COVER SHEET

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S.E.C. Registration Number

E A S T W E S T B A N K I N G C O R P O R A T I O N

(Company's Full Name)

T H E B E A U F O R T , 5 T H A V E N U E C O R .

2 3RD S T . B O N I F A C I O G L O B A L C I T Y ,

T A G U I G C I T Y

(Business Address: No. Street City / Town / Province)

ATTY. AMY BELEN R. DIO	8575-3805
Contact Person	Company Telephone Number

1 2	3 1	**EW - Integrated Annual Corporate Governance Report**	0 5	2 9
Month	Day	FORM TYPE	Month	Day

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Secondary License Type, if Available

M S R D	
Dept. Requiring this Doc.	Amended Articles Number/Section

Total Amount of Borrowings

Total No. of Stockholders	Domestic	Foreign

To be accomplished by SEC Personnel concerned

File Number

LCU

Document I.D.

Cashier

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SEC FORM – I-ACGR

INTEGRATED ANNUAL CORPORATE GOVERNANCE REPORT

1. For the fiscal year ended: **December 31, 2025**

2. SEC Identification Number: **AS94002733** 3. BIR Tax Identification No.: **003-921-057**

4. Exact name of issuer as specified in its charter: **EAST WEST BANKING CORPORATION**

5. **Philippines**
   Province, Country or other jurisdiction of incorporation or organization

6. (SEC Use Only)
   Industry Classification Code:

7. **The Beaufort, 5th Avenue corner 23rd street, Bonifacio Global City, Taguig City**
   Address of principal office
   1200
   Postal Code

8. **+632 – 8575 – 3805**
   Issuer's telephone number, including area code

9. ....
   Former name, former address, and former fiscal year, if changed since last report.

2025 INTEGRATED ANNUAL CORPORATE GOVERNANCE REPORT			
	COMPLIANT/ NONCOMPLIANT	**ADDITIONAL INFORMATION**	**EXPLANATION**
The Board's Governance Responsibilities			
Principle 1: The company should be headed by a competent, working board to foster the long- term success of the corporation, and to sustain its competitiveness and profitability in a manner consistent with its corporate objectives and the long- term best interests of its shareholders and other stakeholders.			
Recommendation 1.1			
1. Board is composed of directors with collective working knowledge, experience or expertise that is relevant to the company's industry/sector.	**COMPLIANT**	The Bank's Board of Directors is composed of eleven (11) directors, all of whom comply with the qualification, fit and proper, and other eligibility requirements prescribed under applicable regulations of the Bangko Sentral ng Pilipinas (BSP), Securities and Exchange Commission (SEC), and Philippine Stock Exchange (PSE). The Board of Directors possesses a diverse mix of knowledge, professional experience, expertise, skills, background, and moral standing in the community, which collectively enhances the Board's effectiveness in providing oversight and guidance to the Bank. The members of the Board of Directors are individually and collectively qualified, fit and proper, possessing the competence, integrity, experience, and independence of mind necessary to effectively discharge their duties and responsibilities and to provide sound oversight and strategic direction aligned with the Bank's needs and regulatory expectations. References: 1. Manual on Corporate Governance – Section 2.2, Composition of the Board of Directors, page 5 https://www.eastwestbanker.com/about-us/corporate-governance 2. List and Profiles of the Members of the Board of Directors - https://www.eastwestbanker.com/about-us/corporate-structure 3. Definitive Information Statement for the Annual Stockholders' Meeting (SEC Form 20-IS, 2026) – Part I, Item 5 (Directors and Executive Officers), pages 5 to 9 (Profile of Directors) https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	
2. Board has an appropriate mix of competence and expertise.	**COMPLIANT**		
3. Directors remain qualified for their positions individually and collectively to enable them to fulfill their roles and responsibilities and respond to the needs of the organization.	**COMPLIANT**		
Recommendation 1.2			
1. Board is composed of a majority of nonexecutive directors.	**COMPLIANT**	Out of the eleven (11) members of the Board of Directors, nine (9), or 82%, are Non-Executive Directors, who are not involved in the day-to-day management of the Bank's operations. This ensures that the Board is composed primarily of non-executive directors, providing effective independent oversight. Of the eleven (11) directors, five (5), or 45%, are Independent Directors. References: 1. Manual on Corporate Governance – Section 2.2, Composition of the Board of Directors, page 5 https://www.eastwestbanker.com/about-us/corporate-governance 2. List and Profiles of the Members of the Board of Directors - https://www.eastwestbanker.com/about-us/corporate-structure 3. Definitive Information Statement for the Annual Stockholders' Meeting (SEC Form 20-IS, 2026) – Part I, Item 5 (Directors and Executive Officers), pages 5 to 9 (Profile of Directors) https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	

2025 INTEGRATED ANNUAL CORPORATE GOVERNANCE REPORT			
	COMPLIANT/ NONCOMPLIANT	**ADDITIONAL INFORMATION**	**EXPLANATION**
Recommendation 1.3			
1. Company provides in its Board Charter and Manual on Corporate Governance a policy on training of directors.	**COMPLIANT**	As provided in the Bank's Board Charter, which is embedded in the Manual on Corporate Governance, the Bank has adopted a policy on the orientation and continuing training of directors. First-time directors are required to undergo the prescribed orientation and corporate governance training, while all members of the Board are expected to participate in continuing corporate governance training programs to ensure that they remain competent, informed of regulatory developments, and able to effectively discharge their governance responsibilities. Reference: 1. Manual on Corporate Governance – Section VI. Training on Corporate Governance, page 55 https://www.eastwestbanker.com/about-us/corporate-governance	
2. Company has an orientation program for first time directors.	**COMPLIANT**	First time directors are given an orientation/briefing about the Bank including among others, its products and services, the organization structure including the Committees. Kits are also distributed containing, among others, the latest Annual Report, the Corporate Governance Manual, and the relevant Committee Charters. Reference: 1. Manual on Corporate Governance – Section VI. Training on Corporate Governance, page 55 https://www.eastwestbanker.com/about-us/corporate-governance	
3. Company has relevant annual continuing training for all directors.	**COMPLIANT**	The Bank conducted its Annual Corporate Governance Seminar on December 10, 2025, which was facilitated by the Center for Global Best Practices (CGBP). The seminar forms part of the Bank's continuing efforts to ensure that the Board of Directors and Senior Management remain competent, well-informed, and effective in providing strategic direction, safeguarding stakeholder rights, and ensuring the prudent and profitable conduct of the Bank's business. The corporate governance training program covered key and emerging governance topics, including cybersecurity as a governance and risk imperative, updates on anti-money laundering laws and regulations, responsible use of artificial intelligence for good governance, and sustainability and risk management.	
Recommendation 1.4			
1. Board has a policy on board diversity.	**COMPLIANT**	The Bank has a clear policy on Board diversity as provided in its Manual on Corporate Governance. The Manual recognizes board diversity as an essential element in maintaining competitiveness and achieving long-term growth and sustainability. In determining Board composition, diversity considerations include professional experience, skills, knowledge, background, and moral standing in the community, without discrimination on the basis of gender, age, or ethnic, political, religious, or cultural background. For 2025, the Board is composed of eleven (11) directors, six (6) of whom are female directors, demonstrating the Bank's commitment to fostering diversity at the Board level. References: 1. Manual on Corporate Governance – Section 2.2, Composition of the Board of Directors, page 5 https://www.eastwestbanker.com/about-us/corporate-governance 2. List and Profiles of the Members of the Board of Directors - https://www.eastwestbanker.com/about-us/corporate-structure	
Optional: Recommendation 1.4			

2025 INTEGRATED ANNUAL CORPORATE GOVERNANCE REPORT

	COMPLIANT/ NONCOMPLIANT	ADDITIONAL INFORMATION	EXPLANATION
1. Company has a policy on and discloses measurable objectives for implementing its board diversity and reports on progress in achieving its objectives.	**COMPLIANT**	The Bank has adopted a policy on Board diversity under Section 2.2 (Composition of the Board of Directors) of its Manual on Corporate Governance, which recognizes increasing diversity at the Board level as an essential element in maintaining competitiveness and achieving long-term growth and sustainability. In determining Board composition, the policy considers professional experience, skills, knowledge, background, and moral standing in the community, and expressly provides that the Bank does not discriminate on the basis of gender, age, or ethnic, political, religious, or cultural background. The Bank implements this policy through measurable diversity indicators, including gender representation at the Board level, and discloses its Board diversity composition and progress annually in its Annual Report, Sustainability Report and Definitive Information Statement, which are publicly available. References: 1. Corporate Governance page - https://www.eastwestbanker.com/about-us/corporate-governance 2. Annual and Sustainability Reports - https://www.eastwestbanker.com/about-us/investor-relations/annual-report 3. SEC Filings - https://www.eastwestbanker.com/about-us/investor-relations/sec-filings	
Recommendation 1.5			
1. Board is assisted by a Corporate Secretary.	**COMPLIANT**	The Board of Directors is assisted by a Corporate Secretary, who supports the Board in the discharge of its governance, administrative, and fiduciary responsibilities, in accordance with the Bank's Manual on Corporate Governance. The Corporate Secretary is responsible for ensuring that Board procedures are observed, meetings are properly conducted, and corporate records are duly maintained. The Bank's Corporate Secretary is Atty. Benedicto M. Valerio, Jr. The positions of Corporate Secretary and Chief Compliance Officer are held by separate individuals, consistent with the Bank's corporate governance framework and regulatory expectations to maintain independence and avoid conflicts of interest. The Bank's Chief Compliance Officer is Atty. Amy Belen R. Dio, who is distinct from the Corporate Secretary. In accordance with the Bank's Manual on Corporate Governance, the Corporate Secretary is not a member of the Board of Directors, thereby preserving the objectivity and independence of the position and supporting effective Board governance. References: 1. Manual on Corporate Governance – Section 6, Corporate Secretary, page 38-39 https://www.eastwestbanker.com/about-us/corporate-governance 2. Profile of Corporate Secretary - https://www.eastwestbanker.com/about-us/corporate-structure	
2. Corporate Secretary is a separate individual from the Compliance Officer.	**COMPLIANT**		
3. Corporate Secretary is not a member of the Board of Directors.	**COMPLIANT**		
4. Corporate Secretary attends training/s on corporate governance.	**COMPLIANT**	The Corporate Secretary attended a Corporate Governance Training on December 10, 2025, as part of continuing efforts to keep abreast of developments in corporate governance standards and best practices and to effectively support the Board in the discharge of its duties and responsibilities.	
Optional: Recommendation 1.5			
1. Corporate Secretary distributes materials for board meetings at least five business days before scheduled meeting.	**COMPLIANT**	The Corporate Secretary ensures that Board meeting materials are made available to the members of the Board of Directors at least five (5) business days prior to the scheduled meeting. Such materials are uploaded and circulated through the Bank's secure SharePoint platform, allowing the Board sufficient time to review matters for consideration.	
Recommendation 1.6			

2025 INTEGRATED ANNUAL CORPORATE GOVERNANCE REPORT			
	COMPLIANT/ NONCOMPLIANT	ADDITIONAL INFORMATION	EXPLANATION
1. Board is assisted by a Compliance Officer.	**COMPLIANT**	The Board of Directors is assisted by a Chief Compliance Officer (CCO), who is the senior officer appointed by the Board to oversee and coordinate the implementation of the Bank's Compliance Program on a full-time basis. The CCO is responsible for the identification, monitoring, and control of compliance risks and ensures the Bank's adherence to applicable laws, regulations, and regulatory expectations. The Bank's Chief Compliance Officer is Atty. Amy Belen R. Dio, who holds the rank of First Vice President. The Chief Compliance Officer functionally reports to the Board of Directors through the Corporate Governance and Compliance Committee, consistent with the Bank's corporate governance framework. References: 1. Manual on Corporate Governance – Section 7, Chief Compliance Officer, pages 39–40 https://www.eastwestbanker.com/about-us/corporate-governance 2. Definitive Information Statement for the Annual Stockholders' Meeting (SEC Form 20-IS, 2026) – Part I, Item 5 (Directors and Executive Officers), page 13 (Profile of CCO) https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	
2. Compliance Officer has a rank of Senior Vice President or an equivalent position with adequate stature and authority in the corporation.	**COMPLIANT**	The Bank has appointed Atty. Amy Belen R. Dio, who holds the rank of First Vice President, as Chief Compliance Officer, effective December 1, 2021, and whose appointment was confirmed by the Bangko Sentral ng Pilipinas on February 23, 2022. Under the Bank's corporate structure, officers with the rank of Assistant Vice President and above are considered senior officers. As such, the Chief Compliance Officer, together with other heads of governance units, is vested with adequate stature and authority to effectively discharge compliance oversight functions. The Chief Compliance Officer directly reports to the Board of Directors through the Corporate Governance and Compliance Committee, consistent with regulatory expectations.	
3. Compliance Officer is not a member of the board.	**COMPLIANT**	The Chief Compliance Officer is not a member of the Board. References: 1. Manual on Corporate Governance – Section 7, Chief Compliance Officer, pages 39–40 https://www.eastwestbanker.com/about-us/corporate-governance 2. List and Profiles of the Members of the Board of Directors - https://www.eastwestbanker.com/about-us/corporate-structure	
4. Compliance Officer attends training/s on corporate governance.	**COMPLIANT**	The Chief Compliance Officer attended a Corporate Governance Training on December 10, 2025, as part of continuing efforts to enhance her understanding of corporate governance principles, regulatory expectations, and best practices, and to effectively perform compliance oversight functions.	

2025 INTEGRATED ANNUAL CORPORATE GOVERNANCE REPORT

	COMPLIANT/ NONCOMPLIANT	ADDITIONAL INFORMATION	EXPLANATION
Principle 2: The fiduciary roles, responsibilities and accountabilities of the Board as provided under the law, the company's articles and by-laws, and other legal pronouncements and guidelines should be clearly made known to all directors as well as to stockholders and other stakeholders.			
Recommendation 2.1			
1. Directors act on a fully informed basis, in good faith, with due diligence and care, and in the best interest of the company.	**COMPLIANT**	The Bank's Manual on Corporate Governance clearly articulates and sets out the governance and oversight responsibilities of the Board of Directors, including the roles, duties, and functions of directors, as well as provisions on Board composition, Board committees, and overall Board governance, subject to the applicable laws and regulations. In accordance with the Manual, directors are required to act on a fully informed basis, in good faith, with due diligence and care, and always in the best interest of the Bank and its stakeholders, and to exercise independent judgment, loyalty, prudence, and integrity in the discharge of their fiduciary duties. The Board affirms compliance with these duties and responsibilities on an annual basis. Reference: 1. Manual on Corporate Governance – Section 4.7, Duties and Responsibilities of a Director, page 34 https://www.eastwestbanker.com/about-us/corporate-governance	
Recommendation 2.2			
1. Board oversees the development, review and approval of the company's business objectives and strategy.	**COMPLIANT**	As provided in the Bank's Manual on Corporate Governance, the Board of Directors is the highest governing body of the Bank, elected from among the stockholders and vested with the authority to exercise corporate powers, direct the Bank's business, and provide overall stewardship. The Board sets the Bank's overall strategic direction and approves and oversees the implementation of the Bank's strategic objectives, business plans, risk strategy, corporate governance and compliance framework, and corporate values. In carrying out this mandate, the Board holds regular and special meetings to deliberate on senior management's performance vis-à-vis the Bank's strategic plan and annual budget, and to review policies and developments relating to risk management, corporate governance, compliance, and other key operating areas, thereby ensuring that business objectives and strategies are effectively developed, reviewed, approved, and monitored. References: 1. Manual on Corporate Governance – • Section 2.1 – Definition of the Board of Directors, page 4 • Section 2.6 – General Responsibilities of the Board of Directors, page 7 • Section 2.7 – Specific Duties and Functions of the Board of Directors, pages 7–9 https://www.eastwestbanker.com/about-us/corporate-governance	
2. Board oversees and monitors the implementation of the company's business objectives and strategy.	**COMPLIANT**		
Supplement to Recommendation 2.2			
1. Board has a clearly defined and updated vision, mission and core values.	**COMPLIANT**	The Bank has approved vision, mission and corporate values. Reference: 1. Corporate Identity - Mission, Vision and Corporate Values -https://www.eastwestbanker.com/about	

2025 INTEGRATED ANNUAL CORPORATE GOVERNANCE REPORT			
	COMPLIANT/ NONCOMPLIANT	**ADDITIONAL INFORMATION**	**EXPLANATION**
2. Board has a strategy execution process that facilitates effective management performance and is attuned to the company's business environment, and culture.	**COMPLIANT**	The Bank's Board of Directors has in place a strategy execution and oversight process as provided under the Manual on Corporate Governance, which mandates the Board to set the Bank's overall strategic direction and approve and oversee the implementation of strategic objectives and business plans. The Board ensures that management initiatives and performance are aligned with the Bank's business environment, risk profile, regulatory landscape, and corporate culture. In support of effective strategy execution, the Board holds regular and special meetings to assess senior management's performance against the approved strategic plan and annual budget, and to review developments in key areas such as risk management, corporate governance, compliance, and core operations. Through these mechanisms, the Board monitors execution outcomes, provides strategic guidance, and ensures that business strategies remain responsive to internal and external conditions. References: 1. Manual on Corporate Governance – • Section 2.1 – Definition of the Board of Directors, page 4 • Section 2.6 – General Responsibilities of the Board of Directors, page 7 • Section 2.7 – Specific Duties and Functions of the Board of Directors, pages 7–9 https://www.eastwestbanker.com/about-us/corporate-governance	
Recommendation 2.3			
1. Board is headed by a competent and qualified Chairperson.	**COMPLIANT**	The Board of Directors is chaired by Mr. Jonathan T. Gotianun, who presides over the Board and provides leadership in the discharge of its governance and oversight responsibilities. In accordance with the Bank's Manual on Corporate Governance, the Chairperson leads the Board in setting its agenda, ensuring effective Board deliberations, and promoting sound decision-making, transparency, and accountability. The qualifications, role, and responsibilities of the Chairperson are clearly defined in the Manual on Corporate Governance, while the Chairperson's profile and professional background are disclosed in the Bank's public corporate disclosures. References: 1. Manual on Corporate Governance – Section 2.9, Chairperson of the Board of Directors, page 11 https://www.eastwestbanker.com/about-us/corporate-governance 2. Profile of Chairman - https://www.eastwestbanker.com/about-us/corporate-structure 3. Definitive Information Statement for the Annual Stockholders' Meeting (SEC Form 20-IS, 2026) – Part I, Item 5 (Directors and Executive Officers), page 6 (Profile of Chairman) https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	
Recommendation 2.4			

2025 INTEGRATED ANNUAL CORPORATE GOVERNANCE REPORT

	COMPLIANT/ NONCOMPLIANT	ADDITIONAL INFORMATION	EXPLANATION
1. Board ensures and adopts an effective succession planning program for directors, key officers and management.	**COMPLIANT**	The Bank ensures compliance with the SEC's recommendations on Board succession planning and the adoption of a retirement policy for directors and key officers through a combination of structured governance practices and formal policies. The Corporate Governance and Compliance Committee and Rewards and Talent Management Committee oversee the nomination and succession planning for the Board. The Committee operates within a broader succession framework designed to: (1) Maintain structured and ongoing governance processes to identify, assess, and monitor the future leadership needs of the Board; (2) Promote continuity and the transfer of institutional knowledge, ensuring that the Board remains capable of fulfilling its oversight and strategic responsibilities as the Bank evolves; (3) Manage succession risk in a prudent, forward-looking manner, maintaining a pool of qualified and competent candidates aligned with regulatory and governance standards. For directors, the Bank follows a capability-based retirement approach, as set forth in the Corporate Governance Manual. Directors' continuation in office is based on their ongoing ability to effectively discharge their duties. The Corporate Governance and Compliance Committee (CGCC) conducts annual evaluations of each director's performance and suitability to continue serving on the Board. In addition, Independent Directors are subject to the maximum cumulative term limit of nine (9) years in accordance with regulatory requirements. For key officers, the Bank enforces a retirement plan administered by the Human Resources Group. This plan outlines retirement eligibility criteria, age guidelines, and post-retirement benefits, thereby supporting a structured leadership transition and preserving institutional stability. References: 1. Manual on Corporate Governance – • Section 2.3 – Board Nomination and Election, pages 5–6 • Section 2.7 – Specific Duties and Functions of the Board of Directors (Item g – Succession Planning), page 8 • Section 4.6 – Tenure of Directors, page 33 https://www.eastwestbanker.com/about-us/corporate-governance	
2. Board adopts a policy on the retirement for directors and key officers.	**COMPLIANT**		
Recommendation 2.5			
1. Board aligns the remuneration of key officers and board members with long-term interests of the company.	**COMPLIANT**	The Board of Directors ensures that the remuneration of directors and key officers is aligned with the Bank's long-term interests, sustainable performance, and prudent risk management, as provided in the Bank's Manual on Corporate Governance The Bank's remuneration policy, as set out in the Manual on Corporate Governance, establishes a clear link between remuneration and performance, taking into account both corporate and individual performance. This policy applies to directors and officers of the Bank and supports accountability, responsible risk-taking, and the achievement of strategic objectives consistent with the Bank's long-term goals. In accordance with the Bank's corporate governance framework, no director participates in the discussion, deliberation, or decision-making on matters involving his or her own remuneration, thereby ensuring objectivity, transparency, and the avoidance of conflicts of interest. Reference: 1. Manual on Corporate Governance – Section 4.9, Remuneration of Directors (also applicable to Officers of the Bank), page 35 https://www.eastwestbanker.com/about-us/corporate-governance	
2. Board adopts a policy specifying the relationship between remuneration and performance.	**COMPLIANT**		
3. Directors do not participate in discussions or deliberations involving his/her own remuneration.	**COMPLIANT**		
Optional: Recommendation 2.5			

2025 INTEGRATED ANNUAL CORPORATE GOVERNANCE REPORT

	COMPLIANT/ NONCOMPLIANT	ADDITIONAL INFORMATION	EXPLANATION
1. Board approves the remuneration of senior executives.	**COMPLIANT**	The Board approves remuneration of Senior Executives upon hiring or promotion which is based on the Salary Structures of the Bank thru the Rewards and Talent Management Committee. References: 1. Manual on Corporate Governance – • Section 2.6 – General Responsibilities of the Board of Directors, page 7 • Section 3.6 – Rewards and Talent Management Committee, page 24 https://www.eastwestbanker.com/about-us/corporate-governance	
2. Company has measurable standards to align the performance-based remuneration of the executive directors and senior executives with long-term interest, such as claw back provision and deferred bonuses.	**COMPLIANT**	Executive Directors are evaluated based on a combination of the Bank's overall performance and their individual contributions, which serve as the basis for salary adjustments and incentive compensation. Senior executives' performance-based remuneration is likewise assessed using defined performance measures and reviewed at the Board level to ensure consistency with the Bank's approved strategy, risk appetite, and long-term goals. References: 1. Manual on Corporate Governance – • Section 2.6 – General Responsibilities of the Board of Directors, page 7 • Section 3.6 – Rewards and Talent Management Committee, page 24 https://www.eastwestbanker.com/about-us/corporate-governance	
Recommendation 2.6			
1. Board has a formal and transparent board nomination and election policy.	**COMPLIANT**	The Manual on Corporate Governance outlines the process for nominating and electing Directors, including Independent Directors. All nominations must be submitted in writing to the Corporate Governance and Compliance Committee (CGCC), through any of its members or the Corporate Secretary, as provided in the year's Rules on Nomination and Election of Directors. Each nomination must be signed by the nominating stockholder or their authorized representative, include the nominee's written acceptance, and indicate if the nominee is for Independent Director. It must also disclose the nominee's age, education, and work or business experience and affiliations. The CGCC shall pre-screen the qualifications of all nominees and prepare a final list of candidates, identifying those for Independent Director positions. If no nominees are designated as Independent Directors, the CGCC may, by majority vote, endorse qualified individuals who meet regulatory criteria. If there are insufficient nominees, the CGCC may nominate additional candidates to complete the list. Only stockholders are eligible for election as Directors or Independent Directors. The Notice of Stockholders' Meeting includes the official call for nominations from all shareholders. References: 1. Manual on Corporate Governance – Section 2.3 Board Nomination and Election, pages 5–6 https://www.eastwestbanker.com/about-us/corporate-governance 2. Notice of Stockholders' Meetings - https://www.eastwestbanker.com/about-us/investor-relations/notice-of-stockholders-meetings	
2. Board nomination and election policy is disclosed in the company's Manual on Corporate Governance.	**COMPLIANT**		
3. Board nomination and election policy includes how the company accepted nominations from minority shareholders.	**COMPLIANT**		
4. Board nomination and election policy includes how the board shortlists candidates.	**COMPLIANT**		
5. Board nomination and election policy includes an assessment of the effectiveness of the Board's processes in the nomination, election or replacement of a director.	**COMPLIANT**		
6. Board has a process for identifying the quality of directors that is aligned with the strategic direction of the company.	**COMPLIANT**		

2025 INTEGRATED ANNUAL CORPORATE GOVERNANCE REPORT			
	COMPLIANT/ NONCOMPLIANT	**ADDITIONAL INFORMATION**	**EXPLANATION**
Optional: Recommendation to 2.6			
1. Company uses professional search firms or other external sources of candidates (such as director databases set up by director or shareholder bodies) when searching for candidates to the board of directors.		*Optional recommendation only.*	
Recommendation 2.7			
1. Board has overall responsibility in ensuring that there is a group-wide policy and system governing related party transactions (RPTs) and other unusual or infrequently occurring transactions.	**COMPLIANT**	The Board of Directors has overall responsibility for ensuring that the Bank adopts and implements a policy and system governing Related Party Transactions (RPTs) and other unusual or infrequently occurring transactions with related parties. As provided in the Manual on Corporate Governance, the Board establishes the governance framework for managing RPT risks and oversees compliance with applicable laws, regulations, and internal policies to promote fairness, transparency, and accountability. Reference: 1. Manual on Corporate Governance – Section 2.7, Specific Duties and Functions of the Board of Directors, pages 7–9 https://www.eastwestbanker.com/about-us/corporate-governance	
2. RPT policy includes appropriate review and approval of material RPTs, which guarantee fairness and transparency of the transactions.	**COMPLIANT**	The Bank's Related Party Transactions Policy, as set out in the Related Party Transactions Manual, establishes clear procedures for the review and approval of material RPTs. These procedures are designed to ensure that RPTs are conducted at arm's length, on terms no less favorable than those offered to non-related parties, and are subject to appropriate oversight and approval to safeguard the interests of the Bank and its stakeholders. Reference: 1. RPT Manual – Section III.E, Review and Approval of Related Party Transaction https://www.eastwestbanker.com/about-us/corporate-governance/company-policies	
3. RPT policy encompasses all entities within the group, taking into account their size, structure, risk profile and complexity of operations.	**COMPLIANT**	The Bank's RPT policy covers all entities within the Bank's group. This is ensured through a comprehensive definition of related parties and covered transactions, in accordance with the regulations, enabling consistent identification, monitoring, and oversight of RPTs across the group. Reference: 1. RPT Manual – Section II.A. Definition of Related Party https://www.eastwestbanker.com/about-us/corporate-governance/company-policies	
Supplement to Recommendations 2.7			
1. Board clearly defines the threshold for disclosure and approval of RPTs and categorizes such transactions according to those that are considered de minimis or transactions that need not be reported or announced, those that need to be disclosed, and those that need prior shareholder approval. The aggregate amount of RPTs within any twelve (12) month period should be considered for purposes of applying the thresholds for disclosure and approval	**COMPLIANT**	The Board has adopted a clear framework under the Bank's Related Party Transactions (RPT) Manual that defines materiality thresholds, disclosure requirements, and approval levels for RPTs. In addition, aggregate exposure per related party is monitored to ensure transactions remain within approved limits and are subject to appropriate oversight. Reference: 1. RPT Manual Section III.C. Materiality Threshold for Related Party Transactions Section III.E. Review and Approval of Related Party Transactions Section III.I. Disclosure and Reporting https://www.eastwestbanker.com/about-us/corporate-governance/company-policies https://www.eastwestbanker.com/sites/default/files/2024-10/rpt_manual_%28september_2021%29.pdf	

2025 INTEGRATED ANNUAL CORPORATE GOVERNANCE REPORT			
	COMPLIANT/ NONCOMPLIANT	**ADDITIONAL INFORMATION**	**EXPLANATION**
2. Board establishes a voting system whereby a majority of non-related party shareholders approve specific types of related party transactions during shareholders' meetings.	**COMPLIANT**	The Board ensures compliance with BSP Circular No. 895 and Section 132(d)(7)(a) of the MORB, which require that material Related Party Transactions (RPTs) be approved by the Board and subsequently submitted for confirmation by a majority vote of the stockholders. In this process, related parties are excluded from voting, thereby ensuring that approval is effectively made by a majority of non-related party shareholders. As additional safeguards, the Bank maintains a Related Party Transactions Committee, with a majority of independent directors, including the Chairperson, tasked with reviewing and endorsing RPTs prior to Board approval. The Bank likewise has five (5) Independent Directors, exceeding the regulatory minimum, which strengthens independent oversight and promotes fairness, transparency, and objectivity in the approval of RPTs. References: 1. Manual on Corporate Governance – Section 2.7, Specific Duties and Functions of the Board of Directors, pages 7–9 https://www.eastwestbanker.com/about-us/corporate-governance 2. RPT Manual - Section III.E.9, Shareholder Confirmation of Material RPTs https://www.eastwestbanker.com/about-us/corporate-governance/company-policies	
Recommendation 2.8			
1. Board is primarily responsible for approving the selection of Management led by the Chief Executive Officer (CEO) and the heads of the other control functions (Chief Risk Officer, Chief Compliance Officer and Chief Audit Executive).	**COMPLIANT**	The Board of Directors is primarily responsible for the approval of the appointment and selection of the Chief Executive Officer and the heads of the Bank's key control functions, including the Chief Risk Officer, Chief Compliance Officer, and Chief Audit Executive, in accordance with the Bank's Manual on Corporate Governance. The Board exercises this responsibility directly and through its Board-level Committees, which evaluate the qualifications, competence, independence, and fitness of these senior officers prior to endorsement, subject to final Board approval, consistent with regulatory requirements and governance standards. Reports and minutes of the relevant Board Committees are submitted to the Board to ensure effective supervision, accountability, and informed decision-making in the exercise of its performance assessment responsibilities. References: 1. Manual on Corporate Governance – • Section 2.7 – Specific Duties and Functions of the Board of Directors (CEO), Item (j), page 8 • Section 3.2 – Corporate Governance and Compliance Committee (Chief Compliance Officer), Item 6, page 16 • Section 3.3 – Risk Management Committee (Chief Risk Officer), Item 11, page 18 • Section 3.4 – Audit Committee (Chief Audit Executive), Item 9, page 21 https://www.eastwestbanker.com/about-us/corporate-governance	
2. Board is primarily responsible for assessing the performance of Management led by the Chief Executive Officer (CEO) and the heads of the other control functions (Chief Risk Officer, Chief Compliance Officer and Chief Audit Executive).	**COMPLIANT**		
Recommendation 2.9			
1. Board establishes an effective performance management framework that ensures that Management's performance is at par with the standards set by the Board and Senior Management.	**COMPLIANT**	The Board of Directors has established an effective performance management framework under the Bank's Manual on Corporate Governance, which enables the Board to set performance expectations, approve strategic and operational objectives, and oversee Management performance against Board-approved standards and key performance indicators. The Board exercises this oversight directly and with the assistance of the Rewards and Talent Management Committee, which reviews Management performance and provides recommendations to ensure accountability and alignment with the Bank's strategic objectives.	

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	COMPLIANT/ NONCOMPLIANT	**ADDITIONAL INFORMATION**	**EXPLANATION**
2. Board establishes an effective performance management framework that ensures that personnel's performance is at par with the standards set by the Board and Senior Management.	**COMPLIANT**	The Board likewise ensures that an organization-wide performance management system is in place to cascade Board- and Senior Management-approved standards to all personnel. Through this framework, personnel performance is aligned with the Bank's strategy, operational goals, and corporate values, thereby promoting consistency, merit-based evaluation, and sustained organizational performance. References: 1. Manual on Corporate Governance – Section 2.6 – General Responsibilities of the Board of Directors, page 7 Section 3.6 – Rewards and Talent Management Committee, page 24 https://www.eastwestbanker.com/about-us/corporate-governance	
Recommendation 2.10			
1. Board oversees that an appropriate internal control system is in place.	**COMPLIANT**	The Board of Directors oversees the establishment and effectiveness of the Bank's internal control system, ensuring that it is appropriate to the Bank's size, complexity, and risk profile. In accordance with the Manual on Corporate Governance, the Board, with the assistance of the Audit Committee, exercises oversight over internal and external audit functions to safeguard the integrity of financial reporting and the adequacy of internal controls. References: 1. Manual on Corporate Governance – Section 3.4, Audit Committee (External Audit Oversight) https://www.eastwestbanker.com/about-us/corporate-governance	
2. The internal control system includes a mechanism for monitoring and managing potential conflict of interest of the Management, members and shareholders.	**COMPLIANT**	The Bank's internal control system includes mechanisms for identifying, monitoring, and managing conflicts of interest involving Management, members of the Board, officers, and shareholders. As provided in the Manual on Corporate Governance, the Board is responsible for ensuring that appropriate policies and controls are in place to prevent conflicts of interest and to promote transparency, objectivity, and accountability in decision-making. References: 1. Manual on Corporate Governance – Section 2.8 – Internal Control Responsibilities of the Board, pages 10–11 Section III.2 – Conflict of Interest https://www.eastwestbanker.com/about-us/corporate-governance	
3. Board approves the Internal Audit Charter.	**COMPLIANT**	The Board of Directors formally approves the Internal Audit Charter, which defines the authority, independence, scope, and responsibilities of the Internal Audit function. This ensures that internal audit activities are conducted independently and effectively, and that the Board is provided with objective assurance on the adequacy and effectiveness of internal controls, risk management, and governance processes.	
Recommendation 2.11			

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	COMPLIANT/ NONCOMPLIANT	**ADDITIONAL INFORMATION**	**EXPLANATION**
1. Board oversees that the company has in place a sound enterprise risk management (ERM) framework to effectively identify, monitor, assess and manage key business risks.	**COMPLIANT**	The Board of Directors oversees the establishment and effective implementation of a sound enterprise risk management (ERM) framework to ensure that key business risks are systematically identified, monitored, assessed, and managed. As provided under the Bank's Manual on Corporate Governance, the Board is responsible for approving the Bank's risk management framework and ensuring that it remains aligned with the Bank's strategic objectives, risk appetite, and operating environment. The Board's oversight of ERM is further reflected in the Bank's public financial disclosures, which describe the risk management structure and affirm the Board's role in supervising financial and non-financial risk management policies and practices. Through regular reporting and oversight mechanisms, the Board ensures that risk management processes are embedded across the organization and remain responsive to evolving internal and external risks. Reference: 1. Manual on Corporate Governance – Section 2.7 – Specific Duties and Functions of the Board of Directors, Item (e), page 8 https://www.eastwestbanker.com/about-us/corporate-governance	
2. The risk management framework guides the board in identifying units/business lines and enterprise-level risk exposures, as well as the effectiveness of risk management strategies.	**COMPLIANT**	The Bank's enterprise risk management (ERM) framework provides the Board of Directors with a structured basis for identifying, assessing, monitoring, and managing risk exposures at both the business unit and enterprise levels. As provided in the Manual on Corporate Governance, the Board, with the assistance of the Risk Management Committee (RMC), oversees the Bank's risk management policies, frameworks, and strategies to ensure that risks arising from various business lines and operations are properly identified and controlled. Through regular reporting and deliberations at the Board and RMC levels, the Board evaluates the effectiveness of risk management strategies, ensures alignment with the Bank's risk appetite and strategic objectives, and oversees management's actions in addressing material risk exposures. The Board's role in guiding and overseeing risk management across the organization is likewise reflected in the Bank's publicly disclosed financial risk management framework, which describes the governance structure supporting enterprise-wide risk oversight. References: 1. Manual on Corporate Governance – Section 3.3 – Risk Management Committee, pages 17–18 https://www.eastwestbanker.com/about-us/corporate-governance 2. Audited Financial Statements (SEC Form 17-A) - Note 4 – Financial Risk Management Objectives and Policies, Risk Management Structure, Risk Management Committee section https://www.eastwestbanker.com/about-us/investor-relations/sec-filings 3. Definitive Information Statement for the Annual Stockholders' Meeting (SEC Form 20-IS, 2026) – Board Committees – Risk Management Committee, pages 55–58 https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	
Recommendation 2.12			
1. Board has a Board Charter that formalizes and clearly states its roles, responsibilities and accountabilities in carrying out its fiduciary role.	**COMPLIANT**	The Board Charter, as embedded in the Manual on Corporate Governance, clearly formalizes and sets out the roles, responsibilities, authorities, and accountabilities of the Board of Directors in the discharge of its fiduciary duties. The Manual provides the Bank's comprehensive Board governance framework, covering, among others, the Board's composition, duties and responsibilities, committee structure, meeting and quorum requirements, standards of conduct, and provisions on director training, thereby serving as the Board's primary reference in carrying out its oversight, strategic, and	

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	COMPLIANT/ NONCOMPLIANT	ADDITIONAL INFORMATION	EXPLANATION
2. Board Charter serves as a guide to the directors in the performance of their functions.	**COMPLIANT**	training, thereby serving as the Board's primary reference in carrying out its oversight, strategic, and stewardship functions. The Manual on Corporate Governance serves as a practical guide to directors in the performance of their functions and is publicly disclosed and accessible on the Bank's website, ensuring transparency and allowing shareholders, regulators, and other stakeholders to fully understand the Board's governance framework and fiduciary responsibilities. Reference: 1. Manual on Corporate Governance – Section I, Board Governance, pages 4–14 https://www.eastwestbanker.com/about-us/corporate-governance	
3. Board Charter is publicly available and posted on the company's website.	**COMPLIANT**		
Additional Recommendation to Principle 2			
1. Board has a clear insider trading policy.	**COMPLIANT**	The Bank has a clear and formal insider trading policy set out in its Manual on Corporate Governance, which governs the conduct of directors, officers, and employees with respect to the trading of the Bank's securities. The policy expressly prohibits insider trading and the misuse of material non-public information, and prescribes compliance with applicable securities laws, rules, and regulations to promote market integrity, transparency, and investor protection. Reference: 1. Manual on Corporate Governance – Section III.3, Insider Trading, pages 46–47 https://www.eastwestbanker.com/about-us/corporate-governance	
Optional: Principle 2			
1. Company has a policy on granting loans to directors, either forbidding the practice or ensuring that the transaction is conducted at arm's length basis and at market rates.	**COMPLIANT**	The Bank has a clear policy governing the extension of credit to directors under its Related Party Transactions (RPT) Manual, which requires that any loans or credit accommodations granted to directors or related parties be conducted strictly on an arm's-length basis and at prevailing market rates. Such transactions are subject to applicable regulatory requirements and internal controls to ensure fairness, transparency, and the protection of the Bank's interests. Reference: 1. RPT Manual - Section III.A, Guidelines on Arm's Length Terms https://www.eastwestbanker.com/about-us/corporate-governance/company-policies	
2. Company discloses the types of decision requiring board of directors' approval.	**COMPLIANT**	The Company clearly discloses the types of decisions that require Board of Directors' approval in its Related Party Transactions (RPT) Manual. The Manual specifies the categories of RPTs that are subject to review, endorsement, and approval at various levels, including those that require approval by the Board of Directors, based on materiality thresholds and regulatory requirements. Reference: 1. RPT Manual - Section III.E, Review and Approval of Related Party Transactions, pages 25–28 https://www.eastwestbanker.com/about-us/corporate-governance/company-policies	

Principle 3: Board committees should be set up to the extent possible to support the effective performance of the Board's functions, particularly with respect to audit, risk management, related party transactions, and other key corporate governance concerns, such as nomination and remuneration. The composition, functions and responsibilities of all committees established should be contained in a publicly available Committee Charter.

Recommendation 3.1

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	COMPLIANT/ NONCOMPLIANT	**ADDITIONAL INFORMATION**	**EXPLANATION**
1. Board establishes board committees that focus on specific board functions to aid in the optimal performance of its roles and responsibilities.	**COMPLIANT**	The Board of Directors has established Board Committees to assist in the effective discharge of its oversight, governance, and fiduciary responsibilities. As provided in the Bank's Manual on Corporate Governance, these committees are tasked with focusing on specific areas such as audit, risk management, corporate governance and compliance, related party transactions, and rewards and talent management, thereby enabling more focused deliberations and informed Board decision-making. The composition, authority, and responsibilities of each Board Committee are clearly defined in the Manual on Corporate Governance and are likewise disclosed in the Bank's Definitive Information Statement for the Annual Stockholders' Meeting. References: 1. Manual on Corporate Governance – Section 2.7 – Specific Duties and Functions of the Board of Directors (Item i), page 8 Section III – Board Committees, pages 14–26 https://www.eastwestbanker.com/about-us/corporate-governance 2. Definitive Information Statement for the Annual Stockholders' Meeting (SEC Form 20-IS, 2026) – Board Committees section https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	
Recommendation 3.2			
1. Board establishes an Audit Committee to enhance its oversight capability over the company's financial reporting, internal control system, internal and external audit processes, and compliance with applicable laws and regulations.	**COMPLIANT**	The Board has constituted an Audit Committee, in accordance with the Manual on Corporate Governance, to strengthen its oversight over the integrity of financial reporting, the adequacy and effectiveness of internal controls, internal and external audit processes, and compliance with applicable laws, rules, and regulations. References: 1. Manual on Corporate Governance – Section 3.4 – Audit Committee, pages 18–22 https://www.eastwestbanker.com/about-us/corporate-governance 2. Definitive Information Statement for the Annual Stockholders' Meeting (SEC Form 20-IS, 2026) – Board Committees – Audit Committee section https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	
2. Audit Committee is composed of at least three appropriately qualified nonexecutive directors, the majority of whom, including the Chairman is independent.	**COMPLIANT**	The Audit Committee is composed of at least three (3) non-executive directors, a majority of whom, including the Chairperson, are Independent Directors, consistent with regulatory requirements and good corporate governance practices. References: 1. Manual on Corporate Governance – Section 3.4 – Audit Committee, pages 18–22 https://www.eastwestbanker.com/about-us/corporate-governance 2. Definitive Information Statement for the Annual Stockholders' Meeting (SEC Form 20-IS, 2026) – Board Committees – Audit Committee section https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	

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	COMPLIANT/ NONCOMPLIANT	**ADDITIONAL INFORMATION**	**EXPLANATION**
3. All the members of the committee have relevant background, knowledge, skills, and/or experience in the areas of accounting, auditing and finance.	**COMPLIANT**	All members of the Audit Committee possess the relevant qualifications, experience, and expertise in accounting, auditing, finance, and related fields, as required under the Manual on Corporate Governance and disclosed in the Bank's public filings. References: 1. Profile of Directors https://www.eastwestbanker.com/about	
4. The Chairman of the Audit Committee is not the Chairman of the Board or of any other committee.	**COMPLIANT**	The Chairperson of the Audit Committee, Mr. Gregorio Kilayko, is not the Chairperson of the Board of Directors nor the Chairperson of any other Board Committee, ensuring independence and objectivity in the Audit Committee's oversight functions. References: 1. Manual on Corporate Governance – Section 3.4 – Audit Committee https://www.eastwestbanker.com/about-us/corporate-governance 2. Definitive Information Statement for the Annual Stockholders' Meeting (SEC Form 20-IS, 2026) - Board Committees section https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	
Supplement to Recommendation 3.2			
1. Audit Committee approves all non-audit services conducted by the external auditor.	**COMPLIANT**	The Audit Committee exercises oversight over the engagement of the external auditor and approves non-audit services to be rendered by the external auditor to ensure that auditor independence and objectivity are not impaired. This authority and responsibility of the Audit Committee are expressly provided for under the Bank's Manual on Corporate Governance. Reference: 1. Manual on Corporate Governance – Section 3.4, External Audit, Item (6), page 20 https://www.eastwestbanker.com/about-us/corporate-governance	
2. Audit Committee conducts regular meetings and dialogues with the external audit team without anyone from management present.	**COMPLIANT**	The Management Letter (ML) was thoroughly discussed during the Audit Committee meeting allowing the Committee to raise matters directly with the external auditors and exercise independent judgment over audit findings and recommendations. Moreover, a Non-Executive meeting was held last June 2025 without the presence of Management.	
Optional: Recommendation 3.2			

2025 INTEGRATED ANNUAL CORPORATE GOVERNANCE REPORT			
	COMPLIANT/ NONCOMPLIANT	**ADDITIONAL INFORMATION**	**EXPLANATION**
1. Audit Committee meet at least four times during the year.	**COMPLIANT**	The Audit Committee, which is composed of five (5) members, four (4) of whom are Independent Directors, including the Chairperson, meets on a monthly basis in accordance with its mandate and work program. In 2025, the Audit Committee held a total of thirteen (13) meetings, exceeding the minimum meeting frequency requirement. These meetings enabled the Committee to effectively discharge its oversight responsibilities over financial reporting, internal controls, and audit matters. Reference: 1. Definitive Information Statement for the Annual Stockholders' Meeting (SEC Form 20-IS, 2026) – Board Committees – Audit Committee section https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	
2. Audit Committee approves the appointment and removal of the internal auditor.	**COMPLIANT**	The Audit Committee is vested with the authority to approve the appointment, reappointment, and removal of the Internal Auditor, in accordance with the Bank's Manual on Corporate Governance. This responsibility ensures the independence, objectivity, and effectiveness of the Internal Audit function and enables the Audit Committee to exercise proper oversight over internal audit activities. Reference: 1. Manual on Corporate Governance (Revised as of September 2024) – Section 3.4, Audit Committee – Internal Audit, Item (11), page 20 https://www.eastwestbanker.com/about-us/corporate-governance	
Recommendation 3.3			
1. Board establishes a Corporate Governance Committee tasked to assist the Board in the performance of its corporate governance responsibilities, including the functions that were formerly assigned to a Nomination and Remuneration Committee.	**COMPLIANT**	The Board of Directors has established a Corporate Governance and Compliance Committee (CGCC) to assist the Board in the performance of its corporate governance responsibilities. As provided in the Manual on Corporate Governance, the CGCC performs, among others, functions relating to corporate governance oversight, Board nomination and evaluation, remuneration-related governance matters and compliance. References: 1. Manual on Corporate Governance (Revised as of September 2024) – Section 3.2, Corporate Governance and Compliance Committee, pages 15–17 https://www.eastwestbanker.com/about-us/corporate-governance 2. Definitive Information Statement (SEC Form 20-IS, 2026) – Board Committees section https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	

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	COMPLIANT/ NONCOMPLIANT	**ADDITIONAL INFORMATION**	**EXPLANATION**
2. Corporate Governance Committee is composed of at least three members, all of whom should be independent directors.	**COMPLIANT**	The Bank ensures compliance with Section 133 of the MORB on the Corporate Governance Committee that "The committee shall be composed of at least three (3) members of the board of directors who shall all be non-executive directors, majority of whom shall be independent directors, including the chairperson. " The Corporate Governance and Compliance Committee is composed of four (4) members, three (3) of whom are Independent Directors, including the Chairperson. In 2025, the Members of the CGCC are: Chairperson: Armando L. Suratos (Independent Director) Members: • Cristina Q. Orbeta (Independent Director) • Jose Maria G. Hofilena (Independent Director) • Jonathan T. Gotianun (Non-Executive Director) References: 1. Manual on Corporate Governance (Revised as of September 2024) – Section 3.2, Corporate Governance and Compliance Committee, pages 15–17 https://www.eastwestbanker.com/about-us/corporate-governance 2. Definitive Information Statement (SEC Form 20-IS, 2026) – Board Committees section https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	
3. Chairman of the Corporate Governance Committee is an independent director.	**COMPLIANT**	The Chairperson of the Corporate Governance and Compliance Committee is an Independent Director, which ensures independent leadership and reinforces the Committee's ability to exercise objective oversight over corporate governance and related matters. References: 1. Manual on Corporate Governance (Revised as of September 2024) – Section 3.2, Corporate Governance and Compliance Committee, pages 15–17 https://www.eastwestbanker.com/about-us/corporate-governance 2. Definitive Information Statement (SEC Form 20-IS, 2026) – Board Committees section https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	
Optional: Recommendation 3.3			
1. Corporate Governance Committee meet at least twice during the year.	**COMPLIANT**	In 2025, the Committee met on a monthly basis and held a total of thirteen (13) meetings, exceeding the recommendation of at least two meetings during the year. These meetings enabled the Committee to adequately carry out its oversight responsibilities on corporate governance, compliance, Board evaluation, and related matters. References: 1. Definitive Information Statement (SEC Form 20-IS, 2026) – Compliance with Governance Practices – Corporate Governance and Compliance Committee section https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf 2. Manual on Corporate Governance – Section 3.2, Corporate Governance and Compliance Committee, Section V (Meetings), pages 15–17 https://www.eastwestbanker.com/about-us/corporate-governance	
Recommendation 3.4			

2025 INTEGRATED ANNUAL CORPORATE GOVERNANCE REPORT			
	COMPLIANT/ NONCOMPLIANT	**ADDITIONAL INFORMATION**	**EXPLANATION**
1. Board establishes a separate Board Risk Oversight Committee (BROC) that should be responsible for the oversight of a company's Enterprise Risk Management system to ensure its functionality and effectiveness.	**COMPLIANT**	The Bank has established a Risk Management Committee, a Board-level Committee which oversees the Bank's risk management system. References: 1. Manual on Corporate Governance – Section 3.3, Risk Management Committee, pages 15–17 https://www.eastwestbanker.com/about-us/corporate-governance 2. Definitive Information Statement (SEC Form 20-IS, 2026) – Board Committees section https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	
2. BROC is composed of at least three members, the majority of whom should be independent directors, including the Chairman.	**COMPLIANT**	The Risk Management Committee is composed of three (3) members of the Board, all of whom are independent directors, including the Chairperson. References: 1. Manual on Corporate Governance – Section 3.3, Risk Management Committee, pages 15–17 https://www.eastwestbanker.com/about-us/corporate-governance 2. Definitive Information Statement (SEC Form 20-IS, 2026) – Board Committees section https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	
3. The Chairman of the BROC is not the Chairman of the Board or of any other committee.	**COMPLIANT**	The Risk Management Committee is chaired by Director Cristina Orbeta, who is distinct from the Chairman of the Board. In addition, the Chairperson of the Risk Management Committee does not concurrently serve as Chairperson of any other Board Committee. References: 1. Manual on Corporate Governance – Section 3.3, Risk Management Committee, pages 15–17 https://www.eastwestbanker.com/about-us/corporate-governance 2. Definitive Information Statement (SEC Form 20-IS, 2026) – Board Committees section https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	
4. At least one member of the BROC has relevant thorough knowledge and experience on risk and risk management.	**COMPLIANT**	The members of the Risk Management Committee possess relevant expertise and experience in risk management, finance, and oversight functions necessary to effectively discharge their responsibilities. References: 1. Manual on Corporate Governance – Section 3.3, Risk Management Committee, pages 15–17 https://www.eastwestbanker.com/about-us/corporate-governance 2. Definitive Information Statement (SEC Form 20-IS, 2026) – Board Committees section https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	
Recommendation 3.5			
1. Board establishes a Related Party Transactions (RPT) Committee, which is tasked with reviewing all material related party transactions of the company.	**COMPLIANT**	The Bank has established a Related Party Transactions (RPT) Committee, which is tasked with reviewing material related party transactions to ensure that these are conducted on an arm's length basis and in the best interest of the Bank and its stakeholders. References: 1. Manual on Corporate Governance – Section 3.7, Related Party Transactions Committee, pages 24–26 https://www.eastwestbanker.com/files/2022/eastwest-cg-manual-on-corporate-governance.pdf 2. Definitive Information Statement (SEC Form 20-IS, 2026) – Board Committees section https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	

2025 INTEGRATED ANNUAL CORPORATE GOVERNANCE REPORT			
	COMPLIANT/ NONCOMPLIANT	**ADDITIONAL INFORMATION**	**EXPLANATION**
2. RPT Committee is composed of at least three non-executive directors, two of whom should be independent, including the Chairman.	**COMPLIANT**	The RPT Committee is composed of three (3) non-executive directors, two (2) of whom are independent directors, including the Chairperson. References: 1. Manual on Corporate Governance – Section 3.7, Related Party Transactions Committee, pages 24–26 https://www.eastwestbanker.com/files/2022/eastwest-cg-manual-on-corporate-governance.pdf 2. Definitive Information Statement (SEC Form 20-IS, 2026) – Board Committees section https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	
Recommendation 3.6			
1. All established committees have a Committee Charter stating in plain terms their respective purposes, memberships, structures, operations, reporting process, resources and other relevant information.	**COMPLIANT**	All established Board Committees have corresponding Committee Charters that clearly define their respective purposes, memberships, structures, operations, reporting processes, resources, and other relevant information. References: 1.Manual on Corporate Governance – provisions on Board Committees and Committee Charters https://www.eastwestbanker.com/about-us/corporate-governance 2.Committee Charters (disclosed on the Bank's website) https://www.eastwestbanker.com/about-us/corporate-governance	
2. Committee Charters provide standards for evaluating the performance of the Committees.	**COMPLIANT**	The performance of Board Committees is evaluated in accordance with the governance and self-assessment framework prescribed in the Corporate Governance Manual, which is also reflected in the respective Committee Charters. References: 1. Manual on Corporate Governance – Section X, Governance and Self Rating System, page 52 https://www.eastwestbanker.com/about-us/corporate-governance 2. Committee Charters https://www.eastwestbanker.com/about-us/corporate-governance	
3. Committee Charters were fully disclosed on the company's website.	**COMPLIANT**	The Committee Charters are disclosed and made publicly available through the Bank's corporate governance webpage. Reference: 1. Committee Charters https://www.eastwestbanker.com/about-us/corporate-governanc	
Principle 4: To show full commitment to the company, the directors should devote the time and attention necessary to properly and effectively perform their duties and responsibilities, including sufficient time to be familiar with the corporation's business.			
Recommendation 4.1			

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	COMPLIANT/ NONCOMPLIANT	**ADDITIONAL INFORMATION**	**EXPLANATION**
1. The Directors attend and actively participate in all meetings of the Board, Committees and shareholders in person or through tele-/videoconferencing conducted in accordance with the rules and regulations of the Commission.	**COMPLIANT**	The Directors attend and actively participate in meetings of the Board, Committees, and shareholders, whether in person or through tele-/videoconferencing conducted in accordance with applicable regulations. Attendance records and meeting minutes reflect the active involvement of Directors in deliberations and decision-making.	
2. The directors review meeting materials for all Board and Committee meetings.	**COMPLIANT**	Directors review the materials provided for Board and Board Committee meetings in advance to enable informed discussions and effective decision-making. Comments were reflected prior to the meeting.	
3. The directors ask the necessary questions or seek clarifications and explanations during the Board and Committee meetings.	**COMPLIANT**	As reflected in the Minutes of Meetings, the Directors actively engage in Board and Committee meetings by raising questions and seeking clarifications or explanations to ensure comprehensive deliberation of agenda items.	
Recommendation 4.2			
1. Non-executive directors concurrently serve in a maximum of five publicly-listed companies to ensure that they have sufficient time to fully prepare for minutes, challenge Management's proposals/views, and oversee the long-term strategy of the company.	**COMPLIANT**	Non-executive directors are subject to limits on interlocking directorships to ensure that they have sufficient time to effectively perform their duties, including the review of materials, active participation in deliberations, and oversight of the Bank's long-term strategy. Reference: 1. Manual on Corporate Governance – Section 4.8, Interlocking Directorship, page 33 https://www.eastwestbanker.com/about-us/corporate-governance	
Recommendation 4.3			
1. The directors notify the company's board before accepting a directorship in another company.	**COMPLIANT**	Directors are required to notify the Board prior to accepting any directorship in another company, in accordance with the Bank's policy on interlocking directorships. Reference: 1. Manual on Corporate Governance – Section 4.8, Interlocking Directorship, pages 34–35 https://www.eastwestbanker.com/about-us/corporate-governance	
Optional: Principle 4			
1. Company does not have any executive directors who serve in more than two boards of listed companies outside of the group.	**COMPLIANT**	The Company ensures that its executive directors do not serve on more than two boards of listed companies outside of the group, thereby preserving sufficient time and capacity to effectively perform their responsibilities. References: 1. Definitive Information Statement (SEC Form 20-IS, 2026) – Part I.B, Item 5 (Directors and Executive Officers), pages 11–13 https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pd	
2. Company schedules board of directors' meetings before the start of the financial year.	**COMPLIANT**	Meetings of the Board of Directors are scheduled and agreed upon prior to the start of the financial year, ensuring proper planning and availability of Directors	
3. Board of directors meet at least six times during the year.	**COMPLIANT**	The Bank held twelve (12) Regular Board Meetings from January to December 2025; three (3) Special Board Meeting; and one (1) Organizational Meeting of the Board held on April 24, 2025, or a total of sixteen (16) Board Meetings. References: 1. Definitive Information Statement (SEC Form 20-IS, 2026) – Part I.B, Item 5 (Directors and Executive Officers), page 9 https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pd	

	COMPLIANT/ NONCOMPLIANT	ADDITIONAL INFORMATION	EXPLANATION
4. Company requires as minimum quorum of at least 2/3 for board decisions.	**COMPLIANT**	While the quorum of the company based on its articles of incorporation is a simple majority, records of the 2025 meetings would show 77% to 100% percent attendance of the members in each meeting.	
Principle 5: The board should endeavor to exercise an objective and independent judgment on all corporate affairs			
Recommendation 5.1			
1. The Board has at least 3 independent directors or such number as to constitute one-third of the board, whichever is higher.	**COMPLIANT**	The Board is composed of five (5) independent directors. References: 1. Manual on Corporate Governance – Section 2.2, Composition of the Board of Directors, pages 4–5 https://www.eastwestbanker.com/about-us/corporate-governance 2. Definitive Information Statement (SEC Form 20-IS, 2026) – Part I.B, Item 5 (Directors and Executive Officers), pages 10–13 https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	
Recommendation 5.2			
1. The independent directors possess all the qualifications and none of the disqualifications to hold the positions.	**COMPLIANT**	The independent directors possess all the qualifications and none of the disqualifications required to hold their positions, in accordance with the Bank's corporate governance standards. Annual certification on the continued compliance with these qualifications is executed and signed by the independent directors.	
Supplement to Recommendation 5.2			
1. Company has no shareholder agreements, by-laws provisions, or other arrangements that constrain the directors' ability to vote independently.	**COMPLIANT**	The Company does not have any shareholder agreements, by-law provisions, or other arrangements that constrain the directors' ability to exercise independent judgment and vote objectively on matters presented to the Board. Reference: 1. Manual on Corporate Governance – Section 4.7, Duties and Responsibilities of Directors, item (e), page 34 https://www.eastwestbanker.com/about-us/corporate-governance	
Recommendation 5.3			
1. The independent directors serve for a cumulative term of nine years (reckoned from 2012).	**COMPLIANT**	The Bank's independent directors are subject to a maximum cumulative term of nine (9) years. Reference: 1. Corporate Governance Manual, Section 4.6 (Tenure of Directors), page 33 https://www.eastwestbanker.com/about-us/corporate-governance	
2. The company bars an independent director from serving in such capacity after the term limit of nine years.	**COMPLIANT**	Independent directors are subject to a maximum cumulative term of nine (9) years. Reference: 1. Corporate Governance Manual, Section 4.6 (Tenure of Directors), page 33 https://www.eastwestbanker.com/about-us/corporate-governance	
3. In the instance that the company retains an independent director in the same capacity after nine years, the board provides meritorious justification and seeks shareholders' approval during the annual shareholders' meeting.	**COMPLIANT**	The Bank has no instance of retaining independent directors beyond the cumulative term of nine (9) years. Reference: 1. Corporate Governance Manual, Section 4.6 (Tenure of Directors), page 33 https://www.eastwestbanker.com/about-us/corporate-governance	
Recommendation 5.4			

2025 INTEGRATED ANNUAL CORPORATE GOVERNANCE REPORT			
	COMPLIANT/ NONCOMPLIANT	**ADDITIONAL INFORMATION**	**EXPLANATION**
1. The positions of Chairman of the Board and Chief Executive Officer are held by separate individuals.	**COMPLIANT**	The Chairman of the Board is Jonathan T. Gotianun and the Chief Executive Officer is Jerry G. Ngo. Reference: 1. Profile of Directors https://www.eastwestbanker.com/about	
2. The Chairman of the Board and Chief Executive Officer have clearly defined responsibilities.	**COMPLIANT**	Reference: 1. Corporate Governance Manual, Section 2.9 (Chairperson of the Board of Directors), page 11; Section 2.10 (Duties and Responsibilities of Chairman), pages 11–12; Section 2.11 (Duties and Responsibilities of the CEO), pages 12–13 https://www.eastwestbanker.com/about-us/corporate-governance	
Recommendation 5.5			
1. If the Chairman of the Board is not an independent director, the board designates a lead director among the independent directors.	**COMPLIANT**	The Bank's lead independent director is Mr. Gregorio U. Kilayko. Reference: Corporate Governance Manual, Section 2.12 (Duties and Responsibilities of a Lead Independent Director), page 13 https://www.eastwestbanker.com/about-us/corporate-governance	
Recommendation 5.6			
1. Directors with material interest in a transaction affecting the corporation abstain from taking part in the deliberations on the transaction.	**COMPLIANT**	As reflected in the minutes of meetings, Directors with material interest in a transaction are required to abstain from deliberations and voting to uphold governance integrity. This is also indicated in the Corporate Governance Manual, Section III.2 (Conflict of Interest), page 46 in this link https://www.eastwestbanker.com/about-us/corporate-governance	
Recommendation 5.7			
1. The non-executive directors (NEDs) have separate periodic meetings with the external auditor and heads of the internal audit, compliance and risk functions, without any executive present.	**COMPLIANT**	Non-executive directors (NEDs) conduct separate periodic meetings with the most recent meeting held on June 16, 2025.	
2. The meetings are chaired by the lead independent director.	**COMPLIANT**	These meetings are chaired by the Lead Independent Director.	
Optional: Principle 5			
1. None of the directors is a former CEO of the company in the past 2 years.	**COMPLIANT**	**Reference:** Profile of Directors https://www.eastwestbanker.com/about	
Principle 6: The best measure of the Board's effectiveness is through an assessment process. The Board should regularly carry out evaluations to appraise its performance as a body, and assess whether it possesses the right mix of backgrounds and competencies.			
Recommendation 6.1			
1. Board conducts an annual self-assessment of its performance as a whole.	**COMPLIANT**	The Board, Chairman, Individual Directors, and all Board-level committees conduct annual self-assessments of their performance. The results of the 2025 assessments were consolidated and presented to the Corporate Governance and Compliance Committee on March 19, 2026 and to the Board on March 26, 2026. Reference: 1. Corporate Governance Manual, Section X (Governance and Self Rating System), page 55 https://www.eastwestbanker.com/about-us/corporate-governance	
2. The Chairman conducts a self-assessment of his performance.			
3. The individual members conduct a selfassessment of their performance.			

2025 INTEGRATED ANNUAL CORPORATE GOVERNANCE REPORT			
	COMPLIANT/ NONCOMPLIANT	**ADDITIONAL INFORMATION**	**EXPLANATION**
4. Each committee conducts a self-assessment of its performance.			
5. Every three years, the assessments are supported by an external facilitator.	**NON-COMPLIANT**		The Bank was recently subjected to a BSP examination, which culminated on February 4, 2026, and included a review of the Bank's corporate governance practices. In addition, Internal Audit conducted a separate corporate governance assessment in July 2024. These reviews did not identify any significant corporate governance concerns that would necessitate further external assessment. The Bank likewise conducts an annual performance self-evaluation of the Board, its Committees, and individual Directors, as prescribed under and in accordance with the BSP Manual of Regulations for Banks (MORB). The Corporate Governance and Compliance Committee oversees this annual Board self-assessment exercise. The Bank's Corporate Governance Manual, under Section X. Governance and Self-Rating System (page 51), provides that "if deemed necessary by the Board, an external facilitator may be engaged to assist the Board in assessing its performance, individual Directors, and Committees." For 2025, it was deemed not necessary to engage an external facilitator for the conduct of the annual assessment, considering the effectiveness of the Bank's existing governance review mechanisms and the absence of significant issues noted from recent regulatory and internal governance assessments. Nevertheless, the Bank is considering the engagement of an external facilitator for the 2026 assessment to further strengthen its corporate governance practices and align with evolving regulatory recommendations.
Recommendation 6.2			
1. Board has in place a system that provides, at the minimum, criteria and process to determine the performance of the Board, individual directors and committees.	**COMPLIANT**	Please refer to the Corporate Governance Manual Section X. Governance and Self Rating System on page 55 in this link: https://www.eastwestbanker.com/about-us/corporate-governance	
2. The system allows for a feedback mechanism from the shareholders.	**COMPLIANT**	Please refer to the following links for the feedback mechanism of the Bank: Mode of Communication to Investor Relations: https://www.eastwestbanker.com/about-us/investor-relations Answers to the Questions Asked by the Shareholder during the Stockholder's meeting are included in the Minutes of the Shareholders' Meeting: https://www.eastwestbanker.com/about-us/investor-relations/minutes-of-annual-stockholders-meetings	
Principle 7: Members of the Board are duty-bound to apply high ethical standards, taking into account the interests of all stakeholders.			
Recommendation 7.1			

2025 INTEGRATED ANNUAL CORPORATE GOVERNANCE REPORT			
	COMPLIANT/ NONCOMPLIANT	**ADDITIONAL INFORMATION**	**EXPLANATION**
1. Board adopts a Code of Business Conduct and Ethics, which provide standards for professional and ethical behavior, as well as articulate acceptable and unacceptable conduct and practices in internal and external dealings of the company.	**COMPLIANT**	The Board adopts a Code of Business Conduct and Ethics, which is incorporated in the Corporate Governance Manual, while a separate Code applies to employees to ensure standards of professional and ethical behavior across all levels of the Bank. Reference: 1. Corporate Governance Manual, Section 2.7 (Specific Duties and Functions of the Board of Directors), page 7 https://www.eastwestbanker.com/about-us/corporate-governance 2. Employee Code of Business Conduct and Ethics: https://www.eastwestbanker.com/about-us/corporate-governance	
2. The Code is properly disseminated to the Board, senior management and employees.	**COMPLIANT**	The Bank's Code of Business Conduct and Ethics is discussed to all employees upon onboarding. Learning materials are also available in the Bank's internal portal. Please refer to the Code of Business Conduct and Ethics in this link: https://www.eastwestbanker.com/about-us/corporate-governance	
3. The Code is disclosed and made available to the public through the company website.	**COMPLIANT**	Please refer to this link for the Code of Business Conduct and Ethics https://www.eastwestbanker.com/about-us/corporate-governance	
Supplemental to Recommendation 7.1			
1. Company has clear and stringent policies and procedures on curbing and penalizing company involvement in offering, paying and receiving bribes.	**COMPLIANT**	The Bank has established that bribery is a serious offense under the Bank's Code of Discipline and Ethics (CODE), provided as follows: There are a number of provisions penalizing all forms of bribery involving employees of the Bank under the Bank's CODE, to wit: 3. Conflict of Interest Examples by way of illustration but not limited to: 3.1 Offering or accepting anything of value in exchange for a job, work assignment or favorable conditions of employment. 3.2 Favoring suppliers, clients, media or other entities which have official transactions with the Bank for consideration in the form of kickbacks or personal rebates. 3.3 Performing work for a competitor company whether or not it resulted in prejudice to the Bank. 3.4 Offering, soliciting or accepting bribes, commissions, referral fees, kickbacks, whether in money or in kind. 3.5 Rendering services for another employer engaged in a similar business or in competition with the Bank during Bank's time or employee's personal time and/or without approval from the Bank's Management. 3.6 Receiving of gifts, percentage and commission in exchange for a favor to a client, supplier, vendor or other third party with whom the employee has a dealing in relation to his work. 3.7 Borrowing from or lending to bank clients or customers and/or co-employees.	

2025 INTEGRATED ANNUAL CORPORATE GOVERNANCE REPORT			
	COMPLIANT/ NONCOMPLIANT	**ADDITIONAL INFORMATION**	**EXPLANATION**
	COMPLIANT	3.8 Committing an acts, whether in a private capacity or in representation of the Bank, whether within or outside Company time and premises, and whether personally or through another, which puts the bank in bad light or which jeopardizes its reputation or goodwill or acts 3.9 Entering into transactions with third parties or engaging in practices which may result into a situation/s that has/have potential to undermine the impartiality of an employee because of the possibility of a clash between his self-interests and that of the Bank or situations in which an employee's dealing or personal interest limits his ability to discharge his responsibility to the Bank. Serious Misconduct: 4.4 Commission of a crime involving dishonesty or breach of trust such as , but not limited to, estafa, embezzlement, extortion, forgery, malversation, swindling, theft, robbery, falsification, bribery , violation of BP Blg. 22 , violation of Anti-Graft and Corrupt Practices Act In penalizing employees involved in bribery or any corrupt acts, the standard CODE procedures applied to normal administrative cases shall be also be applied.	
Recommendation 7.2			
1. Board ensures the proper and efficient implementation and monitoring of compliance with the Code of Business Conduct and Ethics.	**COMPLIANT**	The Bank's Code of Business Conduct and Ethics is posted in the Bank's website and disscussed to all employees upon onboarding. The Code Committee has been created to review, deliberate, and render fair assessment of alleged administrative violation(s) and provide a recommendation on the appropriate sanction against erring employees proven to have committed violation(s).	
2. Board ensures the proper and efficient implementation and monitoring of compliance with company internal policies.	**COMPLIANT**		
Disclosure and Transparency			
Principle 8: The company should establish corporate disclosure policies and procedures that are practical and in accordance with best practices and regulatory expectations.			
Recommendation 8.1			
1. Board establishes corporate disclosure policies and procedures to ensure a comprehensive, accurate, reliable and timely report to shareholders and other stakeholders that gives a fair and complete picture of a company's financial condition, results and business operations.	**COMPLIANT**	The Board establishes corporate disclosure policies and procedures to ensure comprehensive, accurate, reliable, and timely reporting to shareholders and other stakeholders. **Reference:** 1. Corporate Governance Manual, Section V (Communication Process), page 49; Section VII (Reportorial and Disclosure System), page 50 https://www.eastwestbanker.com/about-us/corporate-governance 2, Investor Relations https://www.eastwestbanker.com/about/investorrelations	
Supplement to Recommendations 8.1			
1. Company distributes or makes available annual and quarterly consolidated reports, cash flow statements, and special audit revisions. Consolidated financial statements are published within ninety (90) days from the end of the fiscal year, while interim reports are published within fortyfive (45) days from the end of the reporting period.	**COMPLIANT**	Annual and quarterly consolidated reports are available in the Bank's website that can be viewed in this link: https://www.eastwestbanker.com/about/investorrelations	

2025 INTEGRATED ANNUAL CORPORATE GOVERNANCE REPORT			
	COMPLIANT/ NONCOMPLIANT	**ADDITIONAL INFORMATION**	**EXPLANATION**
2. Company discloses in its annual report the principal risks associated with the identity of the company's controlling shareholders; the degree of ownership concentration; cross-holdings among company affiliates; and any imbalances between the controlling shareholders' voting power and overall equity position in the company.	**COMPLIANT**	Disclosures can be viewed in the following link: https://www.eastwestbanker.com/about/investorrelations	

2025 INTEGRATED ANNUAL CORPORATE GOVERNANCE REPORT			
	COMPLIANT/ NONCOMPLIANT	**ADDITIONAL INFORMATION**	**EXPLANATION**
Recommendation 8.2			
1. Company has a policy requiring all directors to disclose/report to the company any dealings in the company's shares within three business days.	**COMPLIANT**	The Bank requires directors/officers to disclose and report any dealings in the Bank's shares. Reference: 1. Corporate Governance Manual, Section III.3 (Insider Trading), page 45 https://www.eastwestbanker.com/about-us/corporate-governance	
2. Company has a policy requiring all officers to disclose/report to the company any dealings in the company's shares within three business days.	**COMPLIANT**		
Supplement to Recommendation 8.2			
1. Company discloses the trading of the corporation's shares by directors, officers (or persons performing similar functions) and controlling shareholders. This includes the disclosure of the company's purchase of its shares from the market (e.g. share buy-back program).	**COMPLIANT**	The Bank discloses the trading of the Bank shares by directors and principal officers in the PSE.	
Recommendation 8.3			
1. Board fully discloses all relevant and material information on individual board members to evaluate their experience and qualifications, and assess any potential conflicts of interest that might affect their judgment.	**COMPLIANT**	The Board fully discloses relevant and material information on individual directors, including their qualifications, experience, and potential conflicts of interest, through the Bank's official disclosures. Reference: 1. Profile of Directors https://www.eastwestbanker.com/about 2. Definitive Information Statement for the Annual Stockholders' Meeting (SEC Form 20-IS, 2026), Item 5 (Directors and Executive Officers), pages 10–13 https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	
2. Board fully discloses all relevant and material information on key executives to evaluate their experience and qualifications, and assess any potential conflicts of interest that might affect their judgment.	**COMPLIANT**		

2025 INTEGRATED ANNUAL CORPORATE GOVERNANCE REPORT			
	COMPLIANT/ NONCOMPLIANT	**ADDITIONAL INFORMATION**	**EXPLANATION**
Recommendation 8.4			
1. Company provides a clear disclosure of its policies and procedure for setting Board remuneration, including the level and mix of the same.	**COMPLIANT**	The Bank discloses its policies and procedures for setting Board remuneration, including the level and mix, through its governance framework and corporate disclosures. References: 1. Corporate Governance Manual, Section 4.9 (Remuneration of Directors), page 35 https://www.eastwestbanker.com/about-us/corporate-governance 2. By-Laws, Section 5 (Compensation and Per Diems of Directors and Corporate Secretary), page 9 https://www.eastwestbanker.com/sites/default/files/2024-10/by-laws.pdf	
2. Company provides a clear disclosure of its policies and procedure for setting executive remuneration, including the level and mix of the same.	**COMPLIANT**	The Bank discloses its policies and procedures for setting remuneration. Reference: Corporate Governance Manual, Section 4.9 (Remuneration of Directors), page 35 https://www.eastwestbanker.com/about-us/corporate-governance	
3. Company discloses the remuneration on an individual basis, including termination and retirement provisions.	**COMPLIANT**	The Bank discloses the remuneration on an aggregate basis as well as termination and retirement plans. Reference: 1. Definitive Information Statement for the Annual Stockholders' Meeting (SEC Form 20-IS, 2026), Remuneration of Remunerations of Directors and other Key Management Personnel page 20 https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	
Recommendation 8.5			
1. Company discloses its policies governing Related Party Transactions (RPTs) and other unusual or infrequently occurring transactions in their Manual on Corporate Governance.	**COMPLIANT**	The Bank has a separate policy for handling related party transactions.	
2. Company discloses material or significant RPTs reviewed and approved during the year.	**COMPLIANT**	Please refer to RPT Manual, Section I. Disclosure and Reporting to Section N. Policy Review on pages 29-32. https://www.eastwestbanker.com/about-us/corporate-governance/company-policies Please also refer to SEC Form 20-IS (Definitive) Related Party Disclosures https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	

2025 INTEGRATED ANNUAL CORPORATE GOVERNANCE REPORT			
	COMPLIANT/ NONCOMPLIANT	**ADDITIONAL INFORMATION**	**EXPLANATION**
Supplement to Recommendation 8.5			
1. Company requires directors to disclose their interests in transactions or any other conflict of interests.	**COMPLIANT**	Please refer to the Corporate Governance Manual Section III. Key Governance Policies on RPT Policy, Conflict of Interest and Insider Trading on pages 45-48 in this link: https://cms.eastwestbanker.com/sites/default/files/manualoncorporategovernance/Manual%20on%20Corporate%20Governance%20%28August%202022%29.pdf	
Optional : Recommendation 8.5			
1. Company discloses that RPTs are conducted in such a way to ensure that they are fair and at arms' length.	**COMPLIANT**	References: 1. Corporate Governance Manual, Section III (Key Governance Policies on RPT Policy, Conflict of Interest and Insider Trading), pages 45–48 https://www.eastwestbanker.com/about-us/corporate-governance 2.Related Party Transactions Policy Section III. A. Guidelines on Arm's Length Terms https://www.eastwestbanker.com/about-us/corporate-governance/company-policies	
Recommendation 8.6			
1. Company makes a full, fair, accurate and timely disclosure to the public of every material fact or event that occur, particularly on the acquisition or disposal of significant assets, which could adversely affect the viability or the interest of its shareholders and other stakeholders.	**COMPLIANT**	Please refer to the Corporate Governance Manual Section VII Reportorial and Disclosure System on pages 47-48 in this link: https://www.eastwestbanker.com/about-us/corporate-governance Please also refer to RPT Manual Section III. I. Disclosure and Reporting on pages 27-28 in this link: https://www.eastwestbanker.com/about-us/corporate-governance/company-policies	
2. Board appoint an independent party to evaluate the fairness of the transaction price of the acquisition or disposal of assets	**COMPLIANT**	Please refer to the Corporate Governance Manual Section 2.7 Specific Duties and Functions of the Board Item "p" on page 9 in this link: https://www.eastwestbanker.com/about-us/corporate-governance Moreover, Internal Audit conducts independent review of acquisition or disposal of assets.	
Supplement to Recommendation 8.6			
1. Company discloses the existence, justification and details on shareholder agreements, voting trust agreements, confidentiality agreements, and such other agreements that may impact on the control, ownership, and strategic direction of the company.	**COMPLIANT**	There is no agreement on these matters. Record and beneficial owners holding 5% or more of voting securities are reflected in Definitive Information Statement for the Annual Stockholders' Meeting (SEC Form 20-IS, 2026) page 4 in this link: https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	

2025 INTEGRATED ANNUAL CORPORATE GOVERNANCE REPORT			
	COMPLIANT/ NONCOMPLIANT	**ADDITIONAL INFORMATION**	**EXPLANATION**
Recommendation 8.7			
1. Company's corporate governance policies, programs and procedures are contained in its Manual on Corporate Governance (MCG).	**COMPLIANT**	Refer to Bank's Corporate Governance Manual: https://www.eastwestbanker.com/about-us/corporate-governance	
2. Company's MCG is submitted to the SEC and PSE.	**COMPLIANT**	The Bank submits its Manual on Corporate Governance to the SEC and PSE upon every update in compliance with regulatory requirements.	
3. Company's MCG is posted on its company website.	**COMPLIANT**	Refer to Bank's Corporate Governance Manual: https://www.eastwestbanker.com/about-us/corporate-governance	
Supplement to Recommendation 8.7			
1. Company submits to the SEC and PSE an updated MCG to disclose any changes in its corporate governance practices.	**COMPLIANT**	The Bank submits its Manual on Corporate Governance to the SEC and PSE upon every update in compliance with regulatory requirements.	
Optional: Principle 8			
1. Does the company's Annual Report disclose the following information:			
a. Corporate Objectives	**COMPLIANT**	Page 2 of the 2025 Annual Report: https://www.eastwestbanker.com/sites/default/files/pdf/annualreport/east-west-banking-corporation_2025-annual-and-sustainability-report.pdf	
b. Financial performance indicators	**COMPLIANT**	Pages 4–5 of the 2025 Annual Report: https://www.eastwestbanker.com/sites/default/files/pdf/annualreport/east-west-banking-corporation_2025-annual-and-sustainability-report.pdf	
c. Non-financial performance indicators	**COMPLIANT**	Sections on sustainability and EESG performance of the 2025 Annual Report: https://www.eastwestbanker.com/sites/default/files/pdf/annualreport/east-west-banking-corporation_2025-annual-and-sustainability-report.pdf	
d. Dividend Policy	**COMPLIANT**	Financial Statements section of the 2025 Annual Report: https://www.eastwestbanker.com/sites/default/files/pdf/annualreport/east-west-banking-corporation_2025-annual-and-sustainability-report_financial-statements.pdf	
e. Biographical details (at least age, academic qualifications, date of first appointment, relevant experience, and other directorships in listed companies) of all directors	**COMPLIANT**	Corporate governance and leadership sections of the 2025 Annual Report: https://www.eastwestbanker.com/sites/default/files/pdf/annualreport/east-west-banking-corporation_2025-annual-and-sustainability-report.pdf	
f. Attendance details of each director in all directors meetings held during the year.	**COMPLIANT**	Corporate governance section of the 2025 Annual Report: https://www.eastwestbanker.com/sites/default/files/pdf/annualreport/east-west-banking-corporation_2025-annual-and-sustainability-report.pdf	
g. Total remuneration of each member of the board of directors.	**COMPLIANT**	Financial Statements section of the 2025 Annual Report: https://www.eastwestbanker.com/sites/default/files/pdf/annualreport/east-west-banking-corporation_2025-annual-and-sustainability-report_financial-statements.pdf	
2. The Annual Report contains a statement confirming the company's full compliance with the Code of Corporate Governance and where there is non-compliance, identifies and explains reason for each such issue.	**COMPLIANT**	Corporate Governance and compliance disclosures are included in the corporate governance section of the 2025 Annual and Sustainability Report: https://www.eastwestbanker.com/sites/default/files/pdf/annualreport/east-west-banking-corporation_2025-annual-and-sustainability-report.pd	

2025 INTEGRATED ANNUAL CORPORATE GOVERNANCE REPORT			
	COMPLIANT/ NONCOMPLIANT	**ADDITIONAL INFORMATION**	**EXPLANATION**
3. The Annual Report/Annual CG Report discloses that the board of directors conducted a review of the company's material controls (including operational, financial and compliance controls) and risk management systems.	**COMPLIANT**	The review of material controls and risk management systems is disclosed in the corporate governance section of the 2025 Annual and Sustainability Report: https://www.eastwestbanker.com/sites/default/files/pdf/annualreport/east-west-banking-corporation_2025-annual-and-sustainability-report.pdf	
4. The Annual Report/Annual CG Report contains a statement from the board of directors or Audit Committee commenting on the adequacy of the company's internal controls/risk management systems.	**COMPLIANT**	Statements on the adequacy of internal controls and risk management systems are disclosed in the corporate governance and financial reporting sections of the 2025 Annual and Sustainability Report: https://www.eastwestbanker.com/sites/default/files/pdf/annualreport/east-west-banking-corporation_2025-annual-and-sustainability-report.pdf https://www.eastwestbanker.com/sites/default/files/pdf/annualreport/east-west-banking-corporation_2025-annual-and-sustainability-report_financial-statements.pdf	
5. The company discloses in the Annual Report the key risks to which the company is materially exposed to (i.e. financial, operational including IT, environmental, social, economic).	**COMPLIANT**	Key risks, including financial, operational, and other material risks, are disclosed in the risk management section of the 2025 Annual and Sustainability Report: https://www.eastwestbanker.com/sites/default/files/pdf/annualreport/east-west-banking-corporation_2025-annual-and-sustainability-report.pdf	

2025 INTEGRATED ANNUAL CORPORATE GOVERNANCE REPORT			
	COMPLIANT/ NONCOMPLIANT	**ADDITIONAL INFORMATION**	**EXPLANATION**
Principle 9: The company should establish standards for the appropriate selection of an external auditor, and exercise effective oversight of the same to strengthen the external auditor's independence and enhance audit quality.			
Recommendation 9.1			
1. Audit Committee has a robust process for approving and recommending the appointment, reappointment, removal, and fees of the external auditors.	**COMPLIANT**	The Audit Committee has a robust process for reviewing and recommending the appointment, reappointment, removal, and fees of the external auditor in accordance with its defined responsibilities. References: 1. Corporate Governance Manual, Section 3.4 (General Responsibilities of the Audit Committee on External Audit), page 21; Section 9 (External Auditor), page 39 https://www.eastwestbanker.com/about-us/corporate-governance	
2. The appointment, reappointment, removal, and fees of the external auditor is recommended by the Audit Committee, approved by the Board and ratified by the shareholders.	**COMPLIANT**	The appointment, reappointment, and fees of the external auditor are recommended by the Audit Committee, approved by the Board of Directors, and ratified by the stockholders. Reference: Minutes of Annual Stockholders' Meetings https://www.eastwestbanker.com/about-us/investor-relations/minutes-of-annual-stockholders-meetings	
3. For removal of the external auditor, the reasons for removal or change are disclosed to the regulators and the public through the company website and required disclosures.	**COMPLIANT**	In the event of a removal or change of external auditor, the Bank, as a publicly listed company, shall disclose the reasons for such to its regulators and the public.	
Supplement to Recommendation 9.1			
1. Company has a policy of rotating the lead audit partner every five years.	**COMPLIANT**	The Bank has a policy requiring the rotation of the lead audit partner every five (5) years to maintain auditor independence. References: Corporate Governance Manual, Section 9.2 (External Auditor), page 39 https://www.eastwestbanker.com/about-us/corporate-governance	
Recommendation 9.2			
1. Audit Committee Charter includes the Audit Committee's responsibility on: i. assessing the integrity and independence of external auditors; ii. exercising effective oversight to review and monitor the external auditor's independence and objectivity; and iii. exercising effective oversight to review and monitor the effectiveness of the audit process, taking into consideration relevant Philippine professional and regulatory requirements.	**COMPLIANT**	References: Audit Committee Charter, Section E.4 https://www.eastwestbanker.com/about-us/corporate-governance	
2. Audit Committee Charter contains the Committee's responsibility on reviewing and monitoring the external auditor's suitability and effectiveness on an annual basis.	**COMPLIANT**	References: Audit Committee Charter, Section E.4 https://www.eastwestbanker.com/about-us/corporate-governance	
Supplement to Recommendation 9.2			

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	COMPLIANT/ NONCOMPLIANT	**ADDITIONAL INFORMATION**	**EXPLANATION**
1. Audit Committee ensures that the external auditor is credible, competent and has the ability to understand complex related party transactions, its counterparties, and valuations of such transactions.	**COMPLIANT**	References: 1. Corporate Governance Manual, Section 3.4 (General Responsibilities of the Audit Committee on External Audit) https://www.eastwestbanker.com/about-us/corporate-governance 2. Audit Committee Charter, Section E.4 https://www.eastwestbanker.com/about-us/corporate-governance	
2. Audit Committee ensures that the external auditor has adequate quality control procedures.	**COMPLIANT**	The Audit Committee oversees that the external auditor maintains adequate quality control procedures as part of its assessment of auditor independence and effectiveness. References: Definitive Information Statement for the Annual Stockholders' Meeting (SEC Form 20-IS, 2025), https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	
Recommendation 9.3			
1. Company discloses the nature of non-audit services performed by its external auditor in the Annual Report to deal with the potential conflict of interest.	**COMPLIANT**	Please refer to Definitive Information Statement,SUPPLEMENTARY SCHEDULE OF EXTERNAL AUDITOR FEE-RELATED INFORMATION in this link https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	
2. Audit Committee stays alert for any potential conflict of interest situations, given the guidelines or policies on non-audit services, which could be viewed as impairing the external auditor's objectivity.	**COMPLIANT**	The Audit Committee remains vigilant in identifying potential conflicts of interest by reviewing and confirming the independence of the external auditors, including relationships arising from non-audit services, and discussing such relationships to ensure that auditor objectivity is not impaired.	
Supplement to Recommendation 9.3			
1. Fees paid for non-audit services do not outweigh the fees paid for audit services.	**COMPLIANT**	Please refer to Definitive Information Statement,SUPPLEMENTARY SCHEDULE OF EXTERNAL AUDITOR FEE-RELATED INFORMATION in this link https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	
Additional Recommendation to Principle 9			
1. Company's external auditor is duly accredited by the SEC under Group a category.	**COMPLIANT**	Information on company's external auditor: 1. Name of the audit engagement partner - Juan Carlo B. Maminta 2. Name, address, contact number of the audit firm. - Sycip Gorres Velayo & Co./6760 Ayala Avenue, 1266 Makati City Philippines 891-0307	
2. Company's external auditor agreed to be subjected to the SEC Oversight Assurance Review (SOAR) Inspection Program conducted by the SEC's Office of the General Accountant (OGA).	**COMPLIANT**	The Bank's external auditor is subject to regulatory oversight, including the SEC Oversight Assurance Review (SOAR) Inspection Program, as part of maintaining audit quality and compliance with applicable standards.	
Principle 10: The company should ensure that the material and reportable non-financial and sustainability issues are disclosed.			
Recommendation 10.1			
1. Board has a clear and focused policy on the disclosure of non-financial information, with emphasis on the management of economic, environmental, social and governance (EESG) issues of its business, which underpin sustainability.	**COMPLIANT**	Reference: Annual and Sustainability Report https://www.eastwestbanker.com/about-us/investor-relations/annual-report	

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	COMPLIANT/ NONCOMPLIANT	ADDITIONAL INFORMATION	EXPLANATION
2. Company adopts a globally recognized standard/framework in reporting sustainability and non-financial issues.	**COMPLIANT**	The Bank adopts a globally recognized framework in reporting sustainability and non-financial information, including the Global Reporting Initiative (GRI) Standards. Reference: Annual and Sustainability Report https://www.eastwestbanker.com/about-us/investor-relations/annual-report	

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	COMPLIANT/ NONCOMPLIANT	**ADDITIONAL INFORMATION**	**EXPLANATION**
Principle 11: The company should maintain a comprehensive and cost-efficient communication channel for disseminating relevant information. This channel is crucial for informed decision-making by investors, stakeholders and other interested users.			
Recommendation 11.1			
1. Company has media and analysts' briefings as channels of communication to ensure the timely and accurate dissemination of public, material and relevant information to its shareholders and other investors.	**COMPLIANT**	Analyst briefing section can be viewed in this link: https://www.eastwestbanker.com/about-us/investor-relations	
Supplemental to Principle 11			
1. Company has a website disclosing up-to-date information on the following:			
a. Financial statements/reports (latest quarterly).	**COMPLIANT**	Investor Relations https://www.eastwestbanker.com/about-us/investor-relations	
b. Materials provided in briefings to analysts and media.	**COMPLIANT**	Investor Relations https://www.eastwestbanker.com/about-us/investor-relations	
c. Downloadable annual report.	**COMPLIANT**	Annual Report https://www.eastwestbanker.com/about-us/investor-relations/annual-report	
d. Notice of ASM and/or SSM.	**COMPLIANT**	Notice of Stockholders' Meetings https://www.eastwestbanker.com/about-us/investor-relations/notice-of-stockholders-meetings	
e. Minutes of ASM and/or SSM.	**COMPLIANT**	Minutes of Annual Stockholders' Meetings https://www.eastwestbanker.com/about-us/investor-relations/minutes-of-annual-stockholders-meetings	
f. Company's Articles of Incorporation and By-Laws.	**COMPLIANT**	References: Articles of Incorporation https://www.eastwestbanker.com/sites/default/files/2024-10/articles-of-incorporation.pdf By-Laws https://www.eastwestbanker.com/sites/default/files/2024-10/by-laws.pdf	
Additional Recommendation to Principle 11			
1. Company complies with SEC-prescribed website template.	**COMPLIANT**	https://www.eastwestbanker.com/	
Internal Control System and Risk Management Framework			
Principle 12: To ensure the integrity, transparency and proper governance in the conduct of its affairs, the company should have a strong and effective internal control system and enterprise risk management framework.			
Recommendation 12.1			
1. Company has an adequate and effective internal control system in the conduct of its business.	**COMPLIANT**	The Bank maintains an adequate and effective internal control system through defined governance structures, including oversight by the Board and the Audit Committee, supported by an independent Internal Audit function. Reference: Corporate Governance Manual, Section 2.8 (Internal Control Responsibilities of the Board), pages 10–11; Section 3.4 (Audit Committee), pages 18–22 https://www.eastwestbanker.com/about-us/corporate-governance	

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	COMPLIANT/ NONCOMPLIANT	**ADDITIONAL INFORMATION**	**EXPLANATION**
2. Company has an adequate and effective enterprise risk management framework in the conduct of its business.	**COMPLIANT**	The Bank maintains an adequate and effective enterprise risk management framework, with oversight by the Board and the Risk Management Committee, supported by established risk policies and disclosures. References: 1. Corporate Governance Manual, Section 2.7 (Specific Duties and Functions of the Board of Directors), page 8; Section 3.3 (Risk Management Committee), pages 17–18 https://www.eastwestbanker.com/about-us/corporate-governance 2. Audited Financial Statements, Note 4 (Financial Risk Management Objectives and Policies) https://cms.eastwestbanker.com/sites/default/files/pdf/secfilings/2022%20SEC%20Form%2017-A.PDF	
Recommendation 12.1			
1. Company has a formal comprehensive enterprise-wide compliance program covering compliance with laws and relevant regulations that is annually reviewed. The program includes appropriate training and awareness initiatives to facilitate understanding, acceptance and compliance with the said issuances.	**COMPLIANT**	The Bank maintains a formal and comprehensive enterprise-wide compliance program which includes mechanisms for identifying, assessing, and mitigating compliance risks, as well as promoting compliance awareness, training, and a strong compliance culture across the organization.	
Optional: Recommendation 12.1			
1. Company has a governance process on IT issues including disruption, cyber security, and disaster recovery, to ensure that all key risks are identified, managed and reported to the board.	**COMPLIANT**	The Bank has a Technology Steering Committee, a senior management committee, that meets on a monthly basis, to discuss and review IT Performance and significant IT/IS issues. TSC also oversees and ensures that technology is implemented properly across the Bank , and that related risks are adequately addressed, managed. TSC discussions and oversight reports are elevated to the Board.	
Recommendation 12.2			
1. Company has in place an independent internal audit function that provides an independent and objective assurance, and consulting services designed to add value and improve the company's operations.	**COMPLIANT**	The Bank maintains an independent Internal Audit function that provides objective assurance and advisory services to improve governance, risk management, and internal control processes. Reference: Corporate Governance Manual, Section 10.1 (Definition and Function of the Chief Audit Executive), page 47 https://www.eastwestbanker.com/about-us/corporate-governance	
Recommendation 12.3			
1. Company has a qualified Chief Audit Executive (CAE) appointed by the Board.	**COMPLIANT**	The Bank's Chief Audit Executive is Atty. Emma B. Co.	
2. CAE oversees and is responsible for the internal audit activity of the organization, including that portion that is outsourced to a third party service provider.	**COMPLIANT**	Please refer to: Internal Audit Charter (Accountability and Responsibility of the Chief Audit Executive) https://www.eastwestbanker.com/about-us/corporate-governance Moreover, IA Policy on Outsourcing of IA Activities states: E. Oversight and Responsibility for Outsourced Audit Activity 1. The CAE or designate must have oversight and responsibility for the outsourced audit activity, and must ensure that the details of the engagement contract are fully adhered to.	
3. In case of a fully outsourced internal audit activity, a qualified independent executive or senior management personnel is assigned the responsibility for managing the fully outsourced internal audit	**COMPLIANT**	The Bank's internal audit activity is conducted by an in-house internal audit division headed by a Chief Audit Executive. Should there be a fully outsourced internal audit activity, a senior management personnel shall be assigned to manage the activity.	
Recommendation 12.4			

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	COMPLIANT/ NONCOMPLIANT	ADDITIONAL INFORMATION	EXPLANATION
1. Company has a separate risk management function to identify, assess and monitor key risk exposures.	**COMPLIANT**	Please refer to the Corporate Governance Manual, Section IV (Risk Management Function), pages 48–49 https://www.eastwestbanker.com/about-us/corporate-governance	
Supplement to Recommendation 12.4			
1. Company seeks external technical support in risk management when such competence is not available internally.	**COMPLIANT**	The Bank seeks external technical expertise in risk management when necessary, particularly in specialized areas, to ensure that risks are effectively identified, assessed, and managed.	
Recommendation 12.5			
1. In managing the company's Risk Management System, the company has a Chief Risk Officer (CRO), who is the ultimate champion of Enterprise Risk Management (ERM).	**COMPLIANT**	The Bank has a Chief Risk Officer (CRO) who leads and oversees the enterprise risk management framework, ensuring effective identification, assessment, and management of risks across the organization. References: 1. Corporate Governance Manual, Section 8 (Chief Risk Officer), pages 38–39 https://www.eastwestbanker.com/about-us/corporate-governance 2. Definitive Information Statement for the Annual Stockholders' Meeting (SEC Form 20-IS, 2026), Item 5 (Directors and Executive Officers) https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	
2. CRO has adequate authority, stature, resources and support to fulfill his/her responsibilities.	**COMPLIANT**		
Additional Recommendation to Principle 12			
1. Company's Chief Executive Officer and Chief Audit Executive attest in writing, at least annually, that a sound internal audit, control and compliance system is in place and working effectively.	**COMPLIANT**	The Chief Audit Executive (CAE) attests to the Board Audit Committee and to the Chairperson of the Board that a sound independent control system is in place and functioning well.	
Cultivating a Synergic Relationship with Shareholders			
Principle 13: The company should treat all shareholders fairly and equitably, and also recognize, protect and facilitate the exercise of their rights.			
Recommendation 13.1			
1. Board ensures that basic shareholder rights are disclosed in the Manual on Corporate Governance.	**COMPLIANT**	Refer to Corporate Governance Manual, Sections on Shareholder Rights. https://www.eastwestbanker.com/about-us/corporate-governance	
2. Board ensures that basic shareholder rights are disclosed on the company's website.	**COMPLIANT**		
Supplement to Recommendation 13.1			
1. Company's common share has one vote for one share.	**COMPLIANT**	**References:** 1. Definitive Information Statement for the Annual Stockholders' Meeting (SEC Form 20-IS, 2026), Item 4.c (Manner of Voting) https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	

2025 INTEGRATED ANNUAL CORPORATE GOVERNANCE REPORT			
	COMPLIANT/ NONCOMPLIANT	**ADDITIONAL INFORMATION**	**EXPLANATION**
2. Board ensures that all shareholders of the same class are treated equally with respect to voting rights, subscription rights and transfer rights.	**COMPLIANT**	References: 1. Corporate Governance Manual, Section VIII (Stakeholders' Benefits), pages 50–53 https://www.eastwestbanker.com/about-us/corporate-governance 2. Definitive Information Statement for the Annual Stockholders' Meeting (SEC Form 20-IS, 2026), Item 4.c (Manner of Voting) https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	
3. Board has an effective, secure, andefficient voting system.	**COMPLIANT**	References: 1. Corporate Governance Manual, Section 2.3 (Board Nomination and Election), pages 5–6 https://www.eastwestbanker.com/about-us/corporate-governance 2. Notice of Stockholders' Meetings https://www.eastwestbanker.com/about-us/investor-relations/notice-of-stockholders-meetings	
4. Board has an effective shareholder voting mechanisms such as supermajority or "majority of minority" requirements to protect minority shareholders against actions of controlling shareholders.	**COMPLIANT**	The Bank provides the minority shareholders rights provided under the law and in the Bank's Manual of the Corporate Governance. Such rights include voting rights, pre-emptive rights, power of inspection, right to information, right to dividends, appraisal right and alternative dispute resolution. In addition, safeguards are in place to protect minority shareholders thru the 5 Independent Directors sitting in the Board.	
5. Board allows shareholders to call a special shareholders' meeting and submit a proposal for consideration or agenda item at the AGM or special meeting.	**COMPLIANT**	References: 1. By-Laws, Article II, Section 3 https://www.eastwestbanker.com/sites/default/files/2024-10/by-laws.pdf 2. Corporate Governance Manual, Section VIII.4 (Right to Information), page 50 https://www.eastwestbanker.com/about-us/corporate-governance	
6. Board clearly articulates and enforces policies with respect to treatment of minority shareholders.	**COMPLIANT**	Please refer to Corporate Governance Manual, Section VIII (Stakeholders' Benefits), pages 50–53 https://www.eastwestbanker.com/about-us/corporate-governance	
7. Company has a transparent and specific dividend policy.	**COMPLIANT**	References: 1. By-Laws, Article X, Section 2 https://www.eastwestbanker.com/sites/default/files/2024-10/by-laws.pdf 2. Corporate Governance Manual, Section VIII.5 (Right to Dividends), page 52 https://www.eastwestbanker.com/about-us/corporate-governance	
Optional: Recommendation 13.1			
1. Company appoints an independent party to count and/or validate the votes at the Annual Shareholders' Meeting.	**COMPLIANT**	The Office of the Corporate Secretary, with the assistance of representatives of the Company's stock transfer agent, count and tabulate the votes cast in absentia together with the votes cast by proxy. Reference: Definitive Information Statement for the Annual Stockholders' Meeting (SEC Form 20-IS, 2026), Section on Electronic Voting In Absentia https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	
Recommendation 13.2			

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	COMPLIANT/ NONCOMPLIANT	**ADDITIONAL INFORMATION**	**EXPLANATION**
1. Board encourages active shareholder participation by sending the Notice of Annual and Special Shareholders' Meeting with sufficient and relevant information at least 28 days before the meeting.	**COMPLIANT**	Please refer to the Notice of Stockholder's Meeting that can be viewed in this link: https://www.eastwestbanker.com/about/investorrelations/noticeofstockholdersmeetings	
Supplemental to Recommendation 13.2			
1. Company's Notice of Annual Stockholders' Meeting contains the following information:			
a. The profiles of directors (i.e., age, academic qualifications, date of first appointment, experience, and directorships in other listed companies)	**COMPLIANT**	Please refer to the profile of Board of Directors in the SEC Definitive Information Statement for the Annual Stockholders' Meeting (SEC Form 20-IS, 2026), Item 5 (Directors and Executive Officers) https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	
b. Auditors seeking appointment/ reappointment	**COMPLIANT**	Please refer to SEC Definitive Information Statement for the Annual Stockholders' Meeting (SEC Form 20-IS, 2026), Item 15 https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	
c. Proxy documents	**COMPLIANT**	Please refer to the SEC Definitive Information Statement for the Annual Stockholders' Meeting (SEC Form 20-IS, 2026), Item 4.c (Manner of Voting) https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	
Optional: Recommendation 13.2			
1. Company provides rationale for the agenda items for the annual stockholders meeting.	**COMPLIANT**	Please refer to Results of Annual Stockholders' Meeting and Organizational Meeting https://www.eastwestbanker.com/about-us/investor-relations/minutes-of-annual-stockholders-meetings	
Recommendation 13.3			
1. Board encourages active shareholder participation by making the result of the votes taken during the most recent Annual or Special Shareholders' Meeting publicly available the next working day.	**COMPLIANT**	Please refer to Results of Annual Stockholders' Meeting and Organizational Meeting https://www.eastwestbanker.com/about-us/investor-relations/minutes-of-annual-stockholders-meetings	
2. Minutes of the Annual and Special Shareholders' Meetings were available on the company website within five business days from the end of the meeting.	**COMPLIANT**	Minutes of the Annual and Special Shareholders' Meetings were available on the company website within five business days from the end of the meeting. Please refer to the Minutes and Results of Annual Stockholders' Meetings https://www.eastwestbanker.com/about-us/investor-relations/minutes-of-annual-stockholders-meetings Minutes of the Stockholders' Meetings posted in the website https://www.eastwestbanker.com/about/investorrelations/minutesofannualstockholdersmeetings	
Supplement to Recommendation 13.3			
1. Board ensures the attendance of the external auditor and other relevant individuals to answer shareholders questions during the ASM and SSM.	**COMPLIANT**	The external auditor and senior management were present during the 2025 Annual Stockholders' Meeting. SEC Definitive IS: https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	
Recommendation 13.4			

2025 INTEGRATED ANNUAL CORPORATE GOVERNANCE REPORT			
	COMPLIANT/ NONCOMPLIANT	**ADDITIONAL INFORMATION**	**EXPLANATION**
1. Board makes available, at the option of a shareholder, an alternative dispute mechanism to resolve intra-corporate disputes in an amicable and effective manner.	**COMPLIANT**	The Bank provides an alternative dispute resolution mechanism through its governance framework to facilitate the amicable resolution of intra-corporate disputes and protect shareholder rights. Reference:Corporate Governance Manual, Section VIII (Stakeholders' Benefits), page 53 https://www.eastwestbanker.com/about-us/corporate-governance	
2. The alternative dispute mechanism is included in the company's Manual on Corporate Governance.	**COMPLIANT**		
Recommendation 13.5			
1. Board establishes an Investor Relations Office (IRO) to ensure constant engagement with its shareholders.	**COMPLIANT**	Please refer to this link for the modes of communication to the investing public: https://www.eastwestbanker.com/about-us/investor-relations Investor Relations Office Vincent A. Villanueva Email Address at ir@eastwestbanker.com	
2. IRO is present at every shareholder's meeting.	**COMPLIANT**	The IRO was present during the 2025 Annual Stockholders Meeting. https://www.eastwestbanker.com/about-us/investor-relations/minutes-of-annual-stockholders-meetings	
Supplemental Recommendations to Principle 13			
1. Board avoids anti-takeover measures or similar devices that may entrench ineffective management or the existing controlling shareholder group.	**COMPLIANT**	There are no measures or any similar devices that enable the Board to entrench an ineffective management or the existing controlling shareholder group.	
2. Company has at least thirty percent (30%) public float to increase liquidity in the market.	**NON-COMPLIANT**		As of December 2024, the Bank has a public float of 19.15%. This is above 10% which is the minimum regulatory requirement for public float for existing publicly listed companies under Supplemental Rule
Optional: Principle 13			
1. Company has policies and practices to encourage shareholders to engage with the company beyond the Annual Stockholders' Meeting.	**COMPLIANT**	While the policies are not documented, it is the Bank's practice to have an open communication policy with its stockholders. For instance, the Chairman and the CEO entertain all comments and suggestions of sharehokders raised thru phone or email. In addition, the Bank encourages engagement through the Investor Relations Office and the channels of communication with the Bank is found in this link: ir@eastwestbanker.com Please also refer to Mode of Communication to Investor Relations in this link: https://www.eastwestbanker.com/about-us/investor-relations	
2. Company practices secure electronic voting in absentia at the Annual Shareholders' Meeting.	**COMPLIANT**	Please refer to SEC Definitive Information Statement for the Annual Stockholders' Meeting (SEC Form 20-IS, 2026), Section on Electronic Voting In Absentia https://www.eastwestbanker.com/sites/default/files/pdf/secfilings/sec-form-20-is_2026-definitive_is.pdf	

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	COMPLIANT/ NONCOMPLIANT	**ADDITIONAL INFORMATION**	**EXPLANATION**
Duties to Stakeholders			
Principle 14: The rights of stakeholders established by law, by contractual relations and through voluntary commitments must be respected. Where stakeholders' rights and/or interests are at stake, stakeholders should have the opportunity to obtain prompt effective redress for the violation of their rights.			
Recommendation 14.1			
1. Board identifies the company's various stakeholders and promotes cooperation between them and the company in creating wealth, growth and sustainability	**COMPLIANT**	Please refer to Corporate Governance Manual, Section II (Board Governance), page 4 https://www.eastwestbanker.com/about-us/corporate-governance	
Recommendation 14.2			
1. Board establishes clear policies and programs to provide a mechanism on the fair treatment and protection of stakeholders.	**COMPLIANT**	Please refer to Corporate Governance Manual, Section VIII (Stakeholders' Benefits), pages 50–53 https://www.eastwestbanker.com/about-us/corporate-governance	
Recommendation 14.3			
1. Board adopts a transparent framework and process that allow stakeholders to communicate with the company and to obtain redress for the violation of their rights.	**COMPLIANT**	The Bank's different channels of communication with the Bank is found in this link: https://www.eastwestbanker.com/ In addition, please refer to Whistle-Blowing Policy under this link: https://www.eastwestbanker.com/about-us/corporate-governance	
Supplement to Recommendation 14.3			
1. Company establishes an alternative dispute resolution system so that conflicts and differences with key stakeholders is settled in a fair and expeditious manner	**COMPLIANT**	Please refer to the Corporate Governance Manual Section 2.7 Specific Duties and Functions of Board of Directors Item "m" on page 8 in this link: https://www.eastwestbanker.com/about-us/corporate-governance	
Additional Recommendations to Principle 14			
1. Company does not seek any exemption from the application of a law, rule or regulation especially when it refers to a corporate governance issue. If an exemption was sought, the company discloses the reason for such action, as well as presents the specific steps being taken to finally comply with the applicable law, rule or regulation.	**COMPLIANT**	The Bank has not sought any exemption from the application of a law, rule or regulation especially when it refers to a corporate governance issue.	
2. Company respects intellectual property rights.	**COMPLIANT**	The Bank has no pending case filed against it for violation of intellectual property rights.	
Optional: Principle 14			
1. Company discloses its policies and practices that address customers' welfare	**COMPLIANT**	The Bank remains guided by the principles and standards of Consumer Protection which are articulated in its Financial Consumer Protection Policy. https://www.eastwestbanker.com/about-us/investor-relations/annual-report Annual and Sustainability Report https://www.eastwestbanker.com/about-us/investor-relations/annual-report	
2. Company discloses its policies and practices that address supplier/contractor selection procedures	**COMPLIANT**	In addition to approved Outsourcing policy, the Bank has a Third Party Risk Management (TPRM) Framework, which ensures that third parties are subject to appropriate assessment, due diligence, and compliance with standards.	

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	COMPLIANT/ NONCOMPLIANT	ADDITIONAL INFORMATION	EXPLANATION
Principle 15: A mechanism for employee participation should be developed to create a symbiotic environment, realize the company's goals and participate in its corporate governance processes.			
Recommendation 15.1			
1. Board establishes policies, programs and procedures that encourage employees to actively participate in the realization of the company's goals and in its governance.	**COMPLIANT**	The Board established Key Performanace Indicators that encourage employees to actively participate in achieving the Bank's goals and in strengthening its governance framework, including performance management systems and initiatives that promote employee engagement and alignment with organizational objectives. Reference: Corporate Governance Manual, Section III.5 (Empowering and Engaging Employees), page 47 https://www.eastwestbanker.com/about-us/corporate-governance	
Supplement to Recommendation 15.1			
1. Company has a reward/compensation policy that accounts for the performance of the company beyond short-term financial measures.	**COMPLIANT**	The Bank's rewards programs are generally hinged on performance. The three major components of the rating system recognize the basic premises for the Bank to be able to achieve its business objectives. These are Key Result Areas/Key Performance Indicators which pertain to the execution of the direct business-related mandate of the unit and the individuals within the units; Customer Service believing that in the long run, providing excellent customer service is the defining variable for business sustainability and Leadership, Values, and Governance.	
2. Company has policies and practices on health, safety and welfare of its employees.	**COMPLIANT**	Please refer to the Corporate Governance Section III.5 Empowering and Engaging Employees on page 48 in this link: https://www.eastwestbanker.com/about-us/corporate-governance	
3. Company has policies and practices on training and development of its employees.	**COMPLIANT**	The Learning and Development programs are anchored on the competencies required for employees to perform effectively in their current and future roles. The different programs cover items that provide employees a common foundation knowledge of the company and its business to establish a strong culture of customer service, safety, risk management and legal compliance; programs that will address required competencies for employees to perform their respective job functions; and developmental programs to make employees more effective in performing their roles.	
Recommendation 15.2			
1. Board sets the tone and makes a stand against corrupt practices by adopting an anti-corruption policy and program in its Code of Conduct.	**COMPLIANT**	Please refer to the Code of Business Conducts and Ethics - Trust and Confidence and Business and Personal Conducts https://www.eastwestbanker.com/about-us/corporate-governance Furthermore, the Bank has a Board-approved "Whistle-blowing Policy" that encourages all personnel to disclose any wrongdoing or wrongful acts that may adversely impact the Bank and its stakeholders and be protected from any possible reprisals. Under the same policy, one of the reportable whistle-blowing matters is "Indulgence in corruption".	
2. Board disseminates the policy and program to employees across the organization through trainings to embed them in the company's culture.	**COMPLIANT**	The Board disseminates policies and programs across the organization through structured training initiatives led by EastWest Academy, ensuring that employees are aligned with the Bank's strategic objectives and that such policies are embedded in the corporate culture.	

2025 INTEGRATED ANNUAL CORPORATE GOVERNANCE REPORT

	COMPLIANT/ NONCOMPLIANT	ADDITIONAL INFORMATION	EXPLANATION
Supplement to Recommendation 15.2			
1. Company has clear and stringent policies and procedures on curbing and penalizing employee involvement in offering, paying and receiving bribes.	**COMPLIANT**	Bribery is a serious offense under the Bank's Code of Discipline and Ethics (CODE). There are a number of provisions penalizing all forms of bribery involving employees of the Bank under the Bank's CODE, to wit: 3. Conflict of Interest Examples by way of illustration but not limited to: 3.1 Offering or accepting anything of value in exchange for a job, work assignment or favorable conditions of employment. 3.2 Favoring suppliers, clients, media or other entities which have official transactions with the Bank for consideration in the form of kickbacks or personal rebates. 3.3 Performing work for a competitor company whether or not it resulted in prejudice to the Bank. 3.4 Offering, soliciting or accepting bribes, commissions, referral fees, kickbacks, whether in money or in kind. 3.5 Rendering services for another employer engaged in a similar business or in competition with the Bank during Bank's time or employee's personal time and/or without approval from the Bank's Management. 3.6 Receiving of gifts, percentage and commission in exchange for a favor to a client, supplier, vendor or other third party with whom the employee has a dealing in relation to his work. 3.7 Borrowing from or lending to bank clients or customers and/or co-employees. 3.8 Committing acts, whether in a private capacity or in representation of the Bank, whether within or outside Company time and premises, and whether personally or through another, which puts the bank in bad light or which jeopardizes its reputation or goodwill or acts 3.9 Entering into transactions with third parties or engaging in practices which may result into a situation/s that has/have potential to undermine the impartiality of an employee because of the possibility of a clash between his self-interests and that of the Bank or situations in which an employee's dealing or personal interest limits his ability to discharge his responsibility to the Bank. Serious Misconduct: 4.4 Commission of a crime involving dishonesty or breach of trust such as , but not limited to, estafa,	
Recommendation 15.3			
1. Board establishes a suitable framework for whistleblowing that allows employees to freely communicate their concerns about illegal or unethical practices, without fear of retaliation.	**COMPLIANT**	The Board establishes a whistleblowing framework that enables employees to report concerns on illegal or unethical practices without fear of retaliation, as part of its governance and ethical standards. References: 1. Corporate Governance Manual, Section on Whistleblowing Policy, pages 46–47 https://www.eastwestbanker.com/about-us/corporate-governance 2. Whistleblowing Policy https://www.eastwestbanker.com/about-us/corporate-governance/company-policies	
2. Board establishes a suitable framework for whistleblowing that allows employees to have direct access to an independent member of the Board or a unit created to handle whistleblowing concerns.	**COMPLIANT**		
3. Board supervises and ensures the enforcement of the whistleblowing framework.	**COMPLIANT**		

2025 INTEGRATED ANNUAL CORPORATE GOVERNANCE REPORT			
	COMPLIANT/ NONCOMPLIANT	**ADDITIONAL INFORMATION**	**EXPLANATION**
Principle 16: The company should be socially responsible in all its dealings with the communities where it operates. It should ensure that its interactions serve its environment and stakeholders in a positive and progressive manner that is fully supportive of its comprehensive and balanced development.			
Recommendation 16.1			
1. Company recognizes and places importance on the interdependence between business and society, and promotes a mutually beneficial relationship that allows the company to grow its business, while contributing to the advancement of the society where it operates.	**COMPLIANT**	Reference: Annual and Sustainability Report https://www.eastwestbanker.com/about-us/investor-relations/annual-report	
Optional: Principle 16			
1. Company ensures that its value chain is environmentally friendly or is consistent with promoting sustainable development	**COMPLIANT**	Reference: Annual and Sustainability Report https://www.eastwestbanker.com/about-us/investor-relations/annual-report	
2. Company exerts effort to interact positively with the communities in which it operates.	**COMPLIANT**	Reference: Annual and Sustainability Report https://www.eastwestbanker.com/about-us/investor-relations/annual-report	

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SIGNATURE

AMY BELEN R. DIO
Chief Compliance Officer

SUBSCRIBED AND SWORN to before me this _____ day of MAY 2 5 2025, affiant (s) exhibiting to me her competent evidence of identity as follows:

NAME/NO.	ID NO. AND DATE OF ISSUE/EXPIRATION	PLACE OF ISSUE
AMY BELEN R. DIO	PASSPORT NO. P3556319B Issued on October 17, 2019	DFA NCR East

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JAQUELYN MAE O. FLORES
NOTARY PUBLIC FOR TAGUIG CITY
Appointment No. 93(2026-2027) until December 31, 2027
MCLE Compliance No. VIII-0018985; 01-07-2025
Office Address: 5th flr., EastWest Banking Corp.,
The Beaufort, 5th Ave. cor. 23rd St., BGC, Taguig City
Roll No. 79107 [illegible] Makati City/01-06-26

"DOCUMENTARY STAMP TAX PAID"
I 445 ₱30 MAY 2 5 2025
(GOR SERIAL NUMBER) (DATE OF PAYMENT)

This report has been prepared to the best of the undersigned signatories' knowledge and understanding.

Pursuant to SEC Memorandum Circular No. 15, Series of 2017 and PSE Memorandum Circular No. 2017-0079 mandating all listed companies to submit Integrated Annual Corporate Governance Report (IACGR), this IACGR is signed on behalf of the registrant by the undersigned, thereto duly authorized, in the City of Taguig on MAY 2 5 2025.

SIGNATURE

ARMANDO L. SURATOS
Independent Director

SUBSCRIBED AND SWORN to before me this _____ day of MAY 2 5 2025, affiant (s) exhibiting to me his competent evidence of identity as follows:

NAME/NO.	ID NO. AND DATE OF ISSUE/EXPIRATION	PLACE OF ISSUE
ARMANDO L. SURATOS	DRIVER'S LICENSE N10-77-000767 / DECEMBER 05, 2032	MANILA

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JAQUELYN MAE O. FLORES
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MCLE Compliance No. VIII-0018985; 01-07-2025
Office Address: 5th flr., EastWest Banking Corp.,
The Beaufort, 5th Ave. cor. 23rd St., BGC, Taguig City
Roll No. 79107/IBP No. [illegible]/PTR No. [illegible] Makati City/01-06-26

"DOCUMENTARY STAMP TAX PAID"
I 446 ₱30 — MAY 2 5 2025
(GOR SERIAL NUMBER) (DATE OF PAYMENT)

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SIGNATURE

ATTY. BENEDICTO M. VALERIO JR.
Corporate Secretary

SUBSCRIBED AND SWORN to before me this _____ day of MAY 2 5 2026 202, affiant (s) exhibiting to me his competent evidence of identity as follows:

NAME/NO.	ID NO. AND DATE OF ISSUE/EXPIRATION	PLACE OF ISSUE
BENEDICTO M. VALERIO JR.	PASSPORT No. P0258129B / JANUARY 15, 2029	DFA NCR SOUTH

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JAQUELYN RAE O. FLORES
NOTARY PUBLIC FOR TAGUIG CITY
Appointment No. 93(2026-2027) until December 31, 2027
MCLE Compliance No. VIII-0018985; 01-07-2025
Office Address: 5th flr., EastWest Banking Corp.,
The Beaufort, 5th Ave. cor. 23rd St., BGC, Taguig City
Roll No. 79107/IBP No. [illegible] Makati City/01-06-26

"DOCUMENTARY STAMP TAX PAID"
I 440 ₱90 — (GOR SERIAL NUMBER)
MAY 2 5 2026 — (DATE OF PAYMENT)

This report has been prepared to the best of the undersigned signatories' knowledge and understanding.

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SIGNATURE

CRISTINA Q. ORBETA
Independent Director

SUBSCRIBED AND SWORN to before me this _____ day of MAY 2 5 2025, affiant (s) exhibiting to me his competent evidence of identity as follows:

NAME/NO.	ID NO. AND DATE OF ISSUE/EXPIRATION	PLACE OF ISSUE
CRISTINA QUE-ORBETA	PASSPORT NO. P9802575A / DECEMBER 03, 2028	DFA NCR EAST

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JAQUELYN MAE O. FLORES
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Office Address: 5th flr., EastWest Banking Corp.,
The Beaufort, 5th Ave. cor. 23rd St., BGC, Taguig City
Roll No. 79107/IBP No. [illegible]/PTR No. [illegible] Makati City/01-06-26

"DOCUMENTARY STAMP TAX PAID"
I 447 P90 — MAY 2 5 2025
(GOR SERIAL NUMBER) (DATE OF PAYMENT)

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SIGNATURE

GREGORIO U. KILAYKO
Independent Director

SUBSCRIBED AND SWORN to before me this _____ day of MAY 2 5 2026 20, affiant (s) exhibiting to me his competent evidence of identity as follows:

NAME/NO.	ID NO. AND DATE OF ISSUE/EXPIRATION	PLACE OF ISSUE
GREGORIO U. KILAYKO	Passport ID No. P9445903A Issued on November 07, 2018	DFA NCR SOUTH

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JAQUELYN MAE O. FLORES
NOTARY PUBLIC FOR TAGUIG CITY
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MCLE Compliance No. VIII-0018985; 01-07-2025
Office Address: 5th flr., EastWest Banking Corp.,
The Beaufort, 5th Ave. cor. 23rd St., BGC, Taguig City
Roll No. 79107/IBP No. [illegible] PTR No. [illegible] Makati City/01-06-26

"DOCUMENTARY STAMP TAX PAID"
I 444 ₱30 MAY 2 5 2026
(GOR SERIAL NUMBER) (DATE OF PAYMENT)

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SIGNATURE

IMELDA B. CAPISTRANO
Independent Director

SUBSCRIBED AND SWORN to before me this _____ day of MAY 2 5 2025, affiant (s) exhibiting to me his competent evidence of identity as follows:

NAME/NO.	ID NO. AND DATE OF ISSUE/EXPIRATION	PLACE OF ISSUE
IMELDA B. CAPISTRANO	PASSPORT NO. P6034630A / FEBRUARY 14, 2028	DFA MANILA

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JAQUELYN MAE O. FLORES
NOTARY PUBLIC FOR TAGUIG CITY
Appointment No. 93(2026-2027) until December 31, 2027
MCLE Compliance No. VIII-0018985; 01-07-2025
Office Address: 5th flr., EastWest Banking Corp.,
The Beaufort, 5th Ave. cor. 23rd St., BGC, Taguig City
Roll No. 79107/IBP No. [illegible]/PTR No. [illegible] Makati City/01-06-26

"DOCUMENTARY STAMP TAX PAID"
I 443 Fmd — MAY 2 5 2025
(GOR SERIAL NUMBER) (DATE OF PAYMENT)

This report has been prepared to the best of the undersigned signatories' knowledge and understanding.

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SIGNATURE

JERRY G. NGO
Chief Executive Officer

SUBSCRIBED AND SWORN to before me this _____ day of MAY 2 5 2026 20, affiant (s) exhibiting to me his competent evidence of identity as follows:

NAME/NO.	ID NO. AND DATE OF ISSUE/EXPIRATION	PLACE OF ISSUE
JERRY G. NGO	Passport ID No. K2328354B	Republic of Singapore

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JAQUELYN MAE O. FLORES
NOTARY PUBLIC FOR TAGUIG CITY
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Office Address: 5th flr., EastWest Banking Corp.,
The Beaufort, 5th Ave. cor. 23rd St., BGC, Taguig City
Roll No. 79107/IBP No. [illegible]/PTR No. [illegible]/Makati City/01-06-26

"DOCUMENTARY STAMP TAX PAID"
I 441 ₱30 — MAY 2 5 2026
(GOR SERIAL NUMBER) (DATE OF PAYMENT)

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SIGNATURE

JONATHAN T. GOTIANUN
Chairman of the Board

SUBSCRIBED AND SWORN to before me this _____ day of MAY 2 5 2025, affiant (s) exhibiting to me his competent evidence of identity as follows:

NAME/NO.	ID NO. AND DATE OF ISSUE/EXPIRATION	PLACE OF ISSUE
JONATHAN T. GOTIANUN	PASSPORT NO. P5509919A / JANUARY 02, 2028	DFA MANILA

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JAQUELYN MAE O. FLORES
NOTARY PUBLIC FOR TAGUIG CITY
Appointment No. 93(2026-2027) until December 31, 2027
MCLE Compliance No. VIII-0018985; 01-07-2025
Office Address: 5th flr., EastWest Banking Corp.,
The Beaufort, 5th Ave. cor. 23rd St., BGC, Taguig City
Roll No. 79107/IBP No. INV [illegible]/PTR No. [illegible]/ Makati City/01-06-26

"DOCUMENTARY STAMP TAX PAID" MAY 2 5 2025
I 442 P70
(GOR SERIAL NUMBER) (DATE OF PAYMENT)

This report has been prepared to the best of the undersigned signatories' knowledge and understanding.

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SIGNATURE

KRISTINE A. ROMANO
Independent Director

SUBSCRIBED AND SWORN to before me this _____ day of MAY 2 5 2025 2023, affiant (s) exhibiting to me her competent evidence of identity as follows:

NAME/NO.	ID NO. AND DATE OF ISSUE/EXPIRATION	PLACE OF ISSUE
KRISTINE A. ROMANO	PASSPORT NO. P3145784C / February 02, 2033	DFA Manila

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JAQUELYN MAE O. FLORES
NOTARY PUBLIC FOR TAGUIG CITY
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Office Address: 5th flr., EastWest Banking Corp.,
The Beaufort, 5th Ave. cor. 23rd St., BGC, Taguig City
Roll No. 79107/IBP No. [illegible] Makati City/01-06-26

"DOCUMENTARY STAMP TAX PAID"
I 448 ₱30 — MAY 2 5 2025
(GOR SERIAL NUMBER) (DATE OF PAYMENT)

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