,067,196,875.30	534,609,352,891.93
CONTINGENT ACCOUNTS		
Guarantees Issued	P 214,155,344.97	222,741,485.11
Performance Standby Letters of Credit	3,355,780,298.78	3,587,246,671.40
Commercial Letters of Credit	456,899,324.81	392,672,177.79
Trade Related Guarantees	893,471.87	864,673.93
Commitments	293,924,495,608.61	281,567,754,779.77
Spot Foreign Exchange Contracts	9,841,786,496.39	6,202,998,500.27
Trust Department Accounts	74,422,193,594.96	74,364,617,153.80
Others	142,315,762,767.14	31,334,419,984.92
TOTAL CONTINGENT ACCOUNTS	P 524,531,966,907.53	397,673,315,426.99
FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	5.25	4.45
Net NPL Ratio	2.60	2.48
Gross NPL Coverage Ratio	83.32	80.13
Net NPL Coverage Ratio	63.79	58.17
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	2.94	3.48
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	2.91	3.45
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00	0.00
LIQUIDITY		
Liquidity Coverage Ratio	404.74	393.96
Net Stable Funding Ratio	118.45	116.27
PROFITABILITY		
Return on Equity (ROE)	8.74	12.01
Return on Assets	1.48	2.02
Net Interest Margin	8.24	7.97
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	11.92	12.42
Tier 1 Capital Ratio	11.92	12.42
CAR	12.74	13.27
LEVERAGE		
Basel III Leverage Ratio	9.95	10.27

	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	P 6,365,595,611.88	8,437,199,417.80
Due from Bangko Sentral ng Pilipinas	12,626,988,584.84	20,257,500,955.09
Due from Other Central Banks and Banks - Net	5,544,997,902.20	9,291,342,658.62
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	15,202,019,782.51	12,859,631,845.81
Financial Assets at Fair Value		
Through Other Comprehensive Income (FVOCI) - Net	34,714,911,834.90	25,959,426,116.15
Debt Securities at Amortized Cost - Net	96,629,865,956.98	85,701,093,269.51
Interbank Loans Receivable	4,214,960,000.00	6,793,380,000.00
Loans and Receivables - Others	390,372,733,331.40	385,180,604,326.59
Total Loan Portfolio (TLP) - Gross	394,587,693,331.40	391,973,984,326.59
Allowance for Credit Losses 2/	15,427,625,800.92	12,786,589,429.36
Total Loan Portfolio - Net	379,160,067,530.48	379,187,394,897.23
Equity Investment in Subsidiaries,		
Associates and Joint Ventures - Net	1,227,251,705.41	1,279,084,414.03
Bank Premises, Furniture, Fixture and Equipment - Net	6,736,668,261.00	6,899,809,217.00
Real and Other Properties Acquired - Net	2,268,592,946.05	2,360,386,541.84
Sales Contract Receivables - Net	65,535,721.07	66,720,248.13
Non-Current Assets Held for Sale	0.00	0.00
Other Assets - Net	28,955,339,257.39	28,570,549,536.47
TOTAL ASSETS	P 589,497,835,094.71	580,870,139,117.68
LIABILITIES		
Financial Liabilities at Fair Value through		
Profit or Loss (FVPL) 3/	P 1,567,811,124.51	86,847,750.22
Deposit Liabilities	455,390,251,272.59	438,071,773,952.97
Bills Payable	23,983,293,994.08	30,340,104,655.95
Interbank Loans Payable	0.00	1,822,490,000.00
Other Borrowings, including Deposit Substitutes	23,983,293,994.08	28,517,614,655.95
Other Liabilities	27,514,376,141.94	31,459,312,014.76
TOTAL LIABILITIES	P 508,455,732,533.12	499,958,038,373.90
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	1,775,689,573.72	9,152,940,097.93
Retained Earnings	54,850,967,243.91	45,698,027,145.32
Other Capital Accounts	(3,149,366,955.71)	(1,503,679,199.13)
TOTAL STOCKHOLDERS' EQUITY	P 81,042,102,561.59	80,912,100,743.78
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 589,497,835,094.71	580,870,139,117.68
CONTINGENT ACCOUNTS		
Guarantees Issued	P 214,155,344.97	222,741,485.11
Performance Standby Letters of Credit	3,355,780,298.78	3,587,246,671.40
Commercial Letters of Credit	456,899,324.81	392,672,177.79
Trade Related Guarantees	893,471.87	864,673.93
Commitments	293,924,495,608.61	281,567,754,779.77
Spot Foreign Exchange Contracts	9,841,786,496.39	6,202,998,500.27
Trust Department Accounts	74,422,193,594.96	74,364,617,153.80
Others	142,315,779,685.04	31,334,449,952.92
TOTAL CONTINGENT ACCOUNTS	P 524,531,983,825.43	397,673,345,394.99
FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	5.05	4.30
Net NPL Ratio	2.64	2.49
Gross NPL Coverage Ratio	77.47	75.78
Net NPL Coverage Ratio	59.50	55.30
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	2.52	3.04
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	2.50	3.02
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00	0.00
LIQUIDITY		
Liquidity Coverage Ratio	342.93	334.22
Net Stable Funding Ratio	116.93	115.45
PROFITABILITY		
Return on Equity (ROE)	8.74	12.01
Return on Assets	1.35	1.86
Net Interest Margin	8.44	8.25
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	12.00	12.63
Tier 1 Capital Ratio	12.00	12.63
CAR	12.81	13.46
LEVERAGE		
Basel III Leverage Ratio	10.31	10.72
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 Balance Sheet are true and correct to the best of our knowledge and belief.

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^{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

(Sgd.) Minda L. Cayabyab
FVP/Controller

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