REPUBLIC OF THE PHILIPPINES
SECURITIES AND EXCHANGE COMMISSION
The SEC Headquarters
7907 Makati Avenue, Salcedo Village,
Barangay Bel-Air, Makati City , 1209, Metro Manila

COMPANY REG. NO.: AS94002733

CERTIFICATE OF FILING OF AMENDED BY-LAWS

KNOW ALL PERSONS BY THESE PRESENTS:

THIS IS TO CERTIFY that the Amended By-Laws of the

EAST WEST BANKING CORPORATION

copy annexed, adopted on February 27, 2025 by majority vote of the Board of Directors and on April 24, 2025 by the vote of at least two-thirds (2/3) of the outstanding capital stock, and certified under oath by the Corporate Secretary and majority of the said Board was approved by the Commission on this date pursuant to the provisions of Section 47 of the Revised Corporation Code of the Philippines, Republic Act No. 11232, which took effect on February 23, 2019, and copies thereof are filed with the Commission.

IN WITNESS WHEREOF, I have set my hand and caused the seal of this Commission to be affixed to this Certificate at The SEC Headquarters, 7907 Makati Avenue, Salcedo Village, Barangay Bel-Air, Makati City , 1209, Metro Manila, this 8th day of January, Two Thousand Twenty-Six.

DANIEL P. GABUYO
Assistant Director
S.O. Order 1186 Series of 2018
Company Registration and Monitoring Department

BAGONG PILIPINAS

AMENDED

BY- LAWS

OF

EAST WEST BANKING CORPORATION

ARTICLE 1

OFFICE

Section 1. Offices. - The principal office of the Corporation shall be located The Beaufort, 5th Avenue cor. 23rd St., Bonifacio Global city, Taguig City. Subject to Banko Sentral ng Pilipinas approval the Corporation may open and maintain branch offices at such places within the Philippines as the Board of Directors may determine.
(Amended as of April 10 and 25, 2014)

ARTICLE II

STOCKHOLDERS

Section 1. Place of Meeting. - All meetings of the stockholders whether regular or special shall be held whenever practicable in the principal office of the Corporation. The Board of Directors may fix a different place of the meeting within Metro Manila upon prior notice to the stockholders.

Section 2. Annual Meeting. - The annual meeting of the meetings of the stockholders shall be held on the third Friday of the month of April of each year if not a legal holiday, if such day is a legal holiday, then it shall be held on the next business day following.

At such meeting, the stockholders shall elect the members of the Board of Directors and may transact such other business and/or consider such other matters about which they have been given notice before such meeting.

Section 3. Special Meeting. - Special meetings of Stockholders for any purpose or purposes may be called by the Chairman or on the request of the majority of all members of the Board of Directors or on written request of the registered owners of at least a majority of the outstanding capital stock, but if the matter to be considered are those which under existing law, only shares of the stock entitled to vote may be voted, then a written request of the registered owners of at least a majority of the voting stock shall be sufficient.

Section 4. Notice of Meeting - Notice of meetings shall be sent to each stockholder of record of at least two (2) weeks prior to the meeting in the case of annual stockholder's meetings and at least one (1) week prior to the meeting in case of special meeting. When the meeting of stockholders is adjourned to another time or place, it shall not be necessary to give any notice of adjourned meeting if the time and place to which the meeting is adjourned are announced at the meeting at which the adjournment is taken.

Section 5. Form of Notice - Notices of the meetings shall be in writing containing the matters to be considered thereat and shall be mailed, postage prepaid or delivered in person by the Secretary on his duly authorized representatives to each stockholder entitled to vote thereat, at such address as may appear in the books of the Corporation or by publication in a newspaper of general circulation. The Board of Directors shall fix the date when the books of the Corporation will be closed, to determine who may be entitled to vote at the annual meeting. If the Board of Directors fails to designate the date, it shall be understood to be twenty (20) days before the annual meeting.

Section 6. Waiver of Notice. - Stockholders of records may waive expressly or impliedly notice of any meetings, regular or special.

Section 7. Quorum - The registered owners of at least a majority of the outstanding capital stock present in person or by proxy shall constitute a quorum to do business except in those cases where the Corporation Code provides a greater percentage vis-a vis the total outstanding capital stock.

Section 8. Effect of Absence of Quorum - If the stockholders of record present or represented at the meeting do not constitute a quorum, the stockholders therein shall have the power to adjourn the meeting from time to time until the requisite number of the shares of stock that may be voted at such meeting shall be present.

Section 9. Proxy - Each stockholder entitled to vote at a meeting of the stockholders may vote by proxy. For this purpose, the proxy instrument must be duly notarized as presented to the Corporate Secretary for inspection and record prior to the opening of said meeting.

ARTICLE III

THE BOARD OF DIRECTORS

Section 1. Number, Qualification, Election, General Responsibility, and Independent Directors. The corporate powers of the Corporation shall be exercised, its business conducted, its property controlled and held by a Board of Directors.

1.1 Number. The number of the members of the Board of Directors shall be that provided in the Articles of Incorporation.

1.2 Qualification. In addition to the qualifications for membership in the

Board provided for in the Corporation Code, the Securities Regulation Code and other relevant laws, the members of the Board of Directors shall have the following qualifications.

1.2.1 He shall hold at least one (1) share of stock of the Corporation.

1.2.2 He shall be at least a college graduate or have sufficient experience in managing the business to substitute for such formal education.

1.2.3 He shall be at least twenty-one (21) years old.

1.2.4 He shall have proven to possess integrity and probity.

1.2.5 He should possess all the qualification required under pertinent regulations of the Bangko Sentral ng Pilipinas

1.2.6 He is not hostile to or antagonistic to or engaged in any business which competes with or is antagonistic to that of the Corporation or any of its affiliates, subsidiaries.

Without limiting the generality of the foregoing, a person shall be deemed antagonistic, or deemed to be engaged in an antagonistic or competitive business if:

(a) He is an officer, manager, or controlling person, or the owner, or his immediate family is the owner (either on record or beneficial owner) of any class of shares of any corporation (other than in which the Corporation owns at least 30% of the Capital Stock) which is hostile or antagonistic to, or is engage in a business competitive or antagonistic to that of the Corporation or any of the Corporation's subsidiaries and affiliates, both as determined by the majority of the members of the Board of Directors;

(b) He is an officer, manager, or controlling person, or the owner, or his immediate family is the owner (either on record or beneficial owner) of any class of shares of any corporation (other than in which the Corporation owns at least 30% of the Capital Stock) which is an adverse party in any suit or action of any nature by or against the Corporation or any of its subsidiaries or affiliates , both as determined by the majority of the members of the Board of Directors; or,

(c) The Board, in the exercise of its judgment in good faith, determined by the majority of its members, declares that he is a nominee, trustee, adviser or legal counsel of any person set forth in (a) or (b) above.

1.3 Election. The members of the Board of Directors shall be elected annually by the stockholders entitled vote and shall serve for a term of one (1) year and until the election and qualification of their successors.

1.4 Responsibility. It shall be the Board's responsibility to foster the long-term success of the Corporation and secure its sustained competitiveness in a manner consistent with its fiduciary responsibility, which it shall exercise in the best interest of the Corporation, its shareholders and other stakeholders.

1.4.1 The Board is responsible for formulating the Corporation's vision, mission, strategic objectives, policies, and procedures that shall guide its activities, including the means to effectively monitor Management's performance.

1.4.2 The Board shall conduct itself with utmost honesty and integrity in the discharge of its duties, functions, and responsibilities.

1.4.3 A director's office is one of trust and confidence. He shall act in a manner characterized by transparency, accountability, and fairness, and in the best interest of the Corporation. He should exercise leadership, prudence, and integrity in directing the Corporation towards sustained progress.

1.5 Independent Directors. The Corporation shall have at least two (2) Independent Directors or such number of Independent Directors that constitutes twenty percent (20%) of the members of the Board, whichever is greater.

1.5.1 An Independent Director is a person who, apart from his fees and shareholdings, has no business or relationship with the Corporation, which could, or could reasonably be perceived to, materially interfere with the exercise of his independent judgment in carrying out his responsibilities as a director. An Independent Director shall submit to the Corporate Secretary a certification confirming that he possesses all the qualifications and none of the disqualifications of an Independent Director at the time of his election and/or re-election as an Independent Director. (As amended by the Board of Directors and by the Stockholders during their respective meeting on January 6, 2012)

Section 2. Vacancy in the Board. - Any vacancy in the Board of Directors other than by removal by the stockholders or by expiration of term may be filled by a majority vote of the remaining directors at a meeting especially called for the purpose, unless the Board, in its

discretion, or where its number is reduced to less than a quorum, decides to call a stockholders' meeting for the purpose in which case vacancies shall be filled by a majority vote of the outstanding voting capital stock. The director so chosen shall serve for the unexpired term of his predecessor.

Section 3. Removal of Directors. - Directors may be removed at a stockholders' meeting duly called for that purpose in accordance with provisions of the Corporation Code. Vacancies thus created may be filled by the stockholders at the same meeting although the notice to the stockholders might have mentioned only the removal of the director(s).

Section 4. Meeting. - The Board of Directors shall hold a meeting for organizational purposes immediately after their election, of which no notice shall be required. Thereafter, the Board of Directors shall hold its regular meetings at least once every quarter of each calendar year on such dates shall be fixed by the Board of the principal office of the Corporation or at such other place as the Board may fix within the Philippines.

Special meetings of the Board of Directors may be called at any time by the Chairman or by the President or on the written request of at least a majority of the Directors. Only one day's notice shall be required for any meeting of the Board of Directors and can be made either orally or in writing.

Where there are participants who are not physically present either because they are located at different local or international places, the meeting may be held through teleconferencing or videoconferencing:

1. The Secretary of the meeting shall assume the following responsibilities:

a. to safeguard the integrity of the meeting via tele/videoconferencing
b. to find good tele/videoconference equipment/facilities
c. to record the proceedings and prepare the minutes of the meeting
d. to store for safekeeping and mark the tape recording/s and/or other electronic recording mechanism as part of the records of the corporation

2. The Secretary shall send out the notices of the meeting to all directors in accordance with the manner of giving notice as stated in the by-laws.

3. The notice shall include the following:

a. Inquiry on whether the director will attend physically or through tele/videoconferencing.
b. Contact number/s of the Secretary and office staff whom the director may call to notify and state whether he shall be physically present or attend through tele/videoconferencing.
c. Agenda of the meeting.
d. All documents to be discussed in the meeting, including attachments, shall be numbered and duly marked by the Secretary in such a way that all the directors, physically or electronically present, can easily follow, refer to the documents and participate in the meeting.

4. If the director chooses tele/videoconferencing, he shall give notice of at least five days prior to the scheduled meeting to the Secretary. The latter shall be informed of his contact number/s. In the same way, the Secretary shall inform the director concerned of the contact number/s he will call to join the meeting. The Secretary shall keep the records of the details, and on the date of the scheduled meeting, confirm and note such details as part of the minutes of the meeting.

5. In the absence of an arrangement, it is presumed that the director will physically attend the Board meeting.

6. The recording of the teleconferencing/videoconferencing shall be condition sine qua non for these modes of meetings.

7. At the start of the scheduled meeting, a roll call shall be made by the Secretary. Every director and participant shall state, for the record, the following:

a. Full Name
b. Location
c. For those attending through tele/videoconferencing, he shall confirm that:

i. he can completely and clearly hear the others who can clearly hear him at the end of the line
ii. state whether he has received the agenda and all the materials for the meeting
iii. specify type of device used

Thereafter, the Secretary shall confirm and note the contact numbers being used by the directors and participants not physically present. After the roll call, the Secretary may certify the existence of a quorum.

8. All participants shall identify themselves for the record before speaking and must clearly hear and/or see each other in the course of the meeting. If a person fails to identify himself, the Secretary shall quickly state the identity of the last speaker. If the person speaking is not physically present and the Secretary is not certain of the identity of the speaker, the Secretary must inquire to elicit confirmation or correction.

If a motion is objected to and there is a need to vote and divide the Board, the Secretary should call the roll and note the vote of each director who should identify himself.

If a statement of a director/participant in the meeting via tele/videoconferencing is interrupted or garbled, the Secretary shall request for a repeat or reiteration, and if need be, the Secretary shall repeat what he heard the director/participant was saying for confirmation or correction.

9. The Secretary shall require all the directors who attended the meeting, whether personally or through tele/videoconferencing, to sign the minutes of the meeting to dispel all doubts on matters taken up during the meeting. (As

amended by the Board of Directors and by the Stockholders during theire respective meeting on January 6, 2012)

Section 5. Compensation and Per Diems of Directors. – Compensation and per diem may be granted to the members of the Board of Directors by the vote of stockholders representing at least a majority of the outstanding capital stock entitled to vote at a regular or special meeting. (Amended as of Regular Board Meeting on February 27, 2025, and Annual Stockholders' Meeting on April 24, 2025)

Section 6. Powers. - In addition to the powers and authority specified in these By-Laws, the Board of Directors may exercise all the powers of the Corporation and do all such lawful acts and things as are not, by law, directed or required to be exercised or done by the stockholders. The board may require any officer or employee to comply with certain requisites before such officer or employee enters upon the performance of his/her duties.

Section 7. Quorum. - A majority of the Directors shall constitute a quorum to do business, and every decision of the majority of the quorum duly assembled as a Board shall be valid as an act of the entire Board.

Section 8. Executive Committees - The Board of Directors may create an Executive Committee, the composition of which shall include not less than three members of the Board to be appointed by the Board. The Executive Committee, by a majority vote of all its members, and subject to such limitations as the Board may prescribe, is empowered to approved and/or implement any or all corporate acts within the competence of the Board except those acts expressly reserved by the Corporation Code to the Board of Directors.

Section 9. Other Committees. - The Board of Directors, by affirmative vote of at least two-thirds (2/3) of its entire membership, may create such other committees as it may deem necessary and/or appropriate for the best interest of the Corporation, with such powers and duties as it may define.

ARTICLE IV

THE CHAIRMAN AND THE VICE CHAIRMAN

Section 1. Election. - The member of the Board of Directors shall elect from among themselves a Chairman of the Board and a Vice Chairman of the Board.

Section 2. Chairman of the Board - The function of the Chairman is to preside at all the meetings of the stockholders and the Board of the Directors. He may also call special meetings of the stockholders and the Board of Directors pursuant to Section 3 of Article II and Section 4 of Article III.

Section 3. Vice Chairman of the Board. - The function of the Vice Chairman is to alternately preside to all meetings of the stockholders and the Board of the Directors.

ARTICLE V

OFFICERS

Section 1. General Provisions. The officers of the Corporation shall be: a Chief Executive Officer, a President, one or more Executive Vice Presidents, one or more Senior Vice Presidents, one or more First Vice Presidents, one or more Vice Presidents, the Treasurer, Internal Auditor, the Corporate Secretary and one or more Assistant Vice Presidents. These officers shall be appointed, and their duties and compensation determined, by the Board of Directors.

The President shall be director of the Corporation while the Chief Executive Officer and others need not be directors. Two or more offices may be held by the same person, provided they are not incompatible position.
(Amended portion is underline. Amended as of Regular Board Meeting on February 24, 2022, and Annual Stockholders' Meeting on April 22, 2022)

Section 2. The Board of Directors is empowered to create additional offices and elect or appoint officers to fill the positions, as they may deem necessary.
(Amended as of August 30, 2017)

ARTICLE VI

POWERS AND DUTIES OF THE OFFICERS

Section 1. The Chief Executive Officer. The Chief Executive Officer of the Corporation shall be responsible for the general supervision, administration, and management of the Corporation. The Chief Executive Officer shall focus on the macro perspective of the Corporation.

Section 2. The President. The President shall execute and administer the policies approved by the Board of Directors. He shall also exercise such powers as may be vested upon him by the Board of Directors not incompatible with law or this By-laws.

Section 3. The Executive Vice President(s), the Senior Vice President(s), the First Vice President(s), the Vice President(s), and the Assistant Vice President(s). – These officers shall exercise such powers and perform such duties as the Board, or the President may from time to time prescribe.

Section 4. The Treasurer. The Treasurer shall have such powers and duties as are incident to his office and shall have the care and custody of all the funds, securities, and properties of the Corporation. He may also exercise such powers and perform such duties as the Board, or the President may prescribe.

Section 5. The Internal Auditor. The internal Auditor shall have such powers and duties as are incident to his office as well as such powers and duties as the Board of Directors may prescribe. He shall report and be accountable directly to the Board of Directors.

Section 6. The Secretary. The Secretary shall give due notice and keep the minutes of all meetings of the stockholders of the Corporation and of the Board of Directors. He shall have custody of the Stock Certificate Book, Stock and Transfer Book and the Corporate Seal, prepare ballots for the annual election, and keep a complete and up-to-date roll of the stockholders and their addresses. He shall also perform such duties as are incident to his office and those which may be required of him by the Board of Directors.
(Amended as of August 30, 2017)

ARTICLE VII

CERTIFICATE OF STOCK

Section 1. When Issued. - Each stockholder whose stock subscriptions have been paid in full and shall be entitled to a stock certificate for such shares of stock

Section 2. Form. - The Certificate of Stock shall be in such form and design as may be determined by the Board of Directors. Every Certificate shall be sign by the President or shall bear a facsimile of the President's signature and countersigned by the Secretary and sealed with the corporate seal and shall state on its face the number, date issue and the name of persons in whose favor it was issued.

ARTICLE VIII

TRANSFER OF SHARES OF STOCK

Section 1. Mode of Transfer. - Share of Stock shall be transferred by delivery of the certificate endorsed by the owner of his attorney-in-fact or other persons legally authorized to make the transfer but no transfer shall be valid as against the Corporation until the transfer is recorded in the books of the Corporation.

Section 2. Cancellation of Certificates. - No surrendered certificate shall be cancelled by the Secretary until a new certificate in lieu thereof be issued and the Secretary shall keep the cancelled certificate as proof of cancellation. The replacement of any stock certificate alleged to have been mutilated, lost, or destroyed, shall be accomplished in accordance with the relevant provisions of the Corporation Code and other applicable laws.

ARTICLE IX

TRUST AND OTHER FIDUCIARY BUSINESS

Section 1. Composition of Trust Committee. - Trust Committee shall be composed of five (5) members: (a) three (3) directors who are appointed by the Board of Directors on a regular rotation basis and who are not operating officers of the institution; (b) the president; (c) the trust officer. No member of the audit committee, if the institution has any, shall be currently designated as a member of the Trust Committee.

The Board of Directors shall duly note I the minutes the committee members and designate the chairman who shall be one of the three (3) directors referred to an item "a" above.

Section 2. Qualifications of Committee Members, Officers and Staff. - The institution's trust department shall be staffed by persons of competence, integrity and honest. Directors, committee members and officers charged with the administration of trust and other fiduciary activities shall, in addition to meeting the qualification standards prescribed for directors and officers of financial institutions, possess the necessary technical expertise in such business.

Section 3. Responsibilities of the Administration. -

(a) Board of Directors – The Board of Directors shall be responsible for the proper administration and management of trust and other fiduciary business. Funds and properties held in trust or in any fiduciary capacity shall be administered with the skill, care, prudence and diligence necessary under the circumstances then prevailing that a prudent man, acting in like capacity and familiar with such matters, would exercise in the conduct of an enterprise of like character and with similar aims.

The responsibilities of the Board of Directors shall include but need not be limited to the following:

1. It shall determine and formulate general policies and guidelines on the: (a) acceptance termination, or closure of trust and other fiduciary accounts; (b) proper administration and management of each trust and other fiduciary accounts; and (c) investment, reinvestment and disposition of funds or property held in its capacity as trustee of fiduciary;

2. It shall direct and review the actions of the trust committee, and all officers and employees designated to manage the trust and other fiduciary, accounts, especially in the absence of specific agreements on investments, or in the case of discretionary account.

3. It shall approve of confirm the acceptance, termination or closure of all trusts and other fiduciary accounts and shall record such in its minutes.

4. Upon the acceptance of an account, it shall immediately review all non-cash assets received for management. Likewise, it shall make a review of the trust and/or fiduciary assets at least once every twelve (12) months to determine the advisability of retaining or disposing of such assets.

5. It shall be responsible for taking appropriate action on the examination reports of supervisory agencies, internal and/or external auditors on the institution's trust and other fiduciary__business and recording such actions thereon in the minutes.

6. It shall designate the members of the trust committee, the trust officer and subordinate officers of the trust department and shall be responsible for requiring reports from said committee and officers and recording its actions thereon in the minutes; and

7. It shall establish appropriate staffing pattern and adopt operating budget that shall enable the trust department to effectively carry out its functions. It shall likewise be responsible for the providing the officers and staff of the institution with appropriate training programs in the administration and operation of all phases of trust and other fiduciary business.

The Board of Directors may, by action duly entered in the minutes, delegate its authority for the acceptance, termination, closure, or management of trust and other fiduciary accounts to the trust committee or to the trust officer subject to certain guidelines approved by the Board.

(a) Trust Committee. - The trust committee duly constituted and authorized by the Board of Directors shall act within the sphere of authority as provided in these By-Laws and/or as may be delegated by the board, such as but not limited to the following:

1. The acceptance and closing of trust and other fiduciary accounts.

2. The initial review of assets placed under the trustee's or fiduciary's custody.

3. The investment, reinvestment and disposition of funds or property.

4. The review and approval of the of transactions between trust and/or fiduciary accounts; and

5. The review of trust and other fiduciary accounts at least once every twelve (12) months to determine the advisability of retaining or disposing of the trust or fiduciary assists, and/or whether the account is being managed in accordance with the instrument creating the trust or other fiduciary relationship.

For this purpose, the trust committee shall meet whenever necessary and keep minutes of its actions and make periodic reports thereon to the Board.

(b) Trust Officer – The trust officer designated by the Board of Directors as head of the trust department shall act and represent the institution in all trust and other fiduciary matters within the sphere of authority as may be provided in the By-Laws or as may be delegated by the Board. His responsibilities shall include, but need not be limited to the following:

1. The administration of trust and other fiduciary accounts.

2. The implementation of policies and instructions of the Board of Directors and the trust committee.

3. The submission of reports on matters which require the attention of the trust committee and the Board of Directors.

4. The maintenance of adequate books, records, and files for each trust to other fiduciary accounts; and

5. The maintenance of necessary controls and measures to protect assets under his custody and held in trust or other fiduciary capacity.

Section 4. Trust Department. - The trust department created shall be organizationally, operationally, administratively, and functionally separate and distinct from other department and/or businesses of the bank. The trust department, trust officer and other subordinates' officers of the trust department shall only be directly responsible to the bank's trust committee which shall in turn be only directly responsible to the Board of Directors. The qualifications of the members of the Trust Committee, the Trust officer and other officers of the trust department shall be subject to Bangko Sentral ng Pilipinas regulations (As amended by the Board of Directors on January 13, 1995 and by the stockholders on January 27, 1995)

ARTICLE X

MISCELLANEOUS

Section 1. Fiscal Year. - The fiscal year of the Corporation shall be calendar year.

Section 2. Dividend. - Dividends may be declared form the surplus profits arising from the business of the Corporation at such time and in such percentage as the Board of Directors may deem proper. No dividends may be declared that will impair the capital of the Corporation. Stock dividends shall be declared in accordance with law.

Section 3. Inspection of Accounts. - The books, accounts and records of the Corporation shall be open to inspection by any member of the Board of Directors at all times. Stockholders may inspect said books, accounts, and records of the Corporation at reasonable

times during business day upon two (2) days prior notice to the President, the Corporate Secretary, or the Treasurer of the Corporation.

ARTICLE XI

SEAL

Section 1. Corporate Seal - The Seal of the Corporation shall have such designated feature of the Board of the Directors may prescribe.

ARTICLE XII

AMENDMENTS

Section 1. How Made. - The stockholders, by the affirmative vote of the majority of the outstanding capital stock and majority vote of directors may amend or repeal these By-Laws or adopt new By-Laws at any regular meeting, or any special meeting called for the purpose.

ARTICLE XIII

ADOPTION CLAUSE

The foregoing By-Lows was adopted by all the stockholders of the Corporation on February 23, 1994 at the principal office of the Corporation.

IN WITNESS WHEREOF, we the undersigned stockholders present at the said meeting and voting thereat in favor of the adoption of said By-Laws have hereunto subscribed our names this 23rd day of February 1994 at San Juan Metro Manila.

(SGD) EFREN C. GUTIERREZ

(SGD) DAVID M. CONSUNJI

(SGD) JOSEPHINE G. YAP

(SGD) LUIS T. HERNANDEZ

(SGD) MARIANNA UYKIMPANG

SIGNED IN THE PRESENCE OF:

_____ _____

ACKNOWLEDGMENT

REPUBLIC OF THE PHILIPPINES)
SAN JUAN, METRO MANILA) S.S.

BEFORE ME, a Notary Public for and in San Juan, Metro Manila, on this 23rd day of February 1994, personally appeared the following persons, with their respective Community Tax Certificate Nos. hereinbelow indicate:

Names	Community Tax Certificate No.	Date/Place Issued
Efren C. Gutierrez		2/27/93; San Juan
Josephine G. Yap		2/27/93; San Juan
David M. Consunji		1/20/94; Manila
Luis T. Fernandez		2/26/93; San Juan
Marianna G. Uykimpang		1/23/94; San Juan

all known to me and to me know to be the same persons who executed the foregoing instrument and who acknowledged to me that the same is their free and voluntary act and deed.

Doc. No. 198;
Page No. 41;
Book No. V;
Series of 1994.

Sgd.
MARSEL A. MENESES
Notary Public
Until December 31, 1994

SECURITIES AND EXCHANGE COMMISSION
CRMD
17 DEC 2025
RECEIVED
By: _____ Time: _____

Annex A-2

(For the Amendment of By-Laws)

BOARD OF DIRECTORS/TRUSTEES AND SECRETARY'S CERTIFICATE

We, the Corporate Secretary and all of the members of the Board of Directors of the East West Banking Corporation (the "Bank") do hereby certify that in a regular board meeting held via Microsoft Teams Teleconferencing on February 27, 2025 and regular stockholders meeting held via Microsoft Teams Teleconferencing on April 24, 2025, stockholders/members representing at least majority of all the outstanding capital stock/members of the bank/non-bank and the majority of the directors/trustees approved the following proposed amendment/s to the Section 5, Article III of the By-Laws of the **East West Banking Corporation.**

Articles and Section Nos.	From	To
Article III, Section 5	Section 5. Compensation and Per Diems of Directors and Corporate Secretary. - The members of the Board of Directors, as such directors, shall be entitled to compensation the amount of which shall be fixed by the Board but in no case shall their total yearly compensation, as such directors, exceed ten (10%) percent of the net income before income tax of the Corporation during the preceding year. The members of the Board of Directors, the Executive Committee, and the Corporate Secretary shall be entitled to per diems for every attendance in Board or Executive Committee meetings, in such amounts as shall be fixed by resolution of the Board of Directors.	Section 5. Compensation and Per Diems of Directors. – Compensation and per diem may be granted to the members of the Board of Directors by the vote of stockholders representing at least a majority of the outstanding capital stock entitled to vote at a regular or special meeting.

The amendment/s to the Article/s Section 5, Article III has/have been duly incorporated in the proposed Amended By-Laws of the East West Banking Corporation, a true and correct copy of which is hereto attached.

IN WITNESS WHEREOF, we have affixed our signature this 16 day of **May 2025** by the above affiants at **Taguig City**.

LOURDES JOSEPHINE GOTIANUN-YAP
Director
Type/Identification Number: _____
Place Issued: _____
Date: _____

JACQUELINE S. FERNANDEZ
Director
Type/Identification Number: _____
Place Issued: _____
Date: _____

JOSEPH M. YAP
Director
Type/Identification Number:
Place Issued:
Date:

ISABELLE THERESE G. YAP
Director
Type/Identification Number:
Place Issued:
Date:

RHODA A. HUANG
Director
Type/Identification Number:
Place Issued:
Date:

GREGORIO U. KILAYKO
Director
Type/Identification Number:
Place Issued:
Date:

JOSE MARIA G. HOFILEÑA
Director
Type/Identification Number:
Place Issued:
Date:

IMELDA B. CAPISTRANO
Director
Type/Identification Number:
Place Issued:
Date:

ARMANDO L. SURATOS
Director
Type/Identification Number:
Place Issued:
Expiration Date:

CRISTINA Q. ORBETA
Director
Type/Identification Number:
Place Issued:
Date:

BENEDICTO M. VALERIO, JR.
Corporate Secretary
Type/Identification Number:
Place Issued:
Date:

JONATHAN T. GOTIANUN
Chairman and Director
Type/Identification Number:
Place Issued:
Date:

MAY 19 2025

SUBSCRIBED AND SWORN to before me this ___ day of **May 2025** by the above affiants at **Taguig City**.

Notary Public

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Book No. X
Series of 2025

ATTY. MA. ANNA LOURDES DIMAANO-PAMFILO
NOTARY PUBLIC FOR TAGUIG CITY
Appointment No 91 (2025-2026) until December 31, 2026
MCLE Compliance No. VII-0020782 valid until April 14, 2025
Office Address: 6th Floor, The Beaufort, 5th Ave.,corner
23rd Street, Bonifacio Global City, Taguig, MM
Roll No. 38260/ IBP Lifetime No. 730556
PTR No. 10465200, January 2, 2025, Makati City

"DOCUMENTARY STAMP TAX PAID"
X 183 ₱20.00 MAY 19 2025
(GOR SERIAL NUMBER) (DATE OF ISSUE)

Annex B

(Secretary's Certificate on no pending case of intra-corporate dispute)

Republic of the Philippines)
Makati City TAGUIG CITY) S.S.

SECRETARY'S CERTIFICATE

I, **BENEDICTO M. VALERIO, JR.**, of legal age, married, a resident of , after having been duly sworn to in accordance with law, depose and state that:

1. I am the duly elected and qualified Corporate/Cooperative Secretary of **East West Banking Corporation** (the "**Bank**"), a corporation duly organized and existing under and by virtue of the laws of the Republic of the Philippines, with principal office at the 5th floor, The Beaufort Tower, 5th avenue cor. 23rd Streets, Bonifacio Global City, Taguig City.

2. To the best of my knowledge, no action or proceeding has been filed or is pending before any Court involving an intra-corporate dispute and/or claim by any person or group against the Board of Directors/Trustees, individual directors/trustees and/or major officers of the Corporation/Cooperative as its duly elected and/or appointed directors/trustees or officers or vice versa.

IN WITNESS WHEREOF, I have affixed our signature this MAY 19 day of **May 2025** by the above affiants at Makati City TAGUIG CITY

BENEDICTO M. VALERIO, JR.
CORPORATE SECRETARY

SUBSCRIBED AND SWORN to before me, a Notary Public, on this MAY 19 2025 day of **May, 2025**, by the affiant exhibiting to me his/her competent evidence of identity , issued at , issued at , Philippines.

Notary Public

ATTY. MA. ANNA LOURDES DIMAANO-PAJARILLO
NOTARY PUBLIC FOR TAGUIG CITY
Appointment No.91 (2025-2026) until December 31, 2026
MCLE Compliance No. VII-0038162 valid until April 14, 2028
Office Address: 8th Floor, The Beaufort, 5th Ave. corner 23rd Street, Bonifacio Global City, Taguig, MM
Roll No. 38268/ IBP Lifetime No. 730556
PTR No. 10465206, January 2, 2025, Makati City

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