

**STATEMENT OF CONDITION**  
Head Office and Branches  
As of March 31, 2019

		Current Quarter	Previous Quarter
<b>ASSETS</b>			
Cash and Cash Items	P	5,516,566,245.78	7,097,651,586.90
Due from Bangko Sentral ng Pilipinas		40,857,494,896.55	39,968,275,214.34
Due from Other Banks		15,005,977,602.70	10,178,728,780.86
Financial Assets at Fair Value through Profit or Loss		3,806,141,087.59	4,538,525,601.75
Available-for-Sale Financial Assets-Net		1,852,438.31	248,207,258.69
Held-to-Maturity (HTM) Financial Assets-Net		39,654,592,907.39	36,780,809,449.09
Unquoted Debt Securities Classified as Loans-Net		0.00	0.00
Loans and Receivables - Net		213,300,395,194.91	214,382,546,686.73
Interbank Loans Receivable		1,422,750,000.00	5,862,670,000.00
Loans and Receivables - Others		213,784,598,055.46	210,614,621,911.31
Loans and Receivables Arising from RA/CA/PR/SLB		0.00	0.00
General Loan Loss Provision		1,906,952,860.55	2,094,745,224.58
Other Financial Assets		2,251,167,940.09	3,315,840,929.61
Equity Investment in Subsidiaries, Associates & Joint Ventures-Net		4,496,418,818.74	4,386,446,866.95
Bank Premises, Furniture, Fixture and Equipment-Net		5,473,089,841.98	2,389,520,615.90
Real and Other Properties Acquired-Net		1,670,438,919.65	1,476,322,756.95
Other Assets-Net		21,865,046,723.21	21,437,061,341.64
<b>TOTAL ASSETS</b>	<b>P</b>	<b>353,899,182,616.90</b>	<b>346,199,937,089.41</b>

		Current Quarter	Previous Quarter
<b>LIABILITIES</b>			
Financial Liabilities at Fair Value through Profit or Loss	P	142,528,380.75	145,941,947.68
Deposit Liabilities		268,883,063,573.53	269,266,494,083.54
Bills Payable		20,562,729,271.88	17,939,215,357.77
a) BSP (Rediscounting and Other Advances)		3,700,000,000.00	4,000,000,000.00
b) Interbank Loans Payable		1,550,000,000.00	2,050,000,000.00
c) Other Deposit Substitute		15,312,729,271.88	11,889,215,357.77
d) Others		0.00	0.00
Unsecured Subordinated Debt - Net		4,976,713,717.44	4,975,862,257.33
Due to Bangko Sentral ng Pilipinas		0.00	0.00
Other Financial Liabilities		4,042,426,864.92	2,682,456,578.63
Other Liabilities		11,496,463,487.53	8,406,671,807.09
<b>TOTAL LIABILITIES</b>	<b>P</b>	<b>310,103,925,296.05</b>	<b>303,416,642,032.04</b>

		Current Quarter	Previous Quarter
<b>STOCKHOLDERS' EQUITY</b>			
Capital Stock	P	27,564,812,699.66	27,708,814,627.83
Other Capital Accounts		1,105,804,319.57	4,418,001,637.87
Retained Earnings		15,124,640,301.62	10,656,478,791.67
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>P</b>	<b>43,795,257,320.85</b>	<b>42,783,295,057.37</b>

		Current Quarter	Previous Quarter
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>P</b>	<b>353,899,182,616.90</b>	<b>346,199,937,089.41</b>

		Current Quarter	Previous Quarter
<b>CONTINGENT ACCOUNTS</b>			
Guarantees Issued	P	408,536,761.47	761,963,278.39
Performance Standby Letters of Credit		2,247,629,104.23	2,075,057,872.66
Commercial Letters of Credit		2,762,434,871.34	2,248,645,133.41
Trade Related Guarantees		4,471,257,638.85	4,009,732,806.57
Commitments		55,890,271,264.82	54,315,719,706.56
Spot Foreign Exchange Contracts		6,790,875,000.00	4,889,940,000.00
Securities Held Under Custodianship by Bank Proper		0.00	0.00
Trust Department Accounts		27,319,222,175.30	24,470,187,481.74
Derivatives		5,763,187,500.00	2,103,200,000.00
Others		36,082,596,542.48	11,759,449,694.63
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>P</b>	<b>141,736,010,858.49</b>	<b>106,633,895,973.96</b>

**ADDITIONAL INFORMATION**

Gross Total Loan Portfolio (TLP)	P	219,819,559,521.89	221,166,214,751.38
Specific Allowance for Credit Losses on the TLP	P	4,612,211,466.43	4,688,922,840.07
Non-Performing Loans (NPLs)			
a. Gross NPLs	P	10,762,604,191.64	10,239,430,293.81
b. Ratio of Gross NPLs to Gross TLP (%)		4.90	4.63
c. Net NPLs	P	6,685,844,633.13	6,212,140,469.85
d. Ratio of Net NPLs to Gross TLP (%)		3.04	2.81
e. Ratio of total allowance for credit losses to gross NPL's(%)		60.57%	60.57%
f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPL's(%)		42.85%	42.85%
Classified Loans & Other Risk Assets, gross of allowance for credit losses	P	12,268,326,095.32	18,781,000,000.00
DOSRI Loans and receivables, gross allowance for credit losses	P	14,224,713,522.30	14,033,369,050.66
Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%)		6.47	6.47
Gross Non-Performing DOSRI Loans and Receivables	P	0.00	0.00
Ratio of Gross Non-Performing DOSRI Loans and Receivables to TLP (%)		0.00	0.00
Percent Compliance with Magna Carta (%)			
a. 8% for Micro and Small Enterprises		1.69	1.96
b. 2% for Medium Enterprises		4.35	4.80
Return on Equity (ROE) (%)		11.97	14.70
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)		12.12	12.77
b. Tier 1 Ratio (%)		9.67	10.13
c. Common Equity Tier 1 Ratio (%) 1/		9.67	10.13

1/ Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks.

**CONSOLIDATED STATEMENT OF CONDITION**  
Bank and Financial Subsidiaries  
As of March 31, 2019

		Current Quarter	Previous Quarter
<b>ASSETS</b>			
Cash and Cash Items	P	5,608,506,817.64	7,185,241,042.92
Due from Bangko Sentral ng Pilipinas		41,466,602,699.64	40,577,383,017.43
Due from Other Banks		15,062,679,433.61	10,323,406,616.12
Financial Assets at Fair Value through Profit or Loss		3,806,141,087.59	4,538,525,601.75
Available-for-Sale Financial Assets-Net		1,852,438.31	248,207,258.69
Held-to-Maturity (HTM) Financial Assets-Net		39,654,592,907.39	36,780,809,449.09
Unquoted Debt Securities Classified as Loans-Net		0.00	0.00
Loans and Receivables - Net		235,139,167,313.26	237,942,814,409.38
Interbank Loans Receivable		1,422,750,000.00	5,862,670,000.00
Loans and Receivables - Others		235,674,423,028.21	234,277,668,808.19
Loans and Receivables Arising from RA/CA/PR/SLB		0.00	0.00
General Loan Loss Provision		1,958,005,714.95	2,197,524,398.81
Other Financial Assets		2,383,560,507.05	3,456,552,619.80
Equity Investment in Subsidiaries, Associates & Joint Ventures-Net		1,124,012,769.28	844,646,200.14
Bank Premises, Furniture, Fixture and Equipment-Net		5,701,541,840.16	2,638,511,463.20
Real and Other Properties Acquired-Net		1,671,492,559.62	1,477,393,634.20
Other Assets-Net		22,131,831,804.86	21,569,322,805.53
<b>TOTAL ASSETS</b>	<b>P</b>	<b>373,751,982,178.41</b>	<b>367,582,814,118.25</b>

		Current Quarter	Previous Quarter
<b>LIABILITIES</b>			
Financial Liabilities at Fair Value through Profit or Loss	P	142,528,380.75	145,941,947.68
Deposit Liabilities		286,299,874,504.15	288,314,043,614.45
Bills Payable		20,562,729,271.88	17,939,215,357.77
a) BSP (Rediscounting and Other Advances)		3,700,000,000.00	4,000,000,000.00
b) Interbank Loans Payable		1,550,000,000.00	2,050,000,000.00
c) Other Deposit Substitute		15,312,729,271.88	11,889,215,357.77
d) Others		0.00	0.00
Unsecured Subordinated Debt - Net		6,215,588,320.82	6,214,478,839.71
Due to Bangko Sentral ng Pilipinas		0.00	0.00
Other Financial Liabilities		4,222,287,675.80	2,931,627,360.55
Other Liabilities		12,514,016,957.79	9,254,512,194.35
<b>TOTAL LIABILITIES</b>	<b>P</b>	<b>329,957,025,111.19</b>	<b>324,799,819,314.51</b>

		Current Quarter	Previous Quarter
<b>STOCKHOLDERS' EQUITY</b>			
Capital Stock	P	27,564,812,699.66	27,708,814,627.83
Other Capital Accounts		1,105,804,319.78	4,391,140,658.24
Retained Earnings		15,124,340,047.78	10,683,039,517.67
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>P</b>	<b>43,794,957,067.22</b>	<b>42,782,994,803.74</b>

		Current Quarter	Previous Quarter
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>P</b>	<b>373,751,982,178.41</b>	<b>367,582,814,118.25</b>

		Current Quarter	Previous Quarter
<b>CONTINGENT ACCOUNTS</b>			
Guarantees Issued	P	408,536,761.47	761,963,278.39
Performance Standby Letters of Credit		2,247,629,104.23	2,075,057,872.66
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Commitments		55,890,271,264.82	54,315,719,706.56
Spot Foreign Exchange Contracts		6,790,875,000.00	4,889,940,000.00
Securities Held Under Custodianship by Bank Proper		0.00	0.00
Trust Department Accounts		27,319,222,175.30	24,470,187,481.74
Derivatives		5,763,187,500.00	2,103,200,000.00
Others		36,084,334,661.36	11,760,951,458.11
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>P</b>	<b>141,737,748,977.37</b>	<b>106,635,397,737.44</b>

**ADDITIONAL INFORMATION**

- List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)
  - East West Rural Bank
  - East West Finance and Leasing Corp.
- List of Subsidiary Insurance Companies

3 Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations			
a. Total CAR (%)		12.57	12.76
b. Tier 1 Ratio (%)		9.86	10.29
c. Common Equity Tier 1 Ratio (%) 1/		9.86	10.29

1/ Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks.

I hereby certify that all matters set forth in this Published Balance Sheet are true and correct, to the best of my knowledge and belief.

**JESUS ROBERTO S. REYES**  
President and Deputy CEO

I hereby certify that all matters set forth in this Published Balance Sheet are true and correct, to the best of my knowledge and belief.

**JESUS ROBERTO S. REYES**  
President and Deputy CEO

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