

STATEMENT OF CONDITION			
Head Office and Branches			
As of March 31, 2025			
		Current Quarter	Previous Quarter
ASSETS			
Cash and Cash Items	P	6,508,884,817.87	9,250,966,356.28
Due from Bangko Sentral ng Pilipinas		26,582,411,074.40	26,917,286,316.71
Due from Other Central Banks and Banks - Net		3,997,335,946.68	3,476,702,955.77
Financial Assets at Fair Value through Profit or Loss (FVPL) ^{1/}		10,294,163,780.04	8,819,365,989.32
Financial Assets at Fair Value Through			
Other Comprehensive Income (FVOCI) - Net		31,762,967,116.38	28,425,923,809.25
Debt Securities at Amortized Cost - Net		80,487,139,976.47	81,104,029,968.25
Loans to Bangko Sentral ng Pilipinas		0.00	0.00
Interbank Loans Receivable		486,285,000.00	763,554,000.00
Loans and Receivables - Others		306,824,864,509.31	302,488,567,557.59
Loans and Receivables Arising from RA/CA/PR/SLB		1,871,743,089.76	0.00
Total Loan Portfolio (TLP) - Gross		309,182,892,599.07	303,252,121,557.59
Allowance for Credit Losses ^{2/}		10,586,273,426.83	9,310,914,229.28
Total Loan Portfolio - Net		298,596,619,172.24	293,941,207,328.31
Equity Investment in Subsidiaries,			
Associates and Joint Ventures - Net		8,144,131,752.00	7,654,496,619.66
Bank Premises, Furniture, Fixture and Equipment - Net		6,812,508,845.93	7,002,725,990.58
Real and Other Properties Acquired - Net		2,331,978,386.12	2,674,428,499.57
Sales Contract Receivables - Net		80,981,423.84	86,329,838.48
Non-Current Assets Held for Sale		0.00	0.00
Other Assets - Net		23,839,750,293.93	24,007,565,031.23
TOTAL ASSETS		P499,438,872,585.90	493,361,028,703.41
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss (FVPL) ^{3/}	P	85,822,154.58	57,747,305.08
Deposit Liabilities		370,896,279,075.51	357,880,180,266.30
Bills Payable		31,709,764,142.58	40,066,126,365.03
BSP (Rediscounting and Other Advances)		0.00	0.00
Interbank Loans Payable		0.00	1,851,040,000.00
Other Borrowings, including Deposit Substitutes		31,709,764,142.58	38,215,086,365.03
Bonds Payable - Net		0.00	0.00
Unsecured Subordinated Debt - Net		0.00	0.00
Redeemable Preferred Shares		0.00	0.00
Other Liabilities		22,103,584,990.58	22,791,464,262.20
TOTAL LIABILITIES		P424,795,450,363.25	420,795,518,198.61
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		1,907,787,086.87	7,484,259,207.19
Retained Earnings		47,228,010,424.79	39,743,198,871.22
Other Capital Accounts		(2,057,187,988.67)	(2,226,760,273.27)
Assigned Capital		0.00	0.00
TOTAL STOCKHOLDERS' EQUITY		P 74,643,422,222.65	72,565,510,504.80
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY		P499,438,872,585.90	493,361,028,703.41
CONTINGENT ACCOUNTS			
Guarantees Issued	P	171,000,536.23	178,487,279.27
Financial Standby Letters of Credit		0.00	0.00
Performance Standby Letters of Credit		4,519,815,523.94	4,919,003,247.74
Commercial Letters of Credit		246,664,589.91	609,709,813.84
Trade Related Guarantees		107,309,347.37	3,039,754.73
Commitments		247,726,779,769.20	233,044,768,121.11
Spot Foreign Exchange Contracts		8,984,773,361.79	9,455,742,048.26
Securities Held Under Custodianship by Bank Proper		2,099,443,000.00	0.00
Trust Department Accounts		69,145,062,456.81	69,077,324,691.55
Derivatives		0.00	0.00
Others		59,355,786,001.90	69,112,527,306.18
TOTAL CONTINGENT ACCOUNTS		P 392,356,634,587.15	386,400,602,262.68
FINANCIAL INDICATORS (in %)			
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio		4.73	4.40
Net NPL Ratio		2.69	2.65
Gross NPL Coverage Ratio		72.38	69.77
Net NPL Coverage Ratio		53.00	50.25
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to gross TLP		4.23	4.08
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		4.19	4.04
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI		0.00	0.00
LIQUIDITY			
Liquidity Coverage Ratio		240.06	206.80
Net Stable Funding Ratio		113.49	110.60
PROFITABILITY			
Return on Equity (ROE)		10.37	10.79
Return on Assets		1.71	1.80
Net Interest Margin		7.37	7.17
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio		12.75	12.52
Tier 1 Capital Ratio		12.75	12.52
CAR		13.59	13.34
LEVERAGE			
Basel III Leverage Ratio		10.33	10.21

^{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 March 31, 2025			
		Current Quarter	Previous Quarter
ASSETS			
Cash and Cash Items	P	6,582,635,832.91	9,358,931,195.99
Due from Bangko Sentral ng Pilipinas		27,274,330,195.41	27,361,438,523.57
Due from Other Central Banks and Banks - Net		5,097,728,530.33	4,749,461,051.34
Financial Assets at Fair Value through Profit or Loss (FVPL) ^{1/}		10,294,163,780.04	8,819,365,989.32
Financial Assets at Fair Value Through			
Other Comprehensive Income (FVOCI) - Net		31,762,967,116.38	28,425,923,809.25
Debt Securities at Amortized Cost - Net		82,558,915,308.93	83,186,763,954.84
Loans to Bangko Sentral ng Pilipinas		0.00	0.00
Interbank Loans Receivable		486,285,000.00	763,554,000.00
Loans and Receivables - Others		341,146,178,684.31	334,818,236,343.88
Loans and Receivables Arising from RA/CA/PR/SLB		1,871,743,089.76	0.00
Total Loan Portfolio (TLP) - Gross		343,504,206,774.07	335,581,790,343.88
Allowance for Credit Losses ^{2/}		11,258,193,554.45	9,913,567,217.72
Total Loan Portfolio - Net		332,246,013,219.62	325,668,223,126.16
Equity Investment in Subsidiaries,			
Associates and Joint Ventures - Net		1,318,834,223.57	1,324,376,079.01
Bank Premises, Furniture, Fixture and Equipment - Net		7,199,932,158.07	7,358,989,309.09
Real and Other Properties Acquired - Net		2,332,675,479.46	2,675,125,592.91
Sales Contract Receivables - Net		80,981,423.84	86,329,838.48
Non-Current Assets Held for Sale		0.00	0.00
Other Assets - Net		24,445,271,609.21	24,803,605,833.95
TOTAL ASSETS		P 531,194,448,877.77	523,818,534,303.91
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss (FVPL) ^{3/}	P	85,822,154.58	57,747,305.08
Deposit Liabilities		399,433,389,914.76	385,554,588,813.78
Bills Payable		31,709,764,142.58	40,066,126,365.03
BSP (Rediscounting and Other Advances)		0.00	0.00
Interbank Loans Payable		0.00	1,851,040,000.00
Other Borrowings, including Deposit Substitutes		31,709,764,142.58	38,215,086,365.03
Bonds Payable - Net		0.00	0.00
Unsecured Subordinated Debt - Net		0.00	0.00
Redeemable Preferred Shares		0.00	0.00
Other Liabilities		25,322,050,443.08	25,574,629,443.95
TOTAL LIABILITIES		P456,551,026,655.00	451,253,091,927.84
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		1,907,787,086.87	7,484,259,207.19
Retained Earnings		47,228,010,424.80	39,743,130,742.38
Other Capital Accounts		(2,057,187,988.56)	(2,226,760,273.16)
Assigned Capital		0.00	0.00
TOTAL STOCKHOLDERS' EQUITY		P 74,643,422,222.77	72,565,442,376.07
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY		P 531,194,448,877.77	523,818,534,303.91
CONTINGENT ACCOUNTS			
Guarantees Issued	P	171,000,536.23	178,487,279.27
Financial Standby Letters of Credit		0.00	0.00
Performance Standby Letters of Credit		4,519,815,523.94	4,919,003,247.74
Commercial Letters of Credit		246,664,589.91	609,709,813.84
Trade Related Guarantees		107,309,347.37	3,039,754.73
Commitments		247,726,779,769.20	233,044,768,121.11
Spot Foreign Exchange Contracts		8,984,773,361.79	9,455,742,048.26
Securities Held Under Custodianship by Bank Proper		2,099,443,000.00	0.00
Trust Department Accounts		69,145,062,456.81	69,077,324,691.55
Derivatives		0.00	0.00
Others		59,355,832,666.90	69,112,530,442.18
TOTAL CONTINGENT ACCOUNTS		P 392,356,681,252.15	386,400,605,398.68
FINANCIAL INDICATORS (in %)			
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio		4.79	4.49
Net NPL Ratio		2.81	2.78
Gross NPL Coverage Ratio		68.41	65.80
Net NPL Coverage Ratio		50.15	47.48
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to gross TLP		3.80	3.68
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		3.77	3.65
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI		0.00	0.00
LIQUIDITY			
Liquidity Coverage Ratio		225.74	196.26
Net Stable Funding Ratio		113.01	110.36
PROFITABILITY			
Return on Equity (ROE)		10.37	10.79
Return on Assets		1.60	1.68
Net Interest Margin		7.78	7.54
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio		12.92	12.66
Tier 1 Capital Ratio		12.92	12.66
CAR		13.75	13.44
LEVERAGE			
Basel III Leverage Ratio		10.76	10.60
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.