

STATEMENT OF CONDITION
Head Office and Branches
As of December 31, 2025

CONSOLIDATED STATEMENT OF CONDITION
Bank and Financial Subsidiaries
As of December 31, 2025

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.

	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	P 8,351,455,841.92	6,556,056,407.90
Due from Bangko Sentral ng Pilipinas	18,922,090,259.07	18,465,030,665.27
Due from Other Central Banks and Banks - Net	7,967,155,348.90	2,594,995,497.84
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	12,859,631,845.81	13,226,080,581.21
Financial Assets at Fair Value		
Through Other Comprehensive Income (FVOCI) - Net	25,959,426,116.15	34,566,509,460.48
Debt Securities at Amortized Cost - Net	83,662,385,081.35	82,987,474,414.74
Interbank Loans Receivable	6,793,380,000.00	290,980,000.00
Loans and Receivables - Others	336,173,926,259.32	319,001,172,507.11
Total Loan Portfolio (TLP) - Gross	342,967,306,259.32	319,292,152,507.11
Allowance for Credit Losses 2/	12,224,748,806.39	11,987,163,130.05
Total Loan Portfolio - Net	330,742,557,452.93	307,304,989,377.06
Equity Investment in Subsidiaries,		
Associates and Joint Ventures - Net	9,896,292,349.44	9,232,347,364.46
Bank Premises, Furniture, Fixture and Equipment - Net	6,425,898,073.29	6,606,713,682.92
Real and Other Properties Acquired - Net	2,359,689,448.50	2,411,272,374.60
Sales Contract Receivables - Net	66,720,248.13	69,984,872.37
Other Assets - Net	27,396,050,826.44	24,622,831,112.06
TOTAL ASSETS	P 534,609,352,891.93	508,644,285,810.91

	Current Quarter	Previous Quarter
LIABILITIES		
Financial Liabilities at Fair Value through		
Profit or Loss (FVPL) 3/	P 86,847,750.22	207,992,502.89
Deposit Liabilities	395,597,564,235.56	375,585,274,185.56
Bills Payable	30,340,104,655.95	31,098,803,034.40
Interbank Loans Payable	1,822,490,000.00	2,300,000,000.00
Other Borrowings, including Deposit Substitutes	28,517,614,655.95	28,798,803,034.40
Other Liabilities	27,672,735,506.54	23,028,373,953.16
TOTAL LIABILITIES	P 453,697,252,148.27	429,920,443,676.01

	Current Quarter	Previous Quarter
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	9,152,940,097.93	6,542,188,917.19
Retained Earnings	45,698,027,145.31	45,698,027,145.31
Other Capital Accounts	(1,503,679,199.24)	(1,081,186,627.26)
TOTAL STOCKHOLDERS' EQUITY	P 80,912,100,743.66	78,723,842,134.90

	Current Quarter	Previous Quarter
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 534,609,352,891.93	508,644,285,810.91

	Current Quarter	Previous Quarter
CONTINGENT ACCOUNTS		
Guarantees Issued	P 222,741,485.11	232,004,694.27
Performance Standby Letters of Credit	3,587,246,671.40	3,003,415,964.16
Commercial Letters of Credit	392,672,177.79	251,436,626.87
Trade Related Guarantees	864,673.93	75,731,430.17
Commitments	281,567,754,779.77	281,987,964,004.30
Spot Foreign Exchange Contracts	6,202,998,500.27	9,162,362,924.43
Trust Department Accounts	74,364,617,153.80	72,514,035,868.16
Others	31,334,419,984.92	70,619,219,040.90
TOTAL CONTINGENT ACCOUNTS	P 397,673,315,426.99	437,846,170,553.26

FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	4.45	4.74
Net NPL Ratio	2.48	2.55
Gross NPL Coverage Ratio	80.13	79.23
Net NPL Coverage Ratio	58.17	58.15
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	3.48	3.05
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	3.45	3.00
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00	0.00
LIQUIDITY		
Liquidity Coverage Ratio	393.96	309.15
Net Stable Funding Ratio	116.27	115.32
PROFITABILITY		
Return on Equity (ROE)	12.01	11.63
Return on Assets	2.02	1.94
Net Interest Margin	7.97	7.83
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	12.42	12.68
Tier 1 Capital Ratio	12.42	12.68
CAR	13.27	13.51
LEVERAGE		
Basel III Leverage Ratio	10.27	10.53

^{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

	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	P 8,437,199,417.80	6,644,110,681.39
Due from Bangko Sentral ng Pilipinas	20,257,500,955.09	19,290,373,313.27
Due from Other Central Banks and Banks - Net	9,291,342,658.62	4,714,742,022.90
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	12,859,631,845.81	13,226,080,581.21
Financial Assets at Fair Value		
Through Other Comprehensive Income (FVOCI) - Net	25,959,426,116.15	34,566,509,460.48
Debt Securities at Amortized Cost - Net	85,701,093,269.51	85,037,237,531.62
Interbank Loans Receivable	6,793,380,000.00	290,980,000.00
Loans and Receivables - Others	385,180,604,326.59	364,674,692,592.51
Total Loan Portfolio (TLP) - Gross	391,973,984,326.59	364,965,672,592.51
Allowance for Credit Losses 2/	12,786,589,429.36	12,683,563,229.76
Total Loan Portfolio - Net	379,187,394,897.23	352,282,109,362.75
Equity Investment in Subsidiaries,		
Associates and Joint Ventures - Net	1,279,084,414.03	1,284,649,853.60
Bank Premises, Furniture, Fixture and Equipment - Net	6,606,713,682.92	7,076,645,982.27
Real and Other Properties Acquired - Net	2,360,386,541.84	2,411,969,467.94
Sales Contract Receivables - Net	66,720,248.13	69,984,872.37
Other Assets - Net	28,570,549,536.47	25,785,371,370.19
TOTAL ASSETS	P 580,870,139,117.68	552,389,784,499.99

	Current Quarter	Previous Quarter
LIABILITIES		
Financial Liabilities at Fair Value through		
Profit or Loss (FVPL) 3/	P 86,847,750.22	207,992,502.89
Deposit Liabilities	438,071,773,952.97	415,996,682,308.77
Bills Payable	30,340,104,655.95	31,098,803,034.40
Interbank Loans Payable	1,822,490,000.00	2,300,000,000.00
Other Borrowings, including Deposit Substitutes	28,517,614,655.95	28,798,803,034.40
Other Liabilities	31,459,312,014.76	26,362,464,518.91
TOTAL LIABILITIES	P 499,958,038,373.90	473,665,942,364.97

	Current Quarter	Previous Quarter
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	9,152,940,097.93	6,542,188,917.19
Retained Earnings	45,698,027,145.32	45,698,027,145.32
Other Capital Accounts	(1,503,679,199.13)	(1,081,186,627.15)
TOTAL STOCKHOLDERS' EQUITY	P 80,912,100,743.78	78,723,842,135.02

	Current Quarter	Previous Quarter
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 580,870,139,117.68	552,389,784,499.99

	Current Quarter	Previous Quarter
CONTINGENT ACCOUNTS		
Guarantees Issued	P 222,741,485.11	232,004,694.27
Performance Standby Letters of Credit	3,587,246,671.40	3,003,415,964.16
Commercial Letters of Credit	392,672,177.79	251,436,626.87
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Trust Department Accounts	74,364,617,153.80	72,514,035,868.16
Others	31,334,449,952.92	70,622,559,925.32
TOTAL CONTINGENT ACCOUNTS	P 397,673,345,394.99	437,849,511,437.68

FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	4.30	4.56
Net NPL Ratio	2.49	2.51
Gross NPL Coverage Ratio	75.78	76.13
Net NPL Coverage Ratio	55.30	55.90
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	3.04	2.67
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	3.02	2.63
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00	0.00
LIQUIDITY		
Liquidity Coverage Ratio	334.22	275.63
Net Stable Funding Ratio	115.45	114.69
PROFITABILITY		
Return on Equity (ROE)	12.01	11.63
Return on Assets	1.86	1.79
Net Interest Margin	8.25	8.15
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	12.63	12.72
Tier 1 Capital Ratio	12.63	12.72
CAR	13.46	13.56
LEVERAGE		
Basel III Leverage Ratio	10.72	10.87

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