



CONNECTING FURTHER

ACCELERATING CONSUMER FOCUSED GROWTH

ANNUAL
REPORT
2024

ABOUT THE COVER



Connecting Further

2024 was a milestone year for EastWest. As the Bank marked its 30th Anniversary, it delivered its strongest financial performance to date and took bold steps to deepen its connection with Filipino consumers. From the rollout of EasyWay to stronger performance across core businesses, EastWest advanced with a clear focus: to make banking simpler, faster, and more relevant to real life.

This progress reflects a shift toward more intuitive, human-centered experiences—solutions that speak to everyday priorities like managing expenses, securing the future, and creating more space for what truly matters.

At the center of everything are the people EastWest serves. This is reflected in the cover of this year's annual report, with chevrons that merge into a diamond under the image of a joyful Filipino family. These directional arrows point upwards, denoting trust and ease, while furthering connections at every step of the journey.

ABOUT THE REPORT

Scope

This 2024 disclosure includes EastWest’s Economic, Environmental, Social, and Governance (EESG) performance, covering its non-financial results across these aspects of the business.

The Annual Report presents both financial and non-financial performance for all operations of EastWest and its subsidiaries: EastWest Rural Bank, Inc., EastWest Insurance Brokerage Inc., EastWest Ageas Insurance, and Quest Marketing and Integrated Services, covering the period from January 1 to December 31, 2024.

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

Reporting Standard

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

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

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OUR IDENTITY



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

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

EastWest’s products and services are made available across multiple distribution and delivery channels. As of December 2024, EastWest has a total of 389 branches, with 217 of these in Metro Manila. The rest of the network includes 94 branches across other parts of Luzon, 40 in Visayas, and 38 in Mindanao. The Bank’s subsidiary rural bank has 76 branches and 23 branch lites, bringing the group’s total branch store network to 488. ATM network is at 495, composed of 400 on-site and 95 off-site ATMs.

By the end of 2024, the EastWest Group’s workforce had grown to 9,057 employees, with 6,852 from EastWest, 1,165 from EastWest Rural Bank, 39 from EastWest Insurance Brokerage, 534 from Quest Marketing and Integrated Services, and 467 from EastWest Ageas.

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

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




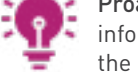
OUR MOTIVATIONS

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

Mission
To create value:

-  **For our chosen markets,** by providing them with excellent service in the delivery of integrated and innovative products responsive to their current and future financial needs, at the best value.
-  **For our employees,** by providing them with opportunities to develop their full potential and by giving recognition and rewards commensurate to their contribution.
-  **For our community,** by committing ourselves to improving the quality of life of those around us through the support for various charities and involvement in outreach activities.
-  **For our regulators,** by uncompromisingly adhering to the highest standards of business ethics and corporate governance.
-  **For our shareholders,** by managing the Bank professionally and prudently to consistently achieve optimal possible return.

OUR METHODS

- Brand Pillars**
- 
 - Insightful expertise directed towards your priorities
 - Dedication to making banking easier for you
 - Entrepreneurial spirit to realize our collective best potential
- Service Pillars**
-  **Personable:** Warm and positive attitude, genuine sentiment, and personal concern for the customer’s well-being and business affairs.
 -  **Dependable:** Dedicated to making banking as easy as possible for the customer — taking the effort away whenever we can but with professional regard for due process.
 -  **Proactive:** Actively listening, offering the right information at the right time, considering what the customer needs with thoughtful cross-selling.

FINANCIAL PERFORMANCE

Profitability (in millions Php)	2022	2023	2024
Net Interest Income	23,325	28,225	33,486
Trading Income	176	994	1,147
Fees & Other Income	4,744	6,442	7,772
Net Revenues	28,244	35,660	42,405
Operating Expenses	17,006	20,293	23,422
Provision for Losses	4,951	7,688	9,580
Provision for Taxes	1,433	1,444	1,908
Net Income	4,625	6,083	7,608
Balance Sheet (in millions Php)			
Assets	421,372	464,185	524,738
Capital	61,035	67,175	73,067
CASA	260,895	292,409	312,224
Time Deposits	68,272	64,126	74,175
Consumer Loans	189,987	237,320	274,412
Corporate Loans	68,745	59,558	59,893
Key Financial Ratios (in %)			
ROE	7.7	9.5	10.9
ROA	1.1	1.4	1.5
NIM	7.1	7.6	7.8
CIR	60.2	56.9	55.2
CAR	13.8	13.8	13.4
Per Common Share (in Php)			
Net Income Per Share			
Basic	2.1	2.7	3.4
Diluted	2.1	2.7	3.4
Book Value per Share	27.1	29.9	32.5
Others			
Cash Dividend Declared (in millions Php)	900.0	925.0	1,215.0

FINANCIAL HIGHLIGHTS

(in millions Php)



NET INCOME

2023		Php 6,083
2024		Php 7,608

NET REVENUE

2023		Php 35,660
2024		Php 42,405

ASSETS

2023		Php 464,205
2024		Php 524,738

CAPITAL

2023		Php 67,175
2024		Php 73,067

DEPOSITS

2023		Php 356,535
2024		Php 386,399

LOANS (NET)

2023		Php 296,615
2024		Php 336,411



MESSAGE FROM THE
CHAIRMAN

JONATHAN T. GOTIANUN
Chairperson of the Board

**Connecting Further: A Legacy of Purpose,
A Future of Possibilities**

In 2024, EastWest turned 30. This was no ordinary milestone—it was a defining moment, a culmination of decades of bold moves, deep conviction, and relentless pursuit of purpose. But more than a celebration of longevity, our Pearl Anniversary was a reaffirmation of what we stand for: a Bank built on integrity, resilience, and the power of transformation.

The theme of this year’s report, Connecting Further, captures the very soul of EastWest. For three decades, we have bridged aspirations and access—connecting Filipinos to opportunities that elevate their lives. We have grown from a challenger bank to one of the most trusted financial institutions in the country, not by playing it safe, but by stepping forward when it mattered most.

We were born to serve a need—and that need has only grown more complex. Our customers now expect faster, smarter, more meaningful interactions. The world has shifted—digitally, demographically, and economically. And yet, what remains constant is our commitment to meet our customers where they are, understand their evolving needs, and empower them to move forward with confidence.

As we marked this incredible milestone, we also began the countdown to another historic celebration—Filinvest Development Corporation’s 70th anniversary in 2025. It is a rare privilege to be part of a group that has continuously created value across generations, industries, and communities. From our founders’ humble beginnings in 1955, to becoming one of the most diversified conglomerates in the Philippines today, Filinvest’s story is one of grit, vision, and service. EastWest is proud to be part of this legacy—and even prouder to carry it forward.

This year, EastWest made powerful strides:

- We posted our highest-ever net income.
- We accelerated digital transformation with platforms like EasyWay, EasyBiz, and Komo.
- We launched new store formats, reshaped our operating model, and invested heavily in our people.
- We strengthened our compliance and governance framework while delivering award-winning customer service.

But more than metrics, what defines 2024 is momentum. The kind that doesn’t just carry us forward—but prepares us to leap further. We have recalibrated our priorities. We are investing in the right engines of growth. And we are doubling down on what sets us apart: our consumer focus, our technology-driven mindset, and our human-centric service.

The economic landscape may continue to evolve—with geopolitical tensions, evolving regulatory environment, and sector-specific headwinds. But these are not deterrents. They are signals.

Signals that it’s time for EastWest to lead even more boldly—into new markets, with new ideas, and for a new generation of customers.

In 2025 and beyond, we will build on our momentum by:

- Driving ecosystem-driven growth across the Filinvest Group.
- Deepening our presence in key sectors
- Strengthening risk management and enterprise governance as cornerstones of our growth.
- Investing in talent and leadership that will future-proof the organization.

Let me be clear: EastWest’s best years are ahead of us. We are not merely preparing for the future—we are shaping it. With the strong leadership of Jerry Ngo and Jackie Fernandez, a deeply committed management team, and passionate EastWestbankers, we have everything it takes to ascend further.

To our clients and stakeholders—thank you for walking with us, for trusting us, and for challenging us to be better. The next 30 years will demand more from us. And we are ready. Ready to scale, ready to lead, and ready to connect further—to the needs of our customers, the heartbeat of our economy, and the future of Philippine banking.

Together, we go beyond milestones. We create meaning. We build legacy. We connect further.

JONATHAN T. GOTIANUN
Chairman
East West Banking Corporation



MESSAGE FROM THE CEO

JERRY G. NGO
Chief Executive Officer

**Connecting Further: Leading with Purpose,
Building for the Future**

2024 was a milestone year—not just because we celebrated our 30th anniversary, but because we proved that EastWest is ready for the next era. The groundwork we laid in previous years—our push for digital transformation, a more customer-centric approach, and disciplined execution—has matured into real and measurable results. This year, we

moved with greater clarity, built deeper relationships, and enhanced our operational backbone, all while staying rooted in our mission to deliver exceptional value to our customers.

Last year, we said we were all set for the future. This year, we started living it. And more importantly, we began shaping what comes next.

Connecting Further with Our Customers

At the heart of everything we do is our customer. In 2024, we sharpened our understanding of their needs and expanded our value propositions across segments—from the mass market to the affluent and high-net-worth, from underserved to upwardly mobile. We didn’t just add new products; we built connections across our services that reflect the full spectrum of a customer’s life journey. Whether it’s enabling a first car purchase, financing a home, helping teachers manage their finances, or equipping a business with the tools to scale—our goal is clear: make banking not just accessible, but enriching.

This clarity has fueled growth across our consumer lending business. Our credit card, personal loan, and salary loan portfolios performed with strength, supported by rigorous underwriting, digital origination, and an improved cross-sell engine. These were not just numbers—they represented lives changed, dreams fulfilled, and goals brought closer to reality.

We continued to listen to our customers. Through feedback loops, usage analytics, and data-driven insights, we refined our offerings and made improvements in product design, onboarding, and after-sales support. Our promise remains the same: make banking easier, relevant, and human. But beyond access, we are advancing financial empowerment—equipping our customers not just to participate in the financial system, but to thrive in it. This means helping them build credit, grow their savings, protect their assets, and invest in a future they can own. We aim to move from inclusion to transformation—supporting a generation of financially empowered individuals and families.

**Connecting Through Channels That Work Better,
Smarter**

2024 marked the next phase of our “Digital First” strategy. Our platforms—EasyWay, EasyBiz, Komo, ESTA, and EW Pay—now deliver more intuitive, seamless, and secure banking experiences. We doubled down on the journeys that matter: onboarding, payments, inquiries, and account management. The majority of users transitioned from EastWest Online Portal to EasyWay, and nearly half of our customers now engage with us through digital touchpoints.

These gains were complemented by the continued evolution of our physical network. Selected EastWest Stores have started to transform into hybrid spaces where digital convenience meets human connection. Customer journeys in these locations were reimagined to enable faster turnaround times, fewer touchpoints, and more personalized experiences. Across both mobile and in-person touchpoints, our goal stays the same: to deliver consistency, empathy, and efficiency at every encounter.

Strengthening Our Operations and Infrastructure

Behind every great experience is a robust system that makes it possible. We spent 2024 improving the foundational elements of our Bank—enterprise architecture, core banking infrastructure, process automation, and governance frameworks.

We streamlined backend processes, improved service-level agreements, and integrated workflows to boost speed and precision. From onboarding to disbursement, from collections to compliance, we removed friction so our teams could focus more on customer value and less on manual work.

Security was also a key priority. In an era of increasing cyber threats, we took bold steps to safeguard our platforms and protect customer data. Investments in AI-powered threat detection, data encryption, and third-party security testing helped reinforce our risk posture and ensure that trust remains our strongest asset.

Empowering the EastWest Organization

Transformation at EastWest goes beyond digital. It’s a cultural shift powered by our people. In 2024, we focused on building a stronger organization by investing in talent, developing future leaders, and deepening collaboration across teams.

We used technology to streamline HR processes—making it easier to manage, engage, and support our workforce. From automation to data-driven tools, we introduced scalable systems that enable growth and improve decisions across the employee journey.

Just as critical was the work to shape our culture. We opened more channels for teamwork, strengthened a mindset of continuous learning, and placed greater



value on data fluency. This empowered our people to think clearly, act decisively, and contribute with greater impact.

We launched targeted learning tracks and reinforced our succession pipeline to prepare emerging leaders. At the same time, we refreshed performance standards to reward innovation, accountability, and meaningful outcomes—equipping teams to shape what’s next for EastWest.

Our newly formed Strategy and Transformation Office helped turn ambition into results. By working across departments and encouraging agility and shared ownership, the group embedded key priorities and moved initiatives forward through structured collaboration.

The result is a more adaptive and focused organization—one that operates with sharper tools, clearer insights, and a renewed sense of direction. We are shaping a culture that values fresh thinking and delivers with intention.

What’s Next

As we look to 2025 and beyond, our direction is anchored on three things: deepen customer relationships, scale smartly through technology, and focus our growth on where we can make the greatest impact.

We are gaining traction in key areas: embedded finance, ecosystem partnerships, and targeted expansion in priority markets. We are also accelerating the use of data and AI across the enterprise—from marketing to credit, from operations to risk—to ensure our decisions are faster, sharper, and more responsive to real-time customer needs.

While the economic and regulatory landscape may continue to shift, we remain steadfast in our vision. We have the talent, the infrastructure, the strategy, and the will to lead. And with every interaction, every partnership, and every innovation, we are building not just a better EastWest—but a better future for Philippine banking.

Charting Future Growth

As we look ahead, we are planting the seeds for EastWest to lead in areas of Philippine banking that offer the greatest opportunity for growth and relevance:

- ▲ **Consumer Finance:** Designing smarter, more inclusive credit systems that support the financial ambitions of the emerging middle class.



- ▲ **Digital Ecosystems:** Integrating financial services into the platforms, networks, and communities where Filipinos live, work, and connect.
- ▲ **Wealth and Financial Wellness:** Enabling generational planning, protection, and investing for both the underserved and the mass affluent.
- ▲ **Organizational Enablement:** Leveraging technology to empower teams, simplify processes, and strengthen decision-making across the Bank.

These are not just ambitions. They are blueprints for the future, and we are building the capabilities today to lead in these spaces tomorrow.

In Gratitude

To our customers: Thank you for your trust. You are the reason we innovate, the reason we challenge ourselves to do better each day.

To our employees: Thank you for your dedication and heart. You have shown what it means to serve with excellence and empathy.

To our Board of Directors: Thank you for your guidance and support. Your clarity and foresight shape our path forward.

To our partners and shareholders: Thank you for believing in our journey. Together, we will achieve even greater milestones.

As we step forward into a new chapter, we do so with confidence, unity, and purpose. We are not just shaping the future of EastWest—we are helping shape the future of banking in the Philippines.

JERRY G. NGO
Chief Executive Officer
East West Banking Corporation

MESSAGE FROM THE
PRESIDENT



JACQUELINE S. FERNANDEZ
President

**Connecting Further: Focused on Delivery,
Anchored by our People**

In 2024, EastWest shifted from planning to action. Across the organization, teams focused on what mattered—and delivered. We executed key priorities, improved service, and advanced in areas that matter most to our customers and stakeholders. This was a year of follow-through—of acting with intent, solving problems, and building on firm ground.

As we marked our 30th year, we didn't just look back—we moved forward with clarity, strengthened by our people and the trust our customers place in us.

EastWest's progress this year was deeply rooted in our operational backbone. We approached every goal with clear direction and a results-first mindset. We delivered our highest net income to date—Php 7.6 billion—on the back of strong lending growth and



increased operational efficiency. Revenues surged by 19% to Php 42.4 billion, while our cost-to-income ratio improved to 55% from 57% in 2023, a sign of our enhanced productivity and leaner operations.

We also reinforced the strength of our balance sheet, ending the year with robust capital ratios and healthy liquidity buffers. Our asset base continued to grow, and our CASA ratio closed at 81%—well above the industry average of 71%. These fundamentals give us the confidence and capability to scale further while supporting our customers through various economic cycles.

Delivering Real Impact Through Lending

EastWest continues to stand out as a consumer-focused institution. Our 2024 performance reflects the strength of our lending portfolio, especially in areas where we operate with scale, insight, and agility. Credit cards and personal loans delivered the most pronounced growth this year.

▲ **Credit Card Receivables** rose by 37% year-on-year, outpacing broader market trends. With over 1.5 million cards-in-force, EastWest now ranks among the top issuers nationwide. This reflects the strength of our acquisition strategy, effective portfolio management, and growing digital engagement.

▲ **Personal Loans** also expanded by 49%, driven by customers seeking financing for education, healthcare, and other essential needs. Together, credit cards and personal loans now make up around one-fourth of our total loan portfolio—a strong anchor for our broader consumer lending strategy.

▲ **Teacher Salary Loans**, one of our core products, grew by 14%. This offering, which also accounts for roughly 25% of our loan book, remains central to our role in providing accessible financing to underserved communities.

▲ **Auto Loans** continue to be a meaningful contributor at more than 25% of our consumer loan portfolio. As we look ahead, we are aligning its trajectory with other lending areas to support a more balanced and resilient mix.

▲ A key priority is the profitable expansion of our **Corporate Banking Group (CBG)**, with the aim of bringing its contribution closer to 20% or more. This forms part of our broader strategy to create a healthier portfolio mix while staying responsive to evolving business needs and economic opportunities.



Our progress reflects a careful, data-driven understanding of customer needs and timing. What we deliver is not just volume, but relevant solutions that create value where and when it matters.

Connecting Through Digital and Physical Touchpoints

Digital transformation continued to be a major enabler in 2024. The ongoing migration of EWOP users to our enhanced EasyWay App, along with stronger digital engagement across our customer base and the increasing usage of tools like ESTA and EastWest Pay, show that our digital push is gaining traction.

Yet, we remain true to our hybrid model—combining digital convenience with human connection. Our EastWest Stores continue to deliver personalized banking with speed and efficiency. Across our channels, we are delivering a unified experience that makes banking intuitive, secure, and always accessible.

Empowering People, Driving Progress

EastWest's strength comes from its people. This year, the Bank was recognized as one of the Employers of the Year—an acknowledgment of the environment we've built for growth, trust, and excellence. We continued to invest in upskilling, strengthen cross-functional collaboration, and shape a culture grounded in performance and purpose.

Beyond profits, we strive to create broader—value for our customers, our people, and the communities we serve. Our operational investments supported infrastructure upgrades, service enhancements, and digital innovation.

We also continued to support communities through financial inclusion, education initiatives, and accessible banking services—ensuring more Filipinos have the tools and opportunities to move forward.



In Closing

2025 brings new challenges and opportunities. We recognize that competition is intensifying, particularly in consumer finance. But this only pushes us to sharpen our execution, rethink customer journeys, and reimagine what it means to be a truly customer-first bank.

We are excited by what lies ahead. We are confident that our agile structure, strong leadership, and passionate workforce will allow us to rise to the occasion—again and again. Our eyes remain fixed on our goal: to be among the top consumer banks in the country within the next five years.

The strength of EastWest lies not just in our results, but in the resilience of our people, the trust of our customers, and the clarity of our execution. Our progress in 2024 was made possible by a deep commitment to service, a disciplined approach to growth, and the collective drive of an organization that believes in building a better banking experience—one customer, one solution, one relationship at a time.

As we look ahead, we do so with purpose, precision, and optimism. We remain focused on advancing our operational capabilities, scaling with agility, and creating meaningful impact across all touchpoints.

Thank you for your continued trust and partnership. Let us continue working together to connect further—with each other, with our customers, and with the future we are building.

Jacqueline S. Fernandez
President
East West Banking Corporation



A YEAR OF WINS, THANKS TO YOU

In 2024, we reached remarkable milestones by going Further for You.
With you trust and support, we look ahead
to an even brighter future together!

At East West Bank, we are driven by our mission to provide tailored, accessible, and innovative banking solutions that elevate the financial experiences of our customers. For 30 years, we have stood by our clients—helping them take their steps in their financial journey, guiding them as they expand their businesses, and enabling them to reach new milestones with confidence.

In 2024, our commitment to going “Further For You” has been recognized across Asia. From digital banking innovations to investment banking, wealth management, human resources, and compliance, we have been honored with multiple prestigious awards that affirm our dedication to excellence, customer-centricity, and industry leadership.

To our customers, partners, and employees, this success belongs to all of us — a testament to our collaboration empowered by the trust you’ve placed. With these achievements fueling our passion, we are inspired to go even further in elevating banking excellence for every Filipino.

PRIORITY BANKING	
Best Prioity Banking Experience	International Finance Magazine
Best Wealth Manager	The Asset
Best Private Bank	International Investor Magazine
Best Private Bank	Global Finance
Best Private Bank	Global Financial Market Review

Priority Banking Experience

Best Priority Banking Experience – International Finance Magazine
Recognized for personalized service and an expanded network, offering a premium banking experience designed for today’s discerning clients.

Best Wealth Manager – The Asset
Acknowledged for delivering strategic, long-term financial solutions through insightful guidance and expert portfolio management.

Best Private Bank – Global Finance, International Investor Magazine, and Global Financial Market Review
Awarded for providing comprehensive, bespoke wealth management services tailored to high-net-worth individuals, reinforcing EastWest’s standing as a trusted partner in private banking.

TRUST AND ASSET MANAGEMENT	
Best Wealth Manager	The Asset
Best Emerging New Equity Fund Manager	International Finance Magazine
Best Asset Management Firm	Global Financial Market Review

Excellence in Trust and Asset Management

Best Wealth Manager – The Asset - Honored for delivering robust wealth management offerings, helping clients achieve long-term financial growth and security.

Best Emerging New Equity Fund Manager – International Finance Magazine - Recognized for strategic investment management expertise, showcasing EastWest as a burgeoning force in the equity market.

Best Asset Management Firm – Global Financial Market Review - Awarded for providing world-class financial services, with diversified investment options for every investor’s needs.

SECURITIES, DERIVATIVES, AND FOREIGN EXCHANGE	
Most Innovative Forex Broker	International Finance Magazine
Best FX Broker	Global Financial Market Review

Excellence in Securities, Derivatives, and Foreign Exchange

Most Innovative Forex Broker – International Finance Magazine - Commended for offering industry-leading forex services and competitive rates.

Best FX Broker – Global Financial Market Review - Awarded for providing elite forex solutions with strategic pricing advantages for clients.

CREDIT CARDS	
Best Credit Card for Cashback	The Asian Banker
Mobile Banking and Payment Initiative of the Year - PH	Asian Banking and Flnance

Credit Cards and Consumer Banking Leadership

Best Credit Card for Cashback – The Asian Banker - EastWest Visa Platinum was applauded for its consumer-focused approach to delivering valuable benefits through cashback solutions.



PERSONAL LOANS



Best Consumer Loan Experience Bank

International Finance Magazine

Best Consumer Loan Experience Bank – International Finance Magazine - EastWest’s Personal Loan product was recognized for streamlined application processes and an exceptional borrowing experience.

DIGITAL



Outstanding Digital CX in Banking App/Platform

The Digital Banker

Driving Digital Innovation

Outstanding Digital CX in Digital Banking and Insurance – The Digital Banker - Recognized for enhancing consumer experiences and its digital first approach through Komo, EastWest’s digital banking arm, and EastWest Ageas, the bank’s bancassurance partner.



Outstanding Digital CX Transformation in Insurance

The Digital Banker

Mobile Banking and Payment Initiative of the Year (Philippines) – Asian Banking and Finance - ESTA (EastWest System Tech Assistant), the Bank’s Facebook Messenger-based chatbot, was celebrated for delivering personalized, efficient, and innovative mobile banking solutions.

ORGANIZATION



Finalist

LinkedIn Talent Awards

Human Resource Excellence

Best Employers List – Philippine Daily Inquirer & Statista - EastWest Bank was hailed as one of the country’s best employers, recognized for its commitment to employee development, well-being, and engagement.



Best Employers List

Philippine Daily Inquirer-Statista

Finalist – LinkedIn Talent Awards - The EastWest Talent Acquisition team was recognized for effectively leveraging talent solutions, strengthening recruitment strategies, and fostering career development opportunities.

GOVERNANCE



One-Arrow Recognition

ACGS Golden Arrow Awards

Commitment to Corporate Governance

1-Golden Arrow Award – ASEAN Corporate Governance Scorecard (ACGS) - EastWest was recognized for its strong compliance and governance practices, reinforcing our commitment to transparency, integrity, and ethical banking.



EASTWEST THROUGH THE YEARS

1994



Opened the first EastWest Store along **Senator Gil Puyat Avenue, Makati City.**

2003



Acquired **Ecology Savings Bank, Inc.**

2009



Became the sixth largest credit card issuer and one of the largest in auto financing when it acquired **AIG PhilAm Savings Bank (AIGPASB).**

2011



Expanded its branch network when the Bank acquired **Green Bank of Caraga, Inc.**

2012



Held an **initial public offering** — the first by a Philippine bank in eight years.

Acquired **Finman Rural Bank, Inc.**

2013



Finman Rural Bank, Inc. became **EastWest Rural Bank, Inc.**

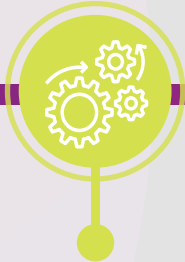
Received the approval of the Bangko Sentral ng Pilipinas to operate as a Universal Bank.

2014



Named as one of the **Top 10 Strongest Banks** in the Philippines by The Asian Banker.

2015



The bank's wholly-owned subsidiary **EastWest Insurance Brokerage, Inc.** was registered and started operations in 2015.

The Bank's wholly-owned subsidiary, **EastWest Insurance Brokerage, Inc.**, was registered and started operations. That same year, **EastWest Ageas Life Insurance Corp** was established as a joint venture with **Ageas Insurance International NV.**

2016



Set up its wholly-owned financial leasing subsidiary, **EastWest Leasing and Finance Corp.**, and acquired the retail banking business of **Standard Chartered Bank Philippines** which included credit cards, personal loans, wealth management, and retail deposits. The acquisition solidified EastWest's position as the fifth largest credit card issuer in the industry with over a million cards-in-force.

2017

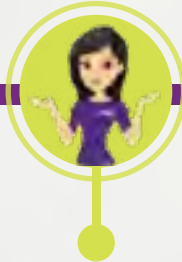


Awarded **'Auto Loan Product of the Year'** at The Asian Banker Philippine Country Awards 2017.

Raised a total of Php10 billion from its 2017 offering of peso-denominated long-term negotiable certificates of time deposits (LTNCDs).

Recognized by the Chartered Financial Analyst (CFA) Society Philippines as the **'Best Managed Fund of the Year'** for EastWest Peso Intermediate Term Bond.

2020



Launched **EastWest System Tech Assistant (ESTA).** Introduced as the Bank's AI-powered chatbot, ESTA revolutionized customer service by providing 24/7 real-time support through digital channels—enhancing efficiency, reducing wait times, and improving overall customer engagement.

2023



"Best Private Bank" by Global Finance

Best Credit Card Philippines (EastWest JCB) The Asian Banker

Golden Arrow for Good Corporate Governance ASEAN Corporate Governance Scorecard

Best Foreign Exchange Broker-Philippines International Finance Magazine (IFM) Awards

Most Innovative Smart Banking Services Provider (Komo) 2023 International Finance Magazine (IFM) Awards

Best Priority Banking Experience (EastWest Priority) 2023 International Finance Magazine (IFM) Awards

Best Private Bank (EastWest Priority)

Best CSR Initiative (Magenta Race 2022) The Digital Banker

2024



Achieved its **highest earnings to date**, marking a milestone year for EastWest. Launched **EasyWay** and **EasyBiz.**

The Bank is currently the 9th largest privately-owned domestic bank in terms of assets, one of the biggest credit card issuers, and the fourth largest auto loan provider in the country.

eastwest 30 YEARS FURTHER FOR YOU

EastWest marked three decades of excellence, innovation and commitment to its customers with a grand celebration that truly embodied its theme: “Further For You.” Staying true to its mission, the Bank pushed its boundaries even further, reinforcing its position as a trusted financial partner while expanding its reach with cutting-edge digital solutions and elevated customer experiences.

Over the last thirty years, EastWest has lived up to its name which gave us the reminder of what built our strengths throughout our history: the shared values of our societies (the East) and journey with the West, adapting to its technological and digital advancements as we evolve with the fast-changing times. EastWest has continuously evolved, delivering personalized banking services and pioneering digital innovations to cater to the ever-changing needs of its customers. As it enters a new chapter, the bank remains steadfast in its promise of first-rate service, seamless banking experiences and financial empowerment for every Filipino.

A CELEBRATION OF PARTNERSHIPS AND MILESTONES AT MIMOSA PLUS

Throughout this journey, EastWest has nurtured deep relationships with clients, partners, and stakeholders. To commemorate this milestone, the Bank hosted two major events —an exclusive golf tournament and the introduction of EastWest’s Business Class segment — at the Mimosa Plus Golf Course in Clark, Pampanga, one of the world-class properties under the Filinvest Group.

The celebration opened with a ceremonial tee-off, marking the start of an unforgettable tournament at this premier destination known for its pristine greens. Throughout the day, attendees explored its exceptional facilities and experienced firsthand the synergy between EastWest and the Filinvest Group. The event also brought together top executives, industry leaders, and valued partners for a day of camaraderie, networking and friendly competition. The overwhelming response to the event highlighted the strong interest in EastWest’s new offerings, future initiatives and efforts to forge stronger business partnerships.

As the sun set, the celebration reached its peak with a prestigious awards ceremony, an exciting raffle, and the official launch of Business Class—an initiative designed to redefine premium banking experiences.



Josephine Gotianun Yap showcases her golfing skills during the EastWest Bank 30th Anniversary Golf Tournament at Mimosa Plus Golf Course. Her participation highlighted the spirit of camaraderie and excellence that defined the event.



Afternoon Tee-Off at EastWest Golf Invitational 2024: Golfers prepare for the afternoon tee-off at the Mimosa Plus Golf Course in Clark, during the EastWest Bank 30th Anniversary Golf Tournament. The event combined competitive spirit with the launch of EastWest Business Class segment, making it a day to remember.



EastWest and Singapore Airlines Group strengthen their partnership with the launch of an exciting new collaboration for KrisFlyer members. Pictured at the event are key executives from EastWest, Mastercard, and Singapore Airlines Group: [L-R]: Mia Tamayo, EastWest SVP and Head of Credit Cards; Judith Dayrit, Mastercard Head of Account Management; Lawrence Lee, EastWest EVP and Head of Consumer Loans Cluster; Jackie Fernandez, EastWest President; Bryan Koh, Divisional Vice President, Loyalty Marketing, Singapore Airlines Group; Jerry Ngo, EastWest Chief Executive Officer; Simon Calasanz, Mastercard Country Manager, Philippines; WK Lim, Regional Vice President, Southeast Asia, Singapore Airlines Group; Liwei Tai, General Manager, Philippines, Singapore Airlines Group; and Sherlin Oh, Regional Manager, KrisFlyer Partnerships, Singapore Airlines Group.

ELEVATING THE TRAVEL EXPERIENCE WITH SINGAPORE AIRLINES

In line with its dedication to providing world-class travel experiences, EastWest partnered with Singapore Airlines and celebrated this special collaboration through two exclusive events. One was held at the Balmori Events Place in Rockwell, Manila on October 2, 2024 and the second was at NuStar Hotel in Cebu on October 11, 2024. This 30th Anniversary milestone event befitted EastWest’s desire to offer exceptional travel benefits through the EastWest Singapore Airlines KrisFlyer World and Platinum Mastercard credit cards. These premier credit cards empower travelers to reach their dream destinations faster with unparalleled perks, including:

- **Earn More Miles:** Accelerated KrisFlyer Miles earning on purchases, including flights with Singapore Airlines and Scoot, purchases at KrisShop and Pelago, and other travel-related expenses.

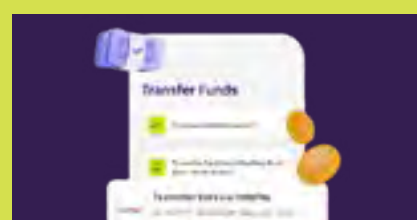
- **Global Lounge Access:** Complimentary entry to over 1,300 airport lounges worldwide via Mastercard® Travel Pass by DragonPass and Plaza Premium Group partnerships.
- **Low Foreign Currency Conversion Fee:** A low 1.70% fee on international purchases allows cardholders to indulge in guilt-free shopping abroad.
- **Free Comprehensive Travel Insurance:** The cards provide up to Php 20 million in travel insurance coverage for the cardholder and their family when travel expenses are charged to the card, ensuring peace of mind during every journey.
- **Exclusive Travel Perks:** Cardholders can access the Mastercard® Travel and Lifestyle Services, featuring exclusive travel perks, including guaranteed lowest hotel rates and personalized trip recommendations through a dedicated Lifestyle Manager.

These enhanced travel benefits reaffirm EastWest’s mission to go “Further For You”—ensuring every journey is rewarding, seamless and unforgettable.

eastwest 30 YEARS FURTHER FOR YOU

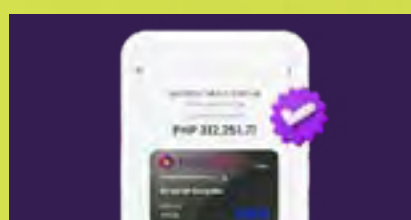
INTRODUCING THE EASTWEST EASYWAY APP: BANKING AT YOUR FINGERTIPS

The 30th Anniversary celebration also served as the official launch of the EastWest EasyWay App, the bank's latest innovation in digital banking. Designed to give the best experience in simplified financial management, EasyWay offers a user-friendly platform with much more features and advantages such as:



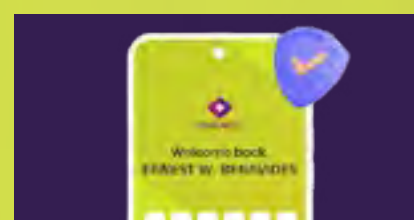
✓ Hassle-free transactions

- Bills payment
- Time Deposits
- Fund transfers
- Debit card management, with on/off feature for point-of-sale, ATM withdrawals and online purchases
- Mobile Check Deposits
- Branch and ATM locator
- Messaging Center



✓ Credit card management

- With functionalities to download electronic statement of account, view current and unbilled transactions
- For qualified users: insta-cash application, balance transfer and convert-to-installment



✓ Secure banking on the go

"Sit, Bank, and Relax" — the tagline that says it all: EasyWay transforms banking into a stress-free experience, allowing customers to focus on what truly matters in life.

As of the end of December, 567,905 of EastWest's 1,133,548 digital customers have registered on the EasyWay app while 76.5% users have migrated from the old EWOP (EastWest Online Portal) channels to the new app. About 80% of the registered customers are active users.

eastwest 30
Sit, bank, and relax
with **easyway**

A NEW FACE FOR A NEW ERA

Donny Pangilinan, a popular Filipino actor, singer and influencer, was selected to be the official brand ambassador for EasyWay.

What's Next for EasyWay?
EastWest continues to enhance EasyWay with upcoming features, including:

- CASA account opening
- Wealth Management tools
- Expanded credit card management, insurance, and loan applications
- QR payments and fund transfers



(L-R) Martin Reyes, SVP and Head of Marketing and Cash Management, Jackie Fernandez, President, Donny Pangilinan, EasyWay Ambassador, and Jerry Ngo, Chief Executive Officer, at the ceremonial signing during the launch event, celebrating EastWest's promise to building a comprehensive digital ecosystem that also includes EastWest Pay, EasyBiz, KOMO, and ESTA, ushering in a new era of seamless digital banking.

THE NEW ECO-FRIENDLY DEBIT CARD

Our milestone celebration in August also opened the doors to a new era of eco-friendly banking. We launched the EastWest sustainable debit card, made from 84% recycled plastic. Specifically crafted to reduce plastic waste, the new Debit Card offers the same features, convenience and security. By repurposing materials and giving new life to discarded waste, EastWest is doing its share in promoting a circular economy.

The new sustainable Debit Card is issued to customers who open a new account with EastWest and whenever card replacement is requested. We have rolled out this initiative in EastWest Stores and have deployed 92,946 cards out of our targeted 150,000 customers. We are committed to making sustainable banking accessible to more people by deploying the rest of the sustainable card to our nationwide store network.

eastwest 30 YEARS FURTHER FOR YOU

CARLOS YULO JOINS EASTWEST: A GOLD STANDARD IN EXCELLENCE

EastWest's 30th Anniversary celebration was further elevated with the announcement of Olympic gymnast and gold medalist Carlos Yulo as the Bank's newest brand ambassador. EastWest is proud to welcome Carlos Yulo to its family—not just as a champion, but as a long-time partner in financial success.

Long before stepping into the spotlight as EastWest's newest partner, Carlos has already been a valued EastWest client, trusting the bank to support his financial journey as he pursued excellence on the world stage.

Renowned for his resilience, precision and relentless drive for success, Carlos's journey from a determined young athlete to a global champion mirrors EastWest's pursuit of excellence, constantly pushing boundaries to deliver innovative and customer-centric banking solutions. With a disciplined financial mindset, Carlos is an inspiration for Filipinos looking to secure their financial future—just as he has entrusted his own with EastWest.



(L-R) Jerry Ngo, CEO; Carlos Yulo, EastWest Brand Ambassador; Jacqueline Fernandez, President; and Martin Reyes, Head of Marketing and Cash Management, make the partnership official with their ceremonial signing at the 'Beyond Gold' event.



(L-R) Jerry Ngo, Chief Executive Officer; Mia Tamayo, Head of Credit Cards Business; Ivy Uy, Head of Branch Banking Group; Lawrence Lee, Head of Consumer Lending; Carlos Yulo, EastWest Brand Ambassador; Isabelle Gotianun-Yap, Chief Strategy & Transformation Officer; Jacqueline Fernandez, President; Cristina Que Orbeta, Independent Director; and Martin Reyes, Head of Marketing and Cash Management, proudly take the stage during the 'Beyond Gold' event, celebrating the official introduction of Carlos Yulo as EastWest's newest ambassador and reinforcing the Bank's focus on supporting its clients, championing excellence and promoting financial empowerment.



A GIFT OF HARMONY IN CELEBRATORY ARTWORK

We proudly unveiled a commemorative painting entitled "The Balance of Warmth and Excellence" to honor EastWest's 30-year journey. The artwork was done by impressionist Raul Patindol, a member of the Tanay Artist Group and known for Modern and Contemporary art. His depiction of the yin and yang symbol vividly reflects the blend of our Eastern heritage and the Western transformative innovations, harmonizing with the warmth and excellence of our journey. It is both a tribute to the past and a vision for our future — a fitting reminder of our passion to go beyond boundaries.

There are 65 original pieces of this painting given to valued clients who were alongside EastWest throughout its 30-year journey. The painting serves as a legacy that memorializes the warmth and trust that continue to strengthen our lasting relationships with them.



Several valued clients were awarded this commemorative painting as part of EastWest's 30th anniversary celebration. Their smiles and warm expressions reflect the joy and appreciation felt upon receiving this meaningful artwork — a symbol of the shared journey and lasting relationships built over the years.

OPERATIONAL HIGHLIGHTS:
**STRENGTHENING CONNECTIONS,
ACCELERATING GROWTH**



2024 AT A GLANCE



NET INCOME
Php 7.6B
⬆️25%



TOTAL ASSETS
Php 524.7B
⬆️10%



TOTAL LOAN AND RECEIVABLES
Php 336.4B
⬆️15%



CASA
Php 312.2B
⬆️7%



CASH MANAGEMENT
SERVICES ENROLLMENTS*
31%



AUTO LOANS
⬆️5%



REGISTERED CARDS IN
ESTA
⬆️33%



PERSONAL AND
SALARY LOANS
⬆️49%



EASYWAY REGISTERED
USERS
255,346



ACTIVE CARDS
⬆️35%



EASTWEST ONLINE USERS
THAT MIGRATED AT EWOP
AND EASYWAY
⬆️76.5%



CREDIT CARD
RECEIVABLES
⬆️37%



EASTWEST CARDHOLDERS
ENROLLED IN ESOA
97%



CREDIT CARD
REVENUES
⬆️24%

*This figure is based on the five-year average growth. All other figures reflect year-on-year growth.

OPERATIONAL HIGHLIGHTS:
**DRIVING STRATEGIES
AND INNOVATION**

In 2024, EastWest delivered strong performance across all business segments, driven by our commitment to excellence, innovation, and customer-centric banking. Guided by our mission to help clients reach their financial goals, we closely monitored market shifts, forged strategic partnerships, and translated insights into meaningful product and service enhancements.

CORPORATE BANKING GROUP

EastWest’s Corporate Banking Group (CBG) made meaningful progress in 2024 by supporting corporate clients with well-crafted, responsive financial solutions. With a renewed focus on ecosystem-led relationship building, industry specialization, and digital collaboration, CBG enabled growth across priority sectors. At the heart of this progress was a deliberate shift toward deeper client engagement—moving beyond transactional banking to strategic partnerships that support long-term value creation.

Client-Centric Solutions Through Ecosystem Teams

CBG continued to evolve its relationship model by forming industry-focused ecosystem teams—streamlining engagement across business units and delivering comprehensive, end-to-end financial support. This approach allowed us to align more closely with our clients’ operations, resulting in smarter collaboration and tailor-fit solutions that go beyond lending.

Building a Stronger Deposit Base and Funding Advantage

Strategic innovations such as on-site cash vaults at client premises helped optimize liquidity management and deepen low-cost deposit relationships. This initiative not only contributed to a healthier CASA base but also reinforced CBG’s position as a net fund provider, further enhancing the Bank’s profitability and pricing flexibility.



Maintaining Credit Quality and Supporting Loan Growth

Through disciplined lending, continuous portfolio monitoring, and stringent risk practices, we reduced our Non-Performing Loan (NPL) ratio to 3.1%, aligning with industry benchmarks. This solid credit foundation supported increased loan bookings, allowing us to participate more actively in sectors poised for recovery and expansion.

Strategic Focus: Automotive and Healthcare Ecosystems

We expanded our presence in the automotive sector through seamless collaboration with the Consumer Lending Cluster—bridging wholesale dealer financing with retail auto loans. At the same time, we laid the groundwork for a healthcare financing ecosystem, targeting hospitals, medical equipment providers, and allied services with sector-specific credit programs.

Future-Ready Capabilities: Loan Origination System (LOS)

To accelerate turnaround times and improve client servicing, we initiated the development of a next-generation Loan Origination System (LOS). Scheduled for launch in 2025, the LOS will automate and simplify loan workflows, enhancing speed, transparency, and overall client experience.

Looking Ahead

As the business environment evolves, Corporate Banking remains committed to enabling enterprise success. We will continue to leverage digital tools, expand industry partnerships, and offer integrated financial solutions that help clients grow with confidence. Through innovation and trust, CBG is proud to be a long-term partner in powering Philippine business.



FINANCIAL MARKETS AND WEALTH MANAGEMENT (FMWM)

In 2024, EastWest introduced a range of financial solutions that attracted more customers, expanded investment opportunities, and solidified the Bank’s standing in the industry.

Treasury: Optimizing Liquidity and Driving Investment Growth

EastWest’s Treasury Group delivered solid results by striking the right balance between liquidity, investment returns, and cost efficiency. The group recorded Php 350 million in trading gains and expanded the Bank’s overall investment portfolio by 18%, reflecting a disciplined and strategic approach to capital deployment.

On the liquidity front, Treasury ensured that the Bank’s operations were consistently and adequately funded while minimizing funding costs. This underscores the team’s success in maintaining stability without compromising efficiency.



Further bolstering its capabilities, the Treasury Group initiated the rollout of a new treasury system that enhances liquidity and investment management, strengthens risk monitoring, and supports the development of more innovative financial products for clients.

To manage liquidity risk proactively, the group broadened credit lines and deepened relationships with counterparties to secure ample reserve funding. In terms of investments, it pursued a selective acquisition strategy—focusing on high-quality, liquid securities with optimal pricing to ensure both resilience and yield.

These combined initiatives reinforce EastWest's commitment to financial soundness, operational efficiency, and future-ready treasury practices.

Markets: Expanding Investment and Hedging Solutions

EastWest continued to broaden its suite of investment and risk management solutions, with more sophisticated and competitive offerings. A key highlight was the successful launch of Asset Swaps—an innovative product providing clients with higher-yielding alternatives to traditional time deposits. With a competitive net return over a 90-day tenor, Asset Swaps not only attracted fresh fund inflows but also supported portfolio diversification for high-net-worth individuals.

Complementing this was EastWest's strengthened position in the derivatives space. The Bank was granted market maker status in the Philippine Cross Currency Swaps (CCS) and Interest Rate Swaps (IRS) markets, enabling the delivery of more comprehensive hedging solutions for corporate and institutional clients. These developments helped push net revenues to Php 557 million, demonstrating the impact of integrating innovative products into the investment ecosystem.

Financial Markets Distribution Group (FMDG): Driving Growth Through Digital Innovation

EastWest's Financial Markets Distribution Group (FMDG) team continued to deliver value-driven services that boosted client acquisition and engagement. FMDG exceeded its annual targets for active client count, transaction volume, and revenue. Notably, the group introduced eForex via the EasyWay platform, allowing clients—particularly Overseas Filipino Workers (OFWs)—to convert USD to PHP with highly competitive rates, expanding the Bank's digital reach and growing its retail forex franchise.

Advancing Financial Advisory

With a stronger foundation in liquidity management, market-driven investment solutions, and digital innovation, EastWest remains poised to further expand its financial advisory. By continuously refining risk management strategies, introducing high-value investment products, and leveraging

digital platforms, the Bank is well-positioned to drive growth and deliver superior financial solutions to its clients.

Trust & Asset Management Group (TAMG): Performance, Innovation, and Broader Horizons

EastWest's Trust & Asset Management Group (TAMG) sustained its upward momentum by delivering strong, risk-adjusted returns and expanding investment opportunities for a diverse client base. Through actively managed portfolios, TAMG continued to demonstrate the strength of its fund management capabilities—most notably through the High-Dividend Fund and Active Equity Fund, which both outperformed their benchmarks and peer averages. These funds, launched in partnership with EastWest Ageas (EWA), exemplify our commitment to disciplined investment strategies and long-term value creation.

Broadening the Investment Landscape

TAMG played a critical role in expanding EastWest's suite of wealth and investment solutions by offering qualified clients short term Promissory Notes (PNs) and other accredited investment outlets consistent with the client's investment objectives, risk appetite and tailored to their evolving needs. These solutions were positioned to help clients manage interest rate volatility, diversify portfolios, and optimize returns. By taking a proactive approach, the team ensured that clients had timely access to competitive, flexible fixed-income instruments aligned with their financial goals.

TAMG also facilitated key primary bond issuances through FMDG, featuring some of the country's most trusted names such as Filinvest Development Corporation (FDC), SM Prime Holdings, Maynilad, DoubleDragon, and SMC Tollways. Complementing this was the launch of preferred share offerings from Petron and Ayala Corporation—broadening the horizon of quality investment vehicles available to our clients.

These initiatives were powered by EastWest's highly skilled Wealth Management team, which served as a key distribution channel for both traditional and innovative financial solutions. Their expertise and client-centric approach contributed

meaningfully to new client acquisitions, deeper engagement, and stronger portfolio performance.

Innovating to Deliver Value

Through a combination of product innovation, investment discipline, and strategic distribution, TAMG continued to elevate its role as a trusted steward of wealth. Its leadership in fund performance, coupled with its ability to introduce relevant investment solutions, solidified its position in the market and reinforced EastWest's promise of delivering value beyond banking.

Priority Banking: Elevating Wealth Experiences Through Personalization and Innovation

At EastWest Priority Banking, we are more than providers of premium financial services—we are partners in our clients' wealth journeys. By deeply understanding their aspirations, anticipating market shifts, and delivering tailored financial solutions, we help clients grow, protect, and maximize their wealth with confidence.

Insight-Driven and Future-Focused

In 2024, we sharpened our focus on emerging trends by actively tracking global economic developments and participating in key Wealth Management conferences. These insights helped us stay ahead of the curve—responding quickly with strategies and offerings aligned with clients' evolving financial objectives.

Digital Enhancements and Network Growth

We advanced our digital transformation with enhancements to the EasyWay app, introducing a dedicated interface for Priority clients. New features such as online foreign exchange and on-demand access to exclusive services empowered clients to transact and manage their portfolios more seamlessly.

To complement these digital upgrades, we expanded our physical reach—opening new Priority Centers in key cities across the Visayas and Mindanao. With 12 centers now nationwide, we've made personalized wealth services more accessible than ever.

Curated Experiences, Deeper Connections

Recognizing that luxury and trust go hand-in-hand, we elevated our client experience with thoughtfully curated, relationship-building events:

- ▲ Simultaneous Grand Chinese New Year Celebrations nationwide
- ▲ The EastWest 30th Anniversary Golf Invitational
- ▲ Cebu Money Doctors Forum
- ▲ East Meets West Gala at Davao
- ▲ Mooncake Festival
- ▲ Market Outlook & Real Estate Updates at Solaire North

These gatherings blended financial insight with meaningful personal engagement, reinforcing trust and deepening client relationships.



From left to right: Dusit Hotel’s Mr. Tomas Lorenzo, Davao Food and Wine Festival’s Ms. Carmina del Rosario, Chef Piya Suthasin, Sommelier Mr. Butch Montiadora, and EastWest CEO Jerry Ngo, together celebrate the fusion of flavors at the “East Meets West” event.



EastWest CEO Jerry Ngo spoke at the “Fusion of East Meets West” event, where he shared how the Bank continues to draw from local heritage while embracing global perspectives—an approach that has shaped its journey of growth and relevance through the years.



Victorious Moments at EastWest’s Golf Invitational 2024: The winners of the EastWest Bank 30th Anniversary Golf Tournament proudly display their awards at the Mimosa Plus Golf Course in Clark. The event celebrated not only golfing excellence but also the launch of EastWest Bank’s exclusive Business Class segment, making it a memorable day of achievement and innovation.



A New Chapter in Wealth Management: EastWest Priority announces its partnership with J. Rotbart & Co., offering clients exclusive access to alternative investment opportunities.

From left to right: (standing): Richard Chester Tamayo, EastWest SVP and Head of Wealth Management; Patricia Micaela Camacho, Deputy Business Manager, J. Rotbart & Co.; Maita Beltran, EastWest VP and Markets Segment Head

From left to right: (seated): Rafael S. Algarra, EastWest SEVP and Head of Financial Markets and Wealth Management and Jonathan Rotbart, Director, J. Rotbart & Co.



EastWest executives gather on stage during the ‘Spectacle of Prosperity’ event which is part of the EastWest Priority Lifestyle Series to celebrate Chinese New Year.

Sustaining Momentum and Growth

Through digital transformation, strategic expansion, and personalized service, EastWest Priority Banking is shaping the future of affluent banking in the Philippines. We continue to deliver exceptional wealth solutions, enhance client experiences, and strengthen our position as the bank of choice for the country’s most discerning investors and professionals.

BRANCH BANKING GROUP (BBG)

2024 was a pivotal year for the Branch Banking Group (BBG) as it accelerated strategic priorities aligned with EastWest’s five-year ambition of becoming one of the leading banks in the country.

Encouraging Performance and Market Leadership

BBG outpaced the industry’s 4.6% low-cost deposit growth rate, achieving a 6.8% growth in CASA (Current Account/Savings Account). This exceptional performance placed EastWest among the top three banks in industry rankings for six consecutive quarters.

Our operating model is built on raising low-cost funding through competitive deposit products, which in turn fuel the Bank’s asset growth. Maintaining a strong CASA ratio of 81%, we achieved a manageable cost of funds of 1.91%, outperforming the industry average of 1.96%.

Beyond deposit growth, we maximized cross-selling opportunities, offering tailored financial solutions to meet diverse customer needs—whether for business expansion or first-time homeownership. This, combined with cost-efficiency initiatives, improved our direct cost-to-income ratio from 43% in 2023 to 41% in 2024, further strengthening the Bank’s financial position.

Strategic Priorities: Sales Revitalization and Store Network Optimization

At EastWest, our Stores serve as more than just branches—they embody our brand promise, acting as key touchpoints where lasting customer relationships are built and daily financial needs are met. Strategically located across the country, our network has expanded to 465 Stores nationwide, including our rural bank subsidiary, EastWest Rural Bank (EWRB), ensuring greater accessibility, convenience, and personalized service for every customer.

The success of BBG in 2024 was driven by two key strategic priorities:

- 1. Revitalizing the Sales Organization – Strengthening sales teams and refining customer engagement strategies to enhance

service delivery and maximize revenue opportunities.

- 2. Optimizing the Store Network – Streamlining operations, improving customer accessibility, and ensuring efficiency across our retail banking footprint.

By focusing on innovation, operational efficiency, and customer-centric banking, BBG continues to solidify EastWest’s position as a top-performing financial institution, delivering sustainable growth and exceptional banking experiences.

Leveraging Data-Driven Sales Management for Smarter Engagement

Recognizing the power of data science in enhancing our sales and customer engagement strategies, we leveraged advanced analytics to segment our customer base more effectively. This enables us to deliver more personalized programs that drive usage, retention, and long-term loyalty.

We also developed a proprietary Customer Relationship Management (CRM) System that works alongside our homegrown Sales Management System. This advanced CRM integrates data analytics to provide actionable insights, allowing store personnel to better manage existing clients and onboard new ones seamlessly.

Piloting New Strategies for High-Value Client Acquisition

To strengthen New-to-Bank (NTB) generation, we launched a pilot study focused on anchor clients in key industries. The results were highly encouraging, leading to high-value client acquisitions and improved sales productivity.

At the same time, we tested a more structured span of control and coverage model for leaders and managers, enhancing performance management practices. The success of these pilots has led to their expansion for broader implementation.

By combining innovation, data-driven strategies, and a customer-centric approach, EastWest’s Branch Banking Group is well-positioned to drive greater efficiency, expand its market presence, and enhance the overall banking experience for its customers.

Optimizing the Store Network

EastWest has begun optimizing its Store network to better respond to the evolving needs and behaviors of our customers. Central to this initiative is the Store of the Future project—our vision for the next-generation branch experience. This involves redesigning Store formats, upgrading facilities, and integrating technologies that support increased digital adoption and growing customer preference for self-service banking.

Our pilot site at Valero, Makati City, now features a modernized environment, including a digital queueing system, paperless account opening via tablet, and a refreshed branch look and feel. Building on this success, we are preparing for a broader rollout across more locations.

As part of this initiative, we are also reevaluating our geographic footprint to ensure that our Store are located where our customers are—closer to key communities and at the heart of their everyday journeys.

Hyper-Local Strategy: Strengthening Regional Presence

Our hyperlocal strategy focuses on engaging anchor customers and addressing their broader ecosystem needs, allowing us to create value across their networks. This approach includes market analysis for strategic store expansion into key cities where we have already established a strong community presence.

One example is our continued sponsorship of the MassKara Festival in Bacolod City, which we have proudly supported for two consecutive years, with the latest event held in October 2024. In addition, we have also created partnerships in key industries such as the Cebu Medical Society in June 2024.

These hyper-local initiatives allow us to deepen our connections with local communities, reinforcing EastWest’s presence where it matters most.



EastWest officers attend an event in support of local initiatives and partnerships.



The Bank joined the Cebu Medical Society’s Annual Banquet, strengthening relationships with healthcare professionals and supporting initiatives that contribute to the medical field.

CONSUMER LENDING CLUSTER (CLC)

We are committed to turning our clients’ dreams into reality, particularly when it comes to owning a home, purchasing a car, or accessing financial solutions that improve their quality of life. By continuously refining our credit card, auto loan, home loan, and personal loan offerings, we ensure that our products evolve with the changing needs of our customers.

Auto Loans: Expanding Access to Vehicle Ownership

In 2024, we aimed to generate optimal returns from this business by implementing risk-based pricing that captures the brands and models with low Expected Credit Losses (ECL). This effectively reduces the portfolio’s credit costs overall.

To broaden access to vehicle financing, we partnered with Carbay Philippines Inc. (Cardekho), where Cardekho prescreens and refers customers interested in financing second-hand vehicles to EastWest. Additionally, recognizing the growing market presence of Chinese auto brands, we launched a program offering more flexible financing terms, including lower down payments (from 30% to 20%) and extended loan tenors (from 36 to 60 months).

As the demand for hybrid and electric vehicles (EVs) continues to grow, we introduced a special promotion from November to December 2024, offering Php 5,000 worth of fuel for every hybrid car financed. With Tesla’s entry into the Philippine market, we are preparing to launch a dedicated program for EV financing in 2025, ensuring more competitive and accessible loan terms for customers embracing sustainable mobility.

Driving Innovation in Auto Financing

EastWest remains committed to expanding access to vehicle ownership by continuously refining our auto loan offerings. In 2025, we will further enhance our risk-based pricing strategy, strengthen strategic partnerships, and introduce more flexible financing options to meet the evolving needs of our customers. As hybrid and electric vehicles (EVs) gain traction, we are set to roll

out specialized financing programs, ensuring competitive loan terms that support sustainable mobility. With a customer-first approach and a focus on innovation, EastWest is poised to drive the future of auto financing in the Philippines.



EastWest partners with Carmudi Philippines to expand access to vehicle ownership through innovative financing options for second-hand car buyers.

Home Loans: Empowering Filipinos to Own Their Dream Homes

Our Home Loans business achieved a major milestone in 2024, recording Php 3.107 billion in loan releases, further reinforcing our 10-year average growth rate of 7% and expanding our total loan portfolio to Php 20.1 billion.

To make home financing more accessible, we introduced competitive interest rates and extended repayment terms, allowing customers to better manage their finances. Our 7/7 promotion and other initiatives offered affordable credit facilities with repayment terms of up to 30 years, giving borrowers greater financial flexibility.

To further drive growth and strengthen relationships with referrers, we launched a broker incentive scheme, rewarding real estate brokers with higher earnings for every booked loan. Additionally, we incentivized referrals from brokers and stores with travel rewards, boosting engagement and increasing loan referrals.



Building Stronger Partnerships: EastWest Home Loans joins the Filinvest team at the launch of Sydney Oasis, strengthening collaboration with real estate developers to offer more home financing solutions to aspiring homeowners.

Leveraging a hyper-localized approach, our active participation in several brand building and lead-generation events has been particularly impactful in the Visayas and Mindanao areas, where significant real estate developments are. This has allowed us to connect with local communities and address their unique home ownership financing needs.

Our comprehensive home financing solutions, including Home and Lot Acquire, Home Improve, Home Construct, Home Equity, Refinancing, Reimbursement, Top-up, and Commercial Real Estate Loans, continue to attract a growing customer base. By addressing diverse homeownership needs, we empower individuals and families to achieve their housing goals with flexible, tailored financial solutions.



EastWest Home Loans receives an award from DMCI, reflecting a shared vision of making homeownership more attainable through innovative financing options and strategic collaborations.



EastWest Home Loans and SMDC teams collaborate to streamline processes and explore new ways to support homebuyers.



EastWest and Autohub Group Collaboration: Leaders from EastWest and Autohub Group highlight their partnership at Vespa Day 2024, showcasing exclusive financing offers for Vespa enthusiasts.



The EastWest Product Caravan at Festival Mall highlights consumer lending solutions alongside EastWest Ageas.

Making Homeownership More Accessible and Rewarding

We continue to offer competitive interest rates, rewarding referrers with industry-leading incentives, and enhancing our home loan product suite. Through strategic partnerships with key real estate developers, we aim to extend our reach and help more Filipinos achieve homeownership. At its core, our home loans go beyond financing—they serve as a foundation for stability, a path to

personal growth, and a stepping stone toward a better quality of life.

Personal Loans: Scaling Up Through Digital Transformation

The Personal Loans (PL) unit diversified its offerings and scaled up its initiatives which led to the increase in booking of Existing-to-Bank (ETB) clients. As a whole, it has significantly increased its overall customer base from the previous year's



The partnership between EastWest and GCash will open more doors for financial inclusion in the Philippines. Present at the launch are (L-R) EastWest Consumer Lending Head – EVP, Lawrence Lee; EastWest President, Jacqueline Fernandez; EastWest CEO, Jerry Ngo; G-Xchange Inc. (GXII) CEO, Oscar Enrique Reyes Jr.; and Fuse Lending Inc. CEO, Tony Isidro.

numbers. PL bookings went up by 56% while accounts receivable increased by 49%.

To enhance efficiency and customer experience, we digitized the loan application process, enabling seamless, automated servicing. These improvements contributed to EastWest being named Best Consumer Loan Experience Bank – Philippines by International Finance Magazine (IFM).

This achievement has encouraged the Bank to continue expanding its base through more aggressive strategies of underwriting consumer clients. The PL team also entered into partnerships with institutions across different industries to increase the digital footprint of the PL product.

It also plans to strengthen the product's presence in the digital space. The team embarked on this initiative in September 2024 through ESTA Chatbot, its digital acquisition channel. We have received a completion rate higher than industry benchmark, gathering from a robust user experience with ESTA.

As part of our efforts to broaden access to financial solutions, EastWest partnered with GCash, the Philippines' leading finance super app,

to offer personal loans to a larger audience. This collaboration allows GCash users to apply for EastWest personal loans directly within the GCash app, giving them a convenient and simplified way to access funds. Through this initiative, we are making financial support more readily available to Filipinos, helping them achieve their goals with greater ease.

Additionally, we leveraged targeted digital advertising on social media and online channels, driving above-average industry engagement. Our participation in the EastWest Product Caravan at Festival Mall from November 21 to 24, 2024 also showcased our consumer lending products, alongside offerings from EastWest Ageas, further expanding visibility and customer reach.

A Future of Innovation and Growth

EastWest's Consumer Lending Cluster aims to empower customers through accessible, innovative, and customer-centric financing solutions. As we move forward, we will continue to leverage digital transformation, expand strategic partnerships, and refine our loan offerings, ensuring that more Filipinos achieve their financial milestones with confidence and ease.

Credit Cards: Driving Growth Through Innovation and Strategic Partnerships

EastWest Credit Cards closed 2024 with strong momentum, remaining on track to becoming one of the top credit card issuers in the Philippines. Through well-executed strategies and targeted initiatives, the business achieved remarkable double-digit growth across key metrics:

	% growth (2023-2024)
Credit card receivables	37
Retail billing	42
Installment billings	39
Card revenues	24

Expanding Cardholder Base Through Strategic Events and Partnerships

Our acquisition efforts were fueled by exclusive, high-engagement events collaborated with our scheme partners.

At the same time, EastWest sponsored several events such as the Filipina CEO Circle (FCC) Women’s Run PH, the Philippine Hobie 16 National Championship in Subic, Bank Marketing Association of the Philippines @ 50, 31st National PR Congress, and Live Love Local Goes Pink: Fun Run and Concert organized by Quest Plus Conference Center Clark, which further boosted brand awareness and nationwide card presence.

Enhancing Cardholder Engagement Through Exclusive Merchant Partnerships

Exclusive strategic partnerships with various merchants and Visa, Mastercard and JCB schemes fueled a 35% growth in cardholder engagement.

Extensive promotions and merchant partnerships further enriched the cardholder experience, including:

- 1. Unioil Philippines – Exclusive fuel discounts of up to Php 10 per liter, with the partnership agreement extended until December 2025.

- 2. Lazada, Shopee, and Zalora – Special online shopping promotions during double-digit sales events.
- 3. Puregold – Php 1,000,000 cash credit raffle promo.
- 4. Dining Privileges – Exclusive 50% off at premium dining establishments, including California Pizza Kitchen, Gyukaku, Wildflour, North Park, Okada Medley, Grand Hyatt, Manila Hotel Cafe Ilang Ilang, Hotel Okura, Choi Garden, and many more.
- 5. Hotel Offers – Special privileges at Crimson and Quest Hotels & Resorts (part of the Filinvest Group), as well as major hotels in Metro Manila, Cebu, Davao, and other key locations.

EastWest Singapore Airlines KrisFlyer Mastercard Credit Cards

One of the most highly anticipated moments of 2024 was the relaunch of the EastWest Singapore Airlines KrisFlyer World and Platinum Mastercard Credit Cards. The cards now have enhanced features and benefits, including earning as low as Php 12 and Php 15, respectively, to one (1) KrisFlyer mile and up to ten (10) complimentary airport lounge access worldwide. The relaunch was celebrated with two high-profile events in October, one at the Balmori Tent, Rockwell, and another at the Fili Hotel in NuStar Cebu, attended by digital influencers, media representatives, and travel enthusiasts.

Digitization: Driving Cardholder Convenience Through EasyWay

We also successfully expanded our cash installment product application channels, making Insta-Cash, Balance Transfer, and Convert-to-Installment available through our new mobile banking app, EasyWay. As of end-2024, the channel accounts for 11% of our Insta-Cash and Balance Transfer billings and 31% of our Convert-to-Installment billings.



Race Officer Ed Umali stands with the enthusiastic participants of the Philippine Hobie 16 National Championship, an exciting event proudly sponsored by EastWest Bank. The championship, held at the stunning Subic Lighthouse Marina Hotel, brought together talented sailors from across the country, showcasing their skills and passion for the sport.



The Bank proudly supported the FCC Women’s Fun Run, promoting health, camaraderie, and empowerment among women in our community. As part of our engagement, EastWest Credit Cards was present through an acquisition booth, offering participants exclusive deals and an easy application process to help them unlock rewarding financial opportunities.



EastWest Credit Card Heads with Tania Avecilla of Subic Sailing Philippines



EastWest and Singapore Airlines celebrate the Cebu launch of the EastWest Singapore Airlines KrisFlyer Mastercard, bringing exclusive travel privileges to more cardholders. This follows the successful launch event in Manila, expanding opportunities for seamless and rewarding journeys.



EastWest partners exclusively with Unioil, the pioneer in Euro5-compliant fuels, to provide cardholders up to Php 4.00 OFF per liter—delivering both meaningful savings and eco-conscious solutions. From L-R: Raymond See, Vice President for Retail, Unioil; Mia Tamayo, SVP and Head, Credit Cards Business, EastWest; Lawrence Lee, EVP and Head, Consumer Lending, EastWest.

CUSTOMER JOURNEY & EXPERIENCE:
**BRIDGING GROWTH WITH
DEEPER CONNECTIONS**

In 2024, EastWest focused on advancing its customer channels to deliver easier, more intuitive, and consistently rewarding experiences. Our investments were centered on meeting customers where they are—whether through digital platforms, in-store experiences, or integrated solutions that span both. From the continued rollout of EastWest Stores to enhancements across our digital platforms like EasyWay, ESTA, and EWPAY, we ensured that banking with us remains seamless and accessible. These channel improvements, designed around our customers’ needs and behaviors, laid the groundwork for stronger engagement, deeper relationships, and a more unified customer experience across every touchpoint.

**DRIVING DIGITAL TRANSFORMATION:
EXPANDING REACH AND ENHANCING
USER EXPERIENCE**

The Bank delivered strong performance in 2024, marked by the successful launch of the EasyWay app and the transformation of Komo into a full-fledged digital channel. These strategic initiatives fueled significant digital adoption, with penetration exceeding 40% by December.

**EasyWay: Elevating the Digital Banking
Experience**

Fittingly named EasyWay, the Bank’s next level app easily led the way for its users to enjoy an elevated banking experience. Designed to have a sleek, more intuitive and user-friendly interface, the app boasts of powerful features that blend enhanced security, greater convenience and increased accessibility. Now, one can enjoy EastWest’s brand of digital banking by logging in through fingerprint or facial recognition. Real-time transaction authentication and notifications as well as direct in-app alerts and customer service messaging always ensure smart and secure banking. The improved accessibility also enables users to open time deposit accounts and trade foreign currency with ease.

Since the EasyWay app was introduced, the adoption rate has surged impressively. By the end of the year, a significant number of EastWest clients were successfully onboarded to the app such that total users of EasyWay nearly doubled at 527 thousand versus the old platform’s 260 thousand users. A resounding 76.5% of EastWest clients successfully migrated from EastWest Online Personal channel and are now actively engaging with the new platform.

Along with evident positive user satisfaction, EasyWay’s effectiveness in rationalizing users’ digital banking experience is corroborated by its high rating of 4.8 in both App Store and Play Store. Add to this are the positive testimonies from several EasyWay users.



Customer feedback:

- 1. I’ve been eagerly waiting for this mobile app upgrade, and it exceeded my expectations. The user experience and interface are fantastic—intuitive, easy to use, and fast. It ultimately gets the job done perfectly. (Nov, 11, 2024)
- 2. I like the new app. It is user friendly and easy to navigate compared to the previous app. (Oct. 9, 2024)
- 3. I love this new app! Truly an EasyWay to do online banking and more. What I LOVE the most is the real time transaction history for the credit card. Past transactions from the previous month are also available for viewing without the need to request eSoAs. Good job, EWB! (Aug. 29, 2024)

Komo: Transforming into a Digital Banking Channel

Komo transitioned from being a standalone digital savings account to a fully integrated digital banking channel, enabling EastWest Rural Bank (EWRB) savings account holders—particularly teachers—to access balance checks, bank transfers, mobile reloads, and bill payments through the app. Additionally, teachers can now apply for and receive salary loan disbursements directly via Komo, benefiting from a lower interest rate.

Both EasyWay and Komo achieved a strong 74% average monthly active user rate, with Net Promoter Scores (NPS) of 51 and 43, respectively. These figures reflect a growing culture of customer loyalty and continuous feedback, showing how the Bank continues to invest in delivering best-in-class digital banking solutions.



KOMO:

- ▲ 65,047 EastWest Rural Bank Savings accounts enabled with online banking access
- ▲ 460,654 unique Komo savings account holders as of December 31
- ▲ 2,532 accounts were created by DepEd teachers starting October for teachers' salary loan application
- ▲ 484 applications for Teachers' Salary Loans on Komo enabled and with over Php 38 million successfully disbursed

1. The app was good and easy to navigate, easy to register and create an account. The customer service is very helpful as well. Recommending to use this app for online transactions and bills payment. (Jul. 16, 2024)
2. One of the best banks in terms of UI and features. The UI is modern, intuitive and easy to use. Update: It's been 3 years since I first used it, haven't encountered much of a problem. It's reliable as compared to other traditional bank. (Jan. 30, 2024)

ESTA: Revolutionizing Digital Servicing Across EastWest

ESTA continues to redefine digital banking efficiency, solidifying its role as EastWest's premier AI-powered servicing channel. ESTA significantly enhances customer interactions, streamlines back-end operations, and reduces manual servicing requirements.

ESTA for Credit Card Servicing: Driving Digital Engagement

ESTA continues to offer the most features of any credit cards servicing channel in the industry and remains the digital workhorse of the EW credit cards business. ESTA was launched 3.2 million times and statements were viewed 2 million times.

By the end of 2024, ESTA registered over 500,000 active credit card accounts. With Net Promoter Scores (NPS) at 58 from 187,000 respondents, ESTA has cemented itself as a trusted and reliable digital servicing channel for EastWest cardholders.

Key milestones include:

- Customer Engagement: ESTA was launched 3.2 million times, with 2 million credit card statements viewed
- Cards Activated: 136,000 new credit cards activated via ESTA
- Instacash Installments: Php 12.5 billion booked from 170,000 applications
- Balance Transfer Installments: Php 1.2 billion booked
- Rewards and Loyalty Redemptions: 353,000 transactions processed
- Limit Increases: 64,000 credit limit requests processed and approved
- Account Maintenance Updates: 5,000 mobile number updates and 20,000 email updates completed in real-time



- Dispute Resolution: 5,000 dispute cases received and resolved
- Annual Fee Waivers: 18,000 requests fulfilled

ESTA for Credit Card and Personal Loan Acquiring: Expanding Financial Access

ESTA continues to streamline the credit acquisition process, ensuring faster and more efficient approvals:

- Credit Card Applications: ESTA generated 499,660 applications, with a 54% completion rate.
- Personal Loan Applications: ESTA facilitated 58,705 loan applications, with a 36% completion rate.

ESTA for Return-to-Sender (RTS) Credit Card Delivery Resolution

ESTA addressed and resolved 9,915 RTS requests, ensuring timely card issuance for customers. Efficient credit card delivery remains a priority, and ESTA addressed and resolved multiple RTS requests, ensuring timely card issuance for customers.



ESTA for Auto ROPA & Collections: Digitizing Asset Management

ESTA’s expansion into auto repossessed assets (ROPA) and collections has significantly improved efficiency in sales, servicing, and inventory tracking:

- Auto ROPA Sales Bidding: with 2,240 bids processed through ESTA.
- Auto ROPA Warehouse Servicing: new records with images were uploaded to the warehouse SQL inventory system.
- Auto Collections & Loans Servicing: ESTA fulfilled collection requests, providing seamless borrower servicing and repayment management.

Leading the Future of AI-Powered Banking

As EastWest continues its digital transformation journey, ESTA remains at the forefront of customer-centric innovation, reinforcing its role as a pioneering AI-driven platform that enhances accessibility, efficiency, and financial empowerment for all.



EW Pay: Expanding Digital Payments for a Seamless Cashless Experience

EW Pay continues to gain traction in the digital payments landscape, with 19,000 registered users and a 4.7-star rating on Google Play—a testament to its strong user experience and reliability.

Customer reception has been overwhelmingly positive, as reflected in its high app rating. Looking ahead to 2025, strategic enhancements, including the integration of Mastercard, offline NFC capability for VISA, and other feature upgrades are expected to drive steady and significant adoption growth, strengthening EW Pay’s role as a key enabler of digital transactions.

Enhancing Systems and Elevating Service Excellence

In 2024, EastWest strengthened its internal systems and service delivery to provide seamless, secure, and responsive banking experiences.

- The CX Improvement Program addressed ATM reliability and optimized CAMs/CRMs, giving customers better self-service options over traditional transactions.
- A new Fraud Incident Tracker app enabled real-time reporting and escalation of suspicious activities, triggering faster responses from our Enterprise Fraud Unit.
- Enhanced customer feedback tools—including Relational NPS, Onboarding, and Interaction Surveys—provided actionable insights to guide service enhancements across touchpoints.
- The Collaboration Score, an internal satisfaction survey, supported performance improvements in servicing units by reinforcing alignment and accountability.
- FCR training videos helped improve our First Call Resolution rate from 76% to 80%, strengthening our frontline team’s problem-solving skills.



- Customer Service Walk-In Desks launched in BGC, Cebu, and Davao served over 4,000 customers needing in-person assistance for more complex concerns.
- Automating Auto Loan Pre-Booking: Through Robotic Process Automation (RPA), we streamlined our pre-booking process by integrating email/ESTA, SharePoint, Logic Apps, and Azure SQL/BLOB. This reduced manual intervention and improved speed and accuracy in auto loan approvals.

By leveraging technology, optimizing service channels, and strengthening fraud prevention efforts, we are continuously improving the way we serve our customers. Our goal is simple: to provide faster resolutions, more secure banking interactions, and a seamless service journey across all touchpoints.

Improving from Within: Building a Customer-First Culture

At EastWest, we believe that delivering exceptional customer experiences starts from within. In 2024, we advanced our internal capabilities by refining core processes, strengthening cross-functional collaboration, and embedding customer-first values throughout the organization. Our efforts focused not only on how we serve but on how we work and grow as one team—with the shared goal of making every customer interaction more meaningful.

Strengthening Collaboration Across the Bank

Through the CX Business Partner Program, we created a network of Customer Experience (CX) Points of Contact (POCs) across business units to address key customer pain points and enhance our Net Promoter Score (NPS). By embedding CX POCs within each unit, we fostered greater alignment, regular engagement, and shared accountability, ensuring that customer-focused improvements are effectively implemented.

Empowering Employees with Skills and Insights

We introduced Customer Journey Training Workshops to equip employees with the tools needed to map customer journeys and identify friction points and improve key touchpoints. These interactive sessions reinforce a customer-centric approach in daily operations.

ESTA Teams-Based AI Chatbot: Enhancing Internal Efficiency with AI

As part of ESTA's continuous evolution, the Customer Service Team had an initiative to develop a Microsoft Teams-based AI chatbot powered by Large Language Model (LLM) technology. This AI-driven tool aims to give employees instant access to essential resources and enhance their operational efficiency by providing quick, accurate, and context-aware responses—reducing the need for manual searches and improving service resolution times.

The chatbot draws from a comprehensive knowledge base, including:

- 1. **Basic HR Policies** for streamlined employee support
- 2. **Store SOPs and Policies** to ensure operational consistency
- 3. **Customer Service Proprietary SOPs** for standardized client interactions
- 4. **The BPPM Library** for process management guidelines
- 5. **Corporate Credit Policy** for sound financial decision-making

- 6. **The ASCCEND Manual + Data Dictionary** for data-driven insights
- 7. **The MORB and Circulars** to reinforce regulatory compliance
- 8. **General Internet Knowledge** for broader inquiries

Meticulously curated by **Customer Service Training (CS Training)**, the chatbot is designed to **reduce call handling times**, empower employees with **on-demand information**, and enhance overall productivity. With an **average of 300 daily users**, it is quickly becoming an indispensable tool for ensuring

seamless internal operations and delivering **smarter, faster, and more efficient banking services**.

Listening to Our People

We recognize that our people are crucial to building a customer-first culture. The Employee Perception Survey gathered insights into how our employees perceive customer-centricity within the Bank. This feedback allowed us to identify gaps and implement internal improvements, ensuring that our workforce is aligned with our commitment to delivering exceptional customer experiences.

The CX Summit held last October 2024 brought together teams to celebrate milestones, share best practices, and strengthen cross-functional collaboration. Through initiatives like Thought Leadership and Fast Talk, leaders were empowered to champion customer-first values, driving alignment from the top down.



Bringing Customer Experience to the Forefront: The CX Summit united teams to celebrate milestones, exchange best practices, and enhance collaboration. Through initiatives like Thought Leadership and Fast Talk, leaders took the stage to drive a customer-first mindset across the organization.

OUR PEOPLE: THE DRIVING FORCE BEHIND 30 YEARS OF SUCCESS

EastWest's three decades of growth and excellence have been shaped by the talent, passion, and expertise of its people. Our employees are our greatest asset, bringing diverse skills and a strong drive to deliver exceptional customer experiences. As a people-first organization, we strive to provide a secure, supportive, and empowering workplace where employees can grow and innovate.



▶ Strategic Workforce Planning

To ensure that our workforce remains aligned with the Bank's long-term growth strategy, we have adopted a rationalized workforce planning approach—strategically reviewing and prioritizing vacancies and headcount requirements. This enables us to focus recruitment efforts on the most critical roles while optimizing resource allocation across the organization.

▶ Recruitment: Attracting and Retaining Top Talent

We have strengthened our recruitment strategies to attract top-tier talent and ensure a robust pipeline of future leaders. University partnerships play a key role in our talent acquisition efforts, as we actively participate in job fairs, leverage campus ambassadors, and engage with graduates through networking events.

Employee referrals remain one of our most effective hiring channels, tapping into the networks of our existing employees who understand EastWest's culture and the caliber of talent required. Additionally, we have expanded our digital recruitment initiatives, leveraging platforms such as LinkedIn and Facebook to showcase our culture, values, and career opportunities through employee testimonials and targeted social media campaigns. These efforts have strengthened our employer brand, earning us recognition as one of the Best Employers of 2024 by the Philippine Daily Inquirer and Statista.

▶ Empowering Talent Through Growth and Development

We believe that a truly customer-centric organization starts with empowered employees. Our people are at the core of everything we do, and we continuously invest in programs that enhance their skills, knowledge, and leadership capabilities. By nurturing a culture of learning and professional growth, we equip our employees with the tools to excel in their roles, provide exceptional service, and advance in their careers.



▶ Building and Developing Talent

Beyond attracting top talent, we remain committed to continuous learning and professional development. In 2024, we conducted 534,093 training hours, marking a significant increase from the previous year. The average training hours per employee rose to 45, reflecting our strong emphasis on upskilling and career progression.

Our People-Centered Leadership (PCL) Program and PROPEL (People-Related Orientation Program for EastWest Leaders) have been instrumental in preparing employees for leadership roles, equipping them with the necessary skills to take on higher responsibilities. Meanwhile, our functional training sessions ensure that employees remain competitive in their respective fields, fostering a workforce that is both highly skilled and future-ready.



To further strengthen our talent pool, we launched several key programs designed to empower employees, enhance leadership capabilities, and reinforce our commitment to excellence.

▶ Mentoring Partnership Program: Developing Future Leaders

In 2024, we piloted the Mentoring Partnership Program, pairing 10 senior management mentors with 15 mentees from various departments. The program focused on developing core leadership competencies, including strategic thinking, agility, and innovation, while fostering cross-functional collaboration.

Additionally, we introduced digital engagement training and data science bootcamps, supporting our Communities of Practice (COP)—a platform designed to facilitate knowledge-sharing and continuous learning among employees in specialized fields.

▶ Leveraging Technology for Talent Development

Technology plays a pivotal role in streamlining our recruitment and talent management processes. We have optimized our hiring workflow with Manatal, our Applicant Tracking System, and Talent Finder, our new online Requisition System, enabling us to automate recruitment, enhance transparency, and improve efficiency.

Furthermore, our Candidate Satisfaction Survey provides valuable insights into the recruitment experience, allowing us to refine our processes and attract top talent more effectively. By embracing data-driven decision-making, we continue to enhance the way we recruit, train, and develop our people—ensuring that EastWest remains a workplace where talent thrives.

▶ A Thriving Workplace Culture

We recognize that employee engagement and career growth go hand in hand. This is why we have implemented structured career advancement programs that ensure our people have clear pathways for professional development.



▶ Growth and Opportunities

Our Promotion Policy is standardized and transparent, with an established review process that minimizes biases and ensures fair evaluations. Through our Promotion Review Committee, all promotion submissions undergo rigorous assessment before being presented to the Chairman and Board for final approval.

▶ Employee Engagement and Satisfaction

In 2024, our employee engagement initiatives took center stage, creating a strong sense of belonging and motivation across the organization. Our ViEW of the Workforce (V.o.W.) Survey provided valuable insights into engagement and satisfaction levels, helping us develop actionable strategies for continuous improvement. The introduction of a pulsing survey for new hires further enhanced our feedback mechanisms, enabling us to address concerns early and support retention efforts.

The results of our employee engagement and satisfaction surveys reaffirm the impact of our people-focused initiatives. In 2024, we achieved an engagement score of 77% and a satisfaction score of 79%, reflecting four- and ten-percentage point increases, respectively, compared to 2022. These improvements highlight the success of our efforts in benefits, career growth, and recognition, ensuring that employees feel valued and motivated.

We continued to enhance two-way communication within the organization through Kamustahan with Jerry, a CEO-led townhall series that gives employees a direct line to share feedback and insights. Complementing this, EWsapang BarkADS, a leadership-focused discussion led by the Chief People & Corporate Services Officer, provided a platform for employees to voice their experiences and contribute to workplace improvements. Meanwhile, our quarterly Bankwide Townhalls maintained transparency, keeping employees informed about organizational developments while strengthening a culture of inclusivity.

To celebrate and recognize our employees' contributions, The SHORE (Employee Intranet) continuously served as a platform for sharing stories of individuals who embody EastWest's core values. Participation in the Values Sowers program grew by 50%, with real-time employee recognition strengthening peer appreciation. Meanwhile, our quarterly Values Cultivators Awards remained a meaningful way to honor employees who demonstrated exemplary leadership and dedication to the bank's mission.



The Bank believes in showing up where it matters—whether it's in the community or within the workplace. Through its partnership with Loaves & Fish, volunteers step into the kitchen each month to help serve warm, nutritious meals to those who need them most. It's more than just food; it's about creating a space where people feel seen and supported. That same spirit carried over to Brigada Eskwela on July 19, 2024, when EastWest's Employee Relations Council (ERC) and volunteers visited Baguio Central School, equipping students with essential school supplies and sharing financial literacy lessons with teachers and parents. And while giving back is important, so is building a workplace where employees can grow and connect beyond their roles. To mark the bank's 30th Anniversary, ERC revived its employee clubs—Milers, Voices, Click, Racquets, and Motion—bringing EastWestbankers together through shared interests and a little more fun in the everyday.



▶ Looking Ahead: Fostering a Future-Ready Workforce

As we move into 2025 and beyond, EastWest remains focused on nurturing a workforce that is innovative, engaged, and purpose-driven. Our goal is to create an environment where employees feel valued, supported, and inspired to reach their fullest potential.

We are set to expand digital learning initiatives, equipping employees with future-ready skills that will help them thrive in an evolving industry. Our leadership and mentorship programs will continue to evolve, shaping the next generation of banking leaders. Through ongoing engagement and agile workforce strategies, we will strengthen our efforts to enhance employee well-being, creating a workplace where talent grows, collaboration flourishes, and excellence drives everything we do. At EastWest, our people are more than just employees—they are the driving force behind our success. As we enter the next phase of our journey, we do so with the confidence that our workforce is prepared, empowered, and ready to take EastWest to even greater heights.

EASTWESTBANKERS GO FURTHER ON THE GLOBAL STAGE:

CHAMPIONS IN CAREER AND SPORTS

Peter Arreglado Shines in the International Dragon Boat Championships

For Peter Arreglado, a dedicated member of EastWest’s Real and Other Properties Acquired (ROPA) unit, competing in a world-class dragon boat championship had always been a dream. That dream became a reality when he played a key role in leading the Philippines to an impressive finish at the 2024 International Canoe Federation (ICF) Dragon Boat World Championships held in Puerto Princesa.

As a proud member of the Master’s National Team, Peter showcased his strength, discipline, and teamwork on the global stage, helping the Philippines top the medal standings with 11 gold medals. His personal achievements included:

- Silver – 200-meter small boat
- Bronze – 500-meter small boat
- Bronze – 2000-meter standard boat

Dragon boat racing is a sport that demands teamwork, unity, resilience, and strong leadership—values that closely align with EastWest’s corporate culture. Recognizing his commitment to both his career and his athletic pursuits, EastWest actively supported Peter’s journey by providing structured flexibility and financial assistance, enabling him to balance his professional responsibilities while rigorously training to represent the country on the global stage.

Peter hopes that his success inspires his colleagues and fellow EastWest employees to explore their own athletic passions. “I hope my achievements encourage other sports enthusiasts within EastWest, showing that our Bank wholeheartedly supports employees beyond the workplace,” he shared.



Peter Arreglado proudly displays his medal in front of the event poster at the 2024 International Canoe Federation Dragon Boat World Championships in Puerto Princesa, where Team Philippines topped the medals table with an impressive 11 golds.

Atty. Clarissa Ramos Triumphs Across Spartan Race ASEAN Series

EastWest’s very own Atty. Clarissa Ramos continues to inspire, proudly carrying the Philippine flag and emerging as a formidable force in the Spartan Race arena. Representing the country in multiple legs of the ASEAN Spartan Series, she secured a string of impressive wins, across the region:

- 1st Place – Spartan Super AG (10K), Montclair, Pampanga, Philippines (North ASEAN Series), 11 May 2024
- 2nd Place – Spartan Super AG (10K), National Stadium, Singapore (South ASEAN Series), 22 June 2024
- 3rd Overall – Age Group 55–59, South ASEAN Series, 22 June 2024
- 1st Place – Spartan Sprint AG (5K), Ho Chi Minh City, Vietnam (North ASEAN Series), 13 July 2024
- 1st Place – Spartan Beast AG (21K), Pattaya, Thailand (North ASEAN Series), 10 August 2024
- 1st Overall – Age Group 55–59, North ASEAN Series, 10 August 2024

2nd Place – Age Group 50–59, First Tandang Pinoy OCR Games, Bridgetowne, Pasig, Philippines, 09 November 2024

Fondly known as Atty. Cariss, she leads the Corporate and Custodianship Department, overseeing corporate housekeeping, documentation, and legal advisory services for the Bank’s subsidiaries. Balancing a demanding career with a passion for fitness, she exemplifies resilience, dedication, and a strong drive for personal excellence—values that align with EastWest’s culture of empowerment.



“I feel proud to be part of such an inclusive workplace. EastWest not only values diverse perspectives but also actively supports the unique talents and ambitions of its employees, whether in their careers or their passions outside of work,” she shared.

Beyond her legal expertise, Atty. Cariss is an advocate for health and wellness, actively participating in EastWest Milers, the Bank’s running club, and various employee fitness challenges.

Championing Excellence Beyond Banking

Atty. Cariss and Peter’s victories on the global stage showcase the values of discipline, perseverance, and resilience that fuel success, whether in sports or in the workplace.

At EastWest, we take pride in creating an environment where employees can thrive in their passions while upholding high standards of professional excellence. Atty. Cariss’ triumph in the Spartan Race Vietnam and Peter’s stellar performance at the International Dragon Boat Championships embody the strength, determination, and drive that define EastWestbankers. Their success reflects the EastWest spirit—one that extends beyond banking and into making a meaningful impact in every challenge they face.

NEW TEAMS:
STRENGTHENING STRATEGY, DIGITAL
INNOVATION, AND GOVERNANCE



As EastWest continues to evolve, we’ve taken deliberate steps to enhance how the organization delivers value—both internally and across every touchpoint that connects us with customers. By sharpening our strategic lens, expanding digital capabilities, and deepening oversight, we’ve laid the groundwork for a more agile and responsive EastWest.

To support this direction, three specialized groups were established in 2024: the Strategy and Transformation Office, the Digital Products and Channels Group, and the Enterprise Oversight Office. Each plays a role in fortifying how we operate behind the scenes, but more importantly, how we deliver consistent and meaningful service across our channels.

EastWest’s ecosystem spans a growing network of physical and digital points of presence. These include our nationwide branch footprint, ATMs and cash deposit machines, mobile and online banking through EasyWay and Komo, customer care hotlines, digital support via chat, and partnerships embedded in digital ecosystems where customers already spend their time. These are not standalone

channels—they are extensions of our promise to make banking simpler, more connected, and attuned to modern needs.

To keep these channels aligned with strategic priorities, the Strategy and Transformation Office (STO) plays a central role. Launched in 2024, STO leads several units with sharply defined mandates:

- ▲ **Enterprise Program Management Office (EPMO)** sets the direction for key initiatives and governs their pace and precision.
- ▲ **Enterprise Strategy** provides cohesion across efforts, ensuring teams move in rhythm with shared priorities.

- ▲ **Data Strategy and Governance Group** builds a disciplined data environment that is secure, accurate, and adaptive to emerging needs.
- ▲ **Business Analyst Group** links business insight with technical execution, bringing velocity and refinement to transformation.
- ▲ **Technology Transformation Office** builds technical depth across teams and systems, ensuring the Bank evolves with its environment.
- ▲ **Customer Experience Group** shapes intuitive, responsive journeys that reward loyalty and make banking feel personal.

To bring even greater consistency and innovation to digital experiences, EastWest formed the Digital Products and Channels Group (DPCG) on May 15, 2024. This group consolidates digital efforts into one structure and oversees key digital platforms, including EasyWay, Komo, and other proprietary solutions, through the following specialized teams:

- ▲ **Digital Channels and Innovations** collaborates closely with frontline units to fine-tune journeys and prioritize meaningful use cases.
- ▲ **Digital Services and Engagement** designs personalized digital interactions that reward activity and encourage deeper relationships.
- ▲ **Digital Product Development and Management** ensures solutions are well-crafted, well-tested, and well-received.
- ▲ **Digital Banking Operations** safeguards the integrity of digital transactions and ensures support is prompt and informed.
- ▲ **Digital Products and Channels Technology** manages app-layer systems with an eye on resilience, performance, and continuous enhancement.

To protect the Bank’s operational integrity and support sound decision-making, the Enterprise Oversight Office was formally established on January 25, 2024. This office integrates risk and compliance functions and houses expert teams with precise areas of focus:

- ▲ **Information Security and Data Privacy** ensures the Bank’s digital assets remain protected and that data protocols stay ahead of global standards.
- ▲ **Enterprise Fraud** advances tools and tactics that prevent, detect, and act on threats before they escalate.
- ▲ **Business Process and Productivity Management** looks across the Bank’s internal systems and refines the way work flows, quietly but effectively driving higher output.

Together, these new groups support a larger goal: to ensure EastWest’s customer channels—whether digital, in-person, or hybrid—are fully backed by thoughtful systems, forward-thinking teams, and clear direction. With this structure in place, the Bank is well positioned to grow with clarity, deliver with care, and respond to the ever-evolving needs of the customers and communities we serve.

EASTWEST RURAL BANK: EXPANDING ACCESS, EMPOWERING COMMUNITIES, AND DRIVING GROWTH

From its humble beginnings to becoming a trusted rural banking institution headquartered in Bajada, Davao City, EastWest Rural Bank (EWRB) has continuously evolved to meet the financial needs of Filipinos.

More than a decade after its founding, EWRB has significantly expanded its reach, enhanced digital capabilities, and strengthened its commitment to education, financial empowerment, and sustainability.

In 2024, EWRB achieved major milestones, from growing its branch network and launching innovative digital solutions to boosting financial performance and earning national recognition for its contributions to education and child protection. The bank also expanded its services to better support SSS pensioners, providing them with more accessible financial solutions tailored to their needs.

Big Wins in 2024: Financial Growth and Industry Recognition

EWRB's customer-focused approach and strategic initiatives translated into remarkable financial growth this year:

Financial Performance Milestones:

- 10% increase in total loan bookings
- 14% increase in total loan portfolio
- 41% growth in Net Income

These results reflect EWRB's strong operational strategies, prudent risk management, and commitment to financial inclusivity.



EastWest Rural Bank's booth engages participants with giveaways, product information, and digital banking demonstrations via the Komo mobile app.

2024 Expansion: Bringing Banking Closer to Communities

To reach more Filipinos, EWRB expanded its footprint by opening 22 additional channels, including:

- Storelites – providing accessible banking services in key locations.
- Cross-Selling Desks – enabling seamless customer engagement.

These new banking touchpoints reinforce EWRB's mission of inclusive banking, ensuring financial services are more accessible to underserved communities.

Digital Innovation: Banking Without Boundaries

EWRB made significant strides in digital initiatives successfully launching two key projects via the Komo App that expanded market reach and digital penetration:

- EWRB Multicasa – a digital solution simplifying transactions by making EWRB accounts accessible through the Komo App.
- Teachers' Salary Loan – allowing educators to apply for loans anytime, anywhere, ensuring financial support is just a tap away.

These advancements highlight EWRB's commitment to customer-centric banking and technological innovation.

Living Our Core Values: How EWRB Put Respect, Responsiveness, and Results into Action in 2024

In 2024, EastWest Rural Bank brought its core values to life through meaningful programs anchored on I RESPECT, I RESPOND, and I PRODUCE RESULTS.

These initiatives empowered communities, supported educators, and strengthened the Bank's impact across the country.

I RESPECT Championing Education and Financial Well-being

As a strong advocate of financial empowerment for educators and students, EWRB continued its mission to support the academic sector:

- Annual Physical Examination (APE) for Teachers – Benefiting more than 2,000 teachers nationwide, ensuring their well-being as they continue shaping young minds.
- Teachers' Salary Loans – Providing reliable financial assistance to educators across the country.
- School and Student Support – From distributing educational kits to hosting Financial Literacy Seminars, EWRB ensures both teachers and students have the resources and financial knowledge they need to thrive.



EastWest Rural Bank representatives join DepEd leaders, NGO partners, and educators onstage to celebrate National Children's Month in Tacloban City.



Planting for a Greener Tomorrow: EWRB volunteers come together to plant 100 mangrove seedlings, symbolizing their dedication to preserving coastal ecosystems and promoting environmental responsibility in Davao City.

EWRB’s commitment to education and child protection was recognized by DepEd’s Learners’ Rights and Protection Office (LRPO) for its impactful contributions to the academic community.

Honoring Educators and Advocating for Child Welfare

- National Teachers’ Day Celebration: In partnership with DepEd and the National Teachers Month Council (NTMC), EWRB joined the National Teachers’ Day Celebration, recognizing the dedication and impact of Filipino educators.
- National Children’s Month: Strengthening Child Welfare: On November 25, 2024, EWRB participated in the National Children’s Month culmination event in Tacloban City, reaffirming its commitment to child protection and youth empowerment.
- Supporting Young Learners: EWRB provided 100+ educational kits and showcased its Komo mobile app to promote financial literacy among students and families.

These initiatives reflect EWRB’s belief that investing in teachers and students is an investment in the nation’s future.

I RESPOND
Rooted in Responsibility: Mangrove Tree Planting in Davao City

As part of EastWest Bank’s 30th Anniversary celebration, EWRB reinforced its commitment to environmental sustainability by organizing a mangrove tree-planting initiative in Davao City. In collaboration with the City Environment and Natural Resources Office (CENRO), EWRB volunteers planted 100 mangrove seedlings at Sitio Malamboon, Barangay 76-A Bucana, Davao City. CENRO officials commended EWRB’s active role in environmental conservation, emphasizing that corporate-led sustainability efforts inspire collective community action.

- Why It Matters:
- Protects coastal areas from erosion and extreme weather conditions.

- Enhances biodiversity by providing a habitat for marine life.
- Combats climate change through carbon sequestration.

I PRODUCE RESULTS
Looking Ahead: A Future of Growth and Impact

As EastWest Rural Bank (EWRB) charts its course for the future, it remains steadfast in its vision and mission to expand financial access, embrace innovation, and drive meaningful change in the communities it serves, guided by its core values.

Expanding Access Through Branch and Digital Growth
EWRB is committed to reaching more Filipinos by continuously expanding its branch network and digital banking platforms. By strategically opening new banking touchpoints and enhancing its digital presence, the bank ensures that financial services remain accessible, convenient, and inclusive, especially in underserved areas.

Enhancing Financial Products for a Seamless Banking Experience
Recognizing the evolving needs of customers, EWRB will continue to develop and refine its financial

products and digital solutions. Through customer-centric innovations, the bank aims to provide a seamless, secure, and intuitive banking experience—empowering individuals, pensioners, educators, and businesses to achieve financial stability and growth.

Strengthening Social Impact Through Education and Sustainability
Beyond banking, EWRB remains deeply invested in education, financial literacy, environmental sustainability, and financial inclusion for pensioners. The Bank will continue supporting teachers and students through its educational initiatives while expanding its financial literacy programs to equip more Filipinos with essential money management skills. At the same time, EWRB is enhancing its offerings for SSS pensioners, providing them with more convenient and secure banking options.

EWRB is reinforcing its commitment to sustainability, integrating eco-conscious initiatives like tree-planting and community-driven environmental programs into its long-term strategy. With a vision of continuous innovation, inclusive banking, and lasting social impact, EWRB is not just shaping the future of financial services—it is empowering communities for generations to come.



EastWest Rural Bank supports the well-being of educators through a sponsored physical examination initiative, ensuring they stay healthy and empowered in their vital role of shaping future generations.

EASTWEST AGEAS: A YEAR OF GROWTH AND FINANCIAL STRENGTH



EastWest Ageas Insurance (EWA) is a joint venture between EastWest and Ageas. It offers variable and traditional life insurance solutions that protect life, health, and wealth. In 2024, EWA's partners celebrated their own auspicious milestones. Belgian-based partner, Ageas, achieved an important milestone by turning 200 years old. Local banking expert, EastWest Bank also celebrated their 30th year of serving the Filipinos. This reflects the company's deep stability and passion in delivering service excellence – a standard that EWA is committed to uphold to its customers. Thus sustaining and growing the wins from the previous year to 2024 was a major theme for EWA as it pursued its purpose for the people.

Growing stronger

EastWest Ageas posted its strongest financial performance in 2024. EWA ranked 15th in the New Business Annual Premium Equivalent (NBAPE) out of 31 insurance companies.

Assets under management (AUM) closed at PHP 18 billion, higher by 17% from the previous year, due to an increase in customer subscriptions. EWA also insured 2% more lives this year compared to previous year. Its overall contribution to EWB in terms of

commission income reached PHP 566 million, higher by 18% from 2023 figures.

EWA ended 2024 with total premiums amounting to PHP 5.2 billion, reflective of overall industry performance. Net result, in addition, improved significantly by 176% from the previous year as the company generated income from operations for the first time, driven by effective product mix management and reinforced by strong expense controls.

Introducing new solutions

New products were launched to address the evolving needs of the customer – Life Advantage and Future Assure Max.

With Life Advantage, customers get guaranteed protection and earnings with a lifetime cash flow option. It is the right product for people looking for a solution that protects their loved ones while getting an opportunity to grow their wealth.

Meanwhile, with Future Assure Max, customers get a single-pay variable life product with diverse investment opportunities, catering to individual financial goals. It offers flexible options to grow

their investments while securing the future that they dream of.

These products add to the suite of solutions that EastWest Ageas Insurance offers to the Filipinos that can help them protect what they value the most.

Expanding sales force

A significant driver of growth was the expansion of EWA's distribution network. Part of this was Bancassurance contribution to EWA's wins for the year. It achieved more than 1B PHP in AFYP for 2024, driven by the referrers' stronger engagement efforts. As such, supporting the Banca force was also a key initiative for EWA. A major part of this effort is the empowerment of their financial advisors. Programs that elevated the financial advisors' skills, and succession planning for future area sales managers were launched. More solutions were also offered to customers looking for better protection benefits and more funds. A key example solution is, Keyman Insurance. It is specifically offered to business people looking for ways to protect and ensure their business' continuity from the loss of key talents.

Another key factor to EWA's milestone year was the growth of the Agency. The Agency expanded exponentially, from just over 300 agents in 2023 to 1000 by the end of 2024. This growth was facilitated by a re-engineered compensation package, improved training curriculum, data-powered tools, and strong leadership.

This rapid growth is only just the beginning for EastWest Ageas' track to become one of the most respected sales force in the country. Being where their customers are is the philosophy that guides their approach to be a more customer-centric force in the industry. Key to this are the planned openings of more agency houses throughout the country, starting in Pampanga and Naga.

Award-winning strategies

In its efforts to reach out to stand out in a sea of sameness, EastWest Ageas launched its campaign "What's Your PURPLE?".

This aspirational and inspirational campaign tapped into the Filipinos' personal goals and motivations to showcase the company's purpose-driven and people-centric philosophy in helping them achieve their better tomorrows. The campaign earned two wins at the 60th Anvil Awards in the Corporate Identity / Corporate Branding and Special Events category.

With the launch of the campaign, EastWest Ageas Insurance is making its mark in the Philippine insurance industry as the PURPLE company.

The company's success in 2024 underscores its commitment to innovation, customer focus, and strategic growth. By aligning its purpose with the needs of the Filipino people, EastWest Ageas has positioned itself for continued success in the years to come.



GOVERNANCE: STRENGTHENING THE CORE TO CONNECT FURTHER

At EastWest, we uphold the highest standards of governance, risk management, and compliance to ensure sustainable growth, operational resilience, and stakeholder confidence. Our approach integrates strong oversight, strategic risk management, and proactive regulatory compliance, allowing us to navigate an evolving business and regulatory landscape while maintaining a competitive advantage.

Governance and Oversight

To strengthen the Bank's governance framework, we have established dedicated working groups across key areas, ensuring a holistic and proactive approach to managing risks and maintaining regulatory compliance:

- **Enterprise Oversight Teams** – These teams bring together experts in Fraud Management, Information Security and Data Privacy, and Policy Development. By aligning these critical functions, we are able to identify vulnerabilities, implement preventive measures, and ensure that our policies are consistently updated to reflect emerging threats and regulatory requirements.
- **Risk Management and Compliance** – This group plays a pivotal role in maintaining a robust risk management framework. By continuously assessing potential risks and aligning practices with regulatory standards, they help safeguard the Bank's operations from financial, operational, and reputational risks.
- **Legal, Data Governance, and Internal Audit** – Focused on enhancing transparency and accountability, this team ensures that our legal frameworks, data handling practices, and internal controls are compliant with regulatory standards and industry best practices. Their work not only mitigates legal risks but also strengthens our organizational integrity through regular audits and data governance improvements.

Through the collaborative efforts of these specialized teams, EastWest has successfully developed and refined comprehensive frameworks in key areas such as Enterprise Governance, Fraud Risk Management,

Data Governance & Policy Development, Financial Crime Prevention & Regulatory Change Management, and Integrated Assurance Mapping. These frameworks are designed to promote a resilient operational environment, ensuring that every aspect of the Bank's governance aligns with global best practices and regulatory expectations.

EastWest has rolled out several initiatives aimed at strengthening awareness and preparedness at all levels to further embed a risk-aware culture within the organization:

- **Regular Policy and Regulatory Forums** provide a platform for open discussions on emerging regulatory trends, policy updates, and best practices, fostering a proactive approach to compliance across the Bank.
- **Governance Awareness Programs** are designed to educate employees on the importance of sound governance practices, reinforcing the role of each individual in maintaining the Bank's integrity and ethical standards.
- **Fraud, Data Privacy, and Cyber Risk Awareness Training** equips employees with the knowledge and skills necessary to recognize, prevent, and respond to potential threats. These trainings are regularly updated to address evolving risks, ensuring that our workforce remains vigilant and informed.

By integrating these programs into our operational framework, EastWest is fostering a culture of accountability and vigilance, ensuring that risk management and governance are not just confined to specialized teams but are ingrained in the daily responsibilities of all employees.

Adapting to the Evolving Business and Regulatory Climate

In response to increasing regulatory guidance to adopt, implement, and monitor sustainability frameworks and initiatives on sustainability and climate risk, the Risk Management Division (RMD) has worked closely with the Bank’s sustainability point person and business units to ensure the successful cascade and implementation of the Environmental and Social (E&S) Risk Management Framework.

Looking ahead, RMD anticipates that E&S and climate risk will become more standardized across industries, requiring greater regulatory compliance and industry collaboration. To stay ahead, we continuously monitor emerging regulatory requirements to maintain compliance, align business units on sustainability initiatives, and strengthen integration of E&S risk into financial decision-making.

Additionally, rapid developments in digital transformation—including AI-driven financial services, mobile-first banking, and open banking—are reshaping customer experiences. While these innovations offer significant advantages, they also increase cybersecurity risks, requiring a proactive and adaptive security strategy.

As the Bank’s risks and operating backdrop evolve, the Bank continuously strengthens its operational resilience by integrating robust cybersecurity measures, business continuity planning, and stress testing to safeguard against emerging threats and disruptions.

RISK MANAGEMENT FRAMEWORK AND STRUCTURE

Risk Oversight and Governance

Risk management is rigorously embedded in the organization’s processes and operations. Under the oversight of the Risk Management Committee, the Board of Directors ensures effective risk governance. As the primary owners of risks and internal controls, Senior Management serves as the anchor in enforcing risk management discipline.

Decentralized Approach to Risk Management

EastWest follows a decentralized risk management structure, where business units, operational teams, and subsidiaries are directly responsible for managing risks relevant to their operations. This collaborative approach ensures that:

- ✓ Risk management is embedded across the value chain rather than in silos
- ✓ Leaders act as subject matter experts, proactively managing business and operational risks
- ✓ Risks remain within the Bank’s defined risk appetite and tolerances



KEY RISK FACTORS AND MITIGATION STRATEGIES

Credit risk remains our primary risk exposure, followed by operational risk, interest rate risk in the banking book, and market risk in the trading book. We also acknowledge marginal

exposures to liquidity risk, credit concentration risk, compliance risk, reputational risk, and strategic risk.

Beyond these inherent banking risks, we recognize additional risks arising from increasingly stringent industry regulations.



CAPITAL RISK

Capital risk arises when a company experiences a decline in capital value, potentially leading to insufficient capital to cover its risk exposures. To mitigate this, we implement robust capital risk management

strategies to preserve capital, maximize shareholder value, and maintain capital ratios in strict compliance with the minimum requirements set by the Bangko Sentral ng Pilipinas (BSP).



CREDIT RISK

Credit risk stems from borrowers failing to meet their financial obligations based on the agreed terms, may it be repaying a loan or meeting a contractual obligation.

Under the Philippine Financial Reporting Standards 9 (PFRS 9), banks employ models to estimate credit losses from a forward-looking perspective. This requires forecasting potential losses on loan accounts or portfolios over a 12-month period or throughout their entire life cycle as credit quality deteriorates.

In 2024, the Bank’s credit risk remained at a reasonable level, supported by strong asset quality, balanced credit concentration, adequate collateral, controlled loss rates, and, most importantly, sufficient loss coverage. These risk management measures are embedded early in the credit underwriting process, leveraging credit scoring tools for consumer products and the Internal Credit Risk Rating System for corporate clients.

Furthermore, as part of portfolio maintenance and risk management, the Bank consistently monitors key credit risk indicators under normal conditions and conducts stress tests based on both internally determined and BSP-prescribed scenarios. This proactive approach enables the Bank to anticipate and mitigate potential risks effectively.



OPERATIONAL RISK

Operational risk refers to the potential losses arising from failures in systems, people, processes, or external events that impact our business and operations. Given our strong reliance on technology to deliver products and services,

risks related to cybersecurity, data privacy, and legacy IT infrastructure are critical areas of focus.

To mitigate these risks, the Bank promotes a culture of self-regulation through regular risk and control self-assessments (RCSA) across all relevant units. These assessments identify potential risks inherent in processes and operations, evaluate mitigating measures, and ensure periodic monitoring of operational risk indicators against defined risk appetite and tolerances.

For IT-related risks, the Bank employs a defense-in-depth strategy, integrating multiple layers of security tools, continuous employee awareness and education, and the modernization of legacy infrastructure and applications. These proactive measures help strengthen resilience and safeguard the Bank’s operational integrity.

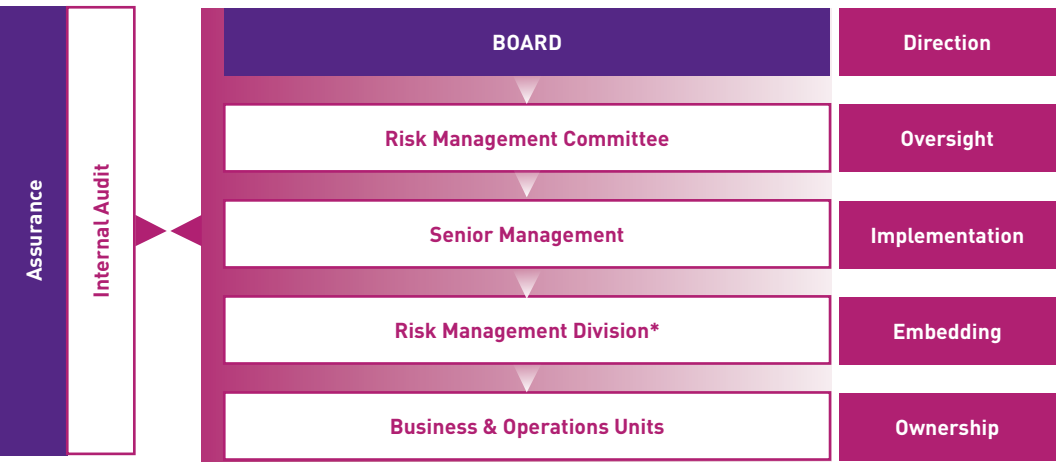


MARKET AND INTEREST RATE RISK

Market risk arises from fluctuations in the fair value or future cash flows of financial instruments due to changes in key market variables such as interest rates, foreign exchange

rates, and equity prices. Interest rate risk, in particular, refers to the potential impact of interest rate movements on the Bank’s earnings and capital, especially in relation to its banking book positions.

Two key factors contribute to increased interest rate risk: interest rate volatility and mismatches in the interest reset dates of assets and liabilities. To mitigate this, the Bank optimizes its funding mix by increasing the proportion of less rate-sensitive liabilities, helping to cushion the impact of rising interest rates on its banking book.



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

Meanwhile, market risk is managed through prudent trading strategies, ensuring a well-balanced approach that safeguards the Bank’s financial stability while maximizing opportunities in dynamic market conditions.



RISK MANAGEMENT PRACTICES

In response to evolving regulatory requirements, RMD has strengthened its risk management framework by advancing risk education initiatives and enhancing its second-line functions,

in alignment with the Committee of Sponsoring Organizations of the Treadway Commission (COSO) Framework.

A key focus has been the implementation of the Environmental and Social (E&S) Risk Management Framework across business units, reinforcing our commitment to sustainable and responsible banking. Additionally, we continuously review and update risk policies to ensure their relevance and effectiveness amid a dynamic operating landscape. To maintain the predictive accuracy of our risk models, we conduct regular monitoring and recalibration, ensuring that they remain robust in identifying and mitigating emerging risks.



RISK COMPLIANCE

RMD ensures strict regulatory compliance by proactively monitoring Bangko Sentral ng Pilipinas (BSP) circulars and memoranda through both independent scanning and coordination with the Compliance Division.

To uphold a structured approach to regulatory adherence, RMD conducts impact and gap assessments, collaborates closely with senior management and relevant business units, and formulates risk-based recommendations. These are then presented to the Risk Management Committee for thorough evaluation and subsequent endorsement to the Board, ensuring that compliance measures align with the Bank’s risk governance framework.

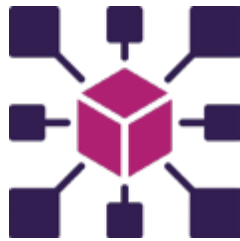
RMD proactively facilitates the timely resolution of internal audit findings and regulatory examination directives, ensuring compliance with established risk management standards and regulatory expectations.

Strategic Integration of Risk Management

The Risk Management Division (RMD) plays a critical role in aligning risk management with the Bank’s strategic objectives through the Internal Capital Adequacy Assessment Process (ICAAP). This process ensures that the Bank maintains sufficient regulatory capital to support its five-year financial plans, incorporating a comprehensive risk profile assessment that considers current and projected market conditions, macroeconomic trends, and risk outlooks.

As part of its Business-As-Usual (BAU) operations, RMD actively monitors risk exposures across business units, ensuring they remain within established limits. When risk levels exceed defined limits, RMD escalates concerns to Senior Management for timely evaluation and intervention. Additionally, RMD provides:

- ✓ Independent risk impact assessments for policy initiatives
- ✓ Consultative guidance to business units
- ✓ Support in operationalizing risk management policies



COSO FRAMEWORK

The Bank strengthened its internal control environment using the Committee of Sponsoring Organizations of the Treadway Commission (COSO) Framework. The COSO Framework is a globally recognized

framework for designing, implementing, and assessing internal control systems to enhance organizational governance, risk management, and compliance. It provides principles and guidance in five key components—Control Environment, Risk Assessment, Control Activities, Information and Communication, and Monitoring Activities.

To further strengthen the adoption of the COSO Framework, the Bank also reinforced the implementation of the Three Lines Model. This model clarifies the roles in risk management and control: the first line involves business units and operational management implementing controls, the second

line includes risk, compliance and other similar functions providing oversight and guidance to the business, and the third line is internal audit ensuring independent assurance. The model supports the COSO Framework by aligning responsibilities and ensuring comprehensive risk management and effective internal controls across all organizational levels.

The Bank also strengthened the clear ownership and accountability of risks, proactive monitoring of early warning and key risk indicators that will enable timely responses and risk mitigation. It remains committed to embedding globally recognized standards for internal controls and governance across all business and operational units. This approach empowers teams to design, implement, and evaluate internal control systems, reinforcing strong governance, effective risk management, and regulatory compliance at every level of the organization.

Adapting to Economic Trends: Strengthening Financial Resilience for the Future

As EastWest continues to enhance its risk management framework, fostering a strong risk-aware culture remains a priority. Building this culture requires a long-term, structured approach, ensuring that training programs, risk policies, and governance frameworks evolve in alignment with the Bank’s operational maturity. Strengthening data management and automated report generation will also be key in producing more proactive, data-driven insights to support Senior Management’s strategic decision-making.

Looking ahead, the global economy is expected to experience modest growth in 2025, driven by easing inflationary pressures and a steady recovery across key industries. Analysts project global GDP growth of approximately 2.5% to 3.3%, with emerging markets leading economic expansion while advanced economies stabilize. In the Philippines, the National Government targets economic growth of 6% to 8%, to be supported by strong consumer spending, steady remittances, and sustained infrastructure development. However, geopolitical uncertainties, including shifts in U.S. trade policies and global economic realignments, pose external risks. The U.S. Federal Reserve’s revised inflation outlook also signals a more cautious approach to interest rate adjustments, which may influence global and local monetary policies.

Inflation in the Philippines is expected to moderate within the Bangko Sentral ng Pilipinas (BSP) target range of 2-4%, benefiting from improved supply chain conditions and lower global commodity prices. However, weather disruptions and fluctuations in oil prices remain key risks. BSP is anticipated to adopt a measured stance on interest rates, balancing growth stimulation with inflation control.

Analysts from institutions such as the World Bank and the Asian Development Bank highlight domestic consumption, a strong services sector, and accelerating digitalization as the primary growth drivers for the Philippine economy. However, they also warn of potential vulnerabilities, including high public debt levels, dependency on remittances, and climate-related risks. For banks, this evolving landscape presents both challenges and opportunities, requiring strategic risk management and adaptive financial planning.

Universal banks in 2025 will need to effectively manage asset quality amid rising loan demand, proactively address Non-Performing Loans (NPLs) in vulnerable sectors, and strengthen cybersecurity measures to combat emerging digital threats. Furthermore, increasing regulatory scrutiny on Environmental, Social, and Governance (ESG) compliance will require banks to invest in sustainable financial practices and transparent reporting.

Despite these challenges, the shifting financial ecosystem offers new opportunities. The ongoing digital transformation presents a pathway to operational efficiencies and enhanced customer experiences, while infrastructure financing, SME support, and green financing emerge as high-potential growth sectors. By leveraging technology, refining risk management frameworks, and aligning business strategies with market trends, EastWest is well-positioned to navigate economic shifts, drive innovation, and sustain long-term growth in an evolving financial landscape.

2024 BSP Circulars per Risk area

Risk Area	Circular	Title
Operational	1203	Guidelines on Operational Resilience
E&S	1187	Philippine Sustainable Finance Taxonomy Guidelines



GOVERNANCE:
**CONNECTING OVERSIGHT
TO STRATEGY**

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

Governance Structure

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

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

Board of Directors

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

DATE ELECTED APPOINTMENT	POSITION	NAME	YEARS SINCE APPOINTMENT
April 26, 2007	Chairman	Jonathan T. Gotianun	17
August 15, 2000	Director	Lourdes Josephine Gotianun-Yap	24
July 01, 2022	President	Jacqueline S. Fernandez	2
April 22, 2019	Director	Isabelle Therese G. Yap	5
April 24, 2023	Director	Joseph M. Yap	1
September 28, 2023	Director	Rhoda A. Huang	1
April 22, 2019	Independent Director	Gregorio U. Kilayko	5
April 22, 2019	Independent Director	Jose Maria G. Hofileña	5
April 23, 2021	Independent Director	Armando L. Suratos	3
January 27, 2022	Independent Director	Cristina Que Orbeta	2
January 27, 2022	Independent Director	Imelda B. Capistrano	2

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

Independent Directors

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

Non-Executive Directors

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

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

Executive Directors

Jacqueline Fernandez is responsible for ensuring the attainment of the strategic objectives established by the BOD. With direct and immediate oversight, she manages the long-term and daily operations of EastWest, implementing administrative and operational policies sanctioned by the Board. Isabelle Gotianun Yap formerly served as a Special Projects Officer within the Executive Management Office (EMO), collaborating with the Bank’s Senior Management team to formulate and assess high-level strategies while supporting the President and CEO in managing various projects. She has transitioned to become the Head of the Strategy and Transformation Office effective May 1, 2024, where she now drives the integration of strategic priorities with operational transformation.

DIRECTORS	TYPE OF DIRECTORSHIP	SHARES HELD BY DIRECTORS		
		% OF TOTAL I/O SHARES	PERCENTAGE OF SHARES HELD	NUMBER OF SHARES
Imelda B. Capistrano	Independent	Direct	0.00%	5
		Indirect	0.00%	0
Jose Maria G. Hofileña	Independent	Direct	0.00%	5
		Indirect	0.00%	0
Gregorio U. Kilayko	Independent	Direct	0.00%	5
		Indirect	0.00%	0
Cristina Q. Orbeta	Independent	Direct	0.00%	5
		Indirect	0.00%	0
Armando L. Suratos	Independent	Direct	0.00%	5
		Indirect	0.00%	0

Board Self-Evaluation

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

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

Board Remuneration

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

No director is allowed to participate in deciding his remuneration. Each director receives a monthly professional fee for attending Board and committee meetings. This is also in consideration of their valuable contributions in the formulation and continuing review of our overall strategy and performance. Remunerations given to directors which were approved by the Board Remuneration Committee amounted to Php 23.3 million in 2024. Directors and Filinvest Development Corporation-affiliated Directors continue to waive their professional fees.

Board Training

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

Furthermore, directors receive periodic updates on regulatory shifts and market advancements and are encouraged to attend pertinent training programs aimed at enhancing and updating their expertise. The Annual Corporate Governance Seminar took place virtually on December 10, 2024, organized by the Center for Global Best Practices. This event is

DIRECTORS	TYPE OF DIRECTORSHIP	SHARES HELD BY DIRECTORS		
		% OF TOTAL I/O SHARES	PERCENTAGE OF SHARES HELD	NUMBER OF SHARES
Jonathan Tan Gotianun	Non-Executive	Direct	0.00%	19
		Indirect	1.03%	23,167,831
Lourdes Josephine Gotianun-Yap	Non-Executive	Direct	0.02%	539,629
		Indirect	0.98%	22,132,876
Jacqueline S. Fernandez	Executive	Direct	0.03%	572,455
		Indirect	0.00%	0
Joseph M. Yap	Non-Executive	Direct	0.00%	5
		Indirect	0.00%	0
Isabelle Therese G. Yap	Executive	Direct	0.00%	10,005
		Indirect	0.01%	199,200
Rhoda A. Huang	Non-Executive	Direct	0.00%	5
		Indirect	0.00%	0

a vital component of our ongoing efforts to ensure a competent BOD and Senior Management team, committed to implementing a clear strategy that safeguards the rights of our stakeholders while ensuring profitable business operations.

The seminar covered a range of relevant topics including updates on regulatory standards, costs of non-compliance with laws and regulations, fundamentals of money laundering and terrorist financing, preventive measures, obligations of covered entities, targeted financial sanctions and the latest regulatory issuances from the Anti-Money Laundering Council (AMLC). The seminar also addressed best practices for effective boards, focusing on key roles and core practices rooted in timeless governance principles. It explored how boards can enhance effectiveness through collaborative leadership and emphasized the importance of mindfulness in the workplace for Senior Management.

Retirement and Succession
Directors are elected by the shareholders. The key criterion for their continuance is their ability to effectively fulfill their duties. Our retirement policy for the BOD is based on the capability of directors to carry out their functions rather than their age. The Corporate Governance and Compliance Committee assesses the suitability of BOD nominees. Upon election, a director serves a one-year term and is eligible for re-election the following year. Independent directors have a maximum cumulative term of nine years, after which they cannot be re-elected as independents but remain eligible for nomination and election as regular directors. However, there is no fixed term limit for regular directors.

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

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

There are seven Board-level committees which were created to assist the BOD in performing its duties and responsibilities and ensuring efficiency and focus. Directors exercise their role and responsibilities to the Bank by virtually attending and voting in BOD meetings. The BOD utilizes video conferencing as an alternative mode of communication, which was allowed under the Securities and Exchange Commission's Memorandum Circular No. 6.

BOARD OF DIRECTORS	NO. OF MEETINGS ATTENDED	% PRESENT
Jonathan T. Gotianun	14	93%
Lourdes Josephine Gotianun-Yap	15	100%
Jacqueline S. Fernandez	15	100%
Isabelle Therese Gotianun-Yap	15	100%
Joseph M. Yap	15	100%
Rhoda A. Huang	15	100%
Gregorio U. Kilayko	15	100%
Jose Maria G. Hofileña	13	87%
Armando L. Suratos	15	100%
Cristina Que Orbeta	15	100%
Imelda B. Capistrano	15	100%
Total Meetings Held: 15		

Board Attendance
We held 15 Board meetings in 2024, broken down as 12 regular Board meetings, 2 special Board meetings, and 1 organizational meeting. The BOD has the flexibility to conduct meetings using teleconferencing, video conferencing and similar technologies. This approach ensures active participation from the directors regardless of their physical location. Each Board member attends at least fifty percent (50%) of all meetings and physically attends a minimum of twenty-five percent (25%) annually.

Board Committees
Pursuant to our Corporate Governance Manual, the following committees were committed, and Board members were appointed. Each member of the respective committees has been holding office as of the EastWest Annual Stockholders' Meeting last April 19, 2024, and will serve until their successor shall have been elected and qualified.

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

The Executive Committee is composed of five members who meet weekly or as often as it may be necessary to address all matters referred to it. In 2024, it held 30 Regular Executive Committee Meetings.

EXECUTIVE COMMITTEE MEMBER	NO. OF MEETINGS ATTENDED	% PRESENT
Jonathan T. Gotianun	28	93%
Lourdes Josephine Gotianun-Yap	29	97%
Jacqueline S. Fernandez	27	90%
Jerry G. Ngo	29	97%
Isabelle Therese Gotianun-Yap	28	93%
Total Meetings Held: 30		

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

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

The Committee is composed of four members, three of whom are independent directors, who meet every other month or when necessary. In 2024, 12 meetings were conducted and attended by Committee members.

DIRECTORS	ROLE	NO. OF MEETINGS ATTENDED	% PRESENT
Armando Suratos	Chairman	12	100%
Jose Maria G. Hofilena	Member	12	100%
Jonathan T. Gotianun	Member	10	83%
Cristina Q. Orbeta	Member	12	100%
Total Meetings Held: 12			

Related Party Transactions (RPT) Committee

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

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

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

This committee is composed of three members, two of whom are independent directors. It meets every other month or whenever necessary to discuss and agree on matters to be endorsed to the BOD for approval or confirmation. In 2024, 6 meetings were conducted and attended by Committee members.

DIRECTORS	ROLE	NO. OF MEETINGS ATTENDED	% PRESENT
Jose Maria G. Hofileña	Chairman	6	100%
Jonathan T. Gotianun	Member	5	83%
Imelda B. Capistrano	Member	6	100%
Total Meetings Held: 6			

Audit Committee

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

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

The Audit Committee has evaluated and confirmed the adequacy of our internal controls/risk management. The Audit Committee is composed of five members, four of whom are independent directors, who meet once a month. In 2024, 12 regular meetings were conducted and attended by Committee members.

DIRECTORS	ROLE	NO. OF MEETINGS ATTENDED	% PRESENT
Mr. Gregorio U. Kilayko	Chairman	12	100.00%
Atty. Jose Maria G. Hofileña	Member	12	100.00%
Ms. Josephine Gotianun-Yap	Member	12	100.00%
Atty. Armando L. Suratos	Member	11	91.67%
Ms. Cristina Que-Orbeta	Member	12	100.00%
Total Meetings Held: 12			

Risk Management Committee (RMC)

The RMC assists the BOD in fulfilling its responsibilities in managing our risk-taking activities. The RMC reviews and approves principles, policies, strategies, processes and controls all frameworks pertaining to risk management. It also recommends to the BOD any necessary modification or amendment to strategies and policies relative to risk management. Its functions include identifying and evaluating our risk exposures, estimating its impact to the organization and assessing the magnitude, direction and distribution of risks across the Bank, which it uses as basis in determining

risk tolerances. RMC reports to the Board the overall risk exposures as well as the effectiveness of its risk management practices and processes while recommending further policy revisions when necessary.

The RMC is composed of three independent directors. Members of the Committee possess adequate knowledge and understanding of the institution’s risk exposures and expertise in developing appropriate risk policies and strategies. In 2024, 12 regular meetings were conducted and attended by all the Committee members.

DIRECTORS	ROLE	NO. OF MEETINGS ATTENDED	% PRESENT
Ms. Cristina Que-Orbeta	Chairman	12	100.00%
Mr. Gregorio U. Kilayko	Member	12	100.00%
Atty. Armando L. Suratos	Member	12	100.00%
Total Meetings Held: 12			

Rewards & Talent Management Committee

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

The Committee meets at least once a year and provides overall direction on our compensation and benefits strategy. In 2024, 4 meetings were conducted and attended by Committee members.

DIRECTORS	ROLE	NO. OF MEETINGS ATTENDED	% PRESENT
Lourdes Josephine Gotianun-Yap	Chairman	4	100.00%
Jonathan T. Gotianun	Member	4	100.00%
Imelda B. Capistrano	Member	4	100.00%
Jerry G. Ngo	Member	4	100.00%
Gregorio U. Kilayko	Member	4	100.00%
Total Meetings Held: 4			

Trust Committee

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

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

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

The Trust Committee has five members: a Trust Officer, 3 directors and one independent director. It meets once every quarter or more frequently as circumstances may warrant. In 2024, 5 regular meetings were conducted and attended by Committee members.

DIRECTORS	ROLE	NO. OF MEETINGS ATTENDED	% PRESENT
Joseph M. Yap	Chairman	5	100.00%
Jonathan T. Gotianun	Member	5	100.00%
Imelda B. Capistrano	Member	5	100.00%
Jerry G. Ngo	Member	2	40.00%
Raul Victor M. De Guzman	Trust Officer	5	100.00%
Total Meetings Held: 5			

Independent Audit

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

Internal Audit (IA)

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

Anti-Money Laundering

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

Our AML program continues to be strengthened, particularly in transaction monitoring. We kept abreast of news and developments in the market that could create huge reputational risks apart from actual financial damage.

We take pride in having 100% awareness of our AML policy in our ranks, as it is a foundational training course for each member of the organization. Even those not in the frontlines are required to take the course to know the basic rules and protect the business.

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

Cascading Compliance

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

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

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

Selection and Remuneration Policy for Senior Management

The selection of our Senior Management involves a rigorous evaluation process. Candidates are assessed by the Talent Management and Acquisition Head, the Hiring Manager, the relevant Business or Functional Group Head, and the Group Head of HR. Their evaluation is based on established criteria such as knowledge, expertise, essential competencies, integrity, probity, experience, and training, along with a comparison of their values to those of the Bank.

Candidates who satisfy these criteria are endorsed for a final assessment and hiring approval by both the CEO and the Chairman. Although we do not have a distinct remuneration policy for Senior Management, we follow a Rewards Philosophy that applies to all EastWestbankers. This philosophy promotes a high-performing culture by rewarding performance and recognizing potential through comprehensive rewards programs, which include competitive pay policies and essential benefits designed to meet both personal needs and family requirements.

Our approach implements differentiated rewards based on performance, potential, and job criticality, ensuring that we remain competitive, especially for individuals with high potential, those who consistently excel, and employees in critical roles.

Retirement of Senior Officers

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

Dividend Policy

Dividends may be declared from the surplus profits arising from the business of the Bank at such time and in such percentage as the BOD may deem proper. No dividends may be declared that will impair our capital. Stock dividends shall be declared in accordance with the law. The BOD has set 20% to 30% of earnings will be declared as dividends.

Consumer Protection Program

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

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

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

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

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

Top 20 Shareholders

NAME	NATIONALITY	NUMBER OF SHARES	%
FILINVEST DEVELOPMENT CORPORATION	Filipino	900,136,017	40.01%
FDC FOREX CORPORATION	Filipino	592,411,545	26.33%
PCD NOMINEE CORPORATION (FILIPINO)	Filipino	426,088,571	18.94%
PCD NOMINEE CORPORATION (NON-FILIPINO)	Foreign	257,105,619	11.43%
F. YAP SECURITIES INC.	Filipino	37,062,909	1.65%
LA FILIPINA UY GONGCO CORPORATION	Filipino	18,900,000	00.84%
CO JONATHAN DEE	Filipino	6,057,300	00.27%
BERIT HOLDINGS CORPORATION	Filipino	4,005,600	00.18%
ALBARRACIN TRINIDAD M. OR ALBARRACIN MARIO M.	Filipino	1,200,000	00.05%
ALFREDO B. CATAPANG OR CARMINA P. CATAPANG	Filipino	1,048,410	00.05%
TEH ALFONSO S.	Filipino	1,000,000	00.04%
TEAM GLADIOLA INC.	Filipino	750,000	00.03%
SUSMERANO GERARDO	Filipino	745,930	00.03%
MANUEL A. SANTIAGO &/OR ELLA C. SANTIAGO	Filipino	530,000	00.02%
SYCIP ANNA Y.	American	480,000	00.02%
CHENG JOSHUA	Filipino	470,000	00.02%
MIRIAM CHENG BONA ITF MARK JERICO C. BONA	Filipino	330,600	00.01%
GOTAUCO QUIRINO CHEONG	Filipino	301,875	00.01%
UY IVY B.	Filipino	150,000	00.01%
TAN CATHERINE L	Filipino	150,000	00.01%

BOARD OF
DIRECTORS



1 2



3 4



- 1. **JONATHAN T. GOTIANUN**
Chairperson
- 2. **LOURDES JOSEPHINE GOTIANUN YAP**
Vice Chairperson
- 3. **JACQUELINE S. FERNANDEZ**
President and Director
- 4. **ISABELLE GOTIANUN YAP**
Director
- 5. **JOSEPH M. YAP**
Director
- 6. **RHODA A. HUANG**
Director
- 7. **GREGORIO U. KILAYKO**
Independent Director



5



6 7



BOARD OF
DIRECTORS



1 2



3 4



- 1. **ATTY. JOSE MARIA G. HOFILEÑA**
Independent Director
- 2. **ATTY. ARMANDO L. SURATOS**
Independent Director
- 3. **IMELDA B. CAPISTRANO**
Independent Director
- 4. **CRISTINA Q. ORBETA**
Independent Director
- 5. **BENEDICTO M. VALERIO, JR.**
Corporate Secretary

Board Snapshot

Gender

Male Female



Age

Below 60 60-69 Above 70



Skills, Experience & Background

Business Administration
Business Management
Law Mathematics



This snapshot excludes Corporate Secretary Benedicto M. Valerio, Jr.



5

BOARD OF DIRECTORS



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

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

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

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



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

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

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



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

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

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

Ms. Fernandez holds an AB Economics degree, Cum Laude and a Master's in Business Administration from the University of the Philippines Diliman.



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

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

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

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

BOARD OF DIRECTORS



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

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

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

Mr. Yap holds a degree in Business Management Engineering from Ateneo de Manila University and pursued MS Industrial Engineering (CAND) at the University of the Philippines and executive education at Harvard Business School.



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

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

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

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



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

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

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

He holds a degree in Industrial Management Engineering from De La Salle University and a Master's in Energy Management and Business Administration from the University of Pennsylvania.



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

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

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

He earned a Bachelor of Arts degree with Honors from Ateneo de Manila University, a Bachelor of Laws from Ateneo de Manila School of Law, and a Master of Laws (LL.M.) from Harvard Law School.

BOARD OF DIRECTORS



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

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

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

Atty. Suratos earned a B.S. in Business Administration from the University of the Philippines and a Bachelor of Laws from Ateneo de Manila University, where he placed 8th in the 1971 Bar exams. He further pursued executive education in Investment Negotiation at Georgetown University.



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

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

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

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



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

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

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

Ms. Orbeta holds a Bachelor of Arts in Mathematics from the University of the East and completed Master's studies in Economics at the University of the East. She also earned a Master's in Public Administration from Harvard University.



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

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

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

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

SENIOR MANAGEMENT



JERRY G. NGO
Chief Executive Officer

Jerry G. Ngo serves as CEO of East West Banking Corporation (EastWest), bringing over 30 years of experience in banking, finance, and strategic investments across Asia. As CEO, Mr. Ngo has championed a “digital-first” strategy while strengthening EastWest’s leadership in consumer banking. He has led investments in technology, cybersecurity, and process innovation to enhance the bank’s retail strengths.

Mr. Ngo is an active member of the Bankers Association of the Philippines (BAP) and serves as Chairman of its Education Committee. He holds the same role at the ASEAN Bankers Association.

His career spans leadership roles in banking, investment management, and private equity. Before EastWest, he was Strategic Investment Advisor at Filinvest Development Corporation (2021–2023). Previously, he served as Group Chief Financial Officer and Independent Board Director at PT Saratoga Investama Sedaya Tbk, an Indonesian investment holding company.

Earlier, he was Executive Director and Head of Institutional, Commercial, and Private Banking at ANZ Bank Indonesia. He also held key roles at Standard Chartered Bank in Singapore, London, Vietnam, Laos, and Cambodia, including Managing Director and Head, Origination and Client Coverage amongst others. He began his banking career at Citibank, holding management positions across the Philippines, South Korea, and Singapore.

He received his MBA from the University of Chicago - Booth School of Business, completed the Advanced Management Program at Harvard Business School, and earned his Master of Management from the University of San Jose-Recoletos, Philippines. He has a bachelor’s degree in medical technology.



ZENaida A. ONG
EVP and Head, Corporate Banking



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



IVY B. UY
EVP and Head, Branch Banking Group



DANIEL ANG TAN CHAI
SVP and Chief Finance Officer



GRACE N. ANG
SVP and Chief Risk Officer



RENATO P. PERALTA
SVP and Chief Corporate Credit Officer



JACQUELINE S. FERNANDEZ
President



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



LAWRENCE L. LEE
EVP and Head, Consumer Lending Cluster



NORMAN MARTIN C. REYES
SVP and Head, Marketing and Cash Management



SALVADOR R. SERRANO
SVP & Head, Central Branch Operations



SREE BARANI SUNDARAM
SVP and Chief Technology Officer

SENIOR MANAGEMENT



AYLWIN HERMINIA P. TAMAYO
SVP and Head, Credit Cards



RICHARD CHESTER C. TAMAYO
SVP and Head, Wealth Management



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



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



ATTY. EMMA B. CO
FVP and Chief Audit Executive



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



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



ATTY. LOURDES A. ONA
FVP & Head, Legal Services and Assistant Corporate Secretary



ARNOLD STEPHEN H. SANIANO
VP and Head, Customer Service



ISABELLE GOTIANUN YAP
VP and Chief Strategy and Transformation Officer

SUBSIDIARIES AND AFFILIATE



SHEILA M. BAJADO
President – EastWest Rural Bank Inc.



SJOERD SMEETS
President & CEO – EastWest Ageas Insurance



PETER ROY R. LOCSIN
President & CEO – EastWest Insurance Brokerage, Inc.

Senior Management Snapshot

Gender

Male Female



Age

Below 50 50-59 60-69



Skills, Experiences, and Background:



- Management and Administration
- Accountancy
- Economics
- Marketing
- Law
- Computer Engineering/ Applied Electronics
- Human Resources
- Journalism
- Actuarial Science

SENIOR OFFICERS

CEO

Ngo, Jerry G.

President

Fernandez, Jacqueline S.

Senior Executive Vice President

Algarra, Rafael Jr. S.

Executive Vice President

Lee, Lawrence L.

Ong, Zenaida A.

Pusag, Cecilio Frederick M.

Suarez, Juan Alfonso D.

Uy, Ivy B.

Senior Vice President

Ang Tan Chai, Daniel L.

Ang, Grace N.

Ching, Adrian S.

Peralta, Renato P.

Reyes, Norman Martin C.

Serrano, Salvador R.

Subido, Ma. Mylene C.

Sundaram, Sree Barani

Tamayo, Aylwin Herminia P.

Tamayo, Richard Chester C.

Tan-Cimafranca, Annaliza G.

Tiamson, Joseph Gerard D.

First Vice President

Abad, Josephine Vilma A.

Abrogar, Gerald K.

Alviar, Jennifer E.

Aquitania, Elmer Anthony S.

Bersamina, Julius P.

Caliwan, Mary Jane D.

Cayabyab, Minda L.

Co, Emma B.

Co, Ruth G.

Cruz, Joseph T.

De Guzman, Raul Victor M.

De Lara, Alastair S.

Dela Cruz, Efren Jr. O.

Delarmente, Monina J.

Dio, Amy Belen R.

Frogoso, Mark Jhon J.

Gabasa, Jennifer P.

Go, Vincent Dexter D.

Jao, Glenn Conrad N.

Libarnes, Harold Benjamin G.

Ona, Lourdes A.

Saniano, Arnold Stephen H.

Timajo, Renante T.

Ubaldo, Carmencita P.

Vice President

Almazan, Jose Ernest A.

Atienza, Jason Anthony V.

Bautista-Perez, Claribelle S.

Beltran, Maria Margarita C.

Buban, Marino Jr. M.

Buendia, Angelica S.

Bundalian, Mary Anne A.

Buzon, Ma. Imelda S.

Castañeda, Marie Perpetua Socorre H.

Castro, Ma. Sheryll S.

Catedral, Rex Rufino J.

Chan, Angelica G.

Charvet, Rosalie D.

Chua, Rosellen S.

Coloma, Ma. Teresa A.

Crisologo, Alexander Phillippe D.

Cruz, Gracezel G.

Cruz, Jose Giovanni T.

Cruz-Macavinta, Anne Rachelle R.

Cunanan, Maria Theresa S.

De Leon, Lester Ramon M.

De Leon, Maria Cecilia B.

De Venecia, Marcelo III R.

Dimla, Alvin S.

Dy-Realiza, Debbie Marie S.

Gallegos, Lorenzo Noel Gilberto III M.

Garcia, Eduardo S.

Gomez, Bede Lovell S.

Guangco, Albert J.

Guzman, Ires C.

Ilustre, Warren M.

Isidro, Rod Louie Jefferson C.

Jimenez, Amabelle Gay P.

Kan, Ricky K.

Kenny, Darius C.

Kow, Blaine P.

Lacambra, Gemma C.

Ladores, John Andrew C.

Landrito, Ivah Marizol D.

Laqueo, Maela D.

Lardizabal, Monica H.

Latonio, Patrick Gerard G.

Laurilla, Marilou S.

Locsin, Raul Raymund Jr. C.

Lopez, Paul John B.

Lorenzana, Stephanie Belina F.

Lozon, Renato D.

Macalintal, Anna Lynn E.

Magbanua, Mariano Jr. M.

Manuel, Carmichael M.

Marzan, Christine B.

Mulimbayan, Maria Cecilia A.

Navallo, Ella May E.

Nonato, Herman D.

Ode, Frances Jane L.

Pamfilo, Ma. Anna Lourdes D.

Patel, Dharmesh

Pilares, Mylene L.

Purugganan, Francesco Michael D.

Quilala, Emelita A.

Raval, Assissi C.

Reboredo, Raymond T.

Regondola, Paul Richard P.

Reynaldo, Guillian Lance D.

Rodriguez, Paulo Jose L.

Ruiz, Ian Jericho Nazareth E.

San Pedro, Christoper M.

Santos, Broderick C.

Sharma, Sanjeev Kumar

Siy, Jimmy C.

Soriano, Maria Marilon C.

Sy, Bunny L.

Torres, Mylene D.

Velez, Rodrigo Thelmo S.

Villanueva, Michele L.

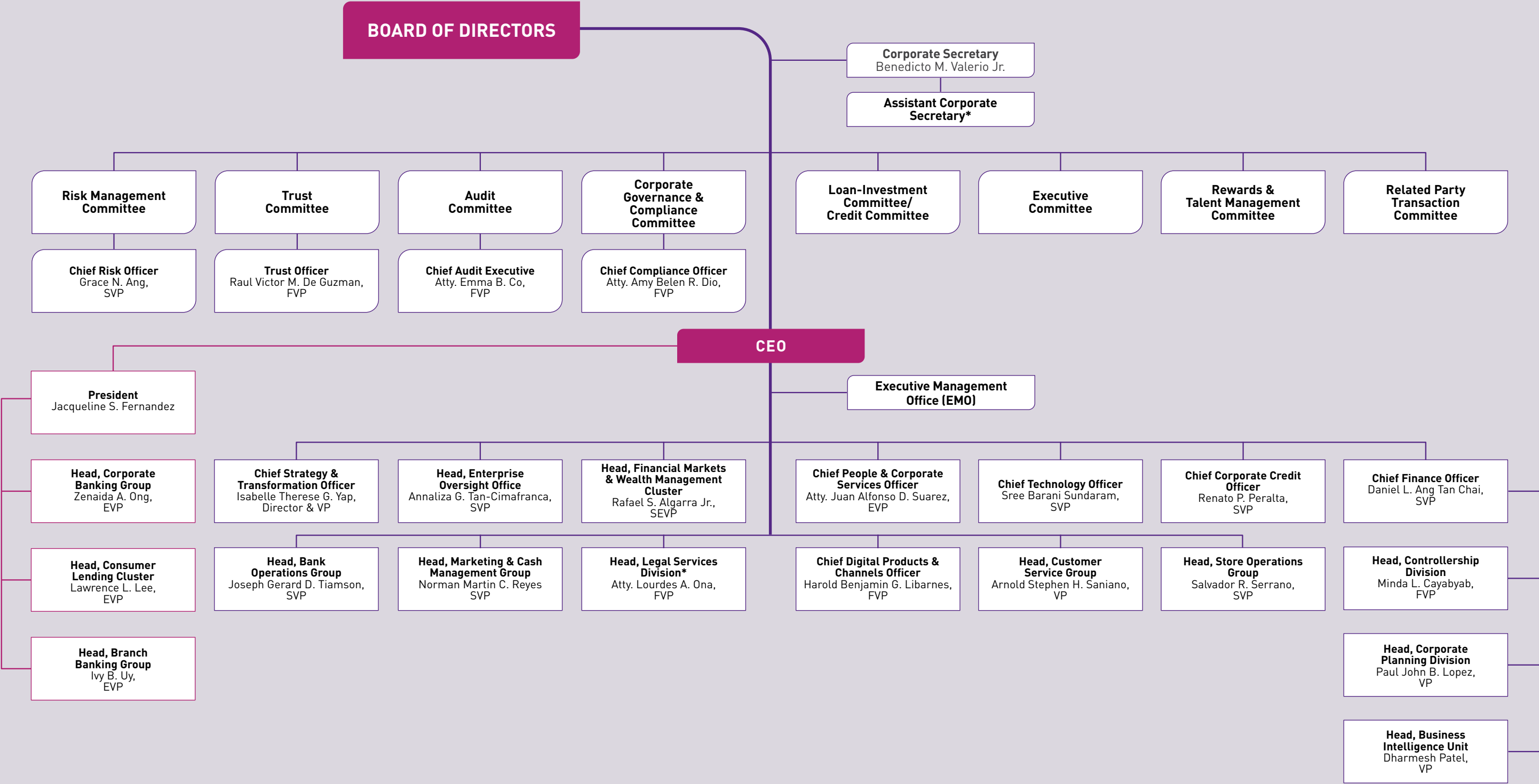
Yabut, Socorro R.

Yap, Isabelle Therese G.

Zamora, Jovito N.

ORGANIZATIONAL CHART

As of December 2024



* Concurrently the Assistant Corporate Secretary reporting to the Corporate Secretary

SUSTAINABILITY: FROM FOUNDATION TO FUTURE

At EastWest, sustainability is more than a responsibility—it is a core pillar of how we do business and define success. Anchored on our strategy to be a leading consumer banking partner, we focus on the individual Filipino customer by delivering excellent, innovative, and customer-centric banking solutions that empower people to achieve their financial goals.

To support this vision, we continue to advance our digital platforms and technologies, not only to enhance convenience and accessibility, but also to broaden our reach—especially to the underserved and unbanked. Alongside innovation, we provide to providing timely financial education, equipping customers with the knowledge to make sound financial decisions.

Financial inclusion remains a dream for many Filipinos who still do not have effective access to financial products and services, such as savings, credit, insurance and investments.

According to the Bangko Sentral ng Pilipinas' 2023 Annual Report on Financial Inclusion:

- ▲ Only 56% of Filipino adults have formal bank accounts. 22% of the unserved population admit that they do not know how banking accounts work.
- ▲ 79% of account holders use their accounts for payment transactions mostly. 56% used their accounts for savings.

Our **consumer-centric approach** ensures that every decision we make and every step we take is guided by our commitment to serving the Filipinos, creating long-term shared value for them as we connect them to our financial products and services. This **customer-first mindset** is at the heart of our sustainability efforts, driving us to continuously adapt, innovate, and develop solutions that not only meet evolving consumer needs but also contribute to economic growth and societal progress. By proactively managing **Economic, Environmental, Social, and Governance (EESG) risks and opportunities**, we address potential challenges while implementing initiatives that create a positive and lasting impact on our stakeholders, society, and the environment. We recognize that integrating EESG principles into our corporate strategy is essential for responsible and sustainable business growth.

Building a Strong Sustainability Framework

We work closely with our stakeholders and parent company, Filinvest Development Corporation, to build a comprehensive sustainability framework that aligns with our mission, strategy, and long-term business objectives. This framework will serve as a blueprint for integrating sustainability into our operations, ensuring that our initiatives create meaningful EESG impact.

By 2025, EastWest will roll out an updated Sustainability Framework, supported by a sustainability policy, guidelines, and the roadmap outlining our short-, medium-, and long-term sustainability objectives. This roadmap will launch EastWest Bank's focus on social sustainability leveraging on our strengths as a leader in consumer banking.

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

Governance and Transparency

We uphold strong corporate governance and risk management, embedding sustainability into our culture and decision-making. This integrated approach allows us to align operational execution with long-term value creation, balancing profitability with positive environmental and social impact.

This commitment is reflected in our Employee Code of Discipline and Ethics (Code of Conduct),

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

Transparency is a key pillar of our sustainability journey. We continuously share relevant information on our sustainability performance and EESG initiatives, ensuring that our internal and external stakeholders remain well-informed and engaged.

Materiality and Stakeholder Impact

To ensure that our sustainability efforts remain aligned with the most pressing challenges and opportunities, we conduct regular materiality assessments across economic, environmental, social, and governance dimensions. These assessments help us prioritize the issues that matter most—not only to EastWest but also to our customers, employees, investors, and the communities we serve.

While sustainability is a continuously evolving discipline, identifying and addressing key material topics allows us to proactively respond to stakeholder concerns, enhance business performance, and strengthen our long-term sustainability strategy.

Board Oversight and Strategic Direction

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

As part of our promise to continuous improvement, we re-evaluate our sustainability governance model to ensure stronger alignment between corporate governance, risk management, business strategy, and operational execution. This includes enhancing our ability to assess, manage, and mitigate

environmental and social risks, allowing us to create long-term value for our customers, employees, and investors.

Dedicated Leadership and Risk Management

To reinforce our sustainability agenda, EastWest has now created the Sustainability Office with a dedicated leader onboard to ensure timely compliance to relevant regulations, and most importantly, to develop a sustainability program that elevates the Bank’s commitment to serve the Filipino customers through a socially oriented sustainability agenda.

Our newly established Sustainability Office is set to champion the development of a financially empowered customer base—one that is mindful, responsible, and future-ready. We believe that financial wellness fosters behavior that is not only less wasteful but also more conscious of conserving limited resources—paralleling the same values essential to caring for our planet. By promoting financial empowerment, we aim to encourage responsible consumption, sustainable investment choices, and the adoption of low-carbon lifestyles—whether through building green homes or opting for hybrid and electric vehicles, supported by our housing and auto loan products.

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

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

To strengthen accountability, our Internal Audit and Compliance Divisions conducts independent reviews and regular testing of our sustainability initiatives. Risks are actively monitored, and control measures

are swiftly implemented to mitigate any emerging challenges. Senior Management plays a crucial role in tracking progress, implementing sustainability policies, and ensuring that the Board remains well-informed of both internal and external sustainability developments.

Engaging Our Stakeholders

Sustainability is a shared responsibility, and meaningful stakeholder engagement is central to our materiality assessments and strategic planning. We recognize that listening to and addressing the concerns of our stakeholders is essential in refining our sustainability roadmap.

By actively engaging with our customers, employees, investors, regulators, and community partners, we create collaborative opportunities that drive positive change and shared value.

We remain to have transparent and proactive engagement with stakeholders, ensuring that their perspectives and expectations are integrated into our reporting processes and sustainability strategy. By fostering open dialogue, we strengthen trust, build long-term relationships, and enhance our ability to deliver impactful, sustainable solutions that contribute to the financial well-being of individuals and communities alike.

Stakeholder Engagement and Key Concerns

Key Stakeholder	Concerns	Responses/Channels of Engagement
Employees	Employee headcount, competencies, and engagement	Learning and development programs, including online training, on-the-job training, job rotation, coaching/mentoring, and external seminars/workshops.
	Occupational health and safety	Competitive salary and benefits
	Remote work support	Work-from-home arrangements
Customers	Consumer protection	Provision of online banking tools and digital solutions
	Data privacy	Development of innovative products and services
	Service reliability	e-Statements of Account
	Health and safety	Cybersecurity program
	Online banking reliability	Data privacy training for employees
	ATM cash availability	
	Branch/Store accessibility	
Regulators	Regulatory compliance	Compliance with permit renewals and mandatory disclosures/reports
	Transparency	Regular engagement with regulatory bodies
	Good governance	Implementation of governance best practices
Industry Peers & Investors	Regulatory risk	Risk monitoring and management frameworks
	Emerging regulatory risks	Transparent corporate disclosures
	Business risks	Adherence to industry best practices
	Risk management	
	Corporate disclosures	
Local Community & Environment	Local community concerns	Community social investments and outreach programs
	Environmental impact	Relationship management with key local stakeholders
	Paper consumption	Environmental sustainability initiatives, including reduced paper consumption and carbon footprint management
	Carbon footprint	
	Common advocacies	

SUSTAINABILITY:

ECONOMIC VALUE CREATION

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

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

By strengthening our core financial services, we not only empower individuals and businesses but also reinforce the country’s economic stability. Our commitment to responsible banking ensures that we continue to create long-term value for our stakeholders while supporting national development and financial inclusion.

Responsible Supply Chain

Building a supply chain rooted in sustainability and ethical responsibility is fundamental to enduring progress. We work with organizations that uphold these values, conduct business with discernment, and share a collective responsibility for economic and environmental stewardship

- ▲ **Supplier Evaluation and Ethical Standards** – We carefully assess prospective suppliers to ensure their environmental practices are in line with our sustainability principles. Our due diligence process includes examining their policies on labor rights, human rights, and ethical business practices, particularly regarding the prevention of forced or child labor. Additionally, we evaluate their mechanisms for preventing bribery and corruption, ensuring that their operations uphold the highest standards of integrity.
- ▲ **Supporting Local and SME Growth** – We prioritize partnerships with suppliers who actively support small and medium enterprises (SMEs), fostering economic growth at the grassroots level. Our Store network is designed

to promote banking within local communities, reinforcing our commitment to inclusive financial development.

- ▲ **Centralized Procurement and Supplier Accreditation** – Our procurement requirements are managed by SharePro, a shared services subsidiary of the Filinvest Group. SharePro oversees centralized Supply Chain Management and corporate services for the Group, including the Supplier Accreditation Program, which has been in place since 2015. This program ensures that all suppliers meet our stringent quality, ethical, and sustainability criteria.
- ▲ **Ensuring Quality and Compliance** – The Filinvest Group enforces strict quality management practices across all subsidiaries, adhering to global and local regulatory standards. These include benchmarks set by the International Organization for Standardization (ISO), the Department of Environment and Natural Resources (DENR), and the Occupational Safety and Health Act (OSHA). As part of this framework, we require suppliers to provide transparency regarding the sources of their materials, ensuring compliance with environmental and ethical standards. Regular performance assessments and supplier reviews are conducted, and non-compliant partners are subject to a formal blacklisting process.

Looking ahead, we aim to deepen our understanding of our supply chain by conducting a broader assessment of Environmental, Social, and Governance (ESG) risks and opportunities. By strengthening our knowledge of the overall value chain, we will refine our approach to sustainability and further integrate responsible sourcing practices into our operations. Our goal is to create a supply chain that is not only efficient and ethical but also contributes meaningfully to our sustainability agenda.

Environmental Performance

With climate change and energy security posing ongoing global challenges, we continue to pursue environmental sustainability and responsible business practices. We recognize that

long-term success is only possible when we align our operations with sustainable environmental stewardship.

We strictly comply with environmental regulations set forth by the Department of Environment and Natural Resources (DENR) and the Laguna Lake Development Authority (LLDA). Additionally, we adhere to environmental policies established by local government units in all areas where we operate, ensuring that our business activities align with national and local sustainability standards.

EastWest and its subsidiaries have maintained a strong track record of compliance, with no recorded violations or regulatory infractions related to environmental policies. As of the end of 2024, there were no pending investigations concerning our environmental impact, in line with our standards for responsible operations.

Our primary environmental impact stems from energy and water consumption, as well as waste generation. Recognizing this, we continuously refine our sustainability initiatives to reduce our carbon footprint, optimize resource usage, and implement waste reduction strategies. As we move forward, we remain dedicated to strengthening our environmental governance, enhancing resource efficiency, and integrating sustainability into every aspect of our operations.

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

Reducing Paper and Fuel Consumption – In 2024, we continued our efforts to transition from printed credit card statements to electronic statements of account (eSOA). This shift saves an annual average of 23 million print pages, significantly reducing paper waste and fuel consumption associated with motorcycle courier deliveries. In 2024, we maintained our 97% level of active EastWest credit cardholders who opted for eSOA, resulting in cost savings exceeding Php 100 million while promoting environmental sustainability.

Future Sustainability Initiatives

While we have made significant progress in reducing our environmental footprint, we recognize that sustainability is an ongoing journey. Looking ahead, we aim to go beyond basic environmental housekeeping by integrating advanced energy efficiency measures, reducing carbon emissions, and exploring innovative waste management solutions. Our long-term vision includes the deployment of green technologies and sustainability-driven initiatives that create meaningful environmental and social impact.

As we move forward, EastWest remains dedicated to achieving more while consuming less—optimizing our operations to promote a sustainable future for our customers, employees, and communities.

SUSTAINABILITY:

SOCIAL PERFORMANCE/ PEOPLE

We owe our successes and our competency in delivering the best customer experience to our People. They are our greatest asset, our wealth, and our cache of talents with diverse backgrounds and perspectives. We ensure that the EastWest work environment is one where our employees feel secure, safe, and empowered to create ways that will optimally delight consumers.

As of the end of 2024, the EastWest Group was made up of a 6,851-strong workforce. Our male to female ratio is 1:1.8, where there are 4,447 females versus 2,404 males.

EMPLOYEES BY RANK, BY AGE GROUP, BY GENDER				2024 (End of Year)			
By age group	Under 30 years old		30 - 50 years old		Over 50 years old		TOTAL
By gender	Male	Female	Male	Female	Male	Female	
By rank							
Executive (AVP to President)	-	-	84	98	70	86	338
Manager (Manager to Senior Mgr.)	8	13	300	337	75	123	856
Supervisor	169	206	632	971	57	65	2,100
Rank & File	516	1,560	476	955	5	7	3,519
Others - direct project hires and consultants	-	-	12	26	-	-	38
TOTAL	693	1,779	1,504	2,387	207	281	6,851

Talent Advantage Agenda

At EastWest, we recognize that our people are our greatest asset, and their growth is key to our continued success. We are committed to creating opportunities for professional development while ensuring a balanced and fulfilling work environment. More than just policies and programs, our Talent Advantage Agenda serves as a strategic roadmap designed to enhance employee excellence, engagement, and long-term success.

This agenda is built on four key imperatives that guide our approach to talent development and organizational growth:

Enabling the Workforce – We empower our employees by investing in their skills, knowledge, and career development to help them reach their full potential. Through structured training, mentorship, and leadership programs, we equip our people with the capabilities needed to succeed both professionally and personally.

Building an Engaging Workplace – We understand that attracting and retaining top talent requires a workplace where employees feel valued and inspired. EastWest fosters a culture of collaboration, innovation, and recognition, ensuring that employees experience a compelling and rewarding journey throughout their careers with the Bank.

Evolving a Unifying Culture – As a diverse organization, we celebrate the unique backgrounds and experiences of our employees while aligning values, standards, and shared aspirations. By cultivating a sense of unity and belonging, we create a workplace where inclusivity, mutual respect, and a strong sense of purpose drive collective success.

Building an Organization Fit for Purpose – To stay ahead in a rapidly evolving industry, EastWest is committed to an agile and forward-thinking organizational structure that enables strategic execution and adaptability. By designing an efficient and responsive organization, we ensure long-term sustainability and resilience in the face of future challenges.

Through the Talent Advantage Agenda, we are shaping EastWest into an employer of choice, where individuals excel, grow, and thrive in a dynamic and engaging work environment. By making talent a true competitive advantage, we are laying the foundation for EastWest’s continued success—today and in the years to come.

Equal Opportunities and Career Growth

At EastWest, we uphold a merit-based culture that gives every employee the chance to grow and move forward. Our promotion process is designed to be fair—recognizing individuals based on job scope, impact, consistent performance, tenure, and leadership potential. Those who show the skills and readiness to take on more are given room to advance within the organization.

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

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

Competitive Salaries and Comprehensive Benefits

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

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

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

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

Fostering Collaboration and Engagement

At EastWest, we cultivate a culture of collaboration, transparency, and open communication, ensuring that every employee feels heard, valued, and connected to the organization’s goals.

We actively promote engagement through thematic events, team-building activities, and milestone celebrations, such as birthdays and work anniversaries, which are recognized with personal greetings to foster a sense of belonging.

Our town hall sessions, “Kamustahan with Jerry,” have provided a direct platform for dialogue, drawing participants across various sessions. To further enhance internal communication, our dedicated corporate communications gateway, THE S.H.O.R.E, enables employees to stay informed and connected.

To strengthen employee satisfaction and engagement, we also conducted the View of the Workforce (V.O.W.) survey, which achieved an impressive 98% response rate, reflecting our employees’ active participation and commitment to shaping the workplace culture.

SUSTAINABILITY:

ENTERPRISE WINNING:
STRENGTHENING CULTURE
AND PERFORMANCE

The Bank aims to build a cohesive, high-performing organization by shaping a strong corporate culture and aligning our people with the company’s mission, vision, and values. It starts at the leadership level, where executives model the behaviors that promote belonging, collaboration, and a shared sense of purpose across teams.

To embed our One EastWest Culture, we conducted a bankwide cascade, ensuring that employees at all levels embrace this collective mindset. To accelerate this transformation, we trained our leaders to facilitate these discussions within their respective teams, reinforcing our cultural priorities in a way that is both structured and personal.

Our Performance Management System has also evolved, reinforcing shared ownership of People and Culture, Governance, and Business Excellence. This transformation led to the formalization of the Enabling Performance Program, which aligns employee contributions with the Bank’s overarching strategic goals.

To ensure that our workforce remains agile and future-ready, we continue to partner closely with business units on Organization Structure Redesign and Workforce Planning, as well as refining our Human Capital Philosophies, Policies, Processes, Programs, and Practices. These efforts ensure that EastWest remains an employer of choice, fostering an environment where employees can thrive, contribute, and grow.

Labor-Management Relations and Employee Engagement

EastWest fosters harmonious and productive labor-management relations by encouraging open communication and collaboration between employees and leadership. The Employee Relations Council (ERC) serves as a key platform for dialogue, bringing together cross-functional and cross-rank representatives to address employee concerns and strengthen workplace policies.

While we do not have collective bargaining agreements, we prioritize transparent and inclusive consultation processes. EastWest is known for our effective Employee

Relations Council, which is instrumental running effective employee feedback mechanism that also acts as our avenue for employee engagement, among other human resources programs. We conduct consultation meetings with employees, ensuring that their voices were heard and considered in shaping employee-related policies. By maintaining a culture of engagement, respect, and proactive communication, we strengthen our work environment and uphold EastWest’s focus on employee well-being and shared success.

Succession

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

Occupational Health and Safety

EastWest remains vigilant in safeguarding the health and well-being of its employees. Fostering a safe, healthy, and supportive work environment continues to be a priority—ensuring our people feel secure, valued, and empowered in their roles.

Health and wellness benefits are fundamental to our employee care initiatives. EastWest provides comprehensive health insurance, group life insurance, and retirement benefits to all full-time employees—an enduring commitment that predates the pandemic. These benefits reflect our proactive approach to employee well-being, ensuring that our workforce remains physically, mentally, and financially secure.

Every EastWest office and Store cultivates an environment that nurtures productivity and overall well-being. Workplace conditions are continuously improved, with a strong focus on preventive measures that reduce work-related injuries and illnesses. A culture of discipline and accountability is instilled, ensuring that occupational health and safety standards are upheld at all levels.

Through thoughtful workplace policies and comprehensive wellness programs, EastWest upholds its responsibility to safeguard and enhance the health of its employees.

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

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

Labor Standards and Human Rights

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

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

- **Anti-Sexual Harassment Policy** – Establishes a safe and respectful work environment by preventing and addressing harassment in the workplace, with clear mechanisms for reporting and resolution.

- **Code of Discipline and Ethics Policy** – Serves as a framework for promoting integrity, professionalism, and adherence to ethical and workplace standards. Strict disciplinary measures are enforced against violations of labor laws and human rights.
- **Compensation Policy** – Ensures fair and competitive employee compensation that meets or exceeds industry standards and legal requirements.
- **Employment Policy** – Guarantees equal employment opportunities based on merit and qualifications, ensuring compliance with the Fit and Proper Rule under BSP’s Manual of Regulations for Banks.
- **Health and Wellness Policy** – Supports various employee well-being programs, including but not limited to:
 - **Drug Prevention Program** – Advocates a drug-free workplace through education and awareness campaigns.
 - **HIV and AIDS Awareness Program** – Provides health information and support systems for affected employees.
 - **Breastfeeding Support Program** – Encourages and facilitates breastfeeding-friendly workplace initiatives.
 - **Workplace Health and Safety Program** – Ensures a safe, hazard-free environment for all employees.

Corruption and Bribery

We uphold the highest standards of integrity, ethics, and accountability in all aspects of its operations. Our Code of Conduct explicitly prohibits corruption and bribery, ensuring that our Board of Directors, employees, vendors, and suppliers adhere to the principles of fairness and transparency.

We maintain a zero-tolerance policy against any form of unethical behavior, reinforcing strict compliance with anti-corruption laws and internal governance policies. To date, we have had no recorded incidents resulting in the removal of directors, employee dismissals, disciplinary actions, or contract terminations due to corruption-related violations.

By fostering a culture of integrity and accountability, EastWest remains steadfast in its commitment to ethical business practices, ensuring that trust and credibility remain at the core of our relationships with stakeholders.

SUSTAINABLE FINANCE: CONNECTING STAKEHOLDERS FOR PURPOSE AND PROGRESS

BSP Guidelines Relevant to ESRM System

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

- Sustainable Finance Framework (BSP Circular 1085 on Sustainable Finance)**
 The Framework emphasizes the role of the Board in leading and institutionalizing the adoption of sustainability principles and prescribes the general prescriptions for banks' Environmental and Social Risk Management (ESRM) System. The Framework also enumerates the E&S disclosure requirements for banks' annual reports on information covered by the Framework.
 - Environment and Social Risk Management Framework (Circular No. 1128)**
 The Circular outlines detailed guidelines for banks to manage E&S risks associated with credit and operational exposures. Banks are required to establish strategic environmental and social objectives across short, medium, and long-term periods. Additionally, banks must implement robust policies, processes, and procedures to address operational risks stemming from environmental and social factors, ensuring prompt recovery and operational resilience in the face of events like extreme weather.
 - Guidelines on the Integration of Sustainability Principles in Investment Activities of Banks (Circular No. 1149)**
 The Circular specifies the requirements for banks to incorporate sustainability principles into their investment endeavors, particularly in the banking book. Banks are mandated to factor in their sustainability goals and tolerance for risk when engaging in investment activities, ensuring that their investments do not support sectors deemed detrimental to the environment or society.
 - Guidance on the Implementation of the Environmental and Social Risk Management (ESRM) System (Memorandum No. M-2022- 042)**
 The Guidance informs banks on the initial steps they can take to establish an ESRM System. It outlines the BSP's minimum expectations as laid out in its Circulars. It offers resources such as publications from relevant international organizations to assist banks in creating an effective ESRM System.
 - Philippine Sustainable Finance Taxonomy Guidelines (SFTG) (Circular 1187)**
 The SFTG guides banks in making informed investment and financing decisions by using a "traffic light" system to assess alignment with the country's environmental and social sustainability goals, initially focusing on climate change mitigation and adaptation.
- Disclosure Requirements Relevant to ESRM System (ESRMS)**
 As laid down in BSP Circular 1085 on Sustainable Finance, below are the disclosure requirements relevant to ESRMS:
- Risk appetite
 - Overview of E&S risk management system
 - Breakdown of E&S exposures per industry or sector
 - Information on existing and emerging E&S risks and their impact
- EastWest Bank's E&S Risk Appetite Statement**
 At EWBC, we are committed to embedding sustainability into all aspects of our business and operations.

The Bank's E&S risk appetite is defined to assume all E&S risks inherent in its businesses aligned with its strategic intent, including but not limited to, sustainability cause/s. Provided that, the Bank's risk exposures on indirect risks are well diversified, i.e., no significant concentration on one risk driver, and that mitigants are adopted by the client or the Bank to address the E&S risks.

Embedding Sustainability

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

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

The Bank actively monitors current and emerging environmental and social risks across its lending and investment activities and other related bank operations. The Environmental and Social (E&S) Risk Management Framework is embedded in the Bank's overall Enterprise Risk Management Framework that is the foundation of our approach to managing these risks. It covers tolerance thresholds within existing risk limits for each major risk to guide our mitigation efforts effectively. This framework is regularly reviewed and updated to ensure alignment with evolving sustainability challenges and risk profile.

Customer Empowerment

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

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

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

Employee Engagement

The Bank maintains a low tolerance for legal disputes and business disruption arising from employment practices and workplace safety. It is committed to avert risks jeopardizing the health and safety of its employees. It has zero tolerance for discrimination and bias, ensures gender equality throughout the workplace, and is committed to inclusive and sustainable economic growth for all.

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

The Bank is committed to attracting and retaining employees guided by environmental and social risk management principles. Employees play a vital role in risk management as we espouse the principle that everyone is a risk manager. Employees help in identifying and managing risks effectively, driving continuous improvement and innovations across all aspects of our business and operations. Through continuous education and training, employees are empowered to

champion risk management, including the management of environmental and social related risks within the organization.

Balancing Shareholder Interest and Societal Contribution

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

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

The Bank manages its Credit and Operational Risks through its dynamic Credit and Operational Risk Management Frameworks that ensure satisfactory credit quality of credit exposures and resilience and continuity of business and operations to be well-maintained.

The Bank aims to balance performance with environmental and social initiatives, ensuring that its banking products and services contribute to the long-term sustainability of both the organization and the communities it serves. Its approach includes regular monitoring, assessment, and mitigation of environmental and social risks inherent in its activities. It upholds high standards of corporate governance, transparency, and accountability, aligned with the expectations of its shareholders and broader society.

Overview of EastWest's Environmental and Social Risk Management (ESRM) Framework

Cognizant of the banking sector's part in the ESG agenda, EastWest has made sustainability a key initiative. With the global drive and regulatory push, the Bank integrated its E&S risk management into its existing risk management frameworks.



The Bank's framework defines E&S Risks as the potential financial, legal, and/or reputational negative impact of environmental and social issues on the Bank. These issues can present themselves as either Physical Risk or Transition Risk.

The Bank sets its E&S risk appetite to manage potential E&S business impact within the established risk appetite and tolerances of the Bank's primary risks (i.e., Credit and Operational).

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

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

EastWest sets the criteria to ensure that the E&S risks identified are rightfully applicable to EWBC. The criteria are as follows: localization of the scenario, government guidance, information access, and assessment of likelihood and severity. With this guidance, EWBC identified four (4) relevant subcategories of E&S risks, namely: physical risk, transition risk, social inequality, and financial exclusion.

Linking the Sustainable Agenda and the ESRMS

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

Recognizing our employees as invaluable assets, we prioritize their well-being and safety. We actively promote SDG 3 (Good Health and Well-Being) by providing a safe and healthy working environment.

This is achieved through the implementation of comprehensive policies and safety measures, including a zero-tolerance policy against workplace conditions that could cause moderate irreversible disability or impairment.

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

Moreover, in support of SDG 9 (Industry, Innovation, and Infrastructure), we are committed to fostering sustainable development through strategic financing. We provide financial support to initiatives that contribute to infrastructure development, promote innovation, and support job creation. To ensure responsible and sustainable growth, we establish and maintain risk limits that are directly related to our financing activities in these areas to ensure the quality of our portfolio and our overall financial stability. Additionally, we are committed to empowering our customers through digitalization. By investing in innovative digital platforms and solutions, we enhance accessibility and convenience, enabling our customers to manage their finances effectively. We also implement robust operational risk management practices, designed to proactively prevent, detect, and mitigate issues that could potentially harm our customers as well as employees, thereby ensuring their protection and financial security.

We manage risks inherent in our SDG contributions through credit and operational risk limits and clear escalation protocols for any deviations, ensuring the environmental, social, and financial integrity of our initiatives. In the event that a limit is exceeded, it is escalated to the appropriate management level for assessment and corrective action. The Senior Management evaluates the severity and impact,

determining necessary remediation measures. Significant breaches are reported to the appropriate governance committee namely the Corporate Governance and Compliance Committee (CGCC), the Risk Management Committee (RMC), or the Audit Committee (AudCom). When necessary, it shall be further escalated to the Board for oversight and disposition. Furthermore, we are committed to continuous improvement, implementing necessary enhancements to policies, procedures, and monitoring systems, ensuring non-recurrence through risk-based and governance-driven approach to sustainability compliance.

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

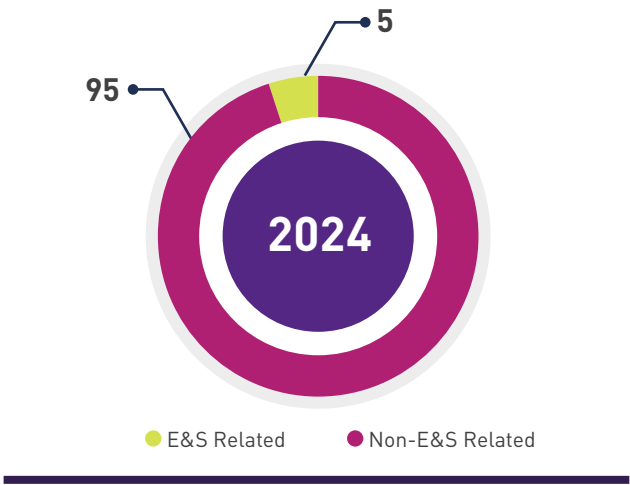
E&S Risk and Operational Risk
In the context of Operational Risk, E&S Risks events may contribute to business disruption of the Bank’s operations. For example, severe weather events may lead to damage of stores/offices or labor issues may materialize to vacancies or absenteeism. Such risk events may ultimately result in financial losses, regulatory non-compliance or reputational impact, among others.

EWBC E&S Risk Loan and Investment Exposures

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

The Bank concluded that its primary E&S-related exposures are in the following industries:

- Energy and Utilities
- Infrastructure and Power Generation
- Metals and Heavy Industry
- Agriculture
- Retail and Fuel Distribution
- Mining and Quarrying



The Bank’s identification of E&S-related exposures is focused on its corporate loans and investment exposures as its consumer loan portfolio is assessed as a positive contributor to the UN SDGs. With the Bank’s assessment, its E&S-related exposures only amount to 5.32% of its total credit exposures. It is assessed to be marginal and, therefore, low risk.

Furthermore, since the Bank deems E&S Risks as part of its identified primary risks, the above E&S exposures already form part of the Bank’s overall Credit Risk assessment and should not significantly change the risk profile of the Bank. In compliance with BSP Circular 1187 on the Supervisory Framework for Sustainable Finance (SFTG), the Bank is actively implementing the prescribed tagging framework in accordance with BSP guidelines. This initiative reinforces our commitment to regulatory compliance and sustainable finance principles.

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

Beyond traditional financial risks, the banking industry is increasingly facing environmental and social (E&S) risks directly or through their clients' activities. Thus, understanding and managing E&S risks is no longer an option, but a necessity. Below presents the Bank's E&S Risk Assessment, outlining its commitment to proactively manage its risk. The assessment examines potential impacts on EWBC arising from:

- **Physical risk:** Climate change, natural disasters, and resource depletion can disrupt operations, impact borrowers' ability to repay, and damage collateral, leading to financial losses.
- **Transition risk:** Evolving regulations, shifting market demands towards sustainability, and technological advancements can create stranded assets, reputational damage, and legal challenges if not properly addressed.

The Bank continuously performs a comprehensive risk identification and assessment. The major potential business impact will manifest as credit losses arising from exposures to industries susceptible to physical and transition risks. Moreover, from an operational standpoint, the Bank's physical assets are also exposed to climate-related natural disasters that may cause physical damage. These risk events were assessed as the direct impact of E&S related events while the other direct risks of the Bank (e.g., Liquidity, Interest Rate, etc.) may have secondary effects arising from the aftermath of climate-related natural disasters.

Credit Risk

EWBC is exposed to Credit Risk when a borrower is unwilling and/or unable to fulfil its contractual obligations associated with a transaction as a result of E&S issues.

The main risk is the reduction in the counterparty's willingness/ability to pay the Bank due to the following:

- **Loss of revenue:** Changing regulations, market demands for sustainable practices, and operational disruptions due to E&S issues that may severely reduce corporate borrowers'

profitability. On consumer lending, loss of livelihood and source of income may result in credit defaults. This is particularly applicable for unsecured loan portfolios as the collaterals for the Bank's secured loans are covered by insurance.

- **Reputational damage:** Public backlash and negative media attention surrounding their unsustainable practices can erode trust and brand value.
- **Costly litigation:** Legal challenges arising from environmental or social violations by clients can result in hefty fines and settlements.

The Bank primarily manages E&S Risk as a driver of Credit Risk by identifying its possible E&S risk exposures in its credit portfolio. The tools that the Bank employs for this purpose are as follows:

- Industry and borrower analysis for counterparties and corporate customers to assess their continued viability, thus, not affecting the borrowers' ability to honor their credit obligations.
- Tagging of defaults driven by the manifestation of E&S Risks to provide the Bank with an assessment of the impact of E&S risk events on its portfolio.
- Appraisal policies considering E&S risk exposures of collaterals to allow the Bank to implement mitigating measures prior to granting of credit.
- E&S Risk Stress Testing to assess the Bank's capital resilience should Credit Risk losses manifest through E&S Risks.

Operational Risk

The Philippines, being a tropical country, is exposed to severe wet and dry weather conditions in the forms of "El Niño" and "La Niña". Over the years, the changes in the climate of the country have aggravated, affecting the economy and businesses where certain cases of heavy typhoons and extreme flooding have led to unexpected business disruption as well as damage to Bank facilities, ultimately affecting the Bank's profitability. Specifically, heavy typhoons have restricted key personnel from reporting to work, causing disruptions to critical processes and restricting the Bank's ability to serve

customers. Extreme flooding, on the other hand, has caused shutdown of operations of affected branches as well as financial losses from damage to property caused by heavy downpour and flooding.

The Bank has been cognizant of the risk exposure arising from the impact of typhoons and flooding. In this regard, mitigations have been put in place to proactively manage environmental risk through:

- Having proper geographical assessment of store and office location considering the location's susceptibility to effects of severe typhoons like flooding.
- Having periodic maintenance of Bank facilities against damage from environmental factors.
- Secure risk financing through property insurance.
- Having an appropriate personnel skeletal system, back-up system, and succession planning.

Market Risk, Interest Rate Risk, and Liquidity Risk Management

Climate-related natural disasters like severe typhoons present significant challenges to banking institutions, particularly concerning Market and Liquidity Risks. In the aftermath of these events, the resulting property damages often trigger increased funding needs among depositors, leading to heightened withdrawal activity. Simultaneously, disruptions to local infrastructure may hinder the Bank's access to funding, potentially causing liquidity shortages and operational disruptions. Moreover, climate-related natural disasters can impact the creditworthiness of counterparties, potentially resulting in investment losses, particularly in corporate bonds, as concerns about issuers' ability to repay their debt emerge. Market volatility induced by such disasters can also affect interest rate movements. Additionally, damage to crops and infrastructure can lead to food supply disruptions, driving inflation and causing interest rate volatility and margin compression due to increased funding costs.

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

Part of the Bank's assessment is to identify emerging E&S risks. These are relatively new risks that are not yet fully understood or widely recognized but need to be monitored to be managed proactively. While some risks may develop over time, the Bank has determined that they do not currently present an imminent concern requiring action. Instead, identifying these emerging risks ensures awareness at the entity level, allowing the Bank to track developments and respond appropriately if needed.

Emerging risks are identified by analyzing evolving regulatory trends, technological advancements, and shifting market dynamics that could potentially impact financial institutions. These risks often lack historical data, making their likelihood and impact uncertain. The risks of regulatory changes affecting business models and algorithmic bias in AI-driven lending have surfaced due to increasing global discussions on sustainable finance regulations and ethical AI use, though neither currently presents a feasible or imminent concern.

- **Regulatory risks impacting business models and lending activities**
Evolving sustainable finance regulations, such as the Philippine Sustainable Finance Taxonomy Guidelines (SFTG), may introduce new compliance requirements that could influence lending decisions and business strategies. However, enforcement remains in its early stages, with no clear indications of restrictive measures that would significantly alter credit allocation or require fundamental shifts in business models, making this risk unlikely to materialize in the near term.
- **Algorithmic bias in AI-Driven lending**
AI-driven lending may introduce biases affecting certain demographics, raising fairness and regulatory concerns. While ethical AI discussions are increasing globally, there are no binding regulations or enforcement actions in the Philippines, making this risk not imminent nor material rather than an immediate concern.



One Tree. One Heart.
ONE FILINVEST

EastWest is backed by the strength and resources of its parent company, Filinvest Development Corporation (FDC), one of the country's leading conglomerates which has interests in banking, real estate, hospitality and tourism, power generation, infrastructure, and sugar.

As the universal banking arm of the Filinvest Group, we share **One Filinvest Values** which guide all Filinvest companies in enabling Filipinos to achieve their dreams.



Customer Centricity
Keep our customers top of mind.



Entrepreneurial Mindset
Pursue new opportunities and take ownership of our decisions.



Change for the Better
Innovation and agility rule our quest for operational excellence.



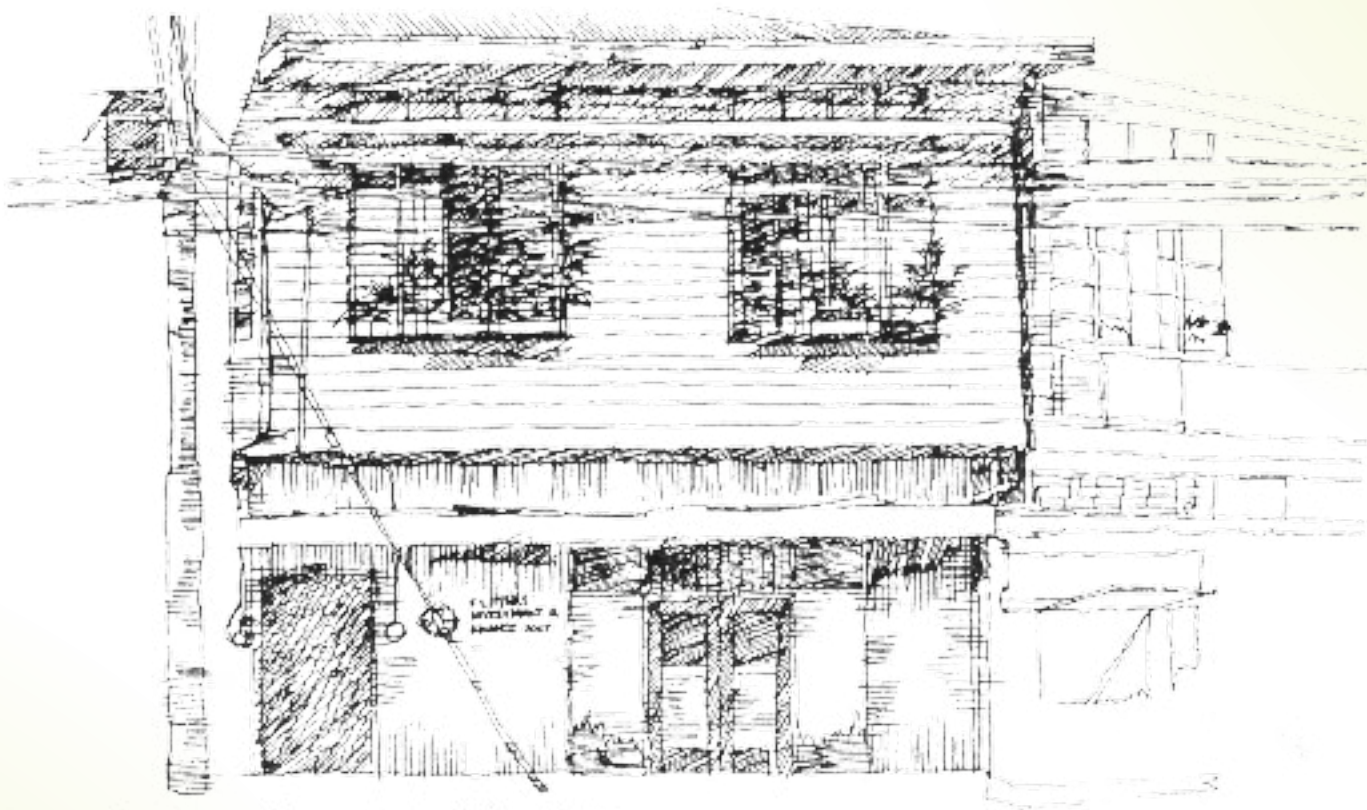
Shared Benefit
Grow hand in hand with our stakeholders.



Filinvest Family
Invest in bringing out the best in ourselves and our team.



Trustworthiness
Deserve and preserve trust.



First office of Filinvest Development Corp.
in P. Casal, Quiapo

In 2025, the Filinvest Group marks a meaningful milestone — 70 years of growth as a proudly Filipino enterprise.

THE ORIGIN OF A DREAM

The story began in 1955, in a modest shophouse in Quiapo, Manila, where a young couple, Andrew and Mercedes Gotianun, took their first bold step into business. With little more than determination, a deep love for family, and a desire to serve the unserved

and underserved, they launched a small financing venture rooted in purpose. What started as a humble dream has grown into a dynamic enterprise that now spans multiple industries and contributes to the country's progress.

THROUGH THE DECADES

This timeline captures the key milestones that have shaped our journey from 1955 — from early ventures in real estate and banking to bold expansions in power, hospitality, and infrastructure. More than a story of growth in size and scale, each chapter reflects our deepening commitment to nation-building.



1960s

REAL ESTATE

We opened gated communities to the middle class, then led the way in mass housing to help close the housing gap.



1990s

BANKING

With EastWest Bank, we made banking more accessible — 80% of our business now supports everyday Filipino consumers.



2000s

POWER

FDC Utilities Inc. helped stabilize Mindanao’s energy supply — and is now expanding into renewables and solar solutions.



2000s

AGRIBUSINESS

We revived sugar mills in Mindanao, boosting incomes and encouraging farmers to grow their businesses.



2010s

HOSPITALITY

Our homegrown Filipino hospitality brands, Crimson, Quest, Mimosa Golf, and Timberland now earn global recognition.



Today

INFRASTRUCTURE

As a major consortium member of LIPAD, operating Clark International Airport, we’re helping create a major economic hub.



“

Our parents taught us to treat shareholders with respect, regardless of their stake. A relationship based on mutual respect and shared benefit fosters success.

– Jonathan T. Gotianun

“

Our attention has always been on the underserved middle-income market and the greater population of Filipinos who deserve access to quality housing, financial services, and essential services. This commitment to inclusion is what drives our diverse businesses forward.

– Josephine Gotianun Yap

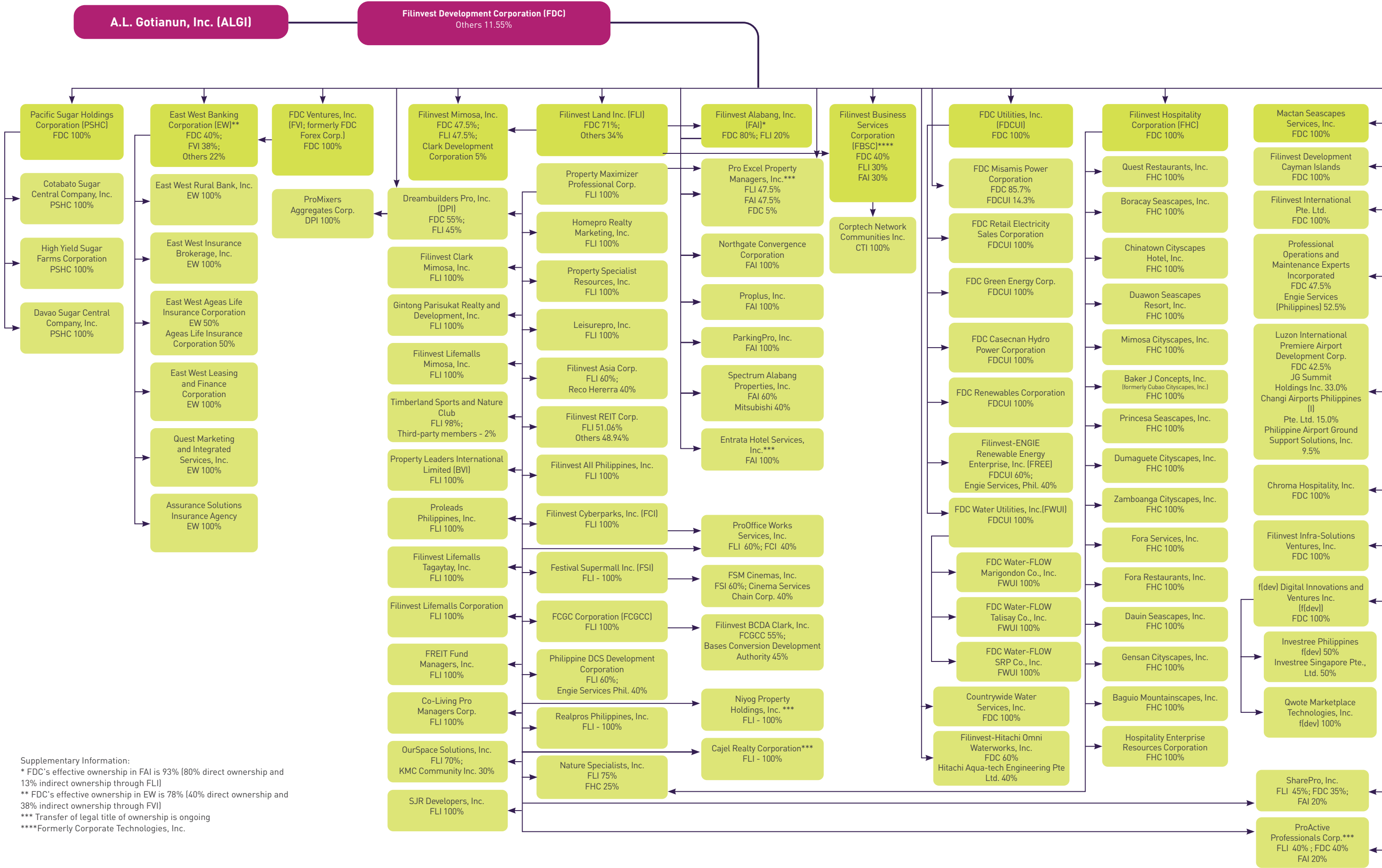
CARRYING THE VISION FORWARD

From the determination of our founders to the values they instilled — integrity to customers, credit reputation, fairness to partners, concern for co-workers, entrepreneurial spirit, and innovation in the pursuit of excellence — these ideals continue to guide us.

Today, a new generation of leaders carries this vision forward with energy and a deep sense of **purpose**. With eyes on the future, they are shaping a Filinvest that remains grounded in its values while evolving to meet the changing needs of society.



Map showing the relationship between and among the companies in the group, its ultimate parent, co-subsiaries, joint ventures and associates
(As of December 31, 2024)



Supplementary Information:
* FDC's effective ownership in FAI is 93% (80% direct ownership and 13% indirect ownership through FLI)
** FDC's effective ownership in EW is 78% (40% direct ownership and 38% indirect ownership through FVI)
*** Transfer of legal title of ownership is ongoing
****Formerly Corporate Technologies, Inc.

PRODUCTS AND SERVICES

DEPOSIT PRODUCTS AND RELATED SERVICES

Savings

- Regular Savings
- Passbook Savings
- Passbook Savings with Debit Card
- SuperSaver
- Save and Pawtect
- Kiddie Savings

Checking

- Regular Checking
- ChequeMax
- Super Checking

Time Deposit

- Peso Time Deposit
- Online Peso Time Deposit

Foreign Currency

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

Debit and Prepaid Cards

- Visa Debit Card
- Visa Platinum Debit Card
- Prepaid Card
- Travel Money Card

DIGITAL BANKING SERVICES

- EasyWay
- EasyBiz

INVESTMENT PRODUCTS

Fixed Income

- Peso Government and Corporate Securities
- USD-denominated Government and Corporate Securities

CONSUMER LOANS AND RELATED SERVICES

Auto Loan

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

Home Loan

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

Personal Loan

Salary Loan

CREDIT CARDS

Elite Credit Cards

- Priority: Visa Infinite
- Platinum Mastercard
- JCB Platinum
- Visa Platinum
- EveryDay Titanium Mastercard
- Dolce Vita Titanium Mastercard

Credit Cards

- Gold and Classic Mastercard
- Gold and Classic Visa
- JCB Gold
- Practical Mastercard

Co-brand and Affinity Cards

- Singapore Airlines KrisFlyer Platinum and World Mastercard

INVESTMENT BANKING

Securities Underwriting

Financial Advisory

HEDGING PRODUCTS

Foreign Exchange

- Spot
- Forwards
- FX Swaps

CORPORATE CREDIT FACILITIES

Working Capital Loans and Facilities

- Short Term Loan
- Revolving Promissory Note Facility
- Trade Check Discounting Facility

Inventory Financing

- Floor Stock Facility

Trade Finance

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

Guarantees

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

Bills Purchase Line

- Domestic Bills Purchase Line
- Foreign Bills Purchase Line

Term Financing

- Term Loans
- Project Financing

SMALL AND MEDIUM ENTERPRISE BANKING

Revolving Credit Facility

Term Loan

Revolving Promissory Note Facility

Trade Checks Discounting Facility / Receivables Purchase Line

Export Advance Loan Line

Import and Domestic Letters of Credit

Standby Letters of Credit (SBLC)

Domestic SBLC

Foreign SBLC

TRUST PRODUCTS

Corporate Solutions

- Employee Benefit Trust Retirement Account
- Fund Management

Wealth Management

- Personal Management Trust
- Investment Management Account

Investment Funds

- Peso Money Market Fund
- Peso Short Term Fund
- Peso Intermediate Term Bond Fund
- Peso Long Term Bond Fund
- Dollar Intermediate Term Bond Fund
- PSEi Tracker Fund
- PhilEquity Feeder Fund
- S&P 500 Index Equity Feeder Fund

Other Fiduciary

- Escrow Agency

CASH MANAGEMENT SERVICES

Collection Services

- Automatic Debit Arrangement
- Bills Collect
- Cash Vault
- Check Warehousing
- Payment Gateway
- Remote Check Deposit

Disbursement Services

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

Liquidity Management Services

- Account Sweeping
- Reverse Account Sweeping

Payroll Services

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

Other Services

- Government Payments
- Electronic Invoice Presentment and Payment (EIPP)
- Inventory Management System (IMS)

EASTWEST BANK STORE NETWORK

METRO MANILA

168 Mall
4/F Unit 4H 09-11, 168 Mall Building 5,
Soler St., Binondo, Manila
Tel: (02) 8708-4488; 8708-4595; 8708-4596

999 Shopping Mall
3/F, Unit 10 & 3C-2, 999 Shopping Mall 2,
C.M. Recto St., Tondo, Manila
Tel: (02) 8516-7194; 8516-7182; 8516-2120

A. Mabini-R.Salas
G/F & 2/F Jesselton Tower
No. 1453 A. Mabini St., cor. R. Salas St.,
Brgy. 668, Zone 72, Ermita, Manila
Tel: (02) 3450-1083; 3450-1257

Acropolis
Unit 1B G/F Richmond Centre Building,
Lot 46, Block 11, E. Rodriguez Jr. Avenue,
Brgy. Bagumbayan, Acropolis, Quezon City
Tel: (02) 8696-5995; 8696-5997

Alabang-Frabelle
Frabelle Alabang Bldg., 1100 Madrigal
Business Park, Alabang Zapote Rd.,
Alabang, Muntinlupa City
Tel: (02) 8850-8483; 8807-4481

Alabang Entrata
Unit G3 & G4 Entrata, Filinvest
Corporate City, Alabang, Muntinlupa City
Tel: (02) 8856-0685; 8519-6407; 8553-4295

Alabang Hills
Don Gesu Bldg., Don Jesus Blvd.,
Brgy. Cupang, Muntinlupa City
Tel: (02) 8551-0983; 8551-0980

Alabang Madrigal
G/F CTP Alpha Bldg., Investment Drive
Madrigal Business Park, Ayala Alabang,
Muntinlupa City
Tel: (02) 8850-8092; 8850-8094 to 95

Alabang-Commerce Ave.
Spectrum Center Block 28, Commerce Ave.
cor. Filinvest Ave., Filinvest City,
Alabang, Muntinlupa City
Tel: (02) 8524-0875; 524-0879

Alabang-Westgate
Filinvest Corporate City,
Alabang, Muntinlupa
Tel: (02) 8771-0813 to 14; 8771-0816

Amorsolo-Queensway
G/F Queensway Building,
No.118 Amorsolo St., Legaspi Village,
Makati City
Tel: (02) 8511-1933; 8511-7107, 8511-7006

Annapolis
G/F Meridien Condominium blg, Unit 1A,
Annapolis St.North Greenhills
San Juan, MM
Tel: (02) 8705-1517; 8722-6830

Anonas
94 Anonas St. cor. K-6th St.
Kamias, Quezon City
Tel: (02) 8244-3369; 8924-3402

Aurora Blvd.-Anonas
Rosario Building, No. 999 Aurora Blvd.,
near cor. Lauan and Anonas Sts.,
Brgy. Duyan-duyan, Project 3, Quezon City
Tel: (02) 8291-3376; 8294-6402

Ayala Ave.-Rufino
G/F, Unit 1, Rufino Bldg., 6784 Ayala Ave.
cor. V. A. Rufino St., Makati City
Tel: (02) 8845-0096; 8844-74643; 8511-8274

Ayala Ave.-SGV
SGV 1 Bldg., 6760 Ayala Avenue, Makati City
Tel: (02) 7621-9811; 8550-2538; 8550-2539

Ayala Ave.-Makati Sky Plaza
G/F, Makati Sky Plaza Bldg.,
6788 Ayala Ave., Makati City
Tel: (02) 8886-7019; 8887-6223

Ayala Ave.-Herrera
6795 Ayala Ave. cor. Herrera St.
Salcedo Village, Makati
Tel: (02) 8784-5642 to 46; 8815-1685

Baclaran
Unit 2B,New Galleria, LRT South Terminal,
Taft Avenue Ext., Pasay City
Tel: (02) 851-3429; 851-3488; 851-3584

Baesa Town Center
Baesa Town Center Retail Store#4
#232 Quirino Highway, Baesa, Quezon City
Tel: (02) 8990-4537 to 39

Bagumbayan
184-B-E. Rodriguez, Jr. Avenue,
Bagumbayan, Libis,Quezon City
Tel: (02) 8709-1729; 8709-1730; 8911-3601

Balintawak-A. Bonifacio
659 A. Bonifacio Ave.,
Balintawak, Quezon City
Tel: (02) 8442-1802; 8442-1728; 8442-1634

Banawe-Kaliraya
Titan 168 Building, 126 Banawe St.,
near cor. Kaliraya St., Brgy. Tatalon,
Quezon City
Tel: (02) 8711-0925; 8521-4749

Banawe-N. Roxas
No. 42 Banawe Ave. cor. Nicanor Roxas,
Quezon City
Tel: (02) 8354-4980; 8354-5024

Banawe-Sct. Alcaraz
Unit ABC G/F #740 Banawe Ave.
near cor. Scout Alcaraz, Quezon City
Tel: (02) 8354-5042; 8354-5043; 8354-5044

Benavidez
Unit 103, One Corporate Plaza,
Benavidez St. Legaspi Village,
San Lorenzo, Makati City
Tel: (02) 8812-0263; 8812-0230; 8812-0019

Better Living-Peru
Blk 9, Lot 3 Doña Soledad Ave. cor. Peru St.,
Better Living, Parañaque City
Tel: (02) 8511-1213; 8511-1224

BetterLiving-Doña Soledad
100 Doña Soledad Ave., Betterliving Subd.
Brgy. Don Bosco, Parañaque City
Tel: (02) 8823-4284; 8823-4280

BF Homes-Aguirre
No. 327 Aguirre Avenue,
BF Homes, Parañaque City
Tel: (02) 8808-7066; 8808-4963

Bicutan-East Service Rd
G/F, Waltermart Bicutan, East Service Rd.,
cor. Mañalac Ave., Brgy. San Martin de
Porres, Parañaque City
Tel: (02) 8556-2690

Binondo
G/F Rentable Unit F-8 A. CBK Building,
493 Quintin Paredes St. Binondo, Manila
Tel: (02) 8247-3708; 8247-3615
8247-3652; 8243-7110

Blumentritt-Rizal Ave.
No. 2412 Rizal Avenue, Sta. Cruz, Manila
Tel: (02) 8230-4276; 8230-4366

Boni Avenue
G/F Lourdes Bldg. II, 667 Boni Ave.
Brgy. Plainview, Mandaluyong City
Tel: (02) 8655-9409; 8655-9412; 8654-6106

Boni Serrano Ave.
No. 107 Boni Serrano Avenue,
Brgy. Lipunan ng Crame, Quezon City
Tel: (02) 8532-1478; 8532-1475

C. Raymundo Ave.
JG Bldg., C. Raymundo Ave.
Brgy. Rosario, Pasig City
Tel: (02) 8640-5690; 8640-4206; 8640-3422

Caloocan-A. Mabini
G/F Gee Bee Bldg., No. 428 A. Mabini St.,
Brgy. 15, Zone 2, Caloocan City
Tel: (02) 8294-8403; 8294-8404

Chinese General Hospital Store-Lite
G/F Chinese General Hospital Medical Arts
Building, 286 Blumentritt St.,
Sta. Cruz, Manila
Tel: (02) 8712-7713; 8712-7715
8711-4141 local 5888

Chino Roces-Bagtikan
G/F High Pointe Bldg.
No. 1184 Chino Roces Ave. near cor.
Bagtikan, Brgy. San Antonio, Makati City
Tel: (02) 8478-7783; 8478-7781

Chino Roces-Dela Rosa
G/F Kingscourt 2 Bldg. 2129 Dela Rosa
Cor. Chino Roces St., Makati City
Tel: (02) 8864-0632 to 33

Chino Roces-La Fuerza
Unit/s 10 & 11 La Fuerza Plaza 1,
2241 Don Chino Roces Avenue, Makati City
Tel: (02) 8478-9705; 8519-7142

City Place Square
3/F C-P2-3, Cityplace Square, Reina
Regente near cor. Felipe II St.,
Binondo, Manila
Tel: (02) 8869-7063

Commonwealth
G/F, Crissant Plaza Bldg.,
No. 272 Commonwealth Ave.,
Brgy. Old Balara, Quezon City
Tel: (02) 8355-7736; 8355-7596

Congressional Ave.
Blk 7, Lot 4A,Congressional Avenue,
Quezon City
Tel: (02) 8926-6609; 8926-5934; 8928-6047

Cubao-Araneta Center
G/F, Philamlife Building, Aurora Blvd.
cor. General Araneta St.,
Cubao, Quezon City
Tel: (02) 8709-7697; 8709-7702
8709-7709

Cubao-P. Tuazon
Parking Driveway SM Cubao Bldg.
Araneta Center, Socorro Cubao, Quezon City
Tel: (02) 8913-4730; 8913-5266
8912-1816

Del Monte
271 Del Monte Ave cor. Biak na Bato
Del Monte, Quezon City
Tel: (02) 8367-1813; 8367-1822
8367-1939; 8637-3392

Del Monte-D. Tuazon
No. 155 Del Monte Ave.,
Brgy. Manresa, Quezon City
Tel: (02) 8291-8031; 8292-1480

Don Antonio Heights
Lot 24 Block 7, Holy Spirit Drive,
Don Antonio Heights, Brgy. Holy Spirit
Quezon City
Tel: (02) 8376-0820; 8376-0647

E. Rodriguez Ave.
G/F MC Rillo Bldg.
No. 1168 E. Rodriguez Ave.,
Brgy. Mariana, Quezon City
Tel: (02) 8695-3520; 8695-3519
8695-3521

E. Rodriguez Ave.-Cubao
No. 1731 E. Rodriguez Sr. Avenue,
Brgy. Pinagkaisahan, Cubao, Quezon City
Tel: (02) 8477-0285; 8477-3979

E.Rod-Welcome Rotonda
G/F, AEK Bldg., No. 40 E. Rodriguez Sr. Ave.,
Brgy. Don Manuel, Quezon City
Tel: (02) 8255-3865; 8255-3997

Eastwood City
Unit D, Technoplaza One Building,
Eastwood City Cyberpark, No. 188
E.Rodriguez Jr. Ave., Bagumbayan,
Quezon City
Tel: (02) 8234-1389; 8234-1392; 8234-1390

EDSA Howmart
No. 1264 EDSA near cor. Howmart Road,
Brgy. A. Samson, Quezon City
Tel: (02) 8990-9588 to 89; 8990-9811

EDSA Scout Borromeo
G/F Studio 7, 807 EDSA, Brgy. South
Triangle, Diliman (near cor. Scout
Borromeo) Quezon City
Tel: (02) 8361-0632; 8361-1092; 8361-0637

EDSA-Kalookan
490 Edsa, Kalookan City
Tel: (02) 8364-1858 to 60

EDSA-Muñoz
G/F Lemon Square Bldg., 1199 EDSA
Muñoz, Brgy. Katipunan, Quezon City
Tel: (02) 8376-5168; 8376-5087; 8441-2354

Elcano
G/F, Elcano Plaza Building,
No. 622 Elcano St., Binondo, Manila
Tel: (02) 8242-0254; 8242-0256
8242-0259

Escolta
G/F, First United Bldg., 413 Escolta
cor. Banquero St., Binondo, Manila
Tel: (02) 8245-3984; 8245-3983

Evangelista
No. 1806 Evangelista St. cor. Hen.
Mojica St., Brgy. Bangkal, Makati City
Tel: (02) 8846-8516 to 17

F. Ortigas Jr.
G/F AIC Bldg cor. Emerald and
Garnet Avenue, Ortigas Center, Pasig
Tel: (02) 8687-0036; 8687-0037
8687-0039; 8687-0028

Fairview
No. 72 Commonwealth Ave. cor. Camaro St.,
East Fairview, Quezon City
Tel: (02) 8332-8598; 8709-2583

Festival Mall-Expansion Wing
Space No. 2219.1, FSM Expansion Mall, Inc.,
FCC, Alabang-Zapote Road, Muntinlupa City
Tel: (02) 8838-2260; 8845-2649

Festival Mall Level 1
X-cite Area, Level 1, Festival Supermall,
Filinvest Corp. City, Alabang,
Muntinlupa City 1781
Tel: (02) 8842-5981

Festival Mall Level 2
L2 Festival Supermall, Filinvest Corp. City
Alabang, Muntinlupa
Tel: (02) 8850-3722 to 23

G. Araneta Ave.
Units A & B, Ilo Bldg., No. 195 G. Araneta
Ave., Brgy. Santol, Quezon City
Tel: (02) 8715-9671

General Luis-Kaybiga
No. 4 Gen. Luis St., Barangay Kaybiga,
Caloocan City
Tel: (02) 8922-5346; 8921-8167

Gil Puyat-Washington
No. 100 Sen. Gil Puyat Avenue cor.
Washington St., Brgy. Pio Del Pilar,
Makati City 1230 Metro Manila
Tel: (02) 8659-8625; 8659-8626

Gil Puyat-Dian
G/F, Wisma Cyberhub Building,
No. 45 Sen. Gil Puyat Ave., Makati City
Tel: (02) 8845-0493; 8845-0479

Gil Puyat-F.B. Harrison
No. 131 Gil Puyat Avenue Extension,
Brgy 24, Zone 4, Pasay City
Tel: (02) 8831-7636; 8831-7637

Gil Puyat-Metro House
Metrohouse Bldg.
345 Sen. Gil Puyat Ave. Makati City
Tel: (02) 8890-8102; 8890-8625; 8890-8591
8890-8323; 8890-8420

Gil Puyat-Pacific Star
G/F, Pacific Star Bldg., Sen Gil Puyat Ave.
Makati City
Tel: (02) 8403-3368; 8403-7657

EASTWEST BANK STORE NETWORK

Gil Puyat-Salcedo Village

Unit 1C, G/F, Country Space 1 Bldg.,
Gil Puyat Avenue, Makati City
Tel: (02) 8823-2685; 8823-5220

Grace Park-11th Ave.

No. 463 Rizal Ave Ext.,
East Grace Park, Caloocan City
Tel: (02) 8376-5825; 8361-0107

Grace Park-5th Ave.

1516 Rizal Avenue Ext., Brgy. 113 Zone 10
District 2, Grace Park, Caloocan City
Tel: (02) 8811-4960; 8811-4961

Grace Park-7th Ave.

G/F Units 1,2, & 3 No. 330 Rizal Ave. Ext.,
near cor. 7th Avenue, East Grace Park,
Caloocan City
Tel: (02) 8709-5560; 8709-5548

Grace Park-8th Ave.

896 8th Avenue cor. J. Teodoro Grace Park,
Caloocan City
Tel: (02) 8361-7545; 8364-9576
8364-9596

Greenhills Shopping Center

LG049 GH Mall, Lower Ground Floor
Greenhills, San Juan City
Tel: (02) 8721-8292; 8721-3674

Greenhills-Connecticut

Unit B, G/F Fox Square Building
No. 53 Connecticut St., Northeast
Greenhills, San Juan City
Tel: (02) 8705-1413; 8705-1428

Greenhills-North

G/F BTTC Bldg., Ortigas Ave.
cor. Roosevelt St., Greenhills, San Juan City
Tel: (02) 8477-3741; 8477-3499
8477-3365

Greenhills-Promenade

Unit 3, G/F & 2/F Promenade Building,
Missouri St., Greenhills, San Juan City
Tel: (02) 8571-7737; 8571-5985

Greenhills-West

G/F Alcco Bldg., Ortigas Ave.,
Greenhills West, San Juan
Tel: (02) 8721-9605; 8727-7629

H.V. Dela Costa

Unit GFC-2, Classica 1 Condominium
112 H.V. Dela Costa St.,
Salcedo Village, Makati City
Tel: (02) 8550-2289; 8550-2268
8550-2261

Intramuros

G/ F 104 BF Condominium,
A. Soriano Ave., Intramuros, Manila
Tel: (02) 8527-2631; 8527-2627
8527-2604; 8523-4921

J.P. Rizal

No. 805 J.P. Rizal cor. F. Zobel St.,
San Miguel Village, Makati City
Tel: (02) 8511-0789; 8511-0791

Jose Abad Santos-Tayuman

G/F & 2/F Cada Bldg., 1200 Tayuman St.,
cor. Jose Abad Santos Ave., Tondo, Manila
Tel: (02) 8230-2339; 8230-2336

Juan Luna-Binondo

No. 580 Juan Luna St., Binondo, Manila
Tel: (02) 8523-0275; 8523-0282

Juan Luna-Pritil

G/F 1953-1955 Juan Luna St.,
Tondo, Manila
Tel: (02) 8230-2143; 8230-2217; 8354-4969

Julia Vargas

G/F, Unit 101 One Corporate Centre Office
Condominium, Doña Julia Vargas Avenue
cor. Meralco Avenue, Ortigas Center,
Pasig City
Tel: (02) 8655-1597; 8655-1312

Jupiter-Paseo de Roxas

No. 30 Jupiter cor. Paseo de Roxas Sts.,
Brgy. Bel-Air, Makati City
Tel: (02) 8823-1989; 8823-1952

Kalayaan-Matalino

No. 123 Kalayaan Avenue
near cor. Matalino St., Brgy. Central
Diliman, Quezon City
Tel: (02) 8293-9601; 8293-9495

Kalentong

G/F Unit 1A Basic Land Venture Bldg.,
214 Romualdez St. cor. Kalentong Ave.,
Mandaluyong City
Tel: (02) 8534-0668; 8534-0669

Kamias

No. 10 Kamias Rd., cor. Col Salgado St.,
Brgy. West Kamias, Quezon City
Tel: (02) 8376-2979; 8376-6136

Kamuning

JPY Bldg., No. 52 Kamuning Road,
Brgy. Kamuning, Quezon City
Tel: (02) 3412-0573; 7004-7080

Katipunan-St. Ignatius

132 Katipunan Rd.
St. Ignatius Village, Quezon City
Tel: (02) 8913-2370; 8913-2398

Lagro

Lot 2-B-6 Quirino Highway,
Lagro, Novaliches, Quezon City
Tel: (02) 8709-1997; 8352-4948

Las Piñas-Almanza

Aurora Arcade Bldg., Alabang Zapote Road,
Almanza Uno, Las Piñas City
Tel: (02) 8551-0597; 8551-0612

Las Piñas-BF Resort

B.F. Resort Drive, Phase IV,
BF Resort Village, Las Piñas City 1740
Tel: (02) 8822-2802; 8822-2699

Las Piñas-J.Aguilar Ave.

J. Aguilar Avenue cor. Casimiro Drive,
Brgy. BF International, Las Piñas City,
Metro Manila
Tel: (02) 8478-7276; 8478-7361

Las Piñas-Marcos Alvarez

No. 575 Marcos Alvarez Ave.,
Talon V, Las Piñas
Tel: (02) 8550-2163; 8550-2165

Las Piñas-Pamplona

Alabang Zapote Road cor. Crispina Ave.,
Pamplona III, Las Piñas City
Tel: (02) 8872-4883; 8873-5090

Legaspi-Aguirre

G/F, Unit 1-B, The Biltmore, No. 102 Aguirre
St., Legaspi Village, Makati City
Tel: (02) 8807-1593; 8807-1539

Legaspi-Dela Rosa

G/F, I - Care Bldg., No. 167 Legaspi cor.
Dela Rosa Sts., Legaspi Village, Makati City
Tel: (02) 8844-5810; 8845-0006

Legaspi-Rufino

G/F Libran Bldg., Legaspi St.
cor. V.A.Rufino Ave., Legaspi Village,
Makati City
Tel: (02) 8519-7398; 8519-8125

Loyola Heights-Katipunan

Unit 13, Elizabeth Hall Bldg.,
Lot 1 Blk. 41, Katipunan Avenue,
Loyola Heights, Quezon City
Tel: (02) 8426-0420; 8426-0403

Makati Ave.-Juno

Unit No. 2, A and W Building,
No. 1 Juno St. cor. Makati Avenue,
Brgy. Bel-air, Makati City
Tel: (02) 8880-0529; 8880-0526

Malabon-Gov. Pascual

3315 Gov. Pascual Avenue
cor. Maria Clara St., Malabon City
Tel: (02) 8351-7619; 8332-9441
8332-9606

Malabon-Potrero

Unit 1 & 2 Mary Grace Bldg.
No. 142 Mac Arthur Highway,
Potrero, Malabon
Tel: (02) 8352-5490; 8352-7682
8442-7583

Malabon-Rizal Avenue

No. 726 Rizal Ave., Brgy. Tanong,
Malabon City
Tel: (02) 8441-4446; 8441-4738

Mandaluyong-Wack-Wack

G/F, Unit JI-E, Jovan Condominium,
Shaw Blvd. cor. Samat St.,
Mandaluyong City
Tel: (02) 8570-4017; 8570-4031

Mandaluyong-Libertad

G/F-Units A,B & C, Dr. Aguilar Bldg.
No 46 D.M. Guevarra St., cor. Esteban St.
Highway Hills, Mandaluyong City
Tel: (02) 8534-5507; 8535-3091
8534-7617

Mandaluyong-Shaw Blvd.

Sunshine Square, 312 Shaw Blvd.
Mandaluyong City
Tel: (02) 8534-3942; 8534-7958

Marikina-Concepcion

Bayan-Bayanan Ave.,
Concepcion, Marikina City
Tel: (02) 8625-2092

Marikina-Gil Fernando

Gil Fernando Ave. cor. Estrador St.,
Midtown Phase 1, San Roque,
Marikina City
Tel: (02) 8681-7143; 8681-7384

Marikina-Parang

JNJ Bldg., No. 108 BG Molina St.,
Parang, Marikina
Tel: (02) 7625-5541; 8625-6230

Masambong

L.G. Atkinson Bldg., No. 627 Del Monte
Ave., Brgy. Masambong, Quezon City
Tel: (02) 8709-7701; 8376-6108; 8376-6952

Masangkay

1411-1413 Masangkay St., Tondo, Manila
Tel: (02) 8230-2363; 8230-2364
8230-2332

Mayon

No. 170 Mayon Avenue, Quezon City
Tel: (02) 8354-4695; 8354-4717 to 18

Mayon-Dapitan

No. 181 Mayon St. near cor. Dapitan St.
Brgy. Sta. Teresita, Quezon City
Tel: (02) 8230-4750; 8230-4751

Metropolitan Avenue

Savana Bldg., 3 Metropolitan Avenue cor.
Venezia St., Brgy. Sta Cruz,
Makati City
Tel: (02) 8556-8947; 8556-8948

MIA Road

Salud-Dizon Building 1, No. 5 MIA Road,
Tambo, Parañaque City
Tel: (02) 8808-1825; 8556-9266

Muntinlupa

G/F Remenes Center Building,
No. 22 National Highway, Putatan,
Muntinlupa City 1772
Tel: (02) 8846-9311; 659-1008

Navotas-M. Naval

No. 895 M. Naval St.,
Brgy. Sipac-Almasen, Navotas City
Tel: (02) 8283-9403; 8283-9536

Navotas-North Bay

G/F, Unit 2 Melandria III Building,
No. 1090 Northbay Blvd., Navotas City
Tel: (02) 8922-1173; 8922-1163

New Manila

677 Aurora Blvd., Cor. Doña Juana
Rodriguez Ave., New Manila, QC
Tel: (02) 8722-6239; 8725-1700
8725-7340; 8726-3202

North EDSA

UGF units 4, 5, 6 & 7 EDSA Grand
Residences, EDSA cor. Corregidor St.,
Quezon City
Tel: (02) 8376-1176; 8376-3059

Novaliches-Gulod

Lot 489-B2 Quirino Highway,
Brgy. Gulod, Novaliches, Quezon City
Tel: (02) 8355-2741; 8355-2630

Novaliches-Talipapa

G/F Units C, D, E, F & G
No. 526 Quirino Highway, Brgy. Talipapa,
Novaliches, Quezon City
Tel: (02) 8332-3592; 8709-6909

Ongpin

G/F, Unit G1, Strata Gold Condominium
Bldg., No. 738 Ongpin St., Binondo, Manila
Tel: (02) 8353-4414; 8241-0451

Ortigas-Orient Square

G/F Orient Square Building, Emerald Ave.,
Ortigas Center, Pasig City
Tel: (02) 8910-5621

Ortigas-ADB Avenue

G/F, Units G1 & G2, ADB Avenue Tower,
ADB Avenue, Ortigas Center, Pasig City
Tel: (02) 8532-0292; 8532-0313

Ortigas-Emerald

G/F, Unit 103 Hanston Bldg.,
Don F. Ortigas Jr. Road,
Ortigas Center, Pasig City
Tel: (02) 8477-4975; 8477-5371
8477-5368

Ortigas-Garnet

Unit 102, Prestige Tower, Emerald Ave.,
Ortigas Center, Pasig City
Tel: (02) 8631-0079; 8234-1272

Ortigas-Rockwell

Unit No. W-01 Tower 1, The Rockwell
Business Center, Ortigas Avenue, Pasig
Tel: (02) 8633-6909; 8633-6766

P. Ocampo Avenue

No. 245 P. Ocampo Ave.
cor. Flordeliz St., Brgy. La Paz,
Makati City
Tel: (02) 8887-2321; 8893-3601

Paco

1050 Pedro Gil St., Manila
Tel: (02) 8527-3609; 8527-3298

Padre Faura

Unit D, G/F, Metrosquare Bldg 2,
M.H. del Pilar St. cor. Padre Faura St.,
Ermita , Manila.
Tel: (02) 8404-0536; 8404-0537

Pasay-D. Macapagal Blvd.

G/F The Biopolis, Macapagal Boulevard,
Pasay City
Tel: (02) 8511-8351; 8511-8353

Pasay-Libertad

Unit 265-E Nemar Building,
Libertad St., Pasay City
Tel: (02) 8550-2427; 8550-1328

Pasay-Oceanaire

Ground Floor Unit No. 108 & 109, Podium
Commercial Area, Oceanaire Condominium,
Sunrise Drive cor. Rd. 23, SM Mall of Asia
Complex, Pasay City
Tel: (02) 8886-9014; 8886-8809

Paseo de Magallanes

G/F Unit 102, Tritan Plaza Building,
San Antonio St., Paseo De Magallanes,
Makati City, Philippines, 1232
Tel: (02) 8478-4856 to 57

Paseo de Roxas-Legaspi

G/F # 111 Paseo de Roxas Bldg.,
Paseo de Roxas st. cor. Legaspi Vill.
Makati city
Tel: (02) 8840-5442

Paseo-Philam Tower

G/F Philam Tower, 8767 Paseo de Roxas,
Makati City

Pasig Boulevard

Cor. Pasig Blvd. and Lakeview Drive,
Brgy. Bagong Ilog, Pasig City
Tel: (02) 8661-8790; 8661-8785 to 86

Pasig Rosar io

Unit 3, 1866 Ortigas Ave., Ext.,
Rosario, Pasig City
Tel: (02) 8628-4390; 8628-4300
8234-1992

EASTWEST BANK STORE NETWORK

<p>Pasig-Caruncho (GF & 2F) of SG Building, Caruncho Ave., cor. Marquez Ave., Mutya ng Pasig, Pasig City, Tel: (02) 8643-8729; 8642-8559</p> <p>Pasig-Santolan G/F Santolan Bldg., 344 A. Rodriguez Avenue, Santolan, Pasig City Tel: (02) 8654-0196; 8654-0246 8646-0951</p> <p>Pasig-Shaw Blvd. Units A & B, Karina Office Building, No. 33 Shaw Blvd., Brgy. San Antonio, District I, Pasig City Tel: (02) 8570-9356; 8401-3740</p> <p>Paso de Blas 191 Paso de Blas, Malinta, Valenzuela City Tel: (02) 8332-2246; 8332-2061 8332-2620</p> <p>Pasong Tamo Extension CRM Dacon Bldg., Pasong Tamo Ext. Makati City Tel: (02) 8892-2825; 8867-2756 8867-2755; 8575-3888 loc 8324</p> <p>Pateros M. Almeda cor. G. De Borja St., San Roque, Pateros Tel: (02) 8941-5366</p> <p>Paz M. Guazon Units 5 & 6 Topmark Bldg., 1763 Paz M. Guazon St., Paco, Manila Tel: (02) 8516-2263; 8562-0206</p> <p>Pedro Gil No. 574 Pedro Gil St., Malate Manila Tel: (02) 8256-2018; 8256-2019</p> <p>Perea G/F Greenbelt Mansion, 106 Perea St., Legaspi Village, Makati City Tel: (02) 8511-0317; 8511-0998</p> <p>Pioneer UG-09 Pioneer Pointe Condominium Pioneer St., Highway Hills, Mandaluyong City Tel: (02) 8584-3392; 8571-2970</p> <p>President’s Avenue B.F. Homes-President’s Ave. Store - (GF - Space A & B) of Johver Building-1, President’s Ave., BF Commercial Plaza, BF Homes, Parañaque City Tel: (02) 8807-5549; 8519-7146</p> <p>Project 8-Shorthorn G/F, West Star Business Center Bldg., No. 31 Shorthorn St., Brgy. Bahay Toro, Project 8, Quezon City Tel: (02) 8952-4526; 8332-4339</p>	<p>Quezon Ave.-Dr. Garcia G/F, Kayumanggi Press Bldg., No. 940 Quezon Ave., near cor. Dr. Garcia St., Brgy. Paligsahan, Quezon City Tel: (02) 8709-7805; 8709-7807 to 08</p> <p>Quezon Ave.-Sct. Santiago G/F Sunshine Blvd. Plaza, Quezon Ave. cor. Scout Santiago, Quezon City Tel: (02) 8372-8214 to 15</p> <p>Quezon Ave.-Sgt. Esguerra G/F Meriton One Building 1668 Quezon Avenue, Quezon City Tel: (02) 8352-8163; 8352-8160</p> <p>Quezon Ave.-Banawe G/F PPSTA 1 Bldg. Quezon Ave. cor. Banawe St., Quezon City Tel: (02) 8743-4715; 8743-0775</p> <p>Quiapo Raon Commercial Center, 611 Quezon Blvd. near cor. Raon St., Quiapo, Manila Tel: (02) 8353-0053; 8353-0037</p> <p>Rada G/F, Unit No. 102, La Maision Rada Condominium Bldg., Rada St., Legaspi Village, Makati City Tel: (02) 8804-2865; 8804-2866 8804-2869</p> <p>Regalado Regalado Avenue cor Archer St., North Fairview Subd., Quezon City Tel: (02) 85515-799</p> <p>Roosevelt-Frisco No. 184 Roosevelt Avenue, San Francisco del Monte, Quezon City Tel: (02) 8372-9480; 8372-1090</p> <p>Roosevelt-Sto. Niño 184 Roosevelt Ave. SFDM, Quezon City Tel: (02) 8922-1723; 8709-1354</p> <p>Roxas Boulevard 1437GF Sunny Bay Suites, Roxas Blvd., Ermita, Manila Tel: (02) 8525-3605; 8526-0533</p> <p>Salcedo G/F 1st Life Center, Salcedo Legazpi Village, Makati City Tel: (02) 8815-8747; 8815-8810 8815-8490</p> <p>Sampaloc-J. Figueras No. 427-433 J. Figueras St., Sampaloc, Manila Tel: (02) 8735-0082; 8735-0083</p>	<p>San Juan F. Blumentritt, cor. M. Salvador, San Juan City Tel: (02) 8723-8991; 8725-5442 8727-8522</p> <p>San Lorenzo-A. Arnaiz The E-Hotels Makati Bldg., No. 906 A. Arnaiz Ave., (formerly Pasay Rd.) San Lorenzo Village, Makati City Tel: (02) 8812-0211; 8845-0295 8845-0263; 8845-0295</p> <p>San Miguel Ave. 101 Medical Plaza Bldg. San Miguel Avenue, Ortigas, Pasig City Tel: (02) 8637-5121; 8637-5649 8637-5251</p> <p>Silver City Unit SC-112 Silver City 1 Building, Ortigas East, Barangay Ugong, Pasig City Tel: (02) 8655-3337; 8640-0033</p> <p>Soler G/F, R & S Tower, 941 Soler St., Binondo, Manila Tel: (02) 8244-0169; 8243-5872 8243-6406</p> <p>Sto. Cristo Unit 108, Sto. Cristo condominium, Sto Cristo cor. Ilang-Ilang Sts., San Nicolas, Binondo, Manila Tel: (02) 8247-7110; 8247-7112</p> <p>Sucat-Evacom 8208 Dr. A. Santos Avenue Barangay San Isidro, Parañaque City 1700 Tel: (02) 8822-4249; 8822-7217</p> <p>Sucat-Kabihasnán G/F Unit 3 & 4 Perry Logistics Center Building, Ninoy Aquino Avenue, Parañaque City Tel: (02) 8553-5064; 8553-5400</p> <p>Sucat-Kingsland G/F and 2/F, No. 5 & 6, Kingsland Building, Dr. A. Santos Avenue, Sucat, Parañaque City Tel: (02) 8553-5108; 8553-5110</p> <p>Sucat-NAIA Unit 707-6 Columbia Complex, Miescor Drive, Ninoy Aquino Ave. Sto Nino, Parañaque City Tel: (02) 8852-2949; 8852-2846</p> <p>T. Alonzo No. 623 T. Alonzo St., Brgy. 300, Zone 029, Sta. Cruz, Manila Tel: (02) 8733-7627; 8733-7645 8733-9387</p>	<p>T.M. Kalaw 430 T.M. Kalaw Avenue, Barangay 666, Zone 072, Ermita, Manila Tel: (02) 8353-9756; 8353-9739 8353-9773</p> <p>Taft Avenue Philippine Academy of Family Physicians (PAFP) Bldg. 2244 Taft Avenue, Manila Tel: (02) 8708-5241; 8708-5973 8708-5902</p> <p>Taft-Nakpil RLR Building, 1820 Taft Avenue near cor. Nakpil St., Malate, Manila Tel: (02) 8525-0495; 8525-0428</p> <p>Tandang Sora Lot 80 - A Kalaw Hills Subd. Bo. Culiát, Tandang Sora, Quezon City Tel: (02) 8951-2550; 8951-0813 3456-6989</p> <p>Tektite G/F East Tower Philippine Stock Exchange Rd., Ortigas, Pasig City Tel: (02) 8667-3211; 8637-4164 8637-4165</p> <p>The Fort-Brilliance Center Unit 102 The Brilliance Center, 11th Avenue cor. 40th St., BGC, Taguig City Tel: (02) 8563-0335; 8561-9940</p> <p>The Fort Seven Neo Ground Floor, Shop C2 Seven Neo Building, 5th Avenue, Bonifacio Global City, Taguig City Tel: (02) 8403-7132; 8403-7130</p> <p>The Fort-Active Fun G/F Active Fun Building, 9th Avenue cor. 28th St., City Center, Bonifacio Global City, Taguig City Tel: (02) 8856-7423; 8856-7490</p> <p>The Fort-Beaufort The Beaufort G/F 5th Avenue cor. 23rd St. Bonifacio Global City, Taguig City Tel: (02) 8808-2236; 8575-3888 loc. 3882, 3894-3896</p> <p>The Fort-BGC Corporate Center G/F, Unit No. 2, BGC Corporate Center, No. 3030 11th Ave. cor. 30th St., City Center, Bonifacio Global City, Taguig City 1634 Tel: (02) 8800-8546; 8800-8671</p> <p>The Fort-Burgos Circle G/F Units H & I, Crescent Park Residences, 30th St. cor. 2nd Avenue, Bonifacio Global City, Taguig City. Tel: (02) 8478-5481 to 83</p>	<p>The Fort-F1 Center G/F, Unit D, F1 City Center, 32nd St. near cor. 5th Avenue, Bonifacio Global City, Taguig City Tel: (02) 478-3834; 478-4326 478-5213</p> <p>The Fort-Marajo Tower G/F Marajo Tower, 4th St., Fort Bonifacio, Taguig City Tel: (02) 8856-0201; 8856-2722 8856-4275</p> <p>The Fort-PSE Tower 5th Floor, One Bonifacio High St. – Philippine Stock Exchange Tower (One BHS – PSE Tower), 5th Avenue cor. 28th St., Bonifacio Global City, Taguig City Tel: (02) 8851-4649; 8851-4723</p> <p>The Fort-South of Market G/F, Units 25 and 26, North Tower, South of Market (SOMA) Building, 26th St. cor. 11th Ave., Bonifacio Global City, Taguig City Tel: (02) 8551-4072; 8831-6759</p> <p>Timog Ave. G/F Timog Arcade, Timog Avenue cor. Sct. Torillo, Quezon City Tel: (02) 8376-7884; 8376-7886</p> <p>Timog-Mother Ignacia No. 21 Timog Ave., Brgy. South Triangle, Quezon City 1103 Tel: (02) 8374-3619; 8374-2358</p> <p>Tomas Mapua-Lope de Vega G/F & 2/F, Valqua Building., 1003 Tomas Mapua St. cor. Lope de Vega St., Sta. Cruz, Manila Tel: (02) 8711-0423; 8711-0412 8711-0411</p> <p>Tomas Morato 257 Tomas Morato Cor. Scout Fuentebella, Quezon City Tel: (02) 8929-5313; 8928-6286 8928-2163</p> <p>Tordesillas Unit 105, Le Metropole Condominium, H.V. Dela Costa cor. and Tordesillas Sts. & Sen. Gil Puyat Ave., Salcedo Village, Makati City Tel: (02) 8828-8407; 8828-8586</p> <p>UN Avenue G/F MAGCOOP Bldg., UN Avenue near cor. A. Mabini St., Ermita, Manila</p> <p>UP Village No. 65 Maginhawa St., U.P. Village, Diliman, Quezon City Tel: (02) 8376-0215; 8376-1452</p>	<p>Valenzuela-Dalandanan Malanday Machinery’s Commercial Bldg., No. 212 Km. 15 Mac Arthur Highway, Brgy. Dalandanan, Valenzuela City Tel: (02) 8277-0246; 8277-0251</p> <p>Valenzuela-Gen. T. De Leon G/F, Units 4 & 5, Liu Shuang Yu Bldg., No. 3026 Gen. T. De Leon St., Brgy. Gen. T. De Leon, Valenzuela City Tel: (02) 7118-5635; 7344-7921</p> <p>Valenzuela-Marulas JLB Enterprises Bldg., MacArthur Highway Marulas, Valenzuela City Tel: (02) 3445-0670; 8291-8961 8291-0053</p> <p>Valero G/F Retail 1B Area, Paseo Parkview Tower, 140 Valero St., Makati City Tel: (02) 7751-0002 to 03; 8817-3733</p> <p>Visayas Avenue LKE Building, Bry. Vasra, Quezon City Tel: (02) 8441-6604; 8441-6621</p> <p>West Avenue 108 West Avenue cor. West Lawin St., Quezon City Tel: (02) 8927-1185; 8927-1597</p> <p>West Service Road West Service Road cor. Sampaguita Avenue UPS IV Subd., Parañaque City 1700 Tel: (02) 8822-3910 to 11</p> <p>Wilson No. 220 B Wilson St., San Juan City Tel: (02) 8696-7366; 8661-9330</p> <p>Xavierville No. 60 Xavierville Avenue, Xavierville Subdivision, Brgy. Loyola Heights, Quezon City Tel: (02) 8364-5379; 8363-9498</p> <p>Ylaya-Padre Rada G/F Josefa Building, No. 981, Ylaya St. cor. Padre Rada St., Tondo, Manila Tel: (02) 8243-9006; 8243-9005</p>
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EASTWEST BANK STORE NETWORK

Antipolo-ML Quezon

No. 146 M.L. Quezon Ave., cor. F. Dimanlig St., San Roque, Antipolo City
Tel: [02] 8661-9677; 8661-9676

Bacoor-Aguinaldo Highway

Gen. Aguinaldo Highway,
Bacoor, Cavite
Tel: [046] 417-0395

Bacoor-Molino

G/F Units 101, 102 & 103 V-Central Mall Molino Bldg., Molino Blvd.,
Bacoor City, Cavite
Tel: [046] 424-2518; 424-1965

Baguio-Legarda

GF Lindi Hotel, #12 Legarda Road,
Baguio City
Tel: [075] 442-5288; 442-4404

Baguio City-Session Rd.

Unit B 101 Lopez Bldg., Baguio Session
Tel: [074] 424-8507; 424-8524

Baguio-Rizal Monument

1 VF Tower Building, Benjamin Salvosa Drive, Barangay Rizal Monument,
Baguio City
Tel: [074] 448-0514 to 0515

Baliuag

Dona Remedios Trinidad (DRT) Highway cor. B.S. Aquino Ave., Bagong Nayon,
Baliuag, Bulacan
Tel: [044] 766-4878; 766-5308

Bataan-Balanga

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

Bataan-Dinalupihan

Brgy. San Ramon, Dinalupihan, Bataan
Tel: [047] 636-0040

Bataan-Mariveles

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

Batangas City

54-A D. Silang St. cor. Pastor St. Batangas City
Tel: [043] 723-7665; 300-6143

Batangas City-Pallocan

Unit Nos. 6, 7, and 8, Mayvel Center Building, Manuela Pastor Avenue,
Brgy. Pallocan West, Batangas City
Tel: [043] 740-6559; 740 6560

Batangas-Balayan

Cor. Paz St. and Union St., Poblacion, Balayan, Batangas
Tel: [043] 740-3618; 740-3619

Batangas-Bauan

J.P. Rizal St. cor. San Agustin St., Bauan, Batangas
Tel: [043] 702-4970 to 71

Batangas-Lemery

G/F LDMC Building, Ilustre Ave. Brgy. Rizal, Lemery, Batangas
Tel: [043] 740-2602; 409 -3009

Batangas-Nasugbu

J. P. Laurel St., Poblacion, Nasugbu, Batangas
Tel: [043] 740-1103

Batangas-Rosario

Rosario-Padre Garcia-Lipa Road, Poblacion Rosario, Batangas
Tel: [043] 740-2554; 417-1349

Batangas-Sto. Tomas

KM 67 Maharlika Highway, Poblacion, Sto. Tomas, Batangas
Tel: [043] 702-8636

Batangas-Tanauan

No. 98 J.P. Laurel Highway, Brgy. Darasa, Tanauan City
Tel: [043] 702-3943

Benguet-La Trinidad

KM 5, Central Pico, La Trinidad, Benguet
Tel: [074] 422-1544; 422-1629

Bulacan-Sta. Maria

No. 115 M. De Leon St., Brgy., Poblacion, Sta. Maria, Bulacan
Tel: [044] 769-2426; 769-2499

Bulacan-Balagtas

Burol 1st, Mc Arthur Highway, Balagtas, Bulacan
Tel: [044] 308-2072

Bulacan-Plaridel

Lot 1071- A, Daang Maharlika Road, (Prev. Cagayan Valley Road) Banga First, Plaridel, Bualacan
Tel: [044] 794-9947; 794 -1140 794-3500

Bulacan-San Jose Del Monte

Dalisay Resort, Gov. F. Halili Avenue, Tungkong Mangga, San Jose del Monte, Bulacan
Tel: [044] 815-6128

Cabanatuan-Maharlika

Maharlika Highway, Brgy. Dicarma, Cabanatuan City, Nueva Ecija
Tel: [044] 958-8847; 958-8846

Cabanatuan-Melencio

Melencio Sgt. Cor. Gen Luna St. Cabanatuan City
Tel: [044] 464-1634; 464-1635

Calamba

SQA Brgy. Uno, Crossing, Calamba, Laguna
Tel: [049] 545-9018

Calamba-National Road

No. 1425 National Road, Brgy. Uno Crossing, Calamba, Laguna 4027
Tel: [049] 508-7476 to 77

Candelaria

cor. National Highway and Ona St., Brgy. Poblacion, Candelaria, Quezon
Tel: [042] 717-5528; 717-5529

Carmona

Lot 1947-B, Paseo de Carmona Compound, Governor's Drive, Brgy. Maduya, Carmona, Cavite
Tel: [046] 482-0410; 482-0411

Cavite-Rosario

Lot 616 F1 Gen. Trias Drive, Tejeros Convention, Rosario, Cavite
Tel: [046] 435-1107; 435-1174

Cavite City

P. Burgos Ave., Brgy. Caridad, Cavite City
Tel: [046] 431-0510

Cavite-Naic

Ibayo Silangan cor. Daang Sabang Road, Naic, Cavite
Tel: [046] 412-0144; 412-0143

Cavite-Silang

No. 132 J. P Rizal St., cor. E. Montoya St., Brgy. San Vicente I, Silang, Cavite
Tel: [046] 413-2600

Cavite-Tanza

Antero Soriano Highway, Daang Amaya 2, Tanza, Cavite

Cavite-Trece Martires

G/F Dionets Commercial Place Building, Trece Martires-Indang Road, Brgy. San Agustin, Trece Martires City, Cavite
Tel: [046] 514-0071

Dagupan-A.B. Fernandez

New Star Bldg., A.B Fernandez Avenue. Dagupan City
Tel: [075] 529-1903; 529-2162

Dagupan-Perez

Lot 194 D1-A & Lot 194 D1-B, Brgy. Pogo Chico, Perez Blvd., Dagupan City
Tel: [075] 522-2284; 522-9221

Dasmariñas

Km. 31 Gen. Emilio Aguinaldo Highway, Brgy. Zone 4, Dasmariñas City, Cavite
Tel: [046] 424-1589

General Trias

G/F, Unit 102 V-Central Gentri Bldg., Governor's Drive, Manggahan, General Trias, Cavite
Tel: [046] 476-0596

Ilocos Norte-San Nicolas

Barangay 2, San Nicolas, Ilocos Norte
Tel: [077] 670-6465; 677-1084

Ilocos Sur-Candon

G/F KAMSU Building Brgy. San Jose, Candon City, Ilocos Sur
Tel: [077] 674-0253; 674-0255

Imus

G/F LDB Bldg., 552 Gen. Aguinaldo Highway, Imus, Cavite
Tel: [046] 471-5188

Isabela-Roxas

Maharlika Highway Brgy. Bantug, Roxas, Isabela 3320
Tel: [078] 624-0450; 624-0449

Isabela-Cauayan

No. 69, Maharlika Highway, Cauayan City, Isabela a
Tel: [078] 652-3945; 652-3946

Isabela-Ilagan

Maharlika Highway cor. Florencio Apostol St., Calamagui 1, Ilagan, Isabela
Tel: [078] 624-0193; 624-0098

Isabela-Santiago

Midori Bldg., National Highway, Villasis, Santiago City, Isabela 3311
Tel: [078] 305-0344

Kawit-Centennial

Centennial Road, Tabon 1, Kawit, Cavite
Tel: [046] 484-9756; 484-9775

La Union-Agoo

Mac Arthur Highway, Barangay San Antonio, Agoo, La Union
Tel: [072] 687-0016 to 0017

La Union-San Fernando

Ancheta St. cor. Quezon Ave. Catbangen, San Fernado, La Union
Tel: [072] 700-0008; 888-2638

Laguna-Biñan

G/F, Units 1, 2, 3 & 4, Simrey's Commercial Building, National Highway cor. Alma Manzo Road, Brgy. San Antonio, Biñan City, Laguna
Tel: [049] 511-7408

Laguna-Cabuyao

G/F Zero One Building, National Highway Brgy. Sala, Cabuyao, Laguna
Tel: [049] 534-0979; 534-0980

Laguna-Sta. Cruz

Sun Moon Arcade Building, No. 129 P. Guevara Ave., Poblacion 2 , Sta Cruz, Laguna
Tel: [049] 523-4336; 523-4318

Laoag City

G/F Puregold's Bldg., Commercial Unit No. 3 & 4 Nolasco St., cor. Castro Ave., and J.P. Rizal, Laoag City
Tel: [077] 770-5196; 770-5195

Legazpi City

Block 2 Lot 3-B, Landco Business Park, Legaspi City, Albay
Tel: [052] 826-0645; 826-0177

Lipa City

Ayala Highway, Brgy. Balintawak, Lipa City, (beside Metrobank)
Tel: [043] 784-1336; 784-1396; 784-1377

Lucena City

Quezon Ave cor. Rosas St. Brgy. 8, Lucena City Quezon
Tel: [042] 373-7623; 373-7626

Malolos

G/F, BUFEKO Bldg., No. 1197 Brgy. Sumapang Matanda, Mac Arthur Highway, Malolos, Bulacan
Tel: [044] 794-4534

Marikina-J.P. Rizal

No. 367 J.P.Rizal St., Sta. Elena, Marikina City
Tel: [02] 8645-2890; 8645-0655; 8645-7241

Meycauayan-Malhacan

Meycauayan Tollgate, Meaycauayan City, Bulacan
Tel: [044] 769-9394; 769-9382

Mindoro-Calapan

G/F Paras Bldg., J.P. Rizal St., Brgy. San Vicente South, Calapan, Oriental Mindoro
Tel: [043] 288-1809; 288-1871

Montalban-Rizal

No. 240 E. Rodriguez Highway, Manggahan, Rodriguez, Rizal
Tel: [02] 7368-4051; 7368-4050

Naga City

LAM Building, 19 Peñafrancia Ave., Zone 1, San Francisco, Naga City
Tel: [054] 472-6502

Nueva Ecija-Gapan

TSI Bldg., Jose abad Santos Ave., Sto. Niño, Gapan, Nueva Ecija
Tel: [044] 486-2258; 486-2248

Nueva Ecija-San Jose

N.H.S.E Building, Maharlika Road, Brgy. F.e Marcos, San Jose City, Nueva Ecija 3121
Tel: [044] 958-1563; 958-1580 958-1556

Nueva Ecija-Talavera

Lot No. 269-A Maharlika Road, Poblacion, Talavera, Nueva Ecija
Tel: [044] 958-3849; 958-3865

Nueva Vizcaya-Solano

Maharlika Road, Poblacion, Solano, Nueva Vizcaya
Tel: [078] 392-0112; 392-0938

Olongapo City

No. 1215 Rizal Ave., West Tapinac, Olongapo City
Tel: [047] 222-8592; 222-5894

Palawan

Rizal Avenue, Brgy. Manggahan, Puerto Princesa City, Palawan
Tel: [048] 433-0186; 433-0179

Pampanga-Angeles City

No.241A-242 GF, AYA Commercial Building, Sto. Rosario St. Brgy. San Jose, Angeles City, Pampanga
Tel: [045] 879-1637; 879-1837

Pampanga-Apalit

Brgy. San Vicente, Apailt, Pampanga
Tel: [045] 652-0037

Pampanga-Clark

Pavilion 16 Berthaphil Clark Center, Jose Abad Santos Ave., TFZ Clark SPCL Ecozone, Angeles City, Pampanga
Tel: [045] 499-4382; 499-4381

Pampanga-Guagua

Goodluck Bldg., No. 303 Guagua-Sta. Rita Arterial Road, Brgy. San Roque, Guagua, Pampanga
Tel: [045] 458-0567

Pangasinan-Mangaldan

Cadastral Lot No. 335 Rizal Ave., Brgy. Poblacion, Mangaldan, Pangasinan
Tel: [075] 540-5023; 540-5024

Pangasinan-Alaminos

BHF Blue Horizon Bldg., Quezon Ave., Poblacion, Alaminos City, Pangasinan
Tel: [075] 633-4026; 633-4028

Pangasinan-Lingayen

Avenida Rizal East Road, Lingayen, Pangasinan
Tel: [075] 511-1832

EASTWEST BANK STORE NETWORK

Pangasinan-Rosales

Estrella Compound, Carmen East Rosales, MacArthur Highway, Pangasinan
Tel: (075) 632-1017; 632-0976

Pangasinan-San Carlos

207 Rizal Avenue, San Carlos City
Pangasinan 2420
Tel: (075) 632-3095; 632-3096

San Fernando-Dolores

Felix S. David Bldg., MacArthur Highway
San Fernando, Pampanga
Tel: (045) 961-7936 and 38

San Fernando-JASA

G/F, Units 1A & 1B Kingsborough
Commercial Center Building, Jose Abad Santos Avenue, San Fernando, Pampanga 2000
Tel: (045) 435-0379; 435-4738

San Fernando-Sindalan

T & M Building, Mac Arthur Highway, Brgy. Sindalan, San Fernando, Pampanga
Tel: (045) 455-1192; 455-1382

San Mateo-Rizal

Lot 551-A-8 Gen. Luna St., Brgy. Ampid, San Mateo, Rizal
Tel: (02) 7997-1911; 8997-1913

San Pablo

Lots 2365 & 3152, J. P. Rizal Avenue, Poblacion, San Pablo City, Laguna
Tel: (049) 503-2834 to 36

San Pedro

National Highway, Brgy. Nueva, San Pedro, Laguna
Tel: (049) 478-9552 to 53
Telefax: 869-1086

Sorsogon City

Ma. Bensuat T. Dogillo Bldg., Magsaysay St., Poblacion, Sorsogon City
Tel: (056) 421-5778; 421-5081

Sta. Rosa

Unit No. 6, Paseo 5-Paseo de Sta Rosa, Greenfield City, Don Jose, Santa Rosa City, Laguna
Tel: (049) 508-2112; 508-2106

Subic Bay

No. 1109 Rizal Highway, Subic Bay Freeport Zone, Olongapo City
Tel: (047) 250-2775; 250-2776

Tabaco City

Manuel Cea Bldg. I, Santillan St., Poblacion, Tabaco City, Albay
Tel: (052) 487-4132; 487-6202

Tagaytay

G/F, Unit 1001.1, Fora Mall, Emilio Aguinaldo Highway, Brgy. Crossing East, Rotunda, Tagaytay City, Cavite
Tel: (046) 423-3929; 423-3928

Tarlac-Concepcion

Lot No. 1889, B1, B2, B3, L. Cortez St., San Nicolas, Concepcion, Tarlac
Tel: (045) 628-2908; 628-2670

Tarlac-MacArthur Highway

Lot No. 27 Block 17, MacArthur Highway cor. Calle Manuel, San Sebastian Village, Tarlac, Tarlac
Tel: (045) 628-3293; 628-3292

Tarlac-F. Tañedo

Mariposa Bldg., F. Tañedo St., Tarlac City
Tel: (045) 982-1937; 982-1691

Tarlac-Paniqui

No. 130 M.H. Del Pilar St., cor. Mac Arthur Highway, Paniqui, Tarlac City
Tel: (045) 491-3846; 491-3847

Taytay-Manila East

Manila East Road, Brgy. San Juan, Taytay, Rizal
Tel: (02) 8570-4128; 8570-4711

Taytay-Ortigas Ext.

Valley Fair Town Center
Ortigas Ext., Taytay
Tel: (02) 8660-9227; 8660-1828; 8660-1826

Tuguegarao City

College Ave. cor. Rizal and Bonifacio St., Brgy. 08, Poblacion, Tuguegarao City
Tel: (078) 844-0958

Urdaneta City

S&P Bldg., MacArthur Highway, Nancayasan, Urdaneta City
Tel: (075) 656-2825; 656-2838

Vigan

Quezon Ave., Vigan City, Ilocos Sur
Tel: (077) 674-0066; 674-0373
674-0370

Zambales-Iba

Lot No. 1-A, Zambales-Pangasinan Provincial Road, Brgy. Sagapan, Iba, Zambales
Tel: (047) 603-0374; 602-1433

VISAYAS

Antique-San Jose

St. Nicolas Building, T.A. Fournier St., San Jose, Antique
Tel: (036) 540-7398; 540-7385

Bacolod-East

East Two Corporate Center Building, Circumferential Road, Brgy. Villamonte, Bacolod City
Tel: (034) 432-0830

Bacolod-Araneta

Unit 1A & 1B Metrodome Building, Araneta-Alunan St., Sincang, Barangay 39, Bacolod City
Tel: (034) 435-2887; 435 1546

Bacolod-Hilado

Hilado St., Bacolod City
Tel: (034) 435-1722

Bacolod-Lacson

Lacson cor. Luzuriaga St. Bacolod City
Tel: (034) 433-8320 to 8321

Bacolod-Mandalagan

Lopues Mandalagan Corp. Bldg., Brgy. Mandalagan, Bacolod City
Tel: (034) 441-1141; 441-0844; 441-1145

Boracay

Alexandrea Bldg., Main Road Brgy. Balabag Boracay Island, Malay, Aklan
Tel: (036) 288-2677; 288-2688

Catbalogan City

Curry Avenue cor. San Bartolome St., Catbalogan City, Samar
Tel: (055) 543-8041

Cebu-Srp Il Corso

Unit R 160 & 161 G/F Anchor Building, IL Corso-FillInvest LifeMall, City De Mare, SRP Cebu City
Tel: (032) 236-0774; 236-0735

Cebu IT Park

G/F, Calyx Center, W. Ginonzon St. cor. Abad St., Asia Town, IT Park, Cebu City
Tel: (032) 410-9758

Cebu-A.C. Cortes

Carlos Perez Building, A.C. Cortes Avenue, Brgy. Ibabao, Mandaue City, Cebu
Tel: (032) 236-1458; 253-7741

Cebu-A.S. Fortuna

Orion Corporate Center, A.S. Fortuna St., cor. Sacris Road, Bakilid, Mandaue City
Tel: (032) 236-4792; 236-4794

Cebu-Banilad

G/F Unit 101 PDI Condominium Archbishop Reyes Ave cor. J. Panis St. Banilad, Cebu City
Tel: (032) 232-5582; 232-5588

Cebu-Basak Pardo

South Point Place Building, N. Balasco Ave., South Road, Basak Pardo, Cebu City
Tel: (032) 236-6954; 236-6980

Cebu-Colon

GF Iconique Center, Colon St., Brgy. Kalubihan, Cebu City (Across Colonnade Mall)
Tel: (032) 236-7528; 236-7536

Cebu-Freedom Park

CLC Bldg., 280 Magallanes St. near cor. Noli Me Tangere, Cebu City
Tel: (032) 236-9280; 236-9285

Cebu-Fuente Osmeña

G/F Cebu Women's Club Building Fuente, Osmeña, Cebu City
Tel: (032) 236-9371; 236-9368

Cebu-Grand Cenia

Grand Cenia Bldg., Archbishop Reyes Avenue, Cebu City
Tel: (032) 233-5643

Cebu-M. Velez

No. 151, M. Velez St., Guadalupe, Cebu City
Tel: (032) 236-0152; 236-0131

Cebu-Mactan

G/F Bldg. II, M. L. Quezon National Highway Pusok, Lapu-lapu City
Tel: (032) 238-4958; 236-6517

Cebu-Magallanes

60 Quiaco Bldg., Magallanes cor. Gonzales Sts., Cebu City
Tel: (032) 253-1989; 254-1005

Cebu-Mandaue North Road

G/F, ALDO Bldg., North Road, Basak, Mandaue City, Cebu
Tel: (032) 236-5582; 520-3599

Cebu-Mandaue Subangdaku

Kina Building, Subangdaku, Mandaue City
Tel: (032) 346-5268; 420-5779

Cebu-Minglanilla

G/F La Nueva-Minglanilla Center, Ward 2, Poblacion, Minglanilla, Cebu 6046
Tel: (032) 236-9314; 236-9324

Cebu-N. Escario

Cebu Capitol Complex Bldg. N. Escario St., Cebu City
Tel: (032) 253-9226; 255-8250

Cebu-Park Mall

Alfresco 4, Units 39, 40 & 40A Parkmall, Mandaue City
Tel: (032) 505-4057; 505-3755

Cebu-Talisay

Paul Sy Bldg., Highway Tabunok, Talisay City, Cebu
Tel: (032) 236-9434; 236-9433

Dumaguete City

Don Joaquin T. Villegas Bldg., Teves St., Dumaguete City
Tel: (035) 527-8795; 527-8691

Iloilo-Diversion

The 21 Avenue Building, Benigno Aquino Avenue, Mandurriao, Iloilo City
Tel: (033) 323-1107; 323-1108

Iloilo-Iznart

G/F, B&C Square Bldg., Iznart St. cor. Solis St., Iloilo City
Tel: (033) 338-1207; 338-1961

Iloilo-Jaro

Jaro Townsquare, Mandaue Foam Building, Quintin Salas, Jaro, Iloilo City
Tel: (033) 320-0241

Iloilo-Ledesma

Sta Cruz Arancillo Bldg., Ledesma cor. Fuentes Sts., Iloilo City
Tel: (033) 336-0441; 336-0443

Iloilo-Molo

GT Plaza Mall, MH del Pilar St., Molo, Iloilo City
Tel: (033) 330-2003; 330-2004

Kalibo

Roxas Avenue Extension, Kalibo, Aklan
Tel: (036) 268-3461; 268-3462

Ormoc City

G/F Hotel Don Felipe Annex Bldg. Bonifacio St., Ormoc City
Tel: (053) 255-8693; 561-0150

Roxas City

Cor. Roxas Avenue and Osmeña St. (formerly Pavia St.), Roxas City, Capiz
Tel: (036) 6200-652; 6200-134

Silay

Rizal St., Silay City, Negros Occidental
Tel: (034) 441-3863; 441-3866

Tacloban City-Marasbaras

G/F, JGC Bldg., Brgy. 77, Marasbaras, Tacloban City
Tel: (053) 560-1734; 523-6556

Tacloban-J. Romualdez

RUL Building, Justice Romualdez St., Brgy. 15, Tacloban City
Tel: (053) 832-2717; 832-2534

Tagbilaran City

0160 Gov. C. Gallares St., Pob. 2, Tagbilaran City
Tel: (038) 411-0903; 411-0904

MINDANAO

Bukidnon-Valencia

Tamay Lang Lang Park Lane Bldg., G. La Viña Ave., Poblacion, Valencia City, Bukidnon
Tel: (088) 828-4068; 828-4078

Butuan City

G/F, Deofevente Bldg., Lot No. 7, Governor J. Rosales Ave., Brgy. Imadejas, Butuan City
Tel: (085) 225-9620; 342-7757

Butuan-P. Burgos

Units 1, 2, and 3 G/F FSUU Building, P. Burgos cor. San Francisco Sts., Brgy. Sikatuna, Butuan City
Tel: (085) 225-0432; 225-0429

Cagayan De Oro-Pueblo de Oro

VLC Tower One, B1 L1, Gran Via St., Pueblo de Oro, Cagayan de Oro City
Tel: (088) 881-5148; 881-5149

Cagayan de Oro-Carmen

RTS Bldg., Vamenta Blvd., Carmen, Cagayan de Oro City
Tel: (088) 880-0265; 880-1342

Cagayan de Oro-Cogon

De Oro Construction Supply, Inc Bldg., Don Sergio Osmeña St. cor. Limketkai Drive Cagayan de Oro City
Tel: (088) 850-0336; 850-0371

Cagayan de Oro-Lapasan

Lapasan Highway, Cagayan de Oro City
Tel: (088) 850-1870; 850-1869

Cagayan de Oro-Velez

50 Juan Sia Bldg., Apolinar Velez St. Cagayan de Oro City
Tel: (088) 857-8801 to 02

Cotabato City

No. 31 Quezon Avenue, Poblacion 5, Cotabato City
Tel: (064) 421-5961; 421-5962

Davao-Agdao

Door 2&3 Cabaguio Plaza, Cabaguio Ave., Agdao, Davao City
Tel: (082) 222-2029; 222-0072

EASTWEST BANK STORE NETWORK

Davao-Bajada
Carolina Uykipang Bldg., cor. Iñigo St., J.P. Laurel Avenue, Davao City
Tel: (082) 285-2701; 285-2700

Davao-Buhangin
G/F, D3G Bldg., Km. 5 Buhangin Road cor. Gladiola St., Buhangin, Davao City
Tel: (082) 221-7420; 221-6596

Davao-Digos
Commercial Space-4, Davao RJ and Sons Realty & Trading Corporation Building, V. Sotto St., Brgy. Zone-1, Digos City, Davao del Sur
Tel: (082) 272-1896; 272-1897

Davao-Diverson Road
Unit 4&5, G/F D3G Y10 Bldg., C.P. Garcia National Highway, Brgy. Cabantian, Davao City
Tel: (082) 296-2047; 296-1648

Davao-J.P. Laurel
JP Laurel Avenue, Davao City
Tel: (082) 222-0137; 222-0138

Davao-Lanang
National Highway Insular Village, Lanang, Davao City
Tel: (082) 234-0867; 234-0726

Davao-Ma-a
G/F, Rosario Bldg., Don Julian Rodriguez Avenue, Ma-a Road, Davao City
Tel: (082) 287-0907; 221-7573

Davao-Magsaysay
EWB Bldg. Lot 100-C, Brgy. 030 Poblacion, R. Magsaysay Ave., Davao City
Tel: (082) 222-1279; 221-4712

Davao-Matina
Lot 16 Blk 3-Subdivision Plan PSD-25515 Mc Arthur Highway, Matina Highway, Matina D.C.
Tel: (082) 299-0893; 297-0012

Davao-MacArthur Matina
BGP Commercial Complex II Bldg., MacArthur Highway, Matina, Davao Ctiy
Tel: (082) 285-8086; 285-8089

Davao-Panabo City
Quezon St., Sto. Niño, Panabo City, Davao del Norte
Tel: (084) 628-4022; 628-4024

Davao-Quirino
Centron Building, Quirino Avenue cor. General Luna St., Davao City
Tel: (082) 224-0582; 224-0696

Davao-Sta. Ana
L81-B R. Magsaysay Ave. Brgy. 030, Poblacion Sta. Ana, Davao City
Tel: (082) 221-4021; 221-0436

Davao-Toril
Saavedra St., Toril, Davao City
Tel: (082) 295-6623; 295-6621

Dipolog City
G/F Felicidad II Bldg., Quezon Ave., Miputak, Dipolog City
Tel: (065) 908-361; 908-0360

General Santos City-Calumpang
Calumpang Medical Specialist Building, National Highway, Calumpang, General Santos City
Tel: (083) 552-4739; 552-4742

General Santos-Pioneer
Pioneer Avenue cor. Magsaysay Avenue, General Santos City
Tel: (083) 552-2472; 552-2514

General Santos-Santiago
Ireneo Santiago Boulevard, General Santos City
Tel: (083) 552-0530; 552-0537

Iligan City
G/F, Party Plaza Bldg., Quezon Ave. Ext., Rabago, Iligan City
Tel: (063) 222-1681; 221-1682

Kidapawan
Doña Leonila Complex, National Highway, Poblacion, Kidapawan City, North Cotabato
Tel: (064) 577-3989; 577-3988

Koronadal City
G/F, RCA Building, Gen. Santos Drive, Koronadal City, South Cotabato
Tel: (083) 520-0021; 520-0013

Ozamiz City
G/F, Casa Esperanza, Don Anselmo Bernard Ave., Ozamiz City, 7200
Tel: (088) 564-0153; 564-0158

Pagadian City
BMD Estate Bldg., F. Pajares cor. Sanson St., Pagadian City, Zamboanga del Sur
Tel: (062) 925-0037; 215-4681

Surigao City
G/F, EGC Building, Rizal St., Washington, Surigao City
Tel: (086) 231-5155 to 56

Tacurong
Tacurong City-Lambayong, National Highway, Tacurong, Sultan Kudarat
Tel: (064) 562-0473; 562-0475

Tagum City
Gaisano Grand Arcade E, Apokon Road cor. Lapu-Lapu Ext., Brgy. Visayan Village, Tagum City
Tel: (084) 216-4325; 216-4323

Zamboanga L'Arcada
Anchor Block 2-A, L'Arcada Complex, MCLL Highway, Tetuan, Zamboanga City
Tel: (062) 990-1110; 990-1102

Zamboanga-NS Valderrosa
N.S. Valderrosa St. cor. Concuerra St. Zamboanga City
Tel: (062) 992-6571; 992-6574

EASTWEST RURAL BANK STORE NETWORK

LUZON

Baguio Store
2F, Jose Miguel Bldg. II, Yandoc St. cor. Naguilian Rd., Brgy. Kayang Ext., Baguio City
Tel: (082) 238-7700 Local 7423

Baler Store-Lite
Quezon Highway, Brgy. Suclayin, Baler, Aurora, 3200
Tel: (082) 238-7700 Local 7460

Batangas Store
G/F, Epicenter National Highway Brgy. Balagtas, Batangas City, Batangas
Tel: (082) 238-7700 Local 7411

Cabanatuan Store
Bulanadi Bldg., Maharlika Highway Brgy. H. Concepcion, Cabanatuan City Nueva Ecija
Tel: (082) 238-7700 Local 7415

Cainta Store
Km. 19, Ortigas Ave. Ext. Don Mariano Subd., Brgy. San Juan Cainta, Rizal
Tel: (082) 238-7700 Local 7404

Daet Store
Blk. 8, Lot-11, FMDC Bldg. Central Plaza Complex, Brgy. Lag-on Daet, Camarines Norte
Tel: (082) 238-7700 Local 7420

Dagupan Store
Units L1L & L1M, G/F, Eastgate Plaza Bldg. A.B. Fernandez East Ave., Brgy. Mayombo Dagupan City, Pangasinan
Tel: (082) 238-7700 Local 7401

Dasmariñas Store
Lot-4, Aguinaldo Highway Brgy. Salitran, Dasmariñas City, Cavite
Tel: (082) 238-7700 Local 7410

Gumaca Store
MAJT Bldg., Brgy. Pipisik Gumaca, Quezon
Tel: (082) 238-7700 Local 7419

Iriga Store-Lite
Cheema Bldg., Alfelor St. San Roque (Poblacion), Iriga City Camarines Sur, Bicol Region
Tel: (082) 238-7700 Local 7499

Irosin Store
M.H. Del Pilar St., Brgy. San Julian Irosin, Sorsogon
Tel: (082) 238-7700 Local 7421

Legazpi Store
Door 2 & 3 Bicol Wei Due Fraternity Bldg. Quezon Ave., Oro Site Legazpi City, Albay
Tel: (082) 238-7700 Local 7405

Lucena Store
Land Co Bldg., ML Tagarao St. Brgy. 3, Lucena City, Quezon
Tel: (082) 238-7700 Local 7402

Masbate Store
Doors 1 & 2, Sanchez Bldg., Sitio Cagba Brgy. Tugbo, Masbate City
Tel: (082) 238-7700 Local 7422

Meycauayan Store
Manila North Rd., MacArthur Highway Brgy. Calvario, Meycauayan City, Bulacan
Tel: (082) 238-7700 Local 7408

Naga Store
Door 48 & 49, Crescini Bldg. CBD 2 Triangulo, Naga City, Camarines Sur
Tel: (082) 238-7700 Local 7406

Narra Store
National Highway, Brgy. Panacan 2 Narra, Palawan
Tel: (082) 238-7700 Local 7418

Pasig Store
360 Dr. Sixto Antonio Ave. cor. Beverly Hills St., Brgy. Caniogan Pasig City
Tel: (082) 238-7700 Local 7407

Puerto Princesa Store
201 Whitelines Bldg., National Highway Brgy. San Pedro, Puerto Princesa City Palawan
Tel: (082) 238-7700 Local 7417

San Fernando, Pampanga Store
MacArthur Highway, Suburbia North Subd. Brgy. Maimpis, San Fernando City, Pampanga
Tel: 082) 238-7700 Local 7409

San Fernando, La Union Store
Diversion Rd., Brgy. Pagdaraoan San Fernando City, La Union
Tel: (082) 238-7700 Local 7413

San Ildefonso Store Lite
1/F, 1st Stall, Cagayan Valley Rd. Brgy. Sapang Putol, San Ildefonso, Bulacan

Sta. Rosa Store
Hernandez Building, National Road, Brgy. Macabling, Sta. Rosa City, Laguna
Tel: (082) 238-7700 Local 7403

Tanay Store
M. H. Del Pilar, Brgy. Plaza Aldea Tanay, Rizal Province
Tel: (082) 238-7700 Local 7416

Tarlac Store
Silayan Business Center Bldg. Brgy. Santo Cristo, Tarlac City, Tarlac
Tel: (082) 238-7700 Local 7412

Tuguegarao Store
Don Domingo St., Brgy. Centro 11 Tuguegarao City, Cagayan Valley
Tel: (082) 238-7700 Local 7414

Virac Store-Lite
Virac Town Center, Gogon Sirangan Virac, Catanduanes
Tel: (082) 238-7700 Local 7490

VISAYAS

Bacolod Store
R.S. Bldg. cor. Hilado Ext. & 6th Sts. Capitol Shopping Center, Lacson Bacolod City, Negros Occidental
Tel: (082) 238-7700 Local 7432

Bantayan Store-Lite
Nemont Bldg., Pres. S. Osmeña cor. Escario Sts., Brgy. Binaoba Bantayan, Cebu, 6052
Tel: (082) 238-7700 Local 7449

Bayawan Store-Lite
FLC Bldg., National Highway cor. Bollos St., Poblacion Bayawan City, Negros Oriental
Tel: (082) 238-7700 Local 7491

Baybay Store
Oppura Bldg., M.L. Quezon cor. D. Veloso St., Brgy. Poblacion Zone 9, Baybay, Leyte
Tel: (082) 238-7700 Local 7442

Bogo Store
CPN Bldg., M.H. del Pilar St. Brgy. Lourdes, Bogo City, Cebu
Tel: (082) 238-7700 Local 7438

Borongan Store
Doctora Sabate Bldg., Real St. Brgy. Songco, Borongan City, Eastern Samar
Tel: (082) 238-7700 Local 7429

Cadiz Store-Lite
Unit III, Gustillo Boulevard, Zone II Cadiz City, Negros Occidental
Tel: (082) 238-7700 Local 7496

Calbayog Store
Cor. Orquin St. & Magsaysay Blvd. Brgy. Balud, Calbayog City
Tel: (082) 238-7700 Local 7439

EASTWEST RURAL BANK STORE NETWORK

Carcar Store

Ramos Bldg., P. Nellas St. Poblacion III, Carcar City, Cebu
Tel: (082) 238-7700 Local 7452

Catarman Store

Benpres Bldg., South Diversion Rd. Brgy. Macagtas, Catarman, Samar
Tel: (082) 238-7700 Local 7488

Cebu City Store

36, JET House Bldg., Osmeña Blvd. Brgy. Sambag II, Cebu City
Tel: (082) 238-7700 Local 7447

Culasi Store Lite

Ground Floor, Alpas Bldg., National Road, Centro Culasi, Antique, 5708

Danao Store Lite

FMJ Bldg., National Rd. Brgy. Looc, Danao City
Tel: (082) 238-7700 Local 7497

Guimaras Store Lite

REG Commercial Bldg. Villa Ercelia, San Miguel, Jordan, Guimaras, 5045

Infanta Store Lite

A/1 Aberon's Inn, Prk. Rosal Comon, Infanta, Quezon Province, 4336

Iloilo Store

National Rd., Brgy. Tagbak, Jaro, Iloilo City
Tel: (082) 238-7700 Local 7448

Jagna Store Lite

DQ Lodge Bldg., Brgy. Looc, Jagna, Bohol
Tel: (082) 238-7700 Local 7494

Kabankalan Store

The Crossing, Guazon St., Brgy. 2 Kabankalan City, Negros Occidental
Tel: (082) 238-7700 Local 7446

La Carlota Store Lite

Gurrea St., Brgy. 3, La Carlota City
Tel: (082) 238-7700 Local 7430

Larena Store

GDM Bldg., Bonifacio St. North Poblacion, Larena, Siquijor
Tel: (082) 235-7700 Local 7451

Maasin Store

R. Kangleon cor. Rafols Sts. Brgy. Tunga-tunga Maasin City, Southern Leyte
Tel: (082) 238-7700 Local 7440

Mandaue Store

Northside Business Hub G. Lopez-Jaena cor. A.P. Cortes St. Brgy. Tipolo, Mandaue City, Cebu
Tel: (082) 238-7700 Local 7435

Naval Store Lite

Tacung St., Brgy. P.I. Garcia Naval, Biliran

Ormoc Store

Real St. cor. San Vidal, Brgy. District 21 Ormoc City, Leyte
Tel: (082) 238-7700 Local 7443

Passi Store Lite

Simeon Aguilar St., Poblacion Ilawod Passi City, Iloilo
Tel: (082) 238-7700 Local 7495

Roxas Store

Unit II, Cler Grand Hotel, Brgy. Lawaan Roxas City, Capiz
Tel: (082) 238-7700 Local 7433

San Carlos Store

Center Mall, F. C. Ledesma Ave. Brgy. Palampas, San Carlos City Negros Occidental
Tel: (082) 238-7700 Local 7445

Sogod Store

L. Regis St., Brgy. Zone 5 Sogod, Southern Leyte
Tel: (082) 238-7700 Local 7450

Tacloban Store

G/F, Insular Life Bldg. Avenida-Veteranos Ave., Brgy. 34 Tacloban City, Leyte
Tel: (082) 238-7700 Local 7441

Tagbilaran Store

G/F, Sum Bldg., #29 San Jose St. Brgy. Bogu, Cogon Dist. Tagbilaran City, Bohol
Tel: (082) 238-7700 Local 7436

Talibon Store

G/F, Edificio Luciano-Aurorita Bldg. CPG Ave., Brgy. Poblacion Talibon, Bohol
Tel: (082) 238-7700 Local 7444

Tanjay Store

Magallanes St., cor. Basa St. Pob. 2, Tanjay City, Negros Oriental
Tel: (082) 238-7700 Local 7434

Toledo Store

Door No. 5 and 6, Bldg. No. 2, Brgy. Dumlog, Toledo City, 6038
Tel: (082) 238-7700 Local 7437

Tubigon Store Lite

G/F, GCA Bldg., Jose Dual St. Brgy. Tinangnan, Tubigon, Bohol
Tel: (082) 238-7700 Local 7493

MINDANAO

Alabel Store Lite

Talingting Bldg., Magsaysay St. Purok 3, Brgy. Poblacion, Alabel Sarangani Province

Bayugan Store

Libres St., Brgy. Taglatawan Bayugan, Agusan del Sur
Tel: (082) 238-7700 Local 7470

Butuan Store

Parenas Bldg., South Montilla Blvd. Brgy. Golden Ribbon, Butuan City Agusan del Norte
Tel: (082) 238-7700 Local 7464

Cabadbaran Store

Rara cor. A. Curato Sts., Brgy. 8 Poblacion Cabadbaran City, Agusan del Norte
Tel: (082) 238-7700 Local 7468

Cagayan de Oro Store

Silverdale Bldg., Capistrano cor. Mabini St. Brgy. 14, Cagayan de Oro City Misamis Oriental
Tel: (082) 238-7700 Local 7454

Camiguin Store-Lite

Plaridel St., Brgy. Poblacion Mambajao, Camiguin Province
Tel: (082) 238-7700 Local 7484

Dapa Store

Mabini St., Brgy. 11 Poblacion Dapa, Surigao del Norte
Tel: (082) 238-7700 Local 7469

Davao City Store

Uyanguren St., Ramon Magsaysay Ave. Brgy. 29-C, Davao City, Davao del Sur
Tel: (082) 238-7700 Local 7458

Digos Store Lite

Dasubarco Bldg., Ramon Magsaysay St. cor. Jacinto St., Brgy. Zone 3 Digos City
Tel: (082) 238-7700 Local 7489

Dipolog Store

General Luna cor. Calibo Sts. Dipolog City, Zamboanga del Norte
Tel: (082) 238-7700 Local 7486

General Santos Store

UTD Bldg., J. Catolico Ave., Lagao General Santos City, South Cotabato
Tel: (082) 238-7700 Local 7462

Gingoog Store

Doña Graciana St., Brgy. 20, Gingoog City, Misamis Oriental
Tel: (082) 238-7700 Local 7457

Ipil Store

Purok Kaimito, Lower Ipil Heights, Ipil, Zamboanga Sibugay, 7001
Tel: (082) 238-7700 Local 7482

Isulan Store

Valdez Bldg. Arcade, National Highway Brgy. Kalawag II, Isulan, Sultan Kudarat
Tel: (082) 238-7700 Local 7487

Kabacan Store

National Rd., Rizal St., Brgy. Poblacion Kabacan, North Cotabato
Tel: (082) 238-7700 Local 7476

Kitcharao Store

National Highway, Brgy. Songkoy Kitcharao, Agusan del Norte
Tel: (082) 238-7700 Local 7467

Koronadal Store

Purok Mabuhay, Brgy. Zone IV Koronadal City, South Cotabato
Tel: (082) 238-7700 Local 7463

Madrid Store

Arpilleda cor. Buniel Sts., Brgy. Quirino Madrid, Surigao del Sur
Tel: (082) 238-7700 Local 7473

Malita Store Lite

Castro Bldg., Maruya St., Poblacion Malita, Davao Occidental

Mangagoy Store

EWRB Bldg., Espiritu St., Mangagoy Bislig City, Surigao del Sur
Tel: (082) 238-7700 Local 7474

Maramag Store

G/F, Abao Bldg., Bonifacio St. P-1A South Poblacion, Maramag, Bukidnon
Tel: (082) 238-7700 Local 7485

Mati Store

Magricom Bldg. 2, Limatoc St., Central, Mati City, Davao Oriental, 8200
Tel: (082) 238-7700 Local 7459

Midsayap Store

Crossing Poblacion 8, Midsayap North Cotabato
Tel: (082) 238-7700 Local 7478

Molave Store

Cinema Bldg., Zamora St. Purok Waling-waling, Brgy. Maloloy-on Molave, Zamboanga del Sur
Tel: (082) 238-7700 Local 7492

Nabunturan Store

Amatong Bldg., Purok 11, Poblacion Nabunturan, Compostela Valley
Tel: (082) 238-7700 Local 7461

Nasipit Store

Roxas St., Brgy. 4, Nasipit Agusan del Norte
Tel: (082) 238-7700 Local 7465

Ozamiz Store Lite

G/F, Clarita L. Yu Bldg. Don Anselmo Bernad Ave. Brgy. Aguada, Ozamiz City Misamis Occidental
Tel: (082) 238-7700 Local 7481

Pagadian Store

Vicente Araneta Tolibas Bldg. Jamisola cor. Ariosa Sts., Santiago Dist. Pagadian City, Zamboanga del Sur
Tel: (082) 238-7700 Local 7453

Panabo Store Lite

National Highway P-3A Brgy. San Francisco Panabo City, Davao del Norte
Tel: (082) 238-7700 Local 7479

San Francisco Store

Quezon St., Brgy. 2, San Francisco Agusan del Sur
Tel: (082) 238-7700 Local 7471

San Jose Store Lite

P-3, San Jose, Dinagat Island, 8427
Tel: (082) 238-7700 Local 7480

Support Center

3rd and 4th Floors, East West Bank Bldg., JP Laurel Ave. cor. Iñigo St., Bajada, Brgy. 18-B, Davao City

Surigao City Store

Parkway, Km.2, Brgy. Luna Surigao City, Surigao del Norte
Tel: (082) 238-7700 Local 7466

Tagoloan Store

National Highway, Brgy. Poblacion Tagoloan, Misamis Oriental
Tel: (082) 238-7700 Local 7456

Tagum Store

Cuntapay Bldg., Prk. Malinawon, Magugpo Poblacion, National Highway, Tagum City, Davao del Norte, 8100
Tel: (082) 238-7700 Local 7477

Tandag Store

Pimentel Bldg., Donasco St. Brgy. Bag-ong Lungsod, Tandag City Surigao del Sur
Tel: (082) 238-7700 Local 7472

Trento Store

P-7, Juan Luna St., Brgy. Poblacion Trento, Agusan del Sur
Tel: (082) 238-7700 Local 7475

Valencia Store

LCC Bldg., Purok 2, Sayre Highway Poblacion, Valencia City, Bukidnon
Tel: (082) 238-7700 Local 7455

Zamboanga City Store

Mayor Vitaliano Agan Ave., Nunez Ext. Brgy. Camino, Nuevo, Zamboanga City
Tel: (082) 238-7700 Local 7483

OFFSITE ATM NETWORK

<p>Abreeza Mall J.P. Laurel Avenue, Bajada, Lanang, Davao City</p> <p>Aces Agri-Echague Kilometer 342, Maharlika Highway, Barangay Garit Norte, Magnolia Chicken Plant, Echague, Isabela</p> <p>Amosup-Mariners Home AJSU - Amosup Mariners Home Annex, 1970-1980 Pilar Hidalgo Lim St. Malate, Manila</p> <p>Apo View Hotel #150 J. Camus St., Davao City</p> <p>Aqua Planet Amusement Bounded by JP Rizal and JP Laurel Avenue and Prince Balagtas Avenue, Clark Freeport Zone, Pampanga</p> <p>Asian Coatings Philippines Inc. Asian Coatings Philippines Inc. #48 Amang Rodriguez Avenue, Santolan, Pasig City</p> <p>Asian Coatings Philippines Inc. 2 Asian Coatings Philippines Inc. #48 Amang Rodriguez Avenue, Santolan, Pasig City</p> <p>Ayala Center Cebu Level 2 (beside Sanuk) Ayala Center Cebu Expansion, Cebu Business Park, Cebu City</p> <p>Ayala Fairview Terraces Ayala Fairview Terraces, Quirino Highway cor. Maligaya Drive Novaliches, Quezon City</p> <p>Ayala Mall-Feliz 4th Floor Ayala Mall Feliz, Marcos Highway cor. Amang Rodriguez, Barangay Dela Paz, Pasig City</p> <p>Ayala Mall Cloverleaf 3rd Floor near food court Ayala Mall Cloverleaf, Balintawak, QC</p> <p>Bangkal-DMCI Homes 2 132 Apolinario St., Bangkal, Makati City</p> <p>Bataan 2020 Roman Superhighway, Samal, Bataan, Philippines 2113</p>	<p>Bel-Air Laguna Laguna Bel Air 3 Homeowner's, Wallace Road Laguna Bel Air 3, Brgy. Loma, Biñan, Laguna</p> <p>BFRV Homeowners Association Inc. BFRV Clubhouse, Lalaine Bennet St., BF Resort Village, Brgy. Talon 2 1740 Las Piñas City</p> <p>Cabuay Dressing Plant 2 Purok Cabuay, General Santos City, 9500 South Cotabato</p> <p>Casa Milan Casa Milan Homeowners Association, Inc - Phase V Neopolitan Subd., North Fairview, Quezon City</p> <p>Castro Maternity Hospital M. Ponce St., Subic, Baliuag, Bulacan</p> <p>CDO - PHIVIDECE Industrial Estate FDC Misamis Power Corp, Phividec Estate, Villanueva, Misamis Oriental</p> <p>CDO Liceo RN Pelaez Blvd., Causwagan, Cagayan de Oro City</p> <p>Centro Mall Cabuyao Brgy. Pulo, National Highway Road, Cabuyao, Laguna</p> <p>Clark International Airport Terminal 2 - Arrival Clark International Airport Terminal 2, Arrival Level 1, Pampanga</p> <p>Crimson Bay Hotel 2 Seascape Resort Town, Sitio Dapdap, Lapu-Lapu City, Mactan, Cebu</p> <p>Crimson Hotel Boracay Crimson Resort and Spa Boracay, Punta Bunga Cove, Brgy. Yapak, Boracay Island, Malay, Aklan.</p> <p>Davao Doctors Hospital Davao Doctors Hospital, Dumoy Satellite Out Patient Facility, MacArthur Highway, Talomo, Davao City</p> <p>District Imus Aguinaldo Highway cor. Daang Hari Road, Brgy. Anabu II-D, Imus, Cavite</p>	<p>DMCI Calaca Gate 4 DMCI, San Rafael, Calaca, Batangas</p> <p>DMCI Homes 132 Apolinario St., Bangkal, Makati City</p> <p>Eastwood 1800 2nd Floor beside China Bank ATM, UP Town Center, Katipunan Avenue, Quezon City</p> <p>Fastbyte North Cyberzone FastByte, North Cyberzone, Northgate, Filinvest Corporate City, Alabang, Muntinlupa City</p> <p>FEU-NRMF Regalado Ave. cor. Dahlia West Fairview, Quezon City</p> <p>Filinvest-Mandaluyong 1 No. 79 EDSA, Mandaluyong City</p> <p>Filinvest-Mandaluyong 2 7th Floor Filinvest building, No. 79 EDSA, Mandaluyong City</p> <p>FPF Manufacturing Corp. 11th Ave. Phase II FAB, Mariveles, Bataan</p> <p>Gaisano Casuntingan M.L. Quezon Ave., Casuntingan, Mandaue City</p> <p>Gaisano Grand Fiesta Mall Highway Tabunok, Talisay City</p> <p>Gaisano Grand Mall Mactan Brgy. Basak Agus Road, Lapu-Lapu, Cebu</p> <p>Gaisano Mall Davao JP Laurel Avenue, Davao City, Upper Ground Floor ATM Center</p> <p>Gaisano Mall Tagum Apokon Rood, cor. Lapu-Lapu Ext. Brgy. Visayan Vill., Tagum City</p> <p>Gaisano Mall Toril Gaisano Mall Toril, Toril, Davao City 8000 Exact Location: Ground Flr. ATM Center beside Security Bank ATM</p> <p>Gaisano Metro Store Lapu-Lapu M.L. Quzon Highway, Pajo, Lapu-Lapu City, Cebu</p>	<p>Goldwing 61 F. Balagtas St., Parang, Marikina City Zip Code 1809</p> <p>Harbor Point Rizal Highway, Subic Bay Freeport Zone 2222</p> <p>High Pointe Manda Shaw G/F High Pointe Medical Hub, 241 Shaw Blvd., cor. M. Yulo St., Brgy. Bagong Silang, Mandaluyong</p> <p>Hotel Del Rio Hotel Del Rio-Iloilo – M.H. Del Pilar St., Molo, Iloilo City</p> <p>iAcademy Plaza Lobby, iAcademy Building, H.V Dela Costa, Makati City</p> <p>Jollibee-Arayat Plaza Fina II Arayat, Poblacion San Agustine, Arayat, Pampanga</p> <p>La Primera Pollo Inc. 111 Pulong Gubat, Balagtas, Bulacan</p> <p>La Suerte Maharlika Highway, Brgy. Alupaye, Pagbilao, Quezon</p> <p>Lovefeeds-Iloilo Lovefeeds New Panay Agri-Venture, Brgy. Cabugao Sur, Pavia, Ilollo</p> <p>LRT Caloocan Mall 4F LRT Caloocan Mall, Rizal Avenue Ext. Monumento, Caloocan City</p> <p>Luckygold Plaza 2nd Floor Luckygold Plaza Building, 58 Ortigas Avenue Extension, Pasig City</p> <p>Madrigal Ayala Alabang Madrigal Avenue, Muntinlupa, Metro Manila</p> <p>Marina Mall G/F Bk. C108 Mactan, Lapu-Lapu, Cebu</p> <p>Market Market 4th Floor, ATM Center, Market Market, Taguig City</p> <p>Metro Square Arcade CDO Metro Square Arcade, Brgy. Iponan, Cagayan de Oro City</p>	<p>Midori Clark Hotel Kalayaan Road, CM Recto Avenue, Clarkfield, Pampanga</p> <p>Mimosa CitiScape Inc.-Quest Hotel M.A. Roxas Highway Clark Freeport Zone Philippines-Mimosa Hotel (Quest Hotel)</p> <p>Mitsubishi Laguna Mitsubishi Motors Philippine Corp., No. 1 Auto Park Ave., Greenfield Automotive Park, Sta. Rosa, Laguna</p> <p>Mohammed Abdallah Sharbatly Co. Ltd. Sharbatly Hub, Behind The Clouds, Brgy. Malitbog, Panabo City</p> <p>New Rosario Arcade New Rosario Ortigas Arcade, Pasig City</p> <p>One Oasis Ortigas Building M, Oasis Hub Ortigas Avenue, Pasig City</p> <p>Ortigas Main 167 EDSA, Wack-Wack, Greenhills East, Mandaluyong City</p> <p>Ortigas Main 2 167 EDSA, Wack-Wack, Greenhills East, Mandaluyong City</p> <p>Ortigas Rockwell G/F Tower 3, The Rockwell Business Center, Ortigas Avenue, Pasig City</p> <p>Robinsons Galleria Cebu Level 2 - ATM 202, Robinsons Galleria Cebu, Maxilom - Osmeña Blvd., 13th Avenue & Benedicto St., North Cebu City</p> <p>Robinsons Magnolia Aurora Blvd., cor. Dona Hemady St., Quezon City</p> <p>Robinsons Place Dasmariñas Level 1, Aguinaldo Highway cor. Gov's Drive, Sitio Palapala, Dasmariñas, Cavite (in front of Handyman)</p> <p>Robinsons Sta. Rosa Market Level 1, Old National Highway, Brgy. Tagapo, Sta. Rosa, Laguna</p>	<p>San Jose Sugar Development Corporation San Jose Sugar Development Corp., San Jose National Highway, Brgy. Guadalupe, San Carlos City, Negros Occidental</p> <p>Shangri-La Plaza Lower Ground Level, East Wing, EDSA, Mandaluyong City</p> <p>SLU Hospital Baguio Saint Louis University Hospital, Assumption Road, Baguio City</p> <p>SM Aura Premier LG Parking Entrance near DHL, SM Aura Premier, 26th St., cor. McKinley Parkway, Taguig City 1630</p> <p>SM Center Sangandaan 3rd Floor near cinema, Samson Road, Sangandaan, Caloocan City 1116 (formerly Sangandaan Market, near UE Caloocan)</p> <p>SM City-Consolacion Cebu North Road, Barangay Lamac, Consolacion, Cebu</p> <p>SM City Cebu North Reclamation Area, Cebu City</p> <p>SM City Cebu 2 Lower Ground Floor, North Reclamation Area, Cebu City</p> <p>SM Fairview SM City Fairview Complex, Quirino Highway, Fairview, Quezon City</p> <p>SM Megamall SM Megamall Bldg., Julia Vargas, cor. EDSA Wack-Wack Village, Mandaluyong City</p> <p>SM North EDSA Parking lot, SM North EDSA Complex, EDSA, Pag-asa 1, Quezon City</p> <p>SM Novaliches Quirino Highway, San Bartolome, Novaliches, Quezon City</p> <p>SM San Lazaro Upper Ground Floor, Felix Huertas cor. AH Lacson St., Manila</p>
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OFFSITE ATM NETWORK

- SM Seaside Cebu**
1024b, SM Seaside City Cebu,
SRP-Mambaling Rd, Cebu City
- SM Sta. Mesa Supermarket**
Ramon Magsaysay cor. Araneta Avenue,
Quezon City
- Sogo Hotel**
Ground Floor Sogo Corporate Office,
629 EDSA Cubao QC. near cor. Aurora
- St. Clare's Medical Center**
1838 Dian St., Brgy. Palanan,
Makati City
- Stotsenberg Hotel and Leisure Corp.**
Gil Puyat Avenue cor. Andres Soriano Sr. St.,
Clark Freeport Zone, Pampanga
- Super 8 Cogeo Antipolo**
SPI Bldg., Manuel L. Quezon Ave.,
Brgy. San Roque, Antipolo, Rizal
- Ta-ala Farms Mansilingan**
Ta-ala Farms Inc., Felisa Road, Purok
Kasilingan, Brgy. Mansilingan, Bacolod
- The Palms Country Club**
1410 Laguna Heights Drive, Filinvest City
Alabang, Muntinlupa City 1781
- Twenty Oaks Mariveles Bataan**
Twenty Oaks Duty Free Hypermarket,
Mariveles, Bataan
- Vallacar Transit, Inc.**
Ceres Compound, Brgy. Mansilingan,
Bacolod City
- Vector-Alabang**
Vector One Building, Ground Floor
Northgate Cyberzone, Alabang,
Muntinlupa City
- Vector 3 Alabang**
Vector One Building Ground Floor Northgate
Cyberzone, Alabang, Muntinlupa City
- Veranza Mall**
J. Catolico Ave., General Santos City

ONSITE ATM NETWORK

- 168 Mall**
Unit 4H 09-11, 4/F 168 Mall, Soler St.,
Binondo, Manila
- 999 Shopping Mall**
999 Shopping Mall 2, C.M. Recto St.,
Tondo, Manila
- A. Mabini-R. Salas**
G/F & 2/F Jesselton Tower
No. 1453 A. Mabini St., cor. R. Salas St.,
Brgy. 668, Zone 72, Ermita, Manila
- Acropolis**
Lot 46 Block 11, E. Rodriguez Jr. Avenue,
Brgy. Bagumbayan, Acropolis, Quezon City
- Alabang-Frabelle**
G/F 1100 Frabelle Alabang Bldg.,
Alabang-Zapote Road, Madrigal Business
Park, Ayala Alabang, Muntinlupa City
- Alabang Entrata**
Unit G3 & G4 Entrata, Filinvest
Corporate City, Alabang, Muntinlupa City
- Alabang Hills**
Don Gesu Building, Don Jesus Blvd.,
Brgy. Cupang, Muntinlupa City
- Alabang Madrigal**
G/F CTP Alpha Bldg., Investment Drive
Madrigal Business Park, Ayala Alabang,
Muntinlupa City
- Alabang-Commerce Ave.**
Spectrum Center – Block 28 Commerce
Avenue cor. Filinvest Avenue,
Filinvest City, Alabang, Muntinlupa City
- Alabang-Westgate**
Filinvest Corporate City,
Alabang, Muntinlupa
- Amorsolo-Queensway**
G/F Queensway Bldg., 118 Amorsolo St.,
Legaspi Village, Makati City
- Angeles-Balibago**
Saver's Mall Bldg., MacArthur Highway,
Balibago, Angeles City
- Annapolis**
G/F Meridien Condominium Bldg.,
Unit 1A, Annapolis St., North Greenhills,
San Juan, Metro Manila
- Anonas**
94 Anonas St., cor. K-6th St.
Kamias, Quezon City
- Antipolo-Marcos Highway**
Ciannat Complex, Marcos Highway,
Brgy. Mayamot, Antipolo City
- Antipolo-M.L. Quezon**
146 M.L. Quezon Ave.,
cor. F. Dimanlig St., Antipolo City
- Antique-San Jose**
St. Nicholas Commercial Building,
T.A. Fornier St., San Jose, Antique
- Aurora Blvd.-Anonas**
Rosario Building, No. 999 Aurora Blvd.,
near cor. Lauan and Anonas St.,
Brgy. Duyan-Duyan, Project 3, Quezon City
- Ayala Ave-Rufino**
Unit 1, G/F Rufino Building,
6784 Ayala Avenue cor. V.A. Rufino St.,
Makati City
- Ayala Ave-SGV**
SGV 1 Bldg.,6760 Ayala Avenue, Makati City
- Ayala Ave.-Makati Sky Plaza 2**
G/F, Makati Sky Plaza Bldg.,
6788 Ayala Ave., Makati City
- Ayala Ave.-Herrera**
6795 Ayala Ave. cor. Herrera St.,
Salcedo Village, Makati
- Ayala Ave.-Herrera 2**
6795 Ayala Ave. cor. Herrera St.,
Salcedo Village, Makati
- Ayala Ave.-Herrera CAM**
6795 Ayala Ave. cor. Herrera St.,
Salcedo Village, Makati
- Baclaran**
Unit 2B, New Galleria, LRT South
Terminal,Taft Avenue Ext., Pasay City
- Bacolod-East**
East Two Corporate Center Building,
Circumferential Road, Brgy. Villamonte,
Bacolod City,
- Bacolod-Araneta**
Metrodome Building, Araneta cor. Alunan
St., Singcang, Brgy. 39, Bacolod City
- Bacolod-Hilado**
Hilado St. , Bacolod City
- Bacolod-Lacson**
Lacson cor. Luzuriaga St., Bacolod City
- Bacolod-Mandalagan**
Lopue's Mandalagan Corp. Bldg.,
Brgy. Mandalagan, Bacolod City
- Bacoar-Aguinaldo Hi-way**
Gen. Aguinaldo Highway, Bacoar, Cavite
- Bacoar-Molino**
G/F Units 101, 102 & 103 VCentral
Molino Bldg., Brgy. Molino, Bacoar,
Cavite City
- Baesa Town Center**
Baesa Town Center, Retail Store
#4, Quirino Highway, Quezon City
- Baguio-Legarda**
G/F Lindi Hotel Building,
No. 12 Legarda Road, Baguio City
- Baguio City-Session Rd.**
Unit # 101 Bldg. B Lopez Bldg.,
Session Road, cor. Assumption Road,
Baguio City
- Baguio-Rizal Monument**
#1 VF Tower Building, Benjamin Salvosa
Drive, Brgy. Rizal Monument, Baguio City
- Bagumbayan**
184-B-E. Rodriguez, Jr. Avenue,
Bagumbayan, Libis, Quezon City
- Balintawak-A. Bonifacio**
- Baliuag**
Dona Remedios Trinidad (DRT) Highway
cor. B.S. Aquino Ave., Bagong Nayon,
Baliuag, Bulacan.
- Banawe-Kaliraya**
Titan 168 Building, 126 Banawe St.,
Quezon City
- Banawe-N. Roxas**
No. 42 Banawe Avenue
cor. Nicanor Roxas St., Quezon City
- Banawe-Sct. Alcaraz**
Unit ABC G/F #740 Banawe Ave.
near cor. Scout Alcaraz, Quezon City
- Bataan-Balanga**
Don Manuel Banzon Ave. cor. Cuaderno St,
Brgy. Doña Francisca, Balanga City, Bataan
- Bataan-Dinalupihan**
Brgy. San Ramon, Dinalupihan, Bataan

ONSITE ATM NETWORK

Bataan-Mariveles 8 th Avenue, Freefort Area of Bataan (FAB), Mariveles, Bataan	Bicutan-East Service Rd Ground Floor, Waltermart Bicutan, East Service Road cor. Mañalac Avenue, Brgy. San Martin de Porres, Parañaque City	Butuan-P. Burgos Units 1, 2, and 3 G/F FSUU Building, P. Burgos cor. San Francisco Sts., Brgy. Sikatuna, Butuan City	Cavite-Rosario Lot 616 -F-1 National Road, Brgy. Tejeros, Rosario Cavite	Cebu-Grand Cenia Archbishop Reyes St., cor. Solon St., Banilad, Cebu City	Commonwealth No. 272 Commonwealth Avenue, Brgy. Old Balara, Quezon City
Batangas City 54-A D. Silang St., cor. Pastor St., Batangas City	Bicutan-East Service Rd (2) G/F, Waltermart Bicutan, East Service Road cor. Mañalac Avenue, Brgy. San Martin de Porres, Parañaque City	C. Raymundo Ave. G/F JG Building, C. Raymundo Ave., Rosario, Pasig City	Cavite City P. Burgos Ave., Brgy. Caridad, Cavite City	Cebu-Juan Luna Stephen Jo Building, Juan Luna, Cebu City	Congressional Ave. Blk 7, Lot 4A, Congressional Avenue, Quezon City
Batangas City-Pallocan Unit Nos. 6, 7 & 8 Mayvel Center Building M. Pastor Avenue, Brgy. Pallocan West, Batangas City	Binondo G/F Rentable Unit F-8 A. CBK Building, 493 Quintin Paredes St., Binondo, Manila	Cabanatuan-Maharlika Lot 1, Block 2 and Lot 3-B-1, Maharlika Highway, Brgy. Dicarma, Cabanatuan City, Nueva Ecija	Cavite-Naic Cor. Daang Sabang and Ibayo Silangan Road, Naic, Cavite	Cebu-M. Velez No.151 M. Velez St., Guadalupe, Cebu City	Cotabato City No. 31 Quezon Avenue, Poblacion 5, Cotabato City
Batangas-Balayan Cor. Paz and Union Sts., Poblacion, Balayan, Batangas	Blumentritt-Rizal Ave. No. 2412 Rizal Avenue, Sta. Cruz, Manila	Cabanatuan-Melencio Melencio Sgt. cor. Gen Luna St., Cabanatuan City	Cavite-Silang J. Rizal St., Silang, Cavite	Cebu-Magallanes 60 Quiaco Bldg., Magallanes cor. Gonzales Sts., Cebu City	Cubao-Araneta Center G/F, Philamlife Building, Aurora Blvd. cor. General Araneta St., Cubao, Quezon City
Batangas-Bauan J.P. Rizal St. cor. San Agustin St., Bauan, Batangas	Boni Avenue Lourdes Building II, 667 Boni Avenue, Brgy. PlainView, Mandaluyong City	Cagayan de Oro-Pueblo de Oro VDMJ 1 Bldg. Lot 1, Block 1, De Oro, Gran Via St., Cagayan de Oro City	Cavite-Tanza Antero Soriano Avenue, Daang Amaya 2 Tanza, Cavite	Cebu-Mandaue North Road Block 01, 02 & 03, Upper Ground Floor, ALDO Building, North Road, Basak, Mandaue City, Cebu	Cubao-P. Tuzon Parking Driveway SM Cubao Bldg. Araneta Center, Socorro Cubao, Quezon City
Batangas-Lemery Ilustre Avenue, Brgy. Rizal, Lemery, Batangas	Boni Serrano Ave. No. 107 Boni Serrano Avenue, Brgy. Lipunan ng Crame, Quezon City	Cagayan de Oro-Carmen RTS Building, Vamenta Boulevard, Carmen, Cagayan de Oro City	Cavite-Trece Martires G/F Dionets Commercial Place Building, San Agustin Road/Trece Martires-Indang Road, Trece Martires City, Cavite	Cebu-Mandaue Subangdaku Kina Building, Subangdaku, Mandaue City	Dagupan-A.B. Fernandez New Star Building, A. B. Fernandez Avenue, Dagupan City
Batangas-Nasugbu J. P. Laurel St., Poblacion, Nasugbu, Batangas	Boracay Alexandrea Building, Main Road, Brgy. Balabag, Boracay Island, Malay, Aklan	Cagayan de Oro-Cogon De Oro Construction Supply, Inc. Building, Don Sergio Osmeña St. cor. Limketkai Drive, Cagayan de Oro City	Cebu IL Corso Unit R 160 & 161 IL Corso Retail Building, SRP Cebu City	Cebu-Minglanilla La Nueva-Minlanilla Center, Minglanilla, Cebu	Dagupan-Perez Lot 194 D1-A & Lot 194 D1-B, Brgy. Pogo Chico, Perez Blvd., Dagupan City
Batangas-Rosario Rosario-Padre Garcia, Lipa Road, (Poblacion) Rosario, Batangas	Bukidnon-Valencia Tamay lang Parklane, G. La Viña Avenue, Poblacion, Valencia City, Bukidnon	Cagayan de Oro-Lapasan Lapasan Highway, Cagayan de Oro City	Cebu IT Park G/F, Calyx Center, W. Ginonzon St., cor. Abad St., Asia Town, IT Park, Cebu City	Cebu-N. Escario Cebu Capitol Complex Bldg. N. Escario St., Cebu City	Dasmariñas Km. 31 Gen. Emilio Aguinaldo Highway, Brgy. Zone 4, Dasmariñas City, Cavite
Batangas-Sto. Tomas Km. 67 Maharlika Highway, Poblacion, Sto. Tomas, Batangas	Bulacan-Sta. Maria No. 115 M. De Leon St., Brgy. Poblacion, Sta. Maria, Bulacan	Cagayan de Oro-Velez 50 Juan Sia Bldg., Apolinar Velez St. Cagayan de Oro City	Cebu Mactan G/F – APP Bldg. II, M.L. Quezon National Highway, Pusok, Lapu-Lapu City Cebu 6015	Cebu-Park Mall Park Mall, Ouano Avenue, Reclamation Area, Mandaue City, Cebu	Davao-Agdao G/F Cabaguio Plaza Building, J.P. Cabaguio Avenue, Agdao, Davao City
Batangas-Tanauan Brgy. Darasa, Tanauan, Batangas City	Bulacan-Balagtas Borol 1st, MacArthur Highway, Balagtas, Bulacan	Calamba SQA Brgy. Uno, Crossing, Calamba, Laguna	Cebu A.C. Cortes Carlos Perez Building, A.C. Cortes Avenue, Ibabao, Mandaue City, Cebu	Cebu-Talisay Tabunok Highway, Talisay City, Cebu	Davao-Bajada G/F Dona Carolina Uykimpang Bldg., JP Laurel Ave., cor. Inigo St., Bajada National Road, Davao City
Benavidez Unit No. 103, One Corporate Plaza, Benavidez St., Legaspi Village, Bgry. San Lorenzo, Makati City	Bulacan-Plaridel Cagayan Valley Road, Brgy. Banga 1st, Plaridel, Bulacan	Calamba-National Road No. 1425 National Road, Brgy. Uno Crossing, Calamba City	Cebu-A.S. Fortuna AYS Bldg., AS Fortuna St., Banilad Mandaue City, Cebu	Chinese General Hospital Store-Lite Chinese General Hospital and Medical Center, 286 Blumentritt St., Sta. Cruz, Manila	Davao-Buhangin G/F, D3G Building, Buhangin, Davao City
Benguet-La Trinidad Km 5, Central Pico, La Trinidad, Benguet	Bulacan-San Jose Del Monte Dalisay Resort, Gov. F. Halili Avenue, Tungkong Mangga, San Jose del Monte, Bulacan	Caloocan-A. Mabini G/F Gee Bee Building, No. 428 A. Mabini St., Brgy. 15, Caloocan City	Cebu-Banilad G/F Unit 101 PDI Condominium Archbishop Reyes Ave. cor. J. Panis St. Banilad, Cebu City	Chino Roces-Bagtikan G/F High Pointe Bldg. 1184 Chino Roces Ave. cor. Bagtikan, Brgy. San Antonio, Makati City	Davao-Digos Commercial Space-4, Davao RJ and Sons Realty & Trading Corporation Building, V. Sotto St., Brgy. Zone-1, Digos City Davao del Sur
Better Living-Peru Blk 9, Lot 3 Doña Soledad Ave. cor. Peru St., Better Living, Parañaque City	Bulacan-San Jose Del Monte 2 Dalisay Resort, Gov. F. Halili Avenue, Tungkong Mangga, San Jose del Monte, Bulacan	Candelaria Cor. of the National Highway and Ona St., Candelaria, Quezon	Cebu-Basak Pardo South Point Place Building, N. Bacalso Avenue, South Road, Basak Pardo, Cebu City	Chino Roces-Dela Rosa G/F Kingscourt 2 Bldg., 2129 Dela Rosa cor. Chino Roces St., Makati City	Davao-Diversion Road Unit No.4 & 5 G/F D3G Y10 Building, C. P. Garcia National Highway, Brgy. Cabantian, Davao City
Better Living-Doña Soledad 100 Dona Soledad Ave. Betterliving Subd. Brgy. Don Bosco, Parañaque City	Butuan City G/F Deofavente Bldg., Gov. J. Rosales Ave., Brgy. Imadejas, Butuan City	Carmona Lot 1947-B, Paseo De Carmona Cmpd., Gov’s Drive, Brgy. Maduya, Biñan-Carmona, Cavite City	Cebu-Freedom Park CLC Building, 280 Magallanes St., Cebu City	Chino Roces-La Fuerza Unit/s 10 & 11 La Fuerza Plaza 1, 2241 Don Chino Roces Avenue, Makati City	Davao-J.P. Laurel JP Laurel Avenue, Davao City
BF Homes-Aguirre 327 Aguirre Avenue, BF Homes, Parañaque City		Catbalogan City Curry Avenue cor. San Bartolome St., Catbalogan City, Samar	Cebu-Fuente Osmeña G/F Cebu Women’s Club Building, Fuente Osmeña, Cebu City	City Place Square C-P, 2-3 3rd Flr., Cityplace Square Reina Regente St., cor. Felipe II St. Binondo, Manila City	Davao-Lanang National Highway Insular Village, Lanang, Davao City

ONSITE ATM NETWORK

Davao-Ma-a
Unit 1,2 & 3 Ground Floor Rosario Building
Don Julian Rodriguez Avenue,
Maa Road, Davao City

Davao-Magsaysay
Eastwest Bank Building,
Lot 100C, Brgy. 030 Poblacion,
R. Magsaysay Avenue, Davao City

Davao-Matina
Lot 16 Blk 3-Subdivision Plan PSD-25515
MacArthur Highway, Matina Highway,
Matina D.C.

Davao-MacArthur Matina
BGP Commercial Complex II Building,
MacArthur Highway, Matina, Davao City

Davao-Panabo City
Quezon St., Sto. Niño, Panabo City,
Davao del Norte

Davao-Quirino
Centron Building, Quirino Avenue
cor. General Luna St., Davao City

Davao-Sta. Ana
L81-B R. Magsaysay Ave., Brgy. 030,
Poblacion Sta. Ana, Davao City

Davao-Toril
Saavedra St., Toril, Davao City

Del Monte
271 Del Monte Ave cor. Biak na Bato,
Del Monte, Quezon City

Del Monte-D. Tuazon
No. 155 Del Monte Avenue,
Brgy. Manresa, Quezon City

Dipolog City
Felicidad II Building,
Quezon Avenue, Miputak, Dipolog City

Don Antonio Heights
Lot 24, Block 7, Holy Spirit Drive,
Brgy. Holy Spirit, Don Antonio Heights,
Quezon City

Dumaguete City
Don Joaquin T. Villegas Building,
Colon St., Dumaguete City

E. Rodriguez Ave.
G/F MC RILLO Bldg., #1168 E. Rodriguez
Ave., Brgy. Mariana, Quezon City

E. Rodriguez Ave.-Cubao
No. 1731 E. Rodriguez Sr. Avenue,
Brgy. Pinagkaisahan, Cubao, Quezon City

E.Rod-Welcome Rotonda
G/F AEK Building, No. 40 E. Rodriguez Sr.
Avenue, Brgy. Don Manuel, Quezon City

Eastwood City
Unit D of Technoplaza 1, Eastwood
City Cyberpark, E. Rodriguez Jr., Ave.,
Bagumbayan, Quezon City

EDSA Howmart
G/F #264 EDSA, Brgy. A Samson,
Quezon City

EDSA Scout Borromeo
G/F Studio 7, 807 EDSA, Brgy. South
Triangle, Diliman (near cor. Scout Borromeo)
Quezon City

EDSA-Kalookan
490 EDSA, Kalookan City

EDSA-Muñoz
Lemon Square Building, 1199 EDSA –
Muñoz, Brgy. Katipunan, Quezon City

Elcano
El Cano Building, 622 El Cano St.,
Binondo, Manila

Escolta
G/F, First United Bldg., 413 Escolta
cor. Banquero St., Binondo, Manila

Evangelista
Evangelista cor. Hen. Mojica St.,
Bangkal, Makati City

F. Ortigas Jr.
G/F AIC Bldg cor. Emerald and
Garnet Avenue, Ortigas Center, Pasig

Fairview
No. 72 Commonwealth Avenue
cor. Camaro St., East Fairview, Quezon City

Festival Mall–Expansion Wing
Unit 2219.1 Upper Ground Floor Festival 3
Mall, Alabang, Muntinlupa City

Festival Mall Level 1
Level I, Festival Mall, Alabang

Festival Mall Level 1 (2)
No.1064 G/F Festival Supermall, Filinvest
Corporate City, Alabang, Muntinlupa

Festival Mall Level 1 (3)
Level I, Festival Mall, Alabang

Festival Mall Level 1 (4)
Level I, Festival Mall, Alabang

Festival Mall Level 1 CRM
Level I, Festival Mall, Alabang

Festival Mall Level 2 (44)
L2 Festival Supermall, Filinvest Corp. City
Alabang, Muntinlupa

Festival Mall Level 2 (55)
L2 Festival Supermall, Filinvest Corp. City
Alabang, Muntinlupa

Festival Mall Level 2 CRM
L2 Festival Supermall, Filinvest Corp. City
Alabang, Muntinlupa

G. Araneta Ave.
Units A & B ILO Bldg.,
#195 G. Araneta Avenue., Quezon City

General Luis-Kaybiga
No. 4 Gen. Luis St., Brgy. Kaybiga,
Caloocan City

General Santos City-Calumpang
Calumpang Medical Specialist Bldg.,
National Highway, Calumpang,
General Santos City

General Santos-Pioneer
Pioneer Avenue cor. Magsaysay Avenue,
General Santos City

General Santos-Santiago
Ireneo Santiago Boulevard,
General Santos City

General Trias
G/F, Unit 102, VCentral Gentry Bldg.,
Governor’s Drive, General Trias, Cavite City

Gil Puyat Washington
FC1-CU1 100 Sen. Gil Puyat Ave.
cor. Washington St., Barangay Pio del Pilar,
Makati City

Gil Puyat-Dian
G/F, Wisma Cyberhub Building,
No. 45 Sen. Gil Puyat Ave., Makati City

Gil Puyat-F.B. Harrison
No. 131 Gil Puyat Avenue Extension,
Brgy. 24, Zone 4, Pasay City

Gil Puyat-Metro House
Metrohouse Bldg.
345 Sen. Gil Puyat Ave., Makati City

Gil Puyat-Pacific Star
G/F High Rise, Pacific Star Bldg.,
Sen. Gil Puyat Ave. cor. Makati Ave.,
Makati City

Gil Puyat-Salcedo Village
Unit 1C, G/F Country Space 1 Building,
Gil Puyat Avenue, Salcedo Village,
Makati City

Grace Park-11th Ave.
G/F, Remcor V Building, Block 172,
Lot 5, Rizal Avenue Ext., Caloocan City

Grace Park-5th Ave.
1516 Rizal Avenue Extension,
Brgy. 113, Zone 10, District 2,
Grace Park, Caloocan City

Grace Park-7th Ave.
G/F Units 1,2, & 3, No. 330 Rizal Ave. Ext.,
cor. 7th Ave., East, Grace Park,
Caloocan City

Grace Park-8th Ave.
896 8th Avenue cor. J. Teodoro
Grace Park, Caloocan City

Greenhills Shopping Center
Greenlanes Arcade Greenhills Shopping
Center, San Juan City

Greenhills-Connecticut
Unit B, G/F Fox Square Building,
No. 53 Connecticut St.,
Northeast Greenhills, San Juan City

Greenhills-North
G/F BTTC Bldg., Ortigas Ave.
cor. Roosevelt St., Greenhills, San Juan City

Greenhills-Promenade
Unit 3, G/F Promenade Building,
Missouri St., Greenhills, San Juan City

Greenhills-West
G/F Alcco Bldg. Ortigas Ave.,
Greenhills West, San Juan

H.V. Dela Costa
Unit GFC-2, Classica 1 Condominium,
112 H.V. Dela Costa St., Salcedo Village,
Makati City

Iligan City
G/F – Party Plaza Bldg., Quezon Avenue
Extension, Rabago, Iligan City

Ilocos Norte-San Nicolas
Brgy. 2, San Nicolas, Ilocos Norte

Ilocos Sur-Candon
Brgy. San Jose, Candon City, Ilocos Sur

Iloilo-Diversion
The 21 Avenue Building, Benigno Aquino
Avenue, Mandurriao, Iloilo City

Iloilo-Iznart
Ground Floor, B & C Square Bldg.,
Iznart St. cor. Solis St., Iloilo City

Iloilo-Jaro
Jaro Townsquare, Mandaue Foam Building,
Quintin Salas, Jaro, Iloilo City

Iloilo-Ledesma
Sta. Cruz Arancillo Bldg., Ledesma
cor. Fuentes Sts., Iloilo City

Iloilo-Molo
GT Mall Extension, Abecena St.,
Molo, Iloilo City

Imus
G/F LDB Bldg. 552 Gen. Aguinaldo Highway,
Imus, Cavite

Intramuros
G/ F 104 BF Condominium,
A. Soriano Ave., Intramuros, Manila

Isabela-Roxas
Maharlika Highway, Brgy. Bantug,
Roxas, Isabela

Isabela-Cauayan
No. 69, Maharlika Highway,
Cauayan City, Isabela

Isabela-Ilagan
Maharlika Highway cor. Florencio Apostol
St., Calamagui 1, Ilagan, Isabela

Isabela-Santiago
74 National Highway, Brgy. Victory Norte,
Santiago City, Isabela

J.P. Rizal
Lasala Bldg. No. 2227 F. Zobel St.
cor. J.P. Rizal Ave., Makati City

Jose Abad Santos-Tayuman
G/F & 2/F, Cada Building,1200 Tayuman St.
cor. Jose Abad Santos Avenue,
Tondo, Manila

Juan Luna - Binondo
580 Juan Luna St., Binondo, Manila

Juan Luna-Pritil
1953-1955 Juan Luna St., Tondo, Manila

Julia Vargas
G/F, Unit 101, One Corporate Center,
Julia Vargas Avenue cor. Meralco Avenue,
Ortigas Center, Pasig City

Jupiter-Paseo de Roxas
No. 30 Jupiter St. cor. Paseo de Roxas,
Brgy. Bel-Air, Makati City

Kalayaan-Matalino
No. 123 Kalayaan Avenue,
Diliman, Quezon City

Kalentong
Joyce Building, 214 Romualdez
cor. Kalentong, Mandaluyong City

Kalibo
Roxas Avenue Extension,
Buswang New, Kalibo, Aklan

Kamias
Kamias Road cor. Colonel Salgado St.,
Quezon City

Kamuning
JPY Building, No. 52 Kamuning Road,
Kamuning, Quezon City

Katipunan-St. Ignatius
132 Katipunan Rd., St. Ignatius Village,
Quezon City

Kawit-Centennial
Centennial Road, Tabon, Kawit, Cavite

Kidapawan
Doña Leonila Complex, National Highway,
Poblacion, Kidapawan City, North Cotabato

Koronadal City
G/F RCA Building Gensan Drive,
Koronadal City

La Union-Agoo
MacArthur Highway,
Brgy. San Antonio, Agoo, La Union

La Union-San Fernando
Ancheta St. cor. Quezon Ave., Catbangan,
San Fernando, La Union

Lagro
Lot 2, Blk 6, Quirino Highway,
Lagro, Novaliches, Quezon City

Laguna-Biñan
Simrey’s Commercial Building,
National Highway cor. Alma Manzo Road,
Brgy. San Antonio, Biñan City, Laguna

Laguna-Cabuyao
No. 26 J. P. Rizal St., Poblacion,
Cabuyao City, Laguna

ONSITE ATM NETWORK

<p>Laguna-Sta. Cruz Sun Moon Arcade Building, No. 129 P. Guevarra St., Brgy. Poblacion 2, Sta. Cruz, Laguna</p> <p>Laoag City G/F Puregold's Bldg., Commercial Unit No. 3 & 4 Nolasco St., cor. Castro Ave., and J.P. Rizal, Laoag City</p> <p>Las Piñas-Almanza Aurora Arcade Building, Alabang – Zapote Road, Almanza Uno, Las Piñas City</p> <p>Las Piñas-BF Resort BF Resort Drive Phase - IV, Village Las Piñas</p> <p>Las Piñas-J.Aguilar Ave. J. Aguilar Avenue cor. Casimiro Drive, Brgy. BF International, Las Piñas City, Metro Manila</p> <p>Las Piñas-Marcos Alvarez G/F 575 Marcos Alvarez Ave., Talon V, Las Piñas</p> <p>Las Piñas-Pamplona Alabang Zapote Road cor. Crispina Ave., Pamplona III, Las Pinas City</p> <p>Legaspi-Aguirre Unit I-B, The Biltmore, 102 Aguirre St., Legaspi Village, Makati City</p> <p>Legaspi-Dela Rosa G/F I – Care Building, Dela Rosa St. cor. Legaspi Village, Makati City</p> <p>Legaspi-Rufino G/F Libran Bldg., Legaspi St. cor. V.A. Rufino Ave., Legaspi Village, Makati City</p> <p>Legazpi City Blk 2 Lot 3-B., Landco Business Park, Legaspi City, Albay</p> <p>Lipa City Ayala Highway, Brgy. Balintawak, Lipa City (beside Metrobank)</p> <p>Loyola Heights-Katipunan Unit 13, Elizabeth Hall Building, Lot 1, Blk 41, Katipunan Avenue, Loyola Heights, Quezon City</p> <p>Lucena City Quezon Ave cor. Rosas St., Brgy. 8 Lucena City, Quezon</p>	<p>Makati Ave.-Juno No. 1 Juno St., cor., Makati Ave., Brgy. Bel-Air, Makati City</p> <p>Malabon-Gov. Pascual 3315 Gov. Pascual Avenue cor. Maria Clara St., Malabon City</p> <p>Malabon-Potrero Units 1 & 2, Mary Grace Building, 142 MacArthur Highway, Potrero, Malabon City</p> <p>Malabon-Rizal Avenue No. 726 Rizal Avenue, Brgy. Tañong, Malabon City</p> <p>Malhacan Meycauayan 2 Malhacan Tollgate, Meycauayan City, Bulacan</p> <p>Malolos No. 1197 G/F BUFEKO Bldg., Brgy. Sumapang Matanda, MacArthur Highway, Malolos, Bulacan</p> <p>Mandaluyong-Wack-Wack Unit JI-E, G/F Jovan Condominium, Shaw Blvd., cor. Samat St., Mandaluyong</p> <p>Mandaluyong-Libertad G/F Units A, B & C, Dr. Aguilar Bldg., No.46 DM. Guevarra St. cor. Esteban St., Mandaluyong City</p> <p>Mandaluyong-Shaw Blvd. Sunshine Square 312 Shaw Blvd., Mandaluyong City</p> <p>Marikina-Concepcion Bayan-Bayanan Avenue, Marikina City</p> <p>Marikina-Gil Fernando Gil Fernando Ave., cor. Estrador St., Midtown Subdivision, San Roque, Marikina City</p> <p>Marikina-J.P. Rizal No. 367 J.P. Rizal St., Sta. Elena, Marikina City</p> <p>Marikina-Parang JNJ Building, No. 108 B.G. Molina St., Parang, Marikina City</p> <p>Masambong Annexes B & C, L.G. Atkimson Building, No. 627 Del Monte Avenue, Brgy. Masambong, Quezon City</p> <p>Masangkay Masangkay St., Tondo, Manila</p>	<p>Mayon #170 Mayon Avenue, Quezon City</p> <p>Mayon-Dapitan No. 181 Mayon St., near cor. Dapitan St., Brgy. Sta. Teresita, Quezon City</p> <p>Metropolitan Avenue Metropolitan Avenue cor. Venecia St., Brgy. Sta. Cruz, Makati City</p> <p>Meycauayan-Malhacan Malhacan Tollgate, Meycauayan City, Bulacan</p> <p>MIA Road Salud-Dizon Building 1, No. 5 MIA Road, Tambo, Parañaque City</p> <p>Mindoro-Calapan G/F Paras Building, J.P. Rizal St., Brgy. San Vicente South, Calapan City, Oriental Mindoro</p> <p>Montalban-Rizal 240 E. Rodriguez Highway, Manggahan, Rodriguez, Rizal</p> <p>Muntinlupa G/F Remenes Center Bldg., No. 22 National Highway, Putatan, Muntinlupa City</p> <p>Naga City LAM Building, 19 Peñafrancia Ave., Zone 1, San Francisco, Naga City</p> <p>Navotas-M. Naval No. 895 M. Naval St., Brgy. Sipac- Almasen, Navotas City</p> <p>Navotas-North Bay G/F Unit-2, Melendrea III Bldg. No. 1090 NorthBay Blvd., South, Navotas City</p> <p>New Manila 677 Aurora Blvd. cor. Doña Juana Rodriguez Ave., New Manila, Quezon City</p> <p>North EDSA UGF Units 4,5,6,& 7 EDSA Grand Residences Bldg., EDSA cor. Corregidor St., Quezon City</p> <p>Novaliches-Gulod Lot 489-B-2, Brgy. Gulod, Quirino Highway, Novaliches, Quezon City</p> <p>Novaliches-Talipapa No. 526 Quirino Highway, Brgy. Talipapa, Novaliches, Quezon City</p> <p>Nueva Ecija-Gapan G/F TSI Building, Jose Abad Santos Avenue, Sto. Niño, Gapan, Nueva Ecija</p>	<p>Nueva Ecija-San Jose No. 81 Lamar Village, Brgy. F.E. Marcos Maharlika Highway, San Jose City</p> <p>Nueva Ecija-Talavera Lot No. 269-A Maharlika Road, Poblacion, Talavera, Nueva Ecija</p> <p>Nueva Vizcaya-Solano Maharlika Road, Poblacion, Solano, Nueva Vizcaya</p> <p>Olongapo City G/F – #1215 Rizal Ave., West Tapinac, Olongapo City</p> <p>Ongpin G/F Commercial Unit G1, Strata Gold Condominium Building, No. 738 Ongpin St., Binondo, Manila</p> <p>Ormoc City G/F, Don Felipe Hotel Building, Aviles St., Ormoc City</p> <p>Ortigas-Orient Square G/F Orient Square Building, Emerald Avenue, Ortigas Centre, Pasig City</p> <p>Ortigas-ADB Avenue Units G1 & G2, G/F ADB Avenue Tower, Ortigas Center, Pasig City</p> <p>Ortigas-Garnet Unit 102 Prestige Tower, Emerald Avenue, Ortigas Center, Pasig City</p> <p>Ozamiz City G/F, Casa Esperanza, Don Anselmo Bernad, Ozamiz City</p> <p>P. Ocampo Avenue 245 P. Ocampo Ave. cor. Flordeliz St., Brgy. La Paz, Makati City</p> <p>Paco 1050 Pedro Gil St., Manila</p> <p>Padre Faura Unit D, G/F, Metrosquare Bldg. 2, M.H. del Pilar St. cor. Padre Faura St., Ermita, Manila.</p> <p>Pagadian City BMD Estate Bldg., F. Pajares cor. Sanson St., Pagadian City, Zamboanga del Sur</p> <p>Palawan Brgy. Manggahan, Rizal Ave., Puerto Princesa City, Palawan</p>	<p>Pampanga-Angeles City No.241A-242 GF, AYA Commercial Building, Sto. Rosario St., Brgy. San Jose, Angeles City, Pampanga (relocated)</p> <p>Pampanga-Apalit RH7, MacArthur Highway, Apalit, Pampanga</p> <p>Pampanga-Clark Pavillion16, Berthaphil Clark Center, Jose Abad Santos Avenue, Clark Freeport Zone</p> <p>Pampanga-Guagua Good Luck Building, No. 303 Guagua- Sta. Rita Arterial Road, Brgy. San Roque, Guagua, Pampanga</p> <p>Pangasinan-Mangaldan Cadastral Lot No. 335 Rizal Avenue, Brgy. Poblacion, Mangaldan, Pangasinan</p> <p>Pangasinan-Alaminos BHF Blue Harrison Building, Quezon Ave., Poblacion, Alaminos City, Pangasinan</p> <p>Pangasinan-Lingayen Avenida Rizal East, Lingayen, Pangasinan</p> <p>Pangasinan-Rosales Estrella Compound, Carmen East, Rosales, MacArthur Highway, Pangasinan</p> <p>Pangasinan-San Carlos Palaris St. cor. Jaycees St., San Carlos, Pangasinan</p> <p>Pasay-D. Macapagal Blvd. GF - The Biopolis, Macapagal Blvd., Pasay City</p> <p>Pasay-Libertad Unit 265-E Nemar Building, Libertad St., Pasay City</p> <p>Pasay-Oceanaire Ground Floor Unit No. 108 & 109, Podium Commercial Area, Oceanaire Condominium, Sunrise Drive cor. Rd. 23, SM Mall of Asia Complex, Pasay City</p> <p>Paseo de Magallanes G/F Unit 102, Tritan Plaza Building, San Antonio St., Paseo de Magallanes, Makati City</p> <p>Paseo de Roxas-Legaspi G/F # 111 Paseo de Roxas Bldg., Paseo de Roxas St. cor. Legaspi Village, Makati city</p> <p>Paseo-Philam Tower G/F Philam Tower, 8767 Paseo de Roxas, Makati City</p>	<p>Pasig Boulevard 27 Shaw Blvd., Pasig City</p> <p>Pasig Rosario Unit 3, 1866 Ortigas Avenue Extension., Rosario, Pasig</p> <p>Pasig-Caruncho (GF & 2F) of SG Building, Caruncho Ave., cor. Marquez Ave., Mutya ng Pasig, Pasig City,</p> <p>Pasig-Santolan G/F, Santolan Building, 344 A. Rodriguez Avenue, Santolan, Pasig City</p> <p>Pasig-Shaw Blvd. Units A & B, Karina Office Building, No. 33 Shaw Blvd., Brgy. San Antonio, District I, Pasig City</p> <p>Paso de Blas 191 Paso de Blas, Malinta, Valenzuela City</p> <p>Pasong Tamo Extension CRM Dacon Bldg., Pasong Tamo Ext. Makati City</p> <p>Pateros M. Almeda cor. G. De Borja St., San Roque, Pateros</p> <p>Paz M. Guazon Units 5 & 6 Topmark Bldg., 1763 Paz M. Guazon St., Paco, Manila</p> <p>Pedro Gil No. 574 Pedro Gil St., Malate, Manila</p> <p>Perea G/F Greenbelt Mansion, 106 Perea St., Legaspi Village, Makati City</p> <p>Pioneer Unit UG-09 Pioneer Pointe Condominium, 128C Pioneer St., Mandaluyong City</p> <p>President's Avenue B.F. Homes-President's Ave. Store - (GF - Space A & B) of Johver Building 1, President's Ave., BF Commercial Plaza, BF Homes, Parañaque City</p> <p>Project 8-Shorthorn G/F West Star Business Center Building, No. 31 Shorthorn St., Brgy. Bahay Toro, Project 8, Quezon City</p> <p>Quezon Ave-Dr. Garcia No. 940 Quezon Ave., Kayumanggi Press Bldg., Quezon City</p>
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ONSITE ATM NETWORK

Quezon Ave-Sct Albano

Quezon Ave., near cor. Scout Albano, Brgy. South Triangle, Quezon City

Quezon Ave-Sct Santiago

G/F Sunshine Blvd. Plaza, Quezon Ave. cor. Scout Santiago, Quezon City

Quezon Ave.-Banawe

G/F PPSTA 1 Bldg. Quezon Ave. cor. Banawe St., Quezon City

Quiapo

611 Quezon Blvd., near cor. Raon St., Quiapo, Manila City

Rada

Unit No. 102, G/F La Maision Condominium Bldg., Rada St., Legaspi Village, Makati City

Regalado

Regalado Avenue cor. Archer St., North Fairview Subd., Quezon City

Roosevelt-Frisco

184 Roosevelt Ave., SFDM, Quezon City

Roosevelt-Sto. Niño

187 Roosevelt Avenue, Brgy. Sto. Niño, San Francisco Del Monte, Quezon City

Roxas Boulevard

G/F, 1438 Sunny Bay Suites, Roxas Boulevard, Ermita, Manila.

Roxas City

Cor. Roxas Avenue and Osmeña St., Roxas City, Capiz

Salcedo

G/F 1st Life Center, Salcedo Legazpi Village, Makati City

Sampaloc-J. Figueras

No. 427 - 433 J. Figueras St., Sampaloc, Manila

San Fernando-Dolores

Felix S. David Bldg., MacArthur Highway San Fernando, Pampanga

San Fernando-JASA

Kingsborough Commercial Center Bldg., G/F Units 1A &1B, Jose Abad Santos Avenue, San Fernando, Pampanga

San Fernando-Sindalan

G/F T & M Building, Brgy. Sindalan, MacArthur Highway, San Fernando, Pampanga

San Juan

F. Blumentritt, cor. M. Salvador, San Juan City

San Lorenzo-A. Arnaiz

The E-Hotels Makati Building, No. 906 A. Arnaiz Avenue, San Lorenzo Village, Makati City

San Mateo

Lot 551-A-8 Gen. Luna St., Brgy. Ampid, San Mateo, Rizal

San Miguel Ave.

101 Medical Plaza Bldg. San Miguel Avenue, Ortigas, Pasig City

San Pablo

Lots 2365 & 3152, Rizal Ave., Brgy. Poblacion, San Pablo City, Laguna

San Pedro

National Highway, San Pedro, Laguna

Silay

Rizal St., Silay City, Negros Occidental

Silver City

Unit SC-112 Silver City 1 Building, Ortigas East, Barangay Ugong, Pasig City

Soler

G/F, R & S Tower, 941 Soler St., Binondo, Manila

Sorsogon City

Ma. Bensuat T. Dogillo Bldg., Magsaysay St., Poblacion, Sorsogon City

Sta. Rosa

Unit No. 6, G/F Paseo 5 - Paseo de Sta Rosa, Greenfield City, Don Jose, Santa Rosa City, Laguna

Subic Bay

G/F Bldg., 1109 Rizal Highway, Subic Bay Freeport Zone, Olongapo City

Sucat-Evacom

No. 8208 Dr. A. Santos Ave., Brgy. San Isidro, Parañaque City

Sucat-Kabihasanan

Units 3 & 4, Perry’s Logistic Center, Ninoy Aquino Ave., Brgy. San Dionisio, Parañaque City

Sucat-Kingsland

G/F Kingsland Building, Dr. A. Santos Avenue, Sucat, Parañaque City

Sucat-NAIA

Unit 707-6 Columbia Complex, Miescor Drive, Ninoy Aquino Ave. Sto Niño, Parañaque City

Surigao City

G/F, EGC Building, Rizal St., Washington, Surigao City, Surigao del Norte

T.M. Kalaw

Ditz Building, 444 T.M. Kalaw St., Ermita, Manila

Tabaco City

Manuel Cea Bldg. I, Santillan St., Poblacion, Tabaco City, Albay

Tacloban City-Marasbaras

JGC Building, Marasbaras, Tacloban City, Leyte

Tacloban-J. Romualdez

RUL Building, Justice Romualdez St., Brgy.15, Tacloban City

Tacurong

Alunan Highway, Tacurong City, Sultan Kudarat

Taft Avenue

Philippine Academy of Family Physicians (PAFP) Bldg., 2244 Taft Avenue, Manila

Taft-Nakpil

RLR Bldg., 1820 Taft Avenue near cor. Nakpil St., Malate, Manila

Tagaytay

Unit 1001.1 G/F, The Fora, Emilio Aguinaldo Highway, Rotunda, Tagaytay City, Cavite

Tagbilaran City

CPG Avenue, 2nd District, Tagbilaran City

Tagum City

G/F Unit GA07-09, Gaisano Grand Arcade Apokan St., cor. Lapu-lapu Ext. Tagum City, Davao

Tandang Sora

Lot 80 - A Kalaw Hills Subd., Bo. Culiati, Tandang Sora, Quezon City

Tarlac-Concepcion

Lot#1889 B1-B2-B3, L. Cortez St., San Nicolas, Concepcion, Tarlac

Tarla -MacArthur Highway

Lot No. 27 Blk 17 MacArthur Highway cor. Calle Manuel, San Sebastian Village, Tarlac, Tarlac

Tarlac-F. Tañedo

Mariposa Bldg., F. Tañedo St., Tarlac City

Tarlac-Paniqui

No. 130 M.H. Del Pilar St. cor. MacArthur Highway, Paniqui, Tarlac City

Taytay-Manila East

Manila East Road, Brgy. San Juan, Taytay, Rizal

Taytay-Ortigas Ext.

Valley Fair Town Center, Ortigas Ext., Taytay

Tektite

G/F East Tower Philippine Stock Exchange Rd. Ortigas, Pasig City

The Fort-Active Fun

Active Fun Building, 9th Avenue cor. 28th St., City Center, Bonifacio Global City, Taguig City

The Fort-B3 Bonifacio High St.

G/F Quadrant 3 Wumaco Bldg. 2, 7th Avenue B3, Bonifacio High St., Bonifacio Global City, Taguig

The Fort-Beaufort (208)

G/F 23rd Ave., cor. 5th Ave., Fort Bonifacio, Global City, Taguig City

The Fort-Beaufort (209)

G/F 23rd Ave., cor. 5th Ave., Fort Bonifacio, Global City, Taguig City

The Fort-Beaufort 3

G/F 23rd Ave., cor. 5th Ave., Fort Bonifacio, Global City, Taguig City

The Fort-Beaufort CRM

G/F 23rd Ave., cor. 5th Ave., Fort Bonifacio, Global City, Taguig City

The Fort-BGC Corporate Center

Unit #2, G/F, BGC Corporate Center #3030 11th Ave. cor. 30th St. City Center, Bonifacio Global City 1634 Taguig City

The Fort-Brilliance Center

Unit 102 The Brilliance Center, 11th Avenue cor. 40th St., Bonifacio Global City, Taguig City

The Fort-Burgos Circle

G/F Unit H & I, Crescent Park Res., Burgos Circle cor. 2nd Ave., Bonifacio Global City,Taguig

The Fort-F1 Center

Unit F , G/F, F1 Center Building, 32nd St. cor. 5th Avenue, Bonifacio Global City, Taguig

The Fort-Marajo Tower

G/F Marajo Tower, 4th St., Fort Bonifacio, Taguig City

The Fort-PSE Tower

One Bonifacio High St. – Philippine Stock Exchange Tower (One BHS – PSE Tower) 5th Avenue cor. 28th St., Bonifacio Global City, Taguig City

The Fort-South of Market

Units 25 & 26, North Tower, South of Market (SOMA) Building, 26th St. cor. 11th Avenue, Bonifacio Global City, Taguig City

Timog Ave.

G/F Timog Arcade, Timog Avenue cor. Scout Torillo St., Quezon City

Timog-Mother Ignacia

No. 21 Timog Ave., Brgy. South Triangle, 1103 Quezon City

Tomas Mapua-Lope de Vega

G/F Valqua Building., 1003 Tomas Mapua St. cor. Lope de Vega St., Sta. Cruz, Manila

Tomas Morato

257 Tomas Morato cor. Scout Fuentebella, Quezon City

Tordesillas

Unit 105, Le Metropole Condominium, H.V Dela Costa St. Ave., Salcedo Village, Makati City cor. Tordesillas St. and Sen. Gil Puyat

Tuguegarao City

Brgy. 8 Poblacion, Rizal College Ave., cor. Bonifacio St., & Burgos St., Tuguegarao City

UN Avenue

G/F Magcoop Bldg. UN Avenue near cor. A. Mabini St., Ermita, Manila

UP Village

No. 65 Maginhawa St., U.P. Village, Diliman, Quezon City

Urdaneta City

S & P Bldg. MacArthur Highway, Nancayasan, Urdaneta City

Valenzuela-Dalandanan

Malanday Machinery’s Commercial Bldg., No. 212 Km. 15 MacArthur Highway, Brgy. Dalandanan, Valenzuela City

Valenzuela-Gen. T. De Leon

Units 4 & 5, G/F Liu Shuang Yu Building, No. 3026 Gen. T. De Leon St., Brgy. Gen. T. De Leon, Valenzuela City

Valenzuela-Marulas

JLB Enterprises Bldg., MacArthur Highway Marulas, Valenzuela City

Valero

G/F Retail 1B Area, Paseo Parkview Tower, 140 Valero St., Makati City

Vigan

Quezon Avenue, Vigan City, Ilocos Sur

Visayas Avenue

G/F LKE Bldg., Visayas Avenue Brgy. Vásra, Quezon City

West Avenue

108 West Avenue cor. West Lawin St., Quezon City

West Service Road

West Service Road cor. Sampaguita Avenue UPS IV, Parañaque City

Wilson

G/F, 220B Wilson St., San Juan City

Xavierville

No. 60 Xavierville Avenue, Xavierville Subdivision, Brgy. Loyola Heights, Quezon City

Ylaya-Padre Rada

G/F Josefa Building, No. 981, Ylaya St., cor. Padre Rada St., Tondo, Manila

Zambales-Iba

Lot No. 1-A, Zambales – Pangasinan Provincial Road, Brgy. Sagapan, Iba, Zambales

Zamboanga-Canelar

Printex Building, M. D. Jaldon St., Canelar, Zamboanga City

Zamboanga-NS Valderrosa

N.S. Valderrosa St. cor. Concuerra St., Zamboanga City

EWRB ONSITE ATM

EWRB Baguio 2F Jose Miguel Bldg., Il, Yandoc St., cor. Naguilian Road, Brgy. Kayang Extension, Baguio City 2600	EWRB Zamboanga Nuñez Extension, Brgy. Camino Nuevo, Mayor Vitaliano Agan Avenue, Zamboanga City 7000	EWRB Dagupan Abarabar Bldg., Perez Boulevard, Dagupan City	EWRB Koronadal UGA Bldg., Gensan Drive, Purok Mabuhay, Zone IV, Koronadal City	EWRB Ormoc Juan Luna St., Sabang, Ormoc City 6541	EWRB Talibon G/F Edificio Luciano Aurorita Bldg., CPG Avenue, Poblacion, Talibon, Bohol
EWRB Cabanatuan Bulanadi Bldg., Maharlika Highway, Brgy. H. Concepcion, Cabanatuan City, Nueva Ecija 3100	EWRB Infanta Store lite 2 38 Siniloan-Famy-Real-Infanta Road, Infanta, Quezon	EWRB Dapa Mabini St., Brgy. 11, Poblacion, Dapa, Surigao del Norte	EWRB Legazpi Door 2&3, Bicol Wei Due, Fraternity Bldg., Quezon Ave., Oro Site, Legazpi City 4500	EWRB Pagadian Jamisola cor. Ariosa St., Santiago Dist., Pagadian City 7016	EWRB Tanay MH Del Pilar St., Plaza Aldea, Tanay, Rizal
EWRB Carcar Ramos Bldg., P. Nellas St. Poblacion III, Carcar City, Cebu	EWRB Bacolod R.S. Bldg., cor. Hilado Extension & 6 th St., Lacson, Bacolod City, Negros Occidental	EWRB Dasma Lot-4 Aguinaldo Highway, Brgy. Salitran, Dasmariñas City, Cavite	EWRB Lucena Benco Bldg., Enriquez cor. Juarez St. Lucena City 4301	EWRB Palawan National Highway, Brgy. San Pedro, Puerto Princesa City, Palawan 5300	EWRB Tandag Pimentel Bldg., Donasco St., Bagong Lungsod, Tandag, Surigao del Sur
EWRB Catarman Benpres Bldg., South Diversion Road, Brgy. Macagtas, Catarman, Samar	EWRB Batangas G/F Epicenter, National Highway, Brgy. Balagtas City	EWRB Davao Uyangurin Uyangurin St., Ramon Magsaysay Avenue, Davao City	EWRB Maasin R. Kangleon St., Tunga-Tunga, Maasin City, Southern Leyte 6600	EWRB Roxas Unit 2 CLER Grand Hotel Brgy. Lawaan, Roxas City	EWRB Tanjay Magallanes St., cor. Basa St., Pob. 2, Tanjay City, Negros Oriental
EWRB Daet Blk. 8, Lot-11, FMDC Bldg., Central Plaza Complex, Brgy., Lag-on, Daet, Camarines Norte	EWRB Baybay Cor. M.L. Quezon St. & D. Veloso St., Baybay, Leyte	EWRB Dipolog General Luna St. cor. Calibo St., Zamboanga Del Norte	EWRB Madrid Arpilleda cor. Buniel St., Brgy. Quirino, Madrid, Surigao del Sur	EWRB San Fernando, La Union Brgy. Pagdurawan, Diversion Road, San Fernando, La Union	EWRB Tarlac Silayan Business Center, Brgy. Santo Cristo, Tarlac City
EWRB Irosin M.H. Del Pilar St., Brgy. San Julian, Irosin, Sorsogon	EWRB Bayugan Libres St.,Taglatawan, Bayugan, Agusan del Sur	EWRB F. Ramos V. Yap Bldg., 29 F. Ramos St., Cebu City 6000	EWRB Mandaue Subangdaku Dayzon Bldg., Lopez Jaena St., Subangdaku, Mandaue City, Cebu	EWRB San Fernando, Pampanga Suburbia North Subdivision, MacArthur Hihway, City of San Fernando, Pampanga	EWRB Toledo Peñalosa St., Luray I, Toledo City, Cebu 6045
EWRB Kabankalan The Crossing, Guazon St., Brgy. 2 Kabankalan City, Negros Occidental 6111	EWRB Bogo Mandaue CPN Bldg., M. H. Del Pilar St., Carbon, Bogo City, Cebu 6010	EWRB Finman 360 Dr. Sixto Antonio Avenue Caniogan, Pasig City	EWRB Mangagoy Espiritu St, Mangagoy, Bislig City, Surigao del Sur	EWRB San Francisco Brgy. 2 Quezon St., San Francisco, Agusan del Sur	EWRB Trento Purok 7, Poblacion, Trento, Agusan del Sur
EWRB Larena GDM Bldg., North Poblacion, Bonifacio St., Larena, Siquijor 6226	EWRB Borongan Real St., Brgy. Sonco, Borongan City	EWRB General Santos Doors 2 & 3 Grace Commercial Bldg., Jose Catolico Sr., Avenue, General Santos City	EWRB Mati Magricom Bldg. 2, Limatoc St., Central, Mati, Davao Oriental	EWRB Sta. Rosa, Laguna LC Business Center National Highway, Brgy. Macabling, Sta. Rosa, Laguna	EWRB Tuguegarao Don Domingo St., Tuguegarao City
EWRB Maramag G/F, Abao Bldg., Bonifacio St., P-1A South Poblacion, Maramag, Bukidnon 8714	EWRB Butuan Pareñas Bldg., South Montilla Boulevard, Brgy. Golden Ribbon, Butuan City 8600	EWRB Gingoog Doña Graciana St., Brgy. 20, Gingoog City, Misamis Oriental	EWRB Meycauayan #2602 Malhacan National Road, Brgy. Malhacan, Meycauayan City 3020, Bulacan	EWRB Surigao Parkway, Km. 3, Brgy. Luna, Surigao City, Surigao del Norte	EWRB Valencia Alkuino Bldg., Sayre Highway, Poblacion, Valencia City, Bukidnon 8709
EWRB Masbate Door 1 & 2, Sanchez Bldg., Sitio Cagba, Brgy. Tugbo, Masbate City	EWRB Cainta Unit 101 East 1900 Bldg. Gate 3, Vista Verde Executive Village, Felix Ave., Cainta Rizal	EWRB Gumaca MAJT Bldg., Brgy. Pipisik, Gumaca, Quezon 4307	EWRB Midsayap Cotabato Crossing Poblacion 8, Midsayap, Cotabato	EWRB Tacloban G/F Insular Life Bldg., Avenida Veterans St., Brgy. 34 Tacloban City 6500	
EWRB Narra National Highway, Brgy. Panacan II, Narra, Palawan 5303	EWRB Calbayog Irigon Bldg., Pajarito St., Calbayog City, Western Samar 6710	EWRB Iloilo Robinsons Place, Mabini St., Roxas Village, Iloilo City	EWRB Molave Goles Bldg., Mabini St., Brgy. Madasigon, Molave, Zamboanga del Sur 7023	EWRB Tagbilaran G/F Sum Bldg. 29 San Jose St., Brgy. Cogon, Tagbilaran City, Bohol	
EWRB San Carlos Center Mall, F. C. Ledesma Avenue, Brgy. Palampas, San Carlos City, Negros Occidental 6127	EWRB CDO Capistrano cor. Mabini St., Cagayan de Oro City	EWRB Kabacan Cotabato National Road, Rizal St., Poblacion, Kabacan, Cotabato	EWRB Nabunturan Purok 11, Brgy. Poblacion, Nabunturan, Compostela Valley	EWRB Tagoloan National Highway, Poblacion, Tagoloan Misamis Oriental 9001	
EWRB Sogod L. Regis St., Brgy. Zone 5, Sogod, Southern Leyte		EWRB Kitcharao Brgy. Songkoy National Hi-way Kitcharao, Agusan del Norte	EWRB Naga Door 43 Central Business District 2 Terminal, Naga City	EWRB Tagum, Davao Sur Cuntapay Bldg., Purok Malinawon, Magugpo Poblacion, Tagum City	
			EWRB Nasipit Roxas St., Nasipit, Agusan del Norte		

ANNEX:

SUSTAINABILITY PERFORMANCE INDEX

EastWest Bank’s sustainability performance for the period 1 January to 31 December 2024 is reported in this Sustainability Performance Matrix with reference to the Global Reporting Initiative (GRI) Standards.

GRI Standard	Disclosure	Section in the Report
GRI 2: General Disclosures 2022 (The organization and its reporting practices)	2-1 Organizational Details	Our Identity, Table of Organization
	2-2 Entities included in the organization’s sustainability reporting	About the Report
	2-3 Reporting period, frequency, and contact point	About the Report
	2-4 Restatements information	About the Report
	2-5 External assurance	About the Report
GRI 2: General Disclosures 2022 (Activities and workers)	2-6 Activities, value chain, and other business relationship	About EastWest
	2-7 Employees	2024 HR Initiatives / Sustainability
GRI 2: General Disclosures 2022 (Governance)	2-9 Governance structure and composition	Corporate Governance
	2-10 Nomination and selection of the highest governance body	Corporate Governance
	2-11 Chair of the highest governance body	Corporate Governance
	2-12 Role of the highest governance body in the management impact	Corporate Governance
	2-13 Delegation of responsibility for managing impacts	Corporate Governance
	2-14 Role of the highest governance body in sustainability reporting	Corporate Governance
	2-15 Conflicts of Interest	Corporate Governance
	2-16 Communication of critical concerns	Corporate Governance
	2-17 Collective knowledge of the highest governance body	Corporate Governance
	2-18 Evaluation of the performance of the highest governance body	Corporate Governance
	2-19 Remuneration policies	Corporate Governance
	2-20 Process to determine remuneration	Corporate Governance
GRI 2: General Disclosures 2022 W(Strategy, policies and practices)	2-22 Statement of sustainable development strategy	Chairman’s Message, CEO and President’s Reports
	2-23 Policy commitments	Chairman’s Message, CEO and President’s Reports
	2-24 Embedding policy commitments	Chairman’s Message, CEO and President’s Reports
	2-27 Compliance with laws and regulations	Corporate Governance

GRI Standard	Disclosure	Section in the Report
GRI 2: General Disclosures 2022 (Stakeholder Engagement)	2-29 Approach to stakeholder engagement	About EastWest
	2-30 Collective bargaining agreements	Sustainability
GRI 3: Material Topics 2022 (Disclosures on Material Topics)	3-1 List of material topics	About the Report
	3-3 Management of material topics	About the Report
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	Financial Highlights, Sustainability
	201-2 Financial implications and other risks and opportunities due to climate change	No data
	201-3 Defined benefit plan obligations and other retirement plans	No data
	201-4 Financial assistance received from government	There is no financial assistance received from the government
	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	EESG Data Sets
	202-2 Proportion of senior management hired from the local community	Senior Management
GRI 203: Indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported	Sustainability
	203-2 Significant indirect economic impact	Sustainability
GRI 204: Procurement Practices 2016	204-1 Proportion of spending on local suppliers	EESG Data Sets
GRI 205: Anti-Corruption 2016	205-1 Operations assessed for risks related to corruption	Corporate Governance
GRI 206: Anti-Competitive Behavior 2016	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	Corporate Governance
GRI 301: Materials 2016	301-1 Materials used by weight or volume	Being a financial services company, EastWest does not use a large amount of materials in its ordinary course of business
	301-2 Recycled input materials used	Sustainability
	301-3 Reclaimed products and their packaging	Sustainability
GRI 302: Energy 2016	302-1 Energy consumption within the organization	Sustainability
	302-2 Energy consumption outside of the organization	Sustainability
	302-3 Energy intensity	Sustainability
	302-4 Reduction of energy consumption	Sustainability
	302-5 Reduction in energy requirements of products and services	Sustainability
GRI 308: Supplier Environmental Assessment 2016	308-1 New Suppliers that were screened using environmental criteria	No data
	308-2 Negative environmental impact in the supply chain and actions taken	No data

ANNEX:
SUSTAINABILITY PERFORMANCE INDEX

GRI Standard	Disclosure	Section in the Report
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Sustainability
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Sustainability
	401-3 Parental leave	Sustainability
GRI 402: Labor/ Management Relations 2016	402-1 Minimum notice periods regarding operational changes	No data
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	Sustainability
	403-2 Hazard identification, risk assessment, and incident investigation	Sustainability
	403-3 Occupational health services	Sustainability
	403-4 Worker participation, consultation, and communication on occupational health and safety	Sustainability
	403-5 Worker training on occupational health and safety	Sustainability
	403-6 Promotion of worker health	Sustainability
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relations	Sustainability
	403-8 Workers covered by an occupational health and safety management system	Sustainability
	403-9 Work-related injuries	Sustainability
	403-10 Work-related ill health	Sustainability
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	Sustainability
	404-2 Programs for upgrading employee skills and transition assistance programs	Sustainability
	404-3 Percentage of employees receiving regular performance and career development reviews	Sustainability
GRI 405: Diversity and Equal opportunity 2016	405-1 Diversity of governance bodies and employees	Sustainability
	405-2 Ratio of basic salary and remuneration of women to men	Sustainability
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	No data
GRI 407: Freedom of Association and Collective Bargaining 2016	407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	No data
GRI 408: Child Labor 2016	408-1 Operations and suppliers at significant risk for incidents of child labor	Sustainability
GRI 400: Forced or Compulsory Labor 2016	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	Sustainability

GRI Standard	Disclosure	Section in the Report
GR 410: Security Practices 2016	410-1 Security personnel trained in human rights policies and procedures	N/A
GR 413: Local Communities 2016	413-1 Operations with local community engagement, impact, assessments, and developing program	Performance Review, Sustainability
	413-2 Operations with significant actual and potential negative impacts on local communities	N/A
GR 414: Supplier Social Assessment 2016	414-1 New suppliers that were screened using social criteria	No data
	414-2 Negative social impacts in the supply chain and actions taken	No data
GR 415: Public Policy 2016	415-1 Political contributions	N/A
GR 416: Customer Health and Safety 2016	416-2 incidents of non-compliance concerning the health and safety impacts of products and services	Sustainability
GR 417: Marketing and Labeling 2016	417-1 Requirements for products and services information and labeling	Sustainability
	417-2 Incidents of non-compliance concerning products and services information and labeling	Sustainability
	417-3 Incidents of non-compliance concerning marketing communications	Sustainability
GR 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Sustainability

ANNEX:
EESG DATA SETS

A. ECONOMIC DISCLOSURES

Direct Economic Value Generated and Distributed in 2024 (Amounts are presented in millions of Philippine Pesos)

	2023	2024
Direct economic value generated (revenue)	35,660,491	42,405,357
Direct economic value distributed:		
Operating costs	11,316,845	13,560,966
Employee wages and benefits	7,348,809	8,532,705
Payments to suppliers and other operating costs	8,975,397	9,890,044
Dividends given to stockholders and interest payments to lenders (does not include principal debt payments)	922,491	1,214,986
Taxes paid to government	1,443,770	1,959,885
Donations	596	171

Procurement Practices

	2023	2024
Proportion of Spending on Local Suppliers (GRI 204-1)		
Percentage of procurement budget used for significant locations of operations that is spent on local suppliers	99.16%	84%

Anti-Corruption

	2023	2024
Trainings on Anti-Corruption Policies and Procedures (GRI 205-2)		
Percentage of employees who have received written communication about corporate anti-corruption policies and procedures	100%	100%
Percentage of business partners who have received written communication about corporate anti-corruption policies and procedures	100%	100%
Percentage of directors and management who have received anti-corruption training	100%	100%
Percentage of employees who have received anti-corruption training	100%	100%

	2023	2024
Incidents of corruption (GRI 205-3)		
Number of incidents in which directors were removed or disciplined for corruption	0	0
Number of incidents in which employees were dismissed or disciplined for corruption	1	0
Number of incidents when contracts with business partners were terminated due to corruption	0	0

B. ENVIRONMENT DISCLOSURES

Resource Management

Energy Consumption (GRI 302-1)	Unit	2023	2024
Gasoline	L	92,907	102,061
Diesel	L	41,907	386,093.66
		<i>[partial data covering only EW HQ offices in Metro Manila]</i>	<i>[expanded coverage to include EastWest Rural Bank consumption]</i>
Electricity (renewable)	KWH	N/A	N/A
Electricity (non-renewable)	KWH	N/A	N/A
Electricity (total)	KWH	6,099,547	13,090,468.00
Coal	Tonnes	N/A	N/A

Energy Consumption (GRI 302-1)	Unit	2023	2024
Gasoline	GJ	3,177.42	3,490.49
Diesel	GJ	1,542.18	15,073.85
Electricity (renewable)	GJ	N/A	N/A
Electricity (non-renewable)	GJ	N/A	N/A
Electricity (total)	GJ	21,958.37	47,125.68
Coal	GJ	N/A	N/A

Water Consumption (GRI 303-5)	Unit	2023	2024
Water used	m3	27, 516	55,876
Water recycled and reused	Kg	N/A	N/A

Materials Used – Pull out from report as this is immaterial (GRI 301-1)	Unit	2023	2024
Materials Used – steel	Kg	N/A	N/A
Materials Used – cement	Kg	N/A	N/A
Percentage of recycled input materials used to manufacture the organization's primary products and services	%	N/A	N/A

EastWest Bank is not involved in the manufacture of consumer goods.

Ecosystems and Biodiversity (GRI 304-1 & 304-3) – Pull out from report as this is immaterial	2023	2024
Operational sites owned, leased in or adjacent to, protected areas and areas of high biodiversity value outside protected areas.	N/A	
Habitats protected or restored	N/A	
IUCN Red List species and national conservation list species with habitats in areas affected by operations	N/A	

EastWest Bank's Stores are located in urban centers and are not in the vicinity of any designated protected area.

Environmental Impact Management

Greenhouse Gas Emissions (GRI 305-1, 305-2, 305-3, 305-6)	Unit	2023	2024
Direct Emissions (Scope 1) – gasoline	Tonnes CO2-e	216.29	233.51
Direct Emissions (Scope 1) – diesel	Tonnes CO2e	113.40	1,136.40
Stationary+mobile			
Indirect Emissions (Scope 2) – purchased electricity	Tonnes CO2-e	4,344.10	9,323.03
Indirect Emissions (Scope 3)	Tonnes CO2-e	N/A	N/A
Emissions of ozone-depleting substances (ODS)	Tonnes	N/A	N/A
Air Pollutant Emissions (GRI 305-7)	Unit	2023	2024
Nitrogen oxides (NOx)	Kg	N/A	N/A
Sulfur oxides (SOx)	Kg	N/A	N/A
Persistent Organic Pollutants (POP)	Kg	N/A	N/A
Volatile organic compounds (VOC)	Kg	N/A	N/A
Hazardous air pollutants (HAP)	Kg	N/A	N/A
Particulate Matter (PM)	Kg	N/A	N/A

ANNEX:
EESG DATA SETS

Solid Waste Generation (GRI 306-3, 306-4, 306-5)	Unit	2023	2024
Reusable	Tonnes	N/A	N/A
Reusable (mud press)	Tonnes	N/A	N/A
Recyclable	Tonnes	N/A	N/A
Composted	Tonnes	N/A	N/A
Residuals (Landfilled)	Tonnes	N/A	N/A
Total	Tonnes	N/A	N/A

Hazardous Wastes (GRI 306-4, 306-5)	Unit	2023	2024
Hazardous wastes generated	Tonnes	N/A	N/A
Hazardous wastes transported and treated	Tonnes	N/A	N/A

Effluents (GRI 303-4)	Unit	2023	2024
Total volume of effluent discharge	m3	N/A	N/A
Percent of effluent recycled	m3	N/A	N/A

Environmental Compliance (GRI 30)	Unit	2023	2024
Total amount of monetary fines for non-compliance with environmental laws and/or regulations	PHP	0	0

• SOCIAL PERFORMANCE

Employee Hiring and Benefits	2024		
	Total	M	F
Total number of regular employees	6,877	2,407	4,470
Voluntary attrition rate	15%		
Ratio of lowest paid employee against minimum wage	1.03		

• *Data as at December 31, 2024 covering EWB and EWIB employees only.

Employee Training and Development

Employee Training and Development	2024		
	Total	M	F
Total training hours provided to employees	600,223	198,707	401,516
Average training hours provided to employees	88.10	88.10	

Total Hours of Training by Rank and Gender

Tiering	Ranks	Total	Male	Female
Executive	AVP and Up	21,441	8,991	12,450
Manager	SM and M	64,235	27,598	36,637
Supervisor	SAM	177,303	71,365	105,938
Rank and File	R&F	337,244	90,753	246,491
Contractual	-			
Consultants	-			
TOTAL		600,223	198,707	401,516

Average Hours of Training by Rank and Gender

Tiering	Ranks	Total	Male	Female
Executive	AVP and Up	63.00		
Manager	SM and M	75.04	3,825.00	3,278.23
Supervisor	SAM	84.43	1,111.28	1,550.26
Rank and File	R&F	95.84	656.88	1,120.01
Contractual	-			
Consultants	-			
TOTAL		88.10	1,985.73	2,867.70

People Centered Leadership Programs

Category	
Leadership Competencies	<ul style="list-style-type: none">• Complete Staff Work (CSW) for R&F and Office Assistants• Problem-Solving & Decision-Making (PSDM) for JOs• Project Management Fundamentals (PMF) for AMs and SAMs• Coaching for Peak Performance (CFPP) for Managers & Sr. Managers• Corporate Banking Group - Development Program (Formerly AODP)• Branch Banking Group - Development Program• Service Managers Development Program• C-Signor Training Program• Business Development Sales Officer Development Program – Abridged• Business Development Sales Officer Development Program – Regular• Sales Associate Management Training Program• Essentials of Supervision
Core Competencies	<ul style="list-style-type: none">• EastWest Customer-Centric Champion (ECCC) for Frontliners• I’m An EastWest Believer: A Product and Service Caravan
Functional Competencies	<ul style="list-style-type: none">• Unit Investment Trust Fund Certified Personnel (UITF)• Data Science Bootcamp Using Python• Basic Store Operations• Start-Up Training for Service Manager• Start-Up Training for Store Sales: Phase 1• STSS Phase 2: New Hire Carbon Training• Certified SME Program• Sales Revolution Focus: Foreign Exchange Course for Operations and Sales• Upskilling for New Accounts• Upskilling for Service Associates
Compliance Trainings	<ul style="list-style-type: none">• Anti-Money Laundering & Regulatory Compliance Refresher Course• Business Continuity Management (BCM) Course• Information Security & Data Privacy Course• New Employee Orientation Program (NEOP)• Safety Officer 1 Training• Occupational First-Aid Training• Basic Course on ID Cards and Check Fraud Detection• Counterfeit Money Detection• Counterfeit Money Detection on 3rd Currencies• Signature Verification and Forgery Detection• Annual Corporate Governance Training for Board Directors and Senior Management Team
Culture-Building Program	<ul style="list-style-type: none">• Continued runs of One Filinvest Cascades at unit level via the Train the Trainors facilitators.

Note: in 2024, EastWest tapped OpenSesame with more than 30K courses with content covering leadership and technical trainings. OpenSesame is hosted in our very own learning management system, which we call LEAP.

ANNEX:
EESG DATA SETS

Labor Management Relations			
	2024		
	Total	M	F
% of employees covered by Collective Bargaining Agreements	EastWest has no employee union, and therefore has no collective bargaining agreements.		
Number of consultations conducted with employees concerning employee related policies	1,000		
Diversity and Equal Opportunity			
Diversity and Equal Opportunity	2024		
	Total	M	F
% of workers in the workforce by gender	100%	35%	65%
Number of employees from indigenous communities and/or vulnerable sector	Not available		
Workplace Conditions and Occupational Health and Safety			
	EWB		
Safe manhours	16,418, 212		
Number of work-related injuries	5		
Number of work-related fatalities	0		
Number of work-related ill-health	1		
Number of safety drills	511		
Labor Standards and Human Rights			
Labor Laws and Human Rights	2024		
Policies that explicitly disallow violations of labor laws and human rights.	5 <i>Employment Policy (non-discrimination), Code of Discipline and Ethics, Anti-Sexual Harassment Policy, Compensation Policy, and Health and Wellness Policy</i>		
Number of legal actions or employee grievances involving forced or child labor	0		

Relationship with Community	
Significant Impacts on Local Communities	2024
For operations affecting IPs, total number of Free and Informed Prior Consent (FPIC) consultations and Certification Preconditions (CPs) secured	N/A EW does not operate in protected areas and areas with IP population
Customer Management	
Customer Satisfaction	2024
NPS	55
<i>The NPS, or Net Promoter Score, is a valuable measure of customer loyalty, reflecting the positive relationships we have built with our customers. We obtain our NPS by conducting customer surveys asking a single question: "On a scale of 0 to 10, how likely are you to recommend our bank to a friend or colleague?" Higher scores indicate a higher level of customer satisfaction and loyalty. This metric helps us understand how likely our customers are to recommend our services, which is often seen as a key indicator of business growth and success.</i>	
Product/Service Health and Safety	2024
Number of substantiated complaints on product or service health and safety	0
Number of complaints addressed	No complaints filed
Marketing and Labeling	2024
Number of substantiated complaints on product or service health and safety	0
Number of complaints addressed	No complaints filed
Customer Privacy	2024
Number of substantiated complaints on customer privacy	0
Number of complaints addressed	0
Number of customers, users, and account holders whose information is used for secondary purposes	0
Data Security	2024
Number of data breaches, including leaks, thefts and loss of data	0

ANNEX:

CAPITAL RECONCILIATION (RISK EXPOSURE)

CAPITAL ADEQUACY RECONCILIATION

(Php in millions, except percentages)

Tier 1 capital			
Paid up common stock	22,499.75	22,499.75	-
Additional paid-in capital	5,065.06	5,065.06	-
Retained earnings	34,063.94	34,063.94	-
Undivided profits	6,029.96	6,029.96	-
Other Comprehensive Income:			-
Net unrealized gains or losses on AFS Securities	(1,058.95)	(1,058.95)	-
Actuarial Gains (Losses) on Retirement Benefits Plan	(436.65)	(436.65)	-
Cumulative foreign currency translation	(173.13)	(173.13)	-
Total	65,989.97	65,989.97	-

CAPITAL ADEQUACY RECONCILIATION

(Php in millions, except percentages)

Tier 1 capital			
Paid up common stock	22,499.75	22,499.75	-
Additional paid-in capital	5,065.06	5,065.06	-
Retained earnings	34,064.00	34,064.00	-
Undivided profits	6,029.96	6,029.96	-
Other Comprehensive Income:			-
Net unrealized gains or losses on AFS Securities	(1,058.95)	(1,058.95)	-
Actuarial Gains (Losses) on Retirement Benefits Plan	(436.65)	(436.65)	-
Cumulative foreign currency translation	(173.13)	(173.13)	-
Total	65,990.04	65,990.04	-

CAPITAL ADEQUACY RECONCILIATION

(Php in millions, except percentages)

Tier 1 capital			
Paid up common stock	22,499.75	22,499.75	-
Additional paid-in capital	5,065.06	5,065.06	-
Retained earnings	38,878.75	38,878.75	-
Undivided profits	7,484.26	7,484.26	-
Other Comprehensive Income:			-
Net unrealized gains or losses on AFS Securities	(1,470.71)	(1,470.71)	-
Actuarial Gains (Losses) on Retirement Benefits Plan	(513.06)	(513.06)	-
Cumulative foreign currency translation	(242.99)	(242.99)	-
Total	71,701.06	71,701.06	-

CAPITAL ADEQUACY RECONCILIATION

(Php in millions, except percentages)

Tier 1 capital			
Paid up common stock	22,499.75	22,499.75	-
Additional paid-in capital	5,065.06	5,065.06	-
Retained earnings	38,878.82	38,878.82	-
Undivided profits	7,484.26	7,484.26	-
Other Comprehensive Income:			-
Net unrealized gains or losses on AFS Securities	(1,470.71)	(1,470.71)	-
Actuarial Gains (Losses) on Retirement Benefits Plan	(513.06)	(513.06)	-
Cumulative foreign currency translation	(242.99)	(242.99)	-
Total	71,701.13	71,701.13	-

2024		
Tier 1 Capital	Audited Financial Statement	Reconciling Item
22,499.75	22,499.75	-
5,065.06	5,065.06	-
38,878.75	38,878.75	-
7,484.26	7,484.26	-
		-
(1,470.71)	(1,470.71)	-
(513.06)	(513.06)	-
(242.99)	(242.99)	-
71,701.06	71,701.06	-

2024		
Tier 1 Capital	Audited Financial Statement	Reconciling Item
22,499.75	22,499.75	-
5,065.06	5,065.06	-
38,878.82	38,878.82	-
7,484.26	7,484.26	-
		-
(1,470.71)	(1,470.71)	-
(513.06)	(513.06)	-
(242.99)	(242.99)	-
71,701.13	71,701.13	-

ANNEX:

RELATED PARTY TRANSACTIONS

Parties are considered to be related if one party has the ability, directly or indirectly, to control the other party or exercise significant influence over the other party in making financial and operating decisions. The Group’s related parties include:

- key management personnel, close family members of key management personnel, and entities which are controlled, significantly influenced by or for which significant voting power is held by key management personnel or their close family members;
- subsidiaries, joint ventures and associates and their respective subsidiaries; and
- post-employment benefit plans for the benefit of the Group’s employees.

The Group has several business relationships with related parties. Transactions with such parties are made in the ordinary course of business.

The amounts and the balances arising from significant related party transactions of the Group and of the Parent Company are as follows:

2024			
Category	Amount/ Volume	Outstanding Balance	Terms and Conditions/Nature
Significant investors:			
Loans receivable	P-	P4,842,800	Loans granted with a term of five years, interest of 4.75%, secured with deposit holdout, current and not impaired
Releases	-		
Collection	-		
Deposit liabilities		3,535,466	Earns interest at the respective bank deposit rates
Deposits	50,989,309		
Withdrawals	50,755,039		
Accrued interest receivable	-	68,065	Interest income accrued on outstanding loans receivable
			Payable for management and professional fees paid by FDC (reimbursement for expenses)
Accrued expenses	-	57,978	
Guarantees and commitments		4,842,800	Unused credit line (omnibus facility) with term of 10 months
Interest income	230,663		Interest income on loans receivable
Interest expense	1,797		Interest expense on deposit liabilities
Key management personnel:			
Loans receivable			Loans granted with a term of five years, interest of 9.82%, secured with chattel mortgage, current and not impaired
Releases		-	
Collection	2,380	-	
Deposit liabilities	-	401,280	Earns interest at the respective bank deposit rates
Deposits	1,123,906	-	
Withdrawals	1,087,822	-	
Interest income	74	-	Interest income on loans receivable
Interest expense	1,259	-	Interest expense on deposit liabilities
Other related parties:			
			Loans granted with terms ranging from four days to thirteen and a half years, interest ranging from 5.01% to 17.07%, secured by real estate mortgage, chattel mortgage & deposit hold-out, current, and not impaired
Loans receivable	-	P7,379,102	
Releases	8,544,540	-	
Collection	8,596,825	-	
Receivables purchased (booked under 'Loans Receivable')	-	138,734	Receivables purchased by the Parent Company from FLI (Note 9), current and not impaired
Releases	138,734	-	
Collections		-	
			Receivables from EW Ageas Life which represent expenses shouldered by the Parent Company
Accounts receivable	-	17,913	
Deposit liabilities	-	14,443,424	Earns interest at the respective bank deposit rates
Deposits	215,600,560	-	
Withdrawals	215,196,014	-	
			Collection of loan insurance on behalf of EW Ageas
Accounts payable	-	7,240,361	Life that remained unremitted
Guarantees and commitments	-		Unused credit lines
Accrued interest receivable	-	76,694	Interest income accrued on outstanding loans receivable
Interest income	419,582	-	Interest income on loans receivable
Interest expense	187,859	-	Interest expense on deposit liabilities
Commission fees			Commission fees received from EW Ageas Life
			Rent expenses paid for lease transactions with other related parties such as Filinvest Asia Corporation,
Rent expense	235,870		

2023			
Category	Amount/ Volume	Outstanding Balance	Terms and Conditions/Nature
Significant investors:			
Loans receivable	-	4,842,800	Loans granted with a term of five years, interest of 4.75%, secured with deposit holdout, current and not impaired
Releases	-		
Collection	-		
Deposit liabilities		3,301,196	Earns interest at the respective bank deposit rates
Deposits	26,414,689		
Withdrawals	25,459,540		
Accrued interest receivable	-	64,283	Interest income accrued on outstanding loans receivable
			Payable for management and professional fees paid by FDC (reimbursement for expenses)
Accrued expenses	-	50,376	
Guarantees and commitments	-	4,842,800	Unused credit line (omnibus facility) with term of 10 months
Interest income	230,033		Interest income on loans receivable
Interest expense	14,628		Interest expense on deposit liabilities
Key management personnel:			
Loans receivable	-	2,381	Loans granted with a term of five years, interest of 9.82%, secured with chattel mortgage, current and not impaired
Releases	2,807	-	
Collection	426	-	
Deposit liabilities	-	365,196	Earns interest at the respective bank deposit rates
Deposits	935,194	-	
Withdrawals	903,639	-	
Interest income	255	-	Interest income on loans receivable
Interest expense	1,943	-	Interest expense on deposit liabilities
Other related parties:			
			Loans granted with terms ranging from four days to thirteen and a half years, interest ranging from 5.01% to 17.07%, secured by real estate mortgage, chattel mortgage & deposit hold-out, current, and not impaired
Loans receivable	-	7,431,386	
Releases	1,740,872	-	
Collection	2,948,289	-	
Receivables purchased (booked under 'Loans Receivable')	-	107,598	Receivables purchased by the Parent Company from FLI (Note 9), current and not impaired
Releases	107,598	-	
Collections	501,041	-	
			Receivables from EW Ageas Life which represent expenses shouldered by the Parent Company
Accounts receivable	-	38,376	
Deposit liabilities	-	14,038,878	Earns interest at the respective bank deposit rates
Deposits	206,580,187	-	
Withdrawals	208,323,109	-	
			Collection of loan insurance on behalf of EW Ageas
Guarantees and commitments	-	7,323,712	Unused credit lines
Accrued interest receivable	-	67,366	Interest income accrued on outstanding loans receivable
Interest income	413,048	-	Interest income on loans receivable
Interest expense	206,496	-	Interest expense on deposit liabilities
Commission fees	-	-	Commission fees received from EW Ageas Life
			Rent expenses paid for lease transactions with other related parties such as Filinvest Asia Corporation,
Rent expense	122,537		

ANNEX:

RELATED PARTY TRANSACTIONS

The Group’s significant investors pertain to FDC, the immediate Parent Company of the Group, and FDC Forex Corporation (a company under common control of FDC).

Key management personnel are those persons having authority and responsibility for planning, directing and controlling the activities of the Group, directly or indirectly. The Group considers the members of the Management Committee to constitute key management personnel for purposes of PAS 24, *Related Party Disclosures*. The Group provides banking services to its key management personnel. Other related parties pertain to the Group’s affiliates (subsidiaries of FDC).

The Group and the Parent Company had no outright purchases and outright sale of debt securities with significant shareholders and key management personnel in 2024, 2023 and 2022.

The Parent Company’s subsidiaries have no transactions with related parties outside of the Group. The transactions disclosed above are the same for the Group and the Parent Company.

Parent Company Related Party Transactions

Transactions between the Parent Company and its subsidiaries meet the definition of related party transactions. Details of the Parent Company’s subsidiaries are disclosed in Note 10.

In addition to the transactions discussed above, the following are the transactions between the Parent Company and its subsidiaries that are recognized in the Parent Company’s statements of financial position and statements of income and eliminated in the consolidated financial statements:

2024			
Category	Amount/ Volume	Outstanding Balance	Terms and Conditions/Nature
Subsidiaries:			
Receivables purchased	–	5,777,709	Receivables purchased by the Parent Company from EWRB (Note 9)
Acquisitions	51,666,828	–	
Collections	45,889,119	–	
Receivable sold	–	333,366	Employee loans sold by the Parent Company to EWRB (Note 9)
			Amount collected by EWRB from borrowers on behalf of the Parent Company that remained unremitted and other related expenses
Accounts receivable	–	385,132	shouldered by the Parent Company on behalf of the Subsidiaries
Accounts receivable	–	160,323	Receivables from subsidiaries which represent expenses shouldered by Parent Company
Deposit liabilities	–	876,105	Earns interest at the respective bank deposit rates
Deposits	174,660,720	–	
Withdrawals	174,332,049	–	
Accounts payable	–	96,210	Cash reloading transactions between EWRB and the Parent Company
Interest expense	726	–	– Interest expense on deposits of EWRB and EWIB
Interest income		–	– Interest income on loans receivable
			Service fees paid to EWRB for account servicing equivalent to 0.37% of loan amounts collected by EWRB on behalf of the Parent Company for the receivables purchased (Note 9) and for collection of credit card payments
Service fee expense	181,698	–	Service fees paid by EWRB for account servicing equivalent to 0.37% of loan amounts collected by the Parent Company on behalf of EWRB for the receivables sold (Note 9)
			– of loan amounts collected by the Parent Company on behalf of EWRB for the receivables sold (Note 9)
Service fee income	1,145	–	– Commission expense paid by the Parent Company to QMIS
Commission expense	–	–	– Rent of office space leased to subsidiaries
Rent income	47,483	–	

2023			
Category	Amount/ Volume	Outstanding Balance	Terms and Conditions/Nature
Subsidiaries:			
Receivables purchased	–	6,279,326	Receivables purchased by the Parent Company from EWRB (Note 9)
Acquisitions	44,246,601	–	
Collections	37,967,275	–	
Receivable sold	–	284,054	Employee loans sold by the Parent Company to EWRB (Note 9)
			Amount collected by EWRB from borrowers on behalf of the Parent Company that remained unremitted and other related expenses
Accounts receivable	–	718,412	shouldered by the Parent Company on behalf of the Subsidiaries
Accounts receivable	–	150,679	Receivables from subsidiaries which represent expenses shouldered by Parent Company
Deposit liabilities	–	547,434	Earns interest at the respective bank deposit rates
Deposits	131,428,220	–	
Withdrawals	131,322,036	–	
			Cash reloading transactions between EWRB and the Parent Company
Accounts payable	–	77,591	– Interest expense on deposits of EWRB and EWIB
Interest expense	726	–	– Interest income on loans receivable
Interest income	115	–	Service fees paid to EWRB for account servicing equivalent to 0.37% of loan amounts collected by EWRB on behalf of the Parent Company for the receivables purchased (Note 9) and for collection of credit card payments
			Service fees paid by EWRB for account servicing equivalent to 0.37% of loan amounts collected by the Parent Company on behalf of EWRB for the receivables sold (Note 9)
Service fee expense	150,530	–	– Commission expense paid by the Parent Company to QMIS
			– Rent of office space leased to subsidiaries
Service fee income	1,031	–	
Commission expense	–	–	
Rent income	42,212	–	

Transactions with Retirement Plans

Under PFRS Accounting Standards, certain post-employment benefit plans are considered as related party transactions. The Parent Company’s retirement plan is in the form of a trust administered by the Parent Company’s Trust Division under the supervision of the Retirement Committee.

The values of the assets of the fund are as follows:

	2024	2023
Cash and cash equivalents	₱516,487	₱450,032
Equity instruments	877,537	731,196
Debt instruments	86,367	101,471
Others	1,926	1,462
	₱1,482,317	₱1,284,161

The following are the amounts recognized by the retirement plan arising from its transactions with the Parent Company for the years ended December 31, 2024, 2023 and 2022.

	2024	2023	2022
Trust fees	₱4,673	₱3,524	₱3,490
Interest income on deposit liabilities	17,371	2,746	1,213
Interest income on debt securities	4,611	6,162	6,825
Gain (loss) on investments in equity shares	69,675	87,315	(104,368)

Remunerations of Directors and other Key Management Personnel

Total remunerations of key management personnel are as follows:

	Consolidated			Parent Company		
	2024	2023	2022	2024	2023	₱2022
Short-term employee benefits	₱429,528	₱334,404	₱280,924	₱401,358	₱303,943	221,361
Post-employment benefits	9,251	16,321	59,120	9,251	16,321	59,120
	₱ 438,779	₱350,725	₱340,044	₱410,609	₱320,264	₱280,481

Remunerations given to directors which were approved by the Rewards and Talent Management Committee amounted to ₱23.34 million in 2024, ₱25.32 million in 2023, ₱21.94 million in 2022 for the Group and the Parent Company.

ANNEX:
CAR DISCLOSURE

CONSO 2024							
	0%	20%	50%	75%	100%	150%	TOTAL
Cash on Hand	9,340.95						9,340.95
Checks and Other Cash Items		17.98					17.98
Due from Bangko Sentral ng Pilipinas	27,365.08						27,365.08
Due from Other Central Banks and Banks		79.84	3,384.51		1,285.11		4,749.46
Debt Securities Designated at Fair Value through Profit or Loss							-
1. Non Defaulted Exposures							-
Sovereign							-
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates							-
2. Defaulted Exposures							-
Other Financial Assets Mandatorily Measured at FVPL							10.31
Debt Securities at MMFVPL							-
Sovereign							-
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates							-
Equity Securities at MMFVPL					10.31		10.31
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI)							28,826.36
1. Debt Securities at FVOCI							28,811.29
Sovereign	4,256.97		16,951.69				21,208.66
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks					545.14		545.14
Corporates		901.94	263.60		5,891.96		7,057.50
2. Equity Securities at FVOCI					15.07		15.07
Debt Securities at Amortized Cost							84,642.69
1. Non Defaulted Exposures							84,642.69
Sovereign	24,145.26		57,045.99				81,191.25
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates					1,799.89	1,651.55	3,451.44
2. Defaulted Exposures							-
Loans and Receivables							312,977.26
1. Interbank Loans Receivable		763.55					763.55
2. Loans and Receivables -Others							312,213.70
2.1 Non defaulted exposures							302,441.75
Sovereign							-
LGU and Public Sector Entities					309.38		309.38
Government Corporation					157.35		157.35
Corporates					45,054.67		45,054.67
Microfinance/Small and Medium Enterprises				5,168.53			5,168.53
Loans to individual for housing purposes			9,652.29				9,652.29
Loans to Individuals					242,099.53		242,099.53
2.1 Defaulted exposures							9,771.95
Housing Loans					789.71		789.71
Other than housing loans						8,982.24	8,982.24
Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse, and Securities							-
Lending and Borrowing Transactions							-
Sovereign							-
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates							-
Sales Contract Receivable							86.68
1. Non Defaulted Exposures					82.10		82.10
2. Defaulted Exposures						4.58	4.58
Real and Other Properties Acquired						2,675.13	2,675.13
Total Exposures Excluding Other Assets							470,691.91
Other Assets					18,730.54		18,730.54
Total Exposures Including Other Assets	65,108.26	1,763.31	87,298.09	5,168.53	316,770.75	13,313.50	489,422.45
Total Risk weighted On-Balance Sheet Assets not covered by CRM	-	352.66	43,649.04	3,876.40	316,770.75	19,970.25	384,619.11
Total Risk weighted On-BaLance Sheet Assets covered by CRM							-
Total Risk weighted On-BaLance Sheet Assets	-	352.66	43,649.04	3,876.40	316,770.75	19,970.25	384,619.11

ANNEX:
CAR DISCLOSURE

CONSO 2023							
	0%	20%	50%	75%	100%	150%	TOTAL
Cash on Hand	9,324.19						9,324.19
Checks and Other Cash Items		45.95					45.95
Due from Bangko Sentral ng Pilipinas	16,174.79						16,174.79
Due from Other Central Banks and Banks		6.27	2,321.77		141.25		2,469.29
Debt Securities Designated at Fair Value through Profit or Loss							-
1. Non Defaulted Exposures							-
Sovereign							-
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates							-
2. Defaulted Exposures							-
Other Financial Assets Mandatorily Measured at FVPL							10.38
Debt Securities at MMFVPL							-
Sovereign							-
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates							-
Equity Securities at MMFVPL					10.38		10.38
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI)							18,420.57
1. Debt Securities at FVOCI							18,405.50
Sovereign	1,940.65		9,620.61				11,561.26
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks					498.49		498.49
Corporates		824.40			5,521.35		6,345.75
2. Equity Securities at FVOCI					15.07		15.07
Debt Securities at Amortized Cost							77,714.36
1. Non Defaulted Exposures							77,714.32
Sovereign	23,565.19		48,974.20				72,539.39
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates		1,875.71			3,299.22		5,174.93
2. Defaulted Exposures						0.04	0.04
Loans and Receivables		465.11					278,169.16
1. Interbank Loans Receivable							465.11
2. Loans and Receivables -Others							277,704.05
2.1 Non defaulted exposures							267,221.59
Sovereign							-
LGU and Public Sector Entities					380.45		380.45
Government Corporation					220.15		220.15
Corporates					40,236.91		40,236.91
Microfinance/Small and Medium Enterprises				9,192.17			9,192.17
Loans to individual for housing purposes			13,139.46				13,139.46
Loans to Individuals					204,052.46		204,052.46
2.1 Defaulted exposures							10,482.46
Housing Loans					941.29		941.29
Other than housing loans						9,541.17	9,541.17
Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse, and Securities Lending and Borrowing Transactions							15,983.11
Sovereign	15,983.11						15,983.11
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates							-
Sales Contract Receivable							113.41
1. Non Defaulted Exposures					102.11		102.11
2. Defaulted Exposures						11.31	11.31
Real and Other Properties Acquired						2,256.18	2,256.18
Total Exposures Excluding Other Assets							420,681.39
Other Assets					18,373.63		18,373.63
Total Exposures Including Other Assets	66,987.93	3,217.43	74,056.04	9,192.17	273,792.75	11,808.70	439,055.02
Total Risk weighted On-Balance Sheet Assets not covered by CRM	-	643.49	37,028.02	6,894.13	273,792.75	17,713.05	336,071.44
Total Risk weighted On-BaLance Sheet Assets covered by CRM							-
Total Risk weighted On-BaLance Sheet Assets	-	643.49	37,028.02	6,894.13	273,792.75	17,713.05	336,071.44

ANNEX:
CAR DISCLOSURE

SOLO 2024							
	0%	20%	50%	75%	100%	150%	TOTAL
Cash on Hand	9,232.98						9,232.98
Checks and Other Cash Items		17.98					17.98
Due from Bangko Sentral ng Pilipinas	26,920.93						26,920.93
Due from Other Central Banks and Banks		79.84	3,384.51		12.35		3,476.70
Debt Securities Designated at Fair Value through Profit or Loss							-
1. Non Defaulted Exposures							-
Sovereign							-
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates							-
2. Defaulted Exposures							-
Other Financial Assets Mandatorily Measured at FVPL							10.31
Debt Securities at MMFVPL							-
Sovereign							-
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates							-
Equity Securities at MMFVPL					10.31		10.31
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI)							28,826.42
1. Debt Securities at FVOCI							28,811.35
Sovereign	4,257.04		16,951.69				21,208.72
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks					545.14	-	545.14
Corporates		901.94	263.60		5,891.96		7,057.50
2. Equity Securities at FVOCI					15.07		15.07
Debt Securities at Amortized Cost							82,515.78
1. Non Defaulted Exposures							82,515.78
Sovereign	22,018.35		57,045.99				79,064.34
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates					1,799.89	1,651.55	3,451.44
2. Defaulted Exposures							-
Loans and Receivables							284,432.38
1. Interbank Loans Receivable		763.55					763.55
2. Loans and Receivables -Others							283,668.82
2.1 Non defaulted exposures							275,617.79
Sovereign							-
LGU and Public Sector Entities					309.38		309.38
Government Corporation					157.35		157.35
Corporates					45,054.67		45,054.67
Microfinance/Small and Medium Enterprises				5,168.53			5,168.53
Loans to individual for housing purposes			9,652.29				9,652.29
Loans to Individuals					215,275.56		215,275.56
2.1 Defaulted exposures							8,051.03
Housing Loans					789.71		789.71
Other than housing loans						7,261.33	7,261.33
Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse, and Securities Lending and Borrowing Transactions							-
Sovereign							-
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates							-
Sales Contract Receivable							86.68
1. Non Defaulted Exposures					82.10		82.10
2. Defaulted Exposures						4.58	4.58
Real and Other Properties Acquired						2,674.43	2,674.43
Total Exposures Excluding Other Assets							438,194.61
Other Assets					14,722.29		14,722.29
Total Exposures Including Other Assets	62,429.30	1,763.31	87,298.09	5,168.53	284,665.79	11,591.88	452,916.90
Total Risk weighted On-Balance Sheet Assets not covered by CRM	-	352.66	43,649.04	3,876.40	284,665.79	17,387.82	349,931.71
Total Risk weighted On-BaLance Sheet Assets covered by CRM							-
Total Risk weighted On-BaLance Sheet Assets	-	352.66	43,649.04	3,876.40	284,665.79	17,387.82	349,931.71

ANNEX:
CAR DISCLOSURE

SOLO 2023							
	0%	20%	50%	75%	100%	150%	TOTAL
Cash on Hand	9,238.82						9,238.82
Checks and Other Cash Items		45.93					45.93
Due from Bangko Sentral ng Pilipinas	15,748.25						15,748.25
Due from Other Central Banks and Banks		6.27	2,321.77		10.30		2,338.34
Debt Securities Designated at Fair Value through Profit or Loss							
1. Non Defaulted Exposures							
Sovereign							
Multilateral Agencies							
LGU and Public Sector Entities							
Government Corporation							
Banks							
Corporates							
2. Defaulted Exposures							
Other Financial Assets Mandatorily Measured at FVPL							10.38
Debt Securities at MMFVPL							-
Sovereign							-
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates							-
Equity Securities at MMFVPL					10.38		10.38
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI)							18,420.57
1. Debt Securities at FVOCI							18,405.50
Sovereign	1,940.65		9,620.61				11,561.26
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks					498.49	-	498.49
Corporates		824.40			5,521.35		6,345.75
2. Equity Securities at FVOCI					15.07		15.07
Debt Securities at Amortized Cost							76,083.12
1. Non Defaulted Exposures							76,083.08
Sovereign	21,933.95		48,974.20				70,908.15
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates		1,875.71			3,299.22		5,174.93
2. Defaulted Exposures						0.04	0.04
Loans and Receivables							254,390.78
1. Interbank Loans Receivable		465.11					465.11
2. Loans and Receivables -Others							253,925.67
2.1 Non defaulted exposures							245,190.05
Sovereign							-
LGU and Public Sector Entities					380.45		380.45
Government Corporation					220.15		220.15
Corporates					40,236.91		40,236.91
Microfinance/Small and Medium Enterprises				9,192.17			9,192.17
Loans to individual for housing purposes			13,139.46				13,139.46
Loans to Individuals					182,020.91		182,020.91
2.1 Defaulted exposures							8,735.62
Housing Loans					941.29		941.29
Other than housing loans						7,794.34	7,794.34
Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse, and Securities							15,983.11
Lending and Borrowing Transactions							
Sovereign	15,983.11						15,983.11
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates							-
Sales Contract Receivable							113.41
1. Non Defaulted Exposures					102.11		102.11
2. Defaulted Exposures						11.31	11.31
Real and Other Properties Acquired						2,255.49	2,255.49
Total Exposures Excluding Other Assets							394,628.20
Other Assets					13,445.39		13,445.39
Total Exposures Including Other Assets	64,844.79	3,217.41	74,056.04	9,192.17	246,702.01	10,061.17	408,073.58
Total Risk weighted On-Balance Sheet Assets not covered by CRM	-	643.48	37,028.02	6,894.13	246,702.01	15,091.76	306,359.39
Total Risk weighted On-BaLance Sheet Assets covered by CRM							-
Total Risk weighted On-BaLance Sheet Assets	-	643.48	37,028.02	6,894.13	246,702.01	15,091.76	306,359.39

ANNEX:

CAPITAL ADEQUACY

	For the years ended December 31	
	2023	
	SOLO	CONSO
Tier 1 capital		
Paid up common stock	22,499.75	22,499.75
Additional paid-in capital	5,065.06	5,065.06
Retained earnings	34,064.00	34,063.94
Undivided profits	6,029.96	6,029.96
Other Comprehensive Income:		
NUGL on AFS Securities	(1,058.95)	(1,058.95)
Actual gains/losses	(436.65)	(436.65)
Cumulative foreign currency translation	(173.13)	(173.13)
	65,990.0	65,990.0
Deduction from Tier 1 capital		
Total outstanding unsecured credit accommodation to a DOSRI	4.82	4.82
Investments in equity securities	7,864.38	1,290.49
Defined benefit asset	-	-
Deferred income tax	3,786.54	4,145.42
Goodwill and other intangible assets	6,893.99	6,943.47
CET1 capital	47,440.3	53,605.8
Total Tier 1 capital	47,440.3	53,605.8
Tier 2 capital		
General loan loss provision	3,097.84	3,296.49
Unsecured subordinated debt / Instruments eligible as Tier 2 capital	-	-
Total Tier 2 capital	3,097.8	3,296.5
Total qualifying capital	50,538.1	56,902.3
Capital ratios:		
CET1 capital adequacy ratio	12.65%	13.04%
Tier 1 capital adequacy ratio	12.65%	13.04%
Capital conservation buffer	6.65%	7.04%
Total capital adequacy ratio	13.48%	13.84%
Risk-weighted Assets		
On balance sheet accounts		
20%	643.48	643.49
50%	37,028.02	37,028.02
75%	6,894.13	6,894.13
100%	246,702.01	273,792.75
150%	15,091.76	17,713.05
Off balance sheet exposures		
20%	-	-
50%	-	-
100%	2,074.88	2,074.88
Counter party risk weighted assets in banking books	1,349.43	1,349.43
Counter party risk weighted assets in trading books	-	-
Deduction: General loan loss provision [in excess of the amount permitted to be included in Tier 2]	14.31	-
Total credit risk-weighted assets	309,769	339,496
Total market risk-weighted assets	9,838.75	9,838.75
Total operational risk-weighted assets	55,336.92	61,760.57
Total risk-weighted assets	374,945	411,095

	For the years ended December 31	
	2024	
	SOLO	CONSO
Tier 1 capital		
Paid up common stock	22,499.75	22,499.75
Additional paid-in capital	5,065.06	5,065.06
Retained earnings	38,878.82	38,878.75
Undivided profits	7,484.26	7,484.26
Other Comprehensive Income:		
NUGL on AFS Securities	(1,470.71)	(1,470.71)
Actual gains/losses	(513.06)	(513.06)
Cumulative foreign currency translation	(242.99)	(242.99)
	71,701.1	71,701.1
Deduction from Tier 1 capital		
Total outstanding unsecured credit accommodation to a DOSRI	13.40	13.40
Investments in equity securities	7,654.50	1,324.38
Defined benefit asset	-	-
Deferred income tax	4,083.97	4,476.58
Goodwill and other intangible assets	7,036.56	7,081.71
CET1 capital	52,912.7	58,805.0
Total Tier 1 capital	52,912.7	58,805.0
Tier 2 capital		
General loan loss provision	3,469.66	3,625.33
Unsecured subordinated debt / Instruments eligible as Tier 2 capital	-	-
Total Tier 2 capital	3,469.7	3,625.3
Total qualifying capital	56,382.4	62,430.3
Capital ratios:		
CET1 capital adequacy ratio	12.52%	12.66%
Tier 1 capital adequacy ratio	12.52%	12.66%
Capital conservation buffer	6.52%	6.66%
Total capital adequacy ratio	13.34%	13.44%
Risk-weighted Assets		
On balance sheet accounts		
20%	352.66	352.66
50%	43,649.04	43,649.04
75%	3,876.40	3,876.40
100%	284,665.79	316,770.75
150%	17,387.82	19,970.25
Off balance sheet exposures		
20%	-	-
50%	-	-
100%	2,760.54	2,760.54
Counter party risk weighted assets in banking books	2,734.17	2,734.17
Counter party risk weighted assets in trading books	-	-
Deduction: General loan loss provision [in excess of the amount permitted to be included in Tier 2]	-	-
Total credit risk-weighted assets	355,426	390,114
Total market risk-weighted assets	10,618.86	10,618.86
Total operational risk-weighted assets	56,517.37	63,640.87
Total risk-weighted assets	422,563	464,374

STATEMENT OF MANAGEMENT'S RESPONSIBILITY FOR FINANCIAL STATEMENTS

The management of **East West Banking Corporation and Subsidiaries** (the Group) is responsible for the preparation and fair presentation of the consolidated financial statements including the schedules attached therein, for the years ended **December 31, 2024 and 2023**, in accordance with the prescribed financial reporting framework indicated therein, and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is responsible for assessing the Group's ability to continue as a going concern, disclosing, as applicable matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.


The Board of Directors is responsible for overseeing the Group's financial reporting process.

The Board of Directors reviews and approves the consolidated financial statements including the schedules attached therein, and submits the same to the stockholders.

SyCip, Gorres, Velayo & Co., the independent auditors appointed by the stockholders, have audited the consolidated financial statements of the Group in accordance with Philippine Standards on Auditing, and in its report to the stockholders, has expressed their opinion on the fairness of presentation upon completion of such audit.


JONATHAN T. GOTIANUN
Chairman

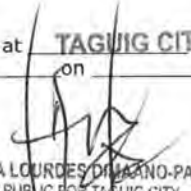

JERRY G. NGO
Chief Executive Officer


DANIEL L. ANG TAN CHAI
Chief Finance Officer

Signed this March 25 2025

SUBSCRIBED AND SWORN to before me on this MAR 26 2025 at TAGUIG CITY City, affiant exhibited to me his/her ID _____ issued at _____ on _____

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SERIES NO.: 1025


ATTY. MA. ANNA LOURDES D. MARIANO-PAMILO
NOTARY PUBLIC FOR TAGUIG CITY
Appointment No. 91 (2021-2026) until December 31, 2026
MCLE Compliance No. VII-0023162 valid until April 14, 2025
Office Address: 6th Floor, The Beacon, 5th Ave., corner
23rd Street, Bonifacio Global City, Taguig, MM
Roll No. 38260 / IBP Lifetime No. 730556
PTR No. 10465200, January 2, 2025, Makati City

Audited Financial Statements

INDEPENDENT AUDITOR'S REPORT

The Stockholders and the Board of Directors
East West Banking Corporation
East West Corporate Center
The Beaufort, 5th Avenue corner 23rd Street
Fort Bonifacio Global City
Taguig City

Report on the Audit of the Consolidated and Parent Company Financial Statements

Opinion

We have audited the consolidated financial statements of East West Banking Corporation (the Parent Company) and its subsidiaries (the Group) and the parent company financial statements of the Parent Company, which comprise the consolidated and parent company statements of financial position as at December 31, 2024 and 2023 and the consolidated and parent company statements of income, consolidated and parent company statements of comprehensive income, consolidated and parent company statements of changes in equity and consolidated and parent company statements of cash flows for each of the three years in the period ended December 31, 2024, and notes to the consolidated and parent company financial statements, including material accounting policy information.

In our opinion, the accompanying consolidated and parent company financial statements present fairly, in all material respects, the financial position of the Group and the Parent Company as at December 31, 2024 and 2023, and their financial performance and their cash flows for each of the three years in the period ended December 31, 2024, in accordance with Philippine Financial Reporting Standards (PFRS) Accounting Standards.

Basis for Opinion

We conducted our audits in accordance with Philippine Standards on Auditing (PSAs). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Group and the Parent Company in accordance with the Code of Ethics for Professional Accountants in the Philippines (Code of Ethics) together with the ethical requirements that are relevant to our audit of the financial statements in the Philippines, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated and parent company financial statements of the current period. These matters were addressed in the context of our audit of the consolidated and parent company financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter below, our description of how our audit addressed the matter is provided in that context.

We have fulfilled the responsibilities described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report, including in relation to these matters. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatement of the financial statements. The results of our audit procedures, including the procedures performed to address the matters below, provide the basis for our audit opinion on the accompanying financial statements.

Applicable to the Audit of the Consolidated and Parent Company Financial Statements

Adequacy of allowance for credit losses on loans and receivables

The Group's and Parent Company's application of the expected credit loss (ECL) model in calculating the allowance for credit losses on loans and receivables is significant to our audit as it involves the exercise of significant management judgment. Key areas of judgment include: segmenting the Group's and the Parent Company's credit risk exposures; determining the method to estimate ECL; defining default; identifying exposures with significant deterioration in credit quality; determining assumptions to be used in the ECL model such as the counterparty credit risk rating, the expected life of the financial asset, expected recoveries from defaulted accounts, impact of any financial support and credit enhancements extended by any party; and incorporating forward-looking information in calculating ECL.

Allowance for credit losses on loans and receivables of the Group and the Parent Company as of December 31, 2024 amounted to ₱11.48 billion and ₱10.85 billion, respectively. Provision for credit losses on loans and receivables of the Group and the Parent Company in 2024 amounted to ₱9.72 billion and ₱9.36 billion, respectively.

The disclosures related to the allowance for credit losses on loans and receivables are included in Note 15 to the financial statements.

Audit response

We obtained an understanding of the board-approved methodologies and models used for the Group's and the Parent Company's different credit exposures and assessed whether these considered the requirements of PFRS 9, *Financial Instruments*, to reflect an unbiased and probability-weighted outcome, the time value of money and the best available forward-looking information.

We (a) assessed the Group's and the Parent Company's segmentation of its credit risk exposures based on homogeneity of credit risk characteristics; (b) tested the definition of default and significant increase in credit risk criteria against historical analysis of accounts and credit risk management policies and practices in place; (c) tested the Group's and the Parent Company's application of internal credit risk rating system by reviewing the ratings of sample credit exposures; (d) assessed whether expected life is different from the contractual life by testing the maturity dates reflected in the Group's and the Parent Company's records and considering management's assumptions regarding future collections, advances, extensions, renewals and modifications; (e) tested loss given default by inspecting historical recoveries including the timing, related direct costs, write-offs and collateral valuations, and the effects of any financial support and credit enhancements provided by any party; (f) tested exposure at default considering outstanding commitments and repayment scheme; (g) checked the reasonableness the forward-looking information used for overlay through statistical test and corroboration using publicly available information and our understanding of the Group's and the Parent Company's lending portfolios and broader industry knowledge; and (h) tested the effective interest rate used in discounting the expected loss.

INDEPENDENT AUDITOR'S REPORT

Further, we compared the data used in the ECL models from source system reports to the data warehouse and from the data warehouse to the loss allowance analysis/models and financial reporting systems. To the extent that the loss allowance analysis is based on credit exposures that have been disaggregated into subsets of debt financial assets with similar risk characteristics, we traced or re-performed the disaggregation from source systems to the loss allowance analysis.

We recalculated impairment provisions on a sample basis. We involved our internal specialists in the performance of the above procedures. We reviewed the completeness of the disclosures made in the financial statements.

Other Information

Management is responsible for the other information. The other information comprises the information included in the SEC Form 17-A, SEC Form 20-IS (Definitive Information Statement) and Annual Report for the year ended December 31, 2024, but does not include the financial statements and our auditor's report thereon. The SEC Form 17-A, SEC Form 20-IS (Definitive Information Statement) and Annual Report for the year ended December 31, 2024 are expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we will not express any form of assurance conclusion thereon.

In connection with our audits of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audits, or otherwise appears to be materially misstated.

Responsibilities of Management and Those Charged with Governance for the Consolidated and the Parent Company Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with PFRS Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing Group's and the Parent Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group and the Parent Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's and the Parent Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Consolidated and the Parent Company Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated and parent company financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with PSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated and parent company financial statements.

As part of an audit in accordance with PSAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated and parent company financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's and the Parent Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and the Parent Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated and parent company financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and the Parent Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated and parent company financial statements, including the disclosures, and whether the consolidated and parent company financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group as a basis for forming an opinion on the consolidated financial statements. We are responsible for the direction, supervision and review of the audit work performed for purposes of the group audit. We remain solely responsible for our audit opinion.

INDEPENDENT AUDITOR'S REPORT

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated and parent company financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Reports on the Supplementary Information Required Under Section 174 of the Manual of Regulations for Banks (MORB) and Revenue Regulations No. 15-2010

Our audits were conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplementary information required under Section 174 of the Manual of Regulations for Banks (MORB) in Note 34 and Revenue Regulations No. 15-2010 in Note 35 to the financial statements is presented for purposes of filing with the BSP and Bureau of Internal Revenue, respectively, and is not a required part of the basic financial statements. Such information is the responsibility of the management of East West Banking Corporation. The information has been subjected to the auditing procedures applied in our audit of the basic financial statements. In our opinion, the information is fairly stated, in all material respects, in relation to the basic financial statements taken as a whole.

The engagement partner on the audit resulting in this independent auditor's report is Juan Carlo B. Maminta.

SYCIP GORRES VELAYO & CO.

Juan Carlo Maminta
Juan Carlo B. Maminta
Partner

CPA Certificate No. 115260

Tax Identification No. 210-320-399

BOA/PRC Reg. No. 0001, April 16, 2024, valid until August 23, 2026

BIR Accreditation No. 08-001998-132-2023, September 12, 2023, valid until September 11, 2026

PTR No. 10465333, January 2, 2025, Makati City

March 17, 2025

STATEMENTS OF FINANCIAL POSITION

(Amounts are presented in thousands of Philippine Peso)

	Consolidated		Parent Company	
	As of December 31			
	2024	2023	2024	2023
ASSETS				
Cash and Other Cash Items	₱9,358,931	P9,370,138	₱9,250,966	P9,284,751
Due from Bangko Sentral ng Pilipinas (Notes 7 and 16)	27,361,439	16,171,987	26,917,286	15,745,451
Due from Other Banks (Note 7)	4,749,339	2,469,290	3,476,633	2,338,337
Interbank Loans Receivables and Securities Purchased Under Resale Agreements (Note 7)	763,554	16,441,418	763,554	16,441,418
Financial Assets at Fair Value Through Profit or Loss (FVPL) (Notes 8 and 17)	9,174,276	4,112,322	9,174,276	4,112,322
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) (Notes 8 and 17)	29,004,906	18,483,960	29,004,906	18,483,960
Investment Securities at Amortized Cost (Notes 8 and 17)	81,922,750	75,401,019	79,840,016	73,802,254
Loans and Receivables (Notes 9, 15 and 26)	336,410,619	296,615,470	304,409,831	268,428,909
Investment in Subsidiaries (Note 10)	—	—	6,524,615	6,851,951
Investment in a Joint Venture (Note 10)	1,125,395	993,166	1,125,395	993,166
Property, Equipment and Right-of-Use Assets (Note 11)	7,400,080	7,164,358	7,002,726	6,818,018
Investment Properties (Notes 12 and 15)	1,161,268	975,600	1,160,571	974,903
Deferred Tax Assets (Note 23)	4,085,435	4,098,880	3,698,081	3,735,365
Goodwill and Other Intangible Assets (Note 13)	7,083,804	6,943,484	7,036,561	6,893,992
Other Assets (Notes 14 and 15)	5,136,052	4,964,230	4,955,410	4,828,737
TOTAL ASSETS	₱524,737,848	P464,205,322	₱494,340,827	P439,733,534
LIABILITIES AND EQUITY				
LIABILITIES				
Deposit Liabilities (Notes 16 and 26)				
Demand	148,025,795	139,767,483	149,152,504	140,651,219
Savings	164,197,890	152,641,165	135,562,716	129,773,260
Time	74,175,348	64,126,014	74,175,348	64,126,014
	386,399,033	356,534,662	358,890,568	334,550,493
Bills and Acceptances Payable and Securities Sold Under Repurchase Agreements (Note 17)	40,117,180	15,403,706	40,117,180	15,403,706
Accrued Taxes, Interest and Other Expenses (Note 18)	4,963,908	4,637,744	4,289,893	4,016,984
Cashier’s Checks and Demand Draft Payable	744,511	984,224	744,511	984,224
Income Tax Payable	200,466	297,166	11,276	220,189
Lease Liability (Note 25)	6,076,170	6,073,341	5,831,841	5,845,165
Other Liabilities (Note 19)	13,169,553	13,099,317	11,388,531	11,537,611
TOTAL LIABILITIES	451,670,821	397,030,160	421,273,800	372,558,372
EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT COMPANY				
Common Stock (Note 21)	22,499,754	22,499,754	22,499,754	22,499,754
Additional Paid-in Capital (Note 21)	5,065,059	5,065,059	5,065,059	5,065,059
Surplus Reserves (Note 27)	985,131	971,414	985,131	971,414
Surplus (Note 27)	46,825,873	40,447,010	46,825,873	40,447,010
Unrealized Loss on Financial Assets at FVOCI (Note 8)	(1,552,738)	(1,155,498)	(1,552,738)	(1,155,498)
Remeasurement Losses on Retirement Plans (Note 24)	(513,063)	(479,447)	(513,063)	(479,447)
Cumulative Translation Adjustment	(242,989)	(173,130)	(242,989)	(173,130)
TOTAL EQUITY	73,067,027	67,175,162	73,067,027	67,175,162
TOTAL LIABILITIES AND EQUITY	₱524,737,848	P464,205,322	₱494,340,827	P439,733,534

See accompanying Notes to Financial Statements.

STATEMENTS OF INCOME

(Amounts are presented in thousands of Philippine Peso)

	Consolidated			Parent Company		
	Years Ended December 31					
	2024	2023	2022	2024	2023	2022
INTEREST INCOME						
Loans and receivables (Notes 9 and 26)	₱36,626,734	₱29,840,680	₱22,410,380	₱31,573,141	₱25,899,327	₱18,662,563
Financial assets at fair value through other comprehensive income and investment securities at amortized cost (Note 8)	4,937,096	4,109,779	3,018,589	4,861,977	4,058,731	2,966,337
Financial assets at fair value through profit or loss (Note 8)	526,901	220,277	163,904	526,901	220,277	163,904
Due from BSP and other banks and interbank loans receivables and securities purchased under resale agreement (Note 7)	237,175	390,453	527,239	236,849	390,361	528,097
	42,327,906	34,561,189	26,120,112	37,198,868	30,568,696	22,320,901
INTEREST EXPENSE						
Deposit liabilities (Note 16)	7,037,240	5,230,691	2,261,514	5,675,559	4,253,515	1,928,060
Bills and acceptances payable and SSURA, bonds payable, subordinated debt and other borrowings (Notes 17)	1,423,935	768,279	293,185	1,423,476	768,279	248,474
Lease liability (Note 25)	380,600	337,695	240,354	363,423	321,123	220,357
	8,841,775	6,336,665	2,795,053	7,462,458	5,342,917	2,396,891
NET INTEREST INCOME	33,486,131	28,224,524	23,325,059	29,736,410	25,225,779	19,924,010
OTHER INCOME (LOSSES)						
Service charges, fees and commissions (Note 22)	5,850,127	4,769,438	3,780,805	5,009,631	4,039,789	3,141,503
Gain (loss) on asset foreclosure and dacion transactions (Notes 12 and 14)	1,191,284	614,532	(9,446)	1,191,284	614,532	(9,446)
Foreign exchange gain	746,220	655,790	571,168	746,220	655,790	571,169
Trading and securities gain (loss) (Note 8)	401,138	337,827	(395,638)	401,138	337,827	(395,638)
Trust income (Note 27)	137,166	126,733	121,233	137,166	126,733	121,233
Gain (loss) on sale of assets (Notes 9, 11,12 and 14)	(688,094)	183,080	105,349	(689,253)	182,813	111,073
Miscellaneous income (Note 22)	1,281,380	748,567	745,696	1,191,238	687,485	708,806
TOTAL OPERATING INCOME	42,405,352	35,660,491	28,244,226	37,723,834	31,870,748	24,172,710
OPERATING EXPENSES						
Compensation and fringe benefits (Notes 24 and 26)	8,532,705	7,348,809	5,960,407	7,811,700	6,755,174	5,455,848
Provision for impairment and credit losses (Notes 9, 12, 14 and 15)	9,579,702	7,688,252	4,950,614	9,211,517	7,091,798	4,718,914
Depreciation and amortization (Notes 11, 12 and 14)	2,092,310	1,639,948	1,985,179	1,935,861	1,504,728	1,857,453
Taxes and licenses	3,040,218	2,492,079	1,888,695	2,508,364	2,073,785	1,574,635
Rent (Note 25)	418,459	368,424	258,413	411,476	361,688	256,425
Amortization of intangible assets (Note 13)	258,290	199,647	181,433	249,611	195,138	176,585
Miscellaneous (Note 22)	9,080,496	8,243,931	6,732,261	8,699,007	7,809,599	6,293,643
TOTAL OPERATING EXPENSES	33,002,180	27,981,090	21,957,002	30,827,536	25,791,910	20,333,503
INCOME BEFORE SHARE IN NET INCOME OF SUBSIDIARIES AND JOINT VENTURE	9,403,172	7,679,401	6,287,224	6,896,298	6,078,838	3,839,207
SHARE IN NET INCOME OF SUBSIDIARIES (Note 10)	—	—	—	1,827,390	1,112,238	1,819,713
SHARE IN NET INCOME (LOSS) OF A JOINT VENTURE (Note 10)	112,745	(152,335)	(228,619)	112,745	(152,335)	(228,619)
INCOME BEFORE INCOME TAX	9,515,917	7,527,066	6,058,605	8,836,433	7,038,741	5,430,301
PROVISION FOR INCOME TAX (Note 23)	1,908,351	1,443,770	1,433,280	1,228,867	955,445	804,976
NET INCOME	₱7,607,566	₱6,083,296	₱4,625,325	₱7,607,566	₱6,083,296	₱4,625,325
Basic and Diluted Earnings Per Share Attributable to Equity Holders of the Parent Company (Note 29)						
	₱3.38	₱2.70	₱2.06	₱3.38	₱2.70	₱2.06

See accompanying Notes to Financial Statements.

STATEMENTS OF COMPREHENSIVE INCOME

(Amounts are presented in thousands of Philippine Peso)

	Consolidated			Parent Company		
	Years Ended December 31					
	2024	2023	2022	2024	2023	2022
NET INCOME FOR THE YEAR	₱7,607,566	₱6,083,296	₱4,625,325	₱7,607,566	₱6,083,296	₱4,625,325
OTHER COMPREHENSIVE INCOME (LOSS) FOR THE YEAR, NET OF TAX						
Items that will not be reclassified to profit or loss in subsequent periods:						
Change in remeasurement losses of retirement liability (Note 24)	(33,616)	(41,780)	(226,171)	(28,890)	(27,805)	(232,518)
Share in changes in remeasurement loss of retirement liabilities of subsidiaries and joint venture (Notes 10 and 24)	—	—	—	(4,726)	(13,975)	6,347
Share in changes in net unrealized gain on equity securities at FVOCI of a joint venture (Note 10)	19,483	525	(30,092)	19,483	525	(30,092)
Items that may be reclassified to profit or loss in subsequent periods:						
Change in net unrealized gain (loss) on debt securities at FVOCI (Note 8)	(416,723)	983,521	(1,970,632)	(416,723)	983,521	(1,970,632)
Cumulative translation adjustment	(69,859)	37,521	186,497	(69,859)	37,521	186,497
TOTAL OTHER COMPREHENSIVE INCOME (LOSS)	(500,715)	979,787	(2,040,398)	(500,715)	979,787	(2,040,398)
TOTAL COMPREHENSIVE INCOME, NET OF TAX	₱7,106,851	₱7,063,083	₱2,584,927	₱7,106,851	₱7,063,083	₱2,584,927

See accompanying Notes to Financial Statements.

STATEMENTS OF CHANGES IN EQUITY

(Amounts are presented in thousands of Philippine Peso)

Consolidated								
Year Ended December 31, 2024								
Equity Attributable to Equity Holders of the Parent Company								
	Common Stock (Note 21)	Additional Paid in Capital (Note 21)	Surplus Reserves (Note 27)	Surplus (Note 27)	Fair Value Reserves on Financial Assets at FVOCI (Note 8)	Remeasurement Losses on Retirement Plan (Note 24)	Cumulative Translation Adjustment	Total Equity
Balance at January 1, 2024	P22,499,754	P5,065,059	P971,414	P40,447,010	(P1,155,498)	(P479,447)	(P173,130)	P67,175,162
Net income	—	—	—	7,607,566	—	—	—	7,607,566
Other comprehensive income	—	—	—	—	(397,240)	(33,616)	(69,859)	(500,715)
Total comprehensive income	—	—	—	7,607,566	(397,240)	(33,616)	(69,859)	7,106,851
Transfer to surplus reserves (Note 27)	—	—	13,717	(13,717)	—	—	—	—
Dividends declaration (Note 21)	—	—	—	(1,214,986)	—	—	—	(1,214,986)
Balance at December 31, 2024	P22,499,754	P5,065,059	P985,131	P46,825,873	(P1,552,738)	(P513,063)	(P242,989)	P73,067,027
Balance at January 1, 2023	P22,499,754	P5,065,059	P958,741	P35,298,878	(P2,139,544)	(P437,667)	(P210,651)	P61,034,570
Net income	—	—	—	6,083,296	—	—	—	6,083,296
Other comprehensive income	—	—	—	—	984,046	(41,780)	37,521	979,787
Total comprehensive income	—	—	—	6,083,296	984,046	(41,780)	37,521	7,063,083
Transfer to surplus reserves (Note 27)	—	—	12,673	(12,673)	—	—	—	—
Dividends declaration (Note 21)	—	—	—	(922,491)	—	—	—	(922,491)
Balance at December 31, 2023	P22,499,754	P5,065,059	P971,414	P40,447,010	(P1,155,498)	(P479,447)	(P173,130)	P67,175,162
Balance as at January 1, 2022	P22,499,754	P5,065,059	P946,618	P31,585,667	(P1,388,211)	(P211,495)	(P397,148)	P59,349,634
Net income	—	—	—	4,625,325	—	—	—	4,625,325
Other comprehensive income	—	—	—	—	(2,000,723)	(226,172)	186,497	(2,040,398)
Total comprehensive income	—	—	—	4,625,325	(2,000,723)	(226,172)	186,497	2,584,927
Transfer to surplus reserves (Note 27)	—	—	12,123	(12,123)	—	—	—	—
Dividends declaration (Note 21)	—	—	—	(899,991)	—	—	—	(899,991)
Balance at December 31, 2022	P22,499,754	P5,065,059	P958,741	P35,298,878	(P2,139,544)	(P437,667)	(P210,651)	P61,034,570

See accompanying Notes to Financial Statements.

STATEMENTS OF CHANGES IN EQUITY

(Amounts are presented in thousands of Philippine Peso)

Parent Company							
Year Ended December 31, 2024							
	Common Stock (Note 21)	Additional Paid in Capital (Note 21)	Surplus Reserves (Note 27)	Fair Value Reserves on Financial Assets at FVOCI (Note 8)	Remeasurement Losses on Retirement Plan (Note 24)	Cumulative Translation Adjustment (P173,130)	Total Equity
Balance at January 1, 2024	P22,499,754	P5,065,059	P971,414	P40,447,010	(P1,155,498)	(P173,130)	P67,175,162
Net income	—	—	—	7,607,566	—	—	7,607,566
Other comprehensive income	—	—	—	—	(397,240)	(33,616)	(500,715)
Total comprehensive income	—	—	—	7,607,566	(397,240)	(33,616)	7,106,851
Transfer to surplus reserves (Note 27)	—	—	13,717	(13,717)	—	—	—
Dividends declaration (Note 21)	—	—	—	(1,214,986)	—	—	(1,214,986)
Balance at December 31, 2024	P22,499,754	P5,065,059	P985,131	P46,825,873	(P1,552,738)	(P513,063)	P73,067,027
Balance at January 1, 2023	P22,499,754	P5,065,059	P958,741	P35,298,878	(P2,139,544)	(P437,667)	P61,034,570
Net income	—	—	—	6,083,296	—	—	6,083,296
Other comprehensive income	—	—	—	—	984,046	(41,780)	979,787
Total comprehensive income	—	—	—	6,083,296	984,046	(41,780)	7,063,083
Transfer to surplus reserves (Note 27)	—	—	12,673	(12,673)	—	—	—
Dividends declaration (Note 21)	—	—	—	(922,491)	—	—	(922,491)
Balance at December 31, 2023	P22,499,754	P5,065,059	P971,414	P40,447,010	(P1,155,498)	(P173,130)	P67,175,162
Balance at January 1, 2022	P22,499,754	P5,065,059	P946,618	P31,585,667	(P1,388,211)	(P211,495)	P59,349,634
Net income	—	—	—	4,625,325	—	—	4,625,325
Other comprehensive income	—	—	—	—	(2,000,723)	(226,172)	(2,040,398)
Total comprehensive income	—	—	—	4,625,325	(2,000,723)	(226,172)	2,584,927
Transfer to surplus reserves (Note 27)	—	—	12,123	(12,123)	—	—	—
Dividends declaration (Note 21)	—	—	—	(899,991)	—	—	(899,991)
Balance at December 31, 2022	P22,499,754	P5,065,059	P958,741	P35,298,878	(P2,139,544)	(P437,667)	P61,034,570

See accompanying Notes to Financial Statements.

STATEMENTS OF CASH FLOWS

(Amounts are presented in thousands of Philippine Peso)

	Consolidated			Parent Company		
	Years Ended December 31					
	2024	2023	2022	2024	2023	2022
CASH FLOWS FROM OPERATING ACTIVITIES						
Income before income tax	₱9,515,917	₱7,527,066	₱6,058,605	₱8,836,433	₱7,038,741	₱5,430,301
Adjustments for:						
Provision for impairment and credit losses (Note 15)	9,579,702	7,688,252	4,950,614	9,211,517	7,091,798	4,718,914
Depreciation and amortization (Notes 11, 12 and 14)	2,092,310	1,639,948	1,985,179	1,935,859	1,504,728	1,857,453
Share in net loss of a joint venture (Note 10)	(112,745)	152,335	228,619	(112,745)	152,335	228,619
Amortization of intangible assets (Note 13)	258,290	199,647	181,433	249,611	195,138	176,585
Loss (gain) on asset foreclosure and dacion transactions (Note 31)	(1,191,284)	(614,532)	9,446	(1,191,284)	(614,532)	9,446
Loss (gain) on sale of assets (Notes 11, 12 and 14)	688,094	(183,080)	(105,349)	689,253	(182,813)	(111,073)
Amortization of bond issuance cost	—	—	10,753	—	—	10,753
Amortization of premium / (discount) on financial assets at fair value through other comprehensive income and investment securities at amortized cost	84,216	74,420	(5,435,965)	84,216	74,420	(5,475,086)
Unrealized foreign exchange gains on FVOCI and HTM investments	(402)	116,516	—	(402)	116,516	—
Accretion of lease liabilities (Note 25)	380,600	337,695	240,354	363,423	321,123	220,357
Share in net income of subsidiaries (Note 10)	—	—	—	(1,827,390)	(1,112,237)	(1,819,713)
Changes in operating assets and liabilities:						
Decrease (increase) in the amounts of:						
Loans and receivables	(54,721,260)	(49,549,958)	(54,170,528)	(50,539,023)	(40,419,592)	(59,053,325)
Financial assets at FVPL	(5,061,954)	(2,154,012)	2,098,541	(5,061,954)	(2,154,012)	2,098,541
Other assets	(109,632)	(464,560)	(1,049,293)	2,078,421	(552,983)	1,014,044
Increase (decrease) in the amounts of:						
Deposit liabilities	23,085,912	27,709,754	2,321,217	18,045,584	20,817,401	6,664,363
Cashier's checks and demand draft payable	(239,713)	(397,313)	650,835	(239,713)	(397,313)	650,835
Accrued taxes, interest and other expenses	326,164	1,158,764	503,715	272,909	1,005,101	388,843
Other liabilities	36,620	1,712,261	4,521,616	(177,970)	1,364,121	3,828,353
Net cash (used in) generated from operations	(15,389,165)	(5,046,797)	(37,000,208)	(17,383,255)	(5,752,060)	(39,161,790)
Income taxes paid	(1,986,485)	(1,544,926)	(1,227,531)	(1,390,423)	(1,007,954)	(600,067)
Net cash (used in) provided by operating activities	(17,375,650)	(6,591,723)	(38,227,739)	(18,773,678)	(6,760,014)	(39,761,857)
CASH FLOWS FROM INVESTING ACTIVITIES						
Proceeds from sale of:						
Investment properties and other repossessed assets (Notes 12 and 14)	4,853,163	2,743,162	6,375,723	4,853,164	2,743,163	6,375,723
Financial assets at FVOCI (Note 8)	10,713,611	4,442,304	235,817,583	10,713,611	4,442,304	235,817,584
Property and equipment (Note 11)	90,637	19,247	38,743	18,514	14,413	35,416
Proceeds from maturity of investment securities at amortized cost	2,070,293	—	111,672	2,070,293	—	111,672
Acquisitions of:						
Investment securities at amortized cost	(5,860,248)	(12,039,512)	(38,371,279)	(5,860,248)	(12,039,512)	(38,371,279)
Financial assets at FVOCI	(17,689,047)	(5,543,251)	(211,908,930)	(17,689,047)	(5,543,251)	(211,908,930)
Property and equipment (Note 11)	(840,822)	(436,239)	(440,645)	(759,930)	(392,389)	(386,943)
Capitalized software (Note 13)	(398,610)	(246,660)	(283,646)	(392,179)	(226,461)	(283,042)
Additional capital infusion in a joint venture (Note 10)	—	(216,000)	(575,000)	—	(216,000)	(575,000)
Net cash provided by (used in) investing activities	(7,061,023)	(11,276,949)	(9,235,779)	(7,045,822)	(11,217,733)	(9,184,799)
CASH FLOWS FROM FINANCING ACTIVITIES						
Proceeds from bills and acceptances payable	755,605,208	190,319,825	26,346,204	755,605,208	190,319,825	26,346,204
Payments of bills and acceptances payable	(730,891,734)	(181,677,575)	(19,682,898)	(730,891,734)	(181,677,575)	(19,682,898)
Settlement of bonds payable	—	(3,698,439)	—	—	(3,698,439)	—
Payment of lease liability (Note 25)	(1,281,382)	(1,066,269)	(1,093,643)	(1,080,504)	(948,236)	(980,866)
Payment of subordinated debt	—	—	(1,241,964)	—	—	—
Dividends paid (Note 21)	(1,214,986)	(922,491)	(899,991)	(1,214,986)	(922,491)	(899,991)
Net cash provided by (used in) financing activities	22,217,106	2,955,051	3,427,708	22,417,984	3,073,084	4,782,449
NET (DECREASE) IN CASH AND CASH EQUIVALENTS						
	(2,219,567)	(14,913,621)	(44,035,810)	(3,401,516)	(14,904,663)	(44,164,207)

(Forward)

STATEMENTS OF CASH FLOWS

(Amounts are presented in thousands of Philippine Peso)

	Consolidated			Parent Company		
	Years Ended December 31					
	2024	2023	2022	2024	2023	2022
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR						
Cash and other cash items	₱9,370,138	₱8,713,151	₱7,705,729	₱9,284,751	₱7,705,729	₱7,641,626
Due from Bangko Sentral ng Pilipinas	16,171,987	36,114,397	58,842,366	15,745,451	35,723,579	58,425,477
Due from other banks	2,469,290	4,529,635	19,335,182	2,338,337	4,345,763	19,292,742
Interbank loans receivables and securities purchased under resale agreement	16,441,418	10,009,266	17,518,984	16,441,418	10,009,266	17,518,984
	44,452,833	59,366,449	103,402,261	43,809,957	57,784,337	102,878,829
CASH AND CASH EQUIVALENTS AT END OF YEAR						
Cash and other cash items	9,358,931	9,370,138	8,713,151	9,250,966	9,284,751	8,636,012
Due from Bangko Sentral ng Pilipinas	27,361,439	16,171,987	36,114,397	26,917,286	15,745,451	35,723,579
Due from other banks	4,749,339	2,469,290	4,529,635	3,476,633	2,338,337	4,345,763
Interbank loans receivables and securities purchased under resale agreement	763,554	16,441,418	10,009,266	763,554	16,441,418	10,009,266
	₱42,233,263	₱44,452,833	₱59,366,449	₱40,408,439	₱43,809,957	₱58,714,620
NET OPERATIONAL CASH FLOWS FROM INTEREST AND DIVIDENDS						
Interest received	₱43,036,325	₱35,806,523	₱26,534,264	₱37,940,197	₱31,793,197	₱22,693,961
Interest paid	9,833,429	5,790,731	2,388,795	8,268,486	4,853,642	2,018,710
Dividend received	631	2,629	736	631	2,629	736

See accompanying Notes to Financial Statements.

SHAREHOLDERS' INFORMATION

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The 2024 Annual and Sustainability Report includes forward-looking statements relating to future events and expectations. These may reference EastWest, its management, or similar topics. Statements outlining the Bank's plans, objectives, or strategies are also considered forward-looking.

These statements inherently involve risks and uncertainties—both known and unknown—which may cause actual outcomes to differ materially from what is expressed or implied.

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