COVER SHEET

A S O 9 4 0 0 2 7 3 3

S.E.C. Registration Number

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

(Company's Full Name)

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

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

T A G U I G   C I T Y

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

ATTY. BENEDICTO M. VALERIO, JR

Contact Person

8575-3805

Company Telephone Number

Month Day

SEC Form 17-C

FORM TYPE

Month Day

S

Secondary License Type, if Available

M S R D

Dept. Requiring this Doc.

Amended Articles Number/Section

Total Amount of Borrowings

Total No. of Stockholders

Domestic Foreign

To be accomplished by SEC Personnel concerned

File Number

LCU

Document I.D.

Cashier

S T A M P S

Remarks = pls. Use blank ink for scanning purposes

SECURITIES AND EXCHANGE COMMISSION

SEC FORM 17-C

CURRENT REPORT UNDER SECTION 17
OF THE SECURITIES REGULATION CODE
AND SRC RULE 17.2(c) THEREUNDER

1. **April 23, 2026**
   Date of Report (Date of earliest event reported)

2. SEC Identification Number: **ASO94-002733** 3. BIR Tax Identification No. 003-921-057

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

5. **Metro Manila, Philippines** 6. (SEC Use Only)
   Province, country, or other jurisdiction of incorporation — Industry Classification Code:

7. **The Beaufort, 5th Avenue corner 23rd Street, Bonifacio Global City, Taguig 1634**
   Address of principal office — Postal Code

8. **(632) 8575-3888**
   Issuer's telephone number, including area code

9. **N/A**
   (Former name or **former address**, if changed since last report)

10. Securities registered pursuant to Sections 8 and 12 of the SRC or Sections 4 and 8 of the RSA

Title of Each Class	Number of Shares of Common Stock Outstanding and Amount of Debt Outstanding
Common	**2,249,975,411**

11. Indicate the item numbers reported herein: **Item no .9 Other Events**

Please be advised that at the Annual Stockholders' Meeting of the Bank today, the following matters were taken up and favorably considered:

a. Approval of the Minutes of the April 24, 2025, Annual Stockholders' Meeting
b. Approval of the Audited Financial Statements for the year ending 31st December 2025
c. Ratification of the Acts and Resolutions of the Board of Directors and Management for 2025
d. Appointment of SGV & Co. as the Bank's external auditor for the year 2026
e. Cash dividend declaration in the amount of Php0.82 per share, payable on May 29, 2026 to all stockholders of record as of May 11, 2026.

The following were elected at the meeting as Directors of the Bank for the year 2026-2027:

1. Jonathan T. Gotianun
2. Lourdes Josephine T. Gotianun-Yap
3. Jacqueline S. Fernandez
4. Isabelle Therese G. Yap
5. Joseph M. Yap
6. Rhoda A. Huang
7. Imelda B. Capistrano (independent director)
8. Gregorio U. Kilayko (independent director)
9. Cristina Q. Orbeta (independent director)
10. Armando L. Suratos (independent director)
11. Kristine A. Romano (independent director)

During the Organizational Meeting of the Board of Directors that was held immediately after the Annual Stockholders' Meeting, the following were elected/appointed to the position opposite their name, to wit:

Jonathan T. Gotianun	- Chairman of the Board
L. Josephine T. Gotianun-Yap	- Vice-Chairman of the Board
Jerry G. Ngo	- Chief Executive Officer
Jacqueline S. Fernandez	- President
Rafael S. Algarra, Jr.	- Treasurer
Benedicto M. Valerio, Jr.	- Corporate Secretary

The following Committees were constituted, and their respective members were appointed to the position opposite their name:

Name of Committee	Members	Position/Designation in Committee
Executive Committee	Jonathan T. Gotianun	Chairman
	Jerry G. Ngo	Member
	L. Josephine T. Gotianun Yap	Member
	Isabelle Therese G. Yap	Member
	Jacqueline S. Fernandez	Member
Risk Management Committee	Cristina Q. Orbeta	Chairman
	Gregorio U. Kilayko	Member
	Armando L. Suratos	Member
Audit Committee	Gregorio U. Kilayko	Chairman
	Cristina Q. Orbeta	Member
	Armando L. Suratos	Member
	L. Josephine T. Gotianun Yap	Member
	Kristine A. Romano	Member
Corporate Governance & Compliance Committee	Armando L. Suratos	Chairman
	Jonathan T. Gotianun	Member
	Cristina Q. Orbeta	Member
	Kristine A. Romano	Member

Name of Committee	Members	Position/Designation in Committee
Related Party Transactions Committee	Imelda B. Capistrano	Chairman
	Jonathan T. Gotianun	Member
	Cristina Q. Orbeta	Member
Trust Committee	Joseph M. Yap	Chairman
	Jonathan T. Gotianun	Member
	Imelda B. Capistrano	Member
	Jerry G. Ngo	Member
	Raul Victor M. De Guzman	Trust Officer
Rewards and Talent Management Committee	L. Josephine T. Gotianun Yap	Chairman
	Jonathan T. Gotianun	Member
	Imelda B. Capistrano	Member
	Jerry G. Ngo	Member
	Gregorio U. Kilayko	Member

And lastly, consistent with the Bank's Corporate Governance Manual, the list of the Principal Officers of the Bank was submitted to the Board. It was explained that as part of good governance, the senior officers will be periodically reviewed, their performance considered, and their position confirmed by the Board. After a brief discussion, the Board resolved to confirm the appointment of the following Principal Officers of the bank:

	Name of Person	Position/Designation
1.	Jerry G. Ngo	Chief Executive Officer
2.	Jacqueline S. Fernandez	President
3.	Rafael S. Algarra, Jr.	SEVP, Treasurer and Head – Financial Markets and Wealth Management
4.	Ivy B. Uy	EVP and Head – Branch Banking
5.	Zenaida A. Ong	EVP and Head – Corporate Banking
6.	Juan Alfonso D. Suarez	EVP and Head – Human Resources
7.	Noli S. Gomez	EVP and Head – Operations Cluster
8.	John Jerrick D. Juinio	EVP and Chief Risk Officer
9.	Daniel L. Ang Tan Chai	SVP and Chief Finance Officer
10.	Renato P. Peralta	SVP and Chief Corporate Credit Officer
11.	Ramon Vicente De Vera II	SVP and Chief Business Development Officer
12.	Wilfredo P. Montino, Jr.	SVP and Chief Data and Analytics Officer
13.	Harold Benjamin G. Libarnes	SVP and Chief Digital Products and Channels Officer
14.	Grace N. Ang	SVP and Head – Strategic Finance
15.	Richard Chester C. Tamayo	SVP and Head – Wealth Management
16.	Aylwin Herminia P. Tamayo	SVP and Head – Credit Cards and Business Governance
17.	Alastair S. De Lara	SVP and Head – Unsecured Lending
18.	Adrian S. Ching	SVP and Chief Trader – Markets
19.	Glenn Conrad N. Jao	SVP and Chief Trader – Treasury
20.	Mylene C. Subido	SVP and Head – Financial Markets Distribution Group
21.	Joseph Gerard D. Tiamson	SVP and Head – Bank Operations
22.	Salvador R. Serrano	SVP and Head – Store Operations Group
23.	Sree Barani Sundaram	SVP, Chief Technology Officer and Head – Technology Transformation
24.	Norman Martin C. Reyes	SVP and Head – Marketing & Cash Management

	Name of Person	Position/Designation
25.	Annaliza G. Tan-Cimafranca	SVP and Head – Enterprise Oversight Office
26.	Amy Belen R. Dio	FVP and Chief Compliance Officer
27.	Emma B. Co	FVP and Chief Audit Executive

For your information and guidance.

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SIGNATURES

Pursuant to the requirements of the Securities Regulation Code, the issuer has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

EAST WEST BANKING CORPORATION
(Issuer)

April 23, 2026
(Date)

ATTY. BENEDICTO M. VALERIO, JR.
Corporate Secretary
(Signature and Title)

MINUTES OF THE 2026 ANNUAL STOCKHOLDERS MEETING
OF
EAST WEST BANKING CORPORATION
April 23, 2026, 8:30 a.m.
Thru Webcast

Directors Present:

MR. JONATHAN T. GOTIANUN, Chairman
MS. L. JOSEPHINE GOTIANUN-YAP, Vice Chairman
MS. JACQUELINE S. FERNANDEZ, President
MS. ISABELLE G. YAP
MS. JOSEPH M. YAP
MR. GREGORIO U. KILAYKO
ATTY. ARMANDO L. SURATOS
MS. IMELDA B. CAPISTRANO
MS. CRISTINA Q. ORBETA
MS. RHODA A. HUANG

Directors Absent:

NONE

Also Present:

MR. JERRY NGO – Chief Executive Officer
ATTY. BENEDICTO M. VALERIO, JR. – Corporate Secretary
ATTY. WILLIAM M. VARIAS, Assistant Corporate Secretary

I. NATIONAL ANTHEM

The National Anthem was played at the beginning of the Annual Stockholder's Meeting.

2. CALL TO ORDER

Mr. Jonathan T. Gotianun, Chairman of the Board welcomed the stockholders and guests to the Bank's 2026 annual stockholders' meeting, which was an online-only event like last year's annual meeting. He took the opportunity to thank the Bank's shareholders who participated in the meeting through the Bank's voting in absentia system or the appointment of the Chairman as a proxy.

The Chairman called the meeting to order and presided over it. He informed attendees that Mr. Jerry G. Ngo, the Bank's CEO, and Atty. Benedicto M. Valerio, Jr., Corporate Secretary, were present. He acknowledged the presence of the bank's directors and senior officers.

Atty. Benedicto M. Valerio, Jr., Corporate Secretary, took the minutes of the proceedings.

3. CERTIFICATION OF NOTICE

The Chairman asked the Corporate Secretary about sending the required notice of the meeting to the stockholders.

The Corporate Secretary, Atty. Benedicto M. Valerio, Jr., certified that, in accordance with the SEC Notice dated January 29, 2026, the Notice of the Meeting, along with copies of the Information Statement and the Audited Financial Statement of the Bank, were posted on the Bank's website and disclosed through PSE EDGE. The Notice of the Meeting was also published in Business World and the Philippine Daily

Inquirer on March 30 and 31, 2026. He is in possession of the Affidavit attesting to the foregoing.

The Chairman directed the Corporate Secretary to attach the proof of compliance with the SEC Notice dated January 29, 2026, to the meeting records.

4. <u>DETERMINATION OF QUORUM</u>

The Chairman asked the Corporate Secretary about the presence of a quorum.

The Corporate Secretary certified to the Chairman that a quorum exists for the business at hand after determining that stockholder owning at least **1,834,191,234** shares, representing 81.52% of the total outstanding two billion, two hundred forty-nine million, nine hundred seventy-five thousand four hundred eleven (**2,249,975,411) shares,** are present in the meeting. To wit:

Proxy	-	1,765,239,971
Voting *in absentia*	-	1,000
Via Web Broadcast	-	68,950,263

The Chairman directed the Corporate Secretary to include in the Minutes of the Meeting the report detailing the number of shares represented at the meeting, their mode of attendance, and the percentage of the outstanding shares they own.

5. <u>RULES OF CONDUCT AND VOTING PROCEDURE</u>

Upon the instruction of the Chairman, the Corporate Secretary read the rules of conduct and procedure for voting in the meeting:

1. Stockholders who successfully registered under the shareholder registration system were provided with the instructions to access the bank's digital voting ballot as well as the virtual meeting;

2. The deadline for voting in absentia and through proxy was on April 08, 2026;

3. After the voting, the Office of Corporate Secretary together with the Bank's Stock Transfer Agent tabulated all votes cast in absentia and well as via proxy.

4. The results of the voting will be reported after each item is taken up during the meeting;

5. The stockholders were also given up to April 08, 2026, to submit any questions or comments they may have; and,

6. The video and audio of the entire proceeding will be recorded.

6. <u>APPROVAL OF THE MINUTES OF THE ANNUAL STOCKHOLDERS' MEETING ON APRIL.</u>

The next item on the agenda is the approval of the minutes from the April 24, 2025, Annual Stockholders' Meeting. The Corporate Secretary certified that a copy of these minutes was made available on the Bank's website, and a copy was also attached to the Bank's Information Statement.

Based on the tabulation of the votes cast, shareholders owning 1,765,239,971 shares, or 96.24% of the total shares represented at the meeting, voted to approve the minutes of the annual meeting on April 24, 2025.

The vote tabulation was shared on the screen of the web meeting:

Opinion	Votes cast	Percentage
For	1,765,239,971	96.24%
Against	-	-
Abstained	-	-

The Chairman instructed the Corporate Secretary to assign a Resolution Number as a record of the approval by the shareholders of the minutes of the meeting:

STOCKHOLDERS' RESOLUTION NO. 04-2026-01

"RESOLVED, for the record, that the stockholders of the Bank approved the Minutes of the Bank's Annual Stockholders' Meeting held on April 24, 2025."

7. CEO'S REPORT

The next item on the agenda is the report from Mr. Jerry G. Ngo, the bank's CEO, which is quoted below:

Good morning, Mr. Chairman, members of the Board, our shareholders, and colleagues.

On behalf of management, I am pleased to present the Chief Executive Officer's Report for EastWest Banking Corporation, covering our performance and key developments for the financial year ended December 31, 2025.

2025 marked another strong year of disciplined growth and execution for EastWest Bank. Despite a competitive operating environment and evolving market conditions both locally and abroad, the Bank delivered solid financial results, reflecting the strength of our consumer-led strategy, improving operating leverage, and continued investments in digital capabilities.

EastWest Bank generated a net income of Php9.2 billion, representing a 21% year-on-year increase, and translating to a return on equity of 11.9%, firmly sustaining our return to double-digit ROE levels.

Let's start with the balance sheet.

EastWest Bank's asset size grew by 10%, slightly ahead the industry's 9%. However, this growth is anchored on a balance sheet geared for a higher earning capacity by deploying deposit funds towards higher-yielding consumer loans.

Our consumer loan portfolio makes up 84% of our total loans and grew by 17%, driven by robust demand for our credit cards, personal and salary loans.

This growth was supported by a stable source of funding, coming mainly from CASA deposits which grew by 14%, More than double the industry's 6% growth. The Bank's funding mix was better at 82%, than the industry's 70% CASA ratio .

Our Wealth Management business or EastWest Priority Banking, grew total Assets Under Management (AUMs) by 40%, backed by 13 Priority Centers across the country, the most expansive among local banks.

As a result of our core banking activities, Net interest income rose by 21% to Php40.6 billion, supported by the expansion in interest-earning assets, reflecting continued loan growth and balance sheet optimization. This translated to a net interest margin of 8.5%. Non-interest income was bolstered by a 17% increase in fee-based revenues to Php9.1 billion, highlighting improving customer activity and product penetration across our platforms.

Equally important is our continued focus on operational efficiency. Operating expenses increased by only 8% to Php25.4 billion, reflecting volume-related costs and sustained investments in people and technology—investments that are already translating into productivity gains. As a result, our cost-to-income ratio improved significantly to 49.7%, from 55.2% in the prior year, demonstrating improved operating leverage as revenues scaled faster than costs.

Our pre-provision operating profit rose by 33% to Php25.5 billion, providing a strong buffer against credit costs and reinforcing the resilience of our earnings profile.

Risk management remained a key priority in 2025. The Bank set aside Php14.2 billion in provisions during the year, reflecting a prudent and forward-looking approach to credit risk management. Our non-performing loan coverage ratio stood at 85.8% in 2025 from 76.2% in the previous year—appropriate for a consumer-focused portfolio. This provides adequate protection against portfolio risks while supporting continued lending activities.

These results reflect the Bank's disciplined underwriting standards and proactive portfolio monitoring, particularly as we navigate an evolving credit environment.

Beyond the numbers, 2025 was a year of continued strategic executions in digital advancement, network transformation, ecosystem partnerships, and customer experience.

On DIGITAL, by end-2025, digital channels accounted for 51% of total transactions, up from 46 % at the start of the year. Registered users grew 52%, with EasyWay registrations up 62 % and ESTA registrations up 70%. Engagement remained strong with a 73 % monthly active rate across Komo and EasyWay, and customer reception was positive, reflected in a blended app rating of 4.8 across app stores.

Personal loan digital bookings tripled from 5% to 17% year-on-year.

We also launched EW Pay with Google Pay integration — making EastWest the first bank in the Philippines to offer NFC tap-to-pay without requiring an e-wallet — extending our digital payments reach for an increasingly mobile-first customer base.

On PARTNERSHIPS, we deepened our ecosystem through strategic tie-ups that embed EastWest into the daily lives of our customers. Partnerships with Unioil, foodpanda, Puregold and Autodeal integrated EastWest payment and credit capabilities into fuel, food delivery, grocery, and transportation channels — expanding reach and driving engagement at the point of everyday transactions. These complement our existing partnerships with Shopee, Lazada, Singapore Airlines, and Trip.com, creating a proposition that is relevant across both lifestyle and travel spending.

On CUSTOMER EXPERIENCE, we stayed steady with our Customer Net Promoter Score at 29 and completed 21 customer journey redesigns spanning digital onboarding, dispute resolution, and branch service. Complaints ratios declined from 0.25 % to 0.19 %. Transactional NPS scores across credit card, personal loan, auto loan, and deposit onboarding all remained strong, with personal loan onboarding reaching a score of 81.

These initiatives led to strong recognition for the Bank, both locally and internationally, across retail banking, corporate banking, priority banking, consumer lending, digital innovation, people management and governance.

Looking ahead, management remains focused on sustaining EastWest Bank's profitability and resilience amid a volatile external environment. This includes persistent geopolitical risks—such as the ongoing Middle East conflict—and their broader implications for global energy markets, inflation, and overall economic conditions in the Philippines.

Against this backdrop, the Bank's strategic priorities for the year center on four key themes:

1. First, rebalancing the portfolio toward more secured and resilient asset classes to strengthen risk-adjusted returns and balance sheet stability.
2. Second, enhancing process design and operational efficiency, supported by the responsible deployment of generative AI across key workflows. The impact of these efforts was reflected in the recognitions received this year at the Digital CX Awards
3. Third, sustaining technology enablement through continued investments in core banking capabilities and digital platforms to support scalability, customer experience, and control.
4. Finally, investing in our EastWestbankers through upskilling, empowerment, and capability-building, including continued exposure to leadership initiatives with institutions such as Singapore Management University and the National University of Singapore, to help keep the organization agile, future-ready, and performance-driven.

In closing, EastWest Bank enters the year with clarity of purpose and confidence in our strategic direction. While the external environment remains complex—shaped by geopolitical uncertainty, evolving economic conditions, and rapid technological change—we believe these challenges also reinforce the importance of discipline, adaptability, and long-term thinking.

Guided by our four strategic focus areas, we are positioning the Bank to remain resilient across cycles and sustain profitability. Taken together, these priorities reflect our belief that sustainable performance is achieved through balance: between growth and risk, innovation and stability, technology and human judgment

On behalf of management, I would like to thank the Board, my fellow EastWestBankers, and our shareholders for their continued trust and support.

Maraming salamat, and good day to everyone.

8. RATIFICATION OF THE 2025 AUDITED FINANCIAL STATEMENT

The Chairman informed the shareholders that the next item on the agenda is the ratification of the 2025 Audited Financial Statement of the Bank. He asked the Corporate Secretary if the shareholders had been provided with a copy of the Bank's 2025 Audited Financial Statement.

The Corporate Secretary certified that the Audited Financial Statement was posted on the Bank's website and attached to the Bank's Information Statement, and that 1,764,521,921 shares, or 96.20% of the total shares of the Bank represented in the meeting, voted in favor of its ratification.

The vote tabulation was displayed on the web meeting screen:

Opinion	Votes cast	Percentage
For	1,764,521,921	96.20%
Against	-	-
Abstained	718,050	0.04%

The Chairman instructed the Corporate Secretary to assign a Resolution Number as a record for the foregoing ratification by the shareholders of the 2025 Audited Financial Statement of the Bank:

STOCKHOLDERS' RESOLUTION NO. 04-2026-02

"RESOLVED, for the record, that the stockholders of the Bank ratified the Bank's 2025 Audited Financial Statement."

9. <u>RATIFICATION OF ALL ACTS OF THE BOARD OF DIRECTORS AND CORPORATE OFFICERS</u>

The next item in the Agenda is the ratification by the stockholders of all acts, resolutions and proceedings of the outgoing Board of Directors and Corporate Officers of the Bank for the year 2025. The Chairman directed the Corporate Secretary to explain the matter and report on the results of the voting thereon.

The Corporate Secretary explained that the Board and Management of the Bank is seeking the ratification of all the acts and resolutions of the Board and its Committees which were adopted for the year 2025. These acts and resolutions include the election of officers and members of the Board Committees, contracts and transactions entered into by the Bank, credit and loan transactions including related parties, projects and investments, internal policies including Related Party Transaction Policy, treasury matters, manpower related decisions, corporate governance related actions and matters governed by disclosures to the Securities and Exchange Commission and the Philippine Stock Exchange.

Stockholders' ratification is also being sought for the acts of the Bank officers to implement the resolutions of the Board and its Committees or made in the conduct of business.

The Corporate Secretary reported that stockholders owning 1,764,521,921 shares, or 96.20% of the total shares of the Bank represented in the meeting, voted in favor of its ratification.

The vote tabulation was displayed on the web meeting screen:

Opinion	Votes cast	Percentage
For	1,764,521,921	96.20%
Against	-	-
Abstained	718,050	0.04%

The Chairman instructed the Corporate Secretary to assign a Resolution Number as a record for the preceding ratification.

STOCKHOLDERS' RESOLUTION NO. 04-2026-03

"RESOLVED, for the record, that the stockholders of the Bank approved, confirmed, and ratified all the acts, resolutions, and proceedings of the outgoing Board of Directors and Corporate Officers of the Bank for the year 2025."

10. <u>ELECTION OF THE MEMBERS OF THE BOARD OF DIRECTORS FOR 2026-2027</u>

The Chairman proceeded with the next item on the agenda, which is the election of the members of the Board of Directors of the Bank. He asked the Corporate Secretary if there were any nominations for the Directors for the year 2026 to 2027.

The Corporate Secretary explained that the Corporate Governance and Compliance Committee earlier submitted the final list of all candidates who were nominated and pre-screened in accordance with the Company's Manual on Corporate Governance. They are:

JONATHAN T. GOTIANUN
L. JOSEPHINE GOTIANUN YAP
JOSEPH M. YAP
ISABELLE G. YAP
RHODA A. HUANG
JACQUELINE S. FERNANDEZ

Messrs. Gregorio U. Kilayko, Kristine A. Romano, Armando L. Suratos, Cristina Q. Orbeta, and Imelda B. Capistrano were also named by the Corporate Governance and Compliance Committee as nominees for the position of independent directors.

No other nominations for the election of the Board of Directors were submitted to the Corporate Governance and Compliance Committee within the period allowed under the Revised Manual on Corporate Governance, as stated in the Information Statement provided to the stockholders.

The Chairman asked the Corporate Secretary for the election results. The tabulation of the votes was subsequently shared on the screen of the web meeting:

Name of Director	Type	Opinion	Votes Cast
Jonathan T. Gotianun	Director	For Against Abstain	1,762,915,871 - -
Jacqueline S. Fernandez	Director	For Against Abstain	1,762,915,871 - -
Josephine T. Gotianun-Yap	Director	For Against Abstain	1,762,915,871 - -
Joseph M. Gotianun	Director	For Against Abstain	1,762,915,871 - -
Isabelle G. Yap	Director	For Against Abstain	1,762,915,871 - -
Rhoda A. Huang	Director	For Against Abstain	1,762,915,871 - -
Gregorio U. Kilayko	Independent Director	For Against Abstain	1,753,740,071 - 9,175,800
Kristine A. Romano	Independent Director	For Against Abstain	1,760,828,981 - -
Armando L. Suratos	Independent Director	For Against Abstain	1,760,828,981 2,086,890 -
Cristina Q. Orbeta	Independent Director	For Against Abstain	1,762,915,871 - -
Imelda B. Capistrano	Independent Director	For Against Abstain	1,753,740,071 9,175,800 -

The Corporate Secretary reported that each of the nominees garnered at least 1,764,783.171 votes or 96.25% of the votes. He certified that with the aforesaid results of the voting, each of the nominees has received enough votes for election to the Board.

The Chairman instructed the Corporate Secretary to assign a Resolution Number as record for the forgoing action of the stockholders of the Bank.

STOCKHOLDERS' RESOLUTION NO. 04-2026-04

RESOLVED, for the record, that the stockholders of the Bank re-elected the following directors as members of the Bank's Board of Directors for the year 2026-2027, to wit:

JONATHAN T. GOTIANUN	Director
JACQUELINE S. FERNANDEZ	Director
LOURDES JOSEPHINE GOTIANUN-YAP	Director
ISABELLE G. YAP	Director
JOSEPH M. YAP	Director
RHODA A. HUANG	Director
KRISTINE A. ROMANO	Independent Director
GREGORIO U. KILAYKO	Independent Director
ARMANDO L. SURATOS	Independent Director
CRISTINA ORBETA	Independent Director
IMELDA CAPISTRANO	Independent Director

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11. APPOINTMENT OF EXTERNAL AUDITORS

The next item on the agenda is the appointment of the external auditor for the Bank for the fiscal year 2026. The Chairman reported that the Board, upon the recommendation of the Company's Audit Committee, endorses the re-appointment of Sycip Gorres Velayo and Company as the external auditors of the Bank for 2026, and to delegate to the Board the approval of the audit fees.

The Corporate Secretary reported that 1,765,239,971 shares, representing 96.24% of the total shares of the Bank, voted in favor of re-appointing Sycip Gorres Velayo and Company as the external auditor of the Bank for the year 2026.

The tabulation of the votes was shared on the screen during the web meeting:

Opinion	Votes cast	Percentage
For	1,765,239,971	96.24%
Against	-	-
Abstained	-	-

The Chairman instructed the Corporate Secretary to assign a Resolution Number as a record for the aforementioned action of the stockholders of the Bank.

STOCKHOLDERS' RESOLUTION NO. 04-2026-05

RESOLVED, for the record, that the stockholders of the Bank reappointed Sycip Gorres Velayo and Company as the external auditors for the year 2026 and to delegate to the Board the approval of the audit fees.

12. OTHER MATTERS

A. **Declaration of Dividends**

The Chairman informed the shareholders that the Board of Directors of the Bank in its Special Meeting, which was held earlier today, approved the declaration of PHP 1,844,979,837.02 cash dividend or PHP 0.82 dividend per share to be paid to all stockholders as of the record date May 11, 2026, and payment date May 29, 2026.

13. OPEN FORUM

The Chairman requested the CEO to answer the following questions that were submitted online:

1. *What is the impact of current Middle East conflict to EastWest and the PH Banking industry in general?*

MR. J.G. NGO

a. Thank you for the question. This is something we are monitoring closely.
b. Volatile or higher oil prices can affect inflation, interest rates, FX, and overall market sentiment. In that sense, this is a risk environment that requires discipline and preparedness.
c. For the Philippine banking industry, the effect is felt mainly through market risk and credit risk. It may create pressure on funding costs, market volatility, and borrower cash flows, especially in sectors exposed to energy, transport, and logistics costs.
d. That said, the Philippine banking system enters this period with sound capital, liquidity, asset quality, and regulatory oversight.
e. For EastWest, our approach has been to build resilience ahead of disruption, not simply react when it happens.
f. Over the past several years, and through prior geopolitical, climate-related, and other disruptions, we have continued to strengthen our balance sheet, maintain disciplined asset-liability management, and pursue a more deliberate mix of secured and resilient asset classes.
g. We also maintain a conservative market risk posture, diversified portfolios, and close monitoring of borrowers and sectors that may be more vulnerable to external shocks.
h. So, while we remain vigilant, we believe EastWest is prepared to navigate this kind of volatility from a position of strength, and we see this as a risk to manage carefully rather than something that changes our confidence in the Bank's overall resilience.

2. *Will the Bank sustain dividend declarations going forward?*

MR. J.G. NGO

a. We recognize that dividends are an important part of shareholder returns.
b. Our approach will continue to be guided by the strength of our balance sheet, our capital position, regulatory requirements, and our growth priorities.
c. EastWest continues to maintain capital and liquidity levels above regulatory minimums, which gives us flexibility.
d. That flexibility allows us to support business growth, absorb risk as needed, and continue returning value to shareholders in a responsible way.
e. So while dividend declarations will always be subject to Board approval and overall conditions, we remain confident that sustainable profitability and a strong balance sheet will continue to support our dividend capacity over time.

ATTY. B.M. VALERIO, JR.

The next submitted question is:

2. *How are your strategies and initiatives translating into a better customer experience this year?*

MR. J.G. NGO

a. Our focus has been very simple: make banking easier, faster, and more accessible for customers.
b. In 2025, we expanded what customers can do fully through digital channels, without needing to visit a branch.
c. Through the EasyWay app, customers can now open a savings account, apply for a personal loan, and apply for a credit card directly from their phone.
d. What used to require a physical visit, paper forms, and waiting time can now be done digitally in just minutes.
e. We also made everyday banking easier. Customers can deposit checks, make QR payments, do foreign exchange transactions, and manage account security features directly in the app.
f. On the service side, we improved how concerns are handled. Calls are routed faster to the right teams, and we removed unnecessary steps in some processes, including credit card dispute handling.
g. We also use AI to help our service teams respond faster and more accurately, so customers get better support.
h. These improvements are showing up in the numbers. Our complaints ratio declined from 0.25% to 0.19%, and digital transactions now account for 51% of total transactions, up from 46% at the start of the year.
i. Registered users also grew by 52%, with strong monthly engagement across our platforms.
j. Customer experience is improving because we are removing friction, giving customers more control, and making banking fit more naturally into everyday life.

The Corporate Secretary informed the Chairman that there is not enough time to address the remaining questions and suggested that the management respond to them by contacting the concerned party directly. The Chairman stated that the suggestion is acceptable and directed management to respond to the remaining questions directly to the concerned party.

14. ADJOURNMENT

Upon motion was duly made and seconded, and no objections being rendered during the discussions, no other matters were taken up for consideration; therefore, the meeting was adjourned.

CERTIFIED CORRECT:

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ATTY. BENEDICTO M. VALERIO, JR.
Corporate Secretary

ATTESTED TO:

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JONATHAN T. GOTIANUN
Chairman of the Board

ANNEX – Stockholders' meeting attendees list

Board of Directors

Jonathan T. Gotianun	Chairman
Lourdes Josephine Gotianun-Yap	Vice Chairman
Jacqueline S. Fernandez	President
Isabelle Therese G. Yap	Director
Joseph M. Yap	Director
Rhoda A. Huang	Director
Gregorio U. Kilayko	Independent Director
Armando L. Suratos	Independent Director
Cristina Q. Orbeta	Independent Director
Imelda B. Capistrano	Independent Director
Kristine A. Romano	Independent Director

Officers

Jerry G. Ngo	Chief Executive Officer
Atty. Benedicto M. Valerio Jr.	Corporate Secretary
Rafael S. Algarra Jr.	SEVP, Treasurer and Head – Financial Markets and Wealth Management
Ivy B. Uy	EVP and Head – Branch Banking
Zenaida A. Ong	EVP and Head – Corporate Banking
Juan Alfonso D. Suarez	EVP and Head – Human Resources
Noli S. Gomez	EVP and Head – Operations Cluster
John Jerrick D. Juinio	EVP and Chief Risk Officer
Daniel L. Ang Tan Chai	SVP and Chief Finance Officer
Renato P. Peralta	SVP and Chief Corporate Credit Officer
Ramon Vicente De Vera II	SVP and Chief Business Development Officer
Harold Benjamin G. Libarnes	SVP and Chief Digital Products and Channels Officer
Grace N. Ang	SVP and Head – Strategic Finance
Richard Chester C. Tamayo	SVP and Head – Wealth Management
Aylwin Herminia P. Tamayo	SVP and Head – Credit Cards and Business Governance
Alastair S. De Lara	SVP and Head- Unsecured Lending
Adrian S. Ching	SVP and Chief Trader – Markets
Glenn Conrad N. Jao	SVP and Chief Trader – Treasury
Joseph Gerard D. Tiamson	SVP and Head – Bank Operations
Salvador R. Serrano	SVP and Head – Store Operations Group
Sree Barani Sundaram	SVP, Chief Technology Officer and Head – Technology Transformation
Norman Martin C. Reyes	SVP and Head – Marketing & Cash Management
Annaliza G. Tan-Cimafranca	SVP and Head – Enterprise Oversight Office
Amy Belen R. Dio	FVP and Chief Compliance Officer
Emma B. Co	FVP and Chief Audit Executive
Atty. William M. Varias	FVP, Assistant Corporate Secretary and Corporate Affairs Head
Jason Manly S. Young	VP, Special Projects Officer
Vincent A. Villanueva	Corporate Planning Officer

Stockholders and Visitors

Janica Monick P. Riego	Nicolyn Rae T. Escalante
Raymund A. Loreto	Allan W. Ocho
Gabrielle Lloyd D. Reyes	Irene Janet S. Alvarado-Paraiso
Mary Anne A. Bundalian	Juan Carlo B. Maminta
Maricel S. Dajac	Reah D. Gordo
Minda L. Cayabyab	Redgienald G. Radam
Daniel Conrad B. Alcantara	April Lobrio
Mary Jane D. Alcala	Joleen Fernandez
Paul John B. Lopez	Gabriel Acetre
Martinita Eusebia E. Salvosa	Marian Grace D. Dayo

Jervene Jesney L. Alvarez	Joel Jethro M. Tabug
Athena Grace V. Fernandez	Efren Reyes
Randolf Angelo B. Bernal	Fiorenzo D. De Jesus
Anna Margaret A. Castaneda	Mark Tom Q. Mulingbayan
Maybelle S. Belza	Patricia Carmen D. Pineda
Jose Iñigo Anton G. Cadiz	Ven Christian S. Guce
Trisha Concepcion	Clyde Uy
Suzette P. Naval	