EASTWEST BANKING CORPORATION
Sustainability Report 2025

Table of Contents

INTRODUCTION

At EastWest, sustainability is not just a responsibility—it is a fundamental pillar of our success. 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. And that is where meaningful sustainability opportunity lies -- focused on the individual Filipino customer by providing excellent, innovative, and sustainability-as-embedded banking products and solutions that empower them to achieve their financial goals.

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.

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.

Board Oversight on Sustainability

In January 2025, EastWest established its dedicated Sustainability Office. Our Board of Directors (BOD) has main oversight on EastWest's sustainability efforts. The Board is responsible for evaluating sustainability risks, ensuring risk mitigation strategies are in place, and guiding the development of EESG initiatives that align with our business objectives. Beyond oversight, the Board actively participates in establishing sustainability priorities, monitoring impact, and ensuring that sustainability performance is effectively communicated to stakeholders.

In November 2025, the Board of Directors approved the Corporate Sustainability Policy, embedding sustainability oversight at the highest level of the institution. The Sustainability Office is now an oversight under the Risk Management Committee.

Senior Management plays a crucial role in tracking progress, implementing sustainability policies, and ensuring that the Board remains well-informed of both internal and external sustainability developments.

The bank-wide Sustainability Technical Working Group was likewise established, with representation and champions across every major business unit helping implement the bank' sustainability policy and program execution.

Refreshed Framework and new Sustainability 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.

Diagram 1: Sustainability Policy Statements

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? We call that lens **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
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. Sustainability begins here.

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 Reporting Framework

EastWest is also preparing to align our sustainability key performance indicators with the upcoming Integrated Financial Reporting Standards (IFRS) that takes into consideration the general disclosures (S1) and climate-related disclosures. By aligning with these standards, we strengthen our ability to identify risks, unlock new opportunities, and enhance resilience in an evolving business landscape. In the meantime, the bank uses the reporting standard of the globally recognized Global Reporting Initiative (GRI) Framework that allows us to monitor and share our progress with transparency, accountability, and responsibility.

Transparency is a key pillar of our sustainability journey. We are committed to openly sharing relevant information on our sustainability performance and EESG initiatives, ensuring that our internal and external stakeholders remain well-informed and engaged. We are committed to transparent and proactive engagement with stakeholders, ensuring that their perspectives and expectations are integrated into our reporting processes and sustainability strategy. By fostering open dialogue, we strengthen trust, build long-term relationships, and enhance our ability to deliver impactful, sustainable solutions that contribute to the financial well-being of individuals and communities alike.

Sustainability Governance

We uphold strong corporate governance and risk management principles, embedding sustainability into our organizational culture. Our governance structure ensures that sustainability is embedded in decision-making, risk management, and operational execution, allowing us to balance profitability with positive impact.

This commitment is reflected in our Employee Code of Discipline and Ethics (Code of Conduct), Whistleblowing Policy, Ethics-Direct initiative, Equal Opportunity Policy, Consumer Protection Program, and Employee Grievance Mechanism. Through these policies, we foster an environment of integrity, fairness, and ethical business conduct, ensuring that sustainability is not just a goal but a way of doing business.

Our Environmental and Social Risk Management System (ESRMS) and Credit Risk Management System (CRMS) are key enablers in identifying and managing environmental and social risks within our credit operations. These systems will help establish clear sustainability objectives and targets, ensuring that lending practices align with sustainable development principles.

Additionally, our Operational Risk Management System (ORMS) will provide critical insights into operational resilience and the potential impact of environmental and social risks on the Bank's day-to-day functions. Through continuous monitoring, we aim to enhance preparedness, minimize risk exposure, and fortify long-term business sustainability.

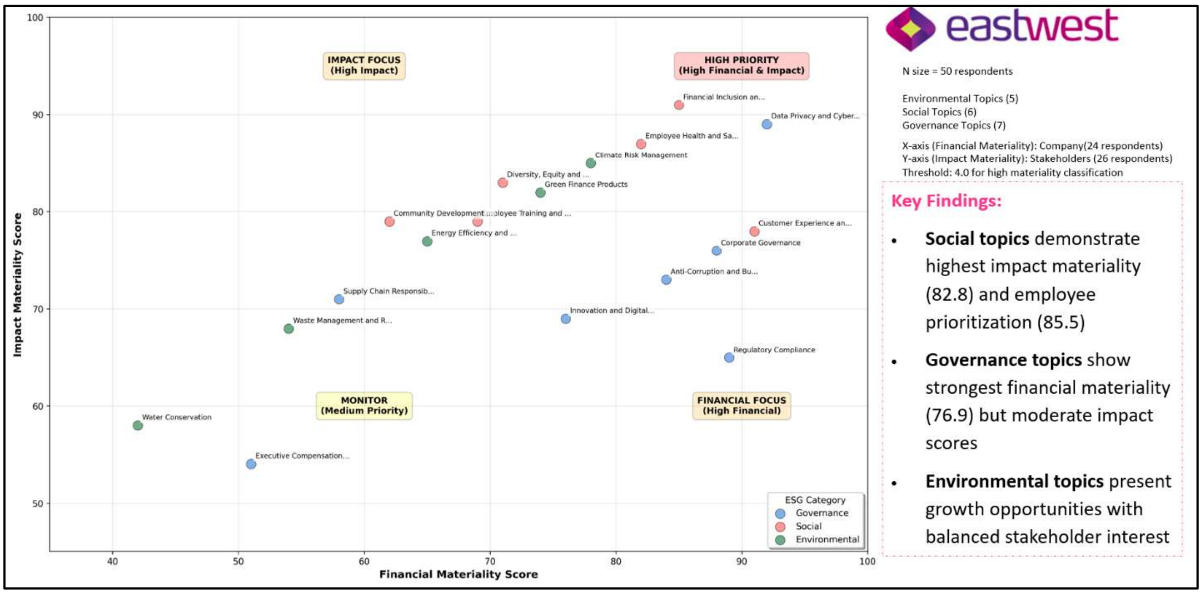
To strengthen accountability, our Internal Audit and Compliance Divisions conducts independent reviews and regular testing of our sustainability initiatives. Risks are actively monitored, and control measures are swiftly implemented to mitigate any emerging challenges.

Stakeholder Engagement and Material Sustainability Topics

Sustainability is a shared responsibility, and meaningful stakeholder engagement is central to our materiality assessments and strategic planning. By actively engaging with our customers, employees, investors, regulators, and community partners, we create collaborative opportunities that drive positive change and shared value. We recognize that listening to and addressing the concerns of our stakeholders is essential in refining our sustainability roadmap.

From April to July 2025, the Sustainability Office conducted a materiality assessment to refresh the one conducted in 2019. We consulted with key stakeholders across the organization and its broader ecosystem. 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.

Diagram 2: 2025 MATERIALITY RESULT



The key material topics derived from that exercise are: data privacy, financial inclusion, employee development, corporate governance, ESG risk management, and sustainable economic value creation.

Table 1: Stakeholder Engagement and Key Concerns		
Key Stakeholder	Concerns	Responses/Channels of Engagement
Employees	- Employee headcount, competencies, and engagement	- Learning and development programs, including online training, on-the-job training, job rotation, coaching/mentoring, and external seminars/workshops.
	- Occupational health and safety	- Competitive salary and benefits
	- Remote work support	- Work-from-home arrangements
Customers	- Consumer protection	- Provision of online banking tools and digital solutions
	- Data privacy	- Development of innovative products and services
	- Service reliability	- e-Statements of Account
	- Health and safety	- Cybersecurity program
	- Online banking reliability	- Data privacy training for employees
	- ATM cash availability	
	- Branch/Store accessibility	
Regulators	- Regulatory compliance	- Compliance with permit renewals and mandatory disclosures/reports
	- Transparency	- Regular engagement with regulatory bodies
	- Good governance	- Implementation of governance best practices
Industry Peers & Investors	- Regulatory risk	- Risk monitoring and management frameworks
	- Emerging regulatory risks	- Transparent corporate disclosures
	- Business risks	- Adherence to industry best practices

	- Risk management	
	- Corporate disclosures	
Local Community & Environment	- Local community concerns	- Community social investments and outreach programs
	- Environmental impact	- Relationship management with key local stakeholders
	- Paper consumption	- Environmental sustainability initiatives, including reduced paper consumption and carbon footprint management
	- Carbon footprint	
	- Common advocacies	

Economic Value Creation

EastWest's business operations play a crucial role in driving economic growth while fostering a more sustainable financial ecosystem. Through our retail banking and consumer lending services, we generate meaningful economic value by providing loan assistance to teachers, families, and workers, ensuring they have access to financial resources that support their goals.

Additionally, we contribute to the economy through job creation, competitive wages and salaries, payments to suppliers, operational expenditures, and, most importantly, tax contributions to the Philippine government.

In 2025, EastWest delivered a strong, record-breaking performance with ₱9.22 billion in net income – the highest in its our 31-year history. This performance was supported by continued growth across core businesses. Credit cards business grew by 40%, one of the highest in the industry; personal loans grew by 27%; teachers salary loans posted Php91 billion with a 14% growth. The bank's CASA grew by 14%, double the industry of 6%, reflecting deeper client relationships and increased confidence in the way we serve.

The banking landscape is evolving rapidly. Traditional banks, digital players, and fintechs are all competing aggressively in consumer lending—creating opportunity, but also increasing pressure and volatility across the industry. At the same time, our country continues to navigate economic ups and downs.

To emerge successful, we must remain steadfast in our efforts to build our competitive advantages. We have pushed our digital capabilities. Our digital penetration rate continues to trend upwards at an impressive 51%, where more than a million of our customers are in our digital channels today.

While we show success today, we need to continue building our other engines of growth for tomorrow – pushing our corporate and SME loans, along with secured loans, and harnessing automation and AI opportunities to increase productivity and better serve our clients.

Environmental Performance

EastWest and its subsidiaries have maintained a strong track record of compliance, with no recorded violations or regulatory infractions related to environmental policies

Our primary environmental impact stems from energy and water consumption, as well as waste generation with an ongoing focus on paperless transactions and lessening carbon footprint via encouraging our customers to avail of electronic statement of account.

Our headquarters and satellite offices source water from the East Zone water utility concessionaire, while The Beaufort receives its water supply from the Angat-Ipo-La Mesa dams, a sustainable surface water body replenished by annual rainfall. Wastewater generated from headquarters operations is efficiently collected and treated through the Bonifacio Global City (BGC) sewerage system, ensuring responsible waste disposal.

In 2025, EastWest Bank's continued shift to **electronic Statements of Account (eSOA)** delivered a meaningful environmental benefit by avoiding the resource and emissions footprint of traditional paper-based statements. Based on an average of **145,000 eSOA customers per month,** receiving statements **monthly**, the program helped prevent the production and use of large volumes of printed materials and mailing envelopes that would otherwise have been required for physical statement distribution.

Because paper statements would have required **printing, enveloping, and motorcycle courier delivery**, eSOA adoption also avoided emissions associated with last-mile logistics. The Bank estimates that eSOA adoption in 2025 resulted in **approximately 2,691 tCO_2e of avoided emissions,** driven primarily by avoided courier delivery activity and complemented by avoided material production for paper and envelopes.

Social Performance-People

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:

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)*

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.

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.

Equal Opportunities and Career Growth

At EastWest, we are committed to fostering a merit-based culture where every employee has the opportunity to advance and thrive. Our promotion process is structured to ensure fairness, recognizing individuals based on job scope, organizational impact, consistent performance, tenure, and leadership potential. Employees who demonstrate the capabilities and readiness to take on greater responsibilities are given opportunities to grow within the organization.

Our approach to career progression is rooted in objectivity and equity. Promotions are granted solely on merit, ensuring that gender, background, or any other unrelated factors do not influence advancement. We take pride in our commitment to diversity and inclusion, as reflected in our promotion data.

By championing diversity, equity, and inclusion, EastWest continues to attract and retain top-caliber professionals. We cultivate an environment where employees feel valued, supported, and empowered—one that enables them to achieve their career aspirations while driving the Bank's continued success.

Competitive Salaries and Comprehensive Benefits

We ensure that our full-time employees receive competitive compensation, with salaries above the statutory minimum wage in the National Capital Region and an 8% premium in provincial areas.

Beyond base pay, we provide a comprehensive benefits package designed to promote the well-being, financial security, and career growth of our employees. Our benefits include healthcare coverage, loan assistance, and leave entitlements, ensuring that our workforce is supported in all aspects of their professional and personal lives.

We also recognize and reward outstanding performance through merit increases, spot incentives, and structured recognition programs like merit-based salary adjustments and profit-sharing proceeds, alongside selective salary alignments to further support employee growth and financial stability.

By continuously investing in our people, we reinforce our commitment to creating a workplace where employees feel valued, motivated, and empowered to excel.

Labor-Management Relations and Employee Engagement

We are committed to fostering harmonious and productive labor-management relations by ensuring open communication and collaboration between employees and leadership. Our Employee Relations Council (ERC) serves as a vital platform for dialogue, with cross-functional and cross-rank representation to address employee concerns and enhance workplace policies.

While we do not have collective bargaining agreements, we prioritize transparent and inclusive consultation processes. Eastwest is known for our effective Employee Relations Council, which is instrumental running effective employee feedback mechanism that also acts as our avenue for employee engagement, among other human resources programs. We conduct consultation meetings with employees, ensuring that their voices were heard and considered in shaping employee-related policies. By maintaining a culture of engagement, respect, and proactive communication, we strengthen our work environment and reinforce EastWest's commitment to employee well-being and shared success.

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.

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.

Below are the key Health and Safety programs implemented by the Bank to safeguard and enhance the well-being of EastWesters:

1. Emergency Response Procedure (ERP)
2. Annual Emergency Response and Safety Trainings
3. Drug-Free Workplace
4. TB-Free Workplace
5. Medical Emergency Response
6. Hepatitis B Awareness
7. Breast Feeding Program
8. Sexual Harassment Awareness
9. Family Welfare
10. Environmental Safety and Health
11. Health and Safety Advisories thru Intranet and Marketing Communication
12. Medical Specialists Services
13. Wellness Fairs
14. Business Continuity Management
15. Travel and Flu Pandemic Policy
16. HIV/AIDS
17. Cervical Cancer Vaccination Awareness
18. Flu Vaccination
19. Responsible Smoking Campaign
20. Employee OSH Orientation
21. Fitness Programs
22. Annual Physical examination
23. Personal Sanitation and Hygiene
24. Hybrid work arrangement
25. Mandatory Occupational Safety and Health
26. (OSH) Orientation of New Hires
27. Deployment of Certified Safety Officers foe each office and store
28. Deployment of Certified Occupational Aiders for each office and store

Labor Standards and Human Rights

EastWest upholds a workplace where fairness, equality, and human rights are not just principles but practices deeply embedded in daily operations. Discrimination in any form has no place in the organization. Strict compliance with labor laws and regulations ensures that policies prohibiting forced labor, child exploitation, and any breach of fundamental rights are firmly upheld.

To strengthen these standards, EastWest has established five key policies:

1. ***Anti-Sexual Harassment Policy* –** Establishes a safe and respectful work environment by preventing and addressing harassment in the workplace, with clear mechanisms for reporting and resolution.
2. ***Code of Discipline and Ethics Policy* –** Serves as a framework for promoting integrity, professionalism, and adherence to ethical and workplace standards. Strict disciplinary measures are enforced against violations of labor laws and human rights.

3. ***Compensation Policy –*** Ensures fair and competitive employee compensation that meets or exceeds industry standards and legal requirements.
4. ***Employment Policy –*** Guarantees equal employment opportunities based on merit and qualifications, ensuring compliance with the Fit and Proper Rule under BSP's Manual of Regulations for Banks.
5. ***Health and Wellness Policy –*** Supports various employee well-being programs, including but not limited to:
    - *Drug Prevention Program* – Advocates a drug-free workplace through education and awareness campaigns.
    - *HIV and AIDS Awareness Program* – Provides health information and support systems for affected employees.
    - *Breastfeeding Support Program* – Encourages and facilitates breastfeeding-friendly workplace initiatives.
    - *Workplace Health and Safety Program* – Ensures a safe, hazard-free environment for all employees.

Succession

EastWest has a robust succession planning policy and implementation framework designed to ensure a continuous pipeline of skilled and capable leaders ready to step into key roles as the organization grows and evolves. This structured approach guarantees that talent development aligns with business objectives, enabling a seamless transition for critical positions and emerging business opportunities.

ANNEX 1: Sustainability Framework and Key Performance Indicators

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)***	₱50.99 billion total operating revenues ₱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: *Employee wages and benefits* *Payments to suppliers and other operating costs* *Dividends given to stockholders and interest payments to lenders (does not include principal debt payments)* *Taxes paid to government*	₱25.77 billion *₱8.81 billion* *₱13.06 billion* *₱1.53 billion* *₱2.37 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.
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; ₱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)	₱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.

E — EMPOWERING EASTWEST BANKERS

Sustainability happens through people. When our bank employees 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 ppositioning 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	₱437.84 billion in total deposits, up 13.3% year on year	Demonstrates continued depositor's trust on EastWest Bank
CASA Funding Base	₱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); ₱1+ billion fee revenue target achieved	Generates recurring, sustainable fee income while deepening client relationships.
Consumer Lending	Credit Cards ₱102.74 billion; Auto Loans ₱94.39 billion; Mortgage Loans ₱19.67 billion; Personal & Salary Loans ₱12.94 billion; Teacher salary loans ₱90.89 billion	Consumer loan leadership demonstrates EastWest's capacity to scale financial inclusion products at national scope.
Corporate Lending	₱61.717 billion	

Annex 2: ***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**		
By gender	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**	**TOTAL**
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

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