REGENERATION

eastwest

ANNUAL REPORT 2025

REGENERATION

Regeneration in banking is shaped over time through trust, discipline, and the ability to adapt without losing direction. It becomes visible when long-made investments begin to yield not only growth, but greater coherence, strength, and relevance.

For EastWest, years of building digital capability, strengthening physical presence, deepening customer relationships, and reinforcing operational discipline are coming together in a more unified model of service.

This is the value of regeneration: renewal anchored in experience. It is the capacity to progress without surrendering the steadiness, human connection, and institutional character that give trust its enduring value.

As EastWest moves forward, it does with a balance of technology and touch, innovation and stability, access and advice.

eastwest

ABOUT THE REPORT

SCOPE

This 2025 disclosure includes EastWest's Economic, Environmental, Social, and Governance (EESG) performance, covering its non-financial results across these aspects of the business.

The Annual Report presents both financial and nonfinancial performance for all operations of EastWest and its subsidiaries and affiliate: EastWest Rural Bank, Inc., EastWest Insurance Brokerage Inc., and EastWest Ageas Insurance, covering the period from January 1 to December 31, 2025.

The Sustainability Report focuses on EastWest Unibank, EastWest Rural Bank, Inc., EastWest Insurance Brokerage Inc., and Quest Marketing and Integrated Services, but excludes numerical data for EastWest Ageas Insurance, Inc.

REPORTING STANDARD

The report was prepared in accordance with the Securities and Exchange Commission's Sustainability Reporting Guidelines for Publicly Listed Companies under Memorandum Circular 4, Series of 2019. It also uses the Global Reporting Initiative (GRI) Standards as a reference.

We welcome feedback on our report.
Contact ir@eastwestbanker.com

CONTENTS

OUR IDENTITY

East West Banking Corporation (EastWest) is one of the largest universal banks in the Philippines.

We cater to the financial needs of a wide range of customer profiles. EastWest offers a comprehensive range of financial products, including Peso demand, savings, and time deposits, as well as foreign currency savings and time deposits. Loan options span consumer loans—covering auto, mortgage, salary and personal—alongside corporate loans. These are complemented by various payment solutions such as debit, prepaid, and credit cards.

EastWest's products and services are made available across multiple distribution and delivery channels. As of December 2025, EastWest has a total of 359 Stores, with 190 of these in Metro Manila. The rest of the network includes 92 Stores across other parts of Luzon, 39 in Visayas, and 38 in Mindanao. The Bank's subsidiary rural bank has 76 Stores, bringing the group's total Store network to 435. ATM network is at 528, composed of 443 on-site and 85 off-site ATMs.

By the end of 2025, the EastWest Group's workforce stood at 8,129 employees with 6,800 from EastWest, 1,286 from EastWest Rural Bank, and 43 from EastWest Insurance Brokerage.

Digital and mobile services are available for both individual and corporate clients through platforms such as EasyWay, EasyBiz, EastWest Pay, and Komo, supported by the EastWest System Tech Assistant (ESTA) and 24-Hour EastWest Customer Service, ensuring consistent and accessible assistance at all times.

EastWest is a subsidiary of Filinvest Development Corporation (FDC), one of the country's leading conglomerates with diverse interests ranging from real estate, banking, and sugar to hospitality, power generation, and infrastructure. Since 2012, EastWest has been listed under the symbol "EW" on the Philippine Stock Exchange (PSE). It is not affiliated with any foreign financial institution which may bear the same name.

OUR MOTIVATIONS

VISION

To be a world-class bank anchored on service excellence in our chosen markets.

MISSION

To create value:

For our chosen markets, by providing them with excellent service in the delivery of integrated and innovative products responsive to their current and future financial needs, at the best value.

For our employees, by providing them with opportunities to develop their full potential and by giving recognition and rewards commensurate to their contribution.

For our community, by committing ourselves to improving the quality of life of those around us through the support for various charities and involvement in outreach activities.

For our regulators, by uncompromisingly adhering to the highest standards of business ethics and corporate governance.

For our shareholders, by managing the Bank professionally and prudently to consistently achieve optimal possible return.

OUR METHODS

BRAND PILLARS

- Insightful expertise directed towards your priorities
- Dedication to making banking easier for you
- Entrepreneurial spirit to realize our collective best potential

SERVICE PILLARS

Personable: Warm and positive attitude, genuine sentiment, and personal concern for the customer's well-being and business affairs.

Dependable: Dedicated to making banking as easy as possible for the customer — taking the effort away whenever we can but with professional regard for due process

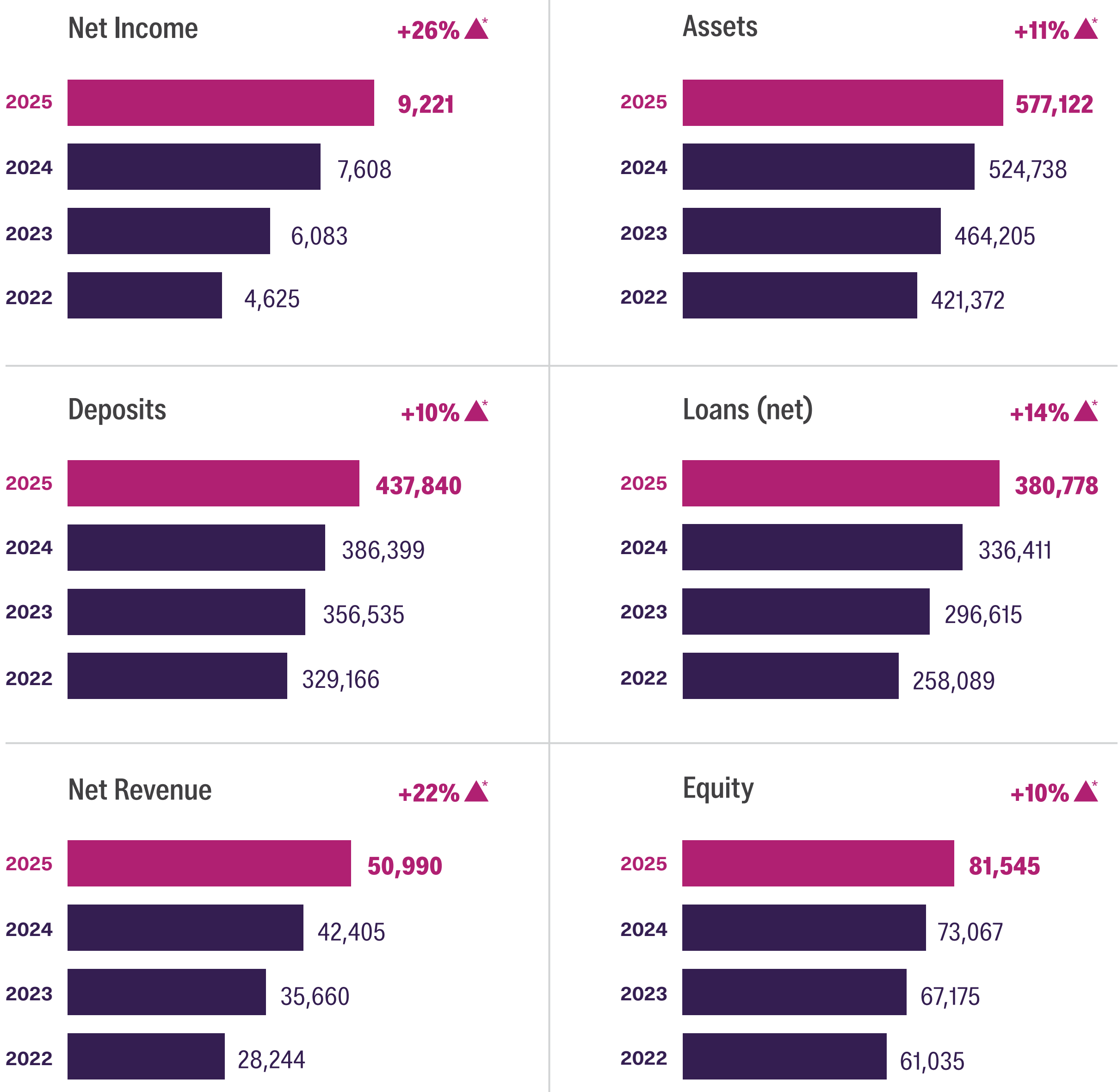
Proactive: Actively listening, offering the right information at the right time, considering what the customer needs with thoughtful cross-selling.

FINANCIAL PERFORMANCE

Profitability (in millions Php)	2023	2024	2025
Net Interest Income	28,225	33,486	40,624
Trading Income	994	1,147	1,286
Fees & Other Income	6,442	7,772	9,080
Net Revenues	35,660	42,405	50,990
Operating Expenses	20,293	23,422	25,356
Provision for Losses	7,688	9,580	14,224
Provision for Taxes	1,444	1,908	2,038
Net Income	6,083	7,608	9,221
Balance Sheet (in millions Php)	**2023**	**2024**	**2025**
Assets	464,205	524,738	577,122
Consumer Loans	237,320	274,412	320,658
Corporate Loans	59,558	59,893	61,717
CASA	292,409	312,224	357,254
Time Deposits	64,126	74,175	80,587
Capital	67,175	73,067	81,545
Key Financial Ratios (in %)	**2023**	**2024**	**2025**
ROE	9.5	10.8	11.9
ROA	1.4	1.5	1.7
NIM	7.6	7.8	8.5
CIR	56.9	55.2	49.7
CAR	13.8	13.4	13.5
Per Common Share (in Php)	**2023**	**2024**	**2025**
Net Income Per Share			
Basic	2.7	3.4	4.1
Diluted	2.7	3.4	4.1
Book Value per Share	29.9	32.5	36.2
Dividends	**2023**	**2024**	**2025**
Cash Dividend Declared (in millions Php)	925.1	1,215.0	1,530.0

FINANCIAL HIGHLIGHTS

(in millions PhP)



*3-year CAGR (2022-2023)

JONATHAN T. GOTIANUN
Chairman of the Board

MESSAGE FROM THE CHAIRMAN

Regenerating Strength. Sustaining Purpose.

The past year marked an important step in EastWest's continuing evolution—one defined by discipline, alignment, and institutional focus.

> *Growth must remain sustainable. Innovation must remain purposeful. Governance must remain uncompromising.*

Over the past three years, we strengthened the Bank's financial and operating foundations. Net income has doubled, and our cost-to-income ratio improved from 60.2 percent to 49.7 percent. These results are not incidental; they reflect deliberate structural gains in efficiency, strengthened risk management practices, and the steady build-up of institutional capabilities that have made EastWest more resilient as an organization.

That resilience remains essential as the environment continues to evolve. Technological change, shifting customer expectations, geopolitical tensions, and uneven economic conditions are redefining how financial institutions operate. Our capital position, disciplined risk posture, and strengthening digital capabilities provide a durable foundation to navigate these conditions with prudence—and to serve customers with consistency across cycles.

In 2025, the Filinvest Group marked its 70th year. Since 1955, its guiding principle has remained constant: trust is earned through sound judgment, disciplined execution, and the willingness to evolve. This philosophy continues to inform how we define regeneration—as the disciplined renewal of strengths to ensure long-term relevance.

For EastWest, regeneration calls for clarity in governance, depth in leadership, and alignment across the organization. It requires us to remain deliberate in balancing prudent balance sheet management with a deeper, more responsive understanding of our customers' needs. With a capable leadership team, engaged employees, and foundations strengthened over time, EastWest is well-positioned to sustain progress with discipline and clarity in the years ahead.

As we move forward, our priorities remain unchanged:

Growth must remain sustainable.

Innovation must remain purposeful.

Governance must remain uncompromising.

On behalf of the Board, I thank our management team, employees, partners, and shareholders for their continued trust and commitment.

JONATHAN T. GOTIANUN
Chairman
East West Banking Corporation

JERRY G. NGO
Chief Executive Officer

MESSAGE FROM THE CEO

Strategic Clarity. Disciplined, Regenerative Growth.

1. How would you describe where EastWest is today as it enters the next phase of its growth?

EastWest enters this next phase with strong fundamentals and a clear strategic direction. Over the past three years, we reinforced our balance sheet, sharpened cost discipline, and improved how we understand and serve our customers. These efforts strengthened our operating leverage and positioned us to grow.

In 2025, pre-provision operating profit grew 33 percent and revenue expanded 20 percent—outcomes that reflect genuine structural progress, not cyclical gain. We are shaping a bank that competes selectively, allocates capital deliberately, and builds capability that can endure shifts in the operating environment.

2. What important shifts have taken place in how the Bank thinks about its customers and its role in their lives?

We have moved from viewing customers as product users to understanding them as individuals navigating life stages. This shift requires deeper insight into timing, context, and trust.

Our responsibility extends beyond providing access to financial services. It includes helping customers manage risk responsibly and make informed decisions aligned with their goals. In 2025, revenue growth of 20 percent was driven by broader engagement across segments, with digital transactions accounting for 51 percent of total activity—a signal that customers are engaging with the Bank in more frequent, more integrated ways.

> *As geopolitical and market conditions grow more volatile, reinforcing the core pillars becomes more important.*

By aligning products, data insights, and advisory touchpoints to life stage needs, we strengthen relationships and support more sustainable growth.

3. How does being part of the Filinvest Group shape EastWest's approach to growth?

Being part of the Filinvest Group provides long-term orientation and governance discipline. The Group has always emphasized prudence, accountability, and leadership development—principles that shape how EastWest builds its organization over time.

Group-wide investments in analytics, automation, and digital enablement strengthen our ability to operate with precision and readiness, supporting sustainability while allowing EastWest to maintain its competitive focus.

4. How is EastWest preparing itself for changes in technology and customer expectations?

Technology is reshaping expectations around reliability, relevance, and ease. Our goal is to build durable capability that improves both customer experience and risk management.

We expanded the use of analytics, AI-driven models, and robotic process automation to enhance underwriting, portfolio monitoring, and operational workflows. Digital engagement continued to strengthen, with EasyWay maintaining a rating of 4.8 on both iOS and Android. Technology investment has also deepened. We are modernizing infrastructure and enhancing cybersecurity to ensure resilience as transaction volumes grow. Technology's role is clear: simplify banking, reduce friction, and support sound judgment.

5. What role do people and culture play in sustaining EastWest's momentum?

Sustained performance depends on capable teams. We strengthened our Management Development pipeline and invested in skills that support a more data-driven, technology-enabled operating model.

We refined our rewards and recognition frameworks to reinforce meritocracy and accountability.

Culture is shaped by how decisions are made and how consistently standards are applied. By building leadership maturity and strengthening frontline readiness, we support disciplined execution across the organization.

6. As EastWest continues to grow, what must the Bank do to stay focused and disciplined?

Growth adds complexity. Staying focused requires clear choices and consistent standards. We maintained conservative provisioning at Php 14.2 billion, with a capital adequacy ratio of 13.5 percent, a CET1 ratio of 12.6 percent, and NPL coverage of 86 percent. As geopolitical and market conditions grow more volatile, reinforcing the core pillars of capital, liquidity, and risk discipline becomes even more important. Discipline also means strengthening systems, governance frameworks, and operational processes—investments that support reliable, regenerative performance over time.

7. What gives you confidence about EastWest's future?

Confidence comes from what we have built. Our capital position is strong, our funding base is stable, and our operating leverage has improved. Risk discipline remains conservative and well-provisioned. Across the organization, capability is deepening—in analytics, in leadership, and in the quality of execution at every level.

The operating environment will continue to evolve. Our responsibility is to remain prepared, adaptable, and disciplined. With a strong foundation and a capable organization, EastWest is positioned to compete and sustain performance in the years ahead.

JERRY G. NGO
Chief Executive Officer
East West Banking Corporation

MESSAGE FROM THE PRESIDENT

JACQUELINE S. FERNANDEZ
President

Steady Execution. Regenerating Progress.

Progress in banking is built through steady follow-through, coordinated effort, and continuous refinement. Across the organization, that work was evident. 2025 was a year of disciplined execution for EastWest. In an environment that continued to evolve, the Bank focused on translating strategy into consistent performance while strengthening how it serves its customers. The results were broad-based: net income grew 21 percent to Php 9.2 billion.

Strengthening the Network. Serving Customers Closer

EastWest's physical network remains central to how the Bank reaches customers nationwide. During the year, the Bank strengthened its store network by combining contiguous stores to better serve customers—ensuring that each location operates with greater focus and capability. This deliberate consolidation was complemented by the rollout of paperless account opening, reducing onboarding time and enabling frontline teams to concentrate on relationship management and financial guidance.

Far from limiting reach, this approach deepened it. CASA deposits grew 14 percent year-on-year with the Bank's CASA ratio holding at 82 percent. These funding outcomes affirm that more customers are choosing EastWest as their primary banking partner, even as the network was refined for quality and productivity.

Driving Lending Performance with Discipline

Consumer lending remained a core driver of the Bank's performance, with the total loan portfolio growing 13 percent year-on-year. Credit card receivables grew 40 percent—one of the highest growth rates in the market—while personal and salary loans expanded 15 percent. Both reflect the strength of digital acquisition and data-driven targeting in improving approval efficiency while maintaining credit standards.

Corporate and commercial banking deepened relationships with long-standing clients and supported emerging businesses with structured solutions. Coordination across retail, corporate, treasury, and support units allowed client journeys to feel seamless, contributing to improvements in turnaround time and service consistency.

Expanding Wealth Management. Deepening Advisory Relationships.

Wealth management delivered one of its strongest years in 2025. Priority Banking assets under management grew 40 percent year-on-year, supported by a 29 percent increase in new wealth clients and a 36 percent rise in net new money. Fee-based income expanded 56 percent, while the Priority Banking cost-to-income ratio improved to 18 percent—reflecting a business that is growing in scale while becoming more efficient.

EastWest operates 13 Priority Banking centers nationwide. This reach, combined with deepening product capability across trust, UITFs, and discretionary portfolio management, reinforces the Bank's position as a credible and competitive wealth management partner for the Filipino market.

Advancing Digital Capability and Operational Resilience

Digital adoption continued to gain momentum. By year-end, registered EasyWay users grew 62 percent, with digital transactions accounting for 51 percent of total volumes. Monthly active rates across EasyWay and Komo held at 73 percent, reflecting sustained engagement rather than passive registration.

> *"Progress in banking is built through steady follow - through, coordinated effort, and continuous refinement.*

The Bank continued integrating machine learning models and robotic process automation into credit evaluation, workflow management, and exception monitoring—reducing manual complexity and improving decision consistency across operations. Infrastructure modernization and cybersecurity enhancements remained priorities, reinforcing the Bank's resilience as transaction volumes and customer expectations continue to rise.

Investing in Frontline Capability

Sustained performance depends on capable, accountable teams. During the year, 99.8 percent of employees completed structured training programs, with coaching routines reinforced across stores and operations networks. Rewards and recognition frameworks were refined to strengthen meritocracy and reinforce performance standards.

Outlook

The year ahead will continue to bring change. Markets will adjust, technology will advance, and customer expectations will rise. The Bank's focus remains consistent: disciplined execution, operational refinement, and attentive service.

With aligned teams, strengthened processes, and a sustained commitment to service, EastWest moves forward with clarity and confidence focused on meaningful progress for the customers and communities it serves.

Jackie Fernandez

Jacqueline S. Fernandez
President
East West Banking Corporation

EastWest Dream Run: New Strides Forward

To mark EastWest's 30th anniversary and the Filinvest Group's 70th year, EastWest's Dream Run series, in cooperation with RUNRIO, brought communities together across Davao, Cebu, and Manila. The event welcomed runners of every kind—kids, casual participants, endurance athletes, and even pets. It reflected a simple idea: progress looks different for everyone, but it always begins with showing up.

Families & fun runs: From kids to fur parents, the Dream Run made space for milestones big and small.

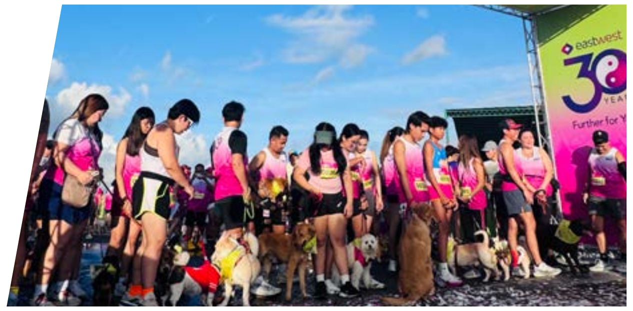
Davao: The Series Begins with "Dagan Para sa Damgo"

EastWest Dream Run 2025 opened in Davao on April 6, drawing nearly 4,000 runners in a celebration of movement, milestones, and community—the first leg of a three-city series commemorating EastWest's 30th anniversary and the Filinvest Group's 70th year.

Dream Run Davao: The series opened with nearly 4,000 runners across distances for every pace and purpose.

Cebu: A Homecoming Run with Heart

A month later, the Dream Run reached Cebu on May 4 at City di Mare by Filinvest, welcoming more than 3,000 runners. It is the first time EastWest brought the event to the Queen City of the South. From warm-up to finish-line celebrations, the Cebu leg delivered a full community experience—high energy on the course, with meaningful touchpoints beyond it.

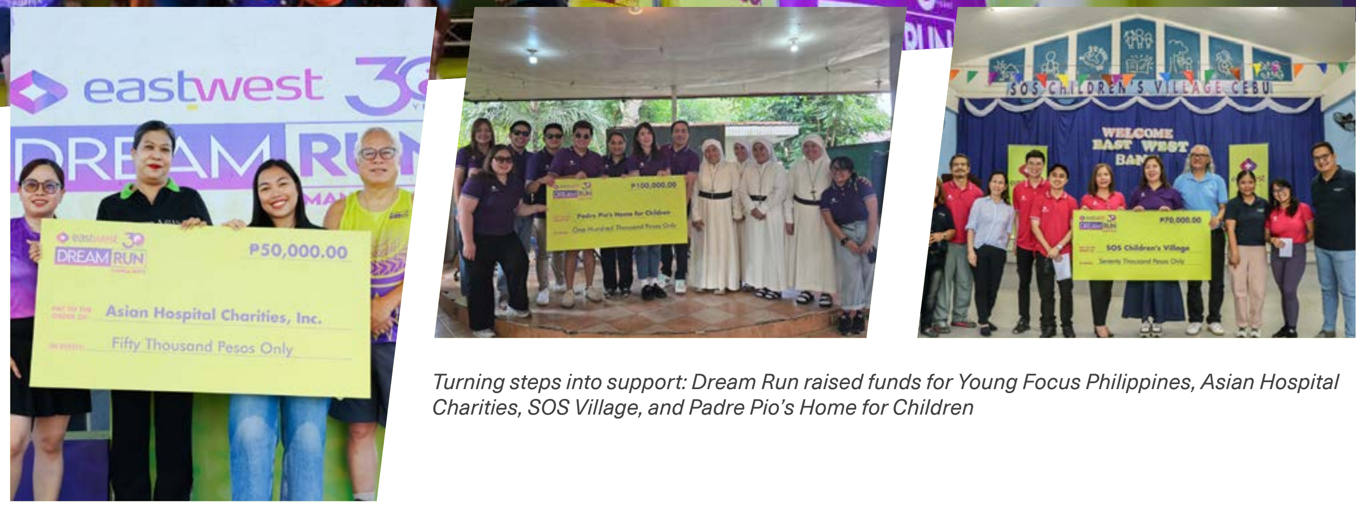


Dream Run Cebu: More than 3,000 runners filled City di Mare for EastWest's first Dream Run in Cebu.

Manila: Going Further at the Dream Run Finale

The series culminated on June 15 at the Filinvest Event Grounds in Alabang, where more than 6,000 runners joined the final and biggest leg of EastWest Dream Run 2025. EastWest leaders, teams, partners, and customers gathered to close the anniversary series with a celebration that felt both large-scale and deeply personal.

Dream Run Manila: More than 6,000 runners joined the biggest leg of the series at Filinvest Event Grounds, Alabang.



Turning steps into support: Dream Run raised funds for Young Focus Philippines, Asian Hospital Charities, SOS Village, and Padre Pio's Home for Children

Beyond the race categories (from the 1K Dog Run to the 30K Dream Challenge) the finish line opened into a festive village atmosphere, with post-run activities and partner booths that kept the energy going well after the last runners crossed.

All finishers received a Dreamcatcher medal inspired by EastWest's brand line Your Dream, Our Focus—a simple, lasting symbol of what the series stood for: momentum, commitment, and the courage to keep moving.

Furthering Dreams: Purpose in Motion

Across Davao, Cebu, and Manila, the Dream Run became a shared expression of EastWest's anniversary message—going further by creating moments that connect people to healthier habits, stronger communities, and the goals that matter most. Beyond pace and performance, it also surfaced personal victories that brought its purpose to life.

Liit (PWD French Bulldog): In a custom wheelchair and full of spirit, Liit embodied inclusion on the course.

AWARDS

BRANCH BANKING

Mid-Sized Retail Bank of the Year
ABF Retail Banking Awards

DIGITAL

Best Digital Ecosystem
The Asian Banker Philippine Excellence Awards

Most Consumer Centric Bank
ASEAN Fintech Awards

INVESTMENT BANKING

Blue Bond of the Year – Philippines
ABF Corporate and Investment Banking Awards

TRUST AND ASSET MANAGEMENT

The Philippines' Best for Discretionary Portfolio Management
Euromoney Private Banking Awards

Best Discretionary & Advisory Service Offering
Global Private Banker

Best Emerging New Equity Fund Manager – Philippines
International Finance Awards

MARKETING AND CASH MANAGEMENT

Philippines Domestic Technology & Operations Bank of the Year
ABF Wholesale Banking Awards

Finalist, Anniversary Marketing
Marketing Excellence Awards

Awardee for Marketing, Advertising, and Brand Communications
IABC Philippine Quill Awards

FINANCIAL MARKETS DISTRIBUTION GROUP

Analytics Initiative of the Year
ABF Retail Banking Awards

Best Foreign Exchange Service
The Asian Banker Philippine
Excellence Awards

Best Forex Broker – Institutional – Philippines
International Finance Awards

WEALTH MANAGEMENT/ PRIORITY

Best Private Bank
Global Finance, 2024 & 2025

Outstanding Client Experience in Wealth Management
Global Private Banking Innovation Awards

Best Priority Banking – Philippines
International Finance Awards

OPERATIONS

Outstanding BSP Stakeholder
Bangko Sentral ng Pilipinas

ORGANIZATION

Gold Awardee for Innovative Use of Technology in Human Resources
Asia-Pacific Stevie Awards

Great Place to Work Certification
Great Place to Work

Silver Award in HR Innovation
HR Excellence Awards

Finalist for HR Communication Strategy
HR Excellence Awards

Finalist for Most People-Focused CEO
HR Excellence Awards

COMPLIANCE

2 Golden Arrow Recognition for Corporate Governance
Institute of Corporate Directors

PARTNERSHIPS

Winning Financial Solutions

With the financial and retail landscape being fast driven by competition and market trends, partnerships with strong retail brands and businesses are powerful tools to win customer loyalty and maximize spending. Realizing the value in consumers' daily habits, EastWest partnered with strong brands and retail companies by offering financial solutions that will make both everyday spending and banking easier.

Striking Gold with Puregold

The highly dynamic local wholesale and retail business has seen robust growth of Puregold Price Club Inc. since it was established in 1998 by the Co family. This local retailing giant offers a broad range of competitively priced food and non-food items to everyday shoppers and small businesses. Over the years, it has opened hypermarkets, junior supermarkets and even the sari-sari format "Tindahan ni Aling Puring" across the country. Like EastWest, Puregold values strong community presence and sustainable technologies.

Last April 2025, EastWest joined hands with Puregold in value branding campaign by launching the co-branded EastWest Puregold Always Panalo Visa credit card. The tagline Always Panalo or Sure Win is directed towards Puregold's customer base. EastWest designed the financial solution that will deliver practical ways to save and be rewarded for everyday buys. Quick grocery runs can easily earn cash rebates, converted to wallet credits and accumulate greater budget savings.

With the EastWest Puregold Always Panalo Visa Credit Card, every purchase at Puregold stores earns 1 reward point for every Php 30 spent, while all other transactions earn 1 reward point for every Php 100 spent—making grocery shopping and everyday spending more rewarding. Cardholders can also accumulate up to Php 3,000 in their Puregold P-Wallet monthly when they convert their rewards points at a 1 Rewards Point to Php1 conversion rate—ensuring more savings with every purchase.

Delivering Value and Lifestyle with foodpanda

One of the country's biggest online food and grocery delivery platforms, foodpanda has redefined how consumers and food lovers get their food to the dining table. On top of the satisfying delivery experience, customers can now be instantly rewarded for succumbing to their everyday food cravings through a co-branded credit card.

The EastWest foodpanda Visa credit card brings together the convenience, value and digital innovation of all three brands. Cardholders earn up to 10% cashback on foodpanda orders of up to Php 400, after which they continue to earn 3% cashback on succeeding foodpanda orders. Cashback earnings extend beyond foodpanda use, with 1% cashback on overseas spending and 0.3% cashback on local transactions, all credited directly to the pandapay wallet, with a monthly cashback cap of Php 1,000. Spending is streamlined with an automatic weekly cashback to the wallet.

And whether the cardholder is using the foodpanda app or ESTA chatbot, the full digital application makes it easier to pay and experience the joy in spending for everyday essentials.

Customers can easily have their approved cards delivered directly and immediately usable for across all Visa-accepted channels. The best part is the waived annual fee on the first year, as well as free six-month pandapro membership and exclusive reward vouchers for the first 50,000 approved applicants.

Traveling Smart with EastWest

The ease of travel has become increasingly popular locally and internationally. That is why EastWest has committed itself to supporting today's travelers by giving them more meaningful experiences with comfort and ease. The Bank believes in the compelling connection between travel and financial empowerment.

As such, EastWest joined hands with the Philippine Tour Operators Association (PHILTOA) by becoming its official credit card partner for the 36th Philippine Travel Mart (PTM), one of the most anticipated tourism events. PTM, which featured over 300 exhibitors, ran from September 5 to 7, 2025, at the SMX Convention Center Manila.

EastWest's customer-focused banking and travel-oriented credit solutions fit rightly with PTM's 2025 theme "Boosting NextGen Tourism", which focuses on corporate and business values that EastWest advocates -- sustainability, digitalization, inclusivity, and wellness. Add to this is the important role the Bank played in boosting the economy.

EastWest continues to improve its credit card and app features by including flexible installment plans for airline bookings, exclusive travel deals, travel insurance benefits, and airport lounge access for select variants. These enhanced features are based on the changes in how Filipinos are choosing to spend their time, energy, and resources. Moreover, EastWest continues to develop the practical and relevant tools that go side by side with the customers' pace and preferences, making travel easier to plan and more enjoyable to experience.

PARTNERSHIPS

EastWest and Unioil extend partnership to drive bigger fuel savings (L-R) May Ann Balais-Llaneta (EastWest Core Usage Senior Manager); Johoanna Cadano (EastWest SAVP & Head of Core Usage); April Rose Gacad (Unioil Loyalty & Payments Manager); Candice Christine Lim (Unioil Brand Manager); Mia Tamayo (EastWest SVP & Head of Consumer Lending Product Lab); and Nedzi Romero (Unioil Marketing Director)

EastWest x Unioil: Making Every Drive Easier with Bigger Fuel Savings

EastWest further strengthened its long-running partnership with Unioil in 2025, continuing a customer-first fuel promotions focused on everyday savings. Now in its fifth year, the collaboration maintained EastWest's position as Unioil's sole banking partner, delivering practical, easy-to-use discounts for credit cardholders nationwide.

For the entire year, EastWest credit cardholders enjoyed discounts of up to Php 4.00 per liter: Php 4.00 off for Gas 95 and Gas 97, Php 3.00 off for Gas 91, and Php 2.50 off for Diesel. Designed for everyday use, the offer could be availed of up to three transactions or 80 liters per day, turning routine fuel-ups into consistent savings.

To offer even bigger savings, EastWest rolled out two Visa-exclusive fuel campaigns. In February and March 2025, and again in June and July, EastWest Visa credit cardholders enjoyed Php 7.00 off per liter at participating Unioil stations.

The partnership also marked EastWest's anniversary month with a broader, all-cardholder promo. For the entire month of August, EastWest offered Php 8.00 off per liter to all EastWest credit cardholders, one of the year's highest fuel discounts.

Toward year-end, EastWest and Unioil introduced a seasonal boost that responded directly to rising fuel costs and holiday travel needs. In December, EastWest cardholders enjoyed Php 7.00 off per liter on all fuels at Unioil with the same daily limits of three transactions or 80 liters. This secondary offer gave customers an extra push during a high-spend period, reinforcing the partnership's purpose: deliver timely, real-world value when it matters most.

Beyond savings, the partnership supports cleaner emissions and better engine performance, promoting more efficient and responsible driving.

Since the tie-up began in 2019, EastWest and Unioil have continued to make mobility more affordable and more rewarding—helping customers get more out of every kilometer.

Better Business with BizAccess Visa Debit

In October 2025, EastWest launched BizAccess—a business checking account designed for small and medium enterprises (SMEs). The account includes a complimentary checkbook, a BizAccess Visa debit card, and access to business banking tools such as EasyBiz online business banking, the eGovernment payment facility, and corporate bills payment. BizAccess was created to simplify daily business payments and operations.

The BizAccess checking account and Visa debit card help SMEs manage cash flow more efficiently by keeping personal and business finances separate. Using the debit card for business expenses supports clearer tracking, better visibility of spending, and cleaner financial reporting. Over time, this separation also helps strengthen a business' financial profile, supporting eligibility for future credit as records become more consistent and distinct from the owner's personal finances. The debit card enables seamless cashless payments locally and supports cross-border purchases for SMEs engaged in eCommerce, exports, or digital services.

EasyBiz Online business banking complements the BizAccess checking account and Visa debit card. It gives clients visibility over balances and allowing them to secure their debit card through card lock/unlock capability. Clients also gain access to solutions for paying government contribution and corporate bills further strengthening EastWest's end-to-end offering for SME clients.

OPERATIONAL HIGHLIGHTS

2025 AT A GLANCE

NET INCOME
Php 9.2B
21% ▲

TOTAL ASSETS
Php 577.1B
10% ▲

TOTAL LOANS AND RECEIVABLES
Php 380.8B
13% ▲

CASA
Php 357.3B
14% ▲

PERSONAL AND SALARY LOANS
15% ▲

CREDIT CARD REVENUES
36% ▲

CREDIT CARD RECEIVABLES
40% ▲

CASH MANAGEMENT SERVICES ENROLLMENTS
54% ▲

CORPORATE BANKING GROWTH
3% ▲

EASYWAY REGISTERED USERS
62% ▲

REGISTERED CARDS IN ESTA
70% ▲

OPERATIONAL HIGHLIGHTS

Delivering Strong Performance through Disciplined Execution

2025 marked a year of strong, broad-based performance across EastWest's businesses, reflecting the sustained momentum of the Bank's thirty-year journey and the disciplined execution of its transformation agenda.

The Bank continued to scale its digital channels, elevate customer service, and expand market reach, while maintaining cost discipline and operational efficiency. These gains were reinforced by more deliberate, data-driven decision-making, enabling sharper prioritization and more effective deployment of resources in support of growth.

Building on earlier phases of growth and continuity, EastWest entered a period of regeneration—deepening partnerships, strengthening relationships through personalization, and delivering products, services, and solutions with greater relevance, consistency, and impact.

Corporate Banking

In 2025, EastWest's Corporate Banking Group (CBG) delivered measured growth while reinforcing portfolio quality and funding stability amid a shifting interest rate environment. Despite nearly Php 8 billion in term loan paydowns as clients accelerated deleveraging and refinancing, the Group expanded its loan portfolio by 3%, closing the year at Php 61.5 billion. Around Php 76 billion in fresh releases were booked during the year, reflecting sustained demand for working capital financing across priority sectors.

	% Change 2025 vs. 2024
Loan Growth	+3% ▲
CASA Growth	+16% ▲
Total Deposits Growth	+14% ▲
CMS Adoption Rate	60% of clients ▲
Complex CMS Usage	51% of clients ▲

Growth was led by Car Dealerships, Energy Supply, and Real Estate Activities, while trading and manufacturing-related industries continued to require elevated financing support due to longer supply chain and receivable cycles. As inflation moderated and monetary conditions eased, credit utilization improved, particularly across short-tenor revolving lines, trust receipts, and trade-related facilities aligned with clients' operating cycles.

Deposit generation remained a central pillar of performance. CASA average daily balance increased by 16%, supported by new-to-bank acquisitions and deeper penetration within existing client value chains. Cash Management Services (CMS) adoption reached 60% among CBG clients, with 51% utilizing complex solutions such as automated collections, digital disbursements, and payroll systems. These integrations strengthened deposit sustainability and reinforced EastWest's role in clients' day-to-day liquidity management.

Cross-selling across Treasury, Cards, Wealth, and Deposits improved as ecosystem-based coverage enabled broader product penetration within automotive, FMCG distribution, healthcare, and export-oriented sectors.

Risk discipline remained central. Underwriting standards were refined through tighter leverage thresholds, enhanced covenant structures, and strengthened sector-level stress testing. Portfolio monitoring was intensified in industries with extended working capital cycles, supporting early risk identification and stable credit quality.

Digital collaboration further improved corporate onboarding and servicing. Standardized documentation, digitized KYC processes, and workflow enhancements reduced turnaround times for account opening and facility renewals, establishing a strong base for SME and mid corporate acquisition in 2026.

Corporate Banking maintained disciplined execution—balancing growth with asset quality, strengthening deposits alongside lending, and deepening ecosystem relationships that position the Group for sustained, resilient performance.

Awards and External Recognition

- Asian Banking & Finance Corporate and Investment Banking Awards — **Blue Bond of the Year – Philippines**

OPERATIONAL HIGHLIGHTS

EastWest won Analytics Initiative of the Year – Philippines at Asian Banking & Finance Retail Awards 2025 (L-R) Asian Banking & Finance representative with EastWest EVP & Head of Branch Banking Group Ivy Uy, President Jacqueline Fernandez, and SAVP & Head of Regional Sales Carlo Allan Mariano

EastWest named Best Foreign Exchange Service in the Philippines by The Asian Banker Philippine Awards 2025 (L-R) Asian Banker representatives with EastWest Metro Manila Sales Officer Trina Burgos and SEVP & Head of Financial Markets and Wealth Management Rafael Algarra Jr.

Financial Markets Distribution Group

In 2025, the Financial Markets Distribution Group (FMDG) focused on digitization and revenue generation amid easing monetary conditions and tighter market spreads. The Group deliberately shifted away from high cost funding sources—such as institutional borrowings and repurchase agreements—toward retail driven, CASA-oriented funding to sustain margins and profitability.

	% Change 2025 vs. 2024
Securities Brokering Fees	+17% ▲
Cross Selling/Referral Fees	+15% ▲
Total Brokering Income	+4% ▲

FMDG recorded total brokering income growth for the year while net interest income moderated as lower Treasury liquidity balances reduced deposit requirements; this was partially offset by savings in deposit-related expenses and continued growth in brokering income. As of December 2025, FMDG ranked ninth out of thirty-two brokers by volume, based on the Philippine Dealing System's Trading Activity Report.

Foreign exchange activity remained a key driver of client engagement and deposit generation. Through digital channels, the Bank offered FX pricing at competitive levels relative to over-the-counter rates, supporting higher transaction volumes and deposit inflows. Client FX volume increased year-on-year, reflecting broader usage across corporate, institutional, and retail client segments.

Fixed income securities and investments were also strong contributors. Advisory-driven solutions, particularly Asset Swaps using US-dollar time deposits as underlying instruments, gained traction as clients sought stable returns and portfolio diversification. These supported new-to-bank client acquisition and reinforced funding stability. FMDG also participated in several primary bond issuances and the Maynilad common stock initial public offering, providing clients with access to primary markets.

Investments in digital infrastructure further strengthened execution, pricing discipline, and risk control. Enhancements included expanded FX capabilities through EasyWay and EasyBiz, competitive pricing engines, and migration to a new Treasury platform improving automation, reporting, and resilience.

Governance and risk oversight remained integral. Controls on pricing, suitability, documentation, and monitoring were reinforced to meet evolving regulatory standards and maintain strong audit outcomes.

Awards and External Recognition

During the year, FMDG received multiple external recognitions reflecting execution capability and service quality:

- Asian Banking & Finance — **Retail Banking Award for Analytics Initiative of the Year**
- The Asian Banker — **Best Foreign Exchange Service (Philippines)**
- International Finance 2025 Awards - **Best Forex Broker – Institutional (Philippines)**

OPERATIONAL HIGHLIGHTS

EastWest's Trust and Asset Management Group won multiple accolades last year for managing industry-leading funds across multiple asset classes and formats.

EastWest received the prestigious Best Discretionary & Advisory Service Offering award at the 2025 Global Private Banking Innovation Awards, marking another significant milestone in the Bank's growing legacy of excellence in wealth and investment management.

Trust and Asset Management Group

In 2025, EastWest's Trust and Asset Management Group (TAMG) remained focused on disciplined asset growth, governance strengthening, and the continued development of scalable fiduciary and investment capabilities. The Group emphasized operational resilience, product readiness, and distribution effectiveness while maintaining strict adherence to regulatory and suitability frameworks.

	% Change 2025 vs. 2024
Total AUM Growth YoY	+7% ▲
Institutional AUM Growth	+3% ▲
HNW AUM Growth	+21% ▲
UITF Seller Coverage	80% ▲

TAMG delivered steady growth during the year, supported by increased activity across the Priority Banking and Wealth Management segments. Assets under management expanded year on year from increased participation of affluent and high net worth clients alongside rising institutional mandates. Fee income grew with higher account activity and improved servicing efficiency, underscoring TAMG's focus on scale and disciplined execution.

Operational control enhancement remained a priority. Following a 2023 system upgrade, continual improvements in data integrity, monitoring, and reconciliation further reduced operational risk.

Product development advanced through the approval of new Unit Investment Trust Funds, expanding total offerings to fifteen, including Personal Equity and Retirement Account (PERA) UITFs approved by the Board and the Bangko Sentral ng Pilipinas. While scheduled for launch in early 2026, groundwork in 2025 focused on governance readiness, documentation, and channel integration. TAMG also refined its distribution model across Wealth, Branch, and Enterprise clients, improving alignment between client profile, product complexity, and advisory coverage.

Capability development and digital enablement remained central to execution. Training and accreditation programs strengthened fiduciary expertise, while paperless processes—covering e-statements, digital instructions, and e signatures—enhanced transparency and efficiency. Preparations also progressed for digital onboarding of trust products through EasyWay for end to end subscription and redemption.

Governance frameworks were strengthened through enhanced suitability reviews, AML alignment, and improved documentation standards in line with BSP guidelines, supporting positive internal and external audit results.

TAMG continued to build scalable fiduciary capability anchored on governance, transparency, and disciplined growth.

Awards and External Recognition

- Euromoney – **Best for Discretionary Portfolio Management**
- Global Private Banker – **Best Discretionary & Advisory Service Offering**
- International Finance Magazine - **Best Emerging New Equity Fund Manager**

OPERATIONAL HIGHLIGHTS

EastWest Priority has been awarded Outstanding Client Experience in Wealth Management at the Global Private Banking Innovation Awards 2025. This honor affirms EastWest Priority's focus on thoughtful, tailored service and wealth strategies that speak to the needs of affluent clients across the country.

Priority Banking

In 2025, EastWest's Priority Banking business remained focused on disciplined client base expansion, high-touch advisory execution, and the continued growth of fee-based income. Management prioritized relationship quality, coverage efficiency, and cost discipline while strengthening integration with the Bank's broader wealth, trust, and markets platforms.

	% Change 2025 vs. 2024
Total AUM	+40% ▲
New Clients Acquired	+29% ▲
Net New Money (NNM)	+36% ▲
Fee-Based Income	+56% ▲
Average AUM per Client (Primary Client Count)	+7% ▲
Cost-to-Income Ratio	18% ▼

Profitability continued to strengthen, with the cost to income ratio declining to 18% from 22% and a five year net income CAGR of 50%. Fee based income also improved, supported by higher securities brokering and referral activity that more than offset softer FX brokering performance. Overall brokering income registered steady growth, reflecting the quality and resilience of client engagement. Assets under management rose with larger allocations to investment and wealth products, underscoring the franchise's advisory depth and sustained customer confidence.

Client growth was reinforced by the continued rollout of Priority Centers across key cities and business hubs. These centers offered appointment based advisory spaces for personalized interactions with relationship managers and investment specialists, enhancing nationwide coverage and strengthening the customer experience.

Advisory delivery remained anchored on tailored engagement and product relevance. Priority clients maintained the highest product per client ratio in the Bank, reflecting effective cross selling of investment and treasury solutions—including primary bond offerings, equity placements such as the Maynilad IPO, and asset swaps—executed in collaboration with the Trust and Asset Management Group and the Financial Markets Distribution Group.

For the second consecutive year, EastWest was recognized for delivering the Best Priority Banking Experience at the International Finance Awards, proof of its growing footprint and expanding services tailored to high-net-worth clients.

Client engagement initiatives complemented relationship-led servicing and supported retention and relationship continuity. In 2025, Priority clients participated in curated initiatives on financial education, succession planning, and wealth transfer. Signature gatherings—from nationwide economic outlook briefings to client appreciation sessions and the annual EastWest Golf Tournament—reinforced long term relationships within an appointment based service model.

Governance and advisory discipline remained a defining strength. Suitability, documentation, and monitoring frameworks were aligned with regulatory standards, while continued investment in training and capability building supported advisory consistency and service quality.

Priority Banking advanced sustained growth through advisory excellence, prudent execution, and enduring client partnerships.

Awards and External Recognition

- Global Private Banking Innovation Awards - **Outstanding Client Experience in Wealth Management - Philippines**
- Global Finance Private Banking Awards - **Best Private Bank - Philippines**
- International Finance 2025 Awards - **Best Priority Banking (Philippines)**

OPERATIONAL HIGHLIGHTS

EastWest was named Mid-Sized Retail Bank of the Year (Philippines) at the prestigious Asian Banking & Finance (ABF) Retail Banking Awards 2025, in recognition of its consistent performance and customer-focused growth across its retail banking operations.

Branch Banking Group

The Branch Banking Group (BBG) continued to deliver strong, disciplined performance in 2025, reinforcing its central role in low cost funding and retail customer acquisition. BBG reached Php 300 billion CASA, maintained an 82% CASA mix, and sustained a third place industry ranking. Deposits grew 14.4% year on year, outperforming the industry average of 6.1%.

CASA expansion combined new-to-bank (NTB) acquisition with deeper existing-to-bank (ETB) relationships. NTB deposits reached Php 26.7 billion, up 19% year on year, while approximately 5,000 customers moved up segment, adding Php 7.5 billion in deposits. This dual growth approach mitigated seasonal liquidity shifts and supported stable, recurring funding.

	% Change 2025 vs. 2024
Total Deposits	+36% ▲
CASA Level	+47% ▲
Time Deposits	+22% ▲

Branch Network Optimization and Hyper-Local Execution (Version B–Disciplined)

A hyper-local execution strategy aligned branch deployment with local economies and customer ecosystems. Priority markets included fast growing centers such as Clark, Iloilo, Bacolod, Cagayan de Oro, and General Santos, alongside major urban areas like Caloocan, Alabang, BGC, Makati, Cebu, and Davao. Stores in these markets served defined ecosystems of corporates, SMEs, and retail clients while supporting cash management, payments, and business services for small enterprises.

Store Network Transformation

Network transformation advanced under a phygital model combining digital capability with advisory led servicing. By end 2025, EastWest operated 359 stores after co-locating 35 stores in dense markets for greater coverage efficiency. Initiatives such as paperless account opening in 30 stores, new queue management systems, and redesigned layouts improved productivity and client interaction, allowing seamless movement between digital and in store channels.

Digital Migration and Omnichannel Delivery

Digital migration also gained traction as branch teams actively enrolled customers on EasyWay and EasyBiz, scaling acquisition and servicing while preserving relationship quality.

Sales Transformation and Productivity

Through BBG's sales transformation program, productivity continued to improve via expanded business development coverage, unified cross selling, and aligned incentives. Operational streamlining further enabled store personnel to focus on relationship management and revenue generation.

BBG sustained its leadership in low cost funding through localized execution, network optimization, and digital integration.

359 *stores as of 2025*

190	*Metro Manila*
92	*Luzon*
39	*Visayas*
38	*Mindanao*

Awards and External Recognition

- Asian Banking and Finance - **Retail Bank of the Year (Mid-sized) - Philippines**

OPERATIONAL HIGHLIGHTS

Driving digital forward: EastWest joins forces with AutoDeal for a seamless auto financing journey

Consumer Lending

In 2025, EastWest's Consumer Lending business focused on disciplined portfolio management, selective growth, and the continued refinement of its distribution and digital capabilities. Across auto, home, personal loans, and credit cards, the Bank emphasized asset quality, customer relevance, and execution efficiency.

Auto Loans: Portfolio Rebalancing and Selective Growth

The Auto Loans business recalibrated its strategy to prioritize portfolio quality over volume expansion. Growth was anchored in segments with stronger credit profiles and sustained demand.

The Bank deepened its relationship with Toyota dealerships, resulting in a 17.3% year-on-year increase in Toyota-sourced volumes, while continuing partnerships with Hyundai and Ford. To complement dealer-led distribution, EastWest partnered with AutoDeal, the leading digital automotive marketplace, extending reach to digitally active buyers.

The entry of Chinese automotive brands, including BYD, created opportunities for competitive financing programs offering lower down payments and longer tenors to qualified borrowers. The initiative delivered a 239% increase in volumes within this segment. Rising demand for electric and hybrid vehicles prompted the implementation of a champion-challenger framework to refine pricing and approval criteria—allowing participation in emerging segments while upholding portfolio discipline.

Sustained demand for pre-owned vehicles drove the revival of second-hand auto financing and refinancing programs, particularly for repeat clients. Targeted promotions—such as free comprehensive insurance and preferential rates for store-referred customers—supported acquisition and retention while remaining aligned with the Bank's risk appetite.

	% Change 2025 vs. 2024
Personal and Salary Loans	+15% ▲
Credit Card Receivables	+40% ▲

Filinvest Grand Home Caravan featuring EastWest Bank Mortgage Sales, Joan Lorraine D. Asprer (Head of Mortgage), Tristaneil D. Las Marias (President & CEO of Filinvest), Our Home Representatives, and BPI Sales

Home Loans: Resilience Amid Market Moderation

In 2025, the Home Loans business maintained stable performance despite a moderated property market. The segment recorded Php 2.9 billion in loan releases and closed the year with Php 19.7 billion in accounts receivable, supported by consistent demand across housing sub segments. The portfolio continued to serve a broad customer base—from first time homeowners to investors—reflecting EastWest's commitment to financial inclusion and long term client partnerships.

The business refined its product suite and distribution strategy to balance accessibility with prudent risk management. To strengthen competitiveness, EastWest launched the EasyOwn low rate promo offering 5.99% fixed for one year, and extended the "7 for 7" program offering 7% fixed for seven years, which continued to attract first time Filipino homebuyers. These campaigns were complemented by a 1.11% tax free broker incentive, supporting responsible loan origination through accredited referrers.

Partnerships remained central to execution. EastWest reinforced developer and broker relationships through participation in nationwide property events, including It Feels Right with Filinvest Land, the SMDC Bank Fair, and Aboitiz Land Vecinos Day. To reach professional and institutional segments, the Bank joined sectoral engagements such as the CLC Product Caravan, Coffee Expomania, and the Annual Convention of the Philippine College of Surgeons. Digital lead generation was strengthened through collaborations with property platforms Nook, Matchmo, and Carbay Philippines, expanding market reach and pipeline quality.

Targeted digital and outdoor campaigns supported brand visibility and funnel conversion. META and programmatic advertising, together with key urban billboard placements, showcased extended tenors of up to 30 years, as well as home equity and refinancing solutions tailored to emerging borrower needs.

Operational execution advanced through automation and intelligent processing. AI enabled workflows improved turnaround times and reduced manual dependencies, while integration of the home loan journey into ESTA, EastWest's AI powered chatbot, provided customers with real time assistance, status updates, and product guidance.

By combining disciplined risk management, strengthened partnerships, and digital process excellence, the Home Loans business remained resilient and client relevant through a changing real estate environment.

OPERATIONAL HIGHLIGHTS

An on-ground JCB x EW Acquisition activation at SM Megamall from March 27 to April 2, 2025, promoting customer applications for the EastWest JCB credit cards.

Personal Loans: Expanding Digital Acquisition

In 2025, the Personal Loans business continued to grow at a healthy pace, supported by steady portfolio expansion and improving acquisition effectiveness. Accounts receivable increased by 27%, while bookings rose by 10%, largely driven by Existing-to-Bank channels, reflecting the value of deepening relationships with the existing customer base.

Digital acquisition played a significant role during the year, with paid digital media driving awareness and new loan generation. ESTA and EasyWay app became increasingly effective, raising the share of personal loan bookings from digital channels from 5% in 2024 to 17% in 2025.

These efforts were supported by external partnerships that expanded accessibility through third-party digital platforms, alongside product caravans that enabled the Bank to engage customers directly and showcase its consumer lending products, together with EastWest Ageas offerings. Overall, growth was driven by targeted campaigns and improved digital journeys, while maintaining strong operational discipline.

Credit Cards: Sustained Momentum and Engagement-Led Growth

EastWest Credit Cards sustained strong momentum in 2025, with receivables reaching the Php 100-billion mark, reflecting 40% growth, alongside a 36% increase in revenues. This performance underscores the strength of the portfolio and the continued ability to drive both scale and quality of earnings.

Credit cards remain among the Bank's highest-rated products in terms of customer satisfaction, consistently achieving one of the strongest Net Promoter Scores (NPS) across the franchise. This reflects a value proposition that resonates with customers—combining relevance, ease of use, and meaningful rewards.

Strategic partnerships continued to differentiate the franchise. The Unioil campaigns provided customers with practical fuel spend savings while reinforcing brand relevance amid sustained mobility and fuel expense sensitivity. Collaborations with Shopee and Lazada strengthened the Bank's presence in e-commerce, while travel-related partnerships, including Trip.com, supported higher spend as mobility normalized through the year.

Within the affluent segment, EastWest enhanced its premium credit card portfolio across Platinum, World, and Infinite tiers. Product innovations such as the EastWest Visa Platinum Cashback Card, alongside co-branded partnerships with Singapore Airlines and curated dining, retail, and installment programs with leading merchants, elevated the customer experience. These initiatives reflected a deliberate focus on sustaining engagement, encouraging responsible spending, and deepening long term client relationships.

Through sustained portfolio quality, differentiated partnerships, and engagement-led product innovation, EastWest Credit Cards continued to reinforce its position as a growth and relationship driver within Consumer Lending.

CUSTOMER JOURNEY AND EXPERIENCE

CUSTOMER JOURNEY AND EXPERIENCE

Renewing Customer Trust Through Stronger Experience and Deeper Service Reliability

In 2025, the Bank strengthened customer centricity as a core business priority, aligned with the vision, mission, and values of its parent, Filinvest Group, and in compliance with Financial Consumer Protection regulations of the Bangko Sentral ng Pilipinas (BSP). The Bank sharpened its focus on reducing friction, improving transparency, and strengthening service reliability across priority banking journeys, particularly those affecting customer acquisition, servicing, and retention. Customer considerations were embedded earlier in product and process design to reduce execution risk, improve scalability, and ensure that growth is supported by reliable and predictable service outcomes.

As a result, customer journey improvements were completed during the year across digital onboarding, dispute resolution, branch experience, and complaints handling, with a further 19 initiatives in progress. These efforts reinforce customer trust while supporting sustainable business growth.

Strengthening End-to-End Journey Governance

The Bank adopted a more structured approach to managing complex customer journeys through disciplined journey mapping and service blueprints, clarifying ownership, handoffs, and service commitments across teams and channels. This enabled teams to address customer pain points at their root causes, whether related to people, processes, or channel performance, rather than relying on temporary fixes. The same approach is now applied proactively in the design of new products and processes, building customer centricity in from the outset.

These measures contributed to smoother, more predictable experiences, most notably in onboarding, where transactional NPS scores for deposit (+64), credit card (+64), auto loan (+75), and personal loan (+81) posted stable or improving marks versus 2024.

Supporting New Customers Through Digital Onboarding

The Digital Account Opening capability, launched through the EasyWay app, transformed a previously manual, branch-dependent process into a paperless experience, reducing new-to-bank savings account opening processing time by 75 percent and lowering total customer effort to under 10 minutes. Eligible customers can now apply for a personal loan, credit card, or open savings or foreign currency accounts at any time using only a mobile device and uploaded identification documents, making banking more accessible while improving operational efficiency.

Strengthening Service Reliability for Existing Customers

Service reliability was strengthened through targeted process improvements and automation. Dispute acknowledgement and notification processes were enhanced, enabling timely acknowledgements, reminders for missing documents, and centralized monitoring, improving compliance with dispute timelines and reducing manual follow-ups. Standardized escalation guidelines helped frontline teams identify urgent concerns and route them consistently to the correct leadership levels, reducing service delays and repeat contacts.

An AI-powered assistant was deployed to help agents respond faster and more accurately during customer calls, enabling them to focus on resolving concerns rather than searching for information, improving consistency and reducing errors. Credit card dispute resolution was streamlined by removing the requirement for cardholder acknowledgement forms in cases of double billing and unauthorized transactions, allowing disputes to be initiated immediately and reducing administrative burden. Hotline enhancements now route urgent security-related concerns, including lost cards and unrecognized transactions, directly to appropriate support teams.

A centralized complaints tracking system was launched, enabling teams to identify recurring issues and address them at source, supported by proactive monitoring across digital and social channels for early identification of emerging risks. As a result, the Bank's Complaints Ratio improved from 0.25 percent to 0.19 percent in 2025, reflecting clearer communication, better issue triaging, and stronger cross-unit coordination.

Capability Building and Service Consistency

Structured training and quality assurance initiatives strengthened service fundamentals across frontline teams. Programs targeting Average Handling Time for new Customer Service Representatives yielded a nearly 40 percent improvement in the proportion of new hires meeting performance benchmarks versus the prior year.

Strengthened Consumer Protection and Compliance

The Bank adopted a Bank-wide Financial Consumer Protection Policy in March 2025, aligned with Republic Act No. 11765 and BSP Circular No. 1160, strengthening expectations around disclosure clarity, pricing transparency, and customer communications. These principles were operationalized through structured reviews of customer-facing materials and closer coordination across Customer Experience, Marketing, Operations, and Compliance.

Fraud awareness was enhanced through frontline training using real customer interactions. A Cooling-Off Module introduced mandatory delays for changes to

CUSTOMER JOURNEY AND EXPERIENCE

customer mobile numbers and email addresses across deposit, credit card, and loan accounts, strengthening safeguards around sensitive account updates.

Building a Customer-Centric Culture

Customer centricity was reinforced through leadership alignment and enterprise-wide engagement. The CX Summit, held on November 28, 2025, brought leaders together to align on customer experience priorities and governance expectations. Customer experience training was subsequently rolled out across business units, equipping employees with practical tools to assess journeys, identify points of confusion or risk, and implement improvements that enhance ease of use and long-term customer value.

INFORMATION TECHNOLOGY

Regenerating the Digital Core

EastWest's technology agenda in 2025 was defined by a clear ambition: to build a more resilient, secure, and customer-centric operating model at scale. Technology has become increasingly central to the Bank's operations, driving how the Bank operates, protects, and grows. This reflects a deliberate shift: from technology as support, to technology as a strategic engine of execution across the enterprise.

A key achievement during the year was the continued delivery of the Bank's core banking modernization program, including the successful implementation of Guava, the Bank's new treasury system. By upgrading foundational systems and platform capabilities, the initiative improved processing efficiency, enabled faster product deployment, and increased flexibility across business units, accelerating transformation already underway while reinforcing operational discipline.

Targeted investments also improved the reliability of everyday banking services. Enhancements across enterprise API integration and infrastructure capacity contributed to faster processing, more consistent system-to-system interactions, and improved responsiveness across channels, reducing internal operational friction while delivering a more predictable experience for customers.

As digital engagement expanded, platform security and resilience remained a priority. The Information Technology Group reinforced cybersecurity frameworks and strengthened monitoring and incident response capabilities, supported by enhanced operational visibility across key platforms. These measures protect customer data and sustain service continuity as transaction volumes and system complexity grow.

EastWest also continued to address legacy constraints through targeted upgrades and architectural improvements. Reducing technical debt improved performance, simplified operations, and strengthened the long-term sustainability of the Bank's technology environment. To further support this, the Bank restructured how its platforms are designed, breaking applications into smaller, independent components supported by standardized integration layers. This allows updates to be implemented more precisely without affecting entire platforms, improves interoperability, and enables faster rollout of new features across retail, payments, lending, and digital services. While largely unseen by customers, these changes have strengthened reliability, reduced downtime, and built a more agile foundation for sustained growth.

DIGITAL CHANNELS

Delivering Banking at Scale

EastWest's digital channels expanded significantly in reach, adoption, and capability in 2025, driven by a clear strategic premise: customers are on different financial journeys and require distinct digital experiences. Komo serves the mass market with a fully digital and accessible platform, while EasyWay supports mass affluent, affluent, and priority clients with a broader suite of financial capabilities. Together, these platforms deliver differentiated yet connected digital experiences across segments.

Digital adoption deepened materially during the year. By end-2025, digital channels accounted for 51 percent of total transactions, up from 46 percent at the start of the year. Registered users grew 52% with EasyWay registrations up 62 percent and ESTA registrations up

EastWest Bank was named Best Digital Ecosystem & Platform at the Asian Banker Philippine Excellence Awards 2025 for its secure, user-centric digital suite—EasyWay, Komo, and ESTA

70 percent. Engagement remained strong with a 73 percent monthly active rate across Komo and EasyWay, and customer reception was positive, reflected in a blended app rating of 4.8 across app stores.

A key focus was expanding self-service capabilities, enabling customers to complete transactions more independently while retaining access to advisory support when needed. EasyWay introduced fully digital onboarding for savings accounts, credit cards, and personal loans, alongside online foreign exchange transactions, broadening the range of financial needs customers can address entirely through the app. Everyday banking was further simplified through QR-based transfers and payments, reducing manual input and minimizing transaction errors. Additional features, including digital check deposits and customizable transaction controls, enhanced usability across common banking activities.

Customer-facing security was strengthened through device binding, improved authentication protocols, and self-service account controls including account locking, giving customers greater control over the protection of their accounts. EastWest also expanded its digital payments ecosystem through EW Pay and Google Pay, enabling customers to transact across digital and physical environments and supporting the continued shift toward cashless transactions.

Komo advanced its platform through expanded QR payment capabilities for merchants and billers, improved transaction visibility, and broader biller integrations. System optimizations increased transaction success rates to approximately 99 percent, supporting a more consistent and reliable user experience.

The Bank also extended digital banking to underserved segments. Through account linking, over 143,000 EastWest Rural Bank savings accounts were onboarded to Komo, enabling customers, particularly within educator communities, to access their accounts digitally for the first time and apply for salary loans at any time. In 2025, more than 9,000 new loan and reloan applications were received, with over 296 million pesos in loan amounts approved.

These achievements were recognized externally. EastWest was named Most Consumer Centric Bank at the ASEAN Fintech Forum and received the Best Digital Ecosystem and Platform Initiative award from The Asian Banker, reflecting the sustained progress the Bank has made in building a secure, customer-centered digital banking suite across EasyWay, Komo, and ESTA.

	2024	2025
Digital share of total bank transactions	46%	51%
EasyWay registered customers	–	+62% ▲
ESTA registered customers	–	+70% ▲

Awards and External Recognition

- ASEAN Fintech Forum – **Most Consumer Centric Bank**
- The Asian Banker – **Best Digital Ecosystem and Platform Initiative**

EASTWEST RURAL BANK

Focused Growth, Expanding Reach

President Shiela Bajado with the team during the store blessing and ribbon cutting of the relocated Davao Store and additional channels: Calinan Store and Kalinga Store-lite.

	% Change 2025 vs. 2024
Net Income	+8% ▲
Loan Portfolio	+14% ▲
Active Digital Users on KOMO	+21% ▲

EWRB participated in the 2025 Brigada Eskwela through a Financial Literacy Orientation and support on the Annual Physical Testing for teachers.

EastWest Rural Bank (EWRB) strengthened its role within the EastWest ecosystem in 2025, extending access to financial services for underserved communities while sustaining disciplined growth. With a clear customer focus and more consistent execution across the network, the Bank expanded both its reach and relevance across key segments.

Performance for the year reflected stronger coordination across sales, collections, and operations. Net income reached Php 2.1 billion, the highest in its history, while the loan portfolio grew 14% to Php 93.4 billion, supported by sustained demand and improved portfolio quality.

Growth was driven by clearer accountability in the field, more deliberate portfolio deepening, and tighter collection practices. This allowed the Bank to expand volumes while keeping credit costs under control.

The business remains anchored on a clearly defined franchise centered on educators and pensioners. In 2025, the bank's Teacher Salary Loan product has served more than 200,000 teachers nationwide, reinforcing EWRB's position in this segment.

This was complemented by continued growth in pensioner financing and expanded participation in programs such as the SSS Pay Card, improving both accessibility and customer convenience.

Growth continues to be managed with discipline. Lending is guided by a structured risk framework, supported by close monitoring of portfolio behavior and early identification of potential stress points. This enables timely adjustments in underwriting and collection strategies, helping preserve asset quality as the business scales.

EWRB also expanded its presence in less urbanized areas, supported by a field-driven model that remains close to the customer. By year-end, the Bank operated close to 200 channels nationwide, strengthening local engagement while supporting acquisition and servicing.

Digital initiatives continued to simplify processes and reduce turnaround times. The integration of loan services into the KOMO platform has made reloan applications more efficient, particularly for existing clients. As of 2025, the Bank recorded over 290,000 active digital users, with a growing share of transactions completed through digital channels.

Enhancements to the reloan journey, along with the development of AI-enabled tools, are expected to further improve processing efficiency and consistency of service.

EWRB's work remains closely tied to the communities it serves, particularly within the education sector. Its initiatives continue to focus on financial literacy, health and wellness, and improving access to education in underserved areas. These efforts reflect a practical extension of its core business—supporting customers not only through financing, but through programs that contribute to long-term financial stability.

Looking ahead, the Bank will continue to build on its current trajectory. Priorities include expanding its network, increasing digital adoption across core products, and maintaining discipline in portfolio management. With a clearer operating model and strengthened capabilities, EWRB is positioned to extend its reach further while sustaining the quality of its growth.

EASTWEST INSURANCE BROKERAGE

A Decade of Trusted Protection, Preparing for the Next

In 2025, EastWest Insurance Brokerage, Inc. (EWIB) marked a significant milestone—its 10th year of operations—reflecting a decade of steady growth, strong partnerships, and a deepening role within the EastWest and Filinvest ecosystem.

During EWIB's 10th anniversary celebration, EWIB chairman Jerry G. Ngo gave his message, while President and CEO Joel Belardo welcomed the attendees.

Established in 2015 as a wholly owned subsidiary of EastWest Bank, EWIB was created to provide specialized non-life insurance brokerage services that complement the Bank's financial offerings. Over the years, the brokerage has evolved into a trusted risk advisory partner for EastWest, Filinvest Group companies, and a growing portfolio of corporate clients. Through access to leading insurers and technical expertise in risk assessment and claims management, EWIB delivers comprehensive insurance solutions covering motor, fire, marine, bonds, personal accident, and contractors' all-risk protection.

As EWIB enters its second decade, the company is focused on expanding its reach and capabilities. Strategic priorities include strengthening its presence in key regional markets such as Cebu and Davao, enhancing its digital engagement with clients, and implementing a new broking system designed to integrate more seamlessly with EastWest Bank's technology infrastructure.

Guided by the momentum of its first ten years, EastWest Insurance Brokerage remains committed to helping clients navigate risk with confidence—delivering protection solutions that support business continuity, resilience, and long-term growth.

Founded in
2015
*Began operations with **three employees** serving EastWest Bank and the Filinvest Group.*

43
Professionals
A growing team of insurance specialists supporting corporate and institutional clients.

Php 105M+
Commission Income
*Expanded from **Php 7.4M at inception**, reflecting steady growth over the past decade.*

Top 20
Insurance Broker
Recognized among the country's leading insurance brokerage firms.

Code 1
Classification
*Maintained from the **Insurance Commission**, indicating no significant risk factors.*

Industry Memberships
*Active member of the **Association of Insurance Brokers of the Philippines** and the **Insurance Institute for Asia and the Pacific.***

EASTWEST AGEAS

Regenerating Growth Through Stronger Partnerships

EastWest Ageas Insurance (EWA), the life insurance joint venture between EastWest Bank and global insurer Ageas, continued to strengthen its position in 2025 by building on its core strengths—expanding distribution, deepening customer engagement, and enhancing its product and digital capabilities.

As the broader organization advances its focus on regeneration, EastWest Ageas reflects this through a disciplined approach: reinforcing what works, while developing new capabilities that support long-term, sustainable growth.

The company delivered strong financial results during the year. Gross Written Premiums reached Php 6.8 billion, growing 31% year-on-year, while commission income rose 12% to Php 634 million, reflecting the continued effectiveness of its bancassurance model. EWA maintained its position among the country's mid-tier insurers, holding its 15th ranking in New Business Annual Premium Equivalent (NBAPE).

Customer engagement also strengthened. By year-end, EastWest Ageas had more than 270,000 combined group and individual policies in force, supported by a Net Promoter Score of +57.3, placing the company in the industry's top quartile. Brand awareness more than doubled during the year, reinforcing the company's growing relevance and trust among Filipino customers.

Strengthening Distribution as a Core Engine

Distribution remained the primary engine of growth. EastWest Ageas expanded its agency force to 1,339 active agents, supported by more structured recruitment, training, and leadership development. This was complemented by the continued strength of its bancassurance partnership, with 359 EastWest stores providing insurance solutions, enabling broader and more consistent customer reach nationwide.

The expansion of agency houses in key locations, including Makati, Naga, Pampanga, and Olongapo, further strengthened the company's physical presence and accessibility. Together, these initiatives reflect a deliberate effort to deepen reach while improving the quality and consistency of engagement across channels.

Building Capabilities for the Next Phase

In 2025, EastWest Ageas broadened its product suite to address evolving customer needs across protection and wealth segments. New offerings such as SureWealth 3.5%, Sure Start, and Dream Builder expanded the range of solutions available to customers—from guaranteed income products to flexible protection and long-term savings plans.

At the same time, the company accelerated its investment in digital and data-driven capabilities. Generative AI solutions, including SteLa and Sally, were deployed to enhance employee productivity, strengthen underwriting support, and provide agents with real-time access to product and customer insights. These are complemented by the development of sales and persistency dashboards, designed to improve lead management, policy retention, and overall distribution effectiveness.

Sustaining Momentum

Looking ahead, EastWest Ageas will continue to strengthen its bancassurance model while expanding alternative distribution channels. Priorities include improving lead management within the EastWest ecosystem, enhancing servicing for orphan policies, and introducing embedded insurance offerings integrated into the Bank's digital platforms.

At the same time, the company will continue to scale its agency channel, improve policy persistency, and advance operational efficiency through greater automation and straight-through processing.

Through a combination of stronger foundations and evolving capabilities, EastWest Ageas is well positioned to extend its reach and play a greater role in supporting the financial security of Filipino families.

OUR PEOPLE

Regenerating the Workforce for Sustainable Growth

As EastWest moved beyond its 30th year, the People Group, in partnership with the business units, focused on regenerating the workforce—strengthening capability, deepening leadership, and reshaping structures to support sustainable growth. Regeneration in 2025 centered on recalibrating talent, systems, and culture to ensure the organization can scale with discipline and resilience.

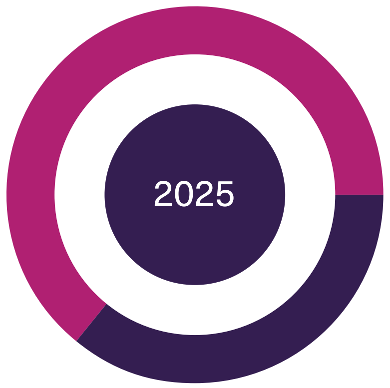
This meant investing in digital fluency, sharpening productivity standards, reinforcing governance, and preparing the next generation of leaders. It also meant creating the conditions for employees to grow alongside the Bank, equipped with the skills, clarity, and support needed for the next chapter.

To enable employees to deliver on these priorities, the People Group accelerated its efforts to make talent experience easier across the employee lifecycle.

The result is a workforce that is not only more capable, but more future-ready.

Workforce Profile

In 2025, the Bank's workforce continued to draw its strength from its diversity and evolving generational profile:



64% *female*

36% *male*

Average tenure **5.6 years**

Average age **36 years**

Gen X **15%** *of the workforce*

Millennials **58.5%**

Gen Z **26%**

This demographic profile positions EastWest as a predominantly millennial organization—digital-native, mobile, and growth-oriented—while maintaining experienced leadership across key functions.

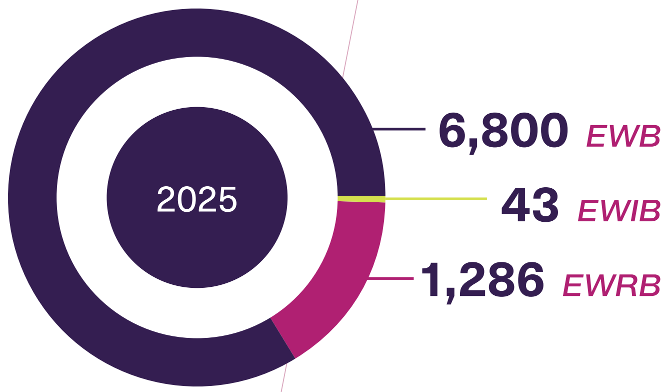
Strategic workforce planning was further institutionalized with a clear mandate:

- Heighten productivity and efficiency to peers through automation and operating model improvements
- Shape a workforce fit for future growth through capability building and internal mobility
- Scale without proportional cost increase.

To support this, recruitment efforts in 2025 focused on value creation roles which include revenue-generating roles, as well as technology, data, and analytics functions—areas critical to transformation.

Total workforce count

8,129



New enterprise roles were introduced to support scale and transformation, including:

- Head of Operations Cluster
- Chief Data and Analytics Officer
- Chief Business Development Officer

These additions strengthened execution capacity in operations, data strategy, and growth initiatives.

To broaden the talent pool and strengthen sourcing capabilities, efforts were enhanced through:

- Expanded campus engagement programs (career talks, mock interviews, formalized internships)
- Standardized Talent Finder referral program to reinforce fairness and equity
- LinkedIn AI Recruiter Search and Talent Insights to map hard-to-find talent

These initiatives reinforced EastWest's positioning as a credible, growth-oriented employer.

Developing Future-Ready Talent Through Integrated Learning Programs

Through EastWest Academy, the Bank invested in learning and development programs to build the skills, capabilities, and leadership required to support its business strategy. These efforts enabled employees to perform at their highest potential and contribute meaningful value.

This commitment is reflected in 99.8% of employees participating in over 340,000 total learning hours, averaging 50 hours per employee—demonstrating strong organization-wide ownership of capability building.

Capability development focused on key skill dimensions: analytics, automation, agile, operations excellence, governance and regulatory, customer journeys, sales and relationship management, and leadership.

There was also a continued push to democratize learning, enabling employees to pursue development aligned with their preferences and pace through self-directed platforms such as Open Sesame and LinkedIn Learning.

These integrated efforts resulted in tangible organizational impact:

- Deeper leadership and technical pipelines supporting internal mobility
- Higher compliance with regulatory requirement and reduced operating risk
- Digital capability uplift
- Improved operational efficiency
- A more self-driven learning culture

Together, these initiatives strengthened a workforce that is equipped to perform and contribute meaningfully to business outcomes.

OUR PEOPLE

Experience Made Easy across the Employee Lifecycle

In 2025, the People group continued to strengthen the Bank's human capital foundation by advancing a Hi-Tech, Hi-Touch, Hi-Insight People Organization—one that combines digital and data enablement with meaningful employee engagement across the full employee lifecycle.

Anchored on the People Advantage Gameplan, the year marked the culmination of a multi-year transformation roadmap focused on automation, data-driven decision-making, and service excellence.

- **Advancing a Human-Centric Service Delivery model through Hi-Tech, Hi-Touch and Hi-Insight initiatives.**

  Throughout the year, HR Shared Services continued to automate high volume, transactional activities, resulting in reduced manual interventions, faster turnaround times, and more consistent service delivery. These improvements enabled HR teams to shift their focus toward analysis, proactive issue resolution, and value adding advisory work.

  In benefits administration, digital self-service expanded through applications and dashboards covering loans, uniforms, and employee benefits. These platforms reduced processing time, improved transparency, and received positive employee feedback.

  Onboarding and offboarding operations remained stable following prior automation initiatives, with service levels consistently exceeding targets and satisfaction scores remaining strong. Preventive controls, automated alerts, and enhanced dashboards were further introduced to reduce operational risk and improve compliance.

  By year-end, the People Group operated with a robust portfolio of business dashboards and automated workflows, reinforcing a culture of evidence-based decision-making and operational discipline.

- **Promoting Well-Being, Engagement, and a Culture of Care**

  Health and wellness remained a key focus area in 2025. Beyond core programs such as Annual Physical Examinations and HMO administration, the Bank implemented initiatives addressing immediate employee needs, including mental health webinars, vaccination drives, and women's health programs across multiple locations. These efforts underscore a holistic approach to employee well-being.

  The Bank also launched a new recognition platform in partnership with Advantage Club, significantly increasing recognition across the organization.

  In support of the Filinvest core value of Trustworthiness, and to promote a work environment grounded in trust, non-retaliation, transparency, and accountability, the Bank launched EastWest RightWay—an enhanced and rebranded whistleblowing platform.

Heightening Employee Value, Productivity and Contribution

The Bank institutionalized its end-to-end Performance Management Cycle—strengthening goal alignment, Individual Development Planning, succession identification and development, talent segmentation, and rewards.

From a rewards perspective:

- Differentiated investments and rewards programs for 3P Talents (High Performance, High Potential, Highly Critical Positions) resulting from talent segmentation exercise.
- Merit and bonus programs aligned with external market benchmarks and internal equity
- Healthcare benefit enhancements
- Incentive program redesign to strengthen productivity outcomes

Productivity improvements included:

- Revenue per headcount growth
- Role restructuring to reduce overlaps
- Output-based capacity management
- Agile practices and centralized project tracking

These initiatives reinforced compliance posture and governance discipline.

Achievements Unlocked with Industry Recognition

2025 marked a year of transformation acceleration, execution, and readiness—where technology, data, and human-centered design came together to support the Bank's strategic objectives and deliver a more efficient, engaging, and resilient people experience.

The Bank takes pride of the collective efforts in driving the People Advantage Gameplan that merited multiple local and global recognitions and certifications which include:

- Great Place to Work Certification
- Philippine Daily Inquirer–Statista Best Employers List
- Gold Stevie Award – HR Innovation
- Silver HR Excellence Award – HR Innovation
- PMAP People Program of the Year

These recognitions affirm the Bank's continued progress in building an enabled workforce, an engaged workplace, and an organization positioned for sustained performance.

Looking Ahead

As EastWest continues to scale, the People Group remains focused on the People Advantage Gameplan:

- Attracting, developing, engaging, and retaining the right talent
- Strengthening leadership and technical pipelines
- Increasing employee productivity and contribution
- Enabling transformational capabilities alongside foundational and functional skills
- Sustaining high engagement through a culture that supports performance
- Evolving organizational design and re-architecting the workforce for future growth
- Accelerating capability building and transformation within the People Group

SUSTAINABILITY

SUSTAINABILITY

Your Dreams, Our Purpose.

A New Kind of Sustainability Story

Ask someone what sustainability means, and most will picture something green—a tree, a solar panel, a company committing to net-zero. The banking sector's knee-jerk reaction to combating climate problems focused on financing towards reducing production emissions of big carbon-emitting industries like power, manufacturing, and the like. Meanwhile, consumption emissions remain largely unmeasured, unmanaged, and unchecked.

As a predominantly consumer-focused bank, EastWest recognizes that consumption is inevitable and that it carries environmental consequences. Global research shows that a significant share of greenhouse gas emissions is linked to household consumption and the choices people make about what they buy, borrow for, and build. In that context, a retail bank—present at the point of many significant financial decisions—has a unique role to play in shaping more responsible and inclusive outcomes.

For EastWest Bank, sustainability is about empowering its customers. As a consumer bank, EastWest's business is built around the financial lives of ordinary Filipinos—the family saving for a house, the entrepreneur growing a small enterprise, the young professional building a credit history for the first time. Many of life's major financial decisions pass through the Bank. The key takeaway: customer spending or borrowing behavior could be shaped by sustainability-imbued finance products and programs. And that is where meaningful sustainability opportunity lies.

This is EastWest's sustainability signature: more than just trees, but people; not only compliance, but empowerment; not a program at the edge of the business, but a purpose at its core.

Evolving Sustainability in EastWest Bank

In January 2025, EastWest established its dedicated Sustainability Office—created specifically to own, drive, and account for the bank's sustainability commitments.

Throughout the year, the Sustainability Office conducted the Bank's first formal double materiality assessment, consulting key stakeholders across the organization and its broader ecosystem to identify the six environmental, social, and governance topics that matter most to EastWest, its customers, and the communities it serves. These are: data privacy, financial inclusion, employee development, corporate governance, ESG risk management, and sustainable economic value creation.

A Sustainability Technical Working Group was established, embedding sustainability champions across every major business unit.

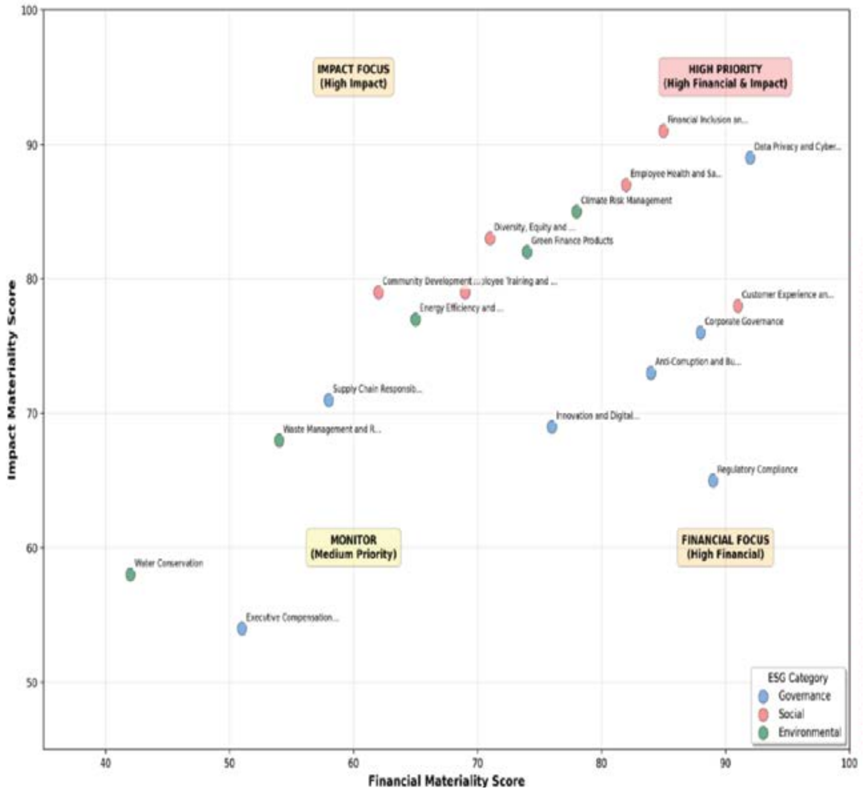
Stakeholder Engagement and Material Sustainability Topics

Meaningful stakeholder engagement is central to the bank's materiality assessments and strategic planning. By actively engaging with customers, employees, investors, regulators, and community partners, collaborative opportunities happen that drive positive change and shared value. Listening to and addressing the concerns of stakeholders are essential in refining EastWest's sustainability roadmap.

In June 2025, the Sustainability Office conducted a materiality assessment to refresh the one conducted in 2019. The exercise examined two dimensions: Financial Materiality that explored what sustainability topics affect our financial performance, risks, and opportunities; and Impact Materiality that assessed how the bank's activities affect society, environment, and stakeholder well-being.

SUSTAINABILITY

2025 Materiality Result



N size = 50 respondents

Environmental Topics (5)
Social Topics (6)
Governance Topics (7)

X-axis (Financial Materiality): Company (24 respondents)
Y-axis (Impact Materiality): Stakeholders (26 respondents)
Threshold: 4.0 for high materiality classification

Key Findings:

Social topics demonstrate highest impact materiality (82.8) and employee prioritization (85.5)

Governance topics show strongest financial materiality (76.9) but moderate impact scores

Environmental topics present growth opportunities with balanced stakeholder interest

Refreshed Sustainability Framework and New Policy

EastWest now has a Board-approved Corporate Sustainability Policy and Framework, reinforcing the case for sustainability not only as a matter of compliance, but also as a source of long-term resilience. Within the Bank, sustainability is viewed as both operational discipline and strategic positioning.

The sustainability policy is anchored on stakeholder expectations, business strategy, and focus on social sustainability

At EastWest Bank, your dreams are our focus, and we believe those dreams should build a better tomorrow for every Filipino.

Financial Empowerment for a Growing Nation
Your financial aspirations for prosperity drive us to pioneer inclusive banking solutions that empower more Filipinos, allowing us to contribute to nation-building efforts.

Enhancing Customer Trust
We ensure that your money and information are always protected as we provide you with digital wallets, insurance, and wealth building products.

Investing in our People
We invest in the development and growth of our employees because as they thrive, they can better serve you and your family — this is central to our sustainable business model.

Resilience and Sustainable Spending Behavior
We create financial ecosystems that support both economic growth and resilience through products that reward responsible financial behavior and sustainable lifestyle.

Corporate Governance and Sustainable Growth
Our track record in corporate governance guides our sustainability commitments — we grow the business in a sustainable manner, reflecting our dedication to responsible banking that truly creates progress and prosperity for all our stakeholders.

Legend Governance Environmental Social

The Policy and the Framework

The Bank's Sustainability Policy and Framework serve as a lens—a way of measuring business decisions against a simple, human question: does this make life better for ordinary Filipinos?

That lens has a name: DREAMS—six strategic commitments that organize how EastWest thinks about its impact as a bank, as an employer, and as a citizen of this country.

D — Delivering Sustainable Value
Sustainability begins here. A bank can only do good if it is doing well. A financially strong EastWest is a bank that can serve more customers, invest in more communities, and sustain its mission through cycles of adversity.

R — Reaching the Underserved
This is financial inclusion made real—we answer the call to reach more unserved and underserved Filipinos. The financial bridge is being built between the Filipino dream and the capital needed to pursue it via every loan extended, every account opened in an underserved province, and every digital onboarding journey.

E — Empowering EastWest Bankers
Sustainability does not happen through policy alone. It happens through people. EastWest's People Advantage plan is a comprehensive framework covering career development, recognition, wellbeing, and change readiness—ensuring that every EastWest banker has the tools, support, and sense of purpose to grow alongside the Bank.

When people thrive, customers feel it. And when customers feel it, the communities and markets the Bank serves benefit as well.

A — Advancing Customer-Centric Innovation
One of the most powerful sustainable choices is the one a customer does not have to think about. The direction is clear: when banking is easier, it can also become more efficient, more inclusive, and more equitable.

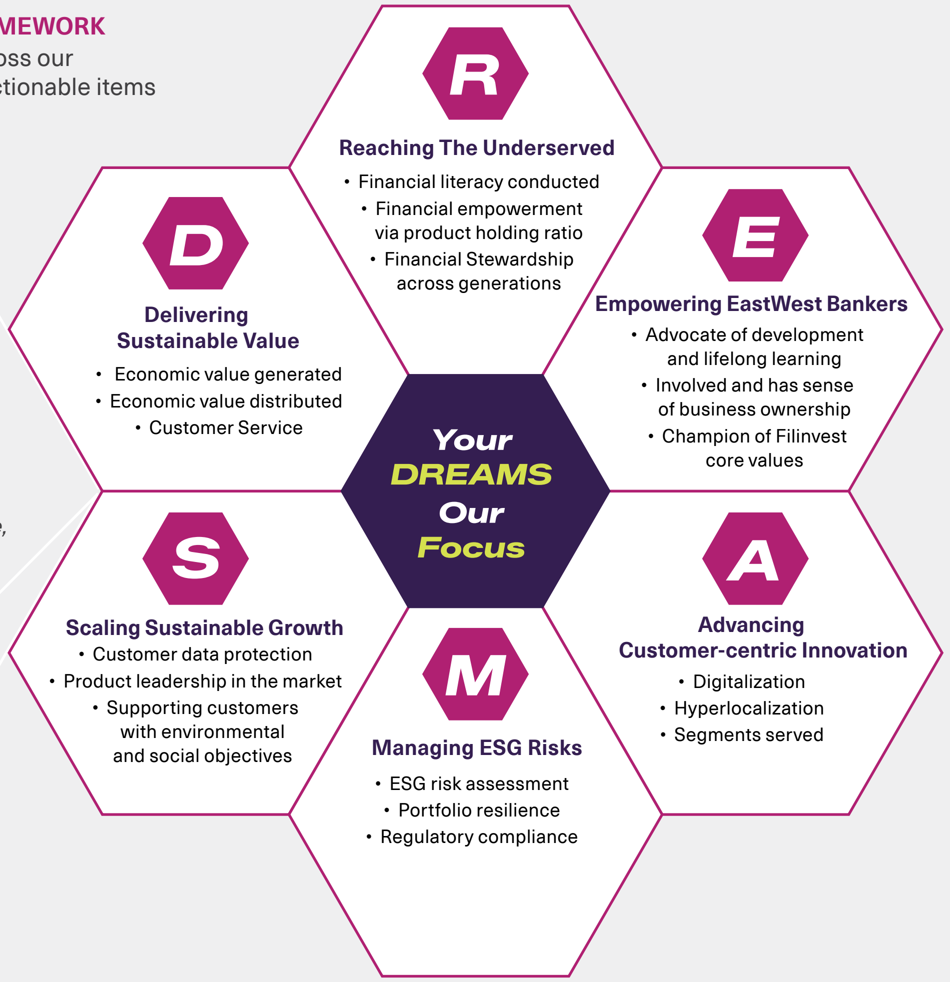
M — Managing ESG Risks
EastWest has in place an Environmental and Social Risk Management System (ESRMS) and a Risk Appetite Statement aligned with the banking industry's ESG criteria and embedded into its credit evaluation process—a fundamental shift in how it assesses the sustainability of the businesses it chooses to finance.

S — Scaling Sustainable Growth
The deeper story of sustainable growth is not only about scale, but also about significance. As the designated "Inclusive Engine" of the Filinvest Development Corporation ecosystem, EastWest sits at the intersection of finance, community, and nation-building—channeling the Group's capital toward the people and projects that help build a more resilient Philippines.

SUSTAINABILITY

OUR SUSTAINABILITY FRAMEWORK
Integrating sustainability across our organization with focus on actionable items

*The **Your DREAMS: Our Focus Sustainability Framework** demonstrates the bank's commitment to responsible growth, inclusive finance, operational resilience, and people development.*



WAIS Teachers: GuroWAIS for Financial Empowerment

Issue: Only 35% of Filipinos are considered financially literate, and teachers—despite being among the nation's most trusted educators—are not exempt from that reality. Across the country, many public school teachers face persistent financial pressures, including high debt, low savings, and vulnerability to loan traps and investment scams. For EastWest Bank, which has long served the education sector through its Rural Bank subsidiary, it was a clear opportunity to respond in a more purposeful way.

Response: In 2025, EastWest Rural Bank launched GuroWAIS (Wise Approach to Income and Savings), a financial empowerment program designed specifically for Filipino educators. The initiative draws its name and philosophy from the Bank's WAIS framework: Wise in building financial knowledge rooted in Filipino values, Agile in meeting each generation of teachers where they are, Innovative in using digital and experiential delivery, and Sustainable in helping build habits that last beyond a single session.

The curriculum is is hyper-personalized by life stage. A Gen Z teacher in her first year may learn about emergency savings and avoiding loan traps; a Millennial parent may be guided through education funding and home ownership planning; a Gen X teacher nearing retirement may receive coaching on building a more secure retirement portfolio. Content is delivered through school visits, community-based learning sessions, and digital modules — reflecting the realities of a population that is already highly connected through smartphone use.

Impact: In the opening months of the program, 150 public school teachers in Muntinlupa City and Bataan Province participated in financial empowerment sessions. This is an early step, but a meaningful one. EastWest has also formed an initial pool of 30 trained employee volunteers, known as Magenta Mentors, who will help bring GuroWAIS to more schools in 2026. Over the next five years, the Bank aims to reach its broader network of 221,000 teacher-clients — not only as borrowers, but as financially empowered Filipinos who can bring this knowledge home to their families and forward to the students in their classrooms.

DREAMS SUSTAINABILITY METRICS

D — DELIVERING SUSTAINABLE VALUE

"Sustainability begins with a bank that is financially strong."

Indicator	2025 Performance Data	Sustainability Significance
Direct economic value generated (Total Operating Income)	Php 50.99 billion total operating revenues Php 9.22 billion net income; ROE at 11.93%	Demonstrates financial durability – a prerequisite for sustained social impact and ESG investment capacity.
Direct economic value distributed:	Php 25.77 billion	Direct contribution to both the government and the economy as a whole, resulting to multiplier economic activities, fund social services and infrastructure in the Philippines.
Employee wages and benefits	Php 8.81 billion	
Payments to suppliers and other operating costs	Php 13.06 billion	
Dividends given to stockholders and interest payments to lenders (does not include principal debt payments)	Php 1.53 billion	
Taxes paid to government	Php 2.37 billion	
Local Procurement Ratio	51% of total procurement spend with local suppliers	Reinforces domestic economic circulation and supports local SME supply chains

R — REACHING THE UNDERSERVED

"Financial exclusion is a sustainability crisis. Every account opened is a life changed."

Indicator	2025 Performance Data	Sustainability Significance
Digital Financial Inclusion (EasyWay/ Komo App)	921,000 registered users (EasyWay, from 604,000); 143,000+ EWRB teacher accounts linked to Komo; Php 296 M in approved salary loans via app	Digital onboarding removed barriers for underserved segments; provides digital crediting service for teachers in rural areas.
Digital Penetration Rate	51% of customers are digital (>1 million users)	Over half of EastWest's customer base now accesses financial services digitally, reducing friction for inclusion.
Steel+ Phygital Branch Network	30 new Steel+ branches opened (target: 39); 3× faster than original deployment schedule	Phygital model extends full-service banking into underserved localities while maintaining digital efficiency.
Teacher Loans Portfolio (EWRB)	Php 91 billion (+14% YoY)	EastWest is one of PH's largest financial partners for public school educators – the backbone of human capital development.
Guro WAIS Program (Rural Financial Inclusion)	Target: 200,000 new rural customers by 2030; program operationalized under DREAMS 'R' pillar	Co-creates commercial value with social impact by providing financial empowerment program to public school teachers and non-teaching staff all over the country.

SUSTAINABILITY

E — EMPOWERING EASTWEST BANKERS

"Sustainability happens through people. When our bankers thrive, communities thrive."

Proof Point / Initiative	2025 Performance Data	Sustainability Significance
Total Workforce (Parent Bank, EWRB, EWIB)	8,194 employees	Significant workforce count that complements commercial and institutional growth while maintaining employment quality
Gender Diversity Ratio	1.64 5,087 females 3,107 males	EastWest's workforce is majority female – consistent with banking sector's social equity leadership.
Critical Roles Filled from Within	17% of critical roles filled internally – up from 4% in 2023	Demonstrates a promote-from-within culture that reduces attrition, lowers recruitment costs, and retains institutional memory.
Total Training Hours	747,00 training hours delivered across 2,111 programs	Reflects consistent investment in employee capability – each banker receives at least 10 days of structured learning annually.
Ave. training hours per employee	90 hours	
Employee Engagement Level	77%	Reflects improved workplace experience driven by People Advantage investments in recognition and wellbeing.
Employee Satisfaction Level	78%	
Likelihood to Stay	77% of employees said they are likely to stay with EastWest over the next two years	
Employer Recommendation Score	78% of employees said they would likely recommend EastWest as a company to work for	

A — ADVANCING CUSTOMER-CENTRIC INNOVATION

"The best sustainable choice is the one the customer doesn't have to think about."

Indicator	2025 Performance Data	Sustainability Significance
eSOA (Electronic Statement of Account)	1,920,000 e-statements 2,691 tCO_2e of avoided emissions	The bank's single most measurable environmental initiative: mass-scale paper elimination driven by customer behavior shift.
Gamit Agad (Speed Banking)	35-second branch transaction pilot	Reduces branch dwell time, lowering energy consumption per transaction and improving access for time-constrained customers, particularly for hourly workers and small-business owners who cannot afford long branch queues.
EastWest–Puregold Always Panalo Credit Card	Providing first-time credit to sari-sari store owners and everyday shoppers	Social ESG product enabling first-time borrowers to enter the formal credit system and build financial histories.
EV & Hybrid Vehicle Financing	Champion-Challenger EV loan program launched; 239% growth in Chinese brand (EV-heavy) financing; improved pricing/ parameters for EVs	First step toward consumption-side emissions reduction: EastWest loans are financing the Filipino transition to greener mobility.
Hyper-Local Community Strategy	SME pilots in Davao and Batangas; electric cooperative partnerships; community-ecosystem banking model	Tailoring banking service to meet the unique needs of each region, understanding local customers while positioning the bank as a long-term partner, not just a service provider
Straight-Through Processing (STP)	Documented process efficiencies for corporate loans	Automation reduces manual processing time, paper use, and operational cost – sustainability embedded in operations.

M — MANAGING ESG RISKS

"We cannot deliver on our DREAMS if we are blindsided by the risks that threaten them."

Indicator	2025 Performance Data	Sustainability Significance
Creation of Sustainability Office and establishment of the Sustainability Technical Working Group (STWG)	STWG established with champions from every major business unit, integrated into Risk Management Committee oversight	Distributed governance model ensures sustainability is embedded across all units – not siloed in one department.
Materiality Assessment Scores	Social Impact: 82.8%; Employee Priority: 85.5%; Governance Financial Materiality: 76.9%	Evidence-based prioritization ensures EastWest focuses ESG effort where it matters most. Social topics confirmed as highest-impact focus areas.
Adoption of Sustainable Finance Taxonomy Guidelines	Pilot assessment of Corporate Banking Customers (ongoing assessment)	Demonstrates proactive regulatory leadership – aligning ahead of mandatory timelines to avoid compliance risk.
BSP Regulatory Compliance Alignment	Active compliance with BSP Circulars 1085, 1128, 1149, and 1187 (sustainability governance, risk, green products, social bonds)	
ESRMS (Environmental & Social Risk Management System)	ESG criteria embedded in credit evaluation for select accounts in pilot run	ESG risk has entered the credit process – a fundamental shift in how the bank underwrites risk.
IFRS S1/S2 Reporting Roadmap	Roadmap to IFRS S1 and S2-aligned disclosure by 2026–2027; integrated reporting target: 2027–2028	Prepares EastWest for the SEC's Integrated Reporting mandate – building data infrastructure for credible ESG disclosure.

S — SCALING SUSTAINABLE GROWTH

"Growth that does not last is not growth. It is momentum borrowed from the future."

Proof Point / Initiative	2025 Performance Data	Sustainability Significance
Total Deposit	Php 437.84 billion in total deposits, up 13.3% year on year	Demonstrates continued depositor's trust on EastWest Bank
CASA Funding Base	Php 357.25 billion consolidated CASA balance; 81.6% CASA ratio	Stable, low-cost funding base. Superior CASA ratio signals customer loyalty and reduces funding cost – enabling more affordable loans for underserved borrowers.
Cash Management Growth	+54% new client enrollments (~700 active clients); Php 1+ billion fee revenue target achieved	Generates recurring, sustainable fee income while deepening client relationships.
Consumer Lending	Credit Cards Php 102.74 billion; Auto Loans Php 94.39 billion; Mortgage Loans Php 19.67 billion; Personal & Salary Loans Php 12.94 billion; Teacher salary loans Php 90.89 billion	Consumer loan leadership demonstrates EastWest's capacity to scale financial inclusion products at national scope.
Corporate Lending	Php 61.717 billion	

GOVERNANCE

Enterprise Governance, Risk, and Compliance

At EastWest, governance, risk management, and compliance are integral to resilience, disciplined growth, and stakeholder confidence. In 2025, as the operating environment grew more complex, EastWest continued to strengthen its governance architecture, sharpen risk oversight, and deepen compliance capabilities. This progress was driven by closer alignment across business, management, and control teams, ensuring that sound governance remained embedded in decision-making across the organization.

Strengthening Governance Through Alignment

EastWest continued to reinforce its governance framework through closer coordination and collaboration between business units with second line governance roles in the areas of risk, compliance, legal, fraud management, information security, data privacy, and policy functions. This more integrated approach supported timely risk identification, stronger controls, and closer alignment with regulatory expectations across the organization. Meanwhile, Internal Audit continued to provide independent assurance, reinforcing accountability and the effectiveness of controls across key processes.

These efforts were supported by the continued refinement of key governance and control frameworks, including those related to enterprise governance, fraud risk management, data governance, policy development, third-party risk management, and regulatory change management and compliance testing. Together, these promoted a more resilient operating environment and helped ensure that governance remained practical, responsive, and closely linked to day-to-day operations. EastWest also continued to build a stronger risk-aware culture through policy communication and awareness-building efforts in areas such as fraud, data privacy, and cyber risk, extending accountability beyond specialist teams and further embedding vigilance across the organization.

A key priority during the year was aligning frameworks and capabilities with evolving regulatory expectations. As supervisory attention to model governance, validation, and use continued to increase, EastWest initiated a structured review of its models and related governance processes. Ongoing enhancements to documentation, validation, and oversight practices supported improved transparency, stronger governance, and closer alignment with emerging expectations.

EastWest also advanced readiness for other priority regulatory themes, particularly operational resilience and the Anti-Financial Account Scamming Act, together with its implementing regulations. These efforts supported improvements in end-to-end risk identification, scenario analysis, third-party risk oversight, incident response readiness, and controls against emerging fraud and cyber threats. In doing so, EastWest further strengthened its ability to protect customers, reinforce trust, and support digital growth on a more secure footing.

In 2025, these efforts were recognized with Two Golden Arrows from the Institute of Corporate Directors, based on the ASEAN Corporate Governance Scorecard.

Strengthening Practice and Culture

EastWest continued to enhance its risk management practices in response to changing operating conditions and regulatory developments. Risk policies were regularly reviewed and updated to remain relevant and appropriate, while risk models were continuously monitored and recalibrated where needed to preserve predictive strength. The Environmental and Social Risk Management Framework remained embedded across business units as part of the Bank's ongoing risk management processes, supporting the continued integration of sustainability-related considerations into decision-making.

As conditions evolved, EastWest also improved the timeliness and usefulness of management information. Greater use of automation, data science, and more timely reporting supported more responsive, data-informed decision-making by Senior Management. This reflects a broader direction for the organization: strengthening risk management not only as a control discipline, but also as a source of insight that helps EastWest act earlier and with greater precision.

GOVERNANCE

Equally important was the continued effort to build a stronger risk culture across the organization. EastWest sustained risk education and awareness initiatives, recognizing that risk discipline is most effective when it is understood and applied beyond specialist teams. Clearer ownership and accountability, together with more proactive monitoring of early warning indicators and key risk indicators, helped strengthen the organization's ability to respond in a timely and coordinated manner.

Compliance as a Shared Discipline

Compliance remained a continuous and structured process supported by close coordination across functions. Regulatory issuances were monitored through both dedicated compliance channels and independent scanning, followed by impact and gap assessments conducted with the relevant business and management teams. Recommendations were then elevated through the appropriate governance bodies for review and action. EastWest also continued to work toward the prompt resolution of internal audit findings and regulatory examination directives, reinforcing accountability and follow-through across the organization.

Taken together, these efforts reflect EastWest's more connected view of governance, risk, and compliance, linking sound oversight with resilience, regulatory discipline with operational readiness, and stronger controls with better support for business growth. As the environment continues to evolve, the organization remains focused on building the frameworks, capabilities, and culture needed to respond with clarity, discipline, and confidence.

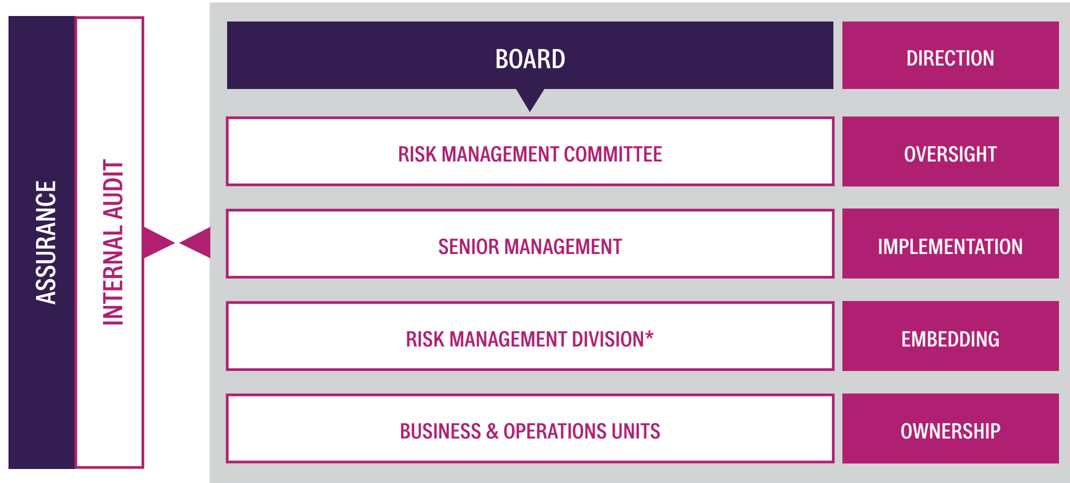
Embedding Risk Management More Deeply Into Decision-Making

Risk management continued to support EastWest's business objectives through both formal oversight and closer integration with planning, monitoring, and management action. Through the Internal Capital Adequacy Assessment Process (ICAAP), the organization continued to assess whether capital remained sufficient to support its medium-term plans, taking into account its current and projected risk profile, macroeconomic conditions, and forward risk outlook. Across the year, business and control units also worked together to monitor exposures against established limits, escalate concerns when needed, and assess the implications of policy initiatives and operating decisions.

RISK MANAGEMENT STRUCTURE

Risk management is embedded across EastWest's processes and operations. The Board of Directors, through the oversight of the Risk Management Committee, is responsible for the governance of risk. As primary owners of risks and internal controls, Senior Management plays a central role in reinforcing risk management discipline across the organization.

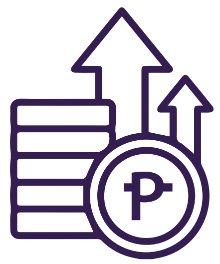
EastWest's risk management structure is decentralized. Each business, operating, and subsidiary unit is directly responsible for managing the risks inherent in its activities and operations. Regular collaboration reinforces this structure, promoting risk management across the value chain rather than within isolated silos. This approach recognizes business and operating unit leaders as subject matter experts who are best positioned to understand and manage the risks within their areas. They are guided by EastWest's risk management framework to ensure that business activities and risk exposures remain within the Bank's risk appetite and tolerances.



* The Risk Management Division (RMD) has a direct reporting line to the Risk Management Committee (RMC).

PRINCIPAL RISK FACTORS

Credit risk remains the Bank's principal risk exposure, followed by operational risk, interest rate risk in the banking book, and market risk in the trading book. EastWest also recognizes exposures to liquidity, credit concentration, compliance, reputational, and strategic risks. In addition to the risks inherent in banking, the Bank also considers risks arising from a more demanding regulatory environment.



Capital Risk
Capital risk arises when a decline in capital value results in insufficient capital to cover risk exposures. EastWest addresses this through prudent capital risk management aimed at preserving capital, maximizing shareholder value, and maintaining capital ratios in compliance with Bangko Sentral ng Pilipinas requirements.

Credit Risk
Credit risk arises when borrowers fail to meet their obligations under agreed terms, whether through loan repayment or other contractual commitments. Under Philippine Financial Reporting Standards 9, banks use forward-looking models to estimate expected credit losses across their portfolios, covering periods from 12 months to the full life of an exposure as credit quality deteriorates.

In 2025, EastWest's credit risk remained manageable, supported by satisfactory asset quality, sound credit concentration levels, collateral coverage, loss rates, and the adequacy of loss reserves. This is reinforced by mitigating measures applied at the early stages of credit underwriting, supported by credit scoring tools for consumer products and the Internal Credit Risk Rating System for corporate clients. As part of portfolio monitoring and management, the Bank regularly tracks key credit risk indicators under normal conditions and performs stress tests based on internally determined and BSP-prescribed scenarios to assess potential impacts and support preparedness.

GOVERNANCE

Operational Risk
Operational risk pertains to potential losses arising from systems, people, processes, and external events in the course of business and operations. Given EastWest's reliance on technology in delivering products and services, information technology risks such as cybersecurity, data privacy, and legacy infrastructure and operations remain significant areas of focus.

EastWest addresses this risk through a culture of self-regulation, supported by regular risk and control self-assessments across relevant units. These assessments identify potential incidents inherent in processes and operations, evaluate mitigating measures, and support the periodic monitoring of operational risk indicators against defined risk appetite and tolerances. Specific to IT risk, the Bank employs a defense-in-depth approach that combines multiple security tools, employee awareness and education, and the continued modernization of legacy infrastructure and applications.

Market and Interest Rate Risk
Market risk arises when the fair value or future cash flows of financial instruments fluctuate because of changes in market variables such as interest rates, foreign exchange rates, and equity prices. Interest rate risk refers to the potential effect of interest rate movements on current or anticipated earnings or capital, particularly in relation to positions in the banking book.

The main drivers of interest rate risk are the volatility of interest rates and mismatches in the repricing of assets and liabilities. EastWest manages this risk by increasing the proportion of less rate-sensitive funding in order to reduce the impact of rising interest rates on the banking book. Market risk, meanwhile, is managed through prudent trading activities.

Risk Outlook
In 2025, the Philippine economy expanded by approximately 4.4%, a notable slowdown from the previous year's performance and below the government's original target of 5.5% to 6.5%. While inflation eased later in the year, the economy remained sensitive to external trade frictions and global market volatility. The global economy was projected to grow at a moderate pace in 2026, while the domestic outlook pointed to a more measured pace of expansion amid continued external uncertainty. However, the outlook remained exposed to geopolitical developments and broader market volatility.

Against this backdrop, EastWest continues to strengthen its risk management infrastructure by leveraging data-driven insights to support agile decision-making, maintaining disciplined underwriting standards, and ensuring prudent provisioning alongside vigilant collection practices. The Bank also continues to uphold its commitment to consumer protection while enhancing its cybersecurity and fraud prevention capabilities, including initiatives undertaken in support of compliance with the Anti-Financial Account Scamming Act. Through these measures, EastWest aims to preserve capital resilience while continuing to support the financial stability of its customers.

2025 BSP Circulars per Risk Area
No new 2025 circulars relevant to RMD policies were identified.

SUSTAINABLE FINANCE

SUSTAINABLE FINANCE

Regenerating Resilience, Financing the Future

Overview of EastWest's Environmental and Social Risk Management (ESRM) Framework
EastWest Bank recognizes the important role of the banking sector in advancing environmental, social, and governance (ESG) objectives. In response to both global sustainability developments and domestic regulatory expectations, the Bank has institutionalized environmental and social (E&S) risk management by integrating it into its existing risk management frameworks.

E&S risks are defined as the potential financial, legal, and reputational impacts arising from environmental and social issues that may affect the Bank directly or indirectly through its clients, counterparties, and operations. These risks may materialize in the form of physical risks, such as climate-related natural disasters, or transition risks arising from regulatory changes, technological shifts, market realignments, and evolving stakeholder expectations.

The Bank's E&S risk appetite is managed within the established appetite and tolerance levels for its primary risk categories, such as Credit and Operational Risks. Rather than being treated as a standalone risk type, E&S risk is embedded in existing governance, risk identification, assessment, monitoring, and control processes across the Bank.

EastWest established its ESRM Framework and integrated it into its existing risk management system, ensuring a comprehensive approach to risk identification, assessment, mitigation, and monitoring. The ESRM Framework serves as the cornerstone of the Bank-wide implementation of E&S risk management across core business processes. Rather than being managed as a standalone risk, E&S risk is embedded in the existing governance, risk assessment, and control processes of direct risk categories such as Credit, Market, and Operational Risk. E&S risk may serve as either a driver or an outcome of major risk categories such as credit and operational risks. As a risk driver, environmental issues and regulatory developments can significantly affect the creditworthiness of borrowers, thereby increasing credit risk in banks. Similarly, climate-related disruptions such as severe floods can disrupt banking operations through data loss, system outages, or physical damage to infrastructure, posing operational risk to banks' ability to serve their clients. As an outcome, poor governance and the lack of employee protection policies, such as whistleblower policies and merit-based hiring and promotion, may result in discrimination and unfair treatment of employees.

Management of E&S risks is embedded in EWBC's risk management manuals for each primary risk category (e.g., credit and operational risks). Embedding E&S risk within these established and well-defined processes allows for the assessment of interconnected risk exposures rather than treating E&S factors in isolation. By leveraging and embedding existing risk management structures, the ESRMS enhances efficiency and ensures consistency in how risks are identified, assessed, controlled, and mitigated across the Bank's operations. This approach reinforces the Bank's ability to adapt to evolving sustainability challenges while maintaining a sound and integrated risk management framework.

To ensure relevance and proportionality, the Bank applies defined criteria in identifying applicable E&S risks. These include localization of scenarios, alignment with government policy and guidance, availability of reliable information, and assessment of the likelihood and severity of potential impacts. Based on this approach, the Bank has identified four key E&S risk sub-categories relevant to its operations: physical risk, transition risk, social inequality, and financial exclusion.

EastWest Bank's E&S Risk Appetite Statement

At EWBC, the Bank is committed to embedding sustainability in all aspects of its business and operations.
The Bank's E&S risk appetite is defined to assume all E&S risks inherent in its businesses in alignment with its strategic intent, including but not limited to sustainability causes, provided that its exposures to indirect risks remain well diversified, with no significant concentration on any one risk driver, and that mitigants are adopted by either the client or the Bank to address E&S risks.

Embedding Sustainability

The Bank recognizes that environmental and social risk events affect its primary risk areas, such as Credit and Operational Risks. It maintains a low tolerance for environmental and social risks that could potentially harm the organization and result in losses. Accordingly, it does not allow risk-taking beyond its current risk appetite and limits for each of its primary risks.

The Bank's guiding principle is to integrate sustainability practices into the core of its business and operations while managing and mitigating risks principally affected by the sustainability agenda, such as Credit and Operational Risks. The Bank strives to ensure that environmental and social factors remain integral considerations in all risk management decision-making processes.

The Bank actively monitors current and emerging environmental and social risks across its lending and investment activities and related banking operations. The Environmental and Social Risk Management Framework is embedded in the Bank's overall Enterprise Risk Management Framework, which serves as the foundation of its approach to managing these risks. It covers tolerance thresholds within existing risk limits for each major risk in order to guide mitigation efforts effectively. This framework is reviewed and updated regularly to ensure alignment with evolving sustainability challenges and risk profiles.

Linking the Sustainable Agenda and the ESRMS

EWBC is committed to advancing the United Nations Sustainable Development Goals (SDGs), including SDG 9 (Industry, Innovation, and Infrastructure), SDG 4 (Quality Education), and SDG 3 (Good Health and Well-Being). The Bank's approach integrates strategic lending, robust risk management, and a focus on enabling and empowering employees. To support this, the Bank has embedded its Environmental and Social Risk Management System (ESRMS) into its existing risk frameworks. This integration ensures that risk limits and thresholds, which are crucial for regulatory compliance, directly reflect the environmental and social exposures stemming from its SDG-aligned initiatives. This proactive approach facilitates the timely identification and resolution of potential breaches or non-compliance with sustainability-related requirements.

In support of SDG 9, the Bank is committed to fostering sustainable development through strategic financing. It provides financial support to initiatives that contribute to infrastructure development, promote innovation, and support job creation. To ensure responsible and sustainable growth, it establishes and maintains risk limits directly related to its financing activities in these areas in order to preserve portfolio quality and overall financial stability. In addition, the Bank is committed to empowering customers through digitalization. By investing in innovative digital platforms and solutions, it enhances accessibility and convenience, enabling customers to manage their finances effectively. It also implements robust operational risk management practices designed to proactively prevent, detect, and mitigate issues that could potentially harm customers as well as employees, thereby helping ensure their protection and financial security.

SUSTAINABLE FINANCE

Recognizing employees as invaluable assets, the Bank prioritizes their well-being and safety. It actively promotes SDG 3 by providing a safe and healthy working environment. This is achieved through the implementation of comprehensive policies and safety measures, including a zero-tolerance policy against workplace conditions that could cause moderate irreversible disability or impairment.

To cultivate a knowledgeable and capable team, the Bank invests in comprehensive training and development programs. These programs enhance employees' expertise in critical areas, including sustainable finance, risk management, and environmental and social best practices, among others. By equipping its workforce with these essential skills, the Bank strengthens its ability to deliver exceptional service to clients and contribute to the broader community. It further contributes to SDG 4 through credit activities that promote financial inclusion and support educational advancement.

The Bank manages risks inherent in its SDG contributions through credit and operational risk limits and clear escalation protocols for any deviations, ensuring the environmental, social, and financial integrity of its initiatives. In the event that a limit is exceeded, it is escalated to the appropriate management level for assessment and corrective action. Senior Management evaluates the severity and impact and determines the necessary remediation measures. Significant breaches are reported to the appropriate governance committee, namely the Corporate Governance and Compliance Committee (CGCC), the Risk Management Committee (RMC), or the Audit Committee (AudComm). When necessary, matters are further escalated to the Board for oversight and disposition. In addition, the Bank is committed to continuous improvement, implementing necessary enhancements to policies, procedures, and monitoring systems, and ensuring non-recurrence through a risk-based and governance-driven approach to sustainability compliance.

Customer Empowerment
To ensure continued product and service delivery amid the transition risk linked to pursuing sustainability goals, the Bank maintains a low risk appetite for Operational Risk and related environmental and social risk events on the operational front.

The Bank empowers its customers by offering tailored banking products that adhere to or promote sustainability. Digital innovations play a crucial role in this effort. Digitalization initiatives help minimize environmental footprints. The Bank also manages Operational Risks associated with digital platforms, ensuring data security, system reliability, and customer privacy in order to maintain customer trust and confidence and support the transition toward more environmentally sound banking practices.

The Bank manages its Operational Risks through its dynamic Operational Risk Management Framework and sound Business Continuity Management (BCM), ensuring resilience and continuity in business and operations.

Employee Engagement
The Bank maintains a low tolerance for legal disputes and business disruption arising from employment practices and workplace safety. It is committed to averting risks that may jeopardize the health and safety of its employees. It has zero tolerance for discrimination and bias, promotes gender equality throughout the workplace, and supports inclusive and sustainable economic growth for all.

The Bank proactively mitigates workplace hazards, promotes wellness programs, enforces anti-discrimination policies, provides equal opportunities for all genders, and prioritizes fair labor practices and environmental sustainability. Any action contrary to these principles will be addressed promptly, as the Bank strives to foster a workplace culture that supports employee well-being, promotes gender equality, and contributes to sustainable economic development.

The Bank is committed to attracting and retaining employees guided by environmental and social risk management principles. Employees play a vital role in risk management, reflecting the Bank's view that everyone is a risk manager. They help identify and manage risks effectively, driving continuous improvement and innovation across all aspects of the Bank's business and operations. Through continuous education and training, employees are empowered to champion risk management, including the management of environmental and social-related risks within the organization.

Balancing Shareholder Interest and Societal Contribution

The Bank is committed to identifying and managing environmental and social risks, including those that may arise from its lending activities and affect financial performance. These include exposures to industries that are either a cause of or are affected by environmental and social risk, and that may lead to credit defaults as well as business and operational disruptions.

The Bank actively assesses and mitigates these risks to ensure that they remain within predefined risk limits for direct exposures such as Credit and Operational Risks. These risk management activities support its dual objectives of shareholder value creation and societal benefit.

The Bank manages its Credit and Operational Risks through its dynamic Credit and Operational Risk Management Frameworks, which help ensure satisfactory credit quality of credit exposures and maintain resilience and continuity of business and operations.

The Bank aims to balance performance with environmental and social initiatives, ensuring that its banking products and services contribute to the long-term sustainability of both the organization and the communities it serves. Its approach includes regular monitoring, assessment, and mitigation of environmental and social risks inherent in its activities.

It upholds high standards of corporate governance, transparency, and accountability, aligned with the expectations of its shareholders and broader society.

E&S Risk and Credit Risk
Credit-related E&S risks manifest in loan deployments to industries that may become obsolete due to E&S concerns. The type, quantity, and severity of E&S risks should be evaluated considering several factors, such as the type and purpose of the loan, the location of the borrower, the collateral supporting the account, and the borrower's industry. Corresponding actions to facilitate the integration of E&S principles may include changes in the composition of the loan portfolio, particularly where existing exposures are in markets, sectors, or geographic areas vulnerable to material E&S risks, and may result in increased allocation to sustainable financing.

E&S Risk and Operational Risk
E&S risk events, in the context of Operational Risk, may contribute to disruption of the Bank's operations. For example, severe weather events may lead to damage to stores or offices, while labor issues may materialize into vacancies or absenteeism. Such risk events may result in financial losses, regulatory non-compliance, or reputational impact, among other consequences.

EWBC E&S Risk Loan and Investment Exposures
The Bank assessed its total credit portfolio for E&S-related exposures. To facilitate the assessment, it used the Department of Environment and Natural Resources (DENR) Environmental and Social Risk Categorization for environmentally high-risk industries and sectors. The Bank's counterparties were examined based on the nature of their services and products, which were then checked against the DENR guide.

The Bank concluded that its primary E&S-related exposures are in the following industries:
- Electric Power Generation, Transmission, and Distribution
- Operation of Rolling Mills
- Operation of Toll Roads and Bridges

SUSTAINABLE FINANCE

The Bank's identification of E&S-related exposures is focused on its corporate loans and investment exposures, as its consumer loan portfolio is assessed as a positive contributor to the UN SDGs.

Based on the Bank's assessment, its E&S-related exposures amount to only 5.17% of total credit exposures. These are assessed to be marginal and therefore low risk.

Further, since the Bank treats E&S risks as part of its identified primary risks, the above E&S exposures already form part of the Bank's overall Credit Risk assessment and should not significantly change the Bank's risk profile.

In compliance with BSP Circular 1187 on the Supervisory Framework for Sustainable Finance (SFTG), the Bank is actively implementing the prescribed tagging framework in accordance with BSP guidelines. This initiative reinforces the Bank's commitment to regulatory compliance and sustainable finance principles.

EastWest Bank's Environmental and Social Risk Scenarios and Risk Assessment

Beyond traditional financial risks, the banking industry is increasingly exposed to environmental and social risks directly or through clients' activities. Understanding and managing E&S risks is therefore no longer optional, but necessary. Below is the Bank's E&S Risk Assessment, outlining its commitment to proactively manage risk. The assessment examines potential impacts on EWBC arising from:

Physical risk: Climate change, natural disasters, and resource depletion can disrupt operations, impair borrowers' ability to repay, and damage collateral, leading to financial losses.

Transition risk: Evolving regulations, shifting market demand toward sustainability, and technological advancements can create stranded assets, reputational damage, and legal challenges if not properly addressed.

The Bank continuously performs comprehensive risk identification and assessment. The major potential business impact is expected to manifest as credit losses arising from exposures to industries susceptible to physical and transition risks. From an operational standpoint, the Bank's physical assets are also exposed to climate-related natural disasters that may cause physical damage. These risk events are assessed as direct impacts of E&S-related events, while the Bank's other direct risks, such as Liquidity Risk and Interest Rate Risk, may experience secondary effects arising from the aftermath of climate-related natural disasters.

Credit Risk
Environmental and social risks may manifest as Credit Risk when a borrower's willingness or capacity to meet contractual obligations is adversely affected by E&S-related factors. These risks may arise from regulatory changes, climate-related disruptions, social issues, or unsustainable business practices.

Key transmission channels of E&S risk to Credit Risk include:
- Reduced revenue or profitability resulting from regulatory shifts, changing consumer preferences, or operational disruptions
- Loss of livelihood or income, particularly in consumer lending portfolios, which may increase default risk, especially for unsecured loans
- Legal and reputational exposure, including litigation, penalties, or negative public perception associated with environmental or social violations

The Bank primarily manages E&S risk as a driver of Credit Risk by identifying possible E&S risk exposures in its credit portfolio. The tools it employs for this purpose are as follows:
- Industry and borrower analysis for counterparties and corporate customers to assess continued viability and help ensure borrowers' ability to honor their credit obligations
- Tagging of defaults driven by the manifestation of E&S risks to provide the Bank with an assessment of the impact of E&S risk events on its portfolio
- Appraisal policies considering E&S risk exposures of collateral to allow the Bank to implement mitigating measures prior to the granting of credit
- E&S Risk Stress Testing to assess the Bank's capital resilience should Credit Risk losses manifest through E&S risks

Operational Risk
Environmental and social risk events may contribute to Operational Risk by disrupting business processes, damaging physical assets, or affecting workforce availability. Climate-related events such as typhoons and flooding have the potential to impair store operations, restrict employee mobility, and damage facilities, resulting in financial losses and service disruptions. Specifically, heavy typhoons can restrict key personnel from reporting to work, causing disruptions to critical processes and limiting the Bank's ability to serve customers. Extreme flooding, meanwhile, may cause shutdowns of affected stores as well as financial losses from damage to property caused by heavy downpour and flooding.

The Bank has remained cognizant of the risk exposure arising from typhoons and flooding. In this regard, mitigants have been put in place to proactively manage environmental risk through:
- Proper geographical assessment of store and office locations, considering susceptibility to severe typhoons and flooding
- Periodic maintenance of Bank facilities against damage from environmental factors
- Securing risk financing through property insurance
- Appropriate personnel skeletal systems, back-up systems, and succession planning

Market Risk, Interest Rate Risk, and Liquidity Risk Management
Climate-related natural disasters such as severe typhoons present significant challenges to banking institutions, particularly in relation to Market Risk and Liquidity Risk. In the aftermath of these events, resulting property damage often triggers increased funding needs among depositors, leading to heightened withdrawal activity. At the same time, disruptions to local infrastructure may hinder the Bank's access to funding, potentially causing liquidity shortages and operational disruption. Moreover, climate-related natural disasters can affect the creditworthiness of counterparties, potentially resulting in investment losses, particularly in corporate bonds, as concerns emerge over issuers' ability to repay debt. Market volatility induced by such disasters can also affect interest rate movements. In addition, damage to crops and infrastructure can lead to food supply disruptions, drive inflation, and cause interest rate volatility and margin compression due to increased funding costs.

The Bank's exposures that are sensitive to Market Risk, Interest Rate Risk, and Liquidity Risk have corresponding risk management measures in place in the normal course of operations. This includes policies, processes, and tools that mitigate the impact of the above E&S-related risks on the Bank's trading, investment, and balance sheet exposures.

Emerging Risks
Part of the Bank's assessment is identifying emerging E&S risks. These are relatively new risks that are not yet fully understood or widely recognized but need to be monitored in order to be managed proactively. While these risks may materialize over time, the Bank has assessed that they do not currently pose an immediate or material threat requiring specific mitigating actions. Nonetheless, their identification promotes institution-wide awareness and enables the Bank to closely track developments and respond in a timely and appropriate manner should conditions change.

SUSTAINABLE FINANCE

Emerging risks are identified by analyzing evolving regulatory trends, technological advancements, and shifting market dynamics that could potentially affect financial institutions. These risks often lack historical data, making their likelihood and impact uncertain. Risks such as regulatory changes affecting business models and algorithmic bias in AI-driven lending have surfaced due to increasing global discussion on sustainable finance regulation and ethical AI use, though neither currently presents a feasible or imminent concern. In addition, geopolitical tensions and resulting supply chain disruptions in global energy markets have led to crude oil and gas price volatility, which may prompt an acceleration of regulatory initiatives, policy responses, and funding support toward alternative fuel sources and energy transition efforts. While these developments may shape the operating environment over the medium to long term, they are not currently assessed to present a feasible or imminent risk to the Bank, but remain subject to ongoing monitoring.

Regulatory risks impacting business models and lending activities

Evolving sustainable finance regulations, such as the Philippine Sustainable Finance Taxonomy Guidelines (SFTG), may introduce new compliance requirements that could influence lending decisions and business strategies. However, enforcement remains in its early stages, with no clear indications of restrictive measures that would significantly alter credit allocation or require fundamental shifts in business models, making this risk unlikely to materialize in the near term.

Algorithmic bias in AI-driven lending
The increasing use of artificial intelligence in credit assessment may introduce risks related to algorithmic bias, potentially raising concerns on fairness, transparency, and consumer protection. While global discussions on responsible AI governance are expanding, regulatory frameworks governing AI use in financial services remain at an early stage in the Philippines. At present, there are no binding regulations specifically addressing algorithmic bias in lending, making this a developing but not imminent risk.

Energy price volatility and transition risks
Recent disruption in energy supply routes arising from armed conflict in the Middle East highlights the sensitivity of global energy markets to geopolitical shocks. As a net energy importer, the Philippines remains exposed to fluctuations in global oil prices, which may transmit through higher inflation, weaker household purchasing power, and pressures on energy-sensitive sectors. Over time, these developments may also accelerate policy and market shifts toward energy security and renewable energy investments. While the impact on the Bank's portfolio is currently assessed as limited, energy-related developments remain an emerging macroeconomic and sectoral risk.

BSP Guidelines Relevant to ESRM System

Cognizant of the evolving nature of Sustainable Finance concepts and best practices, the BSP adopted a phased approach in introducing sustainability-related guidelines with due regard to the principle of proportionality.

- **Sustainable Finance Framework (BSP Circular 1085 on Sustainable Finance)**

  The Framework emphasizes the role of the Board in leading and institutionalizing the adoption of sustainability principles and prescribes the general prescriptions for banks' Environmental and Social Risk Management (ESRM) System. The Framework also enumerates the E&S disclosure requirements for banks' annual reports on information covered by the Framework.

- **Environment and Social Risk Management Framework (Circular No. 1128)**

  The Circular outlines detailed guidelines for banks to manage E&S risks associated with credit and operational exposures. Banks are required to establish strategic environmental and social objectives across short, medium, and long-term periods. Additionally, banks must implement robust policies, processes, and procedures to address operational risks stemming from environmental and social factors, ensuring prompt recovery and operational resilience in the face of events like extreme weather.

- **Guidelines on the Integration of Sustainability Principles in Investment Activities of Banks (Circular No. 1149)**

  The Circular specifies the requirements for banks to incorporate sustainability principles into their investment endeavors, particularly in the banking book. Banks are mandated to factor in their sustainability goals and tolerance for risk when engaging in investment activities, ensuring that their investments do not support sectors deemed detrimental to the environment or society.

- **Guidance on the Implementation of the Environmental and Social Risk Management (ESRM) System (Memorandum No. M-2022-042)**

  The Guidance informs banks on the initial steps they can take to establish an ESRM System. It outlines the BSP's minimum expectations as laid out in its Circulars. It outlines BSP's minimum expectations as laid out in its Circulars. It offers resources such as publications from relevant international organizations to assist banks in creating an effective ESRM System.

- **Philippine Sustainable Finance Taxonomy Guidelines (SFTG) (Circular 1187)**

  The SFTG guides banks in making informed investment and financing decisions by using a "traffic light" system to assess alignment with the country's environmental and social sustainability goals, initially focusing on climate change mitigation and adaptation.

Disclosure Requirements Relevant to ESRM System (ESRMS)
As laid down in BSP Circular 1085 on Sustainable Finance, below are the disclosure requirements relevant to ESRMS:
- Risk appetite
- Overview of E&S risk management system
- Breakdown of E&S exposures per industry or sector
- Information on existing and emerging E&S risks and their impact

OVERSIGHT

Connecting Governance to Strategy

Trust is the foundation of the Bank's relationships with stakeholders and customers. The Bank earns this trust by acting with integrity, transparency, and accountability. Its Corporate Governance Manual outlines principles, procedures for nominations, elections, meetings, quorum requirements, and the duties of Board members, committees, and key officers. It also describes a disclosure system that ensures transparency, accountability, and fairness.

Governance Structure

The Board of Directors (BOD) and Senior Management team facilitate crucial dialogue and impartial decision-making. They establish the standard and guarantee the implementation of comprehensive disclosure mechanisms. They also ensure that shareholders' rights are well safeguarded and treated equitably.

Board of Directors

As the principal governing authority within the Bank, the BOD assumes stewardship over the Bank's management and activities. It endorses the Bank's encompassing strategy, which is guided by its fundamental values and principles and focused on sustainable, long-term performance.

The BOD also holds the responsibility for cultivating the Bank's enduring success and maintaining its competitive edge in accordance with its fiduciary obligations. It is dedicated to upholding the highest standards of honesty, integrity, and transparency in fulfilling its duties, functions, and responsibilities. Regular and special meetings are convened to deliberate on the Bank's strategic direction, performance, policies, and developments in risk management, information technology, governance, and pertinent operational processes.

Date Elected/ Appointed	Position	Name	Years Since Appointment
April 26, 2007	Chairman	Jonathan T. Gotianun	18
August 15, 2000	Director	Lourdes Josephine Gotianun Yap	25
July 01, 2022	President	Jacqueline S. Fernandez	3
April 22, 2019	Director	Isabelle Therese G. Yap	6
April 24, 2023	Director	Joseph M. Yap	2
September 28, 2023	Director	Rhoda A. Huang	2
April 22, 2019	Independent Director	Gregorio U. Kilayko	6
April 22, 2019	Independent Director	Jose Maria G. Hofileña†	6
April 23, 2021	Independent Director	Armando L. Suratos	4
January 27, 2022	Independent Director	Cristina Q. Orbeta	3
January 27, 2022	Independent Director	Imelda B. Capistrano	3

OVERSIGHT

There are 11 directors, with the majority being non-executive. The BOD holds an annual nomination and shareholder vote, with each director serving a one-year term until the subsequent election. Through its Corporate Governance and Compliance Committee, the BOD ensures the suitability of all directors for election, based on criteria such as integrity, competence, education, community standing, and relevant business or banking expertise, without bias towards gender, age, ethnicity, political affiliation, religion, or cultural background.

Independent Directors

Among the 11 individuals comprising the BOD, five serve as independent directors, tasked with offering impartial judgment, external expertise, and objectivity to the Board's deliberations. Other publicly listed companies, on the other hand, maintain a limit of no more than five independent board seats.

Non-Executive Directors

Non-Executive Directors (NEDs) may convene separate periodic meetings with the external auditor and heads of governance units, namely Internal Audit, Compliance, and Risk Management, and without the presence of any executive director or senior management, as deemed necessary to ensure the establishment of effective checks and balances within the Bank. These meetings are spearheaded by the Lead Independent Director who initiates each session.

On June 16, 2025, the meeting among NEDs without the presence of management was presided over by Lead Independent Director Gregorio U. Kilayko.

As a NED, Chairman Jonathan T. Gotianun is not involved in the Bank's daily operations, instead offering counsel to Senior Management on strategic and policy-related issues. In his capacity as Chairman of the BOD, he presides over Board and stockholders' meetings, ensuring that the BOD makes informed decisions on all matters concerning the Bank and its shareholders.

Executive Directors

Jacqueline Fernandez is charged with ensuring the effective execution of the strategic objectives set by the Board of Directors. She exercises direct oversight of EastWest's long-term direction and day-to-day operations, implementing the administrative and operational policies duly approved by the Board.

Isabelle Gotianun Yap previously served as Special Projects Officer in the Executive Management Office, supporting senior leaders and the President/CEO on key strategic initiatives. As of May 1, 2024, she leads the Strategy and Transformation Office, driving the Bank's strategic agenda and operational transformation.

Directors	Type of Directorship	Shares held by Directors		
		% of total I/O shares	Percentage of Shares Held	Number of Shares
Jonathan T. Gotianun	Non-Executive	Direct	0.00%	19
		Indirect	1.03%	23,167,831
Lourdes Josephine Gotianun Yap	Non-Executive	Direct	0.02%	539,629
		Indirect	0.98%	22,132,876
Jacqueline S. Fernandez	Executive	Direct	0.03%	662,455
		Indirect	0.00%	0
Joseph M. Yap	Non-Executive	Direct	0.00%	5
		Indirect	0.00%	0
Isabelle Therese Gotianun Yap	Executive	Direct	0.00%	10,005
		Indirect	0.01%	199,200
Rhoda A. Huang	Non-Executive	Direct	0.00%	5
		Indirect	0.00%	0
Imelda B. Capistrano	Independent	Direct	0.00%	5
		Indirect	0.00%	0
Jose Maria G. Hofileña†	Independent	Direct	0.00%	5
		Indirect	0.00%	0
Gregorio U. Kilayko	Independent	Direct	0.00%	5
		Indirect	0.00%	0
Cristina Q. Orbeta	Independent	Direct	0.00%	5
		Indirect	0.00%	0
Armando L. Suratos	Independent	Direct	0.00%	5
		Indirect	0.00%	0

Board Self-Evaluation

Every director undergoes regular self-evaluation to assess his or her performance and conduct's alignment with the responsibilities and mandate as a member of the BOD and its respective committees. This practice ensures the ongoing effectiveness of the Board in contributing to the Bank's long-term sustainability and success.

A comprehensive self-evaluation requires each director to complete a minimum of three assessment sheets: one for individual assessment, the second for the Board's performance, and the third for evaluation as a Board committee member. These sheets delve into details such as the clarity and relevance of the functions of the Board and committees, the effectiveness of meetings, and the constructive utilization of available reports to discuss concerns that may impact their roles as directors or committee members.

Board Remuneration

The Bank's model for compensating directors and executives follows best practices for good governance. This model establishes formal and transparent procedures for the development of a policy on executive remuneration or the determination of remuneration levels for individual directors, depending on specific needs.

No director is allowed to participate in deciding his or her remuneration. Each director receives a monthly professional fee for attending Board and committee meetings. This is also in consideration of their valuable contributions in the formulation and continuing review of the Bank's overall strategy and performance. Remunerations given to directors, which were approved by the Board Remuneration Committee, amounted to Php 18.90 million in 2025. Directors and Filinvest Development Corporation-affiliated Directors continue to waive their professional fees.

Board Training

Directors must possess sufficient qualifications (both individually and collectively) and a comprehensive understanding of the business landscape and regulatory framework. To ensure optimal contribution to the BOD, new directors receive induction training, and all directors participate in an annual Corporate Governance training.

Furthermore, directors receive periodic updates on regulatory shifts and market advancements and are encouraged to attend pertinent training programs aimed at enhancing and updating their expertise.

The Annual Corporate Governance Seminar took place virtually on December 10, 2025, organized by the Center for Global Best Practices. This event is a vital component of the Bank's ongoing efforts to ensure a competent BOD and Senior Management team, committed to implementing a clear strategy that safeguards the rights of its stakeholders while ensuring profitable business operations.

The seminar covered a range of topics pertinent to corporate governance, including updates on regulatory standards, the consequences of non-compliance with laws and regulations, fundamentals of money laundering and terrorist financing, preventive measures, obligations of covered entities, targeted financial sanctions, and the latest regulatory issuances from the Anti-Money Laundering Council (AMLC).

Retirement and Succession

Directors are elected by the shareholders. The key criterion for their continuance is their ability to effectively fulfill their duties. The Bank's retirement policy for the BOD is based on the capability of directors to carry out their functions rather than their age.

The Corporate Governance and Compliance Committee assesses the suitability of BOD nominees. Upon election, a director serves a one-year term and is eligible for re-election the following year. Independent directors have a maximum cumulative term of nine (9) years, after which they cannot be re-elected as independents but remain eligible for nomination and election as regular directors. However, there is no fixed term limit for regular directors.

Shareholder Communication

The BOD and Senior Management keep shareholders abreast of developments in the Bank through its Annual Stockholders' Meeting, Annual Report, General Information Sheet, quarterly financial reports, news releases, and corporate disclosures. The Bank's website provides extensive information about the BOD, its mandate, the BOD committees and their charters, and its directors.

Board Meetings

The BOD holds a meeting for organizational purposes every calendar year immediately after the election and holds its regular meetings once a month. Special meetings of the BOD may be called at any time by the Chairman or upon written request of at least a majority of the directors.

There are seven Board-level committees which were created to assist the BOD in performing its duties and responsibilities and ensuring efficiency and focus. Directors exercise their roles and responsibilities to the Bank by virtually attending and voting in BOD meetings.

The BOD utilizes video conferencing as an alternative mode of communication, as allowed under the Securities and Exchange Commission's Memorandum Circular No. 6.

Director	Position	No. of Meetings Attended	% Present
Jonathan T. Gotianun	Chairman	16	100%
Lourdes Josephine Gotianun Yap	Member	16	100%
Jacqueline S. Fernandez	Member	14	88%
Isabelle Therese Gotianun Yap	Member	16	100%
Joseph M. Yap	Member	16	100%
Rhoda A. Huang	Member	15	94%
Gregorio U. Kilayko	Member	16	100%
Jose Maria G. Hofileña†	Member	16	100%
Armando L. Suratos	Member	16	100%
Cristina Q. Orbeta	Member	16	100%
Imelda B. Capistrano	Member	16	100%
Total Meetings Held: 16			

Board Attendance

The Bank held 16 Board meetings in 2025, broken down as 12 regular Board meetings, 3 special Board meetings, and 1 organizational meeting. The Board of Directors has the flexibility to conduct meetings using modern technologies, including teleconferencing and video conferencing. This approach ensures active participation from the directors regardless of their physical location. Each Board member attends at least fifty percent (50%) of all meetings and physically attends a minimum of twenty-five percent (25%) annually.

Board Committees

Pursuant to the Bank's Corporate Governance Manual, the following committees were created, and Board members were appointed. Each member of the respective committees has been holding office as of the EastWest Annual Stockholders' Meeting held on April 24, 2025, and will serve until his or her successor shall have been elected and qualified.

OVERSIGHT

Executive Committee

The Executive Committee is empowered to direct the business of the Bank vested by law in the BOD insofar as such powers and authority may be lawfully delegated to the Executive Committee, including the power to review and approve proposals and transactions related to credit in amounts within the limits of its delegated authority.

The Executive Committee is composed of five members who meet weekly or as often as may be necessary to address all matters referred to it. In 2025, it held 27 regular Executive Committee meetings.

Director	Position	No. of Meetings Attended	% Present
Jonathan T. Gotianun	Chairman	26	96%
Lourdes Josephine Gotianun Yap	Member	26	96%
Jacqueline S. Fernandez	Member	23	85%
Jerry G. Ngo	Member	22	81%
Isabelle Therese Gotianun Yap	Member	26	96%
Total Meetings Held: 27			

Corporate Governance and Compliance Committee (CGCC)

The CGCC leads the Bank and assists the BOD in defining and fulfilling corporate governance policies and attaining best practices, while overseeing the implementation of compliance programs, money laundering prevention programs, and ensuring that regulatory compliance issues are resolved expeditiously. In addition, the CGCC also assumes the nomination function whereby it reviews and evaluates the qualifications of all persons nominated to the BOD, all direct reports of the CEO and the President, heads of Governance Units, and other positions requiring appointment by the BOD.

The Committee oversees the annual performance evaluation of the BOD, its committees, and individual directors, and conducts an annual self-evaluation of its performance as prescribed under and in accordance with the Corporate Governance Manual, the SEC Code of Corporate Governance for Publicly Listed Companies, and the BSP Manual of Regulations for Banks (MORB).

The Committee is composed of four members, three of whom are independent directors, who meet every other month or when necessary. In 2025, 13 meetings were conducted and attended by Committee members.

Director	Position	No. of Meetings Attended	% Present
Armando L. Suratos	Chairman	13	100%
Jose Maria G. Hofilena[†]	Member	10	77%
Jonathan T. Gotianun	Member	11	85%
Cristina Q. Orbeta	Member	13	100%
Total Meetings Held: 13			

Related Party Transactions (RPT) Committee

The Bank has formulated and implemented policies and procedures to ensure the integrity and transparency of related party transactions (RPT) involving the Bank, its parent company, joint ventures, subsidiaries, affiliates, major stockholders, officers, directors, and relevant parties. Recognizing that these transactions may present potential conflicts of interest, they are maintained at arm's length, ensuring they receive no special favor or treatment.

The RPT Committee conducts periodic reviews of RPT policies and procedures, including materiality thresholds and internal limits, and endorses any necessary revisions for Board approval and confirmation by a majority vote of stockholders.

It assists the BOD in ensuring that transactions with related parties of the Bank are handled in a sound and prudent manner, with integrity and in compliance with applicable laws and regulations to protect the interests of depositors, creditors, and other stakeholders. It also ensures that related party transactions are conducted on an arm's length basis and that no stakeholder is unduly disadvantaged by such transactions.

This Committee is composed of three members, two of whom are independent directors. It meets every other month or whenever necessary to discuss and agree on matters to be endorsed to the BOD for approval or confirmation. In 2025, 8 meetings were conducted and attended by Committee members.

Directors	Role	No. of Meetings Attended	% Present
Jose Maria G. Hofileña[†]	Chairman	7	88%
Jonathan T. Gotianun	Member	7	88%
Imelda B. Capistrano	Member	8	100%
Total Meetings Held: 8			

Audit Committee

The Audit Committee assists the BOD in overseeing the Bank's financial reporting process, system of internal controls, and the process for monitoring compliance with laws and regulations and the code of conduct. It also provides reasonable assurance to the Board on the Bank's overall management of risks. It is responsible for setting up the Internal Audit Division and for appointing the Chief Audit Executive and an independent external auditor, both of whom report to the Audit Committee. It monitors and evaluates the effectiveness and accuracy of the Bank's internal control system through the Internal Audit Division.

The Internal Audit Division provides independent, objective assurance and consulting services designed to add value and improve the Bank's operations. It helps the organization accomplish its objectives by bringing a systematic, disciplined approach in evaluating and improving the effectiveness of risk management, internal control, and governance processes. It functionally reports to the Audit Committee and administratively to the CEO. The Internal Audit Division is independent of the Bank's other organizational units as well as of the personnel subject of the audit.

The Audit Committee has evaluated and confirmed the adequacy of the Bank's internal controls and risk management systems. The Audit Committee is composed of five members, four of whom are independent directors, who meet once a month. In 2025, 13 regular meetings were conducted and attended by Committee members.

Directors	Role	No. of Meetings Attended	% Present
Gregorio U. Kilayko	Chairman	13	100%
Jose Maria G. Hofileña[†]	Member	12	92%
Lourdes Josephine Gotianun Yap	Member	11	85%
Armando L. Suratos	Member	13	100%
Cristina Q. Orbeta	Member	13	100%
Total Meetings Held: 13			

Risk Management Committee (RMC)

The RMC assists the BOD in fulfilling its responsibilities in managing the Bank's risk-taking activities. The RMC reviews and approves principles, policies, strategies, processes, controls, and all frameworks pertaining to risk management. It also recommends to the BOD any necessary modification or amendment to strategies and policies relative to risk management. Its functions include identifying and evaluating the Bank's risk exposures, estimating their impact on the organization, and assessing the magnitude, direction, and distribution of risks across the Bank, which it uses as a basis in determining risk tolerances. The RMC reports to the Board the overall risk exposures as well as the effectiveness of its risk management practices and processes, while recommending further policy revisions when necessary.

OVERSIGHT

The RMC is composed of three independent directors. Members of the Committee possess adequate knowledge and understanding of the institution's risk exposures and expertise in developing appropriate risk policies and strategies. In 2025, 12 regular meetings were conducted and attended by all Committee members.

Director	Position	No. of Meetings Attended	% Present
Cristina Q. Orbeta	Chairman	12	100.00%
Gregorio U. Kilayko	Member	12	100.00%
Armando L. Suratos	Member	12	100.00%
Total Meetings Held: 12			

Rewards & Talent Management Committee

The Rewards & Talent Management Committee is composed of five members, including the Chairman, CEO, one director, and two independent directors. It ensures that compensation policies and practices are consistent with the Bank's corporate culture, strategy, and the business environment under which it operates. It evaluates and recommends to the BOD incentives and other equity-based plans designed to attract and retain qualified and competent individuals.

The Committee meets at least once a year and provides overall direction on the Bank's compensation and benefits strategy. In 2025, 3 meetings were conducted and attended by Committee members.

Directors	Role	No. of Meetings Attended	% Present
Lourdes Josephine Gotianun Yap	Chairman	3	100%
Jonathan T. Gotianun	Member	3	100%
Imelda B. Capistrano	Member	3	100%
Jerry G. Ngo	Member	3	100%
Gregorio U. Kilayko	Member	3	100%
Total Meetings Held: 3			

Trust Committee

The Trust Committee assists the Board in fulfilling its responsibilities to oversee the proper management and administration of the Bank's trust and other fiduciary businesses. Duly constituted and authorized by the BOD, the Committee acts within the sphere of authority as provided in the Bank's by-laws and/or as may be delegated by the BOD. The Committee undertakes such responsibilities but is not limited to the following:

- Acceptance and closing of trust and other fiduciary accounts;
- Initial review of assets placed under the trustee's fiduciary custody;
- Investment, reinvestment, and disposition of funds or property;
- Review and approval of transactions between trust and/or fiduciary accounts; and
- Review of trust and other fiduciary accounts to determine the advisability of retaining or disposing of the trust or fiduciary assets and/or whether the account is being managed in accordance with the instrument creating the trust or other fiduciary relationship.

The Trust Committee also presides over the proper conduct of the Bank's Trust business, periodically reviewing business development initiatives such as staffing and delineation of responsibility/accountability, proactive development and implementation of strategies for the cultivation of revenue streams and cost management, and application and monitoring of proper performance benchmarks.

The Trust Committee has five members: a Trust Officer, three directors, and one independent director. It meets once every quarter or more frequently as circumstances may warrant. In 2025, 5 regular meetings were conducted and attended by Committee members.

Directors	Role	No. of Meetings Attended	% Present
Joseph M. Yap	Chairman	5	100%
Jonathan T. Gotianun	Member	4	80%
Imelda B. Capistrano	Member	5	100%
Jerry G. Ngo	Member	5	100%
Raul Victor M. De Guzman	Trust Officer	5	100%
Total Meetings Held: 5			

Independent Audit

Audit is an essential part of the Bank's governance framework and internal control system. The Internal Audit function performs year-round audits to check operational efficiency. On the other hand, the Bank's external audit firm validates the accuracy of financial statements annually. It works independently as well as collaboratively to examine and evaluate the controls in place and determine if they are working as intended.

Internal Audit (IA)

Internal Audit provides functional support to the Audit Committee. It is mandated to evaluate the effectiveness of systems and controls as well as recommend appropriate courses of action to Senior Management and the BOD to improve the Bank's risk management, compliance, internal controls, and corporate governance processes.

Anti-Money Laundering

The Bank views current anti-money laundering (AML) policies as an opportunity to enhance its vigilance and deepen its understanding of its customers. It remains committed to complying with the provisions of the Anti-Money Laundering Act (AMLA), with the Compliance Division overseeing its comprehensive implementation.

The Bank's AML program continues to be strengthened, particularly in transaction monitoring. It keeps abreast of news and developments in the market that could create significant reputational risks apart from actual financial damage.

The Bank takes pride in having 100% awareness of its AML policy across the organization, as it is a foundational training course for each member. Even those not in frontline roles are required to take the course to understand the basic rules and protect the business.

At EastWest, specialized AML courses and briefings are conducted in stores during service and sales clinics. These sessions reinforce proper client identity processes from onboarding to continuous monitoring of account activity, along with all other controls that protect the Bank against unlawful activity.

Cascading Compliance

Compliance with corporate governance standards and regulatory guidelines and directives is a shared responsibility of every member of the organization. Each employee is expected to have a working knowledge of all relevant laws, rules, and regulations applicable to his or her assignment and must fulfill tasks in compliance with the Bank's policies, code of conduct, and standards of good governance.

The Compliance Office, headed by the Chief Compliance Officer, is vested with the role of designing the Bank's Compliance Program and overseeing and coordinating its effective implementation towards the sound management of compliance risks. It is also responsible for promoting the right compliance culture across the organization.

OVERSIGHT

The Bank has appointed Business Compliance Officers (BCO) in every unit who are responsible for ensuring the consistent implementation in their respective units of the Compliance Program and cascaded regulatory issuances. As designated by the CEO, the heads of business units are automatically assigned to perform this role, having the sole responsibility of efficiently running the day-to-day operations in their units. Each BCO is tasked to appoint a Deputy Business Compliance Officer (DBCO) to serve as their eyes on the ground and facilitate faster and easier coordination with the Compliance Division. In addition, the governance units, namely Compliance, Risk Management, and Internal Audit, coordinate and work together in meeting common governance, risk management, and internal control goals.

Selection and Remuneration Policy for Senior Management

The selection of Senior Management involves a rigorous evaluation process. Candidates are assessed by the Talent Management and Acquisition Head, the Hiring Manager, the relevant Business or Functional Group Head, and the Group Head of HR. Their evaluation is based on established criteria such as knowledge, expertise, essential competencies, integrity, probity, experience, and training, along with a comparison of their values to those of the Bank. Candidates who satisfy these criteria are endorsed for a final assessment and hiring approval by both the CEO and the Chairman. Although the Bank does not have a distinct remuneration policy for Senior Management, it follows a Rewards Philosophy that applies to all EastWestbankers. This philosophy promotes a high-performing culture by rewarding performance and recognizing potential through comprehensive rewards programs, which include competitive pay policies and essential benefits designed to meet both personal needs and family requirements.

The Bank's approach implements differentiated rewards based on performance, potential, and job criticality, ensuring that it remains competitive, especially for individuals with high potential, those who consistently excel, and employees in critical roles.

Retirement of Senior Officers

The retirement age is generally the same as with all other bona fide EastWestbankers as embodied in the Plan Rules and Regulations of the EastWest Employees' Retirement Plan. The normal retirement date for employees is the attainment of age 60, but there may be cases that call for late retirement, which are approved on a case-by-case basis.

Dividend Policy

Dividends may be declared from the surplus profits arising from the business of the Bank at such time and in such percentage as the BOD may deem proper. No dividends may be declared that will impair the Bank's capital. Stock dividends shall be declared in accordance with the law.

Consumer Protection Program

EastWest's Board of Directors is responsible for approving and overseeing the implementation of the Bank's Consumer Protection Risk Management System (CPRMS) and Customer Assistance Mechanism (CAM), as well as monitoring and overseeing the performance of Senior Management in managing daily consumer protection activities.

To ensure adherence to standards of conduct, the Bank is committed to providing customers with accessible, affordable, independent, fair, accountable, timely, and efficient means of resolving complaints. EastWest has established Consumer Assistance Mechanism (CAM) Policies and Procedures, comprising the following components:

a. Consistent regulatory definitions of "complaint," "request," and "inquiry";
b. Standards and requirements for capturing, handling, and managing complaints, requests, and inquiries, including record-keeping, monitoring, and analysis;
c. Effective categorization of complaints;
d. Reporting complaints to Senior Management, the Board of Directors, and Regulators.

The CAM policy also delineates the corporate structure for handling complaints, specifying distinct roles and responsibilities:

a. Customer Service: Assumes the duties of the Consumer Assistance Group (CAG) alongside the Complaints Management Unit.
b. Complaints Management Unit: Leads the resolution of complaints on a daily basis.
c. Customer Experience: Monitors the handling of consumer concerns and oversees the preparation and submission of related reports.
d. Consumer Assistance Group (CAG) Head – Group Head of Customer Experience
    1. Supervises the consumer assistance process.
    2. Tracks and identifies trends in complaints, collaborating with internal stakeholders to address major issues using complaints data.
    3. Reports to Senior Management on complaints received, including the causes, recommended solutions to prevent recurrence, and suggestions for process or personnel improvements.
e. Customer Assistance Officer (CAO) – Frontline Personnel who Interface with the Customer
    1. Complaint Handling and Resolution
    2. Assessment and Analysis
    3. Reporting and Feedback

Top 20 Shareholders

Name of Stockholder	Nationality	Number of Shares	Percent
1. FILINVEST DEVELOPMENT CORPORATION	Filipino	899,760,017	39.99%
2. FDC VENTURES INC.	Filipino	851,893,164	37.86%
3. PCD NOMINEE CORPORATION (FILIPINO	Filipino	369,339,254	16.42%
4. PCD NOMINEE CORPORATION (NON-FILIPINO)	Foreign	96,845,142	4.30%
5. F. YAP SECURITIES INC.	Filipino	22,905,600	1.02%
6. CO JONATHAN DEE	Filipino	1,200,000	0.05%
7. BERIT HOLDINGS CORPORATION	Filipino	1,048,410	0.05%
8. ALBARRACIN TRINIDAD M. OR ALBARRACIN MARIO M.	Filipino	1,000,000	0.04%
9. ALFREDO B. CATAPANG OR CARMINA P. CATAPANG	Filipino	1,000,000	0.04%
10. SUSMERANO GERARDO	Filipino	750,558	0.03%
11. TEH ALFONSO S.	Filipino	750,000	0.03%
12. TEAM GLADIOLA INC.	Filipino	745,930	0.03%
13. FERNANDEZ JACQUELINE SARMIENTO	Filipino	662,455	0.03%
14. MANUEL A. SANTIAGO &/OR ELLA C. SANTIAGO	Filipino	330,600	0.01%
15. RAVI AMARNANI ITF: NIKHIL AMARNANI	Filipino	200,000	0.01%
16. RODOLFO G. MENDOZA &/OR ALBINA M. MENDOZA	Filipino	199,069	0.01%
17. MIRIAM CHENG BONA ITF MARK JERICHO C. BONA	Filipino	150,000	0.01%
18. CHENG JOSHUA	Filipino	150,000	0.01%
19. GOTAUCO QUIRINO CHEONG	Filipino	131,598	0.01%
20. CAROUSEL HOLDINGS INC.	Filipino	119,636	0.01%
TOTAL		2,249,293,933	99.97%

BOARD OF DIRECTORS


JONATHAN T. GOTIANUN
Chairperson

LOURDES JOSEPHINE GOTIANUN YAP
Vice Chairperson

GREGORIO U. KILAYKO
Independent Director

ATTY. JOSE MARIA G. HOFILEÑA †
Independent Director



JACQUELINE S. FERNANDEZ
President and Director

ISABELLE THERESE GOTIANUN YAP
Director

ATTY. ARMANDO L. SURATOS
Independent Director

IMELDA B. CAPISTRANO
Independent Director



JOSEPH M. YAP
Director

RHODA A. HUANG
Director

CRISTINA Q. ORBETA
Independent Director

ATTY. BENEDICTO M. VALERIO, JR.
Corporate Secretary


BOARD OF DIRECTORS

Jonathan T. Gotianun
Chairman of the Board
(since April 2007)
72 years old, Filipino

Jonathan T. Gotianun has been the Chairman of the Board of EastWest since April 2007. His leadership spans multiple industries, particularly in banking, real estate, and infrastructure. He also serves as Chairman of Filinvest Development Corporation, a key holding company engaged in property development, hospitality, and power. He is a member of various EastWest committees, including the Risk Management and Related Party Transactions Committees, where he participates in corporate governance and financial oversight.

Mr. Gotianun previously held the role of Vice Chairman and Director at EastWest from 1994 to 2006. During this period, EastWest evolved from its 1994 founding into a full-service commercial bank. Alongside his EastWest role, he holds multiple leadership positions within the Filinvest Group. He is the Chairman of Filinvest Land, Inc., EastWest Rural Bank, Inc., and EastWest Leasing and Finance Corporation. He is also Chairman and President of Cotabato Sugar Central Co., Inc. and Davao Sugar Central Co., Inc. Additionally, he serves as Director of FDC Utilities, Inc., FDC Misamis Power Corporation, Filinvest Alabang, Inc., and EastWest Ageas Life Insurance Corporation. He is also Director and President of Pacific Sugar Holdings Corporation and holds leadership roles in Filinvest Asia Corporation, Filinvest Hospitality Corporation, and Countrywide Water Services, Inc. This broad oversight reflects his contribution to expanding the family conglomerate's real estate, banking, power, and agricultural ventures.

He holds a Bachelor of Science in Commerce from Santa Clara University in Santa Clara, California, USA, and a Master's degree in Management from the Kellogg School of Management at Northwestern University in Evanston, Illinois, USA. He also studied Management Engineering at Ateneo de Manila University in Quezon City, Philippines.

Lourdes Josephine Gotianun Yap
Director (since August 2000)
Vice Chairman (since April 2023)
70 years old, Filipino

Lourdes Josephine Gotianun Yap is a longstanding member of EastWest's Board, having served as a Director since August 2000. She was appointed as Vice Chairman in April 2023 and also serves as Chairman of the Rewards & Talent Management Committee, as well as a member of the Executive Committee and Audit Committee. She has over 30 years of leadership experience within the Filinvest conglomerate, having been President and CEO of Filinvest Development Corporation (FDC) from 2000 to 2023. She is also President and Director of Filinvest Land, Inc., Filinvest Alabang, Inc., Filinvest Development Corp., and Mimosa Cityscapes, Inc. Additionally, she is a Director of Chroma Hospitality, Inc., High Yield Sugar Farm Corp., Cotabato Sugar Central Company Inc., Davao Sugar Central Corp., and Pacific Sugar Holdings Corp.

Mrs. Yap earned a degree in Business Management from Ateneo de Manila University and a Master of Business Administration, major in Finance, from the University of Chicago.

Jacqueline S. Fernandez
Director (since July 2022)
63 years old, Filipino

Jacqueline S. Fernandez is the President and Director of EastWest and has been a member of its Board since July 2022. She is a seasoned banker with a career spanning over 35 years, focused in asset lending, credit risk, liabilities management.

Before her appointment as President, Ms. Fernandez held several leadership roles at EastWest, including Senior Executive Vice President and Chief Lending Officer, SEVP and Consumer Lending Head, Senior Vice President and Consumer Lending Head, FVP and Credit Cards Business Head, and VP and Credit Cards Business Head. She also served as President and CEO of EastWest Leasing and Finance Corporation. Prior to her tenure at EastWest, she was VP and Consumer Credit Head and Group Special Assets Mgt head at Standard Chartered Bank Philippines and AVP/Remedial Head at Far East Bank & Trust Company. In addition to her banking career, she had been involved in academia as professor at De La Salle University and the University of the Philippines.

Ms. Fernandez holds an AB Economics degree, cum laude, and a Master of Business Administration from the University of the Philippines Diliman.

Isabelle Therese Gotianun Yap
Director (since 2019)
37 years old, Filipino

Isabelle Gotianun Yap has been a Director of EastWest since 2019 and currently leads the Strategy and Transformation Office. Prior to this role, she served as Vice President for Special Projects, where she was responsible for key transformation initiatives within the bank including the development of Komo. She also serves as a Director of Filinvest Development Corporation.

Her earlier career includes international experience at leading multinational firms, having worked at McKinsey & Company, Razorfish, SingTel, Credit Suisse, and HSBC, where she gained extensive expertise in management consulting, digital marketing, and finance. In recognition of her leadership potential, Ms. Gotianun Yap was named a World Economic Forum Young Global Leader in 2023.

She holds a double major Bachelor's degree in Finance and Marketing from Singapore Management University, and a Master of Business Administration from Harvard Business School.

BOARD OF DIRECTORS

Joseph M. Yap
Director (since April 2023)
75 years old, Filipino

Joseph M. Yap has over four decades of experience in banking, finance, and real estate development. He joined EastWest's Board in April 2023 and currently serves as Chairman of the Trust Committee. Mr. Yap was President and CEO of Filinvest Land, Inc. (FLI) from 2007 to 2012, leading one of the Philippines' largest property developers. He also served as President and CEO of Cyberzone Properties Inc., Filinvest Asia Corporation, Filinvest-BCDA Clark Inc., and Filinvest DCS Development Corp.

Beyond his corporate leadership, he was appointed as the Philippine Ambassador to Singapore from January 2018 to June 2022 and also served as a Special Envoy for the Department of Foreign Affairs. His earlier career includes international corporate finance roles with Nestlé in New York, Switzerland, and Manila, as well as banking experience as First Vice President at Family Bank & Trust Co. He currently holds multiple leadership positions, including Chairman of FMREIT, Philippine DCS Corporation, PROMEI, FDC Green Energy Corp., FDC CASESNAN Hydro Power Corp., and FDC Renewables Corp. He is also a Board Member of LIPAD Corp., Chroma Hospitality Inc., Entrata Hotel Services Inc., Filinvest Hospitality Corp., Quest Restaurants Inc., PROPLUS Inc., and Filinvest Corporate City Foundation.

Mr. Yap holds a Bachelor of Science in Management Engineering, with Honorable Mention, from Ateneo de Manila University. He pursued a Master of Science in Industrial Engineering (candidate) at the University of the Philippines, and holds a Master of Business Administration, major in Finance, from Harvard Business School, USA.

Rhoda A. Huang
Director
(since September 2023)
63 years old, Filipino

Rhoda A. Huang joined EastWest's Board in September 2023 and currently serves as President and CEO of Filinvest Development Corporation. She is a seasoned investment banker with over 30 years of experience in corporate finance, capital markets, and investment management.

Before joining Filinvest, Ms. Huang was President, Managing Director, and Chairman of BPI Capital Corporation, where she led mergers and acquisitions, capital raising, and corporate financing transactions for leading Philippine companies. She also served as Director and Head of Investment Banking at Credit Suisse Hong Kong Limited (Philippines) and held various leadership positions at J.P. Morgan Chase (Philippines), including Branch Vice President for Investment Banking and Consultant for Investment Banking. Her earlier career includes tenure at Chase Manhattan Bank, which later merged with Chemical Bank and Manufacturers Hanover Trust Company before becoming part of JPMorgan Chase. Ms. Huang is also actively involved in corporate governance and investment management, serving as Director, Stockholder, and Treasurer of various corporations, including REANGCO Corporation, New Lora Holdings Corporation, Fort Integrated Ventures Enterprise Inc., and RCC Pd Options Inc.

She is a Certified Public Accountant and holds a Bachelor of Science in Business Administration and Accountancy from the University of the Philippines.

Gregorio U. Kilayko
Independent Director
(since April 2019)
70 years old, Filipino

Gregorio U. Kilayko has been an Independent Director of EastWest since 2019, bringing extensive experience in banking, capital markets, and corporate governance. He is the Chairman of the Audit Committee and a member of the Risk Management Committee and the Rewards & Talent Management Committee.

Mr. Kilayko was the former Chairman and CEO of ABN AMRO Bank (Philippines) and played a pivotal role in developing the country's capital markets. He was the founding head of ING Baring's stock brokerage and investment banking operations in the Philippines and served as President of ING Baring Securities (Philippines) and ABN AMRO Securities (Philippines). Additionally, he was the Country Representative of James Capel Securities (Philippines), a key player in international investment banking. Beyond his banking career, he served as a Governor of the Philippine Stock Exchange from 1996 to 2000, where he contributed to financial market reforms and the growth of the securities industry. His expertise extends to corporate finance and energy management, having been Manager of NCRD at the Bureau of Energy Development and Treasury Manager at the Philippine National Oil Company. Mr. Kilayko has also held independent director roles at Belle Corporation and SM Prime Holdings, Inc., as well as his current position as Independent Director of Philequity Funds and EastWest Ageas Life Insurance Corporation.

Mr. Kilayko holds a Bachelor of Science degree in Industrial Management Engineering from De La Salle University. He earned both a Master of Business Administration and a Master of Energy Management from the University of Pennsylvania, USA.

Atty. Jose Maria G. Hofileña †
Independent Director
(since 2019)
64 years old, Filipino

Atty. Jose Maria G. Hofileña had been an Independent Director of EastWest since 2019. He was the Chairman of the Related Party Transaction Committee and a member of the Audit Committee and the Corporate Governance & Compliance Committee.

His legal career spanned over three decades, with extensive experience in corporate and commercial law. He was an accomplished legal professional and academic, currently serving as the Dean of the Ateneo de Manila University School of Law. He was also a member of the Board of Trustees of the Philippine Association of Law Schools. He was a long-time Partner at SyCip Salazar Hernandez & Gatmaitan, one of the Philippines' leading law firms. Beyond his legal practice, Atty. Hofileña had been involved in civic work, notably as a trustee of Advancement for Rural Kids Philippines, an NGO dedicated to children's education and welfare. He obtained a Bachelor of Arts degree with Honors from Ateneo de Manila University, a Bachelor of Laws from Ateneo de Manila School of Law, and a Master of Laws (LL.M.) from Harvard Law School.

BOARD OF DIRECTORS

Atty. Armando L. Suratos
Independent Director
(since April 2021)
80 years old, Filipino

Atty. Armando L. Suratos joined EastWest's Board as an Independent Director in April 2021. He is the Chairman of the Risk Management Committee and a member of the Audit Committee and the Corporate Governance & Compliance Committee.

He is a former central banker with a distinguished 47-year career at the Bangko Sentral ng Pilipinas (BSP). Mr. Suratos rose through the ranks to become Deputy Governor of the BSP, a position he held until his retirement in 2010. Following his tenure, he was appointed as a member of the BSP's Monetary Board, serving until 2017. Beyond his public service, he has taken on leadership roles in the private sector and civic organizations. He has been an Independent Director at Philippine Trust Company (Philtrust Bank); General Manager, Private Debt Restructuring and Repayment Corporation; Director, Debt Restructuring Office; General Counsel, and Deputy Governor of the BSP. He currently serves as Independent Director of Philippine Life Financial Assurance Corp., Chairman of the Supervisory Committee of ABF Philippine Bond Index Fund, and Vice Chairman of Kapatarian Kaunlaran Foundation, Inc., Resources for the Blind, Inc., and the Mary Johnston College of Nursing Scholarship Foundation, Inc. He was board member of the International Association of Currency Affairs. He was Vice Chairman of the Board of the Philippine International Convention Center and Alternate Director of the Trade and Investment Development Corporation.

Atty. Suratos earned a Bachelor of Science in Business Administration from the University of the Philippines. He obtained a Bachelor of Laws from Ateneo de Manila University and placed eighth in the 1971 Bar Examinations. He also pursued executive education in Investment Negotiation at Georgetown University.

Imelda B. Capistrano
Independent Director
(since January 2022)
70 years old, Filipino

Imelda B. Capistrano has been an Independent Director of EastWest since January 2022. She is a banking industry veteran with four decades of experience, particularly in international and corporate banking. She is a member of the Related Party Transaction Committee, the Rewards & Talent Management Committee, and the Trust Committee.

Ms. Capistrano served as the Country Manager and Director for the Manila representative offices of Wells Fargo Bank, N.A. (2010–2021) and Wachovia Bank, N.A. (2001–2010). Prior to that, she was Vice President and General Manager of Standard Chartered Bank's Offshore Branch in Manila, overseeing the bank's regional financial services. She also held leadership roles at First Interstate Bank of California's Manila Offshore Branch as Assistant Vice President and Credit & Marketing Officer, and was Manager for Corporate Banking at Union Bank of the Philippines. Earlier in her career, she worked at Bancom Development Corporation as a Credit Associate and Project Finance Officer.

She holds a Bachelor of Science in Business Economics and a Master's in Business Administration from the University of the Philippines Diliman.

Cristina Q. Orbeta
Independent Director
(since January 2022)
74 years old, Filipino

Cristina Q. Orbeta has been an Independent Director of EastWest since January 2022. She is the Chairman of the Corporate Governance and Compliance Committee and a member of the Risk Management Committee and Audit Committee.

Ms. Orbeta previously served as the President and Vice Chair of the Philippine Deposit Insurance Corporation (PDIC), where she led the country's deposit insurance and bank resolution efforts. During her tenure, including earlier service as Executive Vice President, she played a key role in strengthening the banking sector's stability and depositor protection framework. Her career includes international banking experience as Deputy General Manager of Credit Lyonnais/Calyon's Manila Offshore Branch. She has also been an adviser and board member at United Coconut Planters Bank (UCPB) and UCPB Savings Bank, assisting in their restructuring and governance. Additionally, she served as a board member of UCPB Leasing, Director of the Central Bank, and Executive Director of the Central Bank Board of Liquidators. Currently, she is a Consultant at the World Bank, where she continues to advise on financial sector development and risk management.

Ms. Orbeta holds a Bachelor of Arts in Mathematics from the University of the East. She completed academic units toward a Master of Arts in Economics at the University of the East and earned a Master in Public Administration from Harvard University, USA.

Atty. Benedicto M. Valerio, Jr.
Corporate Secretary
(since April 2007)
67 years old, Filipino

Atty. Benedicto M. Valerio, Jr. has been the Corporate Secretary of EastWest since 2007. Drawing on over 35 years of corporate legal experience, Atty. Valerio concurrently serves as Corporate Secretary for several other companies within the Filinvest Group, including EastWest Ageas Life Insurance Corp., Ardent Development Corp., Hospitality International, Inc., Lodging Concepts, Inc., Tribal DDB, Inc., Monserrat Holdings, Inc., and Hospitality Innovations, Inc.

Before joining EastWest, he was the General Counsel and Assistant Corporate Secretary of International Exchange Bank (iBank) from 1996 to 2006. In this role, he managed a broad range of legal and regulatory matters, including corporate housekeeping, litigation, and tax management, and was part of iBank's executive management team. Beyond his corporate roles, Atty. Valerio is the founding partner of Valerio & Associates Law Offices, where he continues to advise on banking, corporate, and securities law.

He holds a Bachelor of Science in Commerce from De La Salle University, a Bachelor of Laws from Ateneo de Manila University, and a Master of Business Administration from the Ateneo Graduate School of Business.

MANAGEMENT TEAM

SENIOR MANAGEMENT



JERRY G. NGO
Chief Executive Officer

JACQUELINE S. FERNANDEZ
President

RAFAEL S. ALGARRA JR.
SEVP and Head, Financial Markets and Wealth Management Cluster



ZENAIDA A. ONG
EVP and Head, Corporate Banking

ATTY. JUAN ALFONSO D. SUAREZ
EVP and Chief People and Corporate Services Officer

IVY B. UY
EVP and Head, Branch Banking Group



DANIEL ANG TAN CHAI
SVP and Chief Finance Officer

GRACE N. ANG
SVP and Chief Risk Officer

RENATO P. PERALTA
SVP and Chief Corporate Credit Officer

SENIOR MANAGEMENT

NORMAN MARTIN C. REYES
SVP and Chief Marketing and Cash Management Officer

SREE BARANI SUNDARAM
SVP and Chief Technology Officer

RICHARD CHESTER C. TAMAYO
SVP and Head, Wealth Management



ANNALIZA G. TAN-CIMAFRANCA
SVP and Head, Enterprise Oversight Office

ATTY. EMMA B. CO
FVP and Chief Audit Executive

ATTY. AMY BELEN R. DIO
FVP and Chief Compliance Officer



HAROLD BENJAMIN G. LIBARNES
FVP and Chief Digital Products and Channels Officer

ISABELLE THERESE GOTIANUN YAP
VP and Chief Strategy and Transformation Officer

NOLI S. GOMEZ
EVP and Head, Operations Cluster



MANAGEMENT TEAM

SENIOR MANAGEMENT



RAUL VICTOR M. DE GUZMAN
FVP and Trust Officer

ALASTAIR S. DE LARA
SVP and Head, Personal Loan and ROPA Sales

MARINO M. BUBAN JR.
VP and Head, Legal Services

SALVADOR R. SERRANO
SVP and Head, Central Branch Operations

JOSEPH GERARD D. TIAMSON
SVP and Head, Bank Operations Group

JASON ANTHONY V. ATIENZA
FVP and Head, Auto Sales and Marketing





AYLWIN HERMINIA P. TAMAYO
SVP and Head, Consumer Lending Product Lab

ARNOLD STEPHEN H. SANIANO
FVP and Head, Customer Service Group

RAMON VICENTE DE VERA II
SVP and Chief Business Development Officer

WILFREDO P. MONTINO, JR.
SVP and Chief Data and Analytics Officer

WILLIAM M. VARIAS
FVP and Assistant Corporate Secretary and Corporate Affairs Head


SUBSIDIARIES AND AFFILIATE

SHEILA M. BAJADO
President
EastWest Rural Bank Inc.

SJOERD SMEETS
President & CEO
EastWest Ageas Insurace

JOEL Z. BELARDO
President & CEO
EastWest Insurance Brokerage



SENIOR OFFICERS

Chairman
Gotianun, Jonathan T.

CEO
Ngo, Jerry G.

President
Fernandez, Jacqueline S.

Senior Executive Vice President
Algarra, Jr., Rafael S.

Executive Vice President
Gomez, Noli S.
Ong, Zenaida A.
Suarez, Juan Alfonso D.
Uy, Ivy B.

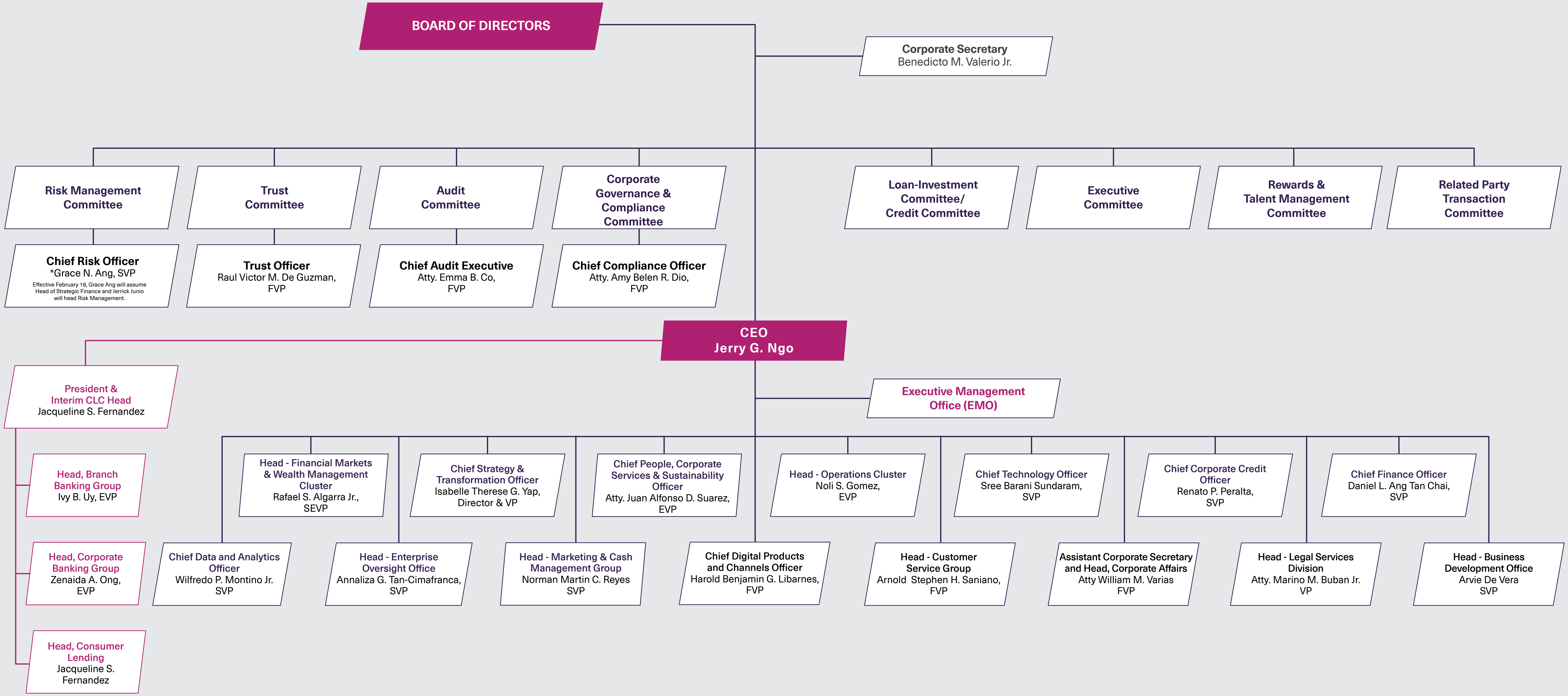
Senior Vice President
Ang Tan Chai, Daniel L.
Ang, Grace N.
Ching, Adrian S.
De Lara, Alastair S.
De vera, Ramon Vicente II D.
Jao, Glenn Conrad N.
Montino, Wilfredo Jr. P.
Peralta, Renator P.
Reyes, Norman Martin C.
Serrano, Salvador R.
Subido, Ma. Mylene C.
Sundaram, Sree Barani
Tamayo, Richard Chester C.
Tamayo, Aylwin Herminia P.
Tan-Cimafranca, Annaliza G.
Tiamson, Joseph Gerard D.

First Vice President
Abad, Josephine Vilma A.
Abrogar, Gerald K.
Alviar, Jennifer E.
Aquitania, Elmer Anthony S.
Bersamina, Julius P.
Caliwan, Mary Jane D.
Cayabyab, Minda L.
Co, Ruth G.
Co, Emma B.
Cruz, Joseph T.
De Guzman, Raul Victor M.
Dela Cruz, Jr., Efren O.
Delarmente, Monina J.
Dio, Amy Belen R.
Gabasa, Jennifer P.
Go, Vincent Dexter D.
Libarnes, Harold Benjamin G.
Saniano, Arnold Stephen H.
Timajo, Renante T.
Ubaldo, Carmencita P.
Varias, William M.
Velez, Rodrigo Thelmo S.

Vice President
Acuña, Rosie Angelie D.
Almazan, Jose Ernest A.
Atienza, Jason Anthony V.
Balle, Catherine V.
Bautista-Perez, Claribelle S.
Beltran, Maria Margarita C.
Buendia, Angelica S.
Buban, Jr., Marino M.
Bundalian, Mary Anne A.
Buzon, Ma. Imelda S.
Castañeda, Marie Perpetua Socorre H.
Castro, Ma. Sheryll
Catedral, Rex Rufino J.
Chan, Angelica G.
Chan, Mary Jane C.
Charvet, Rosalie D.
Chua, Rosellen S.
Coloma, Ma. Teresa A.
Crisologo, Alexander Phillippe D.
Cruz, Florence G.
Cruz, Jose Giovanni T.
Cruz, Gracezel G.
Cruz-Macavinta, Anne Rachelle R.
Cunanan, Maria Theresa S.
De Leon, Lester Ramon M.
De Leon, Maria Cecilia B.
De Chavez, Emjay Socorro C.
Dela Paz, David Paulo T.
De Venecia III, Marcelo R.
Devilles, Dave Jesus T.
Dimla, Alvin S.
Dy-Realiza, Debbie Marie S.
Garcia, Eduardo S.
Guangco, Albert J.
Guzman, Ires C.
Ignacio, Jason F.
Isberto, Corito Maria D.
Isidro, Rod Louie Jefferson C.
Javier, Christian Rei M.
Jimenez, Amabelle Gay P.
Juinio, Samantha Marie L.
Kan, Ricky K.
Kenny, Darius C.
Kow, Blaine P.
Lacambra, Gemma C.
Ladores, John Andrew C.
Landrito, Ivah Marizol D.
Lardizabal, Monica H.
Laurilla, Marilou S.
Lim, Ame June Q.
Locsin, Jr., Raul Raymund C.
Lopez, Paul John B.
Latonio, Patrick Gerard G.
Lorenzana, Stephanie Belina F.
Losantas, Jose Lorenzo L.
Magbanua, Jr., Mariano M.
Manuel, Carmichael M.
Marzan, Christine B.
Macalintal, Anna Lynn E.
Miranda, Rowena C.
Mulimbayan, Maria Cecilia A.
Nacional, Michael R.
Navallo, Ella May E.
Oba-ob, Conilla D.
Ode, Frances Jane L.
Pamfilo, Ma. Anna Lourdes D.
Pilares, Mylene L.
Purugganan, Francesco Michael D.
Quilala, Emelita
Raval, Assissi C.
Reboredo, Raymond T.
Reynaldo, Guillian Lance D.
Rodriguez, Paulo Jose L.
Ruiz, Ian Jericho Nazareth E.
San Pedro, Christoper M.
Santos, Broderick C.
Sharma, Sanjeev Kumar
Sia, Michael Vincent U.
Siy, Jimmy C.
Soriano, Maria Marilon C.
Torres, Mylene
Treyes, Cecilia S.
Yabut, Socorro R.
Yap, Isabelle Therese G.
Zamora, Jovito N.

TABLE OF ORGANIZATION

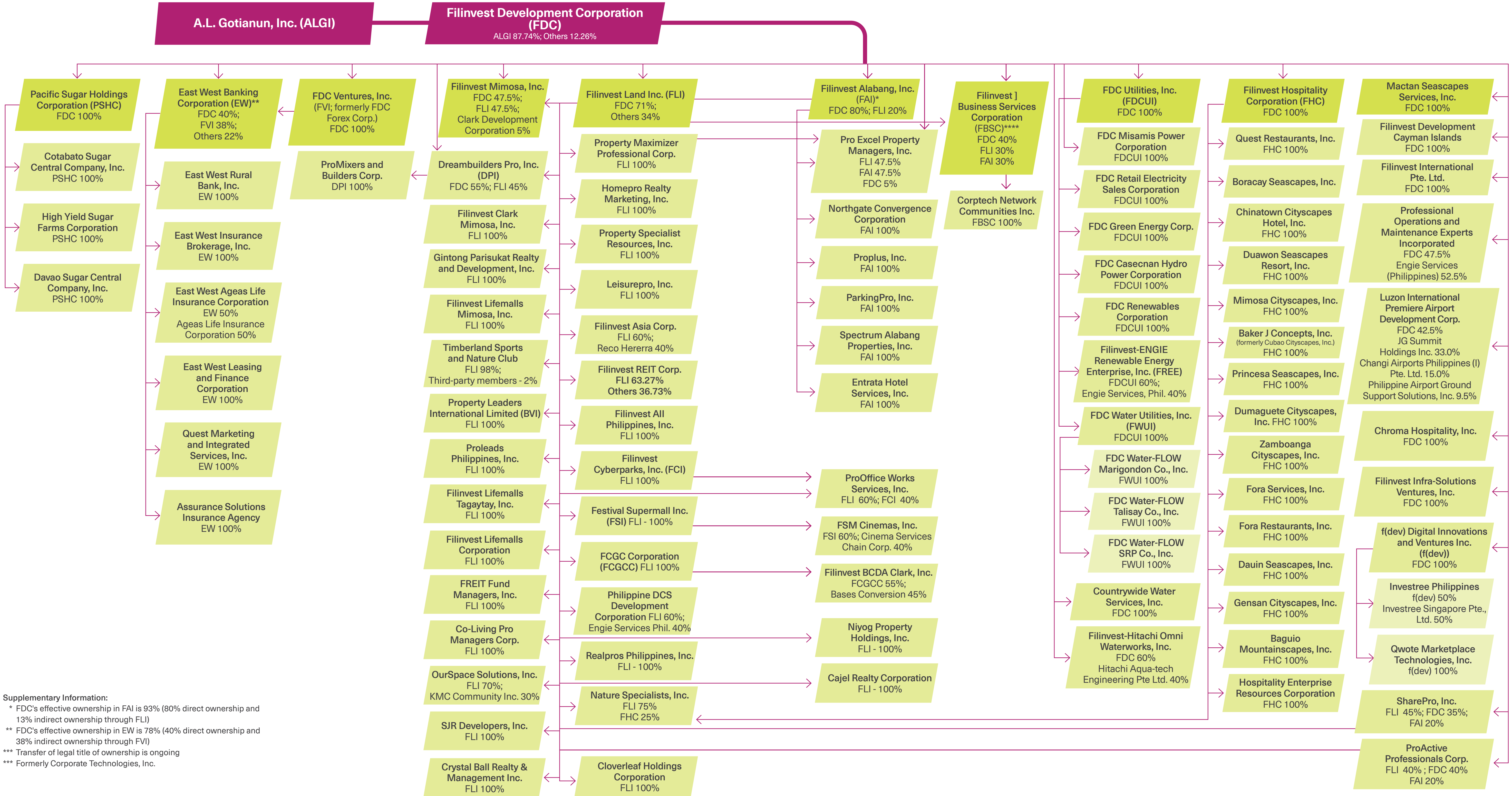
As of December 2025



A.L. GOTIANUN, INC.

Map showing the relationship between and among the companies in the group, its ultimate parent, co-subsidiaries, joint ventures and associates

(As of December 31, 2025)



Supplementary Information:

* FDC's effective ownership in FAI is 93% (80% direct ownership and 13% indirect ownership through FLI)

** FDC's effective ownership in EW is 78% (40% direct ownership and 38% indirect ownership through FVI)

*** Transfer of legal title of ownership is ongoing

*** Formerly Corporate Technologies, Inc.

PRODUCTS AND SERVICES

DEPOSIT PRODUCTS AND RELATED SERVICES

Savings
- Regular Savings
- Passbook Savings
- Passbook Savings with Debit Card
- SuperSaver
- Kiddie Savings

Checking
- Regular Checking
- ChequeMax
- Super Checking
- BizAccess

Time Deposit
- Peso Time Deposit
- Online Peso Time Deposit

Foreign Currency
- US Dollar Savings
- US Dollar SuperSaver
- US Dollar Time Deposit
- Online Dollar Time Deposit
- Chinese Yuan Savings and Time Deposit
- Euro Savings and Time Deposit
- Japanese Yen Savings and Time Deposit
- Singapore Dollar Savings and Time Deposit
- Australian Dollar Savings and Time Deposit
- British Pound Savings
- Hong Kong Dollar Savings
- New Zealand Dollar Savings

Debit and Prepaid Cards
- Visa Classic Debit Card
- Visa Platinum Debit Card
- Visa Infinite Debit Card
- BizAccess Visa Debit Card
- Prepaid C ard
- Travel Money Card

DIGITAL CHANNELS
- EasyWay
- EasyBiz
- EWPay
- EastWest System Tech Assistant (ESTA)
- Komo

INVESTMENT PRODUCTS
- Peso Government and Corporate Securities
- Foreign Currency Fixed Income Government and Corporate Securities
- Asset Swap

CONSUMER LOANS AND RELATED SERVICES

Auto Loan
- Auto Loan (Brand New or Pre-Owned)
- Refinancing of Owned Car
- Fleet Financing

Home Loan
- Home Acquire
- Lot Acquire
- Home Improve
- Home Construct
- Home Equity
- Refinancing
- Reimbursement Loan
- Top-up
- Commercial Real Estate Loans

Personal Loan
Salary Loan

CREDIT CARDS

Elite Cards
- Priority: Visa Infinite
- Platinum Mastercard
- JCB Platinum
- Visa Platinum

Core Credit Cards
- Gold and Classic Mastercard
- Gold and Classic Visa
- JCB Gold
- EveryDay Titanium Mastercard
- Dolce Vita Titanium Mastercard

Co-brand and Affinity Cards
- Singapore Airlines KrisFlyer Platinum and World Mastercard
- Puregold Always Panalo Visa
- Foodpanda Visa

INVESTMENT BANKING
- Securities Underwriting
- Financial Advisory

HEDGING PRODUCTS
- FX Spot
- FX Forwards
- FX Swaps

CORPORATE CREDIT FACILITIES

Working Capital Loans and Facilities
- Short Term Loan
- Revolving Promissory Note Facility
- Trade Check Discounting Facility

Inventory Financing
- Floor Stock Facility

Trade Finance
- Import and Domestic Letters of Credit
- Document Against Payment
- Documents Against Acceptance and Open Account
- Trust Receipt
- Export Advance Facility
- Export Bills Purchase Guarantees

Guarantees
- Standby Letters of Credit (SBLC)
- Bank Guarantees
- Committed Credit Line

Bills Purchase Line
- Domestic Bills Purchase Line
- Foreign Bills Purchase Line

Term Financing
- Term Loans
- Project Financing

SMALL AND MEDIUM ENTERPRISE BANKING

Revolving Credit Facility
Term Loan
Export Advance Loan Line
Export Bills Purchase Line
Import Letters of Credit
Standby Letters of Credit (SBLC)

TRUST PRODUCTS

Trust and Fiduciary Services
- Personal Management Trust
- Employee Benefit Trust
- Escrow Agency Services

Investment Management Services
- Investment Management Account

Collective Investment Schemes (Unit Investment Trust Funds)
- Money Market Fund
  - EastWest Peso Money Market Fund
- Fixed Income Funds
  - EastWest Peso Intermediate Term Bond Fund
  - EastWest Peso Long Term Bond Fund
  - EastWest Dollar Intermediate Term Bond Fund
- Equity and Equity-Linked Funds
  - EastWest PSEi Tracker Fund
  - EastWest PhilEquity Feeder Fund
  - EastWest S&P 500 Index Equity Feeder Fund

CASH MANAGEMENT SERVICES

Collection Services
- Automatic Debit Arrangement
- Bills Collect
- Cash Vault
- Check Warehousing
- Payment Gateway
- Remote Check Deposit
- Check Deposit Pick-Up

Disbursement Services
- Check-writing
- Electronic Invoice Payment and Presentment
- Bulk Intra Bank and Inter Bank Funds Transfer
- Corporate Bills Payment

Liquidity Management Services
- Account Sweeping
- Reverse Account Sweeping

Payroll Services
- Payroll Crediting
- Payroll System with HRIS (Human Resource Information System)
- Payroll Timekeeping

Other Services
- Government Payments
- Electronic Invoice Presentment and Payment (EIPP)

EASTWEST BANK STORE NETWORK

METRO MANILA

169 Mall
4/F Unit 4H 09-11, 168 Mall Building 5,
Soler St., Binondo, Manila
Tel: 8708-4488 / 8708-4595 / 8708-4596

A. Mabini-R. Salas
G/F & 2/F Jesselton Tower
No. 1453 A. Mabini St., corner R. Salas St.,
Brgy. 668, Zone 72, Ermita, Manila
Tel: 3450-1083 / 3450-1257

Alabang-Frabelle
Frabelle Alabang Bldg. 1100 Madrigal
Business Park, Alabang Zapote Rd.
Alabang, Muntinlupa City
Tel: 8850-8483 / 8807-4481

Alabang Entrata
Unit G3 & G4 Entrata, Filinvest Corporate
City, Alabang, Muntinlupa City
Tel: 8856-0685 / 8519-6407 / 8553-4295

Alabang Hills
Don Gesu Bldg., Don Jesus Blvd.,
Brgy. Cupang, Muntinlupa City
Tel: 8551-0983 / 8551-0980

Alabang Madrigal
G/F CTP Alpha Bldg., Investment Drive
Madrigal Business Park,
Ayala Alabang, Muntinlupa City
Tel: 8850-8092 / 8850-8094 to 95

Alabang Westgate
Westgate, Filinvest Corporate City,
Alabang, Muntinlupa City 1770
Tel: 8771-0813 to 14 / 8771-0816

Amorsolo-Queensway
G/F Queensway Building,
No. 118 Amorsolo St.,
Legaspi Village, Makati City
Tel: 8511-1933 / 8511-7107 / 8511-7006

Annapolis
G/F, The Meriden Condominium Building
Unit 1A, Annapolis St., NorthEast,
Greenhills, San Juan City
Tel: 8705-1517 / 8722-6830

Anonas
No. 94 Anonas Street corner K-6th,
East Kamias, Quezon City
Tel: 8244-3369 / 8924-3402

Antipolo-Marcos Highway
Ciannat Complex, Marcos Highway
Brgy. Mayamot, Antipolo City
Tel: 8682-2250 / 8682-2251

Antipolo-M.L.Quezon
No. 146 M.L. Quezon Ave.,
cor. F. Dimanlig St., San Roque, Antipolo City
Tel: 8661-9677 / 8661-9676

Ayala Avenue-Rufino Building
G/F, Unit 1, Rufino Bldg., 6784 Ayala Ave.
cor. V. A. Rufino St., Makati City
Tel: 8845-0096 / 8844-74643 / 8511-8274

Ayala Ave.-SGV
SGV 1 Bldg., 6760 Ayala Avenue, Makati City
Tel: 7621-9811 / 8550-2538 & 8550-2539

Amorsolo-Makati Sky Plaza
G/F Makati Sky Plaza Bldg.
6788 Ayala Avenue Makati City
Tel: 8886-7019 / 8887-6223

Ayala Avenue-Herrera
G/F PBCom Tower, 6795 Ayala Ave.
cor. V. Rufino St., (formerly Herrera St.),
Salcedo Village, Makati City 1226
Tel: 8784-5642 to 46 / 8815-1685

Baclaran
2/F, New Galleria Baclaran
Shopping Mall, LRT South Terminal,
Taft Ave. Extension, Pasay City
Tel: 851-3429 / 851-3488 / 851-3584

Baesa Town Center
Baesa Town Center Retail Store#4
#232 Quirino Highway, Baesa, Quezon City
Tel: 8990-4537 to 39

Bagumbayan
184-B E. Rodriguez, Jr. Avenue, Bagumbayan,
Libis, Quezon City
Tel: 8709-1729 / 8709-1730 / 8911-3601

Balintawak-Bonifacio
659 A. Bonifacio Ave.,
Balintawak, Quezon City
Tel: 8442-1802 / 8442-1728 / 8442-1634

Banawe
G/F PPSTA 1 Building Quezon Ave.
cor. Banawe St., Quezon City
Tel: 8652-6531 / 8743-0775

Banawe-Kaliraya
Titan 168 Building, 126 Banawe Street
near corner Kaliraya St.,
Brgy. Tatalon, Quezon City
Tel: 8711-0925 / 8521-4749

Banawe-N. Roxas
No. 42 Banawe Ave.
cor. Nicanor Roxas, Quezon City
Tel: 8354-4980 / 8354-5024

Banawe-Scout Alcaraz
Unit ABC G/F #740 Banawe Ave.
near cor. Scout Alcaraz, Quezon City
Tel: 8354-5042 / 8354-5043 / 8354-5044

Better Living-Doña Soledad
No. 100 Doña Soledad Avenue,
Betterliving Subd., Barangay Don Bosco,
Parañaque City 1711
Tel: 8823-4284 / 8823-4280

BF Homes-Aguirre
No. 327 Aguirre Avenue,
BF Homes, Parañaque City
Tel: 8808-7066 / 8808-4963

Bicutan-East Service Road
G/F, Waltermart Bicutan,
East Service Rd., cor. Mañalac Ave.,
Brgy. San Martin de Porres, Parañaque City
Tel: 8556-2690

Binondo
G/F A. CBK Building,
493 Quintin Paredes St., Binondo, Manila
Tel: 8247-3708 / 8247-3615
8247-3652 / 8243-7110

Blumentritt-Rizal Avenue
No. 2412 Rizal Avenue, Sta. Cruz, Manila
Tel: 8230-4276 / 8230-4366

Boni Avenue
G/F Lourdes Bldg. II, 667 Boni Ave.
Bgy. PlainView, Mandaluyong City
Tel: 8655-9409 / 8655-9412 / 8654-6106

Boni Serrano Ave.
No. 107 Boni Serrano Avenue,
Brgy. Lipunan ng Crame, Quezon City
Tel: 8532-1478 / 8532-1475

C. Raymundo Ave.
JG Bldg. C. Raymundo Ave.
Brgy. Rosario, Pasig City
Tel: 8640-5690 / 8640-4206 / 8640-3422

Caloocan-A. Mabini
G/F Gee Bee Bldg., No. 428 A. Mabini St.,
Brgy. 15, Zone 2, Caloocan City
Tel: 8294-8403 / 8294-8404

Chinese General Hospital
G/F Chinese General Hospital Medical Arts
Building, 286 Blumentritt Street,
Sta. Cruz Manila
Tel: 8712-7713/ 8712-7715 8711-4141
local 5888

City Place Square
3/F C-P2-3, Cityplace Square,
Reina Regente near corner Felipe II St.,
Binondo, Manila
Tel: 8869-7063

Commonwealth
G/F, Crissant Plaza Bldg.,
No. 272 Commonwealth Ave.,
Brgy. Old Balara, Quezon City
Tel: 8355-7736 / 8355-7596

Congressional Ave.
Blk.7 Lot4 A Congressional Ave.
Brgy. Bahay Toro, Project 8, Quezon City
Tel: 8926-6609 / 8926-5934 / 8928-6047

Cubao-Araneta Center
G/F, Philamlife Building, Aurora Blvd. corner
General Araneta Street, Cubao, Quezon City
Tel: 8709-7697 / 8709-7702 / 8709-7709

Cubao-P. Tuazon
STG Building 190 P. Tuazon cor. 10th Ave
Barangay Socorro, Cubao, Quezon City
Tel: 8913-4730 / 8913-5266 / 8912-1816

Del Monte
271 Del Monte Ave. cor. Biak na Bato,
Brgy. Manresa, Quezon City
Tel: 8367-1813 / 8367-1822 / 8367-1939
8637-3392

Del Monte-D. Tuazon
No. 155 Del Monte Ave.,
Brgy. Manresa, Quezon City
Tel: 8291-8031 / 8292-1480

Don Antonio Heights
Lot 24 Block 7, Holy Spirit Drive, Don Antonio
Heights, Brgy. Holy Spirit, Quezon City
Tel: 8376-0820 / 8376-0647

E. Rodriguez Ave.
G/F MC RILLO BLDG. No. 1168 E. Rodriguez
Ave., Brgy. Mariana Quezon City
Tel: 8695-3520 / 8695-3519 / 8695-3521

E. Rodriguez Ave.-Cubao
No. 1731 E. Rodriguez Sr. Avenue,
Brgy. Pinagkaisahan, Cubao, Quezon City
Tel: 8477-0285 / 8477-3979

E. Rod-Welcome Rotonda
G/F, AEK Bldg., No. 40 E. Rodriguez Sr. Ave.,
Brgy. Don Manuel, Quezon City
Tel: 8255-3865 / 8255-3997

Eastwood City
Unit D, Technoplaza One Building, Eastwood
City Cyberpark, No. 188 E. Rodriguez Jr. Ave.,
Bagumbayan, Quezon City
Tel: 8234-1389 / 8234-1392 / 8234-1390

EDSA Howmart
No. 1264 EDSA near corner Howmart Road,
Brgy. A. Samson, Quezon City
Tel: 8990-9588 to 89 / 8990-9811

EDSA Scout Borromeo
G/F Studio 7, 807 EDSA, Brgy. South Triangle
Diliman (near corner Scout Borromeo)
Quezon City
Tel: 8361-0632 / 8361-1092 / 8361-0637

EDSA-Kalookan
No. 490 EDSA, Kalookan City
Tel: 8364-1858 to 60

EDSA-Muñoz
G/F Lemon Square Bldg., 1199 EDSA
Muñoz, Bgry. Katipunan, Quezon City
Tel: 8376-5168 / 8376-5087 / 8441-2354

Elcano
G/F, Elcano Plaza Building,
No. 622 ElCano Street, Binondo, Manila
Tel: 8242-0254 / 8242-0256 / 8242-0259

Escolta
Unit 3, G/F, First United Bldg.,
413 Escolta corner Banquero St.,
Binondo, Manila
Tel: 8245-3984 / 8245-3983

Evangelista
No. 1806 Evangelista St. cor. Hen. Mojica St.,
Brgy. Bangkal, Makati City
Tel: 8846-8516 to 17

F. Ortigas Jr.
Unit G103, G/F, AIC Gold Tower
Condominium, F. Ortigas, Jr. Road,
corner Garnet and Sapphire Sts.,
Ortigas Center, Pasig City
Tel: 8687-0036 / 8687-0037
8687-0039 / 8687-0028

Fairview
No. 72 Commonwealth Ave. cor.Camaro St.,
East Fairview. Quezon City
Tel: 8332-8598 / 8709-2583

Festival Mall – Expansion Wing
Space No. 2219.1, FSM Expansion Mall, Inc.,
FCC, Alabang-Zapote Road, Muntinlupa City
Tel: 8838-2260 / 8845-2649

Festival Mall 2
X-cite Area, Level 1, Festival Supermall,
Filinvest Corp. City, Alabang,
Muntinlupa City 1781
Tel: 8842-5981

Festival Mall 1
Level 2, Unit 2115 - 2118, Festival Supermall
Filinvest Corporate City, Alabang Muntinlupa
City 1781
Tel: 8850-3722 to 23

G. Araneta Avenue
Units A & B, Ilo Bldg., No. 195 G. Araneta
Ave., Brgy. Santol, Quezon City
Tel: 8715-9671

General Luis-Kaybiga
No. 4 Gen. Luis St.,
Barangay Kaybiga, Caloocan City
Tel: 8922-5346 / 8921-8167

Gil Puyat-Washington
No. 100 Sen. Gil Puyat Avenue corner
Washington Street, Brgy. Pio del Pilar, Makati
City 1230 Metro Manila
Tel: 8659-8625 / 8659-8626

Gil Puyat-F.B. Harrison
No. 131 Gil Puyat Avenue Extension,
Brgy 24, Zone 4, Pasay City
Tel: 8831-7636 / 8831-7637

Gil Puyat-Metro House
G/F Metro House Bldg.,
345 Sen. Gil Puyat Ave., Makati City
Tel: 8890-8102 / 8890-8625 / 8890-8591
8890-8323 / 8890-8420

Gil Puyat-Pacific Star
G/F, Pacific Star Bldg.,
Sen Gil Puyat Ave. Makati City
Tel: 8403-3368 / 8403-7657

Gil Puyat-Salcedo Vill.
Unit 1C, G/F, Country Space 1 Bldg.,
Gil Puyat Avenue, Makati City
Tel: 8823-2685 / 8823-5220

EASTWEST BANK STORE NETWORK

Grace Park-11th Ave.
No. 463 Rizal Ave Ext.,
East Grace Park, Caloocan City
Tel: 8376-5825 / 8361-0107

Grace Park-5th Ave.
1516 Rizal Avenue Ext., Brgy. 113 Zone 10
District 2, Grace Park, Caloocan City
Tel: 8811-4960

Grace Park-7th Ave.
G/F Units 1,2, & 3 No. 330 Rizal Ave. Ext.,
near cor. 7th Avenue, East Grace Park,
Caloocan City
Tel: 8709-5560 / 8709-5548 / 8709-5567

Grace Park-8th Ave.
No. 896 8th Avenue cor. J. Teodoro,
Grace Park, Caloocan City
Tel: 8361-7545 / 8364-9576 / 8364-9596

Greenhills Shopping Center
LG049 GH Mall, Lower Ground Flr.
Greenhills, San Juan City
Tel: 8721-8292 / 8721-3674

Greenhills-North
G/F BTTC Bldg., Ortigas Ave.
cor. Roosevelt St., Greenhills, San Juan City
Tel: 8477-3741 / 8477-3499 / 8477-3365

Greenhills-Promenade
Unit 3, G/F & 2/F Promenade Building,
Missouri Street, Greenhills, San Juan City
Tel: 8571-7737 / 8571-5985

Greenhills-West
G/F ALCCO Bldg., Ortigas Avenue
Greenhills-West, San Juan City
Tel: 8721-9605 / 8727-7629

Intramuros
G/F, BF Condominium,
104 A. Soriano Avenue corner Solana St.,
Intramuros, Manila
Tel: 8527-2631 / 8527-2627 / 8527-2604
8523-4921

J.P. Rizal
No. 805 J.P. Rizal cor. F. Zobel St.,
San Miguel Village, Makati City
Tel: 8511-0789 / 8511-0791

Jose Abad Santos-Tayuman
G/F & 2/F Cada Bldg., 1200 Tayuman St., cor.
Jose Abad Santos Ave., Tondo, Manila
Tel: 8230-2339 / 8230-2336

Juan Luna-Binondo
No. 580 Juan Luna St., Binondo, Manila
Tel: 8523-0275 / 8523-0282

Juan Luna-Pritil
G/F 1953-1955 Juan Luna St., Tondo, Manila
Tel: 8230-2143 / 8230-2217

Julia Vargas
G/F, Unit 101 One Corporate Centre Office
Condominium, Doña Julia Vargas Avenue
corner Meralco Avenue, Ortigas Center,
Pasig City
Tel: 8655-1597 / 8655-1312

Jupiter-Paseo de Roxas
No. 30 Jupiter cor. Paseo de Roxas Sts., Brgy.
Bel-Air, Makati City
Tel: 8823-1989 / 8823-1952

Kalayaan-Matalino
No. 123 Kalayaan Avenue
near corner Matalino St.,
Brgy. Central, Diliman, Quezon City
Tel: 8293-9601 / 8293-9495

Kalentong
G/F Unit 1A Basic Land Venture Bldg.,
214 Romualdez St. cor. Kalentong Ave.,
Mandaluyong City
Tel: 8534-0668 / 8534-0669

Kamias
No. 10 Kamias Rd. cor. Col Salgado St.,
Brgy. West Kamias, Quezon City
Tel: 8376-2979 / 8376-6136

Kamuning
JPY Bldg., No. 52 Kamuning Road,
Brgy. Kamuning, Quezon City
Tel: 3412-0573 / 7004-7080

Katipunan-St. Ignatius
No. 132 Katipunan Ave.,
St. Ignatius Village, Quezon city
Tel: 8913-2370 / 8913-2398

Lagro
Lot 2-B-6 Quirino Highway,
Lagro, Novaliches, Quezon City
Tel: 8709-1997 / 8352-4948

Las Piñas-Almanza
Aurora Arcade Bldg., Alabang Zapote Road,
Almanza Uno, Las Piñas City
Tel: 8551-0597 / 8551-0612

Las Piñas-BF Resort
B.F. Resort Drive, Phase IV, BF Resort Village,
Las Piñas City 1740
Tel: 8822-2802 / 8822-2699

Las Piñas-J. Aguilar Ave.
J. Aguilar Avenue corner Casimiro Drive,
Brgy. BF International, Las Piñas City,
Metro Manila
Tel: 8478-7276 / 8478-7361

Las Piñas-Marcos Alvarez Ave.
No. 575 Marcos Alvarez Ave.,
Talon V, Las Piñas
Tel: 8550-2163 / 8550-2165

Las Piñas-Pamplona
Lot 16B PSD 208390 Alabang Zapote Road
Las Piñas City
Tel: 8872-4883 / 8873-5090

Legaspi-Aguirre
G/F, Unit 1-B, The Biltmore, No. 102 Aguirre
Street, Legaspi Village, Makati City
Tel: 8807-1593 / 8807-1539

Loyola Heights-Katipunan
Unit 13, Elizabeth Hall Bldg.,
Lot 1 Blk. 41, Katipunan Avenue,
Loyola Heights, Quezon City
Tel: 8426-0420 / 8426-0403

Malabon-Gov. Pascual
3315 Gov. Pascual Ave. cor. Maria Clara St.,
Acacia, Malabon City
Tel: 8332-9441

Malabon-Rizal Avenue
No. 726 Rizal Ave.,
Brgy. Tanong, Malabon City
Tel: 8441-4446 / 8441-4738

Mandaluyong-Wack-Wack
G/F, Unit JI-E, Jovan Condominium,
Shaw Blvd. corner Samat St.,
Madaluyong City
Tel: 8570-4017 / 8570-4031

Mandaluyong-Libertad
G/F-Units A,B & C, Dr. Aguilar Bldg.
No 46 D.M. Guevarra St., cor. Esteban St.
Highway Hills, Mandaluyong City
Tel: 8534-5507 / 8535-3091 / 8534-7617

Mandaluyong-Shaw Blvd.
G/F, Unit No. 7, Sunshine Square, Liberty
Center, Shaw Blvd., Mandaluyong City
Tel: 8534-3942 / 8534-7958

Marikina-Concepcion
Bayan-Bayanan Ave.,
Concepcion, Marikina City
Tel: 8625-2092

Marikina-Gil Fernando
Gil Fernando Ave. cor. Estrador St.,
Midtown Phase 1, San Roque, Marikina City
Tel: 8681-7143 / 8681-7384

Marikina-J.P. Rizal
No. 367 J.P. Rizal St., Sta. Elena,
Marikina City
Tel: 8645-2890 / 8645-0655 / 8645-7241

Marikina-Parang
JNJ Bldg., No. 108 BG Molina St.,
Parang, Marikina
Tel: 7625-5541 ; 8625-6230

Masambong
L.G. Atkimson Bldg., No. 627 Del Monte Ave.,
Brgy. Masambong, Quezon City
Tel: 8709-7701 / 8376-6108 / 8376-6952

Masangkay
1411-1413 Masangkay St., Tondo, Manila
Tel: 8230-2363 / 8230-2364 / 8230-2332

Mayon
No. 170 Mayon Avenue, Quezon City
Tel: 8354-4695 / 8354-4717 to 18

Mayon-Dapitan
No. 181 Mayon St. near corner Dapitan St.
Brgy. Sta. Teresita, Quezon City
Tel: 8230-4750 / 8230-4751

Metropolitan Avenue
Savana Bldg 3 Metropolitan Avenue corner
Venezia St., Bgy. Sta Cruz, Makati City
Tel: 8556-8947 / 8556-8948

MIA Road
Salud-Dizon Building 1, No. 5 MIA Road,
Tambo, Parañaque City
Tel: 8808-1825 / 8556-9266

Montalban-Rizal
No. 240 E. Rodriguez Highway,
Manggahan, Rodriguez, Rizal
Tel: 7368-4051 / 7368-4050

Muntinlupa
G/F Remenes Center Building,
No. 22 National Highway, Putatan,
Muntinlupa City 1772
Tel: 8846-9311 / 659-1008

Navotas-M. Naval
No. 895 M. Naval Street,
Brgy. Sipac-Almasen, Navotas City
Tel: 8283-9403 / 8283-9536

Navotas-Northbay
G/F, Unit 2 Melandria III Building,
No. 1090 Northbay Blvd., Navotas City
Tel: 8922-1173 / 8922-1163

New Manila
G/F, AAP Building, No. 683 Aurora Blvd.
New Manila, Quezon City
Tel: 8722-6239 / 8725-1700 / 8725-7340
8726-3202

Novaliches-Gulod
Lot 489-B2 Quirino Highway, Brgy. Gulod,
Novaliches, Quezon City
Tel: 8355-2741 / 8355-2630

Novaliches-Talipapa
G/F Units C, D, E, F & G No. 526 Quirino
Highway, Brgy. Talipapa, Novaliches, Quezon
City
Tel: 8332-3592 / 8709-6909

Ongpin
G/F, Unit G1, Strata Gold Condominium
Bldg., No. 738 Ongpin St., Binondo, Manila
Tel: 8353-4414 / 8241-0451

Ortigas-Orient Square
G/F Orient Square Building, Emerald Ave.,
Ortigas Center, Pasig City
Tel: 8910-5621

Ortigas-ADB Avenue
G/F, Units G1 & G2, ADB Avenue Tower,
ADB Avenue, Ortigas Center, Pasig City
Tel: 8532-0292 / 8532-0313

Ortigas-Emerald
G/F, Unit 103 Hanston Bldg., Don F. Ortigas
Jr. Road, Ortigas Center, Pasig City
Tel: 8477-4975 / 8477-5371 / 8477-5368

Ortigas-Garnet
Unit 102, Prestige Tower, Emerald Ave.,
Ortigas Center, Pasig City
Tel: 8631-0079 / 8234-1272

Ortigas-Rockwell
Unit No. W-01 Tower 1, The Rockwell
Business Center, Ortigas Avenue, Pasig
Tel: 8633-6909 / 8633-6766

Paco
No. 1050 Pedro Gil St., Paco, Manila
Tel: 8527-3609 / 8527-32-98

Padre Faura
G/F, Units A-D, Metrosquare Bldg. 2,
No. 1241 M.H. Del Pilar St. corner Padre
Faura St., Ermita, Manila
Tel: 8404-0536 / 8404-0537

Pasay-D. Macapagal Blvd.
G/F The Biopolis, Macapagal Boulevard,
Pasay City
Tel: 8511-8351 / 8511-8353

Pasay-Libertad
Unit 265-E Nemar Building,
Libertad St., Pasay City
Tel: 8550-2427 / 8550-1328

Paseo de Magallanes
G/F Unit 102, Tritan Plaza Building,
San Antonio St., Paseo de Magallanes,
Makati City Philippines, 1232
Tel: 8478-4856 to 57

Paseo de Roxas-Legaspi
G/F, 111 Paseo de Roxas Bldg.,
111 Paseo de Roxas St. corner Legaspi St.,
Legaspi Village, Makati City
Tel: 8840-5442

Paseo-Philam Tower
G/F, AIA Tower, 8767 Paseo de Roxas St.,
Makati City 1226

Pasig Boulevard
corner Pasig Blvd. and Lakeview Drive,
Brgy. Bagong Ilog, Pasig City
Tel: 8661-8790 / 8661-8785 to 86

Pasig Rosario
Unit 3, 1866 Ortigas Ave., Ext.,
Rosario, Pasig City
Tel: 8628-4390 / 8628-4300 / 8234-1992

Pasig-Caruncho
SG Bldg Caruncho Ave. cor. Market Ave.
San Nicolas, Pasig City
Tel: 8643-8729 / 8642-8559

Pasig-Santolan
G/F Santolan Bldg., 344 A. Rodriguez
Avenue, Santolan, Pasig City
Tel: 8654-0196 / 8654-0246 / 8646-0951

Pasig-Shaw Blvd.
Units A&B Karina Bldg., No. 33 Shaw Blvd.,
Brgy. San Antonio, District 1, Pasig City
Tel: 8570-9356 / 8401-3740

EASTWEST BANK STORE NETWORK

Paso de Blas
No. 191 Paso de Blas, Valenzuela City
Tel: 8332-2246 / 8332-2061 / 8332-2620

Pasong Tamo Extension
G/F Dacon Bldg., 2281 Pasong Tamo Extension, Makati City
Tel: 8892-2825 / 8867-2756 / 8867-2755
8575-3888 loc 8324

Pateros
M. Almeda corner G. De Borja Street, San Roque, Pateros
Tel: 8941-5366

Paz M. Guazon
Units 5 & 6 Topmark Bldg., 1763 Paz M. Guazon Street, Paco, Manila
Tel: 8516-2263 / 8562-0206

Perea
G/F Greenbelt Mansion, 106 Perea Street, Legaspi Village, Makati City
Tel: 8511-0317 / 8511-0998

Pioneer
UG-09 Pioneer Pointe Condominium Pioneer St. Highway Hills Mandaluyong City
Tel: 8584-3392 / 8571-2970

Potrero
Unit 1 & 2 Mary Grace Bldg.
No. 142 Mac Arthur Highway, Potrero, Malabon
Tel: 8352-5490 / 8352-7682 / 8442-7583

President's Avenue
Ground Flr., Johver Bldg., #35 President's Avenue, BF Homes, Parañaque City
Tel: 8807-5549 / 8519-7146

Project 8-Shorthorn
G/F, West Star Business Center Bldg., No. 31 Shorthorn St., Brgy. Bahay Toro, Project 8, Quezon City
Tel: 8952-4526 / 8332-4339

Quezon Avenue-Dr. Garcia
G/F, Kayumanggi Press Bldg., No. 940 Quezon Ave., near cor. Dr. Garcia St., Brgy. Paligsahan, Quezon City
Tel: 8709-7807 / 8709-7808

Quezon Ave.-Sgt. Esguerra
G/F Meriton One Building
1668 Quezon Avenue, Quezon City
Tel: 8352-8163 / 8352-8160

Quiapo
Raon Commercial Center, 611 Quezon Blvd. near corner Raon St., Quiapo, Manila
Tel: 8353-0053 / 8353-0037

Rada
G/F, Unit No. 102, La Maision Rada Condominium Bldg., Rada St., Legaspi Village, Makati City
Tel: 8804-2865 / 8804-2866 / 8804-2869

Regalado
Regalado Ave. cor. Archer St., North Fairview Subd., Quezon City
Tel: 8-5515799

Roosevelt-Frisco
No. 184 Roosevelt Avenue, San Francisco del Monte, Quezon City
Tel: 8372-9480 / 8372-1090

Roosevelt-Sto. Niño
282 Roosevelt Avenue, Brgy. Sto. Niño, San Francisco del Monte, Quezon City
Tel: 8922-1723/ 8709-1354

Roxas Boulevard
1437GF Sunny Bay Suites, Roxas Blvd., Ermita, Manila
Tel: 8525-3605 / 8526-0533

Salcedo
G/F First Life Center, 174 Salcedo St., Legaspi Village Makati City
Tel: 8815-8747 / 8815-8810 / 8815-8490

Sampaloc-J. Figueras
No. 427-433 J. Figueras Street, Sampaloc, Manila
Tel: 8735-0082 / 8735-0083

San Juan
EastWest Bank Bldg. F. Blumentritt, corner M. Salvador, Brgy. San Perfecto San Juan City
Tel: 8723-8991 / 8725-5442 / 8727-8522

San Mateo-Rizal
Lot 551-A-8 Gen. Luna St., Brgy. Ampid, San Mateo, Rizal
Tel: 7997-1911 / 8997-1913

San Miguel Ave.
G/F, Medical Plaza Building, San Miguel Avenue, Ortigas Center, Pasig City
Tel: 8637-5121 / 8637-5649 / 8637-5251

Silver City
Unit SC-112 Silver City 1 Building, Ortigas East, Barangay Ugong, Pasig City
Tel: 8655-3337 / 8640-0033

Sto. Cristo
Unit 108, Sto. Cristo condominium, Sto Cristo corner Ilang-Ilang Sts., San Nicolas, Binondo, Manila
Tel: 8247-7110 / 8247-7112

Sucat-Kabihasnan
G/F Unit 3 & 4 Perry Logistics Center Building, Ninoy Aquino Avenue, Parañaque City
Tel: 8553-5064/ 8553-5400

Sucat-Kingsland
G/F and 2/F, No. 5 & 6, Kingsland Building, Dr. A. Santos Avenue, Sucat, Parañaque City
Tel: 8553-5108 / 8553-5110

Sucat
Unit 707-6 Columbia AirFreight Complex, Miescor Drive, Ninoy Aquino Ave. Brgy. Sto. Niño Parañaque City 1700
Tel: 8852-2949 / 8852-2846

T. Alonzo
No. 623 T. Alonzo St., Brgy. 300, Zone 029, Sta. Cruz, Manila
Tel: 8733-7627 / 8733-7645 / 8733-9387

T.M. Kalaw
430 T.M. Kalaw Avenue, Brgy. 666 Zone 072, Ermita, Manila.
Tel: 8353-9756/ 8353-9739/ 8353-9773

Taft Avenue
Philippine Academy of Family Physicians (PAFP) Bldg. 2244 Taft Avenue, Manila
Tel: 8708-5241 / 8708-5973 / 8708-5902

Tandang Sora
Lot 80 - A Kalaw Hills Subd., Brgy. Culiat Tandang Sora, Quezon City
Tel: 8951-2550 / 8951-0813 / 3456-6989

Taytay-Manila East
Manila East Road, Brgy. San Juan, Taytay, Rizal
Tel: 8570-4128 / 8570-4711

Taytay-Ortigas Ext.
Vallley Fait Town Center, Ortigas Ave., Extension, Taytay, Rizal
Tel: 8660-9227 / 8660-1828 / 8660-1826

Tektite
G/F, East Tower, PSE Center, Exchange Drive, Ortigas Center, Pasig City
Tel: 8667-3211 / 8637-4164 / 8637-4165

The Fort-Brilliance Center
Unit 102 The Brilliance Center, 11th Avenue corner 40th Street, BGC, Taguig City
Tel: 8563-0335 / 8561-9940

The FortSeven Neo
Ground Floor, Shop C2 Seven Neo Building, 5th Avenue, Bonifacio Global City, Taguig City
Tel: 8403-7132 / 8403-7130

The Fort-Active Fun
G/F Active Fun Building, 9th Avenue corner 28th Street, City Center, Bonifacio Global City, Taguig City
Tel: 8856-7423 / 8856-7490

The Fort-Beaufort
The Beaufort G/F 5th Avenue cor. 23rd St. Bonifacio Global City, Taguig City
Tel: 8808-2236 / 8575-3888
loc. 3882, 3894 - 3896

The Fort-BGC Corporate Center
G/F, Unit No. 2, BGC Corporate Center, No. 3030 11th Ave. cor. 30th St., City Center, Bonifacio Global City, Taguig City 1634
Tel: 8800-8546 / 8800-8671

The Fort-Burgos Circle
G/F Units H & I, Crescent Park Residences, 30th St. corner 2nd Avenue, Bonifacio Global City, Taguig City
Tel: 8478-5481 to 83

The Fort-F1 Center
G/F, Unit D, F1 City Center, 32nd Street near corner 5th Avenue, Bonifacio Global City, Taguig City
Tel: 478-3834 / 478-4326 / 478-5213

The Fort-Marajo Tower
G/F The Marajo Tower, 26th St. corner 4th Avenue, Fort Bonifacio, Global City, Taguig
Tel: 8856-0201 / 8856-2722 / 8856-4275

Timog Ave.
G/F Timog Arcade, Timog Avenue cor. Sct. Torillo, Quezon City
Tel: 8376-7884 / 8376-7886

Timog-Mother Ignacia
No. 21 Timog Ave., Brgy. South Triangle, Quezon City 1103
Tel: 8374-3619 / 8374-2358

Tomas Mapua-Lope de Vega
G/F & 2/F, Valqua Building., 1003 Tomas Mapua St. cor. Lope de Vega St., Sta. Cruz, Manila
Tel: 8711-0423 / 8711-0412 / 8711-0411

Tomas Morato
No. 257 Tomas Morato St. near cor. Scout Fuentabella, Quezon City
Tel: 8929-5313 / 8928-6286 / 8928-2163

UN Avenue
MAGCOOP Bldg., UN Avenue St. near corner A. Mabini St., Ermita, Manila
Tel: 8354-5082 / 8524-7753

Valenzuela-Dalandanan
Malanday Machinery's Commercial Bldg., No. 212 Km. 15 Mac Arthur Highway, Brgy. Dalandanan, Valenzuela City
Tel: 8277-0246 / 8277-0251

Valenzuela-Gen. T. De Leon
G/F, Units 4 & 5, Liu Shuang Yu Bldg., No. 3026 Gen. T. De Leon St., Brgy. Gen. T. De Leon, Valenzuela City
Tel: 7118-5635 / 7344-7921

Valenzuela-Marulas
JLB Enterprises Bldg., KM 12 McArthur Highway, Marulas, Valenzuela City
Tel: 3445-0670 / 8291-8961 / 8291-0053

Valero
G/F, Retail 1B, Paseo Park View Tower 1, 140 Valero St., Salcedo Village, Makati City
Tel: 7751-0002 to 03 / 8817-3733

Visayas Avenue
LKE Building, Bry. Vasra, Quezon City
Tel: 8441-6604 / 8441-6621

West Avenue
No. 108 West Avenue corner West Lawin Street, West Triangle, Quezon City
Tel: 8927-1185 / 8927-1597

West Service Road
West Service Road corner Sampaguita Avenue UPS IV Subd., Parañaque City 1700
Tel: 8822-3910 to 11

Wilson
No. 220–B Wilson St., San Juan City
Tel: 8696-7366 / 8661-9330

Ylaya-Padre Rada
G/F Josefa Building No. 981, Ylaya Street corner Padre Rada Street, Tondo, Manila
Tel: 8243-9006 / 8243-9005

LUZON

Angeles-Balibago
Saver's Mall Bldg., Mac Arthur Highway, Balibago, Angeles City
Tel: (045) 458-0613

Bacoor-Aguinaldo Hi-way
General E. Aguinaldo Highway Talaba, Bacoor City, Cavite
Tel: (046) 417-0395

Bacoor-Molino
G/F Units 101, 102 & 103 VCENTRAL Mall Molino Bldg., Molino Blvd., Bacoor City, Cavite
Tel: (046) 424-2518 / (046) 424-1965

Baguio-Legarda
GF Lindi Hotel, #12 Legarda Road, Baguio City
Tel: (075) 442-5288 / 442-4404

Baguio City-Session Rd.
Unit B 101 Lopez Bldg., Baguio Session
Tel: (074) 424-8507 / (074) 424-8524

Baguio-Rizal Monument
One VF Tower, Benjamin Salvosa Drive, Brgy. Rizal Monument, Baguio City
Tel: (074) 448-0514 to 0515

Baliuag
Doña Remedios Trinidad Highway corner Benigno S. Aquino Ave., Baliuag, Bulacan
Tel: (044) 766-4878 / (044) 766-53-08

Bataan-Balanga
Don Manuel Banzon Ave. cor. Cuaderno St. Doña Fransica Balanga City, Bataan
Tel: (047) 237-0350 to 51

Bataan-Dinalupihan
Bgy. San Ramon, Dinalupihan, Bataan
Tel: (047) 636-00-40

EASTWEST BANK STORE NETWORK

Bataan-Mariveles
8th Avenue, Freeport Area of Bataan (FAB), Mariveles, Bataan
Tel: (047) 633-1782 / 633-1783

Batangas City
54-A D. Silang St. cor. Pastor St., Brgy. 14 Poblacion, Batangas City
Tel: (043) 723-7665 / (043) 300-6143

Batangas City-Pallocan
Unit Nos. 6, 7, and 8, Mayvel Center Building, Manuela Pastor Avenue, Brgy. Pallocan West, Batangas City
Tel: (043) 740-6559 or (043) 740 6560

Batangas-Balayan
cor. Paz St. and Union St., Poblacion, Balayan, Batangas
Tel: (043) 740-3618 / (043) 740-3619

Batangas-Bauan
J.P. Rizal Street corner San Agustin Street, Bauan, Batangas
Tel: (043) 702-4970 to 71

Batangas-Lemery
G/F LDMC Building, Ilustre Ave. Brgy. Rizal, Lemery, Batangas
Tel: (043) 740-2602 / (043) 409-3009

Batangas-Nasugbu
J. P. Laurel Street, Poblacion, Nasugbu, Batangas
Tel: (043) 740-1103

Batangas-Rosario
Rosario-Padre Garcia-Lipa Road, Poblacion Rosario, Batangas
Tel: (043) 740-2554 / (043) 417-1349

Batangas-Sto. Tomas
KM 67 Maharlika Highway, Poblacion, Sto. Tomas, Batangas
Tel: (043) 702-8636

Batangas-Tanauan
No. 98 J.P. Laurel Hi-way, Brgy. Darasa, Tanauan City
Tel: (043) 702-3943

Benguet-La Trinidad
KM 5, Central Pico, La Trinidad, Benguet
Tel: (074) 422-1544 / (074) 422-1629

Bulacan-Sta. Maria
No. 115 M. De Leon St., Brgy., Poblacion, Sta. Maria, Bulacan
Tel: (044) 769-2426 / 769-2499

Bulacan-Balagtas
Burol 1st, Mc Arthur Highway, Balagtas, Bulacan
Tel: (044) 308-2072

Bulacan-Plaridel
Lot 1071- A, Daang Maharlika Road, (Prev. Cagayan Valley Road) Banga First, Plaridel, Bualacan
Tel: (044) 794-9947 / (044) 794 -1140
794-3500

Bulacan-San Jose Del Monte
Dalisay Resort, Gov. F. Halili Avenue, Tungkong Mangga, San Jose del Monte, Bulacan
Tel: (044) 815-6128

Cabanatuan-Maharlika
Maharlika Highway, Brgy. Dicarma, Cabanatuan City, Nueva Ecija
Tel: (044) 958-8847 / 958-8846

Cabanatuan-Melencio
Melencio St. corner Gen. Luna ST, Cabanatuan City
Tel: (044) 464-1634/ (044) 464-1635

Calamba
G/F, SQA Bldg, Brgy. Uno, Crossing, Calamba City, Laguna
Tel: (049) 545-9018

Candelaria
corner National Highway and Ona Street, Brgy. Poblacion, Candelaria, Quezon
Tel: (042) 717-5528 / (042) 717-5529

Carmona
Lot 1947-B, Paseo de Carmona Compound, Governor's Drive, Brgy. Maduya, Carmona, Cavite
Tel: (046) 482-0410 / (046) 482-0411

Cavite - Rosario
Lot 616 F1 Gen. Trias Drive, Tejeros Convention Rosario, Cavite
Tel: (046) 435-1107 / (046) 435-1174

Cavite City
P. Burgos Ave., Brgy. Caridad, Cavite City
Tel: (046) 431-0510

Cavite-Naic
Ibayo Silangan cor. Daang Sabang Road, Naic, Cavite
Tel: (046) 412-0144 / (046) 412-0143

Cavite-Silang
No. 132 J. P Rizal Street, corner E. Montoya Street, Brgy. San Vicente I, Silang, Cavite
Tel: (046) 413-2600

Cavite-Tanza
Antero Soriano Highway, Daang Amaya 2, Tanza, Cavite

Cavite-Trece Martires
G/F Dionets Commercial Place Building, Trece Martires-Indang Road, Brgy. San Agustin, Trece Martires City, Cavite
Tel: (046) 514-0071

Dagupan-A.B. Fernandez
New Star Bldg. A.B Fernandez Avenue. Dagupan City.
Tel: (075) 529-1903 / (075) 529-2162

Dagupan-Perez
Lot 194 D1-A & Lot 194 D1-B, Brgy. Pogo Chico, Perez Blvd., Dagupan City
Tel: (075) 522-2284 / (075) 522-9221

Dasmariñas
Km. 31 Gen. Emilio Aguinaldo Highway, Brgy. Zone 4, Dasmariñas City, Cavite
Tel: (046) 424-1589

General Trias
G/F, Unit 102 VCentral Gentri Bldg., Governor's Drive, Manggahan, General Trias, Cavite
Tel: (046) 476-0596

Ilocos Sur-Candon
G/F KAMSU Building, Brgy. San Jose, Candon City, Ilocos Sur
Tel: (077) 674-0253 / (077) 674-0255

Imus
G/F, LDB Bldg., 552 Gen. Aguinaldo Highway, Imus City, Cavite
Tel: (046) 471-5188

Isabela - Roxas
Maharlika Highway, Brgy. Bantug, Roxas, Isabela 3320
Tel: (078) 642-0450 / 642-0449

Isabela-Cauayan
Maharlika Highway, Cauayan City, Isabela
Tel: (078) 652-3945 / (078) 652-3946

Isabela-Ilagan
Maharlika Highway corner Florencio Apostol Street, Calamagui 1, Ilagan, Isabela
Tel: 624-0193 / 624-0098

Isabela-Santiago
Midori Bldg., National Highway, Villasis, Santiago City, Isabela 3311
Tel: (078) 682-0051 / (078) 305-0344

Kawit-Centennial
Centennial Road, Tabon 1, Kawit, Cavite
Tel: (046) 484-9756 / (046) 484-9775

La Union-Agoo
Mac Arthur Highway, Barangay San Antonio, Agoo, La Union
Tel: (072) 687-0016 to 0017

La Union-San Fernando
Kenny Plaza, Brgy. Catbangen, Quezon Ave. San Fernando La Union
Tel: (072) 700-0008 / (072) 888-2638

Laguna-Biñan
G/F, Units 1,2,3 & 4, Simrey's Commercial Building, National Highway corner Alma Manzo Road, Brgy. San Antonio, Biñan City, Laguna
Tel: 049-511-7408

Laguna-Cabuyao
G/F Zero One Building National Highway Brgy. Sala, Cabuyao, Laguna
Tel: (049) 534-0979 / (049) 534-0980

Laguna-Sta. Cruz
Sun Moon Arcade Building, No. 129 P. Guevara Ave., Poblacion 2 , Sta Cruz, Laguna
Tel: (049) 523-4336 / (049) 523-4318

Laoag City
G/F Puregolds Bldg., Commercial Unit No. 3 & 4 Nolasco St., cor. Castro Ave., and J.P. Pizal, Laoag City
Tel: (077) 770-5196 / (077) 770-5195

Legazpi City
Block 2 Lot 3-B, Landco Business Park, Legaspi City, Albay
Tel: 052 8260645 / 8260177

Lipa City
Brgy. Balintawak Lipa Ayala Highway Lipa City, Batangas
Tel: (043) 784-1336 / (043) 784-1396
(043) 784-1377

Lucena City
Quezon Avenue corner Rosas Street, Barangay 8, Lucena City, Quezon
Tel: (042) 373-7623 / (042) 373-7626

Malolos
G/F, BUFECO Bldg., No. 1197 Brgy. Sumapang Matanda, Mac Arthur Highway Malolos, Bulacan
Tel: (044) 794-4534

Meycauayan-Malhacan
Meycauayan Tollgate, Meaycauayan City, Bulacan
Tel: (044) 769-9394 / 769-9382

Mindoro-Calapan
G/F Paras Bldg., J.P. Rizal St., Bgy. San Vicente South, Calapan, Oriental Mindoro
Tel: (043) 288-1809 / (043) 288-1871

Naga City
G/F, LAM Bldg., No. 19 Peñafrancia Avenue, Zone 1, Brgy. San Francisco, Naga City, Camarines Sur
Tel: (054) 472-6502

Nueva Ecija-Gapan
TSI Bldg., Jose abad Santos Ave., Sto. Niño, Gapan, Nueva Ecija
Tel: (044) 486-2258 / (044) 486-2248

Nueva Ecija-San Jose
N.H.S.E Building, Maharlika Road, Brgy. F.E Marcos, San Jose City Nueva Ecija 3121
Tel: (044) 958-1563 / (044) 958-1580
(044) 958-1556

Nueva Ecija-Talavera
Lot No. 269–A Maharlika Road, Poblacion, Talavera, Nueva Ecija
Tel: (044) 958-3849 / 958-3865

Nueva Vizcaya-Solano
Maharlika Road, Poblacion South, Solano, Nueva Vizcaya
Tel: (078) 392-0112 / (078) 392-0938

Olongapo City
No. 1215 Rizal Ave., West Tapinac, Olongapo City
Tel: (047) 222-8592 / 222-8594

Palawan
Rizal Avenue, Brgy. Manggahan, Puerto Princesa City, Palawan
Tel: (048) 433-0186 / (048) 433-0179

Pampanga-Angeles City
Unit 4-7 AYA Bldg., Sto. Rosario Street, Brgy. San Jose, Angeles City, Pampanga
Tel: (045) 879-1637 / 879-1837

Pampanga-Apalit
Brgy. San Vicente, Apailt, Pampanga
Tel: (045) 652-0037

Pampanga-Clark
Pavilion 16 Berthaphil Clark Center, Jose Abad Santos ave., TFZ Clark SPCL Ecozone, Angeles City, Pampanga
Tel: (045) 499-4382 / 499-4381

Pampanga-Guagua
Goodluck Bldg., No. 303 Guagua-Sta. Rita Arterial Road, Brgy. San Roque, Guagua, Pampanga
Tel: (045)-458-0567

Pangasinan - Mangaldan
Cadastral Lot No. 335 Rizal Ave., Brgy. Poblacion, Mangaldan, Pangasinan
Tel: (075) 540-5023 / 540-5024

Pangasinan-Alaminos
BHF Blue Horizon Bldg., Quezon Ave., Poblacion , Alaminos City, Pangasinan
Tel: (075) 633-4026 / 633-4028

Pangasinan-Lingayen
Avenida Rizal East Road, Lingayen, Pangasinan
Tel: (075) 511-1832

Pangasinan-Rosales
Estrella Compound, Carmen East, Rosales, Mac Arthur Highway, Pangasinan
Tel: (075) 632-1017 / (075) 632-0976

Pangasinan-San Carlos
207 Rizal Avenue, San Carlos City Pangasinan 2420
Tel: (075) 632-3095 / (075) 632-3096

San Fernando-Dolores
Felix S. David Bdg., MacArthur Highway, Dolores, San Fernando City, Pampanga
Tel: (045) 961-7936 and 38

San Fernando-JASA
G/F, Units 1A &1B Kingsborough Commercial Center Building, Jose Abad Santos Avenue, San Fernando, Pampanga 2000
Tel: (045) 435-0379 / 435-4738

EASTWEST BANK STORE NETWORK

San Fernando-Sindalan
T & M Building, Mac Arthur Highway,
Brgy. Sindalan, San Fernando, Pampanga
Tel: (045) 455-1192 / (045) 455-1382

San Pablo
Lots 2365 & 3152, J. P. Rizal Avenue,
Poblacion, San Pablo City, Laguna
Tel: 503-2834 to 36

San Pedro
National Highway,
Brgy. Nueva, San Pedro, Laguna
Tel: 478-9552 to 53

Sorsogon City
Ma. Bensuat T. Dogillo Bldg., Magsaysay St.,
Poblacion, Sorsogon City
(056) 421-5778 / (056) 421-5081

Sta. Rosa
Unit No. 6, Paseo 5 - Paseo de Sta Rosa,
Greenfield City, Don Jose, Santa Rosa City,
Laguna
(049) 508-2112 / (049) 508-2106

Subic Bay
No. 1109 Rizal Highway,
Subic Bay Freeport Zone, Olongapo City
(047) 250-2775 / 250-2776

Tabaco City
Manuel Cea Bldg. I, Santillan St.,
Poblacion, Tabaco City, Albay
Tel: (052) 487-4132 / (052) 487-6202

Tagaytay
G/F, Unit 1001.1, Fora Mall, Emilio Aguinaldo
Highway, Brgy. Crossing East, Rotunda,
Tagaytay City, Cavite
Tel: (046) 423-3929 / (046) 423-3928

Tarlac - Concepcion
Lot No. 1889, B1, B2, B3, L. Cortez St.,
San Nicolas, Concepcion, Tarlac
Tel: (045) 628-2908 / (045) 628-2670

Tarlac - McArthur Highway
Lot No. 27 Block 17, McArthur Highway
corner Calle Manuel, San Sebastian Village,
Tarlac, Tarlac
Tel: (045) 628-3293 / (045) 628-3292

Tarlac-F. Tañedo
Mariposa Bldg., F. Tañedo St., Tarlac City
Tel: (045) 982-1937 / (045) 982-1691

Tarlac-Paniqui
No. 130 M.H. Del Pilar St., cor. Mac Arthur
Highway, Paniqui, Tarlac City
Tel: (045) 491-3846 / 491-3847

Tuguegarao City
College Ave. cor. Rizal and Bonifacio St.,
Brgy. 08, Poblacion, Tuguegarao City
Tel: (078) 844-0958

Urdaneta City
S&P Bldg., Mc Arthur Highway,
Nancayasan, Urdaneta City
Tel: (075) 656-2825 / (075) 656-2838

Vigan
Quezon Ave., Vigan City Ilocos Sur
Tel: (077) 674-0066 / (077) 674-0373
(077) 674-0370

Zambales-Iba
Lot No. 1-A, Zambales - Pangasinan
Provincial Road, Brgy. Sagapan,
Iba, Zambales
Tel: (047) 603-0374 / (047) 602-1433

VISAYAS

Antique-San Jose
St. Nicolas Building, T.A. Fornier Street,
San Jose, Antique
Tel: 036 540-7398 / 036 540-7385

Bacolod - East
East Two Corporate Center Building,
Circumferential Road, Brgy. Villamonte,
Bacolod City
Tel: (034) 432-0830

Bacolod-Araneta
Unit 1A & 1B Metrodome Building,
Araneta - Alunan St., Sincang,
Barangay 39, Bacolod City
Tel: (034) 435-2887 / (034) 435-1546

Bacolod-Hilado
Hilado Street, Bacolod City
Tel: (034) 435-1722

Bacolod-Lacson
Lacson corner Luzuriaga Sts., Bacolod City
Tel: (034) 433-8320-8321

Bacolod-Mandalagan
Lopues Mandalagan Corp. Bldg.,
Brgy. Mandalagan, Bacolod City
Tel: (034) 441-1141 / 441-0844
441-1145

Boracay
Alexandrea Bdlg., Main Road,
Brgy. Balabag, Boracay Island, Malay Aklan
(036) 288-2677 / 288-2688

Catbalogan City
Curry Avenue corner San Bartolome Street,
Catbalogan City, Samar
Tel: (055) 543-8041

Cebu - Srp II Corso
Unit R 160 & 161 G/F Anchor Building,
IL Corso-Fillnvest LifeMall, City de Mare,
SRP Cebu City
Tel: (032) 236-0774 / (032) 236-0735

Cebu IT Park
G/F, Calyx Center, W. Ginonzon Street corner
Abad Street, Asia Town, IT Park, Cebu City
Tel: 032-4109758

Cebu-A.C. Cortes
Carlos Perez Building, A.C. Cortes Avenue,
Brgy. Ibabao, Mandaue City, Cebu
Tel: 236-1458 / 253-7741

Cebu-A.S. Fortuna
Orion Corporate Center A.S. Fortuna St.
corner Sacris Road, Bakilid, Mandaue City
Tel: 236-4792 / 236-4794

Cebu-Banilad
G/F Unit 101 of PDI Condominium
Gov. M. Cuenco Ave. corner J. Panis St.
Banilad, Cebu City
Tel: 232-5582 / 232-5588

Cebu-Colon
GF Iconique Center, Colon Street,
Brgy. Kalubihan, Cebu City (Across
Colonnade Mall)
Tel: 236-7528 / 236-7536

Cebu-Freedom Park
CLC Bldg., 280 Magallanes St. near corner
Noli Me Tangere, Cebu City
Tel: 236-9280 / 236-9285

Cebu-Fuente Osmeña
G/F Cebu Women's Club Building Fuente
Osmeña, Cebu City
Tel: 236-9371 / 236-9368

Cebu-Grand Cenia
Grand Cenia Bldg.,
Archbishop Reyes Avenue, Cebu City
Tel: 233-5643

Cebu-M. Velez
No. 151, M. Velez St., Guadalupe, Cebu City
Tel: 236-0152 / 236-0131

Cebu-Mactan
G/F Bldg. II, M. L. Quezon National Highway
Pusok, Lapu-lapu City
Tel: 238-4958 / 236-6517

Cebu-Magallanes
Go Quiaco Bldg., Magallanes
cor. F. Gonzales Sts., Cebu City
Tel: (032) 253-1989 / 254-1005

Cebu-Mandaue North Road
G/F, ALDO Bldg., North Road, Basak,
Mandaue City, Cebu
Tel: 236-5582 / 520-3599

Cebu-Mandaue Subangdaku
Kina Building, National Highway,
Subangdaku, Mandaue City, Cebu
Tel: 346-5268 / 420-5779

Cebu-Minglanilla
G/F La Nueva - Minglanilla Center, Ward 2,
Poblacion, Minglanilla Cebu 6046
Tel: 236-9314 / 236-9324

Cebu-N. Escario
Cebu Capitol Commercial Complex Bldg.
N. Escario Street, Cebu City
Tel: 253-9226 / 255-8250

Cebu-Park Mall
Alfresco 4, Units 39, 40 & 40A Parkmall,
Mandaue City
Tel: 505-4057 / 505-3755

Cebu-Talisay
Paul Sy Bldg. Highway Tabunok,
Talisay City, Cebu
Tel: 236-9434 / 236-9433

Dumaguete City
Don Joaquin T. Villegas Bldg.,
Teves St., Dumaguete City
Tel: (035) 527-8795 / 527-8691

Iloilo-Diversion
The 21 Avenue Building, Benigno Aquino
Avenue, Mandurriao, Iloilo City
Tel: (033) 323-1107 / 323-1108

Iloilo-Iznart
G/F, B&C Square Bldg., Iznart St.
cor. Solis St., Iloilo City
Tel: (033) 338-1207 / 338-1961

Iloilo-Jaro
Jaro Townsquare, Mandaue Foam Building,
Quintin Salas, Jaro, Iloilo City
Tel: (033) 320-0241

Iloilo-Ledesma
Sta. Cruz Arancillo Bldg., Ledesma corner
Fuentes Sts., Iloilo City
Tel: (033) 336-0441 / (033) 336-0443

Iloilo-Molo
GT Plaza Mall Annex, MH del Pilar St.,
Molo, Iloilo City
Tel: (033) 330-2003 / 330-2004

Kalibo
Roxas Avenue Extension, Kalibo, Aklan
Tel: (036) 268-3461 / (036) 268-3462

Ormoc City
G/F Hotel Don Felipe Annex Bldg.
Bonifacio St., Ormoc City
Tel: (053) 255-8693 / 561-0150

Roxas City
Corner Roxas Avenue and Osmeña St.
(formerly Pavia St.), Roxas City, Capiz
Tel: (036) 6200-652 / (036) 6200-134

Silay
Rizal Street, Silay City,
Negros Occidental
Tel: (034) 441-3863 / 441-3866

Tacloban City-Marasbaras
G/F, JGC Bldg., Brgy. 77,
Marasbaras, Tacloban City
Tel: (053) 560-1734 / (053) 523-6556

Tacloban-J. Romualdez
RUL Building, Justice Romualdez St.,
Brgy.15, Tacloban City
Tel: (053) 832-2717 / 832-2534

Tagbilaran City
0160 Gov. C. Gallares Street,
Pob. 2, Tagbilaran City
Tel: (038) 411-0903 / 411-0904

MINDANAO

Bukidnon-Valencia
Tamay Lang Lang Park Lane Bldg.,
G. La Viña Ave., Poblacion,
Valencia City, Bukidnon
Tel: (088) 828-4068 / (088) 828-4078

Butuan City
G/F, Deofevente Bldg.,
Lot No. 7, Governor J. Rosales Ave.,
Brgy. Imadejas, Butuan City
Tel: (085) 225-9620 / (085) 342-7757

Butuan-P. Burgos
Units 1, 2, and 3 g/f FSUU Building,
P. Burgos corner San Francisco Streets,
Brgy. Sikatuna, Butuan City
Tel: (085) 225-0432 / (085) 225-0429

Cagayan de Oro-Pueblo de Oro
VLC Tower One, B1 L1, Gran Via St.,
Pueblo de Oro, Cagayan de Oro City
Tel: (088) 881-5148 / (088) 881-5149

Cagayan de Oro-Carmen
RTS Bldg., Vamenta Blvd.,
Carmen, Cagayan de Oro City
Tel: (088) 880-0265 / (088) 880-1342

Cagayan de Oro-Cogon
De Oro Construction Supply, Inc. Bldg.,
Don Sergio Osmenia St. cor Limketkai Drive
Cagayan de Oro City
Tel: (088) 850-0336 / (088) 850-0371

Cagayan de Oro-Lapasan
Lapasan Highway, Cagayan de Oro City
Tel: (088) 850-1870 / (088) 850-1869

Cagayan de Oro-Velez
Juan Sia Bldg.,
No. 50 Don Apolinar Velez St.
Cagayan de Oro City
Tel: 088 8593490 / 088 5558756

Cotabato City
No. 31 Quezon Avenue,
Poblacion 5, Cotabato City
Tel: (064) 421-5961 / 421-5962

Davao-Agdao
Door 2&3 Cabaguio Plaza,
Cabaguio Ave., Agdao, Davao City
Tel: (082) 222-2029 / (082) 222-0072

EASTWEST BANK STORE NETWORK

Davao-Bajada
Carolina Uykimpang Bldg., corner Iñigo St., J.P. Laurel Avenue, Davao City
Tel: (082) 285-2701 / (082) 285-2700

Davao-Buhangin
G/F, D3G Bldg., Km. 5 Buhangin Road cor. Gladiola St., Buhangin, Davao City
Tel: (082) 221-7420 / 082-221-6596

Davao-Digos
Commercial Space-4, Davao RJ and Sons Realty & Trading Corporation Building, V. Sotto Street, Brgy. Zone-1, Digos City, Davao del Sur
Tel: (082) 272-1896 / (082) 272-1897

Davao-Diverson Road
Unit 4&5, G/F D3G Y10 Bldg., C.P. Garcia National Highway, Brgy. Cabantian, Davao City
Tel: (082) 296-2047 / (082) 296-1648

Davao-J.P. Laurel
JP Laurel Avenue, Davao City
Tel: 082-222-0137 / 082-222-0138

Davao-Lanang
Lot 6, Blk 5, Insular Village, Pampanga, Lanang, Davao City
Tel: (082) 234-0867 / 234-0726

Davao-Ma-a
G/F, Rosario Bldg., Don Julian Rodriguez Avenue, Ma-a Road, Davao City
Tel: (082) 287-0907 / (082) 221-7573

Davao-Magsaysay
EWB Bldg. Lot 100-C Brgy. 030 Poblacion, R. Magsaysay Ave., Davao City
Tel: (082) 222-1279 / (082) 221-4712

Davao-Matina
G/F Fred-ric Building Matina, Mc Arthur Highway, Davao City
Tel: (082) 299-0893 / 297-0012

Davao-McArthur Matina
BGP Commercial Complex II Bldg., McArthur Highway, Matina, Davao Ctiy
Tel: (082) 285-8086 / (082) 285-8089

Davao-Panabo City
Quezon Street, Sto. Niño, Panabo City, Davao del Norte
Tel: 084-628-4022 / 084-628-4024

Davao-Quirino
Centron Building, Quirino Avenue corner General Luna Street, Davao City
Tel: (082) 224-0582 / (082) 224-0696

Davao-Sta. Ana
G/F, GH Depot Bldg., Gov. Sales St., Sta. Ana, Davao City
Tel: 082-221-4021 / 082-221-0436

Davao-Toril
Saavedra St., Toril, Davao City
Tel: 082-295-6623 / 082-295-6621

Dipolog City
G/F Felicidad II Bldg., Quezon Ave., Miputak, Dipolog City
Tel: (065) 908-361 / (065) 908-0360

General Santos City-Calumpang
Calumpang Medical Specialist Building, National Highway, Calumpang, General Santos City
Tel: (083) 552-4739 / (083) 552-4742

General Santos-Pioneer
Pioneer Avenue corner Magsaysay Avenue, General Santos City
Tel: 083-552-2472 / 083-552-2514

General Santos-Santiago
Ireneo Santiago Boulevard, General Santos City
Tel: 083-552-0530 / 083-552-0537

Iligan City
G/F, Party Plaza Bldg., Quezon Ave. Ext., Rabago, Iligan City
Tel: 063-222-1681 / 063-221-1682

Kidapawan
Doña Leonila Complex, National Highway, Poblacion, Kidapawan City, North Cotabato
Tel: (064) 577-3989 / (064) 577-3988

Koronadal City
G/F, RCA Building, Gen. Santos Drive, Koronadal City, South Cotabato
Tel: 083-520-0021 / 083-520-0013

Ozamiz City
G/F, Casa Esperanza, Don Anselmo Bernard Ave., Ozamiz City, 7200
Tel: 088-564-0153 / 088-564-0158

Pagadian City
BMD Estate Bldg., F. Pajares cor. Sanson St., Pagadian City, Zamboanga del Sur
Tel: (062) 925-0037 / (062) 215-4681

Surigao City
G/F, EGC Building, Rizal Street, Washington, Surigao City
Tel: (086) 231-5155-56

Tacurong
Tacurong City-Lambayong, National Highway, Tacurong, Sultan Kudarat
Tel: (064) 562-0473 / (064) 562-0475

Tagum City
Gaisano Grand ArcadeE, Apokon Road cor. Lapu-Lapu Ext., Brgy. Visayan Village, Tagum City
Tel: 084-216-4325 / 084-216-4323

Zamboanga L'Arcada
Anchor Block 2-A, L'Arcada Complex, MCLL Highway, Tetuan, Zamboanga City
Tel: 062-990-1110 / 062-990-1102

EASTWEST RURAL BANK STORE NETWORK

LUZON

Baguio Store
2F, Jose Miguel Bldg. II, Yandoc St. cor. Naguilian Rd., Brgy. Kayang Ext., Baguio City
Tel: (082) 238-7700 Local 7423

Baler Store-Lite
Quezon Highway, Brgy. Suclayin, Baler, Aurora, 3200
Tel: (082) 238-7700 Local 7460

Batangas Store
G/F, Epicenter National Highway Brgy. Balagtas, Batangas City, Batangas
Tel: (082) 238-7700 Local 7411

Cabanatuan Store
Bulanadi Bldg., Maharlika Highway Brgy. H. Concepcion, Cabanatuan City Nueva Ecija
Tel: (082) 238-7700 Local 7415

Cainta Store
Km. 19, Ortigas Ave. Ext. Don Mariano Subd., Brgy. San Juan Cainta, Rizal
Tel: (082) 238-7700 Local 7404

Cataingan Store-Lite
Crossing Poblacion, Cataingan, Masbate

Daet Store
Blk. 8, Lot-11, FMDC Bldg. Central Plaza Complex, Brgy. Lag-on Daet, Camarines Norte
Tel: (082) 238-7700 Local 7420

Dagupan Store
Units L1L & L1M, G/F, Eastgate Plaza Bldg. A.B. Fernandez East Ave., Brgy. Mayombo Dagupan City, Pangasinan
Tel: (082) 238-7700 Local 7401

Dasmariñas Store
Unit 6&7, Ecstacy Bldg., Aguinaldo Highway, Barangay Salitran II, Dasmarinas, Cavite
Tel: (082) 238-7700 Local 7410

Gumaca Store
MAJT Bldg., Brgy. Pipisik Gumaca, Quezon
Tel: (082) 238-7700 Local 7419

Iriga Store-Lite
Cheema Bldg., Alfelor St. San Roque (Poblacion), Iriga City Camarines Sur, Bicol Region
Tel: (082) 238-7700 Local 7502

Irosin Store
M.H. Del Pilar St., Brgy. San Julian Irosin, Sorsogon
Tel: (082) 238-7700 Local 7421

Kalinga Store-Lite
RFB Realty Bldg., Provincial Highway, Purok Datu, Bulanao, Tabuk City, Kalinga Province

Legazpi Store
Door 2 & 3 Bicol Wei Due Fraternity Bldg. Quezon Ave., Oro Site Legazpi City, Albay
Tel: (082) 238-7700 Local 7405

Lucena Store
Land Co Bldg., ML Tagarao St. Brgy. 3, Lucena City, Quezon
Tel: (082) 238-7700 Local 7402

Masbate Store
Doors 1 & 2, Sanchez Bldg., Sitio Cagba Brgy. Tugbo, Masbate City
Tel: (082) 238-7700 Local 7422

Meycauayan Store
Manila North Rd., MacArthur Highway Brgy. Calvario, Meycauayan City, Bulacan
Tel: (082) 238-7700 Local 7408

Naga Store
Door 48 & 49, Crescini Bldg. CBD 2 Triangulo, Naga City, Camarines Sur
Tel: (082) 238-7700 Local 7502

Narra Store
National Highway, Brgy. Panacan 2 Narra, Palawan
Tel: (082) 238-7700 Local 7418

Pasig Store
360 Dr. Sixto Antonio Ave. cor. Beverly Hills St., Brgy. Caniogan Pasig City
Tel: (082) 238-7700 Local 7407

Puerto Princesa Store
201 Whitelines Bldg., National Highway Brgy. San Pedro, Puerto Princesa City Palawan
Tel: (082) 238-7700 Local 7417

San Fernando, Pampanga Store
MacArthur Highway, Suburbia North Subd. Brgy. Maimpis, San Fernando City, Pampanga
Tel: 082) 238-7700 Local 7409

San Fernando, La Union Store
Diversion Rd., Brgy. Pagdaraoan San Fernando City, La Union
Tel: (082) 238-7700 Local 7413

San Ildefonso Store Lite
1/F, 1st Stall, Cagayan Valley Rd. Brgy. Sapang Putol, San Ildefonso, Bulacan
Tel: (082) 238-7700 Local 7408

Sta. Rosa Store
Hernandez Building, National Road, Brgy. Macabling, Sta. Rosa City, Laguna
Tel: (082) 238-7700 Local 7403

Tanay Store
M. H. Del Pilar, Brgy. Plaza Aldea Tanay, Rizal Province
Tel: (082) 238-7700 Local 7434

Tarlac Store
Silayan Business Center Bldg. Brgy. Santo Cristo, Tarlac City, Tarlac
Tel: (082) 238-7700 Local 7412

Tuguegarao Store
Don Domingo St., Brgy. Centro 11 Tuguegarao City, Cagayan Valley
Tel: (082) 238-7700 Local 7414

Virac Store-Lite
Virac Town Center, Gogon Sirangan Virac, Catanduanes
Tel: (082) 238-7700 Local 7405

VISAYAS

Bacolod Store
R.S. Bldg. cor. Hilado Ext. & 6th Sts. Capitol Shopping Center, Lacson Bacolod City, Negros Occidental
Tel: (082) 238-7700 Local 7432

Bantayan Store-Lite
Nemont Bldg., Pres. S. Osmeña cor. Escario Sts., Brgy. Binaobao Bantayan, Cebu, 6052
Tel: (082) 238-7700 Local 7438

Bayawan Store-Lite
FLC Bldg., National Highway cor. Bollos St., Poblacion Bayawan City, Negros Oriental
Tel: (082) 238-7700 Local 7491

Baybay Store
Oppura Bldg., M.L. Quezon cor. D. Veloso St., Brgy. Poblacion Zone 9, Baybay, Leyte
Tel: (082) 238-7700 Local 7442

Bogo Store
CPN Bldg., M.H. del Pilar St. Brgy. Lourdes, Bogo City, Cebu
Tel: (082) 238-7700 Local 7438

Borongan Store
Doctora Sabate Bldg., Real St. Brgy. Songco, Borongan City, Eastern Samar
Tel: (082) 238-7700 Local 7429

Cadiz Store-Lite
Unit III, Gustillo Boulevard, Zone II Cadiz City, Negros Occidental
Tel: (082) 238-7700 Local 7432

EASTWEST RURAL BANK STORE NETWORK

Calbayog Store
Cor. Orquin St. & Magsaysay Blvd.
Brgy. Balud, Calbayog City
Tel: (082) 238-7700 Local 7439

Carcar Store
Ramos Bldg., P. Nellas St. Poblacion III,
Carcar City, Cebu
Tel: (082) 238-7700 Local 7452

Catarman Store
Benpres Bldg., South Diversion Rd.
Brgy. Macagtas, Catarman, Samar
Tel: (082) 238-7700 Local 7488

Cebu City Store
City Mall N. Bacalso Ave., Brgy. Pahina
Central, Cebu City
Tel: (082) 238-7700 Local 7447

Culasi Store Lite
Ground Floor, Alpas Bldg.,
National Road, Centro Culasi,
Antique, 5708
Tel: (082) 238-7700 Local 7448

Danao Store Lite
FMJ Bldg., National Rd.
Brgy. Looc, Danao City
Tel: (082) 238-7700 Local 7465

Guimaras Store Lite
REG Commercial Bldg. Villa Ercelia,
San Miguel, Jordan, Guimaras, 5045

Infanta Store Lite
A/1 Aberon's Inn, Prk. Rosal Comon,
Infanta, Quezon Province, 4336

Iloilo Store
National Rd., Brgy. Tagbak, Jaro, Iloilo City
Tel: (082) 238-7700 Local 7448

Jagna Store Lite
DQ Lodge Bldg., Brgy. Looc, Jagna, Bohol
Tel: (082) 238-7700 Local 7436

Jordan Store-Lite
REG Commercial Building, Villa Ercelia,
San Miguel, Jordan, Guimaras City
Tel: (082) 238-7700 Local 7448

Kabankalan Store
The Crossing, Guazon St., Brgy. 2
Kabankalan City, Negros Occidental
Tel: (082) 238-7700 Local 7446

La Carlota Store Lite
Gurrea St., Brgy. 3, La Carlota City
Tel: (082) 238-7700 Local 7432

Larena Store
GDM Bldg., Bonifacio St.
North Poblacion, Larena, Siquijor
Tel: (082) 235-7700 Local 7451

Maasin Store
R. Kangleon cor. Rafols Sts.
Brgy. Tunga-tunga
Maasin City, Southern Leyte
Tel: (082) 238-7700 Local 7440

Mandaue Store
Northside Business Hub
G. Lopez-Jaena cor. A.P. Cortes St.
Brgy. Tipolo, Mandaue City, Cebu
Tel: (082) 238-7700 Local 7465

Naval Store Lite
Tacung St., Brgy. P.I. Garcia Naval, Biliran
Tel: (082) 238-7700 Local 7443

Ormoc Store
Real St. cor. San Vidal, Brgy. District 21
Ormoc City, Leyte
Tel: (082) 238-7700 Local 7443

Pagadian Store
Vicente Araneta Tolibas Bldg., Jamisola
Corner Ariosa St., Santiago Dist.,
Pagadian City, Zamboanga del Sur
Tel: (082) 238-7700 Local 7453

Passi Store Lite
Simeon Aguilar St., Poblacion Ilawod
Passi City, Iloilo
Tel: (082) 238-7700 Local 7595

Roxas Store
Unit II, Cler Grand Hotel, Brgy. Lawaan
Roxas City, Capiz
Tel: (082) 238-7700 Local 7433

San Carlos Store
Center Mall, F. C. Ledesma Ave.
Brgy. Palampas, San Carlos City
Negros Occidental
Tel: (082) 238-7700 Local 7446

Sogod Store
L. Regis St., Brgy. Zone 5
Sogod, Southern Leyte
Tel: (082) 238-7700 Local 7450

Tacloban Store
G/F, Insular Life Bldg.
Avenida-Veteranos Ave., Brgy. 34
Tacloban City, Leyte
Tel: (082) 238-7700 Local 7441

Tagbilaran Store
G/F, Sum Bldg., #29 San Jose St.
Brgy. Bogu, Cogon Dist.
Tagbilaran City, Bohol
Tel: (082) 238-7700 Local 7436

Talibon Store
G/F, Edificio Luciano-Aurorita Bldg.
CPG Ave., Brgy. Poblacion Talibon, Bohol
Tel: (082) 238-7700 Local 7444

Tanjay Store
Magallanes St., cor. Basa St.
Pob. 2, Tanjay City, Negros Oriental
Tel: (082) 238-7700 Local 7434

Toledo Store
Door No. 5 and 6, Bldg. No. 2,
Brgy. Dumlog, Toledo City, 6038
Tel: (082) 238-7700 Local 7437

Tubigon Store Lite
G/F, GCA Bldg., Jose Dual St.
Brgy. Tinangnan, Tubigon, Bohol
Tel: (082) 238-7700 Local 7493

MINDANAO

Alabel Store Lite
Talingting Bldg., Magsaysay St.
Purok 3, Brgy. Poblacion, Alabel
Sarangani Province
Tel: (082) 238-7700 Local 7462

Bayugan Store
Libres St., Brgy. Taglatawan
Bayugan, Agusan del Sur
Tel: (082) 238-7700 Local 7470

Butuan Store
Parenas Bldg., South Montilla Blvd.
Brgy. Golden Ribbon, Butuan City
Agusan del Norte
Tel: (082) 238-7700 Local 7464

Cabadbaran Store
Rara cor. A. Curato Sts., Brgy. 8 Poblacion
Cabadbaran City, Agusan del Norte
Tel: (082) 238-7700 Local 7468

Cagayan de Oro Store
Silverdale Bldg., Capistrano cor. Mabini St.
Brgy. 14, Cagayan de Oro City
Misamis Oriental
Tel: (082) 238-7700 Local 7454

Camiguin Store-Lite
Plaridel St., Brgy. Poblacion
Mambajao, Camiguin Province
Tel: (082) 238-7700 Local 7457

Dapa Store
Mabini St., Brgy. 11 Poblacion
Dapa, Surigao del Norte
Tel: (082) 238-7700 Local 7469

Davao City Store
Unit 107-108 SK Complex, JP Laurel Avenue,
Barangay 20-B Poblacion, Bajada, Davao City,
Davao del Sur
Tel: (082) 238-7700 Local 7458

Digos Store Lite
Dasubarco Bldg., Ramon Magsaysay St.
cor. Jacinto St., Brgy. Zone 3
Digos City
Tel: (082) 238-7700 Local 7489

Dipolog Store
General Luna cor. Calibo Sts.
Dipolog City, Zamboanga del Norte
Tel: (082) 238-7700 Local 7486

General Santos Store
RD-V Unit#6, RD Building Santiago Blvd,
General Santos City, South Cotabato
Tel: (082) 238-7700 Local 7462

Gingoog Store
Doña Graciana St., Brgy. 20,
Gingoog City, Misamis Oriental
Tel: (082) 238-7700 Local 7457

Ipil Store
Purok Kaimito, Lower Ipil Heights,
Ipil, Zamboanga Sibugay, 7001
Tel: (082) 238-7700 Local 7482

Isulan Store
Valdez Bldg. Arcade, National Highway
Brgy. Kalawag II, Isulan, Sultan Kudarat
Tel: (082) 238-7700 Local 7487

Kabacan Store
National Rd., Rizal St., Brgy. Poblacion
Kabacan, North Cotabato
Tel: (082) 238-7700 Local 7476

Kitcharao Store
National Highway, Brgy. Songkoy Kitcharao,
Agusan del Norte
Tel: (082) 238-7700 Local 7467

Koronadal Store
Purok Mabuhay, Brgy. Zone IV
Koronadal City, South Cotabato
Tel: (082) 238-7700 Local 7463

Madrid Store
Arpilleda cor. Buniel Sts., Brgy. Quirino
Madrid, Surigao del Sur
Tel: (082) 238-7700 Local 7473

Malita Store Lite
Castro Bldg., Maruya St., Poblacion
Malita, Davao Occidental
Tel: (082) 238-7700 Local 7458

Mangagoy Store
EWRB Bldg., Espiritu St., Mangagoy
Bislig City, Surigao del Sur
Tel: (082) 238-7700 Local 7474

Maramag Store
G/F, Abao Bldg., Bonifacio St.
P-1A South Poblacion,
Maramag, Bukidnon
Tel: (082) 238-7700 Local 7485

Mati Store
Magricom Bldg. 2, Limatoc St.,
Central, Mati City, Davao Oriental, 8200
Tel: (082) 238-7700 Local 7459

Midsayap Store
Crossing Poblacion 8, Midsayap
North Cotabato
Tel: (082) 238-7700 Local 7478

Molave Store
Cinema Bldg., Zamora St.
Purok Waling-waling, Brgy. Maloloy-on
Molave, Zamboanga del Sur
Tel: (082) 238-7700 Local 7492

Nabunturan Store
Amatong Bldg., Purok 11, Poblacion
Nabunturan, Compostela Valley
Tel: (082) 238-7700 Local 7461

Nasipit Store
Roxas St., Brgy. 4, Nasipit
Agusan del Norte
Tel: (082) 238-7700 Local 7465

Ozamiz Store Lite
G/F, Clarita L. Yu Bldg.
Don Anselmo Bernad Ave.
Brgy. Aguada, Ozamiz City
Misamis Occidental
Tel: (082) 238-7700 Local 7481

Pagadian Store
Vicente Araneta Tolibas Bldg.
Jamisola cor. Ariosa Sts., Santiago Dist.
Pagadian City, Zamboanga del Sur
Tel: (082) 238-7700 Local 7453

Panabo Store Lite
National Highway
P-3A Brgy. San Francisco
Panabo City, Davao del Norte
Tel: (082) 238-7700 Local 7479

San Francisco Store
Quezon St., Brgy. 2, San Francisco
Agusan del Sur
Tel: (082) 238-7700 Local 7471

San Jose Store Lite
P-3, San Jose, Dinagat Island, 8427
Tel: (082) 238-7700 Local 7466

Support Center
3rd and 4th Floors, East West Bank Bldg.,
JP Laurel Ave. cor. Iñigo St., Bajada,
Brgy. 18-B, Davao City

Surigao City Store
Parkway, Km.2, Brgy. Luna
Surigao City, Surigao del Norte
Tel: (082) 238-7700 Local 7466

Tagoloan Store
National Highway, Brgy. Poblacion
Tagoloan, Misamis Oriental
Tel: (082) 238-7700 Local 7456

Tagum Store
Cuntapay Bldg., Prk. Malinawon, Magugpo
Poblacion, National Highway, Tagum City,
Davao del Norte, 8100
Tel: (082) 238-7700 Local 7477

Tandag Store
Pimentel Bldg, Donasco Street,
Brgy. Bag-ong Lungsod,
Tandag City, Surigao Del Sur
Tel: (082) 238-7700 Local 7472

Trento Store
P-7, Juan Luna St., Brgy. Poblacion
Trento, Agusan del Sur
Tel: (082) 238-7700 Local 7475

Valencia Store
LCC Bldg., Purok 2, Sayre Highway
Poblacion, Valencia City, Bukidnon
Tel: (082) 238-7700 Local 7455

Zamboanga City Store
Mayor Vitaliano Agan Ave., Nunez Ext.
Brgy. Camino, Nuevo, Zamboanga City
Tel: (082) 238-7700 Local 7483

OFFSITE ATM NETWORK

Abreeza Mall
J.P. Laurel Avenue, Bajada,
Lanang, Davao City

Aces Agri-Echague
Kilometer 342, Maharlika Highway,
Barangay Garit Norte, Magnolia Chicken
Plant, Echague, Isabela

Amosup-Mariners Home
AJSU - Amosup Mariners Home Annex,
1970-1980 Pilar Hidalgo Lim St.
Malate, Manila

Apo View Hotel
#150 J. Camus St., Davao City

Aqua Planet Amusement
Bounded by JP Rizal and JP Laurel Avenue
and Prince Balagtas Avenue,
Clark Freeport Zone, Pampanga

Asian Coatings Philippines Inc.
Asian Coatings Philippines Inc.
#48 Amang Rodriguez Avenue,
Santolan, Pasig City

Asian Coatings Philippines Inc. 2
Asian Coatings Philippines Inc.
#48 Amang Rodriguez Avenue,
Santolan, Pasig City

Ayala Center Cebu
Level 2 (beside Sanuk) Ayala Center Cebu
Expansion, Cebu Business Park, Cebu City

Ayala Fairview Terraces
Ayala Fairview Terraces, Quirino Highway
cor. Maligaya Drive Novaliches, Quezon City

Ayala Mall-Feliz
4th Floor Ayala Mall Feliz, Marcos Highway
cor. Amang Rodriguez, Barangay Dela Paz,
Pasig City

Ayala Mall Cloverleaf
3rd Floor near Food Court Ayala Mall
Cloverleaf, Balintawak, QC

Bangkal-DMCI Homes 2
132 Apolinario St., Bangkal, Makati City

Bataan 2020
Roman Superhighway, Samal,
Bataan, Philippines 2113

Bel-Air Laguna
Laguna Bel Air 3 Homeowner's,
Wallace Road Laguna Bel Air 3,
Brgy. Loma, Biñan, Laguna

BFRV Homeowners Association Inc.
BFRV Clubhouse, Lalaine Bennet St.,
BF Resort Village, Brgy. Talon 2 1740
Las Piñas City

Cabuay Dressing Plant 2
Purok Cabuay, General Santos City,
9500 South Cotabato

Casa Milan
Casa Milan Homeowners Association,
Inc - Phase V Neopolitan Subd.,
North Fairview, Quezon City

Castro Maternity Hospital
M. Ponce St., Subic, Baliuag, Bulacan

CDO - PHIVIDEC Industrial Estate
FDC Misamis Power Corp, Phividec Estate,
Villanueva, Misamis Oriental

CDO Liceo
RN Pelaez Blvd., Causwagan,
Cagayan de Oro City

Centro Mall Cabuyao
Brgy. Pulo, National Highway Road,
Cabuyao, Laguna

Clark International Airport Terminal 2 - Arrival
Clark International Airport Terminal 2,
Arrival Level 1, Pampanga

Crimson Bay Hotel 2
Seascape Resort Town, Sitio Dapdap,
Lapu-Lapu City, Mactan, Cebu

Crimson Hotel Boracay
Crimson Resort and Spa Boracay,
Punta Bunga Cove, Brgy. Yapak,
Boracay Island, Malay, Aklan.

Davao Doctors Hospital
Davao Doctors Hospital, Dumoy Satellite
Out Patient Facility, MacArthur Highway,
Talomo, Davao City

District Imus
Aguinaldo Highway cor. Daang Hari Road,
Brgy. Anabu II-D, Imus, Cavite

DMCI Calaca
Gate 4 DMCI, San Rafael,
Calaca, Batangas

DMCI Homes
132 Apolinario St., Bangkal, Makati City

Eastwood 1800
2nd Floor beside China Bank ATM,
UP Town Center, Katipunan Avenue,
Quezon City

Fastbyte North Cyberzone
FastByte, North Cyberzone, Northgate,
Filinvest Corporate City, Alabang,
Muntinlupa City

FEU-NRMF
Regalado Ave. cor. Dahlia West Fairview,
Quezon City

Filinvest-Mandaluyong 1
No. 79 EDSA, Mandaluyong City

Filinvest-Mandaluyong 2
7th Floor Filinvest building,
No. 79 EDSA, Mandaluyong City

FPF Manufacturing Corp.
11th Ave. Phase II FAB, Mariveles, Bataan

Gaisano Casuntingan
M.L. Quezon Ave., Casuntingan,
Mandaue City

Gaisano Grand Fiesta Mall
Highway Tabunok, Talisay City

Gaisano Grand Mall Mactan
Brgy. Basak, Agus Road, Lapu-Lapu, Cebu

Gaisano Mall Davao
JP Laurel Avenue, Davao City,
Upper Ground Floor ATM Center

Gaisano Mall Tagum
Apokon Rood, cor. Lapu-Lapu Ext.
Brgy. Visayan Vill., Tagum City

Gaisano Mall Toril
Gaisano Mall Toril, Toril, Davao City 8000
Exact Location: Ground Flr. ATM Center
beside Security Bank ATM

Gaisano Metro Store Lapu-Lapu
M.L. Quzon Highway, Pajo,
Lapu-Lapu City, Cebu

Goldwing
61 F. Balagtas St., Parang,
Marikina City Zip Code 1809

Harbor Point
Rizal Highway,
Subic Bay Freeport Zone 2222

High Pointe Manda Shaw
G/F High Pointe Medical Hub,
241 Shaw Blvd., cor. M. Yulo St.,
Brgy. Bagong Silang, Mandaluyong

Hotel Del Rio
Hotel Del Rio–Iloilo – M.H. Del Pilar St.,
Molo, Iloilo City

iAcademy Plaza
Lobby, iAcademy Building,
H.V Dela Costa, Makati City

Jollibee-Arayat
Plaza Fina II Arayat, Poblacion
San Agustine, Arayat, Pampanga

La Primera Pollo Inc.
111 Pulong Gubat, Balagtas, Bulacan

La Suerte
Maharlika Highway, Brgy. Alupaye,
Pagbilao, Quezon

Lovefeeds-Iloilo
Lovefeeds New Panay Agri-Venture,
Brgy. Cabugao Sur, Pavia, IloIlo

LRT Caloocan Mall
4F LRT Caloocan Mall, Rizal Avenue Ext.
Monumento, Caloocan City

Luckygold Plaza
2nd Floor Luckygold Plaza Building,
58 Ortigas Avenue Extension, Pasig City

Madrigal Ayala Alabang
Madrigal Avenue, Muntinlupa,
Metro Manila

Marina Mall
G/F Bk. C108 Mactan, Lapu-Lapu, Cebu

Market Market
4th Floor, ATM Center, Market Market,
Taguig City

Metro Square Arcade CDO
Metro Square Arcade, Brgy. Iponan,
Cagayan de Oro City

Midori Clark Hotel
Kalayaan Road, CM Recto Avenue,
Clarkfield, Pampanga

Mimosa CitiScape Inc.-Quest Hotel
M.A. Roxas Highway Clark Freeport Zone
Philippines-Mimosa Hotel (Quest Hotel)

Mitsubishi Laguna
Mitsubishi Motors Philippine Corp.,
No. 1 Auto Park Ave., Greenfield Automotive
Park, Sta. Rosa, Laguna

Mohammed Abdallah Sharbatly Co. Ltd.
Sharbatly Hub, Behind The Clouds,
Brgy. Malitbog, Panabo City

New Rosario Arcade
New Rosario Ortigas Arcade, Pasig City

One Oasis Ortigas
Building M, Oasis Hub
Ortigas Avenue, \Pasig City

Ortigas Main
167 EDSA, Wack-Wack,
Greenhills East, Mandaluyong City

Ortigas Main 2
167 EDSA, Wack-Wack, Greenhills East,
Mandaluyong City

Ortigas Rockwell
G/F Tower 3, The Rockwell Business Center,
Ortigas Avenue, Pasig City

Robinsons Galleria Cebu
Level 2 - ATM 202, Robinsons Galleria Cebu,
Maxilom - Osmeña Blvd., 13th Avenue &
Benedicto St., North Cebu City

Robinsons Magnolia
Aurora Blvd., cor. Dona Hemady St.,
Quezon City

Robinsons Place Dasmariñas
Level 1, Aguinaldo Highway cor. Gov's Drive,
Sitio Palapala, Dasmariñas, Cavite
(in front of Handyman)

Robinsons Sta. Rosa Market
Level 1, Old National Highway,
Brgy. Tagapo, Sta. Rosa, Laguna

San Jose Sugar Development Corporation
San Jose Sugar Development Corp.,
San Jose National Highway,
Brgy. Guadalupe, San Carlos City,
Negros Occidental

Shangri-La Plaza
Lower Ground Level, East Wing,
EDSA, Mandaluyong City

SLU Hospital Baguio
Saint Louis University Hospital,
Assumption Road, Baguio City

SM Aura Premier
LG Parking Entrance near DHL,
SM Aura Premier, 26th St.,
cor. McKinley Parkway, Taguig City 1630

SM Center Sangandaan
3rd Floor near cinema,
Samson Road, Sangandaan, Caloocan City
1116 (formerly Sangandaan Market,
near UE Caloocan)

SM City-Consolacion
Cebu North Road, Barangay Lamac,
Consolacion, Cebu

SM City Cebu
North Reclamation Area, Cebu City

SM City Cebu 2
Lower Ground Floor,
North Reclamation Area, Cebu City

SM Fairview
SM City Fairview Complex,
Quirino Highway, Fairview, Quezon City

SM Megamall
SM Megamall Bldg., Julia Vargas,
cor. EDSA Wack-Wack Village,
Mandaluyong City

SM North EDSA
Parking lot, SM North EDSA Complex,
EDSA, Pag-asa 1, Quezon City

SM Novaliches
Quirino Highway, San Bartolome,
Novaliches, Quezon City

SM San Lazaro
Upper Ground Floor, Felix Huertas
cor. AH Lacson St., Manila

SM Seaside Cebu
1024b, SM Seaside City Cebu,
SRP-Mambaling Rd, Cebu City

SM Sta. Mesa Supermarket
Ramon Magsaysay cor. Araneta Avenue,
Quezon City

Sogo Hotel
Ground Floor Sogo Corporate Office,
629 EDSA Cubao QC. near cor. Aurora

St. Clare's Medical Center
1838 Dian St., Brgy. Palanan,
Makati City

Stotsenberg Hotel and Leisure Corp.
Gil Puyat Avenue cor. Andres Soriano Sr. St.,
Clark Freeport Zone, Pampanga

Super 8 Cogeo Antipolo
SPI Bldg., Manuel L. Quezon Ave.,
Brgy. San Roque, Antipolo, Rizal

Ta-ala Farms Mansilingan
Ta-ala Farms Inc., Felisa Road, Purok
Kasilingan, Brgy. Mansilingan, Bacolod

The Palms Country Club
1410 Laguna Heights Drive, Filinvest City
Alabang, Muntinlupa City 1781

Twenty Oaks Mariveles Bataan
Twenty Oaks Duty Free Hypermarket,
Mariveles, Bataan

Vallacar Transit, Inc.
Ceres Compound, Brgy. Mansilingan,
Bacolod City

Vector-Alabang
Vector One Building, Ground Floor Northgate
Cyberzone, Alabang, Muntinlupa City

Vector 3 Alabang
Vector One Building Ground Floor Northgate
Cyberzone, Alabang, Muntinlupa City

Veranza Mall
J. Catolico Ave., General Santos City

ONSITE ATM NETWORK

168 Mall
Unit 4H 09-11, 4/F 168 Mall,
Soler St., Binondo, Manila

999 Shopping Mall
999 Shopping Mall 2, C.M. Recto Street,
Tondo, Manila

A. Mabini-R. Salas
G/F & 2/F Jesselton Tower
No. 1453 A. Mabini St., Corner R. Salas St.,
Brgy. 668, Zone 72, Ermita, Manila

Alabang-Frabelle 2
G/F 1100 Frabelle Alabang Bldg.,
Alabang-Zapote Road, Madrigal Business
Park, Ayala Alabang, Muntinlupa City

Alabang Entrata
Unit G3 & G4 Entrata, Filinvest Corporate
City, Alabang, Muntinlupa City

Alabang Hills
Don Gesu Building, Don Jesus Blvd.,
Brgy. Cupang, Muntinlupa City

Alabang Madrigal
G/F, Ctp Alpha Bldg., Investment Drive
Madrigal Business Park, Ayala Alabang,
Muntinlupa City

Alabang-Westgate 2
Filinvest Corporate City,
Alabang Muntinlupa City

Amorsolo-Queensway
G/F Queensway Bldg., 118 Amorsolo St.,
Legaspi Village, Makati City

Annapolis
Ground Floor, Unit 1A The Meriden
Condominium Building, Annapolis Street,
North East, Greenhills, San Juan

Anonas
94 Anonas St., cor. K-6th St.
Kamias, Quezon City

Antipolo-Marcos Hi-way
Ciannat Complex, Marcos Highway
Brgy. Mayamot, Antipolo City

Antipolo-ML Quezon
146 M.L. Quezon Ave.,
corner F. Dimanlig St., Antipolo City

Antique-San Jose 2
St. Nicholas Commercial Building,
T.A. Fornier Street, San Jose, Antique

Ayala Ave-Rufino
Unit 1, G/F Rufino Building,
6784 Ayala Avenue cor. V.A. Rufino Street,
Makati City

Ayala Ave-SGV
SGV 1 Bldg., 6760 Ayala Avenue,
Makati City

Ayala Ave. - Makati Sky Plaza 2
G/F, Makati Sky Plaza Bldg.,
6788 Ayala Ave., Makati City

Ayala Ave.-Herrera 2
6795 Ayala Ave. cor. Herrera St.
Salcedo Village, Makati

Ayala Ave.-Herrera 3
6795 Ayala Ave. cor. Herrera St.
Salcedo Village, Makati

Ayala Ave.-Herrera CAM
6795 Ayala Ave. cor. Herrera St.
Salcedo Village, Makati

Baclaran
Unit 2B, New Galleria, LRT South Terminal,
Taft Avenue Ext., Pasay City

Bacolod-East 2
East Two Corporate Center Building,
Circumferential Road, Brgy. Villamonte,
Bacolod City

Bacolod-Araneta 2
Metrodome Building,
Araneta corner Alunan Street, Singcang,
Barangay 39, Bacolod City

Bacolod-Hilado 2
Hilado Street , Bacolod City

Bacolod-Lacson
Lacson cor. Luzuriaga St.
Bacolod City

Bacolod-Mandalagan 2
Lopue's Mandalagan Corp. Bldg.,
Brgy. Mandalagan, Bacolod City

Bacoor-Aguinaldo Hi-way
Gen. Aguinaldo Highway,
Bacoor, Cavite

Bacoor-Molino
G/F Units 101, 102 & 103 Vcenrtal Molino
Bldg., Brgy. Molino, Bacoor, Cavite City

Baesa Town Center
Baesa Town Center, Retail Store #4,
Quirino Highway, Quezon City

Baguio-Legarda 2
G/F Lindi Hotel Building,
No. 12 Legarda Road, Baguio City

Baguio City-Session Rd.
Unit # 101 Bldg., B Lopez Bldg.,
Session Road, corner Assumption Road,
Baguio City

Baguio-Rizal Monument
1 VF Tower Building,
Benjamin Salvosa Drive,
Brgy. Rizal Monument, Baguio City

Bagumbayan
184-B-E. Rodriguez, Jr. Avenue,
Bagumbayan, Libis, Quezon City

Balintawak-A. Bonifacio
659 A. Bonifacio Ave.,
Balintawak, Quezon City

Baliuag 2
Dona Remedios Trinidad (DRT) Highway
corner B.S. Aquino Ave.
Bagong Nayon, Baliuag, Bulacan

Banawe-Kaliraya
Titan 168 Building,
126 Banawe Street, Quezon City

Banawe-N. Roxas
No. 42 Banawe Avenue
corner Nicanor Roxas St., Quezon City

Banawe-Sct. Alcaraz
Unit ABC G/F #740 Banawe Ave.
near Cor. Scout Alcaraz, Quezon City

Bataan-Balanga
Don Manuel Banzon Ave.
cor. Cuaderno St., Brgy. Doña Francisca,
Balanga City, Bataan

Bataan-Dinalupihan 2
Bgy. San Ramon,
Dinalupihan, Bataan

Bataan-Mariveles
8th Avenue, Freefort Area of Bataan (FAB),
Mariveles, Bataan

Batangas City
54-A D. Silang St.
cor. Pastor St., Batangas City

Batangas City-Pallocan
Unit Nos. 6, 7 & 8 Mayvel Center Building
M. Pastor Avenue, Barangay, Pallocan West,
Batangas City

Batangas-Balayan
Corner Paz and Union Streets,
Poblacion, Balayan, Batangas

Batangas-Bauan
J.P. Rizal Street corner San Agustin Street,
Bauan, Batangas

Batangas-Lemery
Ilustre Avenue, Barangay Rizal,
Lemery, Batangas

Batangas-Nasugbu 2
J. P. Laurel Street, Poblacion,
Nasugbu, Batangas

Batangas-Rosario
Rosario-Padre Garcia, Lipa Road, (Poblacion)
Rosario, Batangas

Batangas-Sto. Tomas
Km. 67 Maharlika Highway,
Poblacion, Sto. Tomas, Batangas

Batangas-Tanauan
Brgy. Darasa, Tanauan, Batangas City

Benguet-La Trinidad
Km 5, Central Pico,
La Trinidad, Benguet

BetterLiving-Doña Soledad
100 Doña Soledad Ave., Betterliving Subd.
Brgy. Don Bosco, Parañaque City

BF Homes-Aguirre
327 Aguirre Avenue, BF Homes,
Parañaque City

Bicutan-East Service Rd (3)
Ground Floor, Waltermart Bicutan,
East Service Road cor. Mañalac Avenue,
Brgy. San Martin De Porres, Parañaque City

Bicutan-East Service Rd (4)
G/F, Waltermart Bicutan, East Service Road
cor. Mañalac Avenue, Brgy. San Martin de
Porres, Parañaque City

Binondo 2
G/F Rentable Unit F-8 A. CBK Building,
493 Quintin Paredes St., Binondo, Manila

Blumentritt-Rizal Ave.
No. 2412 Rizal Avenue,
Sta. Cruz, Manila

Boni Avenue
Lourdes Building II, 667 Boni Avenue,
Brgy. Plainview, Mandaluyong City

Boni Serrano Ave.
No. 107 Boni Serrano Avenue,
Brgy. Lipunan ng Crame, Quezon City

Boracay
Alexandrea Building, Main Road,
Brgy. Balabag, Boracay Island,
Malay, Aklan

Bukidnon-Valencia 2
Tamay Lang Parklane, G. La Viña Avenue,
Poblacion, Valencia City, Bukidnon

Bulacan-Sta. Maria
No. 115 M. De Leon Street,
Brgy. Poblacion, Sta. Maria, Bulacan

Bulacan-Balagtas
Borol 1St, Mac Arthur Highway,
Balagtas, Bulacan

Bulacan-Plaridel
Cagayan Valley Road, Brgy. Banga 1st,
Plaridel, Bulacan

Bulacan-San Jose del Monte
Dalisay Resort, Gov. F. Halili Avenue,
Tungkong Mangga, San Jose del Monte,
Bulacan

Bulacan-San Jose del Monte 2
Dalisay Resort, Gov. F. Halili Avenue,
Tungkong Mangga, San Jose del Monte,
Bulacan

Butuan City
G/F Deofavente Bldg.,
Gov. J. Rosales Ave.,
Brgy. Imadejas, Butuan City

Butuan-P. Burgos
Units 1, 2, and 3 G/F FSUU Building,
P. Burgos corner San Francisco Streets,
Brgy. Sikatuna, Butuan City,
8600 Agusan del Norte

C. Raymundo Ave.
G/F JG Building, C. Raymundo Ave.,
Rosario, Pasig City

Cabanatuan-Maharlika
Lot 1, Block 2 and Lot 3-B-1,
Maharlika Highway, Barangay Dicarma,
Cabanatuan City, Nueva Ecija

Cabanatuan-Melencio
Melencio Sgt. cor. Gen Luna St.
Cabanatuan City

Cagayan De Oro-Pueblo de Oro 2
VDMJ 1 Bldg. Lot 1, Block 1, De Oro,
Gran Via Street, Cagayan de Oro City

Cagayan de Oro-Carmen
RTS Building, Vamenta Boulevard,
Carmen, Cagayan de Oro City

Cagayan de Oro-Cogon
De Oro Construction Supply, Inc. Building,
Don Sergio Osmeña Street corner Limketkai
Drive, Cagayan de Oro City

Cagayan de Oro-Lapasan
Lapasan Highway, Cagayan de Oro City

Cagayan de Oro-Velez 3
50 Juan Sia Bldg., Apolinar Velez St.
Cagayan de Oro City

Calamba
Sqa Brgy. Uno, Crossing,
Calamba Laguna

Caloocan-A. Mabini 2
G/F Gee Bee Building, No. 428 A. Mabini
Street, Barangay 15, Caloocan City

Candelaria 2
Corner of the National Highway and
Ona Street, Candelaria, Quezon

Carmona
Lot 1947-B, Paseo de Carmona Cmpd.,
Gov's Drive, Brgy. Maduya,
Biñan-Carmona, Cavite City

Catbalogan City
Curry Avenue corner San Bartolome Street,
Catbalogan City, Samar

Cavite-Rosario
Lot 616 -F-1 National Road
Brgy. Tejeros, Rosario, Cavite

Cavite City
P. Burgos Ave.,
Brgy. Caridad, Cavite City

Cavite-Naic
Corner Daang Sabang and
Ibayo Silangan Road, Naic, 4110 Cavite

Cavite-Silang 2
J. Rizal Street, Silang, Cavite

Cavite-Tanza 2
Antero Soriano Avenue,
Daang Amaya 2, Tanza, Cavite

Cavite-Trece Martires 2
G/F Dionets Commercial Place Building,
San Agustin Road/Trece Martires-Indang
Road, Trece Martires City, Cavite

Cebu IL Corso
Unit R 160 & 161 Il Corso Retail Building,
SRP, Cebu City

Cebu IT Park 2
G/F, Calyx Center, W. Ginonzon Street
Corner Abad Street, Asia Town,
IT Park, Cebu City

Cebu Mactan 2
G/F–APP Bldg. II, M.L. Quezon National
Highway, Pusok, Lapu-Lapu City Cebu 6015

Cebu-A.C. Cortes 2
Carlos Perez Building, A.C. Cortes Avenue,
Ibabao, Mandaue City, Cebu

Cebu-A.S. Fortuna
AYS Bldg., AS Fortuna Street, Banilad
Mandaue City, Cebu

Cebu-Banilad 2
G/F Unit 101 PDI Condominium
Archibishop Reyes Ave. cor. J. Panis St.
Banilad, Cebu City

Cebu-Colon 2
Units 105-108 G/F Iconique Center Colon St.
Brgy. Kalubihan, Cebu City

ONSITE ATM NETWORK

Cebu-Freedom Park
CLC Building, 280 Magallanes Street,
Cebu City

Cebu-Fuente Osmeña 2
G/F Cebu Women's Club Building,
Fuente Osmeña, Cebu City

Cebu-Grand Cenia
Archbishop Reyes Street,
corner Solon Street, Banilad, Cebu City

Cebu-M. Velez
No.151 M. Velez St., Guadalupe, Cebu City

Cebu-Magallanes
60 Quiaco Bldg., Magallanes
cor. Gonzales Sts., Cebu City

Cebu-Mandaue North Road
Block 01, 02 & 03, Upper Ground Floor,
Aldo Building, North Road, Basak,
Mandaue City, Cebu

Cebu-Mandaue Subangdaku
Kina Building, Subangdaku, Mandaue City

Cebu-Minglanilla 2
La Nueva – Minlanilla Center,
Minglanilla, Cebu City

Cebu-N. Escario
Cebu Capitol Complex Bldg.
N. Escario St., Cebu City

Cebu-Park Mall 2
Park Mall, Ouano Avenue, Reclamation Area,
Mandaue City, Cebu

Cebu-Talisay 2
Tabunok Highway, Talisay City, Cebu

Chinese General Hospital Store-Lite
Chinese General Hospital and Medical
Center - 286 Blumentritt St.,
Sta. Cruz, Manila

City Place Square 2
3/F, C-P 2-3, City Place Square,
Reina Regente Near cor. Felipe II St.,
Binondo, Manila

Commonwealth
No. 272 Commonwealth Avenue,
Bgy. Old Balara, Quezon City

Congressional Ave.
Blk 7, Lot 4A, Congressional Avenue,
Quezon City

Cotabato City
No. 31 Quezon Avenue
Poblacion 5, Cotabato City

Cubao-Araneta Center
G/F, Philamlife Building, Aurora Blvd.
corner General Araneta Street,
Cubao, Quezon City

Cubao-P. Tuazon
Parking Driveway SM Cubao Bldg.
Araneta Center, Socorro,
Cubao, Quezon City

Dagupan-A.B. Fernandez
New Star Building, A. B. Fernandez Avenue,
Dagupan City

Dagupan-Perez
Lot 194 D1-A & Lot 194 D1-B,
Brgy. Pogo Chico, Perez Blvd., Dagupan City

Dasmariñas
Km. 31 Gen. Emelio Aguinaldo Highway,
Brgy. Zone 4, Dasmariñas City, Cavite

Davao-Agdao 2
Door 2 and 3, Cabaguio Plaza,
Cabaguio Ave., Agdao, Davao City

Davao-Bajada
G/F Dona Carolina Uykimpang Bldg.,
JP Laurel Ave., cor. Inigo St.,
Bajada National Road, Davao City

Davao-Buhangin 2
G/F, D3GY Building, Buhangin, Davao City

Davao-Digos 2
Commercial Space-4, Davao RJ and Sons
Realty & Trading Corporation Building,
V. Sotto Street, Brgy. Zone-1, Digos City
Davao del Sur

Davao-Diversion Road
Unit 4&5, G/F D3G Y10 Bldg.,
C.P. Garcia National Highway,
Brgy. Cabantian, Davao City

Davao-J.P. Laurel
JP Laurel Avenue, Davao City

Davao-Lanang
National Highway, Insular Village,
Lanang, Davao City

Davao-Ma-a 2
Unit 1, 2 & 3 Ground Floor Rosario Building
Don Julian Rodriguez Avenue,
Maa Road, Davao City

Davao-Magsaysay
Eastwest Bank Building,
Lot 100C, Brgy. 030, Poblacion,
R. Magsaysay Avenue, Davao City

Davao-Matina
Lot 16 Blk 3-Subdivision Plan Psd-25515
Mc Arthur Highway, Matina Highway,
Matina, Davao City

Davao-McArthur Matina
BGP Commercial Complex II Building,
Mac Arthur Highway, Matina, Davao City

Davao-Panabo City
Quezon Street, Sto. Niño, Panabo City,
Davao del Norte

Davao-Quirino
Centron Building, Quirino Avenue Corner
General Luna Street, Davao City

Davao-Sta. Ana
L81-B R. Magsaysay Ave.
Brgy. 030, Poblacion, Sta. Ana, Davao City

Davao-Toril
Saavedra St., Toril, Davao City

Del Monte
271 Del Monte Ave., cor. Biak na Bato
Del Monte, Quezon City

Del Monte-D. Tuazon
No. 155 Del Monte Avenue,
Brgy. Manresa, Quezon City

Dipolog City
Felicidad II Building, Quezon Avenue,
Miputak, Dipolog City

Don Antonio Heights
Lot 24, Block 7, Holy Spirit Drive,
Brgy. Holy Spirit, Don Antonio Heights,
Quezon City

Dumaguete City 2
Don Joaquin T. Villegas Building,
Colon Street, Dumaguete City

E. Rodriguez Ave.
G/F Mc Rillo Bldg. # 1168 E. Rodriguez Ave.,
Brgy. Mariana, Quezon City

E. Rodriguez Ave.-Cubao
No. 1731 E. Rodriguez Sr. Avenue,
Brgy. Pingkaisahan, Cubao, Quezon City

E.Rod-Welcome Rotonda
G/F Aek Building, No. 40 E. Rodriguez Sr.
Avenue, Brgy. Don Manuel, Quezon City

Eastwood City 2
Unit D of Tehcnoplaza 1, Eastwood
City, Cyberpark, E. Rodriguez Jr., Ave.,
Bagumbayan, Quezon City

EDSA Howmart
G/F # 1264 EDSA, Brgy. A Samson,
Quezon City

EDSA Scout Borromeo
G/F Studio 7, 807 EDSA, Brgy. South Triangle
Diliman (Near Corner Scout Borromeo)
Quezon City

EDSA-Kalookan
490 EDSA, East Grace Park,
Kalookan City, Metro Manila

EDSA-Muñoz 3
Lemon Square Building, 1199 EDSA –
Muñoz, Brgy. Katipunan, Quezon City

Elcano
El Cano Building,
622 El Cano Street, Binondo, Manila

Escolta
G/F, First United Bldg., 413 Escolta Corner
Banquero St., Binondo, Manila

Evangelista
Evangelista corner Hen. Mojica St.,
Bangkal, Makati City

F. Ortigas Jr.
G/F AIC Bldg. cor. Emerald and Garnet
Avenue, Ortigas Center, Pasig

Fairview 2
No. 72 Commonwealth Avenue corner
Camaro Street, East Fairview, Quezon City

Festival Mall – Expansion Wing 2
Unit 2219.1 Upper Ground Floor Festival 3
Mall, Alabang, Muntinlupa City

Festival Mall II 5
Level I, Festival Mall, Alabang

Festival Mall II 6
Level I, Festival Mall, Alabang

Festival Mall Level 1 (7)
1/F, Festival Supermall, Filinvest Corporate
City, Alabang, Muntinlupa City

Festival Mall Level 1 (8)
No.1064 G/F Festival Supermall,
Filinvest Corporate City,
Alabang Muntinlupa City (MM)

Festival Mall Level 1 CRM
Level I, Festival Mall, Alabang

Festival Mall Level 2 (3)
L2 Festival Supermall, Filinvest Corporate
City, Alabang Muntinlupa City

Festival Mall Level 2 (4)
L2 Festival Supermall, Filinvest Corporate
City, Alabang, Muntinlupa City

G. Araneta Ave.
Units A & B Ilo Bldg.,
195 G. Araneta Avenue., Quezon City

General Luis-Kaybiga 2
No. 4 Gen. Luis St., Barangay Kaybiga,
Caloocan City

General Santos City-Calumpang 2
Calumpang Medical Specialist Bldg.,
National Highway, Calumpang,
General Santos City

General Santos-Pioneer
Pioneer Avenue corner Magsaysay Avenue,
General Santos City

General Santos-Santiago
Ireneo Santiago Boulevard,
General Santos City

General Trias
G/F, Unit 102, Vcentral Gentri Bldg.,
Governor's Drive, General Trias, Cavite City

Gil Puyat Washington
Fc1-Cu1 100 Sen. Gil Puyat Ave.
cor. Washington St., Brgy. Pio del Pilar,
Makati City

Gil Puyat-F.B. Harrison
No. 131 Gil Puyat Avenue Extension,
Brgy. 24, Zone 4, Pasay City

Gil Puyat-Metro House
Metrohouse Bldg.
345 Sen. Gil Puyat Ave. Makati City

Gil Puyat-Pacific Star 2
G/F- High Rise, Pacific Star Building
Sen. Gil Puyat Ave. cor. Makati Ave.,
Makati City

Gil Puyat-Salcedo Vill.
Unit 1C, G/F Country Space 1 Building,
Gil Puyat Avenue, Salcedo Village,
Makati City

Grace Park-11th Ave. 2
G/F, Remcor V Building, Block 172,
Lot 5, Rizal Avenue Ext., Caloocan City

Grace Park-5th Ave. 2
1516 Rizal Avenue Extension,
Brgy. 113 Zone 10, District 2. Grace Park,
Caloocan City

Grace Park-7th Ave.
G/F Units 1,2, & 3, No. 330 Rizal Ave. Ext.,
cor. 7th Ave. East, Grace Park, Caloocan City

Grace Park-8th Ave.
896 8th Avenue cor. J. Teodoro Grace Park,
Caloocan City

Greenhills Shopping Center
Unit G-102B, Greenlanes Arcade,
Greenhills Shopping Center, San Juan City

Greenhills-North
G/F BTTC Bldg., Ortigas Ave.
cor. Roosevelt St., Greenhills, San Juan City

Greenhills-Promenade
Unit 3, G/F Promenade Building,
Missouri Street, Greenhills, San Juan City

Greenhills-West
G/F Alco Bldg., Ortigas Ave.,
Greenhills West, San Juan

Iligan City
G/F – Party Plaza Bldg., Quezon Avenue
Extension, Rabago, Iligan City

Ilocos Sur-Candon
Brgy. San Jose, Candon City, Ilocos Sur

Iloilo-Diversion 2
The 21 Avenue Building, Benigno Aquino
Avenue, Mandurriao, Iloilo City

Iloilo-Iznart
Ground Floor, B & C Square Bldg.,
Iznart St. cor. Solis St., Iloilo City

Iloilo-Jaro 2
Jaro Townsquare, Mandaue Foam Building,
Quintin Salas, Jaro, Iloilo City

Iloilo-Ledesma
Sta Cruz Arancillo Bldg.,
Ledesma cor. Fuentes Sts., Iloilo City

Iloilo-Molo
GT Mall Extension, Abecena Street,
Molo, Iloilo City

Imus
G/F LDB Bldg.
552 Gen. Aguinaldo Highway, Imus, Cavite

Intramuros
G/ F 104 BF Condominium,
A. Soriano Ave., Intramuros, Manila

Isabela-Roxas
Maharlika Highway,
Brgy. Bantug, Roxas, Isabela

Isabela-Cauayan
No. 69, Maharlika Highway,
Cauayan City, Isabela

Isabela-Ilagan
Maharlika Highway corner Florencio Apostol
Street, Calamagui 1, Ilagan, Isabela

Isabela-Santiago
74 National Highway, Brgy. Victory Norte,
Santiago City, Isabela

J.P. Rizal
Lasala Bldg., No. 2227 F. Zobel St.
cor. J.P. Rizal Ave., Makati City

ONSITE ATM NETWORK

Jose Abad Santos-Tayuman
G/F & 2/F, Cada Building, 1200 Tayuman St. cor. Jose Abad Santos Avenue, Tondo, Manila

Juan Luna - Binondo
No. 580 Juan Luna Street, Binondo, Manila

Juan Luna-Pritil 2
1953-1955 Juan Luna Street, Tondo, Manila

Julia Vargas 2
G/F, Unit 101, One Corporate Center, Julia Vargas Avenue corner Meralco Avenue, Ortigas Center, Pasig City

Jupiter-Paseo de Roxas
No. 30 Jupiter Street corner Paseo de Roxas, Brgy. Bel-Air, Makati City

Kalayaan-Matalino
No. 123 Kalayaan Avenue, Diliman, Quezon City

Kalentong 2
Joyce Building, 214 Romualdez corner Kalentong, Mandaluyong City

Kalibo 2
Roxas Avenue Extension, Buswang New, Kalibo, Aklan

Kamias
Kamias Road corner Colonel Salgado St., Quezon City

Kamuning 2
JPY Building, No. 52 Kamuning Road, Kamuning, Quezon City

Katipunan-St. Ignatius
132 Katipunan Rd., St. Ignatius Village, Quezon City

Kawit-Centennial
Centennial Road, Tabon, Kawit, Cavite

Kidapawan 2
Doña Leonila Complex, National Highway, Poblacion, Kidapawan City, North Cotabato

Koronadal City 2
G/F Rca Building Gensan Drive, Koronadal City

La Union-Agoo 2
Mac Arthur Highway, Barangay San Antonio, Agoo, La Union

La Union-San Fernando
Ancheta St. cor. Quezon Ave. Catbangen, San Fernado, La Union

Laro
Lot 2, Blk. 6, Quirino Highway, Lagro, Novaliches, Quezon City

Laguna-Biñan 2
Simrey'S Commercial Building, National Highway corner Alma Manzo Road, Brgy. San Antonio, Biñan City, Laguna

Laguna-Cabuyao
No. 26 J. P. Rizal Street, Poblacion, Cabuyao City, Laguna

Laguna-Sta. Cruz
Sun Moon Arcade Building, No. 129 Pedro Guevarra St., Brgy. Poblacion 2, Sta. Cruz, Laguna

Laoag City
G/F Puregolds Bldg., Commercial Unit No. 3 & 4 Nolasco St., cor. Castro Ave., and J.P. Rizal, Laoag City

Las Piñas-Almanza 2
Aurora Arcade Building, Alabang – Zapote Road, Almanza Uno, Las Piñas City

Las Piñas-BF Resort 2
BF Resort Drive Phase - IV, Village, Las Piñas

Las Piñas-J.Aguilar Ave.
J. Aguilar Avenue corner Casimiro Drive, Brgy. BF International, Las Piñas City, Metro Manila

Las Piñas-Marcos Alvarez
G/F 575 Marcos Alvarez Ave., Talon V, Las Piñas

Las Piñas-Pamplona
Alabang Zapote Road cor. Crispina Ave., Pamplona III, Las Piñas City

Legaspi-Aguirre
Unit I-B, The Biltmore, 102 Aguirre Street, Legaspi Village, Makati City

Legazpi City
Blk. 2 Lot 3-B,. Landco Business Park, Legaspi City, Albay

Lipa City
Ayala Highway, Brgy. Balintawak, Lipa City (Beside Metrobank)

Loyola Heights-Katipunan
Unit 13, Elizabeth Hall Building, Lot 1, Blk. 41, Katipunan Avenue, Loyola Heights, Quezon City

Lucena City
Quezon Ave cor. Rosas St., Brgy. 8, Lucena City, Quezon

Malabon-Gov. Pascual
3315 Gov. Pascual Avenue cor. Maria Clara St., Malabon City

Malabon-Potrero
Units 1 & 2, Mary Grace Building, 142 Mc Arthur Highway, Potrero, Malabon City

Malabon-Rizal Avenue
No. 726 Rizal Avenue, Brgy. Tañong, Malabon City

Malhacan Meycauayan 2
Malhacan Tollgate, Meycauayan City, Bulacan

Malolos
No. 1197 G/F Bufeco Bldg., Brgy. Sumapang Matanda, Mac Arthur Highway, Malolos, Bulacan

Mandaluyong-Wack-Wack
Unit J1E Ground Flr. Jovan Condominium 600 Shaw Blvd. cor. Samat St. Mandaluyong City

Mandaluyong-Libertad
G/F Units A, B & C, Dr. Aguilar Bldg., No.46 Dm.Guevarra St. cor. Esteban St. Mandaluyong City

Mandaluyong-Shaw Blvd.
Sunshine Square 312 Shaw Blvd. Mandaluyong City

Marikina-Concepcion 2
Bayan-Bayanan Avenue, Marikina City

Marikina-Gil Fernando
Gil Fernando Ave., cor. Estrador St., Midtown Subdivision, San Roque, Marikina City

Marikina-J.P. Rizal 2
No. 367 J.P. Rizal Street, Sta. Elena, Marikina City

Marikina-Parang
Jnj Building, No. 108 B.G. Molina Street, Parang, Marikina City

Masambong
Annexes B & C, L.G. Atkimson Building, No. 627 Del Monte Avenue, Bgy. Masambong, Quezon City

Masangkay 2
1411-1413 Masangkay St., Tondo, Manila

Mayon
170 Mayon Avenue, Quezon City

Mayon-Dapitan
No. 181 Mayon Street, near corner Dapitan Street, Brgy. Sta. Teresita, Quezon City

Metropolitan Avenue
Metropolitan Avenue corner Venecia Street, Barangay Sta. Cruz, Makati City

Meycauayan-Malhacan
Malhacan Tollgate, Meycauayan City, Bulacan

MIA Road 2
Salud-Dizon Building 1, No. 5 Mia Road, Tambo, Parañaque City

Mindoro-Calapan
G/F Paras Building, J.P. Rizal Street, Bgy. San Vicente South, Calapan City, Oriental Mindoro

Montalban-Rizal
240 E. Rodriguez Highway, Manggahan, Rodriguez, Rizal

Muntinlupa 2
G/F Remenes Center Bldg., No. 22 National Highway, Putatan, Muntinlupa City

Naga City
Lam Building, 19 Peñafrancia Ave., Zone 1, San Francisco, Naga City

Navotas-M. Naval 2
No. 895 M. Naval Street, Brgy. Sipac- Almasen, Navotas City

Navotas-North Bay
G/F Unit-2, Melendrea III Bldg. No. 1090 Northbay Blvd., South, Navotas City

New Manila
677 Aurora Blvd. cor. Dona Juana Rodriguez Ave., New Manila, Quezon City

Novaliches-Gulod
Lot 489-B-2, Brgy. Gulod, Quirino Highway, Novaliches, Quezon City

Novaliches-Talipapa
No. 526 Quirino Highway, Bgy. Talipapa, Novaliches, Quezon City

Nueva Ecija-Gapan
G/F TSI Building, Jose Abad Santos Avenue, Sto. Niño, Gapan, Nueva Ecija

Nueva Ecija-San Jose
No. 81 Lamar Village, Barangay F.E. Marcos Maharlika Highway, San Jose City

Nueva Ecija-Talavera
Lot No. 269-A Maharlika Road, Poblacion, Talavera, Nueva Ecija

Nueva Vizcaya-Solano
Maharlika Road, Poblacion, Solano, Nueva Vizcaya

Olongapo City
G/F – # 1215 Rizal Ave., West Tapinac, Olongapo City

Ongpin
G/F Commercial Unit G1, Strata Gold Condominium Building, No. 738 Ongpin Street, Binondo, Manila

Ormoc City 2
G/F, Don Felipe Hotel Building, Aviles Street, Ormoc City

Ortigas - Orient Square
G/F Orient Square Building, Emerald Avenue, Ortigas Centre, Pasig City

Ortigas-ADB Avenue
Units G1 & G2, G/F ADB Avenue Tower, Ortigas Center, Pasig City

Ortigas-Garnet 2
Unit 102 Prestige Tower, Emerald Avenue, Ortigas Center, Pasig City

Ozamiz City
G/F, Casa Esperanza, Don Anselmo Bernad, Ozamiz City

Paco
1050 Pedro Gil St., Manila

Padre Faura
Unit D, G/F, Metrosquare Bldg. 2, M.H. Del Pilar St. corner Padre Faura St., Ermita , Manila.

Pagadian City
Bmd Estate Bldg., F. Pajares cor. Sanson St., Pagadian City, Zamboanga del Sur

Palawan
Brgy. Manggahan, Rizal Ave., Puerto Prinsesa City, Palawan

Pampanga-Angeles City
No. 241A -242 G/F, Aya Commercial Bldg., Sto. Rosario St., Brgy. San Jose, Angeles City, Pampanga

Pampanga-Apalit
Rh7, Mac Arthur Highway, Apalit, Pampanga

Pampanga-Clark
Pavillion 16, Berthaphil Clark Center, Jose Abad Santos Avenue, Clark Freeport Zone

Pampanga-Guagua
Good Luck Building, No. 303 Guagua- Sta. Rita Arterial Road, Brgy. San Roque, Guagua, Pampanga

Pangasinan-Mangaldan
Cadastral Lot No. 335 Rizal Ave., Binalonan - Dagupan Highway, Brgy. Poblacion, Mangaldan, Pangasinan

Pangasinan-Alaminos 2
BHF Blue Harrison Building, Quezon Ave., Poblacion, Alaminos City, Pangasinan

Pangasinan-Lingayen
Avenida Rizal East, Lingayen, Pangasinan

Pangasinan-Rosales
Estrella Compound, Carmen East Rosales, Mac Arthur Highway, Pangasinan

Pangasinan-San Carlos
Rizal Avenue, San Carlos, Pangasinan (Front of Mcdonalds)

Pasay-D. Macapagal Blvd 2
GF - The Biopolis, Macapagal Blvd., Pasay City

Pasay-Libertad
Unit 265-E Nemar Bldg., Libertad St., Pasay City

Paseo de Magallanes
G/F Unit 102, Tritan Plaza Building, San Antonio St., Paseo de Magallanes, Makati City

Paseo de Roxas-Legaspi
G/F 111 Paseo de Roxas Bldg., Paseo de Roxas St. cor Legazpi Village, Makati, 1226 Metro Manila

Paseo-Philam Tower 2
G/F Philam Tower, 8767 Paseo de Roxas, Makati City

Pasig Boulevard
#2 J.P. Rizal Blvd. corner Lakeview Drive Bagong Ilog, Pasig City

Pasig Rosario
Unit 3, 1866 Ortigas Avenue Extension., Rosario, Pasig

Pasig-Caruncho 2
(GF & 2F) of SG Building, Caruncho Ave., corner Marquez Ave., Mutya ng Pasig, Pasig City,

Pasig-Santolan
G/F, Santolan Building, 344 A. Rodriguez Avenue, Santolan, Pasig City

Pasig-Shaw Blvd.
Units A & B, Karina Office Building, No. 33 Shaw Blvd., Brgy. San Antonio, District I, Pasig City

ONSITE ATM NETWORK

Paso de Blas
191 Paso de Blas, Malinta, Valenzuela City

Pasong Tamo Extension CRM
Dacon Bldg., Pasong Tamo Ext., Makati City

Pateros
M. Almeda cor. G De Borja,
San Roque, Pateros, 1621 Metro Manila

Paz M. Guazon
Units 5 & 6 Topmark Bldg.,
1763 Paz M. Guazon Street, Paco, Manila

Perea
G/F Greenbelt Mansion, 106 Perea Street,
Legaspi Village, Makati City

Pioneer
Unit UG-09 Pioneer Pointe Condominium,
128C Pioneer St., Mandaluyong City

President's Avenue
B.F. Homes-President's Ave. Store -
(GF - Space A & B) of Johver Building-1,
President's Ave., BF Commercial Plaza,
BF Homes, Parañaque City

Project 8-Shorthorn
G/F West Star Business Center Building,
No. 31 Shorthorn Street, Brgy. Bahay Toro,
Project 8, Quezon City

Quezon Ave-Dr. Garcia
No. 940 Quezon Ave.,
Kayumanggi Press Bldg., Quezon City

Quezon Ave-Srgt. Esguerra
Quezon Ave., near cor. Scout Albano,
Brgy. South Triangle, Quezon City

Quezon Ave.-Banawe
G/F Ppsta 1 Bldg., Quezon Ave.
corner Banawe St., Quezon City

Quiapo
611 Quezon Blvd., near corner Raon Street,
Quiapo, Manila City

Rada
Unit No. 102, G/F La Maision
Condominium Bldg., Rada St.,
Legaspi Village, Makati City

Regalado
Regalado Avenue cor. Archer St.,
North Fairview Subd., Quezon City

Roosevelt-Frisco
184 Roosevelt Ave., SFDM, Quezon City

Roosevelt-Sto. Niño
187 Roosevelt Avenue, Brgy. Sto. Niño,
San Francisco del Monte, Quezon City

Roxas Boulevard
Ground Floor, 1438 Sunny Bay Suites,
Roxas Boulevard, Ermita, Manila

Roxas City
Corner Roxas Avenue and Osmeña St.,
Roxas City, Capiz

Salcedo
Ground Floor First Life Center,
174 Salcedo Street, Legaspi Village,
Legazpi Village, Makati, Metro Manila

Sampaloc-J. Figueras 2
No. 427 - 433 J. Figueras Street,
Sampaloc, Manila

San Fernando-Dolores
Felix S. David Bldg., Mcarthur Highway
San Fernando, Pampanga

San Fernando-JASA 2
Kingsborough Commercial Center Building,
Ground Floor Units 1A &1B, Jose Abad
Santos Avenue, San Fernando, Pampanga

San Fernando-Sindalan
G/F T & M2 Building, Brgy. Sindalan,
Mac Arthur Highway, San Fernando
Pampanga

San Juan
F. Blumentritt, corner M. Salvador,
San Juan City

San Mateo
Lot 551-A-8 Gen. Luna St.,
Brgy. Ampid, San Mateo, Rizal

San Miguel Ave. 2
101 Medical Plaza Bldg.,
San Miguel Avenue, Ortigas, Pasig City

San Pablo
Lots 2365 & 3152, Rizal Ave.,
Brgy. Poblacion, San Pablo City, Laguna

San Pedro
National Highway,
San Pedro, Laguna

Silay
Rizal Street, Silay City,
Negros Occidental

Silver City
Unit Sc-112 Silver City 1 Building,
Ortigas East, Barangay Ugong, Pasig City

Sorsogon City 2
Ma. Bensuat T. Dogillo Bldg.,
Magsaysay St., Poblacion, Sorsogon City

Sta. Rosa
Unit No. 6, G/F Paseo 5 - Paseo de Sta Rosa,
Greenfield City, Don Jose, Santa Rosa City,
Laguna

Subic Bay
G/F Bldg., 1109 Rizal Highway,
Subic Bay Freeport Zone, Olongapo City

Sucat-Kabihasnan
Units 3 & 4, Perry's Logistic Center,
Ninoy Aquino Ave., Brgy. San Dionisio,
Parañaque City

Sucat-Kingsland
G/F Kingsland Building,
Dr. A. Santos Avenue, Sucat, Parañaque City

Sucat-NAIA
Unit 707-6 Columbia Complex,
Miescor Drive, Ninoy Aquino Ave.,
Sto Niño, Parañaque City

Surigao City
G/F, Egc Building, Rizal Street, Washington,
Surigao City, Surigao del Norte

T.M. Kalaw
Ditz Building, 444 T.M. Kalaw Street,
Ermita, Manila

Tabaco City 2
Manuel Cea Bldg. I, Santillan Street,
Poblacion, Tabaco City, Albay

Tacloban City-Marasbaras
JGC Building, Marasbaras,
Tacloban City, Leyte

Tacloban-J. Romualdez
RUL Building, Justice Romualdez St.,
Brgy. 15, Tacloban City

Tacurong
Alunan Highway, Tacurong City,
Sultan Kudarat

Taft Avenue
Philippine Academy of Family Physicians
(PAFP) Bldg. 2244 Taft Avenue, Manila

Tagaytay
Unit 1001.1 G/F, The Fora, Emilio Aguinaldo
Highway, Rotunda, Tagaytay City, Cavite

Tagbilaran City
CPG Avenue, 2nd District,
Tagbilaran City

Tagum City
G/F Unit Ga07-09, Gaisano Grand Arcade
Apokan St. cor. Lapu Lapu Ext.
Tagum City, Davao City

Tandang Sora
Lot 80 - A Kalaw Hills Subd.
Bo. Culiat, Tandang Sora, Quezon City

Tarlac - Concepcion
Lot#1889 B1-B2-B3, L. Cortez St.,
San Nicolas, Concepcion, Tarlac

Tarlac - McArthur Highway
Lot No. 27 Block 17 Mac Arthur Highway
corner Calle Manuel, San Sebastian Village,
Tarlac, Tarlac

Tarlac-F. Tañedo
Mariposa Bldg., F. Tañedo St., Tarlac City

Tarlac-Paniqui
No. 130 M.H. Del Pilar Street
corner Mac Arthur Highway,
Paniqui, Tarlac City

Taytay-Manila East 2
Manila East Road, Bgy. San Juan,
Taytay, Rizal

Taytay-Ortigas Ext. 2
Valley Fair Town Ctr., Ortigas Ext. Taytay

Tektite 3
G/F East Tower Philippine Stock
Exchange Rd., Ortigas, Pasig City

The Fort-Active Fun
Active Fun Building, 9th Avenue
corner 28th Street, City Center,
Bonifacio Global City, Taguig City

The Fort-Beaufort 3
G/F 23 Rd Ave., cor. 5th Ave.,
Fort Bonifacio, Global City, Taguig City

The Fort-Beaufort 4
G/F 23rd Ave., cor. 5th Ave.,
Fort Bonifacio, Global City, Taguig City

The Fort-Beaufort CRM
G/F 23 Rd. Ave., cor. 5th Ave., Fort Bonifacio,
Global City, Taguig City

The Fort-BGC Corporate Center 2
Unit #2, Ground Floor, BGC Corporate Center
#3030 11thAve. cor. 30th St. City Center,
Bonifacio Global City, 1634 Taguig City

The Fort-Brilliance Center
Unit 102 The Brilliance Center, 11th Avenue
corner 40th Street, Bonifacio Global City,
Taguig City

The Fort-Burgos Circle 2
G/F Unit H & I, Crescent Park Res.,
Burgos Circle cor. 2nd Ave.,
Bonifacio Global City, Taguig

The Fort-F1 Center
Unit F , G/F, F1 Center Building,
32nd Street corner 5th Avenue,
Bonifacio Global City, Taguig

The Fort-Marajo Tower 2
G/F Marajo Tower, 4th St.,
Fort Bonifacio, Taguig City

The Fort-Seven Neo
Ground Floor, Shop C2 Seven Neo Building,
5th Avenue, Bonifacio Global City, Taguig City

Timog Ave.
Ground Floor Timog Arcade, Timog Avenue
cor. Scout Torillo St., Quezon City

Timog-Mother Ignacia
No. 21 Timog Ave., Brgy. South Triangle,
1103 Quezon City

Tomas Mapua-Lope de Vega
G/F Valqua Bldg., 1003 Tomas Mapua St.
cor. Lope de Vega St., Sta. Cruz, Manila

Tomas Morato
257 Tomas Morato
cor. Scout Fuentebella, Quezon City

Tuguegarao City
Barangay 8, Poblacion,
Rizal College Ave., corner Bonifacio St., &
Burgos St., Tuguegarao City

UN Avenue
G/F, Magcoop Bldg., UN Ave.
near cor. A. Mabini St., Ermita, Manila

Urdaneta City
S & P Bldg., Mc Arthur Highway,
Nancayasan, Urdaneta City

Valenzuela-Dalandanan 2
Malanday Machinery's Commercial Building,
No. 212 Km. 15 Mac Arthur Highway,
Brgy. Dalandanan, Valenzuela City

Valenzuela-Gen. T. De Leon 2
Units 4 & 5, G/F Liu Shuang Yu Building,
No. 3026 Gen. T. De Leon Street,
Brgy. Gen. T. De Leon, Valenzuela City

Valenzuela-Marulas
Jlb Enterprises Bldg. Mcarthur Highway
Marulas, Valenzuela City

Valero
G/F Retail 1B Area, Paseo Parkview Tower,
140 Valero St., Makati City

Vigan
Quezon Avenue, Vigan City, Ilocos Sur

Visayas Avenue 2
G/F Lke Bldg. Visayas Avenue
Brgy. Vasra, Quezon City

West Avenue
108 West Avenue cor. West Lawin St.,
Quezon City

West Service Road
West Service Road corner Sampaguita
Avenue, UPS IV, Parañaque City

Wilson
Ground Floor, 220B Wilson St.,
San Juan City

Ylaya-Padre Rada
G/F Josefa Building, No. 981, Ylaya Street
corner Padre Rada Street, Tondo, Manila

Zambales-Iba
Lot No. 1-A, Zambales – Pangasinan
Provincial Road, Brgy. Sagapan,
Iba, Zambales

Zamboanga-Canelar
G/F & 2F L'Arcada Complex M.C.L.L.
Highway, Tetuan, Zamboanga City

Zamboanga-NS Valderrosa
N.S. Valderrosa St. cor. Concuerra St.
Zamboanga City

EWRB ONSITE ATM

EWRB Baguio
2F Jose Miguel Bldg., II, Yandoc St., cor. Naguilian Road, Brgy. Kayang Extension, Baguio City 2600

EWRB Cabanatuan
Bulanadi Bldg., Maharlika Highway, Brgy. H. Concepcion, Cabanatuan City, Nueva Ecija 3100

EWRB Carcar
Ramos Bldg., P. Nellas St. Poblacion III, Carcar City, Cebu

EWRB Catarman
Benpres Bldg., South Diversion Road, Brgy. Macagtas, Catarman, Samar

EWRB Daet
Blk. 8, Lot-11, FMDC Bldg., Central Plaza Complex, Brgy., Lag-on, Daet, Camarines Norte

EWRB Irosin
M.H. Del Pilar St., Brgy. San Julian, Irosin, Sorsogon

EWRB Kabankalan
The Crossing, Guazon St., Brgy. 2 Kabankalan City, Negros Occidental 6111

EWRB Larena
GDM Bldg., North Poblacion, Bonifacio St., Larena, Siquijor 6226

EWRB Maramag
G/F, Abao Bldg., Bonifacio St., P-1A South Poblacion, Maramag, Bukidnon 8714

EWRB Masbate
Door 1 & 2, Sanchez Bldg., Sitio Cagba, Brgy. Tugbo, Masbate City

EWRB Narra
National Highway, Brgy. Panacan II, Narra, Palawan 5303

EWRB San Carlos
Center Mall, F. C. Ledesma Avenue, Brgy. Palampas, San Carlos City, Negros Occidental 6127

EWRB Sogod
L. Regis St., Brgy. Zone 5, Sogod, Southern Leyte

EWRB Zamboanga
Nuñez Extension, Brgy. Camino Nuevo, Mayor Vitaliano Agan Avenue, Zamboanga City 7000

EWRB Infanta Store lite 2
38 Siniloan-Famy-Real-Infanta Road, Infanta, Quezon

EWRB Bacolod
R.S. Bldg., cor. Hilado Extension & 6th St., Lacson, Bacolod City, Negros Occidental

EWRB Batangas
G/F Epicenter, National Highway, Brgy. Balagtas City

EWRB Baybay
Cor. M.L. Quezon St. & D. Veloso St., Baybay, Leyte

EWRB Bayugan
Libres St.,Taglatawan, Bayugan, Agusan del Sur

EWRB Bogo Mandaue
CPN Bldg., M. H. Del Pilar St., Carbon, Bogo City, Cebu 6010

EWRB Borongan
Real St., Brgy. Sonco, Borongan City

EWRB Butuan
Pareñas Bldg., South Montilla Boulevard, Brgy. Golden Ribbon, Butuan City 8600

EWRB Cabadbaran
Unit 2 & 3 Atega Bldg. A, Curato cor. Rara St., Cabadbaran City

EWRB Cainta
Unit 101 East 1900 Bldg. Gate 3, Vista Verde Executive Village, Felix Ave., Cainta Rizal

EWRB Calbayog
Irigon Bldg., Pajarito St., Calbayog City, Western Samar 6710

EWRB CDO
Capistrano cor. Mabini St., Cagayan de Oro City

EWRB Dagupan
Abarabar Bldg., Perez Boulevard, Dagupan City

EWRB Dapa
Mabini St., Brgy. 11, Poblacion, Dapa, Surigao del Norte

EWRB Dasma
Lot-4 Aguinaldo Highway, Brgy. Salitran, Dasmariñas City, Cavite

EWRB Davao Uyangurin
Uyangurin St., Ramon Magsaysay Avenue, Davao City

EWRB Dipolog
General Luna St. cor. Calibo St., Zamboanga Del Norte

EWRB F. Ramos
V. Yap Bldg., 29 F. Ramos St., Cebu City 6000

EWRB Finman
360 Dr. Sixto Antonio Avenue Caniogan, Pasig City

EWRB General Santos
Doors 2 & 3 Grace Commercial Bldg., Jose Catolico Sr., Avenue, General Santos City

EWRB Gingoog
Doña Graciana St., Brgy. 20, Gingoog City, Misamis Oriental

EWRB Gumaca
MAJT Bldg., Brgy. Pipisik, Gumaca, Quezon 4307

EWRB Iloilo
Robinsons Place, Mabini St., Roxas Village, Iloilo City

EWRB Ipil
Eastwest Rural Bank, Inc.-Ipil, Zamboanga, Ipil, Sibugay, Zamboanga

EWRB Kabacan Cotabato
National Road, Rizal St., Poblacion, Kabacan, Cotabato

EWRB Kitcharao
Brgy. Songkoy National Hi-way Kitcharao, Agusan del Norte

EWRB Koronadal
UGA Bldg., Gensan Drive, Purok Mabuhay, Zone IV, Koronadal City

EWRB Legazpi
Door 2&3, Bicol Wei Due, Fraternity Bldg., Quezon Ave., Oro Site, Legazpi City 4500

EWRB Lucena
Benco Bldg., Enriquez cor. Juarez St. Lucena City 4301

EWRB Maasin
R. Kangleon St., Tunga-Tunga, Maasin City, Southern Leyte 6600

EWRB Madrid
Arpilleda cor. Buniel St., Brgy. Quirino, Madrid, Surigao del Sur

EWRB Mandaue Subangdaku
Dayzon Bldg., Lopez Jaena St., Subangdaku, Mandaue City, Cebu

EWRB Mangagoy
Espiritu St, Mangagoy, Bislig City, Surigao del Sur

EWRB Mati
Magricom Bldg. 2, Limatoc St., Central, Mati, Davao Oriental

EWRB Meycauayan
#2602 Malhacan National Road, Brgy. Malhacan, Meycauayan City 3020, Bulacan

EWRB Midsayap Cotabato
Crossing Poblacion 8, Midsayap, Cotabato

EWRB Molave
Goles Bldg., Mabini St., Brgy. Madasigon, Molave, Zamboanga del Sur 7023

EWRB Nabunturan
Purok 11, Brgy. Poblacion, Nabunturan, Compostela Valley

EWRB Naga
Door 43 Central Business District 2 Terminal, Naga City

EWRB Nasipit
Roxas St., Nasipit, Agusan del Norte

EWRB Ormoc
Juan Luna St., Sabang, Ormoc City 6541

EWRB Pagadian
Jamisola cor. Ariosa St., Santiago Dist., Pagadian City 7016

EWRB Palawan
National Highway, Brgy. San Pedro, Puerto Princesa City, Palawan 5300

EWRB Roxas
Unit 2 CLER Grand Hotel Brgy. Lawaan, Roxas City

EWRB San Fernando, La Union
Brgy. Pagdurawan, Diversion Road, San Fernando, La Union

EWRB San Fernando, Pampanga
Suburbia North Subdivision, MacArthur Hihway, City of San Fernando, Pampanga

EWRB San Francisco
Brgy. 2 Quezon St., San Francisco, Agusan del Sur

EWRB Sta. Rosa, Laguna
LC Business Center National Highway, Brgy. Macabling, Sta. Rosa, Laguna

EWRB Surigao
Parkway, Km. 3, Brgy. Luna, Surigao City, Surigao del Norte

EWRB Tacloban
G/F Insular Life Bldg., Avenida Veterans St., Brgy. 34 Tacloban City 6500

EWRB Tagbilaran
G/F Sum Bldg. 29 San Jose St., Brgy. Cogon, Tagbilaran City, Bohol

EWRB Tagoloan
National Highway, Poblacion, Tagoloan Misamis Oriental 9001

EWRB Tagum, Davao Sur
Cuntapay Bldg., Purok Malinawon, Magugpo Poblacion, Tagum City

EWRB Talibon
G/F Edificio Luciano Aurorita Bldg., CPG Avenue, Poblacion, Talibon, Bohol

EWRB Tanay
MH Del Pilar St., Plaza Aldea, Tanay, Rizal

EWRB Tandag
Pimentel Bldg., Donasco St., Bagong Lungsod, Tandag, Surigao del Sur

EWRB Tanjay
Magallanes St., cor. Basa St., Pob. 2, Tanjay City, Negros Oriental

EWRB Tarlac
Silayan Business Center, Brgy. Santo Cristo, Tarlac City

EWRB Toledo
Peñalosa St., Luray I, Toledo City, Cebu 6045

EWRB Trento
Purok 7, Poblacion, Trento, Agusan del Sur

EWRB Tuguegarao
Don Domingo St., Tuguegarao City

EWRB Valencia
Alkuino Bldg., Sayre Highway, Poblacion, Valencia City, Bukidnon 8709

ANNEX:
EESG DATA SET

Sustainability Metrics (Global Reporting Initiative-Based Framework)

A. ECONOMIC DISCLOSURES

Direct Economic Value Generated and Distributed (Amounts in PhP Billion)

	2023	2024	2025
Direct economic value generated *(Total Operating Income)*	PhP35.66 B	42,405,352	50,990,227
Direct economic value distributed:	20,167,020.00	23,557,131.00	25,775,003
Employee wages and benefits	7,348,809	8,532,705	8,809,116
Payments to suppliers and other operating costs	10,451,950 *(restated)*	11,849,555 *(restated)*	13,065,501
Dividends given to stockholders and interest payments to lenders (does not include principal debt payments)	922,491	1,214,986	1,529,983
Taxes paid to government	1,443,770	1,959,885	2,370,403

Procurement Practices - Proportion of Spending on Local Suppliers (GRI 204-1)

	2023	2024	2025
Percentage of procurement budget used for significant locations of operations that is spent on local suppliers	52% *(restated)*	50% *(restated)*	51%

Anti-Corruption

Trainings on Anti-Corruption Policies and Procedures (GRI 205-2)	2023	2024	2025
Percentage of employees who have received written communication about corporate anti-corruption policies and procedures	100%	100%	100%
Percentage of business partners who have received written communication about corporate anti-corruption policies and procedures	100%	100%	100%
Percentage of directors and management who have received anti-corruption training	100%	100%	100%
Percentage of employees who have received anti-corruption training	100%	100%	100%

B. ENVIRONMENT DISCLOSURES

Resource Management

Energy Consumption (GRI 302-1)	Unit	2023	2024	2025
Gasoline	L	92,907	102,061	100,831
Diesel	L	41,907 *(partial data covering only EW HQ offices in Metro Manila)*	386,093.66 *(bank-wide including subsidiaries)*	237,619 *(bank-wide including subsidiaries)*
Electricity (renewable)	KWH	N/A	N/A	N/A
Electricity (non-renewable)	KWH	N/A	N/A	N/A
Electricity (total)	KWH	6,099,547	13,090,468.00	11,892,481
Coal	Tonnes	N/A	N/A	N/A

Water Consumption (GRI 303-5)	Unit	2023	2024	2025
Water used	m3	27, 516	55,876	55,435
Water recycled and reused	Kg	N/A	N/A	N/A

Environmental Impact Management

Greenhouse Gas Emissions (GRI 305-1, 305-2, 305-3, 305-6)	Unit	2023	2024	2025
Direct Emissions (Scope 1) – gasoline	tCO2-e	216.29	233.51	238.98
Direct Emissions (Scope 1) – diesel Stationary+mobile	tCO2e	113.40	1,136.40	698.73
Indirect Emissions (Scope 2) – purchased electricity	tCO2-e	4,344.10	9,323.03	8,469.82
Indirect Emissions (Scope 3)	tCO2-e	N/A	N/A	N/A
Emissions of ozone-depleting substances (ODS)	Tonnes	N/A	N/A	N/A

Environmental Compliance (GRI 30	Unit	2023	2024	2025
Total amount of monetary fines for non-compliance with environmental laws and/or regulations	PHP	0	0	0

SOCIAL PERFORMANCE- EMPLOYEES BY RANK, BY AGE GROUP, BY GENDER

	2025 (End of Year)						
By age group	**Under 30 years old**		**30 - 50 years old**		**Over 50 years old**		**TOTAL**
By gender	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**	
By rank							
Executive (AVP to President)	0	0	94	104	81	90	369
Manager (Manager to Senior Mgr.)	12	339	381	78	124	949	12
Supervisor	1327	663	1203	13	7	3,686	1327
Rank & File	585	805	1130	63	83	3,125	585
Others – consultants/termed	10	20	26	4	5	65	10
TOTAL	947	1,934	1,921	2,844	239	309	8,194

Headcount covers: EastWest Banking Corporation, EastWest Rural Bank, and EastWest Insurance Brokerage (excludes EastWest Ageas and Quest)

Voluntary attrition rate	16%
Ratio of lowest paid employee against minimum wage	1.11

Employee Training and Development

Employee Training and Development	2025		
	Total	M	F
Total training hours provided to employees	747,871	291,632	456,239.12
Average training hours provided to employees	90	92	89

ANNEX: EESG DATA SET

Total Hours of Training by Rank and Gender

Tiering	Ranks	Total	Male	Female
Executive	AVP and Up	19,468	8,527	10,941.55
Manager	SM and M	98,633	51,824	46,809.27
Supervisor	SAM	182,576	72,331	110,244.94
Rank and File	R&F	447,432	158,950	288,482.20
TOTAL		747,871	291,632	456,239.12

Average Hours of Training by Rank and Gender

Tiering	Ranks	Total	Male	Female
Executive	AVP and Up	54	51.68	55.82
Manager	SM and M	91	99.85	82.70
Supervisor	SAM	75	71.47	76.77
Rank and File	R&F	101	107.84	97.86
TOTAL		90	92	89

Labor Management Relations

Labor Management Relations	2025
% of employees covered by Collective Bargaining Agreements	EastWest has no employee union, and therefore has no collective bargaining agreements.
Number of consultations conducted with employees concerning employee related policies	1,000

Diversity and Equal Opportunity

Diversity and Equal Opportunity	2025		
% of workers in the workforce by gender	100%	35%	65%
Number of employees from indigenous communities and/or vulnerable sector	Not available		

Workplace Conditions and Occupational Health and Safety

	2024	2025
Safe manhours	16,418, 212	16,831,192
Number of work-related injuries	5	7
Number of work-related fatalities	0	0
Number of work-related ill-health	0	0
Number of safety drills	511	512

Labor Standards and Human Rights

Labor Laws and Human Rights	2025
Policies that explicitly disallow violations of labor laws and human rights.	5 *Employment Policy (non-discrimination), Code of Discipline and Ethics, Anti-Sexual Harassment Policy, Compensation Policy, and Health and Wellness Policy*
Number of legal actions or employee grievances involving forced or child labor	0

Customer Management

Customer Satisfaction	2024	2025
NPS	55	29

The NPS, or Net Promoter Score, is a valuable measure of customer loyalty, reflecting the positive relationships we have built with our customers. We obtain our NPS by conducting customer surveys asking a single question: "On a scale of 0 to 10, how likely are you to recommend our bank to a friend or colleague?" Higher scores indicate a higher level of customer satisfaction and loyalty. This metric helps us understand how likely our customers are to recommend our services, which is often seen as a key indicator of business growth and success.

Product/Service Health and Safety	2024	2025
Number of substantiated complaints on product or service health and safety	0	0
Number of complaints addressed	No complaints filed	No complaints filed

Marketing and Labeling	2024	2025
Number of substantiated complaints on product or service	0	0
Number of complaints addressed	No complaints filed	No complaints filed

Customer Privacy	2024	2025
Number of substantiated complaints on customer privacy	4	3
Number of complaints addressed	4	3
Number of customers, users, and account holders whose information is used for secondary purposes	0	0

Data Security	2024	2025
Number of data breaches, including leaks, thefts and loss of data	0	0

ANNEX: CAPITAL RECONCILIATION (RISK EXPOSURE)

CAPITAL ADEQUACY RECONCILIATION
(Php in millions, except percentages)

	2024		
	Tier 1 Capital	Audited Financial Statement	Reconciling Item
Tier 1 capital			
Paid up common stock	22,499.75	22,499.75	-
Additional paid-in capital	5,065.06	5,065.06	-
Retained earnings	38,878.75	38,878.75	-
Undivided profits	7,484.26	7,484.26	-
Other Comprehensive Income:			-
Net unrealized gains or losses on AFS Securities	(1,470.71)	(1,470.71)	-
Actuarial Gains (Losses) on Retirement Benefits Plan	(513.06)	(513.06)	-
Cumulative foreign currency translation	(242.99)	(242.99)	-
Total	**71,701.06**	**71,701.06**	**-**

CAPITAL ADEQUACY RECONCILIATION
(Php in millions, except percentages)

	2024		
	Tier 1 Capital	Audited Financial Statement	Reconciling Item
Tier 1 capital			
Paid up common stock	22,499.75	22,499.75	-
Additional paid-in capital	5,065.06	5,065.06	-
Retained earnings	38,878.82	38,878.82	-
Undivided profits	7,484.26	7,484.26	-
Other Comprehensive Income:			-
Net unrealized gains or losses on AFS Securities	(1,470.71)	(1,470.71)	-
Actuarial Gains (Losses) on Retirement Benefits Plan	(513.06)	(513.06)	-
Cumulative foreign currency translation	(242.99)	(242.99)	-
Total	**71,701.13**	**71,701.13**	**-**

CAPITAL ADEQUACY RECONCILIATION
(Php in millions, except percentages)

	2025		
	Tier 1 Capital	Audited Financial Statement	Reconciling Item
Tier 1 capital			
Paid up common stock	22,499.75	22,499.75	-
Additional paid-in capital	5,065.06	5,065.06	-
Retained earnings	44,833.65	44,833.65	-
Undivided profits	9,152.94	9,152.94	-
Other Comprehensive Income:			-
Net unrealized gains or losses on AFS Securities	(662.16)	(662.16)	-
Actuarial Gains (Losses) on Retirement Benefits Plan	(607.29)	607.29	-
Cumulative foreign currency translation	(234.22)	234.22	-
Total	**80,047.72**	**80,047.72**	**-**

CAPITAL ADEQUACY RECONCILIATION
(Php in millions, except percentages)

	2025		
	Tier 1 Capital	Audited Financial Statement	Reconciling Item
Tier 1 capital			
Paid up common stock	22,499.75	22,499.75	-
Additional paid-in capital	5,065.06	5,065.06	-
Retained earnings	44,833.65	44,833.65	-
Undivided profits	9,152.94	9,152.94	-
Other Comprehensive Income:			-
Net unrealized gains or losses on AFS Securities	(662.16)	(662.16)	-
Actuarial Gains (Losses) on Retirement Benefits Plan	(607.29)	607.29	-
Cumulative foreign currency translation	(234.22)	234.22	-
Total	**80,047.72**	**80,047.72**	**-**

ANNEX:
RELATED PARTY TRANSACTIONS

Parties are considered to be related if one party has the ability, directly or indirectly, to control the other party or exercise significant influence over the other party in making financial and operating decisions. The Group's related parties include:

- key management personnel, close family members of key management personnel, and entities which are controlled, significantly influenced by or for which significant voting power is held by key management personnel or their close family members;
- subsidiaries, joint ventures and associates and their respective subsidiaries; and
- post-employment benefit plans for the benefit of the Group's employees.

The Group has several business relationships with related parties. Transactions with such parties are made in the ordinary course of business.

The amounts and the balances arising from significant related party transactions of the Group and of the Parent Company are as follows:

	2025		
Category	**Amount/ Volume**	**Outstanding Balance**	**Terms and Conditions/Nature**
Significant investors:			
Loans receivable		₱–	Loans granted with a term of five years, interest of 4.75%, secured with deposit holdout, current and not impaired
Releases	**₱–**		
Collection	**4,842,800**		
Deposit liabilities		**1,652,038**	Earns interest at the respective bank deposit rates
Deposits	**51,800,251**		
Withdrawals	**53,683,679**		
Accrued interest receivable	–	–	Interest income accrued on outstanding loans receivable
Accrued expenses	–	**57,978**	Payable for management and professional fees paid by FDC (reimbursement for expenses)
Guarantees and commitments	–	**4,842,800**	Unused credit line (omnibus facility) with term of 10 months
Interest income	**157,557**	–	Interest income on loans receivable
Interest expense	**2,271**	–	Interest expense on deposit liabilities
Key management personnel:			
Loans receivable			Loans granted with a term of five years, interest of 9.82%, secured with chattel mortgage, current and not impaired
Releases	–	–	
Collection	**2,380**		
Deposit liabilities		**285,325**	Earns interest at the respective bank deposit rates
Deposits	**1,381,908**	–	
Withdrawals	**1,497,863**	–	
Interest income	–	–	Interest income on loans receivable
Interest expense	**1,959**	–	Interest expense on deposit liabilities

	2025		
Category	**Amount/ Volume**	**Outstanding Balance**	**Terms and Conditions/Nature**
Other related parties:			
Loans receivable	–	**9,076,432**	Loans granted with terms ranging from four days to thirteen and a half years, interest ranging from 5.01% to 17.07%, secured by real estate mortgage, chattel mortgage & deposit hold-out, current, and not impaired
Releases	**9,574,918**	–	
Collection	**7,877,588**	–	
Receivables purchased (booked under 'Loans Receivable')	–	**138,734**	Receivables purchased by the Parent Company from FLI (Note 9), current and not impaired
Releases	**138,734**	–	
Collections			
Accounts receivable	–	**17,913**	Receivables from EW Ageas Life which represent expenses shouldered by the Parent Company
Deposit liabilities	–	**7,646,095**	Earns interest at the respective bank deposit rates
Deposits	**304,929,864**		
Withdrawals	**311,727,193**		
Accounts payable	–	–	Collection of loan insurance on behalf of EW Ageas Life that remained unremitted
Guarantees and commitments	–	**7,240,361**	Unused credit lines
Accrued interest receivable	–	**46,608**	Interest income accrued on outstanding loans receivable
Interest income	**512,294**		Interest income on loans receivable
Interest expense	**51,347**		Interest expense on deposit liabilities
Commission fees	–		Commission fees received from EW Ageas Life
Rent expense	**235,870**		Rent expenses paid for lease transactions with other related parties such as Filinvest Asia Corporation,

	2024		
Category	**Amount/ Volume**	**Outstanding Balance**	**Terms and Conditions/Nature**
Significant investors:			
Loans receivable	₱–	₱4,842,800	Loans granted with a term of five years, interest of 4.75%, secured with deposit holdout, current and not impaired
Releases	–		
Collection	–		
Deposit liabilities		3,535,466	Earns interest at the respective bank deposit rates
Deposits	50,989,309		
Withdrawals	50,755,039		
Accrued interest receivable	–	68,065	Interest income accrued on outstanding loans receivable
Accrued expenses	–	57,978	Payable for management and professional fees paid by FDC (reimbursement for expenses)
Guarantees and commitments		4,842,800	Unused credit line (omnibus facility) with term of 10 months
Interest income	230,663		Interest income on loans receivable
Interest expense	1,797		Interest expense on deposit liabilities

ANNEX: RELATED PARTY TRANSACTIONS

Category	Amount/ Volume	Outstanding Balance	Terms and Conditions/Nature
	2024		
Key management personnel:			
Loans receivable			Loans granted with a term of five years, interest of 9.82%, secured with chattel mortgage, current and not impaired
Releases		–	
Collection	2,380	–	
Deposit liabilities	–	401,280	Earns interest at the respective bank deposit rates
Deposits	1,123,906	–	
Withdrawals	1,087,822	–	
Interest income	74	–	Interest income on loans receivable
Interest expense	1,259	–	Interest expense on deposit liabilities
Other related parties:			
Loans receivable	–	7,379,102	Loans granted with terms ranging from four days to thirteen and a half years, interest ranging from 5.01% to 17.07%, secured by real estate mortgage, chattel mortgage & deposit hold-out, current, and not impaired
Releases	8,544,540	–	
Collection	8,596,825	–	
Receivables purchased (booked under 'Loans Receivable')	–	138,734	Receivables purchased by the Parent Company from FLI (Note 9), current and not impaired
Releases	138,734	–	
Collections		–	
Accounts receivable	–	17,913	Receivables from EW Ageas Life which represent expenses shouldered by the Parent Company
Deposit liabilities	–	14,443,424	Earns interest at the respective bank deposit rates
Deposits	215,600,560	–	
Withdrawals	215,196,014	–	
Accounts payable	–	7,240,361	Collection of loan insurance on behalf of EW Ageas Life that remained unremitted
Guarantees and commitments	–		Unused credit lines
Accrued interest receivable	–	76,694	Interest income accrued on outstanding loans receivable
Interest income	419,582	–	Interest income on loans receivable
Interest expense	187,859	–	Interest expense on deposit liabilities
Commission fees			Commission fees received from EW Ageas Life
Rent expense	235,870		Rent expenses paid for lease transactions with other related parties such as Filinvest Asia Corporation,

The Group's significant investors pertain to FDC, the immediate Parent Company of the Group, and FDC Forex Corporation (a company under common control of FDC).

Key management personnel are those persons having authority and responsibility for planning, directing and controlling the activities of the Group, directly or indirectly. The Group considers the members of the Management Committee to constitute key management personnel for purposes of PAS 24, *Related Party Disclosures*. The Group provides banking services to its key management personnel.

Other related parties pertain to the Group's affiliates (subsidiaries of FDC).

The Group and the Parent Company had no outright purchases and outright sale of debt securities with significant shareholders and key management personnel in 2025, 2024 and 2023.

The Parent Company's subsidiaries have no transactions with related parties outside of the Group. The transactions disclosed above are the same for the Group and the Parent Company.

Parent Company Related Party Transactions
Transactions between the Parent Company and its subsidiaries meet the definition of related party transactions. Details of the Parent Company's subsidiaries are disclosed in Note 10.

In addition to the transactions discussed above, the following are the transactions between the Parent Company and its subsidiaries that are recognized in the Parent Company's statements of financial position and statements of income and eliminated in the consolidated financial statements:

Category	Amount/ Volume	Outstanding Balance	Terms and Conditions/Nature
	2025		
Subsidiaries:			
Receivables purchased	–	–	Receivables purchased by the Parent Company from EWRB (Note 9)
Acquisitions	**42,089,107**		
Collections	**47,218,132**		
Receivable sold		**345,190**	Employee loans sold by the Parent Company to EWRB (Note 9)
Accounts receivable	–		Amount collected by EWRB from borrowers on behalf of the Parent Company that remained unremitted and other related expenses shouldered by the Parent Company on behalf of the Subsidiaries
Accounts receivable	–	**128,294**	Receivables from subsidiaries which represent expenses shouldered by Parent Company
Deposit liabilities		**1,947,070**	Earns interest at the respective bank deposit rates
Deposits	**178,340,585**		
Withdrawals	**177,269,620**		
Accounts payable	–	**42,710**	Cash reloading transactions between EWRB and the Parent Company
Interest expense	**1,126**		Interest expense on deposits of EWRB and EWIB
Interest income	–	–	Interest income on loans receivable
Service fee expense	**188,805**	–	Service fees paid to EWRB for account servicing equivalent to 0.37% of loan amounts collected by EWRB on behalf of the Parent Company for the receivables purchased (Note 9) and for collection of credit card payments

ANNEX:
RELATED PARTY TRANSACTIONS

2025

Category	Amount/ Volume	Outstanding Balance	Terms and Conditions/Nature
Service fee income	**1,256**	–	Service fees paid by EWRB for account servicing equivalent to 0.37% of loan amounts collected by the Parent Company on behalf of EWRB for the receivables sold (Note 9)
Commission expense	–	–	Commission expense paid by the Parent Company to QMIS
Rent income	**57,791**	–	Rent of office space leased to subsidiaries

2024

Category	Amount/ Volume	Outstanding Balance	Terms and Conditions/Nature
Subsidiaries:			
Receivables purchased	–	5,777,709	Receivables purchased by the Parent Company from EWRB (Note 9)
Acquisitions	51,666,828	–	
Collections	45,889,119	–	
Receivable sold	–	333,366	Employee loans sold by the Parent Company to EWRB (Note 9)
Accounts receivable	–	385,132	Amount collected by EWRB from borrowers on behalf of the Parent Company that remained unremitted and other related expenses shouldered by the Parent Company on behalf of the Subsidiaries
Accounts receivable	–	160,323	Receivables from subsidiaries which represent expenses shouldered by Parent Company
Deposit liabilities	–	876,105	Earns interest at the respective bank deposit rates
Deposits	174,660,720	–	
Withdrawals	174,332,049	–	
Accounts payable	–	96,210	Cash reloading transactions between EWRB and the Parent Company
Interest expense	726	–	Interest expense on deposits of EWRB and EWIB
Interest income		–	Interest income on loans receivable
Service fee expense	181,698	–	Service fees paid to EWRB for account servicing equivalent to 0.37% of loan amounts collected by EWRB on behalf of the Parent Company for the receivables purchased (Note 9) and for collection of credit card payments
Service fee income	1,145	–	Service fees paid by EWRB for account servicing equivalent to 0.37% of loan amounts collected by the Parent Company on behalf of EWRB for the receivables sold (Note 9)
Commission expense	–	–	Commission expense paid by the Parent Company to QMIS
Rent income	47,483	–	Rent of office space leased to subsidiaries

Transactions with Retirement Plans

Under PFRS Accounting Standards, certain post-employment benefit plans are considered as related party transactions. The Parent Company's retirement plan is in the form of a trust administered by the Parent Company's Trust Division under the supervision of the Retirement Committee.

The values of the assets of the fund are as follows:

	2025	2024
Cash and cash equivalents	**247,907**	516,487
Equity instruments	**919,989**	877,537
Debt instruments	**785,487**	86,367
Others	**11,017**	1,926
	₱1,964,400	₱1,482,317

The following are the amounts recognized by the retirement plan arising from its transactions with the Parent Company for the years ended December 31, 2025, 2024 and 2023.

	2025	2024	2023
Trust fees	**6,130**	4,673	3,524
Interest income on deposit liabilities	**15,134**	17,371	2,746
Interest income on debt securities	**21,426**	4,611	6,162
Gain (loss) on investments in equity shares	**89,357**	69,675	87,315

Remunerations of Directors and other Key Management Personnel

Total remunerations of key management personnel are as follows:

	Consolidated			Parent Company		
	2025	2024	2023	2025	2024	2023
Short-term employee benefits	**502,264**	429,528	334,404	**468,204**	401,358	303,943
Post-employment benefits	**16,190**	9,251	16,321	**16,190**	9,251	16,321
	₱518,454	₱438,779	₱350,725	**₱484,394**	₱410,609	₱320,264

Remunerations given to directors which were approved by the Rewards and Talent Management Committee amounted to ₱18.90 million in 2025, ₱23.34 million in 2024, ₱25.32 million in 2023 for the Group and the Parent Company.

ANNEX:
CAR DISCLOSURE

CONSO 2025	0%	20%	50%	75%	100%	150%	TOTAL
Cash on Hand	8,416.89						8,416.89
Checks and Other Cash Items		20.31					20.31
Due from Bangko Sentral ng Pilipinas	20,258.11						20,258.11
Due from Other Central Banks and Banks		270.66	7,494.31		1,526.38		9,291.34
Debt Securities Designated at Fair Value through Profit or Loss							-
1. Non Defaulted Exposures							-
Sovereign							-
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates							-
2. Defaulted Exposures							-
Other Financial Assets Mandatorily Measured at FVPL							**10.21**
Debt Securities at MMFVPL							-
Sovereign							-
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates							-
Equity Securities at MMFVPL					10.21		10.21
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI)							**26,309.00**
1. Debt Securities at FVOCI							26,290.56
Sovereign	8,932.13		10,244.91				19,177.04
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates		951.40			6,162.12		7,113.52
2. Equity Securities at FVOCI					18.43		18.43
Debt Securities at Amortized Cost							**87,211.71**
1. Non Defaulted Exposures							87,211.71
Sovereign	23,935.17		59,755.97				83,691.14
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates					1,832.67	1,687.89	3,520.56
2. Defaulted Exposures							-
Loans and Receivables							**368,649.51**
1. Interbank Loans Receivable		6,795.83					6,795.83
2. Loans and Receivables -Others							361,853.67
2.1 Non defaulted exposures							351,904.69
Sovereign							-
LGU and Public Sector Entities					246.19		246.19
Government Corporation					94.41		94.41
Corporates					52,418.50		52,418.50
Microfinance/Small and Medium Enterprises				4,342.56			4,342.56
Loans to individual for housing purposes			8,193.88				8,193.88
Loans to Individuals					286,609.14		286,609.14
2.1 Defaulted exposures							9,948.98
Housing Loans					603.60		603.60
Other than housing loans						9,345.38	9,345.38
Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/ Participation with Recourse, and Securities Lending and Borrowing Transactions							**-**
Sovereign							-
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates							-
Sales Contract Receivable							**66.97**
1. Non Defaulted Exposures					60.05		60.05
2. Defaulted Exposures						6.93	6.93
Real and Other Properties Acquired						2,360.39	2,360.39
Total Exposures Excluding Other Assets							522,594.44
Other Assets					20,430.46		20,430.46
Total Exposures Including Other Assets	61,542.30	8,038.20	85,689.07	4,342.56	370,012.17	13,400.59	543,024.90
Total Risk weighted On-Balance Sheet Assets not covered by CRM	-	1,607.64	42,844.54	3,256.92	370,012.17	20,100.88	437,822.15
Total Risk weighted On-BaLance Sheet Assets covered by CRM							-
Total Risk weighted On-BaLance Sheet Assets	-	1,607.64	42,844.54	3,256.92	370,012.17	20,100.88	437,822.15

ANNEX:
CAR DISCLOSURE

	CONSO 2024						
	0%	20%	50%	75%	100%	150%	TOTAL
Cash on Hand	9,340.95						9,340.95
Checks and Other Cash Items		17.98					17.98
Due from Bangko Sentral ng Pilipinas	27,365.08						27,365.08
Due from Other Central Banks and Banks		79.84	3,384.51		1,285.11		4,749.46
Debt Securities Designated at Fair Value through Profit or Loss							-
1. Non Defaulted Exposures							-
Sovereign							-
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates							-
2. Defaulted Exposures							-
Other Financial Assets Mandatorily Measured at FVPL							**10.31**
Debt Securities at MMFVPL							-
Sovereign							-
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates							-
Equity Securities at MMFVPL					10.31		10.31
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI)							**28,826.36**
1. Debt Securities at FVOCI							28,811.29
Sovereign	4,256.97		16,951.69				21,208.66
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks					545.14		545.14
Corporates		901.94	263.60		5,891.96		7,057.50
2. Equity Securities at FVOCI					15.07		15.07
Debt Securities at Amortized Cost							**84,642.69.69**
1. Non Defaulted Exposures							84,642.69
Sovereign	24,145.26		57,045.99				81,191.25
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates					1,799.89	1,651.55	3,451.44
2. Defaulted Exposures							-
Loans and Receivables							**312,977.26**
1. Interbank Loans Receivable		763.55					763.55
2. Loans and Receivables -Others							312,213.70
2.1 Non defaulted exposures							302,441.75
Sovereign							-
LGU and Public Sector Entities					309.38		309.38
Government Corporation					157.35		157.35
Corporates					45,054.67		45,054.67
Microfinance/Small and Medium Enterprises				5,168.53			5,168.53
Loans to individual for housing purposes			9,652.29				9,652.29
Loans to Individuals					242,099.53		242,099.53
2.1 Defaulted exposures							9,771.95
Housing Loans					789.71		789.71
Other than housing loans						8,982.24	8,982.24
Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse, and Securities Lending and Borrowing Transactions							**-**
Sovereign							-
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates							-
Sales Contract Receivable							86.68
1. Non Defaulted Exposures					82.10		82.10
2. Defaulted Exposures						4.58	4.58
Real and Other Properties Acquired						2,675.13	2,675.13
Total Exposures Excluding Other Assets							470,691.91
Other Assets					18,730.54		18,730.54
Total Exposures Including Other Assets	65,108.26	1,763.31	87,298.09	5,168.53	316,770.75	13,313.50	489,422.45
Total Risk weighted On-Balance Sheet Assets not covered by CRM	-	352.66	43,649.04	3,876.40	316,770.75	19,970.25	384,619.11
Total Risk weighted On-BaLance Sheet Assets covered by CRM							-
Total Risk weighted On-BaLance Sheet Assets	-	352.66	43,649.04	3,876.40	316,770.75	19,970.25	384,619.11

ANNEX:
CAR DISCLOSURE

SOLO 2025

	0%	20%	50%	75%	100%	150%	TOTAL
Cash on Hand	8,331.14						8,331.14
Checks and Other Cash Items		20.31					20.31
Due from Bangko Sentral ng Pilipinas	18,922.70						18,922.70
Due from Other Central Banks and Banks		270.66	7,494.31		202.19		7,967.16
Debt Securities Designated at Fair Value through Profit or Loss							-
1. Non Defaulted Exposures							-
Sovereign							-
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates							-
2. Defaulted Exposures							-
Other Financial Assets Mandatorily Measured at FVPL							**10.21**
Debt Securities at MMFVPL							-
Sovereign							-
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates							-
Equity Securities at MMFVPL					10.21		10.21
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI)							**26,309.00**
1. Debt Securities at FVOCI							26,290.56
Sovereign	8,932.13		10,244.91				19,177.04
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks						-	-
Corporates		951.40			6,162.12		7,113.52
2. Equity Securities at FVOCI					18.43		18.43
Debt Securities at Amortized Cost							**85,128.82**
1. Non Defaulted Exposures							85,128.82
Sovereign	21,852.29		59,755.97				81,608.26
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates					1,832.67	1,687.89	3,520.56
2. Defaulted Exposures							-
Loans and Receivables							**322,810.38**
1. Interbank Loans Receivable		6,795.83					6,795.83
2. Loans and Receivables -Others							316,014.55
2.1 Non defaulted exposures							307,682.43
Sovereign							-
LGU and Public Sector Entities					246.19		246.19
Government Corporation					94.41		94.41
Corporates					52,418.50		52,418.50
Microfinance/Small and Medium Enterprises				4,342.56			4,342.56
Loans to individual for housing purposes			8,193.88				8,193.88
Loans to Individuals					242,386.88		242,386.88
2.1 Defaulted exposures							8,332.12
Housing Loans					603.60		603.60
Other than housing loans						7,728.52	7,728.52
Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse, and Securities Lending and Borrowing Transactions							**-**
Sovereign							-
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates							-
Sales Contract Receivable							**66.97**
1. Non Defaulted Exposures					60.05		60.05
2. Defaulted Exposures						6.93	6.93
Real and Other Properties Acquired						2,359.69	2,359.69
Total Exposures Excluding Other Assets							471,926.39
Other Assets					16,719.08		16,719.08
Total Exposures Including Other Assets	58,038.26	8,038.20	85,689.07	4,342.56	320,754.34	11,783.03	488,645.46
Total Risk weighted On-Balance Sheet Assets not covered by CRM	-	1,607.64	42,844.54	3,256.92	320,754.34	17,674.54	386,137.98
Total Risk weighted On-BaLance Sheet Assets covered by CRM							-
Total Risk weighted On-BaLance Sheet Assets	-	1,607.64	42,844.54	3,256.92	320,754.34	17,674.54	386,137.98

ANNEX:
CAR DISCLOSURE

	SOLO 2024						
	0%	20%	50%	75%	100%	150%	TOTAL
Cash on Hand	9,232.98						9,232.98
Checks and Other Cash Items		17.98					17.98
Due from Bangko Sentral ng Pilipinas	26,920.93						26,920.93
Due from Other Central Banks and Banks		79.84	3,384.51		12.35		3,476.70
Debt Securities Designated at Fair Value through Profit or Loss							-
1. Non Defaulted Exposures							-
Sovereign							-
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates							-
2. Defaulted Exposures							-
Other Financial Assets Mandatorily Measured at FVPL							10.31
Debt Securities at MMFVPL							-
Sovereign							-
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates							-
Equity Securities at MMFVPL					10.31		10.31
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI)							28,826.42
1. Debt Securities at FVOCI							28,811.35
Sovereign	4,257.04		16,951.69				21,208.72
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks					545.14	-	545.14
Corporates		901.94	263.60		5,891.96		7,057.50
2. Equity Securities at FVOCI					15.07		15.07
Debt Securities at Amortized Cost							82,515.78
1. Non Defaulted Exposures							82,515.78
Sovereign	22,018.35		57,045.99				79,064.34
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates					1,799.89	1,651.55	3,451.44
2. Defaulted Exposures							-
Loans and Receivables							284,432.38
1. Interbank Loans Receivable		763.55					763.55
2. Loans and Receivables -Others							283,668.82
2.1 Non defaulted exposures							275,617.79
Sovereign							-
LGU and Public Sector Entities					309.38		309.38
Government Corporation					157.35		157.35
Corporates					45,054.67		45,054.67
Microfinance/Small and Medium Enterprises				5,168.53			5,168.53
Loans to individual for housing purposes			9,652.29				9,652.29
Loans to Individuals					215,275.56		215,275.56
2.1 Defaulted exposures							8,051.03
Housing Loans					789.71		789.71
Other than housing loans						7,261.33	7,261.33
Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse, and Securities Lending and Borrowing Transactions							-
Sovereign							-
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates							-
Sales Contract Receivable							86.68
1. Non Defaulted Exposures					82.10		82.10
2. Defaulted Exposures						4.58	4.58
Real and Other Properties Acquired						2,674.43	2,674.43
Total Exposures Excluding Other Assets							438,194.61
Other Assets					14,722.29		14,722.29
Total Exposures Including Other Assets	62,429.30	1,763.31	87,298.09	5,168.53	284,665.79	11,591.88	452,916.90
Total Risk weighted On-Balance Sheet Assets not covered by CRM	-	352.66	43,649.04	3,876.40	284,665.79	17,387.82	349,931.71
Total Risk weighted On-BaLance Sheet Assets covered by CRM							-
Total Risk weighted On-BaLance Sheet Assets	-	352.66	43,649.04	3,876.40	284,665.79	17,387.82	349,931.71

ANNEX: CAPITAL ADEQUACY

	For the years ended December 31	
	2024	
	SOLO	CONSO
Tier 1 capital		
Paid up common stock	22,499.75	22,499.75
Additional paid-in capital	5,065.06	5,065.06
Retained earnings	38,878.82	38,878.75
Undivided profits	7,484.26	7,484.26
Other Comprehensive Income:		
NUGL on AFS Securities	(1,470.71)	(1,470.71)
Actual gains/losses	(513.06)	(513.06)
Cumulative foreign currency translation	(242.99)	(242.99)
Cash Flow Hegde		
	71,701.13	71,701.06
Deduction from Tier 1 capital		
Total outstanding unsecured credit accommodation to a DOSRI	13.40	13.40
Investments in equity securities	7,654.50	1,324.38
Defined benefit asset	-	-
Deferred income tax	4,083.97	4,476.58
Goodwill and other intangible assets	7,036.56	7,081.71
CET1 capital	**52,912.70**	**58,804.99**
Total Tier 1 capital	**52,912.70**	**58,804.99**
Tier 2 capital		
General loan loss provision	3,469.66	3,625.33
Unsecured subordinated debt / Instruments eligible as Tier 2 capital	-	-
Total Tier 2 capital	**3,469.66**	**3,625.33**
Total qualifying capital	**56,382.36**	**62,430.33**
Capital ratios:		
CET1 capital adequacy ratio	12.52%	12.66%
Tier 1 capital adequacy ratio	12.52%	12.66%
Capital conservation buffer	6.52%	6.66%
Total capital adequacy ratio	13.34%	13.44%

Risk-weighted Assets		
On balance sheet accounts	SOLO	CONSO
20%	352.66	352.66
50%	43,649.04	43,649.04
75%	3,876.40	3,876.40
100%	284,665.79	316,770.75
150%	17,387.82	19,970.25
Off balance sheet exposures		
20%	-	-
50%	-	-
100%	2,760.54	2,760.54
Counter party risk weighted assets in banking books	2,734.17	2,734.17
Counter party risk weighted assets in trading books	-	-
	-	-
Deduction: General loan loss provision [in excess of the amount permitted to be included in Tier 2]	-	-
Total credit risk-weighted assets	**355,426.43**	**390,113.82**
Total market risk-weighted assets	**10,618.86**	**10,618.86**
Total operational risk-weighted assets	**56,517.37**	**63,640.87**
Total risk-weighted assets	**422,562.65**	**464,373.54**

	For the years ended December 31	
	2025	
	SOLO	CONSO
Tier 1 capital		
Paid up common stock	22,499.75	22,499.75
Additional paid-in capital	5,065.06	5,065.06
Retained earnings	44,833.65	44,833.65
Undivided profits	9,152.94	9,152.94
Other Comprehensive Income:		
NUGL on AFS Securities	(662.16)	(662.16)
Actual gains/losses	(607.29)	(607.29)
Cumulative foreign currency translation	(234.22)	(234.22)
Cash Flow Hegde		
Minority interest		
	80,047.72	80,047.72
Deduction from Tier 1 capital		
Total outstanding unsecured credit accommodation to a DOSRI	6.06	6.06
Investments in equity securities	9,896.29	1,279.08
Defined benefit asset	-	-
Deferred income tax	4,727.88	5,293.17
Goodwill and other intangible assets	7,838.83	7,877.16
CET1 capital	**57,578.65**	**65,592.24**
Total Tier 1 capital	**57,578.65**	**65,592.24**
Tier 2 capital		
General loan loss provision	3,899.46	4,319.81
Unsecured subordinated debt / Instruments eligible as Tier 2 capital	-	-
Total Tier 2 capital	**3,899.46**	**4,319.81**
Total qualifying capital	**61,478.11**	**69,912.05**
Capital ratios:		
CET1 capital adequacy ratio	12.51%	12.63%
Tier 1 capital adequacy ratio	12.51%	12.63%
Capital conservation buffer	6.51%	6.63%
Total capital adequacy ratio	13.36%	13.46%

Risk-weighted Assets		
On balance sheet accounts	SOLO	CONSO
20%	1,607.64	1,607.64
50%	42,844.54	42,844.54
75%	3,256.92	3,256.92
100%	320,754.34	370,012.17
150%	17,674.54	20,100.88
Off balance sheet exposures		
20%	-	-
50%	-	-
100%	2,095.07	2,095.07
Counter party risk weighted assets in banking books	1,713.07	1,713.07
Counter party risk weighted assets in trading books	-	-
	-	-
Deduction: General loan loss provision [in excess of the amount permitted to be included in Tier 2]	315.29	-
Total credit risk-weighted assets	**389,630.83**	**441,630.29**
Total market risk-weighted assets	**13,787.90**	**13,787.90**
Total operational risk-weighted assets	**56,778.85**	**63,845.20**
Total risk-weighted assets	**460,197.57**	**519,263.39**

SHAREHOLDERS' INFORMATION

STOCK TRANSFER SERVICE, INC.
34th Floor, Unit D, Rufino Pacific Tower
6784 Ayala Avenue, Makati City
Metro Manila, Philippines
Tel. No.: +632 8403-2410 or 8403-2412
Fax No.: +632 8403-2414

OFFICE OF THE CORPORATE SECRETARY
EastWest Banking Corporation
East Corporate Center
5th Floor, The Beaufort
5th Avenue corner 23rd Street,
Bonifacio Global City, Taguig 1634
6784 Ayala Avenue, Makati City
Metro Manila, Philippines
Tel. No.: +632 8575-3871

For investor-related inquiries,
please write or call:

INVESTOR RELATIONS OFFICE
EastWest Banking Corporation
East Corporate Center
5th Floor, The Beaufort
5th Avenue corner 23rd Street,
Bonifacio Global City, Taguig 1634
Metro Manila, Philippines
Email: IR@eastwestbanker.com

The 2025 Annual and Sustainability Report includes forward-looking statements relating to future events and expectations. These may reference EastWest, its management, or similar topics. Statements outlining the Bank's plans, objectives, or strategies are also considered forward-looking.

These statements inherently involve risks and uncertainties—both known and unknown—which may cause actual outcomes to differ materially from what is expressed or implied.

Forward-looking statements reflect current views or expectations of management and are based on assumptions and information available as of the date of this report. These statements are not guarantees of future performance, and nothing herein should be interpreted as a commitment or assurance of any outcome.

This document is not a prospectus or offering memorandum. It does not constitute an offer to sell, or a solicitation to buy, any securities of the Bank. Such activities may be restricted or unlawful without prior compliance with applicable securities laws in relevant jurisdictions.

This report has not been reviewed or approved by any securities regulator, stock exchange, or legal authority in the Philippines or elsewhere. Readers are encouraged to conduct their own analysis and seek independent advice before making any investment decisions regarding EastWest. Considerations should include the risks, merits, and potential tax, legal, or accounting implications associated with such investments.

SIMPLY SCAN THE QR CODE TO ACCESS THE DIGITAL VERSION OF EASTWEST'S ANNUAL REPORT.

EastWest Corporate Center
The Beaufort, 5th Avenue
corner 23rd Street
Bonifacio Global City
Taguig 1634 Metro Manila, Philippines
www.eastwestbanker.com