

Consumer Centricity

Charting the future
focused on your dreams

2022 ANNUAL REPORT





Consumer Centricity

Charting the Future Focused on Your Dreams

Our customers are at the heart of everything we do.

With the Philippines' vibrant economy and young population, we are in the right place and at the right time to take advantage of our position as one of the leading consumer banks.

The squares on the cover of our 2022 Annual Report represent our promise of providing stable and reliable service to our consumers who are at the heart of our business.

Our leadership team fine-tunes our sustainability framework, incorporating a social agenda alongside economic and governance practices. We are uniquely positioned to promote financial inclusion and drive long-term value.

By being focused on the dreams of our consumers, we are charting a course towards a more financially inclusive and sustainable future.

About the Report

To be the leading consumer bank in the Philippines means being responsive to the evolving needs of Filipino consumers, as well as being responsible for our actions and operations that affect the environment and society.

To guide us in this journey, we have been publishing our Annual and Sustainability Report that discloses our Economic, Environmental, Society and Governance (EESG) performance, including our non-financial performance across the EESG aspects of our business.

Scope

This 2022 report covers the financial and non-financial performance of all operations of EastWest and its subsidiaries and affiliate (EastWest Rural Bank, Inc., EastWest Insurance Brokerage, Inc., and EastWest Ageas Insurance) for the period January 1 to December 31, 2022.

It does not include the performance of Quest Marketing and Integrated Services, another subsidiary of EastWest.

Reporting Standards

The report was prepared in accordance with the Securities and Exchange Commission's Sustainability Reporting Guidelines for Publicly Listed Companies under Memorandum Circular No. 4, Series of 2019. It also uses the Global Reporting Initiative (GRI) Standards reporting guidelines as reference.

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

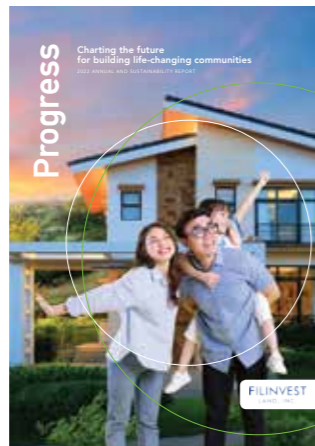
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GROWTH
Charting the future
for expansion and
new possibilities

FDC is committed to charting the future with a growth mindset, scaling up, and diversifying to enable more Filipinos to achieve their dreams. It is building leadership capabilities and embracing new strategies inspired by ESG goals. Its Center of Excellence - a team of experienced talents - aims to guide and serve as catalysts for new businesses and accelerated growth.



PROGRESS
Charting the future
for building life-changing
communities

FLI is committed to charting the future for progress by building life-changing communities, expanding geographically, and diversifying products. With its new leadership, it aims to explore innovative ways to deliver high-quality products and services to valued customers. FLI transforms land into thriving communities with residential enclaves and eco-efficient commercial spaces, building the dreams of the ordinary Filipino.



SUSTAINABILITY
Charting the future
for robust real estate
investments

FILRT is committed to sustainability, unlocking the value of eco-efficient assets and contributing as a productive asset class. It shares its growth and sustainability journey, enhances green-certified facilities, and maintains leadership as a sustainability-themed REIT. Backed by a strong sponsor and ESG principles, FILRT charts a future for robust real estate investments.



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

We cater to the financial needs of consumers, middle-market clients, and the mass affluent.

Our multiple customer touch points include our network of 468 stores, of which 392 are EastWest parent bank stores and 76 are stores of EastWest Rural Bank, 584 ATMs nationwide, internet banking for individuals and corporates (EastWest Online), mobile banking (EastWest Mobile), phone banking, and 24-Hour EastWest Customer Service.

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

As of end-2022, EastWest had 7,253* full-time employees.

For more information, visit www.eastwestbanker.com

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 continuously 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 returns

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



One Tree. One Heart.
ONE FILINVEST

■ **One Filinvest Values**

EastWest is backed by the strength and resources of our 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.
- **Change for the Better**
Innovation and agility rule our quest for operational excellence.
- **Filinvest Family**
Invest in bringing out the best in ourselves and our team.
- **Entrepreneurial Mindset**
Pursue new opportunities and take ownership of our decisions.
- **Shared Benefit**
Grow hand in hand with our stakeholders.
- **Trustworthiness**
Deserve and preserve trust.

Profitability (in millions Php)	2022	2021	2020
Net Interest Income	23,325	21,027	26,503
Trading Income	176	1,939	5,485
Fees & Other Income	4,744	4,045	1,395
Net Revenues	28,244	27,010	33,383
Operating Expenses	17,006	16,520	16,230
Provision for Losses	4,951	4,149	9,834
Provision for Taxes	1,433	1,590	510
Net Income	4,625	4,515	6,508

Balance Sheet (in millions Php)	2022	2021	2020
Assets	421,372	404,762	408,202
Consumer Loans	189,987	155,277	186,696
Corporate Loans	68,745	60,589	58,831
Low-Cost Deposits (CASA)	260,895	244,989	228,787
High-Cost (Time Deposits)	68,272	81,856	100,269
Capital	61,035	59,350	55,483

Key Financial Ratios (in %)	2022	2021	2020
Return on Equity	7.7	7.9	12.3
Return on Assets	1.1	1.1	1.6
Net Interest Margin	7.1	6.5	8.1
Cost-to-Income Ratio	60.2	61.2	48.6
Capital Adequacy Ratio	13.8	15.6	13.8

Per Common Share (in Php)	2022	2021	2020
Net Income Per Share:			
Basic	2.1	2.0	2.9
Diluted	2.1	2.0	2.9
Book Value Per Share	27.1	26.3	24.7

Others	2022	2021	2020
Cash Dividend Declared (in millions Php)	900	-	-
Stock Dividends Declared (in millions Php)	-	-	-
Headcount*	7,175	7,281	7,518
Officers	3,106	3,093	3,146
Staff	4,069	4,188	4,372

*This includes employee count of Quest Marketing and Integrated Services Inc., another subsidiary of EastWest which is not covered in the scope of the rest of this 2022 Annual and Sustainability Report.



in billions Php

Charting the Future to Focus on your Dreams



As we reflect on 2022, we are pleased to report that EastWest made considerable progress towards its goal of becoming the leading consumer bank in the Philippines. With our minds set on the horizon, the Bank focused on getting back on our growth path, deepening our investment in people, and strengthening our strategic capabilities.

Achieving Double-digit Growth

The Philippine economy provided a favorable environment for the Bank, with GDP growing by 7.6% in 2022, making it one of the strongest in the region. Domestic consumption remained strong, driven by the full reopening of the economy and the easing of pandemic-era restrictions. This resulted in increased tourism activities, "revenge" spending, and improved market conditions, leading to a surge in household consumption, the main economic driver in the country, growing

by 8.3% in 2022 compared to 4.2% in 2021, with universal bank consumer loans growing faster at 34%.

The reopening of the economy allowed the Bank to mobilize further. It was refreshing to interact and collaborate with colleagues in our offices and meet our customers face to face. The Bank ended 2022 achieving double-digit growth in our core revenues and net income by focusing on consumer lending activities and improving our earning capacity, thereby restoring our momentum.

Our loans grew 20%, with particularly robust growth in our salary loans and credit card portfolios. Our CASA deposit ratio to total deposits remained healthy at 79% up from 75%. As of the fourth quarter of 2022, we are back to our pre-pandemic earning capacity.

Continuing the Momentum

The year also saw major changes in the Bank's leadership team. Antonio ("Tony") Moncupa, our long-time CEO, retired at the end of 2022. We would like to thank Tony once again for his transformational leadership all these years. When Tony joined us in 2006, EastWest had Php 30.3 billion in assets with 69 stores nationwide. In the last 16 years, Tony had led us to become a more significant player in the industry, making EastWest the most consumer-focused bank it is today with Php 421 billion in assets.

The Board of Directors appointed Jerry G. Ngo, a seasoned international banker who hails from Cebu, to succeed Tony as Chief Executive Officer on January 1, 2023. Jacqueline ("Jackie") S. Fernandez, who was serving as the Bank's SEVP and Chief Lending Officer, was also appointed

as President effective July 1, 2022.

We are confident that Jerry and Jackie will continue to lead the Bank to new heights. Together with the Bank's senior management team, we look forward to them driving the Bank's continued growth momentum.

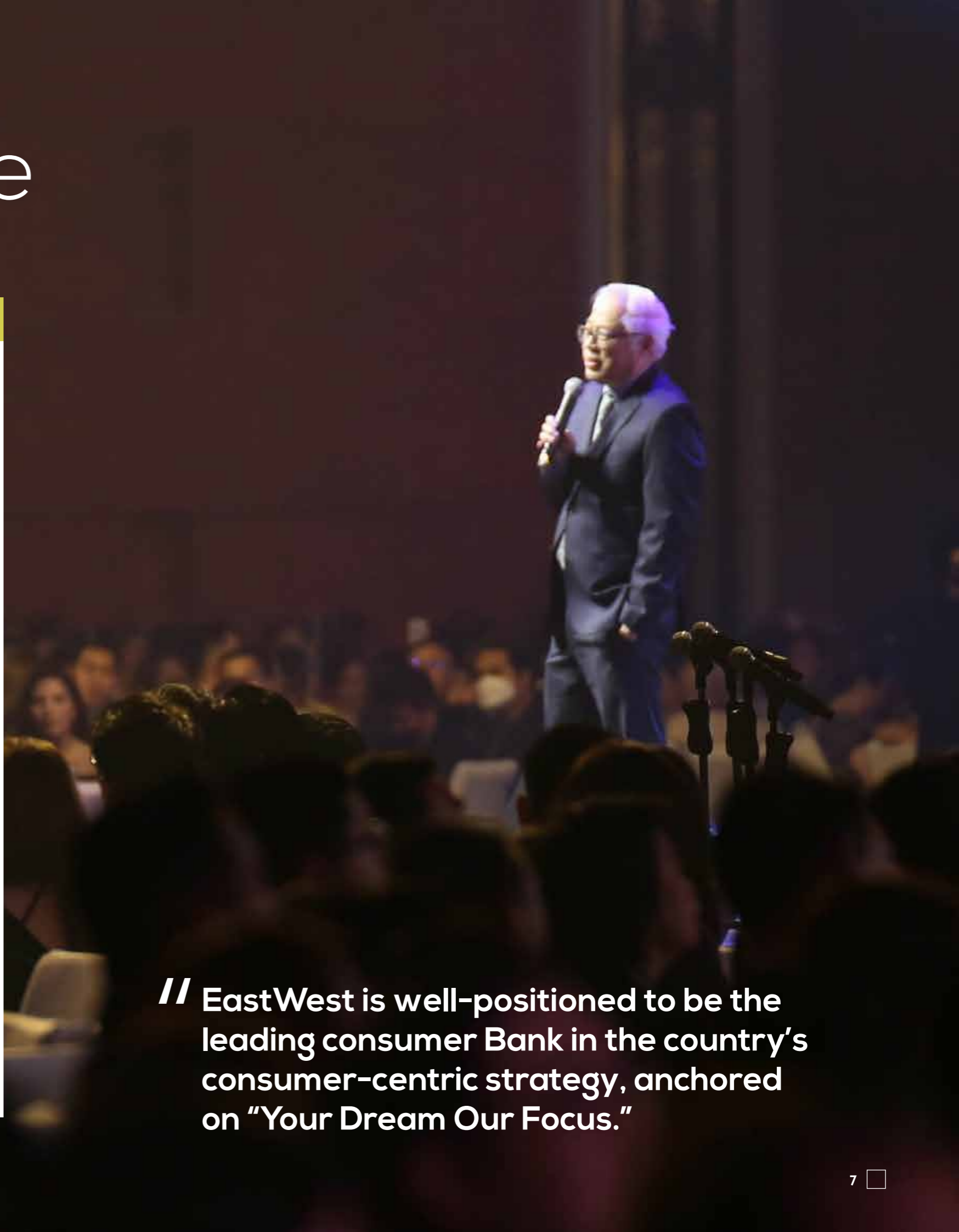
Passion and Purpose

While we expect some volatile conditions in the global and domestic markets for 2023, we are confident in the long-term prospects of the Philippines' consumer-driven economy. We believe EastWest is well-positioned to be the leading consumer Bank in the country, anchored on "Your Dream Our Focus."

We believe staying true to our mission will lead us to long-term success. We continually invest in strategic capabilities such as robust processes, digitization initiatives and product development programs. We continue to review and refine our strategy, remaining agile and resilient. We will continue to learn to thrive in an ever-changing and complicated market environment.

We are committed to making dreams happen. Thank you for your unwavering trust and support. We are honored to have you by our side as we continue to pursue our mission with passion and purpose.

Jonathan T. Gotianun
Chairman of the Board



“EastWest is well-positioned to be the leading consumer Bank in the country’s consumer-centric strategy, anchored on “Your Dream Our Focus.”

A Focused Strategy to Deliver on What Matters Most



With his vast experience working across the region, Jerry has seen the different phases of development for various developing economies, and how consumers played a role in propelling their growth. He shares his insights and how he plans to steer EastWest towards becoming a consumer-centric universal bank in this interview.

You worked in various regional and local financial institutions within the Asia-Pacific (APAC) region before you joined EastWest. How has your regional stint prepared you to take on the CEO role in the Bank?

Seasoned international banker Jerry Ngo joined EastWest effective January 1, 2023, as Chief Executive Officer (CEO). Jerry is a native of Cebu and has over 30 years' experience in banking and finance. He served as group chief finance officer and independent board director of Saratoga Investama Sedaya, one of Indonesia's earliest and largest investment holding company. Prior to this, he was the institutional banking head and executive director for ANZ Bank Indonesia, and served as managing director for Vietnam, Laos, and Cambodia at Standard Chartered Bank. He also previously worked for Citibank where he held various roles in product management, sales, and operations in Manila, South Korea, and Singapore. Prior to joining EastWest, he served as strategy consultant for Filinvest Development Corporation.

I've been blessed to have experienced working and living in various countries and wearing many different hats during my 30-year career. It has allowed me to see the different stages of banking evolution in markets with varying degrees of economic development. This has given me the vantage point and the knowledge base that I hope to leverage on as I undertake this new role as CEO of EastWest Bank.

What made you decide to go back to the Philippines and join EastWest?

Firstly, I think it is about giving back to the country that has been a part of my formative years and doing my part on nation-building. I think it would be a waste for the country if we do not leverage on our 'kababayans' who were able to hone

their skills abroad.

Secondly, I think the Philippines is ripe with many opportunities. If you look at some metrics, the Philippines' financial market is less mature than its Southeast Asian counterparts. Banking penetration is low: 44% of our population are unbanked. Business loans still dominates most local institutions' loan portfolio. In more mature markets, however, consumer loans contribute a significant proportion and I think the opportunity in the Philippines lies in this segment.

Fortunately, we are getting there. We always say we are in a demographic "sweet spot." Our young and vibrant population will build their wealth and we will see faster growth with the mass, mass affluent, and affluent population segments. A bigger proportion of our unbanked population will then shift to the formal banking sector. Having this young and increasingly more affluent population will be the economic driver of our economy in the form of higher household consumption.

On EastWest, I think the Bank is positioned on the right products and the right segment to take advantage of this opportunity. If you look at the Bank's portfolio, 73% of our total loans is catered to consumer loans.

So, the trajectory of the Philippine economy and the consumer focus of EastWest means this is an exciting opportunity.

// Culture is set by the leader. I want to lead by example by being open to change, and encouraging innovation."





What is your vision for EastWest?

I believe the Bank's vision stands: to be the leading consumer bank in the Philippines.

EastWest is already known as a consumer bank with our market-leading positions in Credits Cards, Teachers' Loans, and Auto Loans. Now, we just need to further capitalize on this strength by:

- Focusing and doubling down on our core segments and products not just within the organization but through adjacencies and partnerships
- Further investing in our capabilities in data and technology, process optimization and risk management
- Building an engaged workplace with a culture focused on customer centricity

We must choose our battles. This means having a focused strategy that will allow us to concentrate our finite resources on delivering the things that matter most to our customers.

How do you think EastWest should harness digital technology to support the customer journey?

Digital is an enabler and a critical channel in the pursuit of our vision to be the leading consumer bank in the country.

As an enabler, digital will allow us to reach the segments that we want in an effective and cost-efficient manner. It enables capabilities for a faster credit-decisioning, giving customers immediate feedback on their loan application. We will also be able to tailor product offerings based on the needs of the customer. This will allow us to not only be a financial service provider for our customers but a partner that is with them through life's various journeys and milestones.

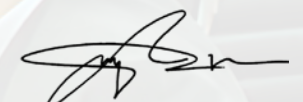
As a channel, we will design our digital offerings around the customer. This means our digital offerings must be intuitive enough to use so our customers do not need a manual. Of course, this is easier said than done. It demands a lot from us: having a deep understanding of our customers, as well as careful attention to minimalistic design, familiar interaction, feedback and confirmation.

How do you build a consumer-centric culture?

This kind of cultural revolution is a journey. Culture is set by the leader. So, I want to lead by example by being open to change and encouraging innovation.

Knowing our customers' preference, needs and pain points is a major step in being consumer-centric. We need to use data and technology to learn more about our customers and their changing behaviors. Our employees must then be equipped with the right tools to do this and serve our customers efficiently.

Lastly, we need to have the right programs in place measure, monitor and improve on our efforts. We have some plans in the making this year, so hopefully we can share more in the future.


Jerry G. Ngo
CEO

In a Good Position



I am thrilled to have assumed a new role that is both exciting and challenging, succeeding a veteran banker who has been my mentor in banking.

For more than 16 years, I have witnessed the transformation of EastWest from a new entrant to a serious contender in consumer banking. I directly oversaw our journey over the past decade on how EastWest managed to compete toe-to-toe with our much larger competitors on the segments that matter for us, the consumer loan segment.

I am pleased to share with you an overview of how your Bank performed in 2022 and our progress towards our vision of being the leading consumer bank in the country. The story of 2022 is a story of rebuilding, rebuilding from a pandemic that has upended the global economy and impacted your Bank's portfolio and profitability.

This story of rebuilding starts with our balance sheet as this is what drives the profitability and sustainability of your Bank. Although our total assets grew marginally at 4% from 2021 levels, the composition is significantly different. In 2022, your Bank started deploying its excess liquidity towards more productive assets such as loans and investments. As a result, loans

and receivables grew by 21% while investment securities grew by 24%.

With the re-opening of the economy, your Bank made significant progress with its Credit Card and DepEd loan portfolio. Pent-up demand from consumers allowed your Bank to post a 24% growth in credit card receivables as new card acquisition and usage per card accelerated in 2022. Your Bank also increased its DepEd loan portfolio by 96% largely driven by changes in regulations on Teachers' loans that allowed us to increase the maximum loan tenor from three years to five years resulting to higher loanable balances. However, Auto Loans remained flat as supply of auto vehicles was still an issue in 2022. We expect this to accelerate as the supply situation normalizes moving forward.

In short, your Bank remained true to its strategy on its keen focus on the consumer loan segment with 73% of its total loans deployed in consumer loans. This continues to be a stark contrast to the top banks in the country where 70-80% is deployed towards business loans.

Your Bank also made progress in improving its funding base as CASA deposits grew by 6.5%, which covered the decline in time deposits resulting in a better deposit mix.

As a result, your Bank improved its net interest income by 11%, despite the uptick in our cost of deposits as interest expense grew by 26% because of the tighter monetary policy implemented by the BSP to control inflation. Fees and other income grew by 17% resulting from the increased economic activity and lending transactions. Trading income, however, declined as trading opportunities remained minimal, particularly as interest rates began to increase. Your Bank has always viewed trading as opportunistic and our focus will always be on the growth of our core income. Operating expenses remained largely in control, growing marginally at 3%. Provisions for loan losses increased by 19% primarily from the expansion of our loan portfolio.

Your Bank's net income for 2022 marginally increased by 2.4% to Php 4.6Bn registering

a return on equity of 7.7%. Despite the marginal increase from the previous year, the trend from the quarterly results is a clear indicator of your Bank's stronger earning capacity. Net income for the 1st, 2nd, 3rd, and 4th quarters of 2022 was at Php 0.5Bn, Php 1.0Bn, Php 1.5Bn, and Php 1.6Bn, respectively, a clear indication of how our growth momentum is translating into earnings.

Our Capital Adequacy Ratio and Common Equity Tier 1 (CET1) ratio, at 13.8% and 13.0%, respectively, stood well above regulatory requirements.

Beyond the numbers, we continue to invest in robust IT systems and initiatives that will make our IT infrastructure and credit risk management more durable. We aim to build a solid foundation for digital transformation and our future growth while also making EastWest a more responsive, agile, and sustainable enterprise.

As the leading consumer bank in the country, our goal is to expand our stronghold beyond consumer loans and gain a sizable market share across all consumer products. We must continuously meet the needs of the Filipino consumer, wherever and whenever they prefer. This journey may not be simple, especially with increasing competition in the consumer market, the disruption brought about by digital transformation, and changing consumer preferences.

We remain confident that we can achieve our business goals. More than that, we are committed to making a positive difference in the lives of our customers – focusing on the dreams of every Filipino, and the communities we serve, and we thank you for joining us on this journey.

Jacqueline S. Fernandez
Jacqueline S. Fernandez
 President

// We must continuously meet the needs of the Filipino consumer, wherever and whenever they prefer."



A Tribute to an Extraordinary Lady

The Filinvest Group of Companies pays tribute to Mercedes T. Gotianun, the other half of the husband-and-wife tandem whose visionary leadership and entrepreneurial spirit nurtured Filinvest into the multi-business conglomerate that it is today.

Mercedes was a paragon of business acumen and a role model of success for women in business.

A BS Pharmacy (Magna Cum Laude) degree holder from the University of the Philippines, she displayed admirable leadership qualities and an effective hands-on management style from the moment she became part of the formidable Filinvest duo.

With her husband, the late Andrew Gotianun Sr., as the idea man, Mercedes was the tireless implementor. Together, they turned a humble consumer financing company with a meager Php 300,000 in borrowed funds into a robust conglomerate with interests in high-growth industries.

Since 1967, she held various leadership positions across their businesses.

She joined Family Savings Bank in 1970 as Executive Vice President and became President in 1978. Under her leadership, Family Savings Bank grew into the largest savings bank in the country in terms of capital. In 1981, it was granted an authority by the Central Bank of the Philippines to engage in full commercial banking and was renamed Family Bank and Trust Co. (FBTC). In 1982, FBTC became the 8th financial institution to acquire a universal banking license, thus making Mercedes the first Filipina to become president of a universal bank.

After spending a few years abroad, Mercedes and Andrew bounced back from retirement, applying the Midas touch in yet another industry – real estate. In

1989, the couple headed into property development, turning Filinvest into one of the Philippines' leading full-range developers. A few years later, they made a successful return to banking through EastWest Bank.

More than being a diligent businesswoman, Mercedes was also a successful homemaker. She was a forerunner of career women who had to balance family and business. Dividing her time between the home and the boardroom, Mercedes was known to keep her household as well-organized as her businesses. She raised four children, who all became accomplished professionals and leaders of the company. She was a major influence on her grandchildren, many of whom are now holding various positions in the Filinvest Group.

Mercedes was also a compassionate philanthropist. She and Andrew always had a soft spot for children and they believed that access to education would open up more opportunities for underprivileged youth. A fateful meeting with Fr. Pierre Tritz, SJ during a Jesuit occasion started a long-standing relationship between his Educational Research and Development Assistance (ERDA) Foundation and the Filinvest Group that now spans over five decades. Filinvest continues to work with ERDA and other organizations to advance their advocacy for education.

Known to lead by example, Mercedes always stressed the importance of work ethics in dealing with partners and the general public. She often said, "I would like to leave a legacy of honesty, fairness, and integrity, same as my husband."

When asked about her formula for success, she kept it short and sweet – prayers, confidence in your abilities, and hard work. And indeed, this was what she lived by throughout her long and fruitful life.

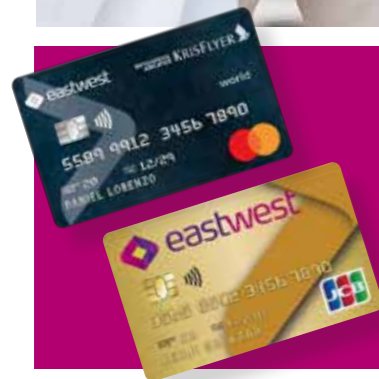
Mercedes will be remembered not only for her extraordinary life and legacy, but more fondly for her wit, intelligence, and unwavering devotion to her family. Hers is the epitome of a life well lived.



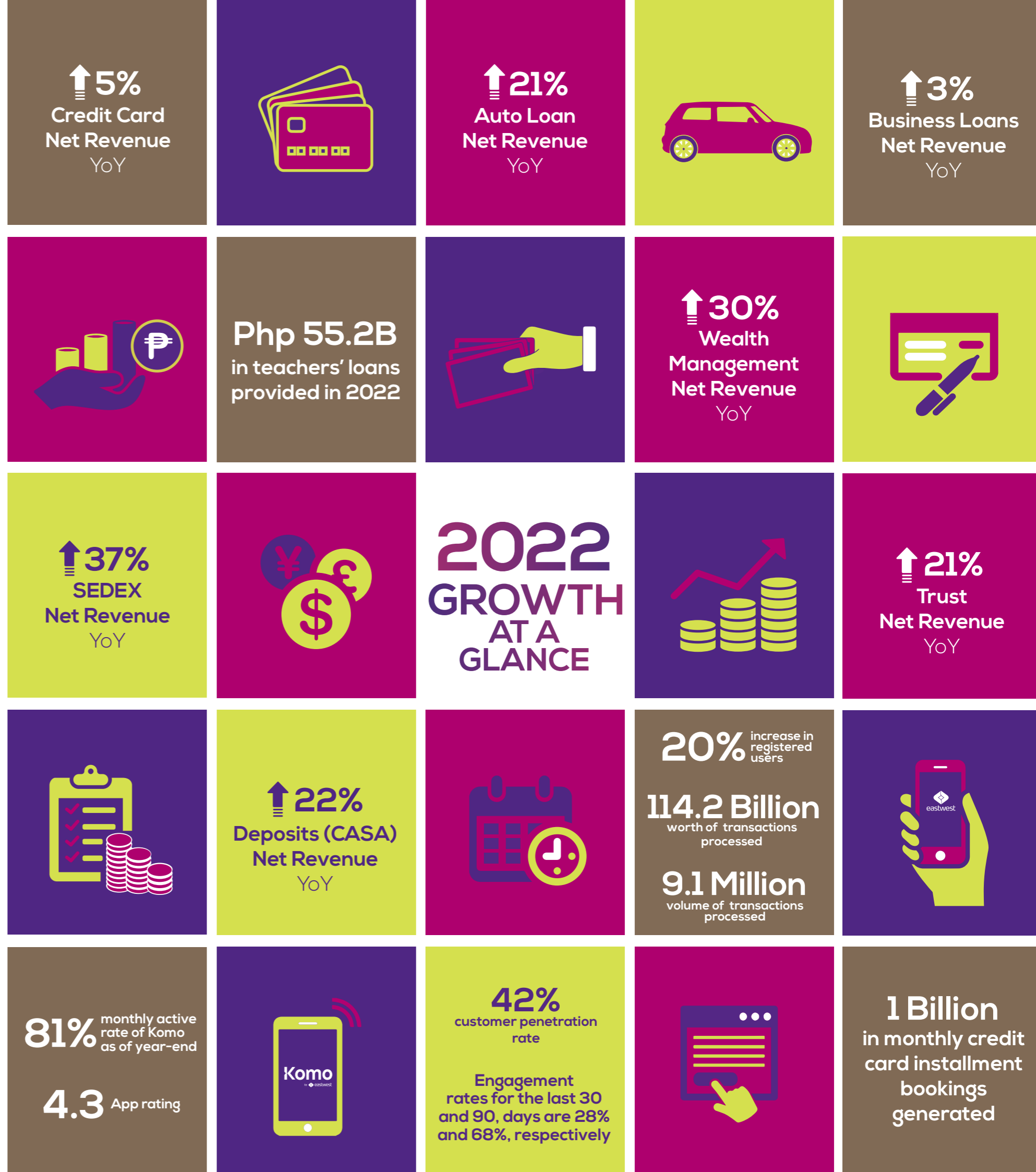
Mercedes T. Gotianun
Nov. 5, 1928 – Dec. 11, 2022



Charting the Future with Consumers in Mind



"We remained true to our mission of truly understanding the consumer so we can anticipate their wants, needs, and communication preferences."



For EastWest, we remain committed to be the leading consumer bank in the country

This means that the consumer is always top of mind. Consumer-centricity is as much as a strategy to ensure the sustainability of our business as well as a culture we strive to embed in our organization.

Amidst the tough macroeconomic environment in 2022 characterized by rising inflation and cost of living, we remained true to our mission of truly understanding the consumer so we can anticipate their wants, needs, and communication preferences. We continue to create meaningful experiences and build lasting relationships with them.

We continue to provide financial solutions to meet changing needs.

■ Strengthened brand alliances with Nissan and Ford, and introduced the Mitsubishi-Troo bundle program to enhance the Auto Loans product proposition for these two brands, resulting in Auto Loans gaining growth momentum despite the global supply chain bottleneck issues. Digitized Auto Loan application processes through paperless payment options and digitized application and booking processes for the convenience of customers and dealers.

■ The reopening of international borders encouraged us to develop products that will help customers achieve their travel goals faster and easier.

Through partnerships with JCB, Singapore Airlines, and Mastercard, the Bank launched EastWest JCB Gold and Platinum Credit Cards, EastWest Singapore Airlines KrisFlyer Mastercard Platinum and World enabled us to widen our credit card offerings for our customers and solidify our market share.

One of the biggest milestones of the Bank in 2022 was launching the EastWest JCB Gold and Platinum Credit Cards in November. This is a big feat since EastWest is the first issuing partner of JCB in the last 25 years. Our partnership with JCB, Japan's only international payment brand is anchored on delivering world-class

customer service standards so Filipinos can experience Japan's modern lifestyle. The card provided our customers with low conversion fees and hefty discounts year-round.

The increasing desire of consumers to travel led the Bank to renew its successful co-branding partnership with Singapore Airlines for another 5 years and relaunched the cards. Through EastWest Singapore Airlines KrisFlyer Mastercard Platinum and World, our cardholders gained more opportunities to earn miles easily and enjoy exclusive travel, shopping, dining, and other perks. Our best-in-class airline co-brand card in the Philippines offers generous spend-to-miles conversion rates, up to 15,000 anniversary bonus miles each year; low foreign currency conversion fees, and comprehensive travel insurance.

■ Through EastWest Rural Bank, our wholly-owned subsidiary, we were able to service public school teachers with their financial needs by offering Teachers' Salary Loans under the Automatic Payroll Deduction System of the Department of Education (DepEd). We were able to

service 202k DepEd personnel comprising 23% of the total DepEd population. In 2022, DepEd allowed for the extension of the loan term for teachers to five years from the original three years, this along with our sales effort to increase our teacher base, allowed the Bank to increase its loan receivables by 97% to P55.2Bn as of end-2022.

■ We were able to cater to the needs of our customers for treasury and trust products, enabling them to hedge against rising inflation and seize market opportunities. In 2022, the volume of securities, derivatives, and foreign exchange we sold rose by 33% year-on-year, boosting our total income by a remarkable 64%. This performance led to our improved ranking in the Philippine Dealing System Group by a notch to 11th place in 2022 from 12th in 2021 in terms of volume. Our customers also benefited from the product launch of BSP Bills to eligible trust institutions and system enhancements in both primary bond offering and forex transactions.

■ To provide a more seamless customer experience, EasyWay, our transaction

booking service for basic transactions which launched in mid-2020 was expanded to our EastWest Mobile app to service investment-related and other more complex transactions. This provided a faster, easier and safer way to process transactions for our customers even before they get to our stores. We also updated our corporate website to hold more investment-related product information, forms, and request for callback.

■ Our commitment to providing customized products and services to meet the rapidly evolving needs of our affluent and high net worth customers resulted in the strong performance of EastWest Priority in various segments. Our EastWest Priority continued to be a top Wealth Management business in the local banking industry with sustained year-on-year growth in assets under management since it was launched in 2018.

■ To support business customers in their day to day operational needs, we digitized upskilling for our product specialists, offered Easybiz promo and Bulk Instapay and PESonet facility bundled with Cash Management products. These offers a variety of business product bundles that gives business customers greater convenience and flexibility to address their varying needs.

■ Our wholly-owned subsidiary, East West Insurance Brokerage (EWIB), successfully launched a special incentive program during EWIB's 7th anniversary in September 2022, which was extended until December due to its successful results. This program, applicable to Motor Car Policy for New Accounts of EWIB, was offered to store referrers as a means of promoting and increasing our retail sales. Additionally, we became more aggressive in promoting our Travel Insurance Program with COVID-19 coverage for the benefit of our employees and later offered it to the Bank's customers.

We embark on digital initiatives and process enhancements to further improve customer experience.

■ To streamline our ATM operations

//By offering a fully digital banking experience, we made it easier for the unbanked and underbanked to access financial services."

and quickly resolve customer complaints related to ATMs, we enhanced our ATM Complaints Tracking System in collaboration with the Retail Banking Group and ATM Support. This initiative aims to address production issues that affect data accuracy and removes manual checking of reports due to invalid tickets.

■ To enable us to address customer concerns in a more efficient and effective manner, we developed the Universal Complaints Tracking System (UCTS). This centralizes the tracking of customer complaints and helps improve our data analytics by standardizing the classification, identification of significant trends, trending of repeat complaints, root-cause analysis, and quality check on complaints classification and resolution. Customer Service enhancements were rolled out to digitize internal processes and promoting First Contact Resolution to ensure resolution of concerns are within the prescribed turn-around-time (TAT).

■ To further safeguard the security and confidentiality of customer information, we enhanced our Interactive Voice Response System (IVRS) menu by addressing unrecognized transactions reports and Lost Card blocking requests as the first option while minimizing the risk of the exposed accounts reported for blocking.

■ To continuously improve our customer satisfaction ratings, we incorporated a targeted question format for our Customer Satisfaction (CSAT) survey questionnaires. This enables our Contact Center to get specific comments or feedback from our customers for continuous improvement and positive customer experience.

■ Komo, our 100% digital banking service, started using advanced services to enhance customer experience such as Analytics and Personal Finance to empower its customers to better understand the use of their funds and save for their life goals.

We demonstrate our commitment to customer-centricity through our financial inclusion initiatives.

■ Ensured that Filipinos across all economic strata have easy access to funds through our 100% digital banking service, Komo. As of end 2022, Komo has a highly engaged base with 81% Monthly Active Users, a 4.3 in the Google Play Store, and continues to exponentially grow month-on-month.

By offering a fully digital banking experience, we made it easier for the unbanked and underbanked to access financial services, including their savings account, debit card, buying load and customizing their insurance. Today, 90% of Komo's customers are younger digital natives with 2x more bank activities like fund transfers when compared to older traditional bank customers.

■ Helped enable learners to get quality education through our Rural Bank's commitment to Brigada Eskwela's "Tugon sa Hamon ng Ligtas na Balik-Aral" 2022 initiative. We donated essential materials such as paints and health essentials to schools identified with the least resources. This annual "bayanihan" activity paved the way for a stronger relationship between our EastWest Rural Bank and the Department of Education (DepEd) which organizes the Brigada Eskwela.

EastWest Rural Bank also recognized public school teachers for their deeds and philanthropy by sponsoring the "I Respond" Awards. This shines the spotlight on public school teachers who have gone above and beyond the call of duty to assist students and/or their local community during the pandemic. Awardees received tokens, certificates, and cash incentives from EastWest Rural Bank.



We ensure the protection of our customers' interests and rights.

■ Our Information Security and Data Protection Office (ISDPO) has established a robust governance framework, policies, and procedures based on regulatory requirements and standard frameworks. Regular security assessments help to keep the Information Security Team aware of cyber risks and build dynamic defenses to protect the Bank and our customers.

■ We strive to continuously improve our Complaints Handling mechanism that involves capturing, tracking, monitoring, resolving, analyzing, and reporting issues we received across our various customer touchpoints. Our complaints management project aims to identify emerging issues that may pose risks and threats to customer's rights, implement corrective and preventive resolutions, and drive continuous improvement in customer experience.

■ We empower and protect the interests and rights of our customers by providing them access to complete, clear, and accurate information about our products and services. This includes a regular review of our marketing materials and product terms and conditions to ensure the accuracy of information we provide. We also seek to elevate our customers' financial awareness and maturity by educating them on ways to safeguard their accounts from fraud and cyber threats. We manage a strong IT system and strictly enforce adherence to data privacy policy.

■ We are expanding all channels such as our EastWest System Tech Assistant (ESTA) chatbot, social media, and digital platforms to be able to receive customer requests, concerns, feedback, or complaints.

■ We continuously review our current service level agreements (SLAs) to keep them relevant, competitive, and reflective of the end-to-end process. We are committed to continuously listen to our customers through different customer feedback initiatives such as the CSAT and welcome check survey, which were extended to Mortgage and Priority Banking in May and October 2022, respectively.



■ We are also promoting a culture of fair dealings with our customers as we live out our behavior norms outlined in our Code of Conduct. All employees are equipped with necessary training that helps build their competencies while developing a customer-centric mindset.

■ EWIB continues to prioritize risk management and control measures. We provided risk engineering surveys to several accounts, which involved physical inspections, and recommended appropriate control measures to improve their risk profile. We also monitor the effectiveness of these control measures to ensure that they are successful in reducing risk exposure.

We embark on digital initiatives to widen our customers' access to our products and services that help meet their needs.

■ We have fully migrated to the new corporate website (www.eastwestbanker.com) with improved UI/UX and navigation flow. This initiative aimed to provide customers with a more intuitive and user-friendly interface, making it easier for them to access information and services. The new site's improved design and functionality should lead to higher customer satisfaction and increased engagement.

■ The Bank rolled out a new Priority website (priority.eastwestbanker.com) with improved appointment/call back scheduling. This new feature allows customers to schedule appointments or request callbacks at their convenience, reducing wait times and improving overall customer service. The improved scheduling system also helps to increase efficiency and reduce the workload on our customer service staff.

• We integrated CMS capabilities for faster/close to real-time content and rates updating. With this integration, the Bank

can update its website's content and rates in near-real-time, ensuring that customers are informed of the latest bank rates and offers. This initiative is a testament to EastWest's commitment to providing customers with the most up-to-date and accurate information, which is crucial in the competitive banking industry.

■ Our online and mobile banking platforms have seen significant growth in the number of registered users and transactions processed in 2022.

■ We continued to provide easy management of our cardholders' credit card accounts through our ESTA Chatbot platform.

The ESTA Chatbot was able to address numerous free-form inquiries and fulfilled requests for supplementary cards, credit limit increases, installment conversions,

balance transfers, and fee waivers. The platform has also facilitated the redemption of rewards points and provided a secure and fast way for customers to request changes to their contact information.

■ Personal loan applications were made easier for customers through the roll-out of our personal loans services chatbot. This made the application process more convenient and efficient.

■ We reduced waiting time for loans customers upon integrating the back-end automation into our Consumer Lending ecosystem. This includes customer service Telephone PIN (TPIN), acquisition, ROPA vehicle auction and tabulation, and personal loans services. The customer service TPIN system allows customers to authenticate their identity through OTP validation, reducing handling time and eliminating fraud.



Cultivating a culture of high engagement, growth, and equality



Great customer experiences will drive our long-term growth and success. And behind the delivery of this customer experience is people. Focusing on the welfare of our employees is not only the right thing to do; it makes good business sense.

As of December 31, 2022, the EastWest group population totaling 7,253 employees across the group consists of 5,793 employees from EastWest Bank (EW), 38 from EastWest Insurance Brokerage (EWIB), 953 from EastWest Rural Bank (EWRB), and 469 from EastWest Ageas. Majority are full-time and permanent employees.



5,793
EastWest (EW)



953
EastWest Rural Bank (EWRB)



38 EastWest Insurance Brokerage (EWIB)



469 EastWest Ageas (EWA)

EastWest believes that promoting a culture of diversity and inclusivity enhances our overall business performance by attracting and retaining top talent."



7,253

Total number of regular employees, excluding Quest Integrated Marketing Services



4,655
64% Female



2,598
36% Male

Equal Opportunities and Growth

Employee promotion is based on job content and scope, validated by a job evaluation process that determines the proper job level for each role. We evaluate candidates' performance track record, competency level, and potential to perform at higher levels or with an expanded job scope.

Our promotion philosophy prioritizes an individual's acquired competencies as the foundation for career advancement, ensuring equal opportunities for career growth based on performance, not gender or any other factors. Our promotion statistics demonstrate our commitment to diversity and inclusivity representation.

In 2022, 13% of our EastWest population was promoted, reflecting our commitment to recognizing and rewarding our employees' hard work and dedication. The number of promoted female candidates is higher due to our gender distribution* where females account for 66% of our workforce and 34% males.

EastWest believes that promoting a culture of diversity and inclusivity enhances our overall business performance by attracting and retaining top talent. We remain committed to fostering an environment

*covers EastWest only

Workforce Profile

	2022		
	Female	Male	Total
Total number of regular employees	4,655	2,598	7,253
% of total workers	64%	36%	100%
Voluntary attrition rate	24.46%		
Number of employees from indigenous communities and/or vulnerable sector	-		

*Covers EastWest, EastWest Insurance Brokerage, EastWest Rural Bank, and EastWest Ageas; Excludes Quest Integrated Marketing Services

By Gender and Employment Category*

Tiering	Ranks	Female	Male	Total
Executive	AVP and up	174	153	327
	Senior Manager	138	124	262
Manager	Manager	254	195	449
	Senior Asst. Manager	503	317	820
Supervisor	Asst. Manager	340	319	659
	Junior Officer	418	317	735
Rank & File		2,822	1,168	3,990
Contractual		3	2	5
Consultant		3	3	6
TOTAL		14,655	2,598	7,253

*Covers EastWest, EastWest Insurance Brokerage, EastWest Rural Bank, and EastWest Ageas; Excludes Quest Integrated Marketing Services

By Employment Category

Tiering	Ranks	2022	2021	2020
Executive	AVP and up	327	234	246
Manager	Senior Manager	711	855	560
	Manager			
Supervisor	Senior Asst. Manager			
	Asst. Manager	2,214	2,184	2,102
	Junior Officer			
Rank & File		3,990	3,809	4,042
Contractual		5	7	0
Consultant		6	11	0
TOTAL		7,253*	6,876**	7,162**

*Covers EastWest, EastWest Insurance Brokerage, EastWest Rural Bank, and EastWest Ageas; Excludes Quest Integrated Marketing Services
**Covers EastWest, EastWest Insurance Brokerage and EastWest Rural Bank

that encourages our employees to excel and achieve their career aspirations while contributing to our Bank's success.

Salaries and Benefits

Our full-time employees receive competitive salary and benefit packages. The lowest salary in the Bank is at par with the statutory minimum wage in the National Capital Region and 8% higher than in the provincial areas.

We continue to provide multiple benefits and actively promote their utilization among our employees. We also offer performance-related rewards, such as merit increases and profit sharing, linked to the results of the annual performance evaluation per employee.

Talent Capability

By investing in continuous talent development and providing our employees with opportunities to enhance their skills and capabilities, we are reinforcing our commitment to being a consumer-centric bank. By equipping our workforce with the necessary skills and knowledge, we can better serve our customers and meet their evolving needs. Additionally, a highly skilled and engaged workforce is more likely to provide exceptional customer service, leading to increased customer satisfaction and loyalty.

We focus on building talent capacity, competency, and engagement. We ensure that leadership and functional competencies are developed, and employee engagement programs are in place. Our goal is to continuously deepen our bench of capable and energized talents who will drive our sustainable growth.

In 2022, we delivered a total of 364,419.40 hours of training, which was 23% more than in 2021 due to the easing of pandemic-era mobility restrictions which made it possible to conduct face-to-face training sessions combined with virtual learning.

Labor Management Relations and Freedom of Association

We continue to create harmonious management-labor relations through our Employee Development Council which has representation from our leaders and our rank-and-file. While we do not have collective bargaining agreements, we held a total of 796 consultation meetings with employees concerning employee-related policies in 2022.

Promotions By Gender and Employment Category*

Ranks	2022			2021		
	Female	Male	Total	Female	Male	Total
Vice President	2	6	8			
Sr. Asst. VP	7	3	10	3		3
AVP	15	13	28	3	2	5
Senior Manager	21	14	35	1	1	2
Manager	30	20	50	17	16	33
Senior Asst. Manager	87	32	119	20	9	29
Asst. Manager	28	22	50	23	23	46
Junior Officer	38	30	68	10	4	14
Rank & File	316	93	409	139	28	167
Grand Total	544	233	777	216	83	299
% Share	70%	30%	100%	72%	28%	100%

*Covers EastWest only; Excludes EastWest Insurance Brokerage, EastWest Rural Bank, and EastWest Ageas, and Quest Integrated Marketing Services

Benefits Availment*

Benefits	Female	Male	Total
HMO benefits	1,753	3,361	5,114
Salary loan benefits	-	-	1,912
Home loan benefits	-	-	5
Car plan benefits	-	-	248
Government loan benefits	-	-	2,062
Death benefits	-	-	67
Additional COVID-19 leaves	603	1,414	2,017
Christmas Gift in 2022 (in lieu of Christmas baskets with salary credits of the same)	3,760	1,957	5,717

*Covers EastWest only; Excludes EastWest Insurance Brokerage, EastWest Rural Bank, and EastWest Ageas, and Quest Integrated Marketing Services

Total Hours of Training, by Gender (Permanent Employees)

	Female	Male	Total
Total training hours provided to employees	161,313.65	203,105.75	364,419.40
Average training hours provided to employees	42.65	56.86	49.75

*Covers EastWest, EastWest Insurance Brokerage, EastWest Rural Bank, and EastWest Ageas; Excludes Quest Integrated Marketing Services

Total Hours of Training, by Gender*

Total training hours provided to employees	2022	2021	2020
Female	161,314	205,323	161,007
Male	203,106	92,059	79,328
Total	364,419	297,382	240,335

*Covers EastWest, EastWest Insurance Brokerage, EastWest Rural Bank, and EastWest Ageas; Excludes Quest Integrated Marketing Services

Succession

We have a succession planning policy and implementation guidelines to ensure that a steady pipeline of talents is ready to take on any vacated critical roles or fill up new roles opened up by new business opportunities.

Occupational Health and Safety

While mobility restrictions eased in 2022 and face-to-face gatherings have started, we continue to be vigilant over the health and safety of our employees.

We provide health insurance, group life insurance, and retirement benefits to all fulltime employees to help guard their wellness. This has been a part of the benefits we offer even prior to the pandemic.

Labor Standards and Human Rights

We have zero tolerance for discrimination in our workplace and strictly adhere with all laws and regulations related to labor and human rights, including those that prohibit forced labor and the hiring of children. We have five policies that explicitly disallow violations of labor laws and human rights (e.g. harassment, bullying in the workplace). We have no legal actions or employee grievances involving forced or child labor in 2022.

Corruption and Bribery

We strictly abide by our Code of Conduct that prohibits corruption and bribery among our Board of Directors, employees, as well as vendors and suppliers. We have no incidents involving the removal of directors, dismissal or disciplinary actions taken against employees, or contract termination of business partners due to corruption.



12,066,080

Total safe manhours in 2022

Work-related injuries: **1**

Work-related fatalities: **0**

Work-related ill health: **157**

No. of safety drills: **402**

Employee Training and Development

364,419.40

Total hours of training in 2022, 23% more than in 2021



161,313.65
42.65 ave. hours



203,105.75
56.86 ave hours

Average Hours of Training, by Gender*

	2022	2021	2020
Female	42.65	55.1	23.1
Male	56.86	48.9	25.0
Total	49.75	52.0	24.1

*Covers EastWest, EastWest Insurance Brokerage, EastWest Rural Bank, and EastWest Ageas; Excludes Quest Integrated Marketing Services

Separations*

Reasons	Female	Male	Total
Resignation	928	474	1,402
Termination	11	4	15
Retirement	12	6	18
AWOL	6	9	15
Non-Regularization	2	2	4
End of Contract	7	9	16

*Covers EastWest only; Excludes EastWest Insurance Brokerage, EastWest Rural Bank, and EastWest Ageas, and Quest Integrated Marketing Services

2022 HR Initiatives

Talent Acquisition

- Onboarded 33 Senior Officers (SO)
- Introduced Manatal Applicant Tracking System (ATS) and a psychological test as added assessment tool
- Increased utilization of Job Boards, which includes LinkedIn and Jobstreet, resulting in higher application yield

Career Development

- Promoted 71 graduates from Retail Banking Group's Development Programs
- Promoted 9 graduates from the Corporate Banking Group's Account Officer DP (AODP) Program

Competency Development

We launched the following new Learning & Development training programs and initiatives to support our business goals:

- 2 runs and 200 People Managers trained for Coaching using the GROW (Goal, Reality, Opportunity, Way Forward) Model
- Conversion Training from Tellers and NACs to Universal Teller
- 5 runs of Project Carbon Sustainability Training for Sales Team
- 4 courses under the IT Bootcamp for Program Analysts
- Mock Store Project: Training on T24 Telling
- Outcomes-Based Plan (OBP) Development and Roadshow
- Power Up: A Financial Literacy (FinLit) Training
- 3-day Mental Health Series
- Learning Partners Appreciation Day for Internal Subject Matter Experts

Job Evaluation

We reviewed our job evaluation tool for faster assessment of ranks/levels.

Recognition

We created an Incentive Policy as additional mechanism for rewarding employees.

Active Advocates



From left to right: Juni del Rosario, Jeff Ortega – Social and Media Lead, EastWest, Malu del Rosario – Chairman, PFBCI, Atty. Clarissa S. Ramos – AVP Corporate and Custodianship, Legal Services Division, EastWest, Lizette Lim - Trustee, Membership Committee, PFBCI, Es Vidaurreta – Internal Communications Lead, EastWest, Aileen Antolin - Trustee, Program Development Committee, PFBCI

Next page: In photo receiving their Magenta Race Award: (Top) – Atty. Clarissa S. Ramos and Magenta Race Virtual Cycling 1st Placer James Paul De Mesa. (Bottom) – Atty. Clarissa S. Ramos, President EastWest Milers and Magenta Race Virtual Run 1st Placer Khristopher A. Evangelista.

Women power EastWest. They comprise 66% of our workforce, nearly half of our Board of Directors, and about a third of our leaders.

It is but fitting that we throw our support behind campaigns that raise awareness on the detection and prevention of breast cancer which affects three in every 100 Filipino women.

In 2022, EastWest employees rallied to raise funds for the beneficiaries of the Philippine Foundation for Breast Care Inc. (PFBCI), also known as Kasuso.org. This was done through the launch of the very first Magenta Race, a virtual run/walk and cycle for breast cancer. Magenta, a deeper shade of pink that is associated with cancer awareness, symbolizes EastWest's deep commitment to the cause.

A total of 145 employees took part in the race, with 94 joining the run/walk, and 51 joining the cycle race. Each participant registered and paid for a Magenta Race shirt, and part of the proceeds were donated to PFBCI.

The race ended with the first placer receiving a trophy and limited-edition merchandise. The other top ten placers received Magenta Race medals and merchandise. EastWest employees ordered extra shirts and sent in cash pledges beyond their race participation, which further increased the amount pledged to PFBCI.

We also partnered with MediCard, our health maintenance organization (HMO) insurance provider, to educate our employees about breast cancer detection and treatment. A "Breast Cancer

Awareness Talk Webinar" featured Dr. Lissa Theresa Resurreccion of MediCard, who talked about breast cancer prevention and detection; and Dr. Marilyn C. Barza who shared the work of Kasuso.org.

As part of our health and wellness program, we also conducted a month-long series of breast health check-ups for our employees across all corporate centers and in identified stores in Luzon (Cavite, Batangas, San Fernando and Dolores in Pampanga) and in the Visayas and Mindanao (Cebu, Iloilo, Bacolod, Davao, Cagayan De Oro, General Santos).

Our activities concluded with the turnover of the check amounting to Php380,000 raised by EastWest employees from the Magenta Race. The funds will be used to help in the early detection of breast cancer via free checkups such as mammograms and breast ultrasound.

50
CYCLISTS



374,561.00
TOTAL AMOUNT DONATED
BY EASTWESTBANKERS
TO PFBCI

94
RUNNERS



1192
SHIRTS ORDERED



Charting the Future of our Sustainability

At EastWest, we always ask, "How can we make our products and services more relevant for our customers or whether this particular customer experience be able to delight our consumers?" Each day is an opportunity for us to be better in serving our customers and enabling our organization to meet their financial needs. We strive to ingrain this mindset in our culture because we see Filipino consumers as the driving force behind our sustainability as a leading consumer bank.

Thus, we remain committed to managing and improving the Economic, Environmental, Social, and Governance (EESG) aspects of our operations, which are relevant to our business and stakeholders. We identify and address potential risks and carry out initiatives that have a positive impact on our stakeholders, on the environment, and on society. We also promote transparency in disclosing our performance on topics material to both our internal and external stakeholders.

In collaboration with its parent company, Filinvest Development Corporation, EastWest is developing a sustainability framework and a set of commitments for specific sustainability areas. This framework will ensure that management's focus and efforts have maximum impact on relevant EESG aspects, leading to enhanced non-financial performance and risk management. In addition to the Global Reporting Initiative (GRI) Standards, the framework will also reference other emerging sustainability frameworks and international reporting guidelines.

EastWest continues to integrate sustainability principles into its corporate culture. Specifically, it reinforces good governance practices through its Employee Code of Discipline and Ethics (Code of Conduct), Whistleblowing Policy, Ethics-Direct initiative, Equal Opportunity policy, Consumer Protection program, and employee grievances mechanism.

In addition to the Global Reporting Initiative (GRI) Standards, the Framework will also reference other emerging sustainability frameworks and international reporting guidelines.

Materiality

We identified material topics so we can understand the issues that matter most to our internal and external stakeholders and better address their concerns, ultimately helping us better manage our business.

Material Topics

Economic	Environmental	Social	Governance
<ul style="list-style-type: none"> Economic value distributed (e.g., wages and benefits, payments to providers of capital, taxes paid) Jobs generated Financing support to identified market segments, including SMEs 	<ul style="list-style-type: none"> Environmental compliance Environmental housekeeping (resource use, waste management and emissions) 	<ul style="list-style-type: none"> Employee and customer health and well being Employee development and engagement Customer data privacy and protection Service resilience, including cybersecurity Disclosure and transparency Community engagement and social investments 	<ul style="list-style-type: none"> Regulatory compliance Risk management Anti-corruption and business ethics

Sustainability Governance

Our Board of Directors (BOD) is responsible for establishing our EESG strategy, evaluating risks related to both our business and EESG, developing and implementing sustainability initiatives, assessing performance and impact, and communicating with stakeholders.

EastWest is committed to implementing a robust Sustainability Framework which will be in full effect by May 2023. We expect to integrate sustainability principles into our corporate governance, risk management frameworks, business strategies, and operations to effectively identify, assess, and manage environmental and social risks.

To ensure the relevance and attainment of sustainability objectives, we will assign a dedicated sustainability champion aligned with Filinvest Development Corporation and embed sustainability objectives into our performance appraisal systems.

Our Environmental and Social Risk Management System (ESRMS) and Credit Risk Management System (CRMS) will define our credit strategy and set strategic E&S objectives and targets for our credit operations. Additionally, our Operational Risk Management System (ORMS) will ensure operational resilience and assess the impact of E&S risks on our operations.

Our commitment to sustainability will be reinforced through independent review and testing by our Internal Audit and Compliance Divisions. Senior Management will regularly report to the Board on the Bank's progress in implementing sustainability policies and ESRMS, ensuring that the Board is informed of potential issues associated with both internal and external activities of the bank and its clients. The Bank will actively monitor risks and implement control measures to mitigate these risks, providing reassurance that we are dedicated to sustainable growth and development.



Stakeholder Engagement

Key Stakeholder	Concerns	Responses/Channels of Engagement
Employees	<ul style="list-style-type: none"> Employee headcount, competencies and engagement Occupational health and safety 	<ul style="list-style-type: none"> Learning and development program, including online trainings, on-the-job training, job rotation and coaching/mentoring Competitive salary and benefits Work from Home arrangements
Customers	<ul style="list-style-type: none"> Consumer protection Data privacy Service reliability Health and safety 	<ul style="list-style-type: none"> Provision of online banking tools/digital solutions Development of innovative products and services e-Statements of Account Cybersecurity program Data privacy trainings for employees
Regulators	<ul style="list-style-type: none"> Regulatory compliance Transparency Good governance 	Compliance with permit renewals and mandatory disclosures/reports
Industry Peers	Regulatory risk	Common advocacies
Investors	<ul style="list-style-type: none"> Business Risks Good governance Transparency 	<ul style="list-style-type: none"> Risk management Corporate disclosures
Local Community and Environment	<ul style="list-style-type: none"> Local community concerns Environmental impact 	<ul style="list-style-type: none"> Community social investments Relationship management Environmental housekeeping



Php 19.45 billion home loans

Php 68.29 billion auto loans

Php 68.74 billion to businesses

Php 55.17 billion in teachers' loans

Php 5.14 billion in personal, salary, and employee loans to individuals, and micro and small enterprises

We create direct economic value through our business, backing the aspirations of Filipino consumers through retail banking, which comprised 73% of its loan portfolio as of end-2022.

Direct Economic Value Generated and Distributed (In millions Php)	2022
Direct economic value generated (revenue)	28,244,226
Direct economic value distributed	
a. Operating costs	17,006,388
b. Employee wages and benefits	5,960,407
c. Payments to suppliers and other operating costs	
d. Dividends given to stockholders and interest payments to lenders (does not include principal debt payments)	900,000
e. Taxes paid to government	1,433,280

Responsible Supply Chain

Our operational success depends on many enterprises that form part of our supply chain.

When vetting new suppliers, we consider their environmental performance, efforts to avoid any forced or child labor in their operations, their approach to labor and human rights issues, and their mechanisms to ensure that bribery and corruption do not occur in their company or in relation to ours.

We build strategic relationships and partnerships with suppliers, supporting small and medium enterprises (SMEs) through the provision of goods and services. Our store network is designed to encourage banking locally.

EastWest partnered with SharePro, a shared services subsidiary of the Filinvest Group, to handle all our procurement requirements. SharePro operationalizes the centralized Supply Chain Management of the Group, along with other corporate services, and oversees the implementation of a Supplier Accreditation Program established in 2015.

The program outlines ways in which the Group can maintain quality management by checking for various International Organization for Standardization (ISO), Department of Environment and Natural Resources (DENR), and Occupational Safety & Health Act (OSHA) certifications or programs in place, and by requesting data on the sources of materials delivered to the subsidiaries. Regular reviews and vendor performance assessments are also conducted to ensure potential supply chain partners comply with local laws and the operating subsidiaries' requirements, and a process for blacklisting is established.

In the coming years, we seek to improve our understanding of the impact our operations have on our supply chain and suppliers. We will also assess ESG risks and opportunities relative to the relationships and impacts we have on our suppliers and overall value chain.

Environmental Performance

To help in preserving the environment, we have implemented water and energy conservation programs to uphold our environmental responsibility. Our value chain is environmentally sustainable and socially responsible, aligned with our sustainability commitment.

We are dedicated to complying with environmental regulations set forth by the Department of Environment and Natural Resources (DENR) and the Laguna Lake Development Authority (LLDA) for offices situated within the Laguna Lake region. In addition, we adhere to environmental policies established by local government units in areas where we operate.

Neither EastWest nor its subsidiaries have received any notice of violation related to environmental regulations from regulators and there are no pending investigations or resolutions, fines or penalties imposed as of end-2022.

As a financial institution primarily operating in office settings, our environmental impacts primarily result from energy and water consumption, as well as waste generation.

Energy Consumption and Greenhouse Gas Emissions*	2022	2021
Gasoline consumption, by liters	146,885	Not monitored
Diesel consumption, by liters	55,953	Not monitored
Electricity consumption, by kilowatt hours	3,434,409.53	2,824,341
Scope 1 GHG emissions due to diesel and gasoline, in tonnes CO2-e		
Scope 2 GHG emissions due to purchased electricity, in tonnes CO2-e	2,446	2,011

*Only covers EastWest HQ operations (in 3 NCR locations)
 **EastWest sources all its electricity from the local energy utility, Meralco. The emission factor used is 0.7122 tons CO2 per MWH of electricity.

The return-to-office setup, implemented since April 2022, resulted in a subsequent increase in energy consumption.

Water Consumption and Wastewater Generation, in cubic meters	2022	2021
Water consumed	19,959	13,337

Our satellite offices source their water from the east zone water utility concessionaire in Metro Manila, while our headquarters at the Beaufort location gets its water supply from the Angat-Ipo-LaMesa water source, which is replenished by annual rainfall and considered a sustainable surface water body. Wastewater generated from the headquarters' operations is collected by the Bonifacio Global City's (BGC) sewerage system and conveyed to an offsite facility for full treatment by the water utility.

We sustained our environmental initiatives in 2022, particularly the intensified efforts to convert from printed credit card statements of account into electronic (PDF) versions sent via email. The conversion to e-Statement of Account (eSOA) led to the avoidance

of printing of around 20 million pages and avoidance of fuel burned by the motorcycle couriers in delivering to the customers' doorsteps. As of end-2022, 96% of active EastWest credit cardholders have enrolled in eSOA.

We will continue to explore other avenues where positive environmental impacts can be realized, beyond mere environmental housekeeping, but through the financing of projects that have intended environmental and social outcomes.

Social Performance

Our customers, employees, as well as the communities touched by our presence play a vital role in our long-term success as a business. Details on our Social Performance are contained on page ___ of this Annual Report.



EESG DATA SETS

Economic Performance	
Direct Economic Value Generated and Distributed (GRI 201-1)	2022 (’000 PHP)
Direct economic value generated (revenue)	28,244,226
Direct economic value distributed	
a. Operating costs	17,006,388
b. Employee wages and benefits	5,960,407
c. Payments to suppliers and other operating costs	Not available
d. Dividends given to stockholders and interest payments to lenders (does not include principal debt payments)	900,000
e. Taxes paid to government	1,433,280

Procurement Practices	
Proportion of Spending on Local Suppliers (GRI 204-1)	2022
Percentage of procurement budget used for significant locations of operations that is spent on local suppliers	98.11%

Resource Management		
Energy Consumption (GRI 302-1)	Unit	2022
Gasoline	L	146,884.76
LPG	Kg	N/A
Diesel	L	55,953.12
Electricity (renewable)	KWH	N/A
Electricity (non-renewable)	KWH	N/A
Electricity (total)	KWH	3,434,409.53
Coal	Tonnest	N/A

Energy Consumption (GRI 302-1)	Unit	2022
Gasoline	GJ	4,294,876.16
LPG	GJ	N/A
Diesel	GJ	1,449,562.71
Electricity (renewable)	GJ	N/A
Electricity (non-renewable)	GJ	N/A
Electricity (total)	GJ	954,002,647.22
Coal	GJ	N/A

Water Consumption (GRI 303-5)	Unit	2022
Water used	m3	19,959
Water recycled and reused	Kg	N/A

Materials Used (GRI 301-1)	Unit	2022
Materials Used – steel	Kg	N/A
Materials Used – cement	Kg	N/A
Percentage of recycled input materials used to manufacture the organization's primary products and services	%	0

Ecosystems and Biodiversity (GRI 304-1 & 304-3)	2022	2021	2020
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		

Anti-Corruption	
Trainings on Anti-Corruption Policies and Procedures (GRI 205-2)	2022
Percentage of employees who have received written communication about corporate anti-corruption policies and procedures	100%
Percentage of business partners who have received written communication about corporate anti-corruption policies and procedures	100%
Percentage of directors and management who have received anti-corruption training	100%
Percentage of employees who have received anti-corruption training	100%

Incidents of corruption (GRI 205-3)	2022
Number of incidents in which directors were removed or disciplined for corruption	0
Number of incidents in which employees were dismissed or disciplined for corruption	0
Number of incidents when contracts with business partners were terminated due to corruption	0

Environmental Impact Management			
Greenhouse Gas Emissions (GRI 305-1, 305-2, 305-3, 305-6)	Unit	2022	
Direct Emissions (Scope 1) – gasoline, diesel, LPG	Tonnes CO2-e	493	
Direct Emissions (Scope 1) – coal	Tonnes CO2-e	N/A	
Indirect Emissions (Scope 2) – purchased electricity	Tonnes CO2-e	2,011	
Indirect Emissions (Scope 3)	Tonnes CO2-e	N/A	
Emissions of ozone-depleting substances (ODS)	Tonnes	N/A	

Air Pollutant Emissions (GRI 305-7)	Unit	2022
Nitrogen oxides (NOx)	Kg	N/A
Sulfur oxides (SOx)	Kg	N/A
Persistent Organic Pollutants (POP)	Kg	N/A
Volatile organic compounds (VOC)	Kg	N/A
Hazardous air pollutants (HAP)	Kg	N/A
Particulate Matter (PM)	Kg	N/A

Solid Waste Generation (GRI 306-3, 306-4, 306-5)	Unit	2022
Reusable	Tonnes	N/A
Reusable (mud press)	Tonnes	N/A
Recyclable	Tonnes	N/A
Composted	Tonnes	N/A
Residuals (Landfilled)	Tonnes	N/A
Mud Press (reusable)	Tonnes	N/A
Total	Tonnes	N/A

Hazardous Wastes (GRI 306-4, 306-5)	Unit	2022
Hazardous wastes generated	Tonnes	N/A
Hazardous wastes transported and treated	Tonnes	N/A

Effluents (GRI 303-4)	Unit	2022
Total volume of effluent discharge	m3	N/A
Percent of effluent recycled	m3	N/A

Environmental Compliance (GRI 307-1)	Unit	2022
Total amount of monetary fines for non-compliance with environmental laws and/or regulations	PHP	0

Employee Management			
Employee Hiring and Benefits	2022		
	Total	M	F
Total number of regular employees	7,253	2,598	4,655
Voluntary attrition rate	25.20%		
Ratio of lowest paid employee against minimum wage	1% for NCR; 8% for provincial		

Employee Training and Development			
Employee Training and Development	2022		
	Total	M	F
Total training hours provided to employees	311,942.25	91,283.75	220,658.50
Average training hours provided to employees	59.26	51.23	63.37

Labor Management Relations			
Labor Management Relations	2022		
	Total	MF	
% of employees covered by Collective Bargaining Agreements	EastWest does not have collective bargaining agreements.		
Number of consultations conducted with employees concerning employee related policies	796		

Diversity and Equal Opportunity			
Diversity and Equal Opportunity	2022		
	Total	M	F
% of workers in the workforce by gender	100%	36%	64%
Number of employees from indigenous communities and/or vulnerable sector	Not available		

Workplace Conditions and Occupational Health and Safety	
Occupational Health and Safety	2022
Safe manhours	12,066,080
Number of work-related injuries	1
Number of work-related fatalities	0
Number of work-related ill-health	157
Number of safety drills	402

Labor Standards and Human Rights	
Labor Laws and Human Rights	2022
Policies that explicitly disallow violations of labor laws and human rights (e.g. harassment, bullying in the workplace)	5
Number of legal actions or employee grievances involving forced or child labor	0

Relationship with Community	
Significant Impacts on Local Communities	2022
For operations affecting IPs, total number of Free and Informed Prior Consent (FPIC) consultations and Certification Preconditions (CPs) secured	N/A

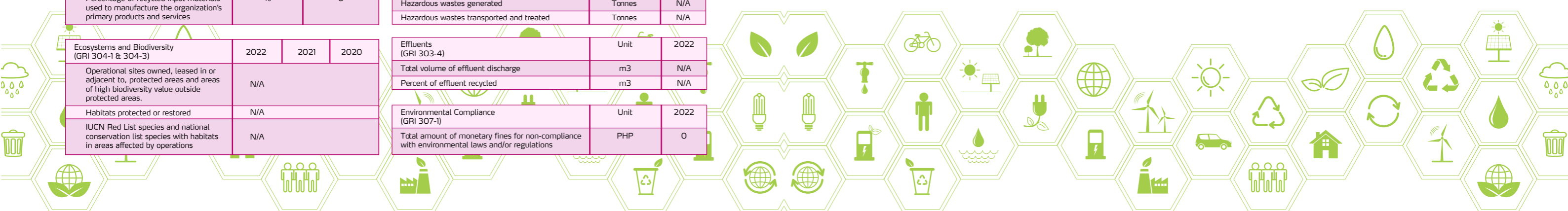
Customer Management	
Customer Satisfaction	2022
Customer Satisfaction Score	Transactional CSAT - 91%

Product/Service Health and Safety	2022
Number of substantiated complaints on product or service health and safety	N/A
Number of complaints addressed	N/A

Marketing and Labeling	2022
Number of substantiated complaints on product or service health and safety	0
Number of complaints addressed	0

Customer Privacy	2022
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	
Data Security	2022
Number of data breaches, including leaks, thefts and loss of data	N/A



EastWest Bank's sustainability performance for the period 1 January 2021 to 31 December 2022 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	About EastWest
	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 of 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 Bank
	2-7 Employees	People
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 overseeing the management impacts	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
GRI 2: General Disclosures 2022 (Strategy, policies and practices)	2-20 Process to determine remuneration	Corporate Governance
	2-22 Statement of sustainable development strategy	Message from the Chairman
	2-23 Policy commitments	Chairman's Message, President's Report, Q&A with the CEO
	2-24 Embedding policy commitments	Chairman's Message, President's Report, Q&A with the CEO
	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	People
GRI 3: Material Topics 2022 (Disclosures on Material Topics)	3-1 Process to determine material topics	About the Report
	3-2 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	No data
	202-2 Proportion of senior management hired from the local community	No data
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	No data
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 impacts in the supply chain and actions taken	No data

GRI Standard	Disclosure	Section in the Report
GRI 401: Employment 2016	401-1 New Employee Hires and employee turnover 401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees 401-3 Parental leave	People
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 403-2 Hazard identification, risk assessment, and incident investigation 403-3 Occupational health services 403-4 Worker participation, consultation, and communication on occupational health and safety 403-5 Worker training on occupational health and safety 403-6 Promotion of worker health 403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relations 403-8 Workers covered by an occupational health and safety management system 403-9 Work-related injuries 403-10 Work-related ill health	People, Sustainability
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee 404-2 Programs for upgrading employee skills and transition assistance programs 404-3 Percentage of employees receiving regular performance and career development reviews	People, Sustainability
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees 405-2 Ratio of basic salary and remuneration of women to men	
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 409: 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
GRI 410: Security Practices 2016	410-1 Security personnel trained in human rights policies and procedures	N/A
GRI 410: Security Practices 2016	410-1 Security personnel trained in human rights policies and procedures	N/A
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and developing program 413-2 Operations with significant actual and potential negative impacts on local communities	Feature: Magenta Race N/A
GRI 414: Supplier Social Assessment 2016	414-1 New suppliers that were screened using social criteria 414-2 Negative social impacts in the supply chain and actions taken	No data No data
GRI 415: Public Policy 2016	415-1 Political contributions	N/A
GRI 416: Customer Health and Safety 2016	416-1 Assessment of the health and safety impacts of product and service categories 416-2 Incidents of non-compliance concerning the health and safety impacts of products and services	Operational Highlights
GRI 417: Marketing and Labeling 2016	417-1 Requirements for product and service information and labeling 417-2 Incidents of non-compliance concerning product and service information and labeling 417-3 Incidents of non-compliance concerning marketing communications	
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Operational Highlights

Embedding a Risk Culture



The gradual reopening of the Philippine economy after the lifting of COVID-19 mobility restrictions presented better opportunities for risk expansion in 2022.

Although new challenges emerged in 2022 such as a more volatile geopolitical environment and higher inflation, we believe the domestic economy is expected to resume its pre-pandemic growth primarily driven by the country's healthy demographics. For EastWest, 2022 paved way for the resumption of its pre-pandemic growth agenda to attain scale. From capital preservation, we shifted towards asset expansion coupled with thoughtful capital allocation and calibrated risk management.

With this, we continued to refine our dynamic and forward-looking risk models to incorporate the potential impact of the changing macroeconomic situation on our balance sheet. With particular focus on credit risk, existing risk models continue to be refined to incorporate the experience from the pandemic as well as to capture the refreshed view of the prospective economic conditions in determining credit losses and defaults. Key refinements in the models, assumptions, and stress test exercises were employed to ensure a strong capital position aligned with regulatory capital standards and providing sufficient coverage for our growing risk-taking activities.

Risk Management Structure

Risk management is everyone's responsibility and takes place in all

processes and operations throughout the organization. Our Board of Directors (BOD), aided by its Risk Management Committee, is ultimately responsible for the governance of risk. Senior



Management is mandated to efficiently and effectively enforce risk management discipline or serve as primary owners of risks and internal controls

Risk Factors

Credit risk remains to be the principal risk exposure in our business, followed by operational risk, interest rate risk in the banking book, and market risk in the trading book. It also recognized marginal risk exposures to liquidity, credit concentration, compliance, reputational, and strategic risks. In addition to these risks inherent in banking, we also consider other risks borne out by more stringent industry regulations.



Capital Risk

This is the risk faced when a company loses the value of its capital, which consequently puts it into a situation of having inadequate capital to cover for its risk exposures. We mitigate this risk by implementing capital risk management to ensure capital is preserved, and shareholder value is maximized while maintaining capital ratios compliant with the minimum prescription of the Bangko Sentral ng Pilipinas (BSP).



Credit Risk

This type of risk arises when borrowers fail to meet credit obligations based on agreed terms, may it be repaying a loan or meeting a contractual obligation. In recent years, credit risk was principally determined based on the past due age of the loan portfolio or doubtfulness of borrowers' repayment. Under Philippine Financial Reporting Standards 9, however, banks produce models to estimate credit losses on its portfolio from a forward-looking perspective. This compels banks to forecast potential loss from a twelve-month forward up to the entire life cycle, as its credit quality deteriorates, of a loan account or portfolio.

Our credit risk remains manageable in 2022, underpinned by the satisfactory levels of asset quality, credit concentration, collateral, loss rate levels but, more importantly, adequacy of loss coverage. This is realized through mitigating measures as early as credit underwriting, aided mainly by credit scoring tools and supplemented by minimum acceptance criteria according to loan product type. Likewise, in line with portfolio maintenance and management, we regularly monitor key credit risk indicators under normal conditions, and perform stress tests based on internally determined and BSP-prescribed stress scenarios to anticipate and prepare for its impact if found to be plausible.



Operational Risk

This risk relates to potential loss arising from systems, people, processes, and external events while in the conduct of our business and operations. Lapses and failures in the delivery and performance of our functions and operations are not without consequences. Considering our heavy reliance on technology to deliver products and services to our customers, information technology (IT) risks such as cybersecurity, data privacy, and legacy IT infrastructure and operations are deemed relevant.



We address this risk by espousing self-regulation through regular risk and control self-assessment by all the concerned Bank units, which look into potential risk incidents inherent in one's process and operations, relevant mitigating measures, and periodic monitoring of operational risk indicators relative to defined risk appetite and tolerances. Specific to IT risk, a defense-in-depth strategy involving multiple security tools, people awareness and education, as well as continued modernization of our legacy infrastructure and applications are in play to mitigate such risk.

Market Risk and Interest Rate Risk

Market risk arises as the fair value or future cash flows of financial instruments fluctuate due to changes in market variables such as interest rates, foreign exchange rates, and equity prices. Interest rate risk is the risk to current or anticipated earnings or capital arising from movements in interest rates. This can potentially hurt the financial results and capital of the bank arising from positions in the banking book. Interest rate risk arises due to changes in market interest rates, which have an impact on profitability.



The major factors that lead to increased interest rate risk are the volatility of interest rates and mismatches between the interest reset dates on assets and liabilities. While market risk is managed through judicious trading activities, increasing the proportion of our less sensitive funding aims to minimize the impact of rising interest rates on our banking book.

Risk Outlook

While signs of economic recovery were evident in 2022, this is under threat moving forward as high inflation brought about by loose monetary policy, the Ukraine-Russian war, and supply chain disruptions have forced central banks to implement a tighter monetary policy resulting to higher interest rates. These high interest rates will curtail economic growth and threaten another global recession. This is putting pressure on central banks to balance monetary policy to control inflation while minimizing impact to economic growth. This precarious situation is not ideal for banks as this will mean a more volatile operating environment moving forward.

As we pursue our growth agenda, we will remain conscious of these ongoing as well as emerging risks. Our risk profile for 2023 expects credit risk to remain as the largest risk exposure, followed by operational, IT risk, and interest rate risks.



We strive to have an enterprise-wide risk management culture in which people are able to manage the risks that come with their respective operations. We are making headways in raising risk awareness, even

going beyond compliance or recognition. This is done by leveraging and integrating the risk tools employed in the Bank into our day-to-day operational processes. This came with the establishment of the risk maturity assessments that enabled the operating units to focus on risk management capability areas they need to work or improve on.

Further, we continue to pursue the installation of the risk management development program under our EastWest Academy. This should help improve and lead to the faithful adoption of risk management among our business units or at the business and operational levels.



RISK EXPOSURE

CAPITAL ADEQUACY RECONCILIATION

(Php in millions, except percentages)

CONSOLIDATED

2022

	Tier I Capital	Audited Financial Statement
Tier I capital		
Paid-up common stock	22,499.75	22,499.75
Additional paid-in capital	5,065.06	5,065.06
Retained earnings	30,466.46	30,466.46
Undivided profits	4,781.15	4,781.15
Other comprehensive income		
Net unrealized gains or losses on AFS securities	(2,032.16)	(2,032.16)
Cumulative foreign currency translation	(441.66)	(441.66)
Others	(210.65)	(210.65)
Total	60,127.95	60,127.95

CAPITAL ADEQUACY RECONCILIATION

(Php in millions, except percentages)

SOLO

2022

	Tier I Capital	Audited Financial Statement
Tier I capital		
Paid-up common stock	22,499.75	22,499.75
Additional paid-in capital	5,065.06	5,065.06
Retained earnings	30,466.53	30,466.53
Undivided profits	4,781.15	4,781.15
Other comprehensive income		
Net unrealized gains or losses on AFS securities	(2,032.16)	(2,032.16)
Cumulative foreign currency translation	(441.66)	(441.66)
Others	(210.65)	(210.65)
Total	60,128.02	60,128.02

CAPITAL ADEQUACY RECONCILIATION

(Php in millions, except percentages)

CONSOLIDATED

2021

	Tier I Capital	Audited Financial Statement
Tier I capital		
Paid-up common stock	22,499.75	22,499.75
Additional paid-in capital	5,065.06	5,065.06
Retained earnings	26,886.36	26,886.36
Undivided profits	4,503.75	4,503.75
Other comprehensive income		
Net unrealized gains or losses on AFS securities	(156.34)	(156.34)
Cumulative foreign currency translation	(336.12)	(336.12)
Others	(397.15)	(397.15)
Total	58,065.32	58,065.32

CAPITAL ADEQUACY RECONCILIATION

(Php in millions, except percentages)

SOLO

2021

	Tier I Capital	Audited Financial Statement
Tier I capital		
Paid-up common stock	22,499.75	22,499.75
Additional paid-in capital	5,065.06	5,065.06
Retained earnings	26,886.43	26,886.43
Undivided profits	4,503.75	4,503.75
Other comprehensive income		
Net unrealized gains or losses on AFS securities	(156.34)	(156.34)
Cumulative foreign currency translation	(336.12)	(336.12)
Others	(397.15)	(397.15)
Total	58,065.39	58,065.39

CAPITAL ADEQUACY

(Php in millions, except percentages)

For year ended December 31, 2022

SOLO CONSOLIDATED

	SOLO	CONSOLIDATED
Tier I capital		
Paid up common stock	22,499.75	22,499.75
Additional paid-in capital	5,065.06	5,065.06
Retained earnings	30,466.53	30,466.46
Undivided profits	4,781.15	4,781.15
Other Comprehensive Income:		
NUGL on AFS Securities	(2,032.16)	(2,032.16)
Actual gains/losses	(441.66)	(441.66)
Cumulative foreign currency translation	(210.65)	(210.65)
	62,128.02	60,127.95
Deduction from Tier I capital		
Total outstanding unsecured credit accommodation to a DOSRI	5.06	5.06
Investments in equity securities	6,528.50	1,166.35
Defined benefit asset	-	-
Deferred income tax	3,575.39	3,966.53
Goodwill and other intangible assets	6,862.67	6,896.32
CET I capital	43,156.39	48,093.70
Total Tier I capital	43,156.39	48,093.70
Tier 2 capital		
General loan loss provision	2,434.93	2,820.98
Unsecured subordinated debt / Instruments eligible as Tier 2 capital	-	-
Total Tier 2 capital	2,434.93	2,820.98
Total qualifying capital	45,591.32	50,914.68
Capital ratios:		
CET I capital adequacy ratio	12.60%	13.02%
Tier I capital adequacy ratio	12.60%	13.02%
Capital conservation buffer	6.60%	7.02%
Total capital adequacy ratio	13.31%	13.78%

Risk-weighted Assets

On balance sheet accounts

20%	2,583.12	2,583.15
50%	30,664.02	30,664.02
75%	8,233.11	8,233.11
100%	213,755.39	232,500.90
150%	14,641.46	17,177.62

Off balance sheet exposures

20%	-	-
50%	-	-
100%	2,162.18	2,162.18

Counter party risk-weighted assets in banking books 628.75 628.75
 Counter party risk-weighted assets in trading books - -

Total credit risk-weighted assets	272,668.02	293,949.73
Total market risk-weighted assets	4,778.14	4,778.14
Total operational risk-weighted assets	65,101.90	70,780.94
Total risk-weighted assets	342,548.07	369,508.80

(Php in millions, except percentages)

For year ended December 31, 2021

SOLO CONSOLIDATED

	SOLO	CONSOLIDATED
Tier I capital		
Paid up common stock	22,499.75	22,499.75
Additional paid-in capital	5,065.06	5,065.06
Retained earnings	26,886.43	26,886.36
Undivided profits	4,503.75	4,503.75
Other Comprehensive Income:		
NUGL on AFS Securities	(156.34)	(156.34)
Actual gains/losses	(397.15)	(397.15)
Cumulative foreign currency translation	(336.12)	(336.12)
	58,065.39	58,065.32
Deduction from Tier I capital		
Total outstanding unsecured credit accommodation to a DOSRI	23.20	23.20
Investments in equity securities	6,529.47	793.79
Defined benefit asset	-	-
Deferred income tax	3,781.53	4,221.98
Goodwill and other intangible assets	6,756.21	6,793.50
CET I capital	40,974.97	46,232.85
Total Tier I capital	40,974.97	46,232.85
Tier 2 capital		
General loan loss provision	1,760.69	2,168.38
Unsecured subordinated debt / Instruments eligible as Tier 2 capital	-	1,241.96
Total Tier 2 capital	1,760.69	3,410.35
Total qualifying capital	42,735.66	49,643.19
Capital ratios:		
CET I capital adequacy ratio	14.23%	14.49%
Tier I capital adequacy ratio	14.23%	14.49%
Capital conservation buffer	8.23%	8.49%
Total capital adequacy ratio	14.84%	15.55%

Risk-weighted Assets

On balance sheet accounts

20%	871.37	871.38
50%	20,500.97	20,500.97
75%	5,773.24	5,773.24
100%	160,643.61	184,400.30
150%	24,951.58	27,652.94

Off balance sheet exposures

20%	-	-
50%	-	-
100%	4,094.86	4,094.86

Counter party risk-weighted assets in banking books 437.13 437.13
 Counter party risk-weighted assets in trading books - -

Total credit risk-weighted assets	217,272.76	243,730.82
Total market risk-weighted assets	5,000.91	5,000.91
Total operational risk-weighted assets	65,769.54	70,435.38
Total risk-weighted assets	288,043.22	319,167.12

CAR DISCLOSURE

	CONSOLIDATED 2022						
	0%	20%	50%	75%	100%	150%	TOTAL
Cash on Hand	8,622,827,104.37						8,622,827,104.37
Checks and Other Cash Items		90,323,448.86					90,323,448.86
Due from Bangko Sentral ng Pilipinas	35,851,228,002.30						35,851,228,002.30
Due from Other Banks		147,151,121.24	3,482,273,758.32		259,100,165.18		3,888,525,044.75
Financial Assets Designated at Fair Value through Profit or Loss							10,342,701.33
Debt Securities							-
Equity Securities					10,342,701.33		10,342,701.33
Available-for-Sale (AFS) Financial Assets							16,582,634,105.43
1. Debt Securities							16,567,566,117.43
Sovereign	1,707,079,366.22		8,241,365,939.68				9,948,445,305.90
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks					456,470,211.63		456,470,211.63
Corporates		769,023,737.75			5,393,626,862.15		6,162,650,599.90
2. Equity Securities					15,067,988.00		15,067,988.00
Held-to-Maturity (HTM) Financial Assets							65,638,758,246.57
1. Non Defaulted Exposures							65,637,860,099.40
Sovereign	23,525,930,069.61		36,901,979,535.72				60,427,909,605.32
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates		1,896,385,189.37			3,313,565,304.71		5,209,950,494.08
2. Defaulted Exposures						898,147.17	898,147.17
Loans and Receivables							249,302,727,492.84
1. Interbank Loans Receivable		10,012,879,458.33					10,012,879,458.33
2. Loans and Receivables - Others							239,289,848,034.51
2.1 Non defaulted exposures							227,903,777,502.87
Sovereign							-
LGU and Public Sector Entities					377,027,885.49		377,027,885.49
Government Corporation					906,327,986.06		906,327,986.06
Corporates					44,973,442,586.31		44,973,442,586.31
Microfinance/Small and Medium Enterprises				10,977,483,358.21			10,977,483,358.21
Loans to individuals for housing purposes			12,702,419,850.65				12,702,419,850.65
Loans to Individuals					157,967,075,836.14		157,967,075,836.14
2.2 Defaulted exposures							11,386,070,531.65
Housing Loans					1,322,288,672.37		1,322,288,672.37
Other than housing loans						10,063,781,859.27	10,063,781,859.27
Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse, and Securities Lending and Borrowing Transactions							-
Sovereign							-
Sales Contract Receivable							106,592,477.11
1. Non Defaulted Exposures					94,683,515.16		94,683,515.16
2. Defaulted Exposures						11,908,961.95	11,908,961.95
Real and Other Properties Acquired						1,375,155,483.76	1,375,155,483.76
Total Exposures Excluding Other Assets							381,469,114,107.32
Other Assets					17,441,876,245.89		17,441,876,245.89
Total Exposures Including Other Assets	69,707,064,542.49	12,915,762,955.55	61,328,039,084.37	10,977,483,358.21	232,500,895,960.43	11,451,744,452.15	398,880,990,353.21
Total Risk-weighted On-Balance Sheet Assets not covered by CRM	-	2,583,152,591.11	30,664,019,542.19	8,233,112,518.66	232,500,895,960.43	17,177,616,678.23	291,158,797,290.61
Total Risk-weighted On-Balance Sheet Assets	-	2,583,152,591.11	30,664,019,542.19	8,233,112,518.66	232,500,895,960.43	17,177,616,678.23	291,158,797,290.61

CAR DISCLOSURE

	CONSOLIDATED 2021						TOTAL
	0%	20%	50%	75%	100%	150%	
Cash on Hand	7,836,030,790.81						7,836,030,790.81
Checks and Other Cash Items		31,119,318.22					31,119,318.22
Due from Bangko Sentral ng Pilipinas	59,044,860,783.23						59,044,860,783.23
Due from Other Banks		5,004,083.37	19,288,333,720.95		121,827,418.58		19,415,165,222.90
Financial Assets Designated at Fair Value through Profit or Loss							10,333,201.33
Debt Securities					10,333,201.33		-
Equity Securities							10,333,201.33
Available-for-Sale (AFS) Financial Assets							41,423,032,906.87
1. Debt Securities							41,423,032,291.91
Sovereign	25,101,552,843.78		8,326,349,061.54				33,427,901,905.32
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks						491,737,316.12	491,737,316.12
Corporates		860,877,661.34			6,642,515,409.13		7,503,393,070.47
2. Equity Securities						614.96	614.96
Held-to-Maturity (HTM) Financial Assets							22,427,454,954.20
1. Non Defaulted Exposures							22,060,525,601.71
Sovereign	17,123,386,786.57		1,639,957,299.47				18,763,344,086.05
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates		1,741,245,836.17			1,555,935,679.49		3,297,181,515.66
2. Defaulted Exposures						366,929,352.49	366,929,352.49
Loans and Receivables							197,439,863,168.80
1. Interbank Loans Receivable		1,718,666,300.00					1,718,666,300.00
2. Loans and Receivables - Others							195,721,196,868.80
2.1 Non defaulted exposures							179,634,696,071.28
Sovereign							-
LGU and Public Sector Entities					453,451,872.89		453,451,872.89
Government Corporation					928,396,921.94		928,396,921.94
Corporates					40,285,021,487.27		40,285,021,487.27
Microfinance/Small and Medium Enterprises				7,697,653,572.11			7,697,653,572.11
Loans to individuals for housing purposes			11,747,302,927.22				11,747,302,927.22
Loans to Individuals					118,522,869,289.86		118,522,869,289.86
2.2 Defaulted exposures							16,086,500,797.52
Housing Loans					1,783,671,087.43		1,783,671,087.43
Other than housing loans						14,302,829,710.09	14,302,829,710.09
Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse, and Securities Lending and Borrowing Transactions							15,800,317,280.00
Sovereign	15,800,317,280.00						15,800,317,280.00
Sales Contract Receivable							112,349,950.02
1. Non Defaulted Exposures					85,241,470.67		85,241,470.67
2. Defaulted Exposures						27,108,479.35	27,108,479.35
Real and Other Properties Acquired						3,246,687,386.60	3,246,687,386.60
Total Exposures Excluding Other Assets							366,787,214,962.99
Other Assets					14,011,033.70		14,011,033,333.70
Total Exposures Including Other Assets	124,906,148,484.39	4,356,913,199.11	41,001,943,009.18	7,697,653,572.11	184,400,297,787.25	18,435,292,244.64	380,798,248,296.69
Total Risk-weighted On-Balance Sheet Assets not covered by CRM	-	871,382,639.82	20,500,971,504.59	5,733,240,179.08	184,400,297,787.25	27,652,938,366.96	239,198,830,477.71
Total Risk-weighted On-Balance Sheet Assets	-	871,382,639.82	20,500,971,504.59	5,733,240,179.08	184,400,297,787.25	27,652,938,366.96	239,198,830,477.71

CAR DISCLOSURE

	SOLO 2022						
	0%	20%	50%	75%	100%	150%	TOTAL
Cash on Hand	8,545,873,291.96						8,545,873,291.96
Checks and Other Cash Items		90,138,658.36					90,138,658.36
Due from Bangko Sentral ng Pilipinas	35,460,410,715.13						35,460,410,715.13
Due from Other Banks		147,151,121.24	3,482,273,758.32		75,228,142.92		3,704,653,022.49
Financial Assets Designated at Fair Value through Profit or Loss							10,342,701.33
Debt Securities							-
Equity Securities					10,342,701.33		10,342,701.33
Available-for-Sale (AFS) Financial Assets							16,582,634,105.43
1. Debt Securities							16,567,566,117.43
Sovereign	1,707,079,366.22		8,241,365,939.69				9,948,445,305.90
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks					456,470,211.63	-	456,470,211.63
Corporates		769,023,737.75			5,393,626,862.15		6,162,650,599.90
2. Equity Securities					15,067,988.00		15,067,988.00
Held-to-Maturity (HTM) Financial Assets							63,966,392,237.56
1. Non Defaulted Exposures							63,966,297,542.72
Sovereign	21,854,367,512.93		36,901,979,535.72				58,756,347,048.65
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates		1,896,385,189.37			3,313,565,304.71		5,209,950,494.08
2. Defaulted Exposures						94,694.84	94,694.84
Loans and Receivables							234,925,071,091.10
1. Interbank Loans Receivable		10,012,879,458.33					10,012,879,458.33
2. Loans and Receivables - Others							224,912,191,632.77
2.1 Non defaulted exposures							215,215,391,734.61
Sovereign							-
LGU and Public Sector Entities					377,027,885.49		377,027,885.49
Government Corporation					906,327,986.06		906,327,986.06
Corporates					44,973,442,586.31		44,973,442,586.31
Microfinance/Small and Medium Enterprises				10,977,483,358.21			10,977,483,358.21
Loans to individual for housing purposes			12,702,419,850.65				12,702,419,850.65
Loans to Individuals					145,278,690,067.88		145,278,690,067.88
2.2 Defaulted exposures							9,696,799,898.16
Housing Loans					1,322,288,672.37		1,322,288,672.37
Other than housing loans						8,374,511,225.78	8,374,511,225.78
Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse, and Securities Lending and Borrowing Transactions							-
Sovereign							-
Sales Contract Receivable							106,592,477.11
1. Non Defaulted Exposures					94,683,515.16		94,683,515.16
2. Defaulted Exposures						11,908,961.95	11,908,961.95
Real and Other Properties Acquired						1,374,458,390.42	1,374,458,390.42
Total Exposures Excluding Other Assets							364,766,566,690.89
Other Assets					11,538,624,166.15		11,538,624,166.15
Total Exposures Including Other Assets	67,567,730,886.23	12,915,578,165.05	61,328,039,084.38	10,977,483,358.21	213,755,386,090.17	9,760,973,272.99	376,305,190,857.04
Total Risk-weighted On-Balance Sheet Assets not covered by CRM	-	2,583,115,633.01	30,664,019,542.19	8,233,112,518.66	213,755,386,090.17	14,641,459,909.49	269,877,093,693.51
Total Risk-weighted On-Balance Sheet Assets	-	2,583,115,633.01	30,664,019,542.19	8,233,112,518.66	213,755,386,090.17	14,641,459,909.49	269,877,093,693.51

CAR DISCLOSURE

	SOLO 2021						
	0%	20%	50%	75%	100%	150%	TOTAL
Cash on Hand	7,771,988,646.17						7,771,988,646.17
Checks and Other Cash Items		31,059,147.22					31,059,147.22
Due from Bangko Sentral ng Pilipinas	58,627,972,047.02						58,627,972,047.02
Due from Other Banks		5,004,083.37	19,288,333,720.95		79,387,127.08		19,372,724,931.40
Financial Assets Designated at Fair Value through Profit or Loss							10,333,201.33
Debt Securities							-
Equity Securities					10,333,201.33		10,333,201.33
Available-for-Sale (AFS) Financial Assets							41,423,032,906.87
1. Debt Securities							41,423,032,291.91
Sovereign	25,101,552,843.78		8,326,349,061.54				33,427,901,905.32
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks						491,737,316.12	491,737,316.12
Corporates		860,877,661.34			6,642,515,409.13		7,503,393,070.47
2. Equity Securities					614.96		614.96
Held-to-Maturity (HTM) Financial Assets							20,715,969,317.18
1. Non Defaulted Exposures							20,349,843,417.02
Sovereign	15,412,704,601.88		1,639,957,299.47				17,052,661,901.36
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation							-
Banks							-
Corporates		1,741,245,836.17			1,555,935,679.49		3,297,181,515.66
2. Defaulted Exposures						366,125,900.16	366,125,900.16
Loans and Receivables							178,731,629,401.04
1. Interbank Loans Receivable		1,718,666,300.00					1,718,666,300.00
2. Loans and Receivables - Others							177,012,963,101.04
2.1 Non defaulted exposures							162,725,867,119.98
Sovereign							-
LGU and Public Sector Entities					453,451,872.89		453,451,872.89
Government Corporation					928,396,921.94		928,396,921.94
Corporates					40,285,021,487.27		40,285,021,487.27
Microfinance/Small and Medium Enterprises				7,697,653,572.11			7,697,653,572.11
Loans to individual for housing purposes			11,747,302,927.22				11,747,302,927.22
Loans to Individuals					101,614,040,338.56		101,614,040,338.56
2.2 Defaulted exposures							14,287,095,981.06
Housing Loans					1,783,671,087.43		1,783,671,087.43
Other than housing loans						12,503,424,893.63	12,503,424,893.63
Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse, and Securities Lending and Borrowing Transactions							15,800,317,280.00
Sovereign	15,800,317,280.00						15,800,317,280.00
Sales Contract Receivable							112,258,698.46
1. Non Defaulted Exposures					85,150,219.11		85,150,219.11
2. Defaulted Exposures						27,108,479.35	27,108,479.35
Real and Other Properties Acquired						3,245,990,293.26	3,245,990,293.26
Total Exposures Excluding Other Assets							345,843,275,869.96
Other Assets					7,205,706,292.84		7,205,706,292.84
Total Exposures Including Other Assets	122,714,535,418.85	4,356,853,028.11	41,001,943,009.18	7,697,653,572.11	160,643,610,252.04	16,634,386,882.51	353,048,982,162.80
Total Risk-weighted On-Balance Sheet Assets not covered by CRM	-	871,370,605.62	20,500,971,504.59	5,773,240,179.08	160,643,610,252.04	24,951,580,323.77	212,740,772,865.10
Total Risk-weighted On-Balance Sheet Assets	-	871,370,605.62	20,500,971,504.59	5,773,240,179.08	160,643,610,252.04	24,951,580,323.77	212,740,772,865.10

Key to Consumer Centricity

Trust is the main currency in banking. It is important for all our stakeholders that we act with integrity, transparency, and accountability. EastWest strives to earn trust in the way it responsibly manages its business at every encounter.

In 2022, we continued to strictly adhere to corporate governance principles, guided by our Corporate Governance Manual. The Manual outlines the definitions of corporate governance, nomination and election, meetings and quorum requirements. It also enumerates the duties of Board members, Board committees, and key officers and employees, and features a disclosure system which highlights adherence to the principles of transparency, accountability, and fairness.

■ Governance Structure

Corporate governance starts with our Board of Directors (BOD) and Senior Management team who foster critical exchange of views and objective judgment. They set the tone and ensure that mechanisms for full disclosure, and protection of the rights and equitable treatment of shareholders are in place.

Board of Directors

As the highest governing body in EastWest, the BOD provides stewardship, sets the direction, and performs general oversight of our management and operations. It approves our overall strategy and makes decisions based on our core values and principles, emphasizing long-term performance and sustainability.

It is also responsible for fostering our long-term success and securing our sustained competitiveness in a manner consistent with its fiduciary responsibility. It is committed to conduct itself with utmost honesty, integrity, and transparency in the discharge of its duties, functions, and responsibilities. It holds regular and special meetings to discuss our strategic direction and performance, as well as policies and developments in the areas of risk management, IT, governance, and relevant operational functions.

The BOD is composed of 11 directors, majority of whom are non-executive directors. Nominated and voted by shareholders every year, each director serves a one-year term until the election of another set of directors.

Through its Corporate Governance and Compliance Committee, the BOD ensures that all directors are qualified for election based on their integrity, physical fitness, competence, education, moral standing in the community, and relevant business or banking experience, among others. It does not discriminate against gender, age, and ethnic, political, religious, or cultural backgrounds.

Independent Directors

Of the 11 members of our BOD, five are independent directors whose role is to provide independent judgment, outside experience, and objectivity to the Board. They do not have more than five board seats in other publicly listed companies. Newly elected Independent Directors were Ms. Cristina Que Orbeta and Ms. Imelda B. Capistrano.

Non-Executive Directors

As may be deemed necessary, non-executive directors (NEDs) shall have separate periodic meetings with the external auditor and heads of the governance units, namely Internal Audit, Compliance and Risk Management, without any executive director or senior management present to ensure that proper checks and balances are in place within the Bank. The meeting shall be led by the Lead Independent Director who called the meeting.

On May 24, 2022, the meeting among NEDs without the presence of management was presided over by Lead Independent Director Gregorio U. Kilayko.

Being a NED, Chairman Jonathan T. Gotianun is not involved in the day-to-day operations of the Bank but advises Senior Management on matters related to strategy and policy. Providing leadership in the BOD, he presides over the Board and stockholders' meetings, ensuring that the BOD takes an informed decision in all matters affecting the Bank and its shareholders.

President and CEO Antonio C. Moncupa Jr., who served his term until June 2022 as President, and until December 2022 as CEO, and acted as Executive Director, ensured that the strategic goals set by the BOD were met. He has direct and immediate supervision over the long-term and daily operations and management of EastWest and executes the administrative and operational policies approved by the Board.

In July 2022, Ms. Jacqueline S. Fernandez took over as President.

Ms. Isabelle Gotianun Yap is a Special Projects Officer at the Executive Management Office (EMO) which develops and reviews top-level strategies along with the rest of the Bank's Senior Management, and supports the President and the CEO in handling the Bank's various projects.

Board Self-Evaluation

All directors undergo a regular self-evaluation to allow them to assess their conduct in accordance with their mandate and responsibilities as a member of the BOD, as well as of their respective Board-level committees. This ensures the continued effectiveness of the Board in contributing to our long-term sustainability and success.

For proper self-evaluation, each director is required to accomplish at least three self-assessment sheets: one as an individual director, for the Board, and for the Board Committee as a member. Each sheet delves into specifics, such as the clarity and relevance of the Board and committee functions, as well as their effectiveness in conducting meetings, making constructive use of available reports, and discussing concerns, which may impact on their responsibilities as Director and member of a committee.

Directors	Type of Directorship	Shares Held by Directors		
		% to Total I/O Shares	Percentage of Shares Held	Number of Shares
Jonathan T. Gotianun	Non-Executive	Direct	0.00%	19
		Indirect	0.81%	18,164,887
Antonio C. Moncupa Jr.*	Executive	Direct	0.33%	7,333,554
		Indirect	0.00%	-
Jacqueline S. Fernandez**	Executive	Direct	0.02%	359,455
		Indirect	0.00%	-
Lourdes Josephine Gotianun-Yap	Non-Executive	Direct	0.02%	539,629
		Indirect	0.76%	17,141,497
Isabelle Therese G. Yap	Executive	Direct	0.00%	10,005
		Indirect	0.01%	199,200
Wilson L. Sy	Non-Executive	Direct	0.00%	15,000
		Indirect	0.03%	697,365
Imelda B. Capistrano***	Independent	Direct	0.00%	5
		Indirect	0.00%	-
Jose Maria G. Hofileña	Independent	Direct	0.00%	5
		Indirect	0.00%	-
Gregorio U. Kilayko	Independent	Direct	0.00%	5
		Indirect	0.00%	-
Cristina Que Orbeta***	Independent	Direct	0.00%	5
		Indirect	0.00%	-
Armando L. Suratos	Independent	Direct	0.00%	5
		Indirect	0.00%	-

* President until June 30, 2022 and CEO until Dec 31, 2022

** Joined as Director as of July 1, 2022

*** Joined the Bank as of Jan 2022

Board Training

Directors need to be adequately qualified, individually and collectively, and have a good understanding of both the business and regulatory environments. To ensure that each member contributes effectively to the BOD, new directors receive appropriate induction training, and all directors attend an annual training on Corporate Governance.

Directors also receive regular updates on regulatory changes and market developments and are encouraged to attend relevant training programs to develop and refresh their knowledge and skills.

In 2022, the annual Corporate Governance Seminar was held in the Bank on December 9, 2022 conducted by Center for Global Best Practices. This forms part of our initiative to have a competent BOD and Senior Management in effectively instilling a clear strategy in protecting the rights of our stakeholders while operating the business profitably. The seminar focused on updates on corporate governance, costs of non-compliance to laws and regulations, money laundering/terrorist financing fundamentals, preventive measures, obligations of covered persons, targeted financial sanctions, and the Anti-Money Laundering Council's (AMLC) latest regulatory issuances, best practices for effective boards particularly on key roles and core practices founded on timeless governance themes and how boards become effective through collaborative leadership, and lastly, mindfulness in the workplace for Senior Management.

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 our particular needs.

No director is allowed to participate in deciding on 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 Php21.54 million in 2022. Executive Directors and Filinvest Development Corporation-affiliated Directors continue to waive their professional fees.

Retirement and Succession

Directors are elected by shareholders and thus should not be removed simply because of their age. As long as directors are able to effectively perform their functions, they are eligible to stay on the BOD. Our retirement policy for the BOD is not based on age but on their capabilities to carry out their function. The Corporate Governance and Compliance Committee evaluates the fitness of the nominees for the BOD. Upon election, a director serves for a term of one year subject to re-election the following year. Independent directors shall serve a maximum cumulative term of nine years, after which the independent directors can no longer be reelected as such in the Bank. However, they may continue to qualify for nomination and election as a regular

Board Attendance

We held 19 Board meetings in 2022, broken down as: 12 Regular Board Meetings, 4 Special Board Meeting, and 1 Organizational Meeting.

Directors	Role	Meetings Attended	% Present
Jonathan T. Gotianun	Chairman	18	95%
Antonio C. Moncupa Jr.	Vice Chairman	19	100%
L. Josephine G. Yap	Director	19	100%
Mercedes T. Gotianun*	Director	11	100%
Isabelle Gotianun Yap	Director	18	95%
Wilson L. Sy	Director	19	100%
Gregorio U. Kilayko	Independent Director	19	100%
Jose Maria G. Hofileña	Independent Director	19	100%
Armando L. Suratos	Independent Director	19	100%
Cristina Que Orbeta**	Independent Director	18	100%
Imelda B. Capistrano**	Independent Director	18	95%
Jacqueline S. Fernandez***	Director and President	8	100%

* Resigned as of June 30, 2022

** Joined the Bank as of January 2022

*** Joined as Director as of July 1, 2022

director. Notwithstanding the term limit for the independent directors, there is no fixed term limit for the regular directors.

Shareholder Communication

The BOD and Senior Management keep shareholders abreast of developments in the Bank through its annual shareholders' 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 immediately after election every calendar year and has 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.

We have seven Board-level committees created to assist the BOD in performing its duties and responsibilities and ensure efficiency and focus. Directors continued

to exercise their role and responsibilities to the Bank by virtually attending and voting in BOD meetings. The BOD utilized video conferencing as an alternative mode of communication, which was allowed under the Securities and Exchange Commission's Memorandum Circular No. 6.

Board Committees

Pursuant to our Corporate Governance Manual, our BOD created the following committees and appointed Board members. Each member of the respective committees has been holding office as of the last Annual Stockholders' Meeting which was on April 22, 2022 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 and meets weekly or as often as it may be necessary to address all matters referred to it. In 2022, it held 29 Regular Executive Committee Meetings from January to December 2022.

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 to its governance role, 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, regardless of rank, 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

Executive Committee

Directors	Role	Meetings Attended	% Present
Jonathan T. Gotianun	Chairman	28	97%
Antonio C. Moncupa Jr.	Member	28	97%
L. Josephine G. Yap	Member	27	93%
Isabelle Gotianun Yap	Member	26	90%
Jacqueline S. Fernandez*	Member	24	83%
Total Meetings Held		29	

* Joined as Director as of July 1, 2022

Corporate Governance and Compliance Committee (CGCC)

Directors	Role	Meetings Attended	% Present
Cristina Que Orbeta*	Chairman	13	100%
Jose Maria G. Hofileña	Acting Chairman/Member	13	93%
Jonathan T. Gotianun	Member	13	93%
Armando L. Suratos	Member	14	100%
Total Meetings Held		14	

* Joined the Bank as of January 2022

Related Party Transactions (RPT) Committee

Directors	Role	Meetings Attended	% Present
Jose Maria G. Hofileña	Chairman	8	100%
Jonathan T. Gotianun	Member	7	88%
Imelda B. Capistrano*	Member	7	100%
Total Meetings Held		8	

* Joined the Bank as of January 2022

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, composed of four members, one of whom is an independent director, meets every other month or when necessary. In 2022, 14 meetings were conducted and attended by Committee members.

Related Party Transactions (RPT) Committee

The RPT Committee 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.

The RPT Committee is composed of three members, one of whom is an independent director. 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 2022, eight meetings were conducted and attended by Committee members.

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. 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, which consists of five members, one of whom is an independent director, meets once a month. In 2022, 13 regular meetings were conducted and attended by Committee members.

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 control frameworks pertaining to risk management. It also recommends to the Board any necessary modification or amendment to strategies and policies relative to risk management. Its functions

Audit Committee

Directors	Role	Meetings Attended	% Present
Gregorio U. Kilayko	Chairman	13	100%
Jose Maria G. Hofileña	Member	13	100%
L. Josephine G. Yap	Member	12	92%
Armando L. Suratos	Member	13	100%
Cristina Que Orbeta*	Member	12	100%
Total Meetings Held		12	

* Joined the Bank as of January 2022

Risk Management Committee (RMC)

Directors	Role	Meetings Attended	% Present
Armando L. Suratos	Chairman	13	100%
Gregorio U. Kilayko	Member	13	100%
Cristina Que Orbeta*	Member	12	100%
Total Meetings Held		12 Regular + 1 Special	

* Joined the Bank as of January 2022

Compensation Committee

Directors	Role	Meetings Attended	% Present
L. Josephine G. Yap	Chairman	1	100%
Jonathan T. Gotianun	Member	1	100%
Antonio C. Moncupa Jr.	Member	1	100%
Imelda B. Capistrano*	Member	1	100%
Gregorio U. Kilayko	Member	1	100%
Total Meetings Held		1	

* Joined the Bank as of January 2022

Trust Committee

Directors	Role	Meetings Attended	% Present
Wilson L. Sy	Chairman	5	83%
Jonathan T. Gotianun	Member	3	50%
Antonio C. Moncupa Jr.	Member	6	100%
Imelda B. Capistrano*	Member	6	100%
Raul Victor M. De Guzman	Member	6	100%
Total Meetings Held		6	

* Joined the Bank as of January 2022

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 that it subsequently recommends to the Board for approval. 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, which meets every month, is composed of three members, one of whom is an independent director. 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 2022, 12 regular meetings and one special meeting were conducted and attended by all the Committee members.

Compensation Committee

The Compensation Committee is composed of five members including our Chairman, CEO, and one independent director. 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 2022, one meeting was conducted and attended by Committee members.

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. It undertakes such responsibilities but 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 is composed of five members, namely the President, Trust Officer and three directors. It meets once every quarter or more frequently as circumstances may warrant. In 2022, 6 regular meetings were conducted and attended by Committee members.

Independent Audit

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

Internal Audit (IA)

Internal Audit, which provides functional support to the Audit Committee, is mandated to evaluate the effectiveness 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.

Cascading Compliance

Compliance with corporate governance standards and regulatory guidelines and directives is a shared responsibility of everyone in 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 (BCOs) 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 for efficiently running the day-to-day operations in his unit. The BCOs are each tasked to appoint a Deputy Business Compliance Officer (DBCO) 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.

In 2022, we enhanced our policy on our compliance oversight of our subsidiaries and affiliates. The enhanced provisions clearly provide the structure adopted by the group, articulate the overall responsibility of our compliance function with respect to the management of compliance risk exposures of

the subsidiaries/affiliates, and define compliance risk management strategies, processes and communication framework for the entire group.

Corporate Governance Manual

The strong focus on upholding the highest corporate governance principles is enshrined in our Corporate Governance Manual designed to define the framework of rules, systems, and processes governing the performance of the BOD and Senior Management. It establishes the structure by which we carry out corporate governance and serves as reference for all the members of the BOD and Senior Management in the conduct of their duties and responsibilities.

Every member of the organization is made aware of these policies, and the BOD and Senior Management commit themselves to the principles and best practices contained in this Manual. An electronic copy of the Manual is available in our corporate website, www.eastwestbanker.com.

Evaluation System and Compliance

As part of our system for monitoring and assessing compliance with the Corporate Governance Manual and the SEC Code of Corporate Governance, each Board Committee is required to report regularly to the BOD. In addition, the Corporate Governance Manual is subject to annual review or when necessary, as mandated by law or regulation.

The Chief Compliance Officer is responsible for determining and measuring compliance with the Corporate Governance Manual and the SEC Code of Corporate Governance. Any violation of the Manual shall subject the responsible officer or employee to the penalties in accordance with our Code of Discipline and Ethics.

Conflict of Interest

We seek to ensure transparency and fairness in all our dealings with stakeholders and the public. We have established policies to prevent potential conflict of interest, which we have defined as any situation wherein its directors, officers, and employees have a competing interest against the Bank or our customers.

All directors, officers, and employees are prohibited from engaging in any transaction where their personal interests could compromise their judgement or ability to act in the best interest of the Bank or our customers.

The Code of Discipline and Ethics governs conflict of interest in all employees, and any inquiry into this matter is coursed through the Human Resources Group and duly discussed with the employee's direct supervisor and the Chief Compliance Officer.

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.

Insider Trading

As a publicly listed company, EastWest is governed by the rules of the Philippine Stock Exchange (PSE) and the Securities and Exchange Commission (SEC) in disclosing trading transactions from directors to principal officers. Its internal policy requires all these individuals to secure prior clearance in any trading transaction, as well as to inform the Investor Relations Office and the Office of the Corporate Secretary of the Bank on such trading transactions within one banking day after transaction execution.

Information is deemed properly disseminated via disclosures in the form of SEC filings, PSE disclosures, press releases, or placements on our website. Any of our directors, officers, and employees privy to sensitive or material information about the Bank, its products, or services are prohibited from pursuing agreements or transactions involving these products or services in his or another person's behalf.

Related Party Transactions (RPT)

We formulated and implemented policies and procedures that would ensure the integrity and transparency of related party transactions (RPT) between and among

the Bank and our parent company, joint ventures, subsidiaries, affiliates, major stockholders, officers, and directors, and relevant parties. As these transactions may give rise to a conflict of interest, these are kept at an arm's length and such related party transactions are not afforded any special favor or treatment.

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

Anti-Money Laundering

We see current policies to combat money laundering as an opportunity to increase our vigilance and knowledge of our customers. We continue to comply with the provisions of the Anti-Money Laundering Act (AMLA), the Compliance Division overseeing its overall direction in this area. We continued to strengthen our AML program and further enhanced 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.

In EastWest stores, specialized AML courses and briefings are conducted during service and sales clinics. This is to reinforce proper client identity process from onboarding to continuous monitoring of account activity and all other controls that ensure our protection against unlawful activity.

Whistleblowing Policy

Our ethical culture is supported by an environment where concerns can be raised without fear of retaliation. We provide various means for raising concerns, including the ability to report them on an anonymous basis. All reports are investigated, and breaches of the Code of Discipline and Ethics are dealt with swiftly and decisively.

Through Ethics-Direct, we encourage our employees, clients, shareholders, and third-party partners to report any incident or knowledge of misconduct, irregularity, or breach of ethics that can go against the interest of the Bank and our stakeholders. Each whistleblower's identity is well protected. Various channels of communication – including direct supervisors and managers, a designated officer, and the Whistle Blowing committee – are open and ready to accommodate complaints and reports of undesirable acts and behavior.

Selection and Remuneration Policy for Senior Management

The selection of our Senior Management goes through a thorough process of evaluation. Candidates go through assessment by the Talent Management and Acquisition Head, Hiring Manager and Business or Functional Group Head concerned and the Group Head of HR based on set standards and parameters

such as but not limited to knowledge, expertise and competencies required for the role, integrity and probity, experience and training. The candidate's values are also appraised against those espoused by the Bank.

The candidate who has successfully met the selection criteria is endorsed for final assessment and hiring approval of the CEO and the Chairman. We do not have a separate remuneration policy for Senior Management. However, we follow a Rewards Philosophy for EastWestbankers across all ranks. We support a high-performing culture that promotes and rewards performance and recognizes potential through the implementation of total rewards programs that covers competitive pay policies and fundamental benefits to meet personal needs and support family requirements.

The EastWest Philosophy aims to implement differentiated rewards based on performance, potential and job

criticality and for us to remain competitive, especially for talents with high potential, consistent superior performance, and those occupying critical jobs.

Retirement of Senior Officers

The retirement age of Senior Officers 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 attainment of age 60 but there may be cases that call for late retirement, which we approve on a case-by-case basis.

“The EastWest Philosophy aims to implement differentiated rewards based on performance, potential and job criticality and for us to remain competitive, especially for talents with high potential, consistent superior performance, and those occupying critical jobs.”



MATERIAL RELATED PARTY TRANSACTIONS

For the year 2022 (amounts in Php)

Category	Amount/ Volume	Outstanding Balance	Terms and Conditions / Nature
Subsidiaries:			
Receivables purchased	–	32,433,426	Receivables purchased by the Parent Company from EWRB
Receivable sold	–	255,972	Employee loans sold by the Parent Company to EWRB
Accounts receivable	–	510,091	Amount collected by EWRB from borrowers on behalf of the Parent Company that remained unremitted and other related expenses shouldered by the Parent Company on behalf of the Subsidiaries
Accounts receivable	–	244,637	Receivables from subsidiaries which represent expenses shouldered by Parent Company
Deposit liabilities	–	441,250	Earns interest at the respective bank deposit rates
Deposits	103,935,766	–	
Withdrawals	103,700,130	–	
Accounts payable	–	40,410	Cash reloading transactions between EWRB and the Parent Company
Interest expense	956	–	Interest expense on deposits of EWRB and EWIB
Interest income	3,738	–	Interest income on loans receivable
Service fee expense	56,159	–	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 and for collection of credit card payments
Service fee income	995	–	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
Commission expense	-	–	Commission expense paid by the Parent Company to QMIS
Rent income	41,153	–	Rent of office space leased to subsidiaries

MATERIAL RELATED PARTY TRANSACTIONS

For the year 2021 (amounts in Php)

Category	Amount/ Volume	Outstanding Balance	Terms and Conditions / Nature
Subsidiaries:			
Receivables purchased	–	1,908,404	Receivables purchased by the Parent Company from EWRB
Receivable sold	–	230,796	Employee loans sold by the Parent Company to EWRB
Accounts receivable	–	206,976	Amount collected by EWRB from borrowers on behalf of the Parent Company that remained unremitted and other related expenses shouldered by the Parent Company on behalf of the Subsidiaries
Accounts receivable	–	494,848	Receivables from subsidiaries which represent expenses shouldered by Parent Company
Deposit liabilities	–	657,746	Earns interest at the respective bank deposit rates
Deposits	1,005,512	-	
Withdrawals	1,331,964	-	
Accounts payable	–	117,639	Cash reloading transactions between EWRB and the Parent Company
Interest expense	34	-	Interest expense on deposits of EWRB and EWIB
Interest income	2,079	-	Interest income on loans receivable
Service fee expense	17,326	-	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 and for collection of credit card payments
Service fee income	881	-	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
Commission expense	0	-	Commission expense paid by the Parent Company to QMIS
Rent income	1,688	-	Rent of office space leased to subsidiaries



Jonathan T. Gotianun
Chairman



Antonio C. Moncupa Jr.
Vice-Chairman



Jacqueline S. Fernandez
President & Director



Atty. Jose Maria G. Hofileña
Independent Director



Gregorio U. Kilayko
Independent Director



Cristina Que Orbeta
Independent Director



Lourdes Josephine Gotianun - Yap
Director



Isabelle Gotianun Yap
Director



Wilson L. Sy
Director



Atty. Armando L. Suratos
Independent Director



Imelda B. Capistrano
Independent Director



Atty. Benedicto M. Valerio Jr.
Corporate Secretary

JONATHAN T. GOTIANUN

70 years old, Filipino
Chairman of the Board since April 2007

Committees

Chairman of the Executive Committee and member of Trust Committee, Corporate Governance & Compliance Committee, Compensation Committee, and Related Party Transaction Committee

Concurrent Positions

Chairman of Filinvest Development Corporation, Filinvest Land, Inc., EastWest Rural Bank, Inc., and East West Leasing and Finance Corporation; Chairman and President of Cotabato Sugar Central Co., Inc., Davao Sugar Central Co., Inc., High-Yield Sugar Farm Corporation; Director of FDC Utilities, Inc., FDC Misamis Power Corporation, Filinvest Alabang, Inc., FDC Hotels Corp. and East West Ageas Life Insurance Corporation; Director and President of Pacific Sugar Holdings Corporation

Past Positions

Vice Chairman and Director of EastWest Bank from 1994 to 2007

Education

Studied Management Engineering at Ateneo de Manila University; Bachelor of Science of Commerce at Sta. Clara University, USA; Masters in Management from Kellogg School of Management, Northwestern University, USA

ANTONIO C. MONCUPA JR.

64 years old, Filipino
Director since 2007 and Vice Chairman since May 2017

Committees:

Member of the Executive Committee and Compensation Committee and Trust Committee

Concurrent Positions:

Director of Pasberfund Realty Holdings, Bancnet, Philippine Rural Reconstruction Movement, East West Leasing & Finance Corp., LGU Guaranty Corp., Bankers Association of the Philippines and Philippine Payments Management, Inc.; Vice Chairman/ Director of East West Rural Bank, Inc.

Past Positions

President of EastWest Banking Corp.; Director of East West Ageas Life Insurance Corporation; Executive Vice President and

Chief Financial Officer of the International Exchange Bank

Education

Double degree in Economics and Accounting from the De La Salle University and Masters in Business Administration degree from the University of Chicago

LOURDES JOSEPHINE GOTIANUN - YAP

68 years old, Filipino
Director since August 2000

Committees

Chairman of the Compensation Committee; member of the Executive Committee and Audit Committee

Concurrent Positions

President and Director of Filinvest Land, Inc., Filinvest Alabang, Inc., Filinvest Development Corp., Mimoso Cityscapes, Inc., Festival Supermall, Inc.; Director of Chroma Hospitality, Inc., High Yield Sugar Farm Corp., Cotabato Sugar Central Company Inc., Davao Sugar Central Corp., Pacific Sugar Holdings Corp.

Education

Business Management degree from the Ateneo de Manila University and Masters in Business Administration, Major in Finance degree from the University of Chicago

WILSON L. SY

70 years old, Filipino
Director since April 2016

Committees

Chairman of Trust Committee

Concurrent Positions

Chairman & Director of Wealth Securities, Inc.; Chairman of Manila Stock Exchange Found, Inc.; Director of Philippine Stock Exchange Vantage, Securities, Inc., Philequity Management, Inc., Asian Alliance Holdings Corp., Pacific Online Systems Corp., Xcell Property Ventures, Inc., Monte Oro Resources & Energy, Inc., Vantage Financial Corp., Leisure & Resorts World Corp., MORE Coral Corp. MORE Minerals Corp., MORE Reedback Corp., MORE Oil & Gas Corp., Sinag Energy Philippines, Inc.; Member, Board of Trustee at Ateneo De Manila Univ. Corp

Past Positions

Chairman of the Philippine Stock Exchange from 1996-1998 and Director of Yehey! Corporation and International Exchange Bank

Education

Management Engineering degree from the Ateneo de Manila University

ISABELLE GOTIANUN YAP

35 years old, Filipino
Director since April 2019

Committees

Member of Executive Committee

Concurrent Position

Special Projects Officer and Director of EastWest Bank

Past Positions

Previously worked in multinational companies like McKinsey & Company, Razorfish, SingTel, Credit Suisse and HSBC

Education

Business Management, Double Major Finance and Marketing degree from Singapore Management University, with a Master's degree in Business Administration from Harvard Business School

GREGORIO U. KILAYKO

69 years old, Filipino
Independent Director since April 2019

Committees

Chairman of Audit Committee; member Risk Management Committee and Compensation Committee

Concurrent Positions

Independent Director of Philequity Funds

Past Positions

Country Representative of James Capel Securities (Philippines); President of ING Baring Securities (Philippines) and ABN-Amro Securities (Philippines); Chairman and CEO of ABN-Amro Bank (Philippines), Manager of NCRD, Bureau of Energy Development; Treasury, Philippine National Oil Company and Independent Director Belle Corporation, SM Prime Holdings, Inc.,

Education

B.S. Industrial Management Engineering degree at De La Salle University, with a

Master's Degree in Energy Management and Business Administration from University of Pennsylvania

ATTY. JOSE MARIA G. HOFILEÑA

61 years old, Filipino
Independent Director since April 2019

Committees

Chairman of the Related Party Transaction Committee; member of Audit Committee and Corporate Governance & Compliance Committee

Concurrent Positions

Dean at Ateneo de Manila School of Law; Board of Trustees of Advancement for Rural Kids Philippines Inc. and Board of Trustees Philippine Association of Law Schools

Past Position

Partner in Sycip Salazar Hernandez & Gatmaitan

Education

Bachelor of Arts degree with Honors from Ateneo de Manila University, and Bachelor of Laws at Ateneo de Manila School of Law; Masters of Laws from Harvard University Law School

ATTY. ARMANDO L. SURATOS

77 years old, Filipino
Independent Director since April 2021

Committees

Chairman of Risk Management Committee; member of Audit Committee and Corporate Governance & Compliance Committee

Concurrent Positions

Independent Director of Philippine Life Financial Assurance Corp.; Chairman of Supervisory Committee, ABF Philippine Bond Index Fund; Vice Chairman of Mary Johnston College of Nursing Scholarship Foundation Inc. and Vice Chairman of Kapatiran Kaunlaran Foundation, Inc.; Vice Chairman Resources for the Blind, Inc. and Director Maestro Holdings, Inc.

Past Positions

Independent Director at Philippine Trust Company; Independent Director at Manila Bulletin Publishing Corporation; Monetary

Board Member at Bangko Sentral ng Pilipinas and Board of Director at International Association of Currency Affairs

Education

BSBA in Univeristy Of The Philippines; L. B. (8th Placer in the 1971 Bar Examinations) Ateneo De Manila Law School and Investment Negotiation Course Georgetown Univeristy

IMELDA B. CAPISTRANO

67 years old, Filipino
Independent Director since January 2022

Committees

Member of Related Party Transaction Committee and Trust Committee

Past Position

Director and Country Manager of Wells Fargo Bank, N.A. Manila Representative Office; Senior Vice President and Country Manager of Wachovia Bank, N.A., Manila Representative Office; Vice President and General Manager of Standard Chartered Bank Australia Ltd, Manila Offshore Branch; Assistant Vice President, Credit & Marketing Officer of First Interstate Bank of California, Manila Offshore Branch, Manager, Corporate Banking of Union Bank of The Philippines; Credit Associate / Project Finance Officer of BANCOR Development Corporation

Education

Bachelor of Science in Business Economics and Master's in Business Administration in University of the Philippines, Diliman

CRISTINA QUE ORBETA

71 years old, Filipino
Independent Director since January 2022

Committees

Chairman of Corporate Governance and Compliance Committee; member of Risk Management Committee and Audit Committee

Concurrent Positions

Consultant at World Bank

Past Positions

Adviser and Member of The Board at UCPB and UCPB Savings Bank; Member of The Board at UCPB Leasing; Deputy

General Manager at Credit Lyonnais / Calyon, Manila Offshore Branch; President/ Vice Chairperson of The Board at PDIC; Executive Vice-President at PDIC; Director at Central Bank; Executive Director at Central Bank Board of Liquidators

Education

Bachelor of Arts in Mathematics - University of the East; Master's in Economics (Academic Units) at University of the East; Master's in Public Administration at Harvard University

ATTY. BENEDICTO M. VALERIO JR.

64 years old, Filipino
Corporate Secretary since April 2007

Committees

Corporate Secretary

Concurrent Positions

Corporate Secretary of East West Ageas Life Insurance Corp., Ardent Development Corp., Hospitality Int'l., Inc., Lodging Concepts, Inc., Tribal DDB, Inc., Monserrat Holdings, Inc., and Hospitality Innovations, Inc.

Past Positions

Assistant Corporate Secretary and General Counsel of International Exchange Bank

Education

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

1 Jerry G. Ngo
 53 years old • Singaporean
 Chief Executive Officer • Over 30 years of regional experience in banking and finance • Former Group Chief Financial Officer & Board Director at PT Saratoga Investama Sedaya Tbk in Indonesia • Completed Advanced Management Program from Harvard Business School, MBA (Honors) from University of Chicago – Booth School of Business, Master's in Management (Distinction) from University of San Jose-Recoletos, B.S. Medical Technology (Cum Laude) from Velez College, Philippines



Jerry G. Ngo
 CEO

2 Jacqueline S. Fernandez
 60 years old • Filipino
 President • Over 33 years of banking experience • Former Chief Lending Officer of EastWest and former Head of Consumer Credit of Standard Chartered Bank Philippines • Graduate of the University of the Philippines, Diliman, AB Economics, Cum Laude and Master's in Business Administration



Jacqueline S. Fernandez
 President

3 Rafael S. Algarra, Jr.
 54 years old • Filipino
 SEVP & Head - Financial Markets and Wealth Management • Over 30 years of banking experience • Former EVP & Head of Financial Markets in Security Bank • Graduate of Ateneo de Manila University, B.S. Management Engineering and Asian Institute of Management, Master's in Business Management



Rafael S. Algarra, Jr.
 SEVP & Head - Financial Markets and Wealth Management

4 Gerardo Susmerano
 58 years old • Filipino
 SEVP & Head – Retail Banking • Over 25 years of banking experience • Former Center Head of International Exchange Bank • Graduate of the University of Sto. Tomas, B.S. Accounting, and Asian Institute of Management, Master's in Business Administration



Gerardo Susmerano
 SEVP & Head - Retail Banking



Lawrence L. Lee
 EVP & Head - Consumer Lending



Atty. Juan Alfonso D. Suarez
 EVP & Head - Human Resources



Zenaida A. Ong
 EVP & Head - Corporate Banking



Rick M. Pusag
 EVP & Head - Technology & Productivity

5 Lawrence L. Lee
 52 years old • Filipino
 EVP & Head - Consumer Lending • Over 30 years of experience in banking and finance • Former Director of Regional Credit Operations for Asia, Australia, Europe at Citibank • Graduate of University of the Philippines, B.S. Business Economics; Master's in Applied Business Economics from University of Asia and the Pacific

6 Zenaida A. Ong
 49 years old • Filipino
 EVP & Head - Corporate Banking • Over 20 years of professional experience in the banking industry • Former Region Head for Metro Manila Lending for Security Bank (SECB); former Senior Assistant Vice President, Team Head for Commercial Banking at BDO • Graduate of De La Salle University, Bachelor's degree in Accountancy • Certified Public Accountant

7 Atty. Juan Alfonso D. Suarez
 50 years old • Filipino
 EVP & Head - Human Resources • Over 20 years of experience in Human Resources from various industries such as Telecommunications, Insurance, Technology, Consumer and Power • Former Senior Vice President & Group Chief Human Resources Officer at Aboitiz Equity Ventures (AEV); former First Vice President & Chief Human Resources Officer at Aboitiz Power (AP); and former Head of HR Business Partnering and Centers of Expertise at PLDT and Smart Communications • Graduate of B.S. in Behavioral Science and Bachelor of Science in Commerce, and Master's in Business Administration at DLSU; Obtained Bachelor of Laws at Arellano University Law School – Executive Program • Lawyer

8 Rick M. Pusag
 54 years old • Filipino
 EVP & Head - Technology & Productivity • Over 25 years of evolving experiences in Information Technology with strong emphasis in the Software development modelling and implementation, Infrastructure analysis and architecting, risk mitigation, digital transformation • Former SVP and Chief Information Officer of Security Bank • Graduate of California Polytechnic University Pomona, B.S. Business Administration/Computer Information Systems

9 Grace N. Ang
 47 years old • Filipino
 SVP & Chief Risk Officer • 20 years of banking experience • Former Senior Manager of International Exchange Bank • Graduate of De La Salle University, B.S. Accountancy • Certified Public Accountant



Grace N. Ang
 SVP & Chief Risk Officer

10 Martin B. Ordonez
 64 years old • Filipino
 SVP & Head - Bank Operations • Over 40 years of working experience in banking and finance • Former SVP and Private Banking Operations Head at BDO • Graduated BS Management of Financial Institutions at De La Salle University



Martin B. Ordonez
 SVP & Head - Bank Operations

11 Norman Martin C. Reyes
 57 years old • Filipino
 SVP & Head - Bank Marketing and Corporate Communications • Over 20 years of experience in the Banking and Health industry handling several positions in Product Development, Sales, Digital innovation, and Marketing • Former Digital Transformation Advisor at Mediacard Philippines; former Chief Marketing Officer and Digital Innovations Head at Philippine National Bank • Graduate of University of the Philippines, Bachelor of Arts in Economics; Master's degree in Business Management at Asian Institute of Management (AIM)



Norman Martin C. Reyes
 SVP & Head - Bank Marketing and Corporate Communications

12 Salvador R. Serrano
 57 years old • Filipino
 SVP & Head - Central Branch Operations • Over 30 years of banking experience, specifically on audit and bank operations • Former SVP & Head of Operations in One Network Bank • Graduate of University of Sto. Tomas, B.S. Commerce, major in Accounting, Master's in Business Administration from De La Salle University • Certified Public Accountant



Salvador R. Serrano
 SVP & Head - Central Branch Operations 1



Mylene C. Subido
 SVP & Head - Securities, Derivatives, Foreign Exchange Distribution



Mia P. Tamayo
 SVP & Head - Credit Cards and Business Governance

13 Mylene C. Subido
 51 years old • Filipino
 SVP & Head - Securities, Derivatives, Foreign Exchange Distribution • Over 20 years of experience in banking and finance • Former Executive Director at Accion Capital Management; former Senior Vice President and Head of Institutional Accounts and Wealth Management at Hongkong & Shanghai Banking Corp (HSBC) • Graduate of De La Salle University, B.S. Commerce Major in Accounting, Master's in Business Administration and Master of Early Childhood Education • Certified Public Accountant

14 Mia P. Tamayo
 56 years old • Filipino
 SVP & Head - Credit Cards • Over 20 years of consumer banking experience • Former Consumer Credit Business Head and Consumer Collections Head at EastWest; former Unsecured Collections Head at Standard Chartered Bank and Citibank • Graduate of B.A. Mass Communications, Major in Journalism at University of the Philippines



Richard Chester C. Tamayo
 SVP & Head - Wealth Management



Ivy B. Uy
 SVP & Head - Regional Branch Banking

15 Richard Chester C. Tamayo
 45 years old • Filipino
 SVP & Head - Wealth Management • 25 years of banking experience • Former Vice President and Head of Ortigas Branch of Standard Chartered Bank • Graduate of Ateneo de Manila University, Bachelor of Arts, Major in Economics

16 Ivy B. Uy
 50 years old • Filipino
 SVP & Head - Regional Branch Banking • Over 25 years of banking experience • Former Center Head-Manila Area of International Exchange Bank • Graduate of the University of Sto. Tomas, Hotel and Restaurant Management, and Asian Institute of Management, Management Development Program

17 Minda L. Cayabyab
 51 years old • Filipino
 FVP & Financial Controller • Over 25 years of accounting and banking experience • Former Head, PSBank – Financial Accounting Services Division; Former Senior Auditor, Isla Lipana & Co., Philippine member firm of Pricewaterhouse Coopers • B.S. Business Administration major in Accounting with honors, Pamantasan ng Lungsod ng Maynila • Certified Public Accountant; Member of Bankers Institute of the Philippines



Minda L. Cayabyab
 FVP & Financial Controller

18 Atty. Emma B. Co
 60 years old • Filipino
 FVP & Chief Audit Executive • Over 30 years of audit experience • Former Chief Audit Executive of the Philippine Savings Bank (PSBank) • Graduate of University of Sto. Tomas, Bachelor's Degree in Accounting; Lyceum University of the Philippines, Bachelor of Laws; and Ateneo De Manila University, Master of Science in Information Management • Lawyer; Certified Public Accountant



Atty. Emma B. Co
 FVP & Chief Audit Executive

19 Atty. Amy Belen R. Dio
 61 years old • Filipino
 FVP & Chief Compliance Officer • Over 40 years of banking experience • Former CCO of BPI Family Savings Bank • Graduate of Ateneo De Manila University, Bachelor's Degree and law degree from the University of the Philippines • Lawyer



Atty. Amy Belen R. Dio
 FVP & Chief Compliance Officer

20 Vincent Dexter D. Go
 47 years old • Filipino
 FVP & Chief Digital Officer • Over 20 years of digital banking & telco experience • Former Head of Virtual Banking of Maybank • Graduate of Shaw Academy UK, Diploma in Digital Marketing; Baliuag University; Bachelor of Science in Business Administration, Major in Marketing



Vincent Dexter D. Go
 FVP & Chief Digital Officer



Atty. Lourdes A. Ona
 FVP & Head – Legal Services



Manuel Joey A. Regala
 FVP & Chief Information Security,
 Data Protection Officer



Renato P. Peralta
 FVP & Head – Credit Management



Alvin S. Dimla
 VP & Head - Safety and Security

13 Atty. Lourdes A. Ona
 63 years old • Filipino
 FVP & Head – Legal Services • Over 25 years experience in the law practice, the last 16 years of which is with the banking industry • Former Legal Counsel of Union Bank of the Philippines • Graduate of Manuel L. Quezon College of Law, Bachelor of Laws • Lawyer; Certified Public Accountant

14 Renato P. Peralta
 63 years old • Filipino
 FVP & Head – Credit Management • Over 30 years experience in credit, account management, FX trading, and stock brokerage • Former Securities Head of United Coconut Planters Bank • Graduate of Ateneo de Manila University, A.B. Economics

15 Manuel Joey A. Regala
 64 years old • Filipino
 FVP & Chief Information Security Officer • Over 30 years of management experience in Information Technology and IT Security • Former VP & Information Security Department Head and Data Protection Officer of United Coconut Planters Bank • Graduate of Philippine School of Business Administration, BSBA Major in Accounting • Certified Public Accountant, Certified Information Systems Auditor

16 Alvin S. Dimla
 51 years old • Filipino
 VP & Head - Safety and Security • Over 10 years of experience in bank security and intelligence with over 10 years of military experience • Formerly FVP and Head of Security and Investigation Division at BDO • Graduate of the Philippine Military Academy, Bachelor of Science in Management; Ateneo Graduate School of Business, Undergraduate Master's in Business Administration – Regis Program

25 Warren M. Ilustre
 52 years old • Filipino
 VP & Head - Customer Experience • Over 20 years of experience in transformative Customer Experience and service quality • Former Vice President for Client Management Team in Governance and Controls at Citibank Singapore • Graduate of Ateneo de Manila University, Bachelor of Science in Management with High Honors



Warren M. Ilustre
 VP & Head - Customer Experience

26 Arnold Stephen H. Saniano
 52 years old • Filipino
 VP & Head - Customer Service • Over 25 years of banking experience • Former AVP and Card Sales Department Head of Equitable Cardnetwork, Inc. • Graduate of University of the Philippines, Los Baños, Bachelor of Science in Economics, Cum Laude, Master's in Economics from University of the Philippines, Diliman



Arnold Stephen H. Saniano
 VP & Head - Customer Service

27 Paul Lopez
 52 years old • Filipino
 SAVP & Head - Corporate Planning • Over 15 years of experience in finance • Former Head of Business Finance – Banking of EastWest; Former Financial Analyst of UnionBank • Graduate of De La Salle University, Manila, Bachelor of Science Major in Industrial Management Engineering and Minor in Mechanical Engineering



Paul Lopez
 SAVP & Head - Corporate Planning

Chairman

Gotianun, Jonathan T.

CEO

Ngo, Jerry G.

President

Fernandez, Jacqueline S.

Senior Executive Vice President

Algarra, Rafael Jr. S.
 Susmerano, Gerardo

Vice President

Abad, Josephine Vilma A.
 Almazan, Jose Ernest A.
 Alviar, Jennifer E.
 Atienza, Jason Anthony V.
 Beltran, Maria Margarita C.
 Bundalian, Mary Anne A.
 Buzon, Ma. Imelda S.
 Cabahug, Doli D.
 Caliwan, Mary Jane D.
 Castañeda, Marie Perpetua Socorre H.
 Castro, Ma. Sheryll S.
 Chan, Angelica G.
 Charvet, Rosalie D.
 Chua, Rosellen S.
 Co, Ruth G.
 Coloma, Ma. Teresa A.
 Crisologo, Alexander Phillippe D.
 Cruz, Gracezel G.
 Dimla, Alvin S.
 Gabasa, Jennifer P.
 Garcia, Eduardo S.
 Guangco, Albert J.
 Guzman, Ires C.

Executive Vice President

Lee, Lawrence L.
 Ong, Zenaida A.
 Pusag, Cecilio Frederick M.
 Suarez, Juan Alfonso D.

Senior Vice President

Ang, Grace N.
 Ordonez, Martin B.
 Reyes, Norman Martin C.
 Serrano, Salvador R.
 Subido, Ma. Mylene C.
 Tamayo, Aylwin Herminia P.
 Tamayo, Richard Chester C.
 Uy, Ivy B.

Vice President

Ilustre, Warren M.
 Isidro, Rod Louie Jefferson C.
 Kan, Ricky K.
 Kenny, Darius C.
 Lacambra, Gemma C.
 Ladores, John Andrew C.
 Landrito, Ivah Marizol D.
 Laqueo, Maela D.
 Lardizabal, Monica H.
 Latonio, Patrick Gerard G.
 Laurilla, Marilou S.
 Lim, Steve L.
 Locsin, Raul Raymund Jr. C.
 Lopez, Paul John B.
 Lorenzana, Stephanie Belina F.
 Lozon, Renato D.
 Lucio, Eva Joyce B.
 Macalintal, Anna Lynn E.
 Marzan, Christine B.
 Mulimbayan, Maria Cecilia A.
 Nonato, Herman D.
 Ocampo, Francis Edsel P.

First Vice President

Abrogar, Gerald K.
 Bersamina, Julius P.
 Butalid, Armin C.
 Cayabyab, Minda L.
 Ching, Adrian S.
 Co, Emma B.
 De Guzman, Raul Victor M.
 De Lara, Alastair S.
 Dean, Maria Teresita R.
 Dela Cruz, Efren Jr. O.
 Delarmente, Monina J.
 Dio, Amy Belen R.
 Go, Vincent Dexter D.
 Gonzales, Anna Maria V.
 Jao, Glenn Conrad N.
 Legaspi, Jocelyn C.
 Libarnes, Harold Benjamin G.
 Ona, Lourdes A.
 Peralta, Renato P.
 Pueyo, Maria Rita S.
 Regala, Manuel Joey A.

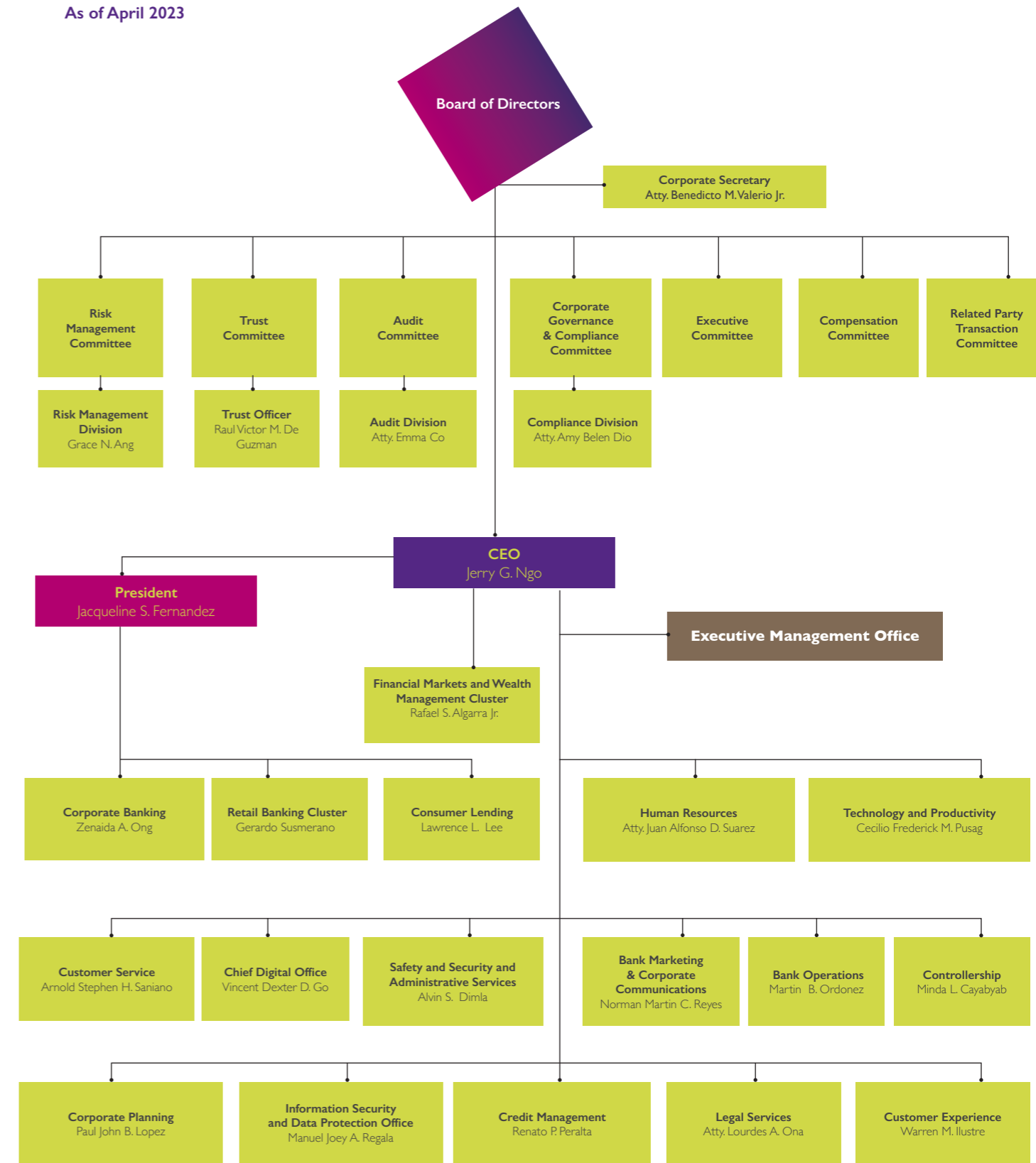
Vice President

Ode, Frances Jane L.
 Patel, Dharmesh
 Raval, Assissi C.
 Reboledo, Raymond T.
 Rodriguez, Paulo Jose L.
 Roque, Carmina Jeanne D.
 Ruiz, Ian Jericho Nazareth E.
 San Pedro, Christopher M.
 Saniano, Arnold Stephen H.
 Santos, Broderick C.
 Sharma, Sanjeev Kumar
 Siy, Jimmy C.
 Siy, Marilyn Y.
 Soriano, Maria Marilon C.
 Sy, Bunny L.
 Ubaldo, Carmencita P.
 Velez, Rodrigo Thelmo S.
 Villanueva, Michele L.
 Yabut, Socorro R.
 Yap, Isabelle Therese G.
 Zamora, Jovito N.



ORGANIZATIONAL STRUCTURE

As of April 2023





From left to right: Gyrasyr T. Marasigan, AVP & Lead – Sales and Collection Cluster; Sheila Marasigan-Bajado, President; Jo Ann S. de Asis, VP & Lead – Sales and Collection Operations Support Group; Hera A. Duka, AVP & Lead – Store Management Cluster



From left to right: Ryan S. Collado, Technical & Engineering Team Lead; Raymund R. Baloto, Operations & Administration Team Lead; Emilia P. Viernes, Commercial & Retail Sales Team Lead; Peter Roy R. Locsin, President & CEO; Rowena S. Zialcita, Accounting & Finance Team Lead; Racquel Lourdes L. Mendoza, FDC/ Direct Marketing Team Lead; Gilbert F. Estigoy, Corporate Sales Team Lead; George W. Villafuerte, Claims Team Lead

EastWest Ageas Insurance: Strong Growth in 2022, with Plans to Grow Bigger, Bolder, and Better

With a successful rebranding from Troo to EastWest Ageas Insurance, strong premium growth, expansion of the distribution network, and the addition of new financial solutions for customers

Now in its eighth year in the industry, EastWest Ageas Insurance has risen from the 34th to the 12th largest life insurer in the country, according to Insurance Commission data, with over 230,000 lives insured.

In 2022, the company aimed to be bigger by expanding its customer

touchpoints, which ranged from financial advisers deployed at EastWest stores countrywide to financial consultants in the company's Makati and Ortigas houses, as well as its alternative distribution channel. Growing also meant expanding the financial solutions they provide with the addition of Dollar Edge, their first USD-denominated solution, and Life Essentials, their first critical illness product.

It also took the bold step of changing its name from Troo to EastWest Ageas Insurance, capitalizing on the strengths of its shareholders, EastWest and Ageas. It's a way of bolstering the brand by reinforcing the company's trustworthiness while keeping loyal to its passion of assisting more Filipinos with their financial journeys.

Finally, the company's plan for improving its performance is to nurture its customer relationships. EastWest Ageas Insurance established its Customer Experience

team in 2022 to focus on developing a more customer-centric approach to everything they do, with projects focused on customer proactive involvement, investment education, and sales optimization.

The company posted solid growth in 2022, with a total premium of P5.3 B, growing 22% YoY, which is the fastest among the top 15 life insurance players. New business reached P1.7 billion (a 24% rise). Assets under management (AUM) reached close to P10 billion by the end of 2022. By the year's end, EastWest Ageas Insurance had contributed P507 million to EastWest's fee income during the year, 72% more than the previous year.

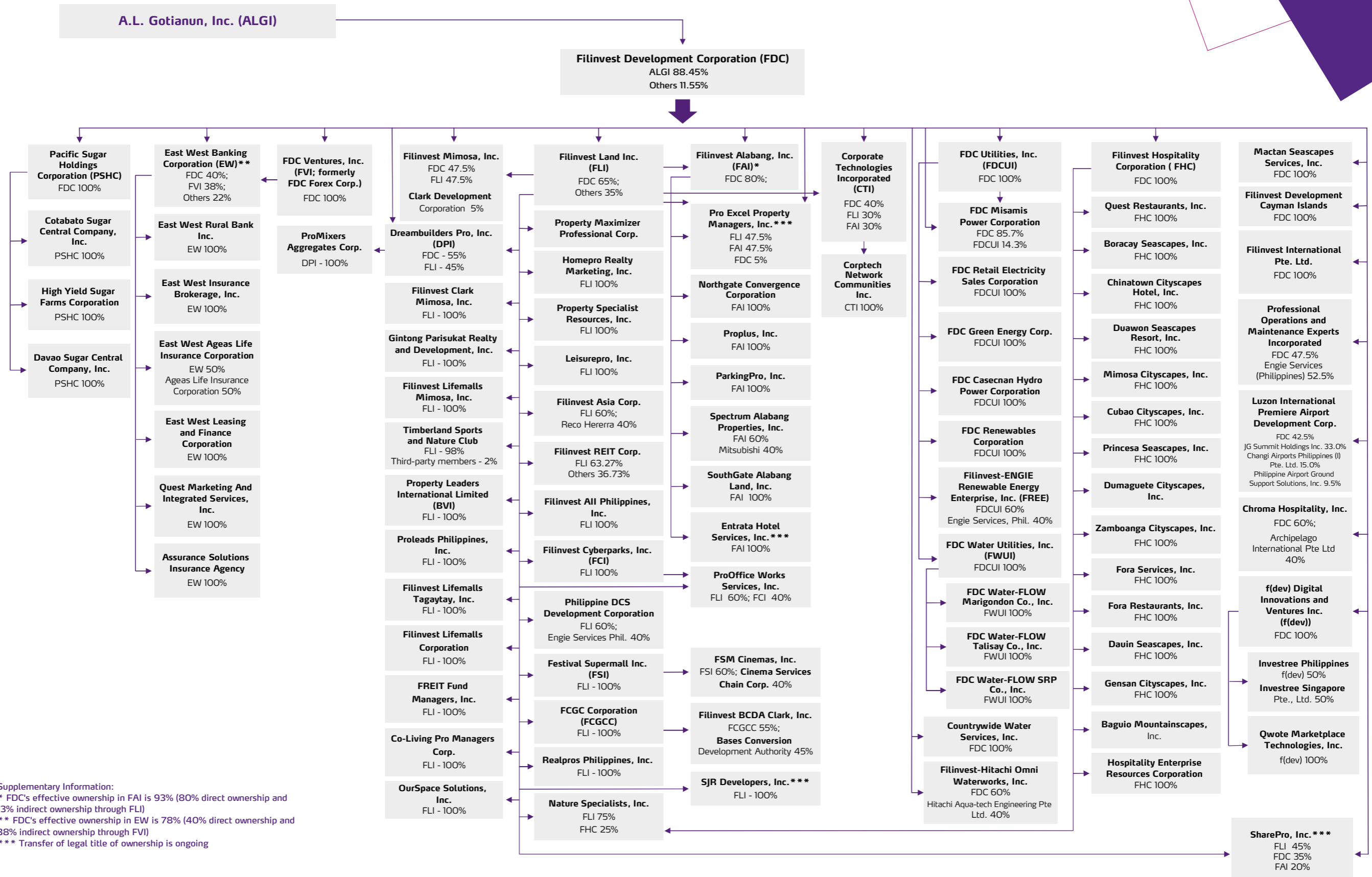
By 2023, EastWest Ageas Insurance is ready to transform and conquer a multiverse of excellence, backed by an expert team, a bigger distribution network, and solutions that best serve the Filipinos.



From left to right: Zhen Chen, Chief Financial & Risk Officer; Jim DeLong, Chief Distribution Officer; Milot Valencia, Chief Bancassurance Officer (2022), Glenn Williams, President & CEO (2022), Lois Dalida, Chief Human Resources Officer; Rowena Empalmado, Chief Operating Officer; Joub Miradora, Chief Customer Officer; Calvin Kohchet-Chua, Chief Legal & Compliance Officer

A.L. GOTIANUN, INC.

MAP SHOWING THE RELATIONSHIP BETWEEN AND AMONG THE COMPANIES IN THE GROUP, ITS ULTIMATE PARENT, CO-SUBSIDIARIES, JOINT VENTURES AND ASSOCIATES
(As of March 31, 2023)



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

DEPOSIT PRODUCTS AND RELATED SERVICES

Savings Account

- Passbook Savings Account
- Passbook Savings Account with Debit Card
- Basic Savings
- Cool Savers Kiddie Account
- ATM Savings Account
- ATM Savings Account for SSS Pensioners
- Super Saver

Checking Accounts

- Regular Checking Account
- ChequeMax
- ChequeMax Rewards
- ChequeMax Plus
- Basic Checking

Time Deposit Accounts

- Peso Time Deposit
- 5-year Floating Rate Time Deposit
- Online Peso Time Deposit

USD and 3rd Currency Accounts

- US Dollar Savings Account
- US Dollar Time Deposit
- Online Dollar Time Deposit
- Chinese Yuan Savings and Time Deposit Account
- Euro Savings and Time Deposit Account
- Japanese Yen Savings and Time Deposit Account
- Singapore Dollar Savings and Time Deposit Account
- Australian Dollar Savings and Time Deposit Account
- British Pound Savings Account
- Hongkong Dollar Savings Account
- New Zealand Dollar Savings Account

Debit and Prepaid Cards

- Classic Debit Card
- Priority Platinum Debit Card
- General Purpose Prepaid Card
- Personal Loan Prepaid Card
- Gift Card
- Travel Money Card

INVESTMENT PRODUCTS

Fixed Income

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

CONSUMER LOANS AND RELATED SERVICES

Auto Loan

- Auto Loan
- Fleet Financing
- Refinancing

Home Loan

- Top-Up Loan
- Home Equity
- Home Construct
- Reimbursement
- Home Acquire/ Condo Acquire
- Lot Acquire

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
- Revolving Credit Facility
- Trade Check Discounting Facility

Working Capital Loans and Facilities

- Short Term Loan
- Revolving Promissory Note Facility
- Revolving Credit 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 Loan
- Export Advance Facility
- Export Bills Purchase

Guarantees

- Standby Letters of Credit (SLBC)
- Domestic SLBC
- Foreign SLBC
- 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

Omnibus Line

Promissory Note Line (PNL)

Trade Checks Discounting Line (TCDL)/Receivables Purchase Line

Export Advance Loan Line

Letters of Credit (Import/Domestic)

Standby Letter of Credit (Foreign/Domestic)

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
- Check Deposit Pick-up
- Check Pick-up
- Check Warehousing
- Payment Gateway

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)

METRO MANILA

168 Mall

4/F, Unit 4H 09-11, 168 Mall Bldg. 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. Bonifacio - Balingasa

G/F, 2/F & 3/F, Units D & E
Winston Bldg., 880 A. Bonifacio Ave. Brgy. Balingasa, Quezon City
Tel: (02) 8361-0192; 8361-0632
8361-0637

A.Mabini - R. Salas

G/F & 2/F, Jesselton Tower
1453 A. Mabini cor. R. Salas Sts. Brgy. 668, Zone 72, Ermita, Manila
Tel: (02) 3450-1083; 3450-1257

Acropolis

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

Alabang - Commerce Ave.

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

Alabang Entrata

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

Alabang - Frabelle

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

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 - Westgate

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

Amorsolo - Queensway

G/F, Queensway Bldg., 118 Amorsolo St. Legaspi Village, Makati City
Tel: (02) 8511-1933; 8511-7107
8511-7006

Annapolis

G/F, The Meriden Condominium Bldg. Unit 1A, Annapolis St., North East Greenhills San Juan City
Tel: (02) 8705-1517; 8722-6830

Anonas

94 Anonas St. cor. K-6th East Kamias, Quezon City
Tel: (02) 8244-3369; 8924-3402

Aurora Blvd. - Anonas

Rosario Bldg., 999 Aurora Blvd. near cor. Lauan and Anonas Sts. Brgy. Duyan-duyan, Project 3 Quezon City
Tel: (02) 8291-3376; 8294-6402

Ayala Ave. - Herrera

G/F, PBCOM Tower, 6795 Ayala Ave. cor. V. Rufino St. (formerly Herrera St. Salcedo Village, Makati City
Tel: (02) 8784-5642 to 46; 8815-1685

Ayala Ave. - Makati Sky Plaza

G/F, Makati Sky Plaza Bldg. 6788 Ayala Ave., Makati City
Tel: (02) 8887-6223; 8886-7019

Ayala Ave. - Rufino

G/F, Unit 1, Rufino Bldg., 6784 Ayala Ave. cor. V.A. Rufino St., Makati City
Tel: (02) 8845-0096; 8511-8274

Ayala Ave. - SGV

SGV 1 Bldg., 6760 Ayala Ave. Makati City
Tel: (02) 7621-9811; 8550-2538;
8550-2539

Baclaran

2/F, New Galleria Baclaran Shopping Mall LRT South Terminal, Taft Ave. Ext. Pasay City
Tel: (02) 8851-3429; 8851-3488
8851-3584

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. Ave. Bagumbayan, Libis, Quezon City
Tel: (02) 8709-1729; (02) 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 Bldg., 126 Banawe near cor. Kaliraya Sts., Brgy. Tatalon Quezon City
Tel: (02) 8711-0925; 8521-4749

Banawe - N. Roxas

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 - Doña Soledad

100 Doña Soledad Ave. Betterliving Subd., Brgy. Don Bosco Parañaque City
Tel: (02) 8823-4284; 8823-4280

Better Living - Peru

Blk 9, Lot 3, Doña Soledad Ave. cor. Peru St., BetterLiving Parañaque City
Tel: (02) 8511-1213; 8511-1224

BF Homes - Aguirre

327 Aguirre Ave., 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, A. CBK Bldg. 493 Quintin Paredes St. Binondo, Manila
Tel: (02) 8247-3708; 8247-3615
8247-3652; 8243-7110

Blumentritt - Rizal Avenue

2412 Rizal Ave., Sta. Cruz, Manila
Tel: (02) 8230-4276; 8230-4366

Boni Avenue

G/F, Lourdes Bldg. II, 667 Boni Ave. Bgy. PlainView, Mandaluyong City
Tel: (02) 8655-9409; 8655-9412
8654-6106

Boni Serrano Avenue

107 Boni Serrano Ave. Brgy. Lipunan ng Crame, Quezon City
Tel: (02) 8532-1478; 8532-1475

C. Raymundo Avenue

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., 428 A. Mabini St. Brgy. 15, Zone 2, Caloocan City
Tel: (02) 8294-8403; 8294-8404

Chino Roces - Bagtikan

G/F, High Pointe Bldg. 1184 Chino Roces Ave. near cor. Bagtikan Brgy. San Antonio, Makati City
Tel: (02) 8478-7783; 8478-7781

Chino Roces - Dela Rosa

G/F, King's Court II Bldg. 2129 Don Chino Roces Ave. cor. Dela Rosa St., Makati City
Tel: (02) 8864-0632 to 33

Chino Roces - La Fuerza

Units 10 & 11, La Fuerza Plaza I 2241 Don Chino Roces Ave., 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) 8621-1292; 8621-1293

Commonwealth

G/F, Crissant Plaza Bldg. 272 Commonwealth Ave. Brgy. Old Balara, Quezon City
Tel: (02) 8355-7736; 8355-7596

Congressional Avenue

Congressional Ave., Brgy. Bahay Toro Project 8, Quezon City
Tel: (02) 8926-6609; 8926-5934
8928-6047

Cubao - Araneta Center

G/F, Philamlife Bldg., Aurora Blvd. cor. General Araneta St., Cubao Quezon City
Tel: (02) 8709-7697; 8709-7702
8709-7709

Cubao - P.Tuazon

G/F, Prince John Condominium 291 P.Tuazon Ave. cor. 18th Ave. Cubao, Quezon City
Tel: (02) 8913-4730; 8913-5266
8912-1816

Del Monte

271 Del Monte cor. Biak na Bato Quezon City
Tel: (02) 8367-1813; 8367-1822

Del Monte - D.Tuazon

155 Del Monte Ave., Brgy. Manresa Quezon City
Tel: (02) 8291-8031; 8292-1480

Divisoria

802 Ilaya St., Binondo, Manila
Tel: (02) 8244-9972; 8247-4307
8244-9928

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 Avenue

G/F, MC Rillo Bldg. 1168 E. Rodriguez Ave. Brgy. Mariana, Quezon City
Tel: (02) 8695-3520; 8695-3519
8695-3521

E. Rodriguez Ave. - Cubao

1731 E. Rodriguez Sr. Ave. Brgy. Pinagkaisahan, Cubao Quezon City
Tel: (02) 8477-0285; 8477-3979

E. Rodriguez - Welcome Rotonda

G/F, AEK Bldg., 40 E. Rodriguez Sr. Ave. Brgy. Don Manuel, Quezon City
Tel: (02) 8255-3865; 8255-3997

Eastwood City

Unit D, Technoplaza One Bldg. Eastwood City Cyberpark 188 E. Rodriguez Jr. Ave. Bagumbayan, Quezon City
Tel: (02) 8234-1389; 8234-1392
8234-1390

EDSA - Howmart

1264 EDSA near cor. Howmart Rd. Brgy. A. Samson, Quezon City
Tel: (02) 8990-9588 to 89; 8990-9811

EDSA - Kalookan

490 EDSA, Quezon City
Tel: (02) 8364-1858 to 60; 8364-1862

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 Bldg., 622 Elcano St. Binondo, Manila
Tel: (02) 8242-0254; 8242-0256
8242-0259

Escolta

Unit 3, G/F, First United Bldg. 413 Escolta cor. Banquero Sts. Binondo, Manila
Tel: (02) 8242-4635; 8245-3983

Evangelista

1806 Evangelista cor. Hen. Mojica Sts. Brgy. Bangkal, Makati City
Tel: (02) 8846-8516 to 17

F. Ortigas Jr.

Unit G103, G/F AIC Gold Tower Condominium F. Ortigas, Jr. Rd. cor. Garnet and Sapphire Sts., Ortigas Center Pasig City
Tel: (02) 8687-0037; 8687-0039

Fairview

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 Rd., 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
Tel: (02) 8842-5981

Festival Mall Level 2

2/F, Unit 2115-2118, Festival Supermall Filinvest Corporate City, Alabang Muntinlupa City
Tel: (02) 8850-3722 to 23

G. Araneta Avenue

Units A & B, Ilo Bldg., 195 G. Araneta Ave. Brgy. Santol, Quezon City
Tel: (02) 8715-9671

General Luis - Kaybiga

4 Gen. Luis St., Brgy. Kaybiga Caloocan City
Tel: (02) 8922-5346; 8921-8167

Gil Puyat - Dian
G/F, Wisma Cyberhub Bldg.
45 Sen. Gil Puyat Ave., Makati City
Tel: (02) 8845-0493; 8845-0479

Gil Puyat - F.B. Harrison
131 Gil Puyat Ave. Ext.
Brgy 24, Zone 4, Pasay City
Tel: (02) 8831-7636; 8831-7637

Gil Puyat - Metro House
G/F, Metro House 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

Gil Puyat - Salcedo Village
G/F, Unit 1C, Country Space 1 Bldg.
Gil Puyat Ave., Makati City
Tel: (02) 8823-2685; 8823-5220

Gil Puyat - Washington
100 Sen. Gil Puyat Ave. cor. Washington St.
Brgy. Pio Del Pilar, Makati City
Tel: (02) 8659-8625; 8659-8626

Grace Park - 3rd Avenue
215 Rizal Ave. Ext., Brgy. 45
Grace Park West, Caloocan City
Tel: (02) 5310-5081; 5310-3394

Grace Park - 7th Avenue
G/F, Units 1, 2, & 3, 330 Rizal Ave. Ext.
near cor. 7th Ave., East Grace Park
Caloocan City
Tel: (02) 8709-5560; 8709-5548

Grace Park - 8th Avenue
896 8th Ave. cor. J. Teodoro
Grace Park, Caloocan City
Tel: (02) 8361-7545; 8364-9576

Grace Park - 11th Avenue
G/F, Remcor V Bldg, Block 172, Lot 5
Rizal Ave. Ext., Caloocan City
Tel: (02) 8376-5825; 8361-0107

Greenhills Shopping Center
Units G-102B, Greenlanes Arcade
Greenhills Shopping Center
San Juan City
Tel: (02) 8721-8292; 8721-4886;
8721-3674

Greenhills - Connecticut
Unit B, G/F, Fox Square Bldg.
53 Connecticut St., Northeast Greenhills
San Juan City
Tel: (02) 8705-1413; 8705-1428;
8721-2100

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 Bldg.
Missouri St., Greenhills, San Juan City
Tel: (02) 8571-7737; 8571-5985

Greenhills - West
G/F, ALCCO Bldg., Ortigas Ave.
Greenhills-West, San Juan City
Tel: (02) 8721-9605; 8727-7629

H.V. Dela Costa
Unit GFC-2, Classica 1
112 H.V. Dela Costa St.
Salcedo Village, Makati City
Tel: (02) 8550-2289; 8550-2268
8550-2261

Intramuros
G/F, BF Condominium
104 A. Soriano Ave. cor. Solana St.
Intramuros, Manila
Tel: (02) 8527-2631; 8527-2627
8527-2604

J.P. Rizal
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
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 Ave. cor.
Meralco Ave. Ortigas Center, Pasig City
Tel: (02) 8655-1597; 8655-1312

Jupiter - Paseo de Roxas
30 Jupiter cor. Paseo de Roxas Sts.
Brgy. Bel-Air, Makati City
Tel: (02) 8823-1989; 8823-1952

Kalayaan - Matalino
123 Kalayaan Ave. near cor. Matalino St.
Brgy. Central, Diliman, Quezon City
Tel: (02) 8293-9601; 8293-9495

Kalentong
908 Gen. Kalentong St., Mandaluyong City
Tel: (02) 8534-0669; 8534-0667

Kamias
10 Kamias Rd. cor. Col Salgado St.
Brgy. West, Kamias, Quezon City
Tel: (02) 8376-2979; 8376-6136
8961-8088

Kamuning
JPY Bldg., 52 Kamuning Rd.
Brgy Kamuning, Quezon City
Tel: (02) 3412-0573; 3448-7080

Katipunan - St. Ignatius
132 Katipunan Ave.
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
Tel: (02) 8822-2802; 8822-2699

Las Piñas - J. Aguilar Avenue
J. Aguilar Ave. cor. Casimiro Drive
Brgy. BF International, Las Piñas City
Tel: (02) 8478-7276; 8478-7361

Las Piñas - Marcos Alvarez
575 Marcos Alvarez Ave.
Talon V, Las Piñas
Tel: (02) 8550-2163; 8550-2165

Las Piñas - Pamplona
Lot 16B PSD 208390
Alabang-Zapote Rd., Las Piñas City
Tel: (02) 8872-4883; 8873-5090

Legaspi - Aguirre
G/F, Unit 1-B, The Biltmore
102 Aguirre St., Legaspi Village
Makati City
Tel: (02) 8807-1593; 8807-1539

Legaspi - Dela Rosa
G/F, 1 - Care Bldg., 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

Leviste
Unit Ground B, LPL Mansions Bldg.
122 L.P. Leviste St., Salcedo Village
Makati City
Tel: (02) 8828-9858; 8828-9897

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 Bldg., 1 Juno St.
cor. Makati Ave., Brgy. Bel-air
Makati City
Tel: (02) 8880-0529; 8880-0526

Malabon - Gov. Pascual
Gov. Pascual Ave. cor. Maria Clara St.
Acacia, Malabon City
Tel: (02) 8351-7619; 8332-9441
8332-9606

Malabon - Potrero
Units 1 & 2, Mary Grace Bldg.
142 MacArthur Highway
Potrero, Malabon
Tel: (02) 8352-5490; 8352-7682
8442-7583

Malabon - Rizal Avenue
726 Rizal Ave., Brgy. Tanong
Malabon City
Tel: (02) 8441-4446

Mandaluyong - Libertad
G/F, Units A, B & C, Dr. Aguilar Bldg.
46 D.M. Guevarra cor. Esteban Sts.
Highway Hills, Mandaluyong City
Tel: (02) 8534-5507; 8535-3091
8534-7617

Mandaluyong - Shaw Blvd.
G/F, Unit No. 7
Sunshine Square Liberty Center
Shaw Blvd., Mandaluyong City
Tel: (02) 8534-3942; 8534-7958

Mandaluyong - Wack-Wack
G/F, Unit 11-E, Jovan Condominium
Shaw Blvd. cor. Samat St.
Mandaluyong City
Tel: (02) 8570-4017; 8570-4031

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 - J.P. Rizal
367 J.P. Rizal St., Sta. Elena, Marikina City
Tel: (02) 8645-2890; 8645-0655
8645-7241

Marikina - Parang
JNJ Bldg., 108 BG Molina St.
Parang, Marikina
Tel: (02) 8625-5541; 8625-6230

Masambong
L.G. Atkinson Bldg., 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
170 Mayon Ave., Quezon City
Tel: (02) 8354-4695; 8354-4717 to 18

Mayon - Dapitan
181 Mayon St. near cor. Dapitan St.
Brgy. Sta. Teresita, Quezon City
Tel: (02) 8230-4750; 8230-4751

Metropolitan Avenue
Savana Bldg. 3, Metropolitan Ave.
cor. Venezia St., Brgy. Sta Cruz
Makati City
Tel: (02) 8556-8947; 8556-8948

MIA Road
Salud-Dizon Bldg. 1, 5 MIA Road
Tambo, Parañaque City
Tel: (02) 8808-1825; 8556-9266

Muntinlupa
G/F, Remenes Center Bldg.
22 National Highway, Putatan
Muntinlupa City
Tel: (02) 8846-9311; 8659-1008

Navotas - M. Naval
895 M. Naval St., Brgy. Sipac-Almasen
Navotas City
Tel: (02) 8283-9403; 8283-9536

Navotas - North Bay
G/F, Unit 2, Melandria III Bldg.
1090 Northbay Blvd., Navotas City
Tel: (02) 8922-0812; 8922-1173
8922-1163

New Manila
G/F, AAP Bldg., 683 Aurora Blvd.
New Manila, Quezon City
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
8376-2832

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
526 Quirino Highway, Brgy. Talipapa
Novaliches, Quezon City
Tel: (02) 8332-3592; 8709-6909

Ongpin
G/F, Unit G1
Strata Gold Condominium Bldg.
738 Ongpin St., Binondo, Manila
Tel: (02) 8353-4414; 8241-0451

Ortigas - ADB Avenue
G/F, Units G1 & G2, ADB Avenue Tower
ADB Ave., 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 - Orient Square
G/F, Orient Square Bldg., Emerald Ave.
Ortigas Center, Pasig City
Tel: (02) 8910-5621

Ortigas - Rockwell
Unit No. W-01, Tower 1
The Rockwell Business Center
Ortigas Ave., Pasig City
Tel: (02) 8633-6909; 8633-6766

P. Ocampo Avenue
245 P. Ocampo Ave. cor. Flordeliz St.
Brgy. La Paz, Makati City
Tel: (02) 8887-2321; 8893-3601

Paco
1050 Pedro Gil St., Paco, Manila
Tel: (02) 8527-3609; 8527-3298

Padre Faura
G/F, Units A-D, Metrosquare Bldg. 2
1241 M.H. Del Pilar cor. Padre Faura Sts.
Ermita, Manila
Tel: (02) 8404-0536; 8404-0537

Pasay - D. Macapagal Boulevard
G/F, The Biopolis, Macapagal Blvd.
Pasay City
Tel: (02) 8511-8351; 8511-8353

Pasay - Libertad
Unit 265-E, Nemar Bldg.
Libertad St., Pasay City
Tel: (02) 8550-2427; 8550-1328

Pasay - Oceanaire
G/F, Units. 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 Bldg.
San Antonio St., Paseo de Magallanes
Makati City
Tel: (02) 8478-4856 to 57

Paseo de Roxas - Legaspi
G/F, 111 Paseo de Roxas Bldg.
111 Paseo de Roxas cor. Legaspi Sts.
Legaspi Village, Makati City
Tel: (02) 8840-5442

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

Pasig Boulevard
cor. Pasig Blvd. and Lakeview Drive
Brgy. Bagong Ilog, Pasig City
Tel: (02) 8661-8790; 8661-8785 to 86

Pasig Rosario
Unit 3, 1866 Ortigas Ave., Ext.
Rosario, Pasig City
Tel: (02) 8628-4390; 8628-4300
8234-1992

Pasig - Caruncho
SG Bldg., Caruncho Ave.
cor. Market Ave., San Nicolas, Pasig City
Tel: (02) 8643-8729; 8575-3200 loc. 8308

Pasig - Santolan
G/F, Santolan Bldg.
344 A. Rodriguez Ave.
Santolan, Pasig City
Tel: (02) 8654-0196; 8654-0246

Pasig - Shaw Boulevard
Units A & B, Karina Bldg., 33 Shaw Blvd.
Brgy. San Antonio, Dist. I, Pasig City
Tel: (02) 8570-9356; 8401-3740

Paso De Blas
191 Paso de Blas, Valenzuela City
Tel: (02) 8332-2246; 8332-2061
8332-2620

Pasong Tamo Extension
G/F, Dacon Bldg.
2281 Pasong Tamo Ext., Makati City
Tel: (02) 8892-2825; 8867-2756
8867-2755

Pateros
M. Almeda cor. G. De Borja Sts.
San Roque, Pateros
Tel: (02) 8941-5366

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

Pedro Gil
574 Pedro Gil St., Malate, Manila
Tel: (02) 8256-2018; 8256-2019

Perea
G/F, Greenbelt Mansion, 106 Perea St.
Legaspi Village, Makati City
Tel: (02) 8511-0317; 8511-0998

Pioneer
UG-09, Pioneer Pointe Condominium
Pioneer St., Highway Hills
Mandaluyong City
Tel: (02) 8584-3515; 8584-3392

President's Avenue
35 President's Ave., BF Homes
Parañaque City
Tel: (02) 8807-5549; 8519-7146

Project 8 - Shorthorn
G/F, West Star Business Center Bldg.
31 Shorthorn St., Brgy. Bahay Toro
Project 8, Quezon City
Tel: (02) 8952-4526; 8332-4339

Quezon Ave. - Banawe
G/F, PPSTA 1 Bldg., Quezon Ave.
cor. Banawe St., Quezon City
Tel: (02) 8743-0775; 8743-4715

Quezon Ave. - Dr. Garcia
G/F, Kayumanggi Press Bldg.
940 Quezon Ave. near cor. Dr. Garcia St.
Brgy. Paligsahan, Quezon City
Tel: (02) 8709-7805; 8709-7807 to 08

Quezon Ave. - Scout Albano
Quezon Ave. near cor. Scout Albano
Brgy. South Triangle, Quezon City
Tel: (02) 8352-8163; 8352-8160

Quezon Ave. - Scout Santiago
Units 2G-7 and 2G-8
Sunshine Blvd. Plaza, 1328 Quezon Ave.
cor. Scout Santiago St.
Brgy. South Triangle, Quezon City
Tel: (02) 8372-8214 to 15

Quiapo
Raon Commercial Center
611 Quezon Blvd. near cor. Raon St.
Quiapo, Manila
Tel: (02) 8353-0053; 8353-0037

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

Regalado
Regalado Ave. cor. Archer St.
North Fairview Subd., Quezon City
Tel: (02) 8939-5459

Roosevelt - Frisco
184 Roosevelt Ave.
San Francisco del Monte, Quezon City
Tel: (02) 8411-8035; 8372-9480;
8372-1090

Roosevelt - Sto. Niño
282 Roosevelt Ave., Brgy. Sto. Niño
San Francisco del Monte, Quezon City
Tel: (02) 8922-1723; 8709-1354

Roxas Boulevard
G/F, DENR Bldg., 1515 Roxas Blvd.
Ermita, Manila
Tel: (02) 8525-3605; 8526-0533

Salcedo
G/F, First Life Center, 174 Salcedo St.
Legaspi Village, Makati City
Tel: (02) 8815-8747; 8815-8810
8815-8490

Sampaloc - J. Figueras
427-433 J. Figueras St., Sampaloc, Manila
Tel: (02) 8735-0082; 8735-0083

San Juan
EastWest Bank Bldg., F. Blumentritt
cor. M. Salvador, Brgy. San Perfecto
San Juan City
Tel: (02) 8723-8991; 8725-5442;
8727-8522

San Lorenzo - A. Arnaiz
The E-Hotels Makati Bldg.
906 A. Arnaiz Ave. (formerly Pasay Rd.)
San Lorenzo Village, Makati City
Tel: (02) 8812-0211; 8845-0295
8845-0263

San Miguel Avenue
G/F, Medical Plaza Bldg., San Miguel Ave.
Ortigas Center, Pasig City
Tel: (02) 8637-5121; 8637-5649
8637-5251

Silver City
Unit SC-112 Silver City 1 Bldg.
Ortigas East, Barangay Ugong, Pasig City
Tel: (02) 8655-3337; 8640-0033

Soler
G/F, R & S Tower, 941 Soler St.
Binondo, Manila
Tel: (02) 8244-0169; 8243-5872
8243-6406

Sto. Cristo
Unit 108, Sto. Cristo Condominium
Sto. Cristo cor. Ilang-Ilang Sts.
San Nicolas, Binondo, Manila
Tel: (02) 8247-7110; 8247-7112

Sucut - Evacom
8208 Dr. A. Santos Ave.
Brgy. San Isidro, Parañaque City
Tel: (02) 8822-4249; 8822-7217

Sucut - Kabihasan
G/F, Unit 3 & 4
Perry Logistics Center Bldg.
Ninoy Aquino Ave., Parañaque City
Tel: (02) 8553-5064; 8553-5400

Sucut - Kingsland
G/F and 2/F, No. 5 & 6, Kingsland Bldg.
Dr. A. Santos Ave., Sucut
Parañaque City
Tel: (02) 8553-5108; 8553-5110

Sucut - NAIA
Unit 707-6, Columbia Air Freight Complex
Miescor Drive, Ninoy Aquino Ave.
Brgy. Sto. Niño Parañaque City
Tel: (02) 8852-2949; 8852-2846

T. Alonzo
623 T. Alonzo St., Brgy. 300
Zone 029, Sta. Cruz, Manila
Tel: (02) 8733-7627; 8733-7645
8733-9387

T.M. Kalaw
A-1, 2, 3 & 4 Ditz Bldg.
444 T.M. Kalaw St., Ermita, Manila
Tel: (02) 8353-9756; 8353-9739

Taft Avenue
Philippine Academy of Family Physicians
(PAFP) Bldg., 2244 Taft Ave., Manila
Tel: (02) 8708-5241; 8708-5973
8708-5902

Taft - Nakpil
RLR Bldg., 1820 Taft Ave.
near cor. Nakpil St., Malate, Manila
Tel: (02) 8525-0495; 8525-0428

Tandang Sora
Lot 80 - A Kalaw Hills Subd.
Brgy. Culiati, Tandang Sora, Quezon City
Tel: (02) 8951-2550; 8951-0813;
8456-6989

Tektite
G/F, East Tower, PSE Center
Exchange Drive, Ortigas Center, Pasig City
Tel: (02) 8667-3211; 8637-4164;
8637-4165

The Fort - Active Fun
G/F, Active Fun Bldg., 9th Ave.
cor. 28th St., City Center
Bonifacio Global City, Taguig City
Tel: (02) 8856-7490; 8856-7423

The Fort - B3 Bonifacio High Street
G/F, Quadrant 3 Wumaco Bldg. 2
7th Ave. B3, Bonifacio High St.
Bonifacio Global City, Taguig
Tel: (02) 8403-7132; 8403-7130

The Fort - BGC Corporate Center
G/F, Unit 2, BGC Corporate Center
3030 11th Ave. cor. 30th St., City Center
Bonifacio Global City, Taguig City
Tel: (02) 8800-8671; 8800-8546

The Fort - Beaufort
G/F, The Beaufort, 5th Ave. cor. 23rd St.
Bonifacio Global City, Taguig City
Tel: (02) 8808-2236; 8575-3894
8575-3895; 8575-3896;
8575-3882

The Fort - Brilliance Center
Unit 102, The Brilliance Center
11th Ave. cor. 40th St., BGC, Taguig City
Tel: (02) 8563-0335; 8561-9940

The Fort - Burgos Circle
G/F, Units H & I, Crescent Park Residences
30th St. cor. 2nd Ave., Bonifacio Global City
Taguig City
Tel: (02) 8478-5481; 8478-5482;
8478-5483

The Fort - FI Center
G/F, Unit D, FI City Center, 32nd St.
near cor. 5th Ave., Bonifacio Global City
Taguig City
Tel: (02) 8478-3834; 8478-4326;
8478-5213;

The Fort - Marajo Tower
G/F, The Marajo Tower, 26th St.
cor. 4th Ave., Fort Bonifacio Global City
Taguig City
Tel: (02) 8856-0201; 8856-2722;
8856-4275

The Fort - PSE Tower
5/F, One Bonifacio High St.
Philippine Stock Exchange Tower
(One BHS – PSE Tower), 5th Ave.
cor. 28th St., Bonifacio Global City
Taguig City
Tel: (02) 8851-4649; 8851-4723

The Fort - Seven Neo
G/F, Shop C2 Seven Neo Building, 5th
Avenue, Bonifacio Global City, Taguig City
Te: (02) 8403-7132 / 8403-7130

The Fort - South of Market
G/F, Units 25 & 26, North Tower
South of Market (SOMA) Bldg., 26th St.
cor. 11th Ave., Bonifacio Global City
Taguig City
Tel: (02) 8551-4072 / 8831-6759

Timog Avenue
G/F, Timog Arcade, Timog Ave.
cor. Sgt. Torillo, Quezon City
Tel: (02) 8376-7884; 8376-7886

Timog - Mother Ignacia
21 Timog Ave., Brgy. South Triangle
Quezon City
Tel: (02) 8374-3619; 8374-2358

Tomas Mapua - Lope de Vega
G/F & 2/F, Valqua Bldg.
1003 Tomas Mapua cor. Lope de Vega Sts.
Sta. Cruz, Manila
Tel: (02) 8711-0423; 8711-0412
8711-0411

Tomas Morato
257 Tomas Morato St.
near cor. Sgt. Fuentabella, Quezon City
Tel: (02) 8929-5313; 8928-6286
8928-2163

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

UN Avenue
MAGCOOP Bldg., UN Ave.
near cor. A. Mabini Sts., Ermita, Manila
Tel: (02) 8354-5082; 8524-7753

UP Village
65 Maginhawa St., U.P. Village
Diliman, Quezon City
Tel: (02) 8376-0215; 8376-1452

Valenzuela - Dalandan
Malanday Machinery's Commercial Bldg.
212 KM. 15 McArthur Highway
Brgy. Dalandan, Valenzuela City
Tel: (02) 8277-0246; 8277-0251

Valenzuela - Gen. T. De Leon
G/F, Units 4 & 5, Liu Shuang Yu Bldg.
3026 Gen. T. De Leon St.
Brgy. Gen. T. De Leon, Valenzuela City
Tel: (02) 3440-5635

Valenzuela - Marulas
JLB Enterprises Bldg., KM. 12
McArthur Highway, Marulas
Valenzuela City
Tel: (02) 8445-0670; 8291-8961;
8291-0053

Valero
G/F, Retail 1B, Paseo Park View Tower
1 140 Valero St., Salcedo Village
Makati City
Tel: (02) 7751-0002 to 03; 8817-3733

Visayas Avenue
G/F, K.L. Group Bldg., Units B, C, & D
15 Visayas Ave., Brgy. Vasra, Quezon City
Tel: (02) 8441-6604; 8441-6621

West Avenue
108 West Ave. cor. West Lawin St.
West Triangle, Quezon City
Tel: (02) 8927-1185; 8927-1597

West Service Road
West Service Rd. cor. Sampaguita Ave.
UPS IV Subd., Parañaque City
Tel: (02) 8822-3910 to 11

Wilson
220-B Wilson St., San Juan City
Tel: (02) 8696-7366; 8661-9330;
8696-7365

Xavierville
60 Xavierville Ave., Xavierville Subd.
Brgy. Loyola Heights, Quezon City
Tel: (02) 8364-5379; 8363-9498

Ylaya - Padre Rada
G/F, Josefa Bldg., 981 Ylaya
cor. Padre Rada Sts., Tondo, Manila
Tel: (02) 8243-9006; 8243-9005

LUZON

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

Antipolo - Marcos Hi-way
Ciannat Complex, Marcos Highway
Brgy. Mayamot, Antipolo City
Tel: (02) 8682-2250; 8682-2251

Antipolo - ML Quezon
146 M.L. Quezon Ave. cor. F. Dimanlig St.
San Roque, Antipolo City
Tel: (02) 8661-9677; 8661-9676

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

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

Baguio - Legarda
G/F, Lindi Hotel, 12 Legarda Rd.
Baguio City
Tel: (075) 442-5288; 442-4404

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

Baguio - Rizal Monument
One VF Tower, Benjamin Salvosa Drive
Brgy. Rizal Monument, Baguio City
Tel: (074) 448-0513 to 0514

Baliuag
Doña Remedios Trinidad Highway
cor. Benigno S. Aquino Ave.
Baliuag, Bulacan
Tel: (044) 766-4878; 766-5308

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

Bataan - Dinalupihan
Bgy. San Ramon, Dinalupihan, Bataan
Tel: (047) 636-0040

Bataan - Mariveles
8th Ave., Freeport Area of Bataan (FAB)
Mariveles, Bataan
Tel: (047) 633-1782; 633-1783

Batangas City
54-A D. Silang cor. Pastor Sts.
Brgy. 14 Poblacion, Batangas City
Tel: (043) 723-7665; 300-6143

Batangas City - Pallocan
Units 6, 7, & 8, Mayvel Center Bldg.
Manuela Pastor Ave., Brgy. Pallocan West
Batangas City
Tel: (043) 740-6559; 740-6560

Batangas - Balayan
cor. Paz and Union Sts., Poblacion
Balayan, Batangas
Tel: (043) 740-3618; 740-3619

Batangas - Bauan
J.P. Rizal cor. San Agustin Sts.
Bauan, Batangas
Tel: (043) 702-4970 to 71;

Batangas - Lemery
G/F, LDMC Bldg., 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 Rd.
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
98 J.P. Laurel Highway
Brgy. Darasa, Tanauan City
Tel: (043) 702-4939; 702-3943

Benguet - La Trinidad
KM 5, Central Pico, La Trinidad
Benguet
Tel: (074) 422-1544; 422-1629

Bulacan - Balagtas
Buro 1st, McArthur Highway
Balagtas, Bulacan
Tel: (044) 308-2072

Bulacan - Plaridel
Lot 1071 - A, Daang Maharlika Rd.
(Prev. Cagayan Valley Rd.), Banga First
Plaridel, Bulacan
Tel: (044) 794-9947; 794-1140
794-3500

Bulacan - San Jose Del Monte
Dalisy Resort, Gov. F. Halili Ave.
Tungkong Mangga, San Jose del Monte
Bulacan
Tel: (044) 815-6128

Bulacan - Sta. Maria
115 M. De Leon St., Brgy., Poblacion
Sta. Maria, Bulacan
Tel: (044) 769-2426; 769-2499

Cabanatuan - Maharlika
Maharlika Highway, Brgy. Dicarma
Tel: (044) 958-8847; 958-8846

Cabanatuan - Melencio
Melencio cor. Gen. Luna Sts.
Cabanatuan City
Tel: (044) 464-1634; 464-1635

Calamba
G/F, SQA Bldg., Brgy. Uno, Crossing
Calamba City, Laguna
Tel: (049) 545-9018

Calamba - National Road
1425 National Rd., Brgy. Uno
Crossing, Calamba, Laguna
Tel: (049) 508-7476 to 77

Candelaria
National Highway cor. Ona St.
Brgy. Poblacion, Candelaria, Quezon
Tel: (042) 717-5528; 717-5529

Carmona
Lot 1947-B, Paseo de Carmona Cmpd.
Governor's Drive, Brgy. Maduya
Carmona, Cavite
Tel: (046) 482-0410; 482-0411

Cavite City
P. Burgos Ave., Brgy. Caridad, Cavite City
Tel: (046) 431-0510

Cavite - Naic
Ibayo Silangan cor. Sabang Rd.
Naic, Cavite City
Tel: (046) 412-0144; 412-0143

Cavite - Rosario
Lot 616 F1, Gen. Trias Drive
Tejeros Convention, Rosario, Cavite
Tel: (046) 435-1107; 435-1174

Cavite - Silang
132 J. P. Rizal cor. E. Montoya Sts.
Brgy. San Vicente I, Silang, Cavite
Tel: (046) 413-2600; 512-4317

Cavite - Tanza
Antero Soriano Highway, Daang Amaya 2
Tanza, Cavite
Tel: (046) 431-2097

Cavite - Trece Martires
G/F, Dionets Commercial Place Bldg.
Trece Martires-Indang Rd., 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, VCentral Gentry Bldg.
Governor's Drive, Manggahan
General Trias, Cavite
Tel: (046) 476-0596; 476-0598

Ilocos Norte - San Nicolas
Brgy. 2, San Nicolas, Ilocos Norte
Tel: (077) 670-6465; 677-1084

Ilocos Sur - Candon
G/F, KAMSU Bldg., Brgy. San Jose
Candon City, Ilocos Sur
Tel: (077) 674-0253; 674-0255

Imus
G/F, LDB Bldg., 552 Gen. Aguinaldo Highway
Imus City, Cavite
Tel: (046) 471-5188

Isabela - Cauayan
Maharlika Highway, Cauayan City
Isabela
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
Tel: (078) 305-0344

Isabela - Roxas
Maharlika Highway, Brgy. Bantug
Roxas, Isabela
Tel: (078) 624-0450; 624-0449

Kawit - Centennial
Centennial Rd., Tabon, Kawit, Cavite
Tel: (046) 484-9756; 484-9775

La Union - Agoo
MacArthur Highway, Brgy. San Antonio
Agoo, La Union
Tel: (072) 687-0016 to 17

La Union - San Fernando
Kenny Plaza, Brgy. Catbangan
Quezon Ave., San Fernando La Union
Tel: (072) 700-0008; 888-2638

Laguna - Biñan
G/F, Units 1,2,3 & 4
Simrey's Commercial Bldg.
National Highway cor. Alma Manzo Rd.
Brgy. San Antonio, Biñan City, Laguna
Tel: (049) 511-7408

Laguna - Cabuyao
26 J.P. Rizal St., Poblacion
Cabuyao City, Laguna
Tel: (049) 534-0979; 534-0980

Laguna - Sta. Cruz
Sun Moon Arcade Bldg.
129 P. Guevara Ave., Poblacion 2
Sta Cruz, Laguna
Tel: (049) 523-4336; 523-4318

Laoag City
G/F, Puregold's Bldg.
Commercial Units 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: 480-8237; 480-6659

Lipa City
No. 18, Lot 712 ABC, B. Morada Ave.
Lipa City, Batangas
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, BUFECO Bldg., No. 1197
Brgy. Sumapang Matanda
MacArthur Highway, Malolos, Bulacan
Tel: (044) 794-4534

Meycauayan - Malhacan
Meycauayan Tollgate
Meycauayan 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
240 E. Rodriguez Highway
Manggahan, Rodriguez, Rizal
Tel: (02) 7368-4051; 7368-4050

Naga City
G/F, LAM Bldg., 19 Peñafrancia Ave.
Zone 1, Brgy. San Francisco
Naga City, Camarines Sur
Tel: (054) 472-6502

Nueva Ecija - Gapan
TSI Bldg., Jose Abad Santos Ave.
Sto. Niño, Gapan, Nueva Ecija
Tel: (044) 486-2258; 486-2248

Nueva Ecija - San Jose
Paulino Bldg., Brgy. Abar 1st
Maharlika Rd., San Jose, Nueva Ecija
Tel: (044) 958-1563; 958-1580
958-1556

Nueva Ecija - Talavera
Lot No. 269-A Maharlika Rd.
Poblacion, Talavera, Nueva Ecija
Tel: (044) 958-3849; 958-3865

STORE NETWORK

Nueva Vizcaya - Solano
Maharlika Rd., Poblacion
Solano, Nueva Vizcaya
Tel: (078) 392-0112 / 392-0938

Olongapo City
1215 Rizal Ave., West Tapinac
Olongapo City
Tel: (047) 222-8592 to 94

Palawan
Rizal Ave., Brgy. Manggahan
Puerto Princesa City, Palawan
Tel: (048) 433-0186

Pampanga - Angeles City
Unit 4-7, AYA Bldg., Sto. Rosario St.
Brgy. San Jose, Angeles City, Pampanga
Tel: (045) 879-1637; 879-1837

Pampanga - Apalit
Brgy. San Vicente, Apalit, 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., 303 Guagua-Sta. Rita
Arterial Rd., Brgy. San Roque
Guagua, Pampanga
Tel: (045) 458-0567; 458-0566

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 Rd., Lingayen, Pangasinan
Tel: (075) 206-0080; 206-0081

Pangasinan - Rosales
Estrella Cmpd., Carmen East, Rosales
MacArthur Highway, Pangasinan
Tel: (075) 636-9990; 632-1017
632-0976

Pangasinan - San Carlos
Palaris cor. Jaycees Sts.
San Carlos, Pangasinan
Tel: (075) 632-3095; 632-3096

San Fernando - Dolores
Felix S. David Bdg., MacArthur Highway
Dolores, San Fernando City, Pampanga
Tel: (045) 961-7936 and 38

San Fernando - JASA
G/F, Units 1A & 1B
Kingsborough Commercial Center Bldg.
Jose Abad Santos Ave., San Fernando
Pampanga
Tel: (045) 435-0379; 435-4738

San Fernando - Sindalan
T & M Bldg., MacArthur Highway
Brgy. Sindalan, San Fernando, Pampanga
Tel: (045) 455-1192; 455-1382

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

San Pablo
Lots 2365 & 3152, J.P. Rizal Ave.
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

Sorsogon City
Ma. Bensuat T. Dogillo Bldg.
Magsaysay St., Poblacion
Sorsogon City
Tel: (056) 421-5778 / 421-5081

Sta. Rosa
Unit 6, Paseo 5 - Paseo de Sta Rosa
Greenfield City, Don Jose
Santa Rosa City, Laguna
Tel: (049) 508-2112; 508-2106

Subic Bay
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 City
Tel: (045) 628-2908; 628-2670

Tarlac - MacArthur Highway
Lot No. 27 Block 17, MacArthur Highway
cor. Calle Manuel, San Sebastian Village
Tarlac City
Tel: (045) 628-3293; 628-3292

Tarlac - F. Tañedo
Mariposa Bldg., F. Tañedo St., Tarlac City
Tel: (045) 982-1937; 982-1691

Tarlac - Paniqui
130 M.H. Del Pilar St.
cor. MacArthur Highway
Paniqui, Tarlac City
Tel: (045) 491-3846; 491-3847

Taytay - Manila East
Manila East Rd., Brgy. San Juan
Taytay, Rizal
Tel: 8570-4128; 8570-4711

Taytay - Ortigas Extension
Valley Fair Town Center, Ortigas Ave.
Extension, Taytay, Rizal
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 Rd., Brgy. Sagapan
Iba, Zambales
Tel: (047) 603-0374; 602-1433

VISAYAS

Antique - San Jose
St. Nicolas Bldg., T.A. Fornier St.
San Jose, Antique
Tel: (036) 540-7398; 540-7385

Bacolod - Araneta
Units 1A & 1B, Metrodome Bldg.
Araneta-Alunan St., Sincang
Brgy. 39, Bacolod City
Tel: (034) 435-2887; 435-1546

Bacolod - East
East Two Corporate Center Bldg.
Circumferential Rd., Brgy. Villamonte
Bacolod City
Tel: (034) 432-0830; 432-0831

Bacolod - Hilado
Hilado St., Bacolod City
Tel: (034) 435-1730; 435-1722

Bacolod - Lacson
Lacson cor. Luzuriaga Sts., Bacolod City
Tel: (034) 433-8320 to 21

Bacolod - Mandalagan
Lopues Mandalagan Corp. Bldg.
Brgy. Mandalagan, Bacolod City
Tel: (034) 441-1141; 441-0844
441-1145

Boracay
Alexandrea Bldg., Main Rd., Brgy. Balabag
Boracay Island, Malay, Aklan
Tel: (036) 288-2677; 288-2688

Catbalogan City
Curry Ave. cor. San Bartolome St.
Catbalogan City, Samar
Tel: (055) 543-8041

Cebu IT Park
G/F, Calyx Center, W. Ginonzon
cor. Abad Sts., Asia Town
IT Park, Cebu City
Tel: (032) 236-0675; 236-2278

Cebu Mactan
G/F, Bldg. II, M.L. Quezon National Highway
Pusok, Lapu-lapu City
Tel: (032) 238-4958; 236-6517

Cebu - A.C. Cortes
Carlos Perez Bldg., A.C. Cortes Ave.
Brgy. Ibabao, Mandaue City, Cebu
Tel: (032) 236-1458; 253-7741

Cebu - A.S. Fortuna
AYS Bldg., A.S. Fortuna St.
Brgy. Banilad, Mandaue City, Cebu
Tel: (032) 236-4792; 236-4794

Cebu - Banilad
G/F, Unit 101 of PDI Condominium
Gov. M. Cuenco Ave. cor. J. Panis St.
Banilad, Cebu City
Tel: (032) 232-5582; 232-5588

Cebu - Basak Pardo
South Point Place Bldg., N. Balasco Ave.
South Rd., Basak Pardo, Cebu City
Tel: (032) 236-6954; 236-6980

Cebu - Colon
G/F, 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 Bldg.
Fuente Osmeña, Cebu City
Tel: (032) 260-2381; 236-9371
236-9368

Cebu - Grand Cenia
Grand Cenia Bldg.
Archbishop Reyes Ave., Cebu City
Tel: (032) 417-1709; 233-5643

Cebu - M. Velez
151, M. Velez St., Guadalupe, Cebu City
Tel: (032) 236-0152; 236-0131

Cebu - Magallanes
Go Quiaco Bldg., Magallanes
cor. Gonzales Sts., Cebu City
Tel: (032) 254-1940; 254-1005

Cebu - Mandaue North Road
G/F, ALDO Bldg., North Rd.
Basak, Mandaue City, Cebu
Tel: (032) 236-5582; 520-3599

Cebu - Mandaue Subangdaku
Kina Bldg., National Highway
Subangdaku, Mandaue City, Cebu
Tel: (032) 346-5268; 420-5779

Cebu - Minglanilla
G/F, La Nueva-Minglanilla Center
Ward 2, Poblacion, Minglanilla, Cebu
Tel: (032) 236-9314; 236-9324

Cebu - N. Escario
Cebu Capitol Commercial 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 - Srp II Corso
Units R 160 & 161, IL Corso Retail Bldg.
SRP, Cebu City
Tel: (032) 236-0774; 236-0735

Cebu - Talisay
Paul Sy Bldg., Highway Tabunok
Talisay City, Cebu
Tel: (032) 236-9434; 236-9433

Dumaguete City
Don Joaquin T. Villegas Bldg.
Colon St., Dumaguete City
Tel: (035) 226-3797 to 98

Iloilo - Diversion
The 21 Ave. Bldg., Benigno Aquino Ave.
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 Bldg.
Quintin Salas, Jaro, Iloilo City
Tel: (033) 320-0241; 320-0247

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 Ave. Ext., Kalibo, Aklan
Tel: (036) 268-3461 / 268-3462

Ormoc City
G/F, Hotel Don Felipe Annex Bldg.
Bonifacio St., Ormoc City
Tel: (053) 255-8689; 255-8693
561-0150

Roxas City
cor. Roxas Ave. and Osmeña St.
(formerly Pavia St.), Roxas City, Capiz
Tel: (036) 620-0652; 620-0134

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) 325-3596; 323-0133

Tacloban - J. Romualdez
RUL Bldg., Justice Romualdez St.
Brgy. 15, Tacloban City
Tel: (053) 832-2717; 832-2534

Tagbilaran City
CPG Ave., 2nd District, Tagbilaran City
Tel: (038) 411-0903; 411-0904
411-0911

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

STORE NETWORK

Butuan - P. Burgos

Units 1, 2 & 3, G/F, FSUU Bldg.
P. Burgos cor. San Francisco Sts.
Brgy. Sikatuna, Butuan City
Tel: (085) 225-0432; 225-0429

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 - 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 - Velez

Juan Sia Bldg., 50 Don Apolinar
Velez St., Cagayan de Oro City
Tel: (088) 857-8801 to 02

Cotabato City

31 Quezon Ave., Poblacion 5
Cotabato City
Tel: (064) 421-5961; 421-5962

Davao - Agdao

Doors 2 & 3, Cabaguio Plaza
Cabaguio Ave., Agdao, Davao City
Tel: (082) 222-2029; 222-0072

Davao - Bajada

Carolina Uykipang Bldg. cor. Iñigo St.
J.P. Laurel Ave., Davao City
Tel: (082) 285-2701; 285-2700

Davao - Buhangin

G/F, D3G Bldg., KM. 5 Buhangin Rd.
cor. Gladiola St., Buhangin, Davao City
Tel: (082) 221-7420; 221-8186
221-6596

Davao - C.M. Recto

P&E Bldg., Poblacion, Brgy. 035
C.M. Recto Ave., Davao City
Tel: (082) 285-0376 / 228-6016

Davao - Digos

Commercial Space-4, Davao RJ and
Sons Realty & Trading Corp. Bldg.
V. Sotto St., Brgy. Zone-1, Digos City
Davao del Sur
Tel: (082) 272-1896; 272-1897

Davao - Diversion Road

G/F, Units 4 & 5, D3GY10 Bldg.
C.P. Garcia National Highway
Brgy. Cabantian, Davao City
Tel: (082) 296-2047; 296-1648

Davao - J.P. Laurel

J.P. Laurel Ave., Davao City
Tel: (082) 222-0137; 222-0138

Davao - Lanang

Blk. 5 Lot 6, Insular Village
Pampanga, Lanang, Davao City
Tel: (082) 234-0867 / 234-0726

Davao - Ma-a

G/F, Rosario Bldg.
Don Julian Rodriguez Ave.
Ma-a Rd., Davao City
Tel: (082) 327-3547 / 287-0907

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, McArthur Highway
Matina, Davao City
Tel: (082) 299-0893; 297-0012

Davao - McArthur Matina

BGP Commercial Complex II Bldg.
McArthur Highway, Matina, Davao City
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 Bldg., Quirino Ave.
cor. General Luna St., Davao City
Tel: (082) 224-0582; 224-0696

Davao - Sta. Ana

G/F, GH Depot Bldg., Gov. Sales St.
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 Bldg.
National Highway, Calumpang
General Santos City
Tel: (083) 552-4739; 552-4742

General Santos - Pioneer

Pioneer Ave. cor. Magsaysay Ave.
General Santos City
Tel: (083) 552-2472; 552-2514

General Santos - Santiago

Ireneo Santiago Blvd.
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 Bldg., 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
Tel: (088) 564-0153; 564-0158

Pagadian City

BMD Estate Bldg., F. Pajares
cor. Sanson Sts., Pagadian City
Zamboanga del Sur
Tel: (062) 925-0037; 215-4681

Surigao City

G/F, EGC Bldg., 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, Apokon Rd.
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 cor. Corcuerra Sts.
Zamboanga City
Tel: (062) 992-6571; 992-6574

EAST WEST RURAL BANK STORE NETWORK

LUZON

Baguio Store

2F, Jose Miguel Bldg. II, Yandoc St.
cor. Naguillian Rd., Brgy. Kayang Ext.
Baguio City

Baler Store-Lite

Burgos St., Brgy. 3 (Poblacion)
Baler, Aurora

Batangas Store

G/F, Epicenter National Highway
Brgy. Balagtas, Batangas City, Batangas
Tel: (043) 781-0526

Cabanatuan Store

Bulanadi Bldg., Maharlika Highway
Brgy. H. Concepcion, Cabanatuan City
Nueva Ecija
Tel: (044) 463-0275

Cainta Store

Km. 19, Ortigas Ave. Ext.
Don Mariano Subd., Brgy. San Juan
Cainta, Rizal
Tel: (02) 647-1267

Daet Store

Blk. 8, Lot-11, FMDC Bldg.
Central Plaza Complex, Brgy. Lag-on
Daet, Camarines Norte

Dagupan Store

Units L1L & LIM, G/F, Eastgate Plaza Bldg.
A.B. Fernandez East Ave., Brgy. Mayombo
Dagupan City Pangasinan
Tel: (075) 529-0925

Dasmariñas Store

Lot-4, Aguinaldo Highway
Brgy. Salitran, Dasmariñas City, Cavite
Tel: (046) 424-0149

Gumaca Store

MAJT Bldg., Brgy. Pipisik
Gumaca, Quezon
Tel: (042) 717-5306

Iriga Store-Lite

Cheema Bldg., Alfelor St.
San Roque (Poblacion), Iriga City
Camarines Sur, Bicol Region
Tel: (054) 811-7447

Irosin Store

M.H. Del Pilar St., Brgy. San Julian
Irosin, Sorsogon

Legazpi Store

Door 2 & 3
Bicol Wei Due Fraternity Bldg.
Quezon Ave., Oro Site
Legazpi City, Albay
Tel: (052) 820-0697

Lucena Store

Land Co Bldg., ML Tagarao St.
Brgy. 3, Lucena City, Quezon
Tel: (042) 373-0976

Masbate Store

Doors 1 & 2, Sanchez Bldg., Sitio Cagba
Brgy. Tugbo, Masbate City

Meycauayan Store

Manila North Rd., McArthur Highway
Brgy. Calvario, Meycauayan City, Bulacan

Naga Store

Door 48 & 49, Crescini Bldg.
CBD 2 Triangulo, Naga City
Camarines Sur
Tel: (054) 472-0447

Narra Store

National Highway, Brgy. Panacan 2
Narra, Palawan
Tel: (048) 434-1105; 811-7447

Pasig Store

360 Dr. Sixto Antonio Ave.
cor. Beverly Hills St., Brgy. Caniogan
Pasig City
Tel: (02) 8916-1023

Puerto Princesa Store

201 Whitelines Bldg., National Highway
Brgy. San Pedro, Puerto Princesa City
Palawan
Tel: (048) 434-1105

San Fernando, Pampanga Store

McArthur Highway, Suburbia North Subd.
Brgy. Maimpis, San Fernando City
Pampanga

San Fernando, La Union Store

Diversion Rd., Brgy. Pagdaraosan
San Fernando City, La Union
Tel: (072) 607-8554

San Ildefonso Store Lite

I/F, Ist Stall, Cagayan Valley Rd.
Brgy. Sapang Putol, San Ildefonso
Bulacan

Sta. Rosa Store

Hernandez Bldg., National Road
Brgy. Macablang, Sta. Rosa City, Laguna
Tel: (049) 837-0549

Tanay Store

M. H. Del Pilar, Brgy. Plaza Aldea
Tanay, Rizal Province

Tarlac Store

Silayan Business Center Bldg.
Brgy. Santo Cristo, Tarlac City, Tarlac
Tel: (045) 628-1131

Tuguegarao Store

Don Domingo St., Brgy. Centro 11
Tuguegarao City, Cagayan Valley
Tel: (078) 396-2133

Virac Store-Lite

Virac Town Center, Gogon Sirangan
Virac, Catanduanes
Tel: (052) 820-0697

VISAYAS

Bacolod Store

R.S. Bldg. cor. Hilado Ext. & 6th Sts.
Capitol Shopping Center, Lacson
Bacolod City, Negros Occidental
Tel: (034) 709-1294

Bantayan Store-Lite

Nemont Bldg., Pres. S. Osmeña
corner Escario Streets, Brgy. Binaoba
Bantayan, Cebu, 6052

Bayawan Store-Lite

FLC Bldg., National Highway
cor. Bollos St., Poblacion
Bayawan City, Negros Oriental

Baybay Store

Oppura Bldg., M.L. Quezon
cor. D. Veloso St., Brgy. Poblacion
Zone 9, Baybay, Leyte
Tel: (053) 563-8019

Bogo Store

CPN Bldg., M.H. del Pilar St.
Brgy. Lourdes, Bogo City, Cebu
Tel: (032) 340-0109

Borongan Store

Doctora Sabate Bldg., Real St.
Brgy. Songco, Borongan City
Eastern Samar

Cadiz Store-Lite

Unit III, Gustillo Boulevard, Zone II
Cadiz City, Negros Occidental

Calbayog Store

Cor. Orquin St. & Magsaysay Blvd.
Brgy. Balud, Calbayog City
Tel: (055) 533-9767

Carcar Store

Ramos Bldg., P. Nellas St.
Poblacion III, Carcar City, Cebu

Catarman Store

Benpres Bldg., South Diversion Rd.
Brgy. Macagtas, Catarman, Samar

Cebu City Store

36, JET House Bldg., Osmeña Blvd.
Brgy. Sambag II, Cebu City
Tel: (032) 253-3760

Culasi Store-Lite
Alpas Bldg., Centro Sur, Poblacion
Culasi, Antique

Danao Store-Lite
FMJ Bldg., National Rd.
Brgy. Looc, Danao City

Guimaras Store Lite
Unit 19, Finerock Bldg.
Old Site San Miguel Jordan, Guimaras

Iloilo Store
National Rd., Brgy. Tagbak, Jaro
Iloilo City

Jagna Store-Lite
DQ Lodge Bldg., Brgy. Looc
Jagna, Bohol

Kabankalan Store
The Crossing, Guazon St., Brgy. 2
Kabankalan City, Negros Occidental
Tel: (034) 471-0083

La Carlota Store-Lite
Gurrea St., Brgy. 3, La Carlota City

Larena Store
GDM Bldg., Bonifacio St.
North Poblacion, Larena, Siquijor
Tel: (035) 377-2344

Maasin Store
R. Kangleon cor. Rafols Sts.
Brgy. Tunga-tunga Maasin City
Southern Leyte
Tel: (053) 570-8513

Mandaue Store
Northside Business Hub
G. Lopez-Jaena cor. A.P. Cortes St.
Brgy. Tipolo, Mandaue City, Cebu
Tel: (032) 520-8548

Naval Store-Lite
Tacung St., Brgy. Pl. Garcia
Naval, Biliran

Ormoc Store
Real St. cor. San Vidal, Brgy. District 21
Ormoc City, Leyte
Tel: (053) 255-3074

Passi Store-Lite
Simeon Aguilar St., Poblacion Ilawod
Passi City, Iloilo

Roxas Store
Unit II, Cler Grand Hotel, Brgy. Lawaan
Roxas City, Capiz
Tel: (036) 522-8094

San Carlos Store
Center Mall, F. C. Ledesma Ave.
Brgy. Palampas, San Carlos City
Negros Occidental

Sogod Store
L. Regis St., Brgy. Zone 5
Sogod, Southern Leyte

Tacloban Store
G/F, Insular Life Bldg.
Avenida-Veteranos Ave., Brgy. 34
Tacloban City, Leyte
Tel: (053) 523-9189

Tagbilaran Store
G/F, Sum Bldg., #29 San Jose St.
Brgy. Bogu, Cogon Dist.
Tagbilaran City, Bohol
Tel: (038) 235-6747

Talibon Store
G/F, Edificio Luciano - Aurorita Bldg.
CPG Ave., Brgy. Poblacion
Talibon, Bohol
Tel: (038) 515-5860

Tanjay Store
Magallanes St., Cor. Basa St.
Pob. 2, Tanjay City, Negros Oriental
Tel: (032) 420-9115

Toledo Store
#4 Ma. Theresa Isabel Bldg.
Peñalosa St., Luray I, Toledo City, Cebu
Tel: (032) 467-8696

Tubigon Store Lite
G/F, GCA Bldg., Jose Dual St.
Brgy. Tinangnan, Tubigon, Bohol

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: (085) 343-6018

Butuan Store
Pareñas Bldg., South Montilla Blvd.
Brgy. Golden Ribbon, Butuan City
Agusan del Norte
Tel: (085) 342-2911

Cabadbaran Store
Rara cor. A. Curato Sts., Brgy. 8 Poblacion
Cabadbaran City, Agusan del Norte
Tel: (085) 343-1042

Cagayan de Oro Store
Silverdale Bldg., Capistrano cor. Mabini St.
Brgy. 14, Cagayan de Oro City
Misamis Oriental
Tel: (088) 856-6401

Camiguin Store-Lite
Plaridel St., Brgy. Poblacion
Mambajao, Camiguin Province

Dapa Store
Mabini St., Brgy. I I Poblacion
Dapa, Surigao del Norte
Tel: (086) 365-1637

Davao City Store
Uyanguren St., Ramon Magsaysay Ave.
Brgy. 29-C, Davao City, Davao del Sur
Tel: (082) 305-5890

Digos Store Lite
Dasubarco Bldg., Ramon Magsaysay St.
corner Jacinto St., Brgy. Zone 3
Digos City
Tel: (082) 305-5890

Dipolog Store
General Luna cor. Calibo Sts.
Dipolog City, Zamboanga del Norte
Tel: (065) 908-1879

General Santos Store
UTD Bldg., J. Catolico Ave., Lagao
General Santos City, South Cotabato
Tel: (083) 301-8823

Gingoog Store
Doña Graciana St., Brgy. 20
Gingoog City, Misamis Oriental
Tel: (088) 861-1028

Ipil Store
Gethsemane St., Purok Malipayon
Poblacion Ipil, Zamboanga Sibugay
Tel: (062) 955-7411

Isulan Store
Valdez Bldg. Arcade, National Highway
Brgy. Kalawag II, Isulan, Sultan Kudarat
Tel: (064) 471-0359

Kabacan Store
National Rd., Rizal St., Brgy. Poblacion
Kabacan, North Cotabato
Tel: (064) 557-1418

Kitcharao Store
National Highway, Brgy. Songkoy
Kitcharao, Agusan del Norte
Tel: (086) 826-7542

Koronadal Store
Purok Mabuhay, Brgy. Zone IV
Koronadal City, South Cotabato
Tel: (083) 520-0863

Madrid Store
Arpilleda cor. Buniel Sts., Brgy. Quirino
Madrid, Surigao del Sur
Tel: (086) 213-4014

Malita Store Lite
Castro Bldg., Maruya St., Poblacion
Malita, Davao Occidental

Mangagoy Store
EWRB Bldg., Espiritu St., Mangagoy
Bislig City, Surigao del Sur
Tel: (086) 853-2435

Maramag Store
G/F, Abao Bldg., Bonifacio St.
P-1A South Poblacion, Maramag
Bukidnon

Mati Store
Magricom Bldg. 2, Limatoc St.
Central Mati City, Davao Oriental
Tel: (087) 811-4093

Midsayap Store
Crossing Poblacion 8, Midsayap
North Cotabato
Tel: (064) 229-9735

Molave Store
Cinema Bldg., Zamora St.
Purok Waling-waling, Brgy. Maloloy-on
Molave, Zamboanga del Sur

Nabunturan Store
Amatong Bldg., Purok I I, Poblacion
Nabunturan, Compostela Valley

Nasipit Store
Roxas St., Brgy. 4, Nasipit
Agusan del Norte
Tel: (085) 343-2078

Ozamiz Store Lite
G/F, Clarita L. Yu Bldg.
Don Anselmo Bernad Ave.
Brgy. Aguada, Ozamiz City
Misamis Occidental
Tel: (088) 545-2207

Pagadian Store
Vicente Araneta Tolibas Bldg.
Jamisola cor. Ariosa Sts., Santiago Dist.
Pagadian City, Zamboanga del Sur
Tel: (062) 215-4263

Panabo Store Lite
National Highway
P-3A Brgy. San Francisco
Panabo City, Davao del Norte

San Francisco Store
Quezon St., Brgy. 2, San Francisco
Agusan del Sur
Tel: (085) 343-9469

San Jose Store Lite
P-1, San Jose, Dinagat Island

Surigao City Store
Parkway, Km.2, Brgy. Luna
Surigao City, Surigao del Norte
Tel: (086) 826-6238

Tagoloan Store
National Highway, Brgy. Poblacion
Tagoloan, Misamis Oriental

Tagum Store
KORE Bldg., Purok Doctolero
Brgy. Magugpo East, Tagum City
Davao del Norte

Tandag Store
Pimentel Bldg., Donasco St.
Brgy. Bag-ong Lungsod, Tandag City
Surigao del Sur
Tel: (086) 211-3513

Trento Store
P-7, Juan Luna St., Brgy. Poblacion
Trento, Agusan del Sur
Tel: (085) 255-2565

Valencia Store
LCC Bldg., Purok 2, Sayre Highway
Poblacion, Valencia City, Bukidnon
Tel: (088) 828-4108

Zamboanga City Store
Mayor Vitaliano Agan Ave., Nunez Ext.
Brgy. Camino, Nuevo, Zamboanga City
Tel: (062) 310-3509

LUZON

Aces Agri - Echague
Kilometer 342, Maharlika Highway
Barangay Garit Norte,
Magnolia Chicken Plant,
Echague, Isabela

Amosup - Mariners Home
1765 Vasquez cor. Julio Nakpil St.
Malate, Manila

Ayala Fairview Terraces
Ayala Fairview Terraces, Quirino Highway
cor. Maligaya Drive, Novaliches
Quezon City

Ayala Mall - Circuit
Ayala Mall Circuit Makati
Hippodromo St., Brgy. Carmona
Makati City

Ayala Mall - Feliz
4/F, Ayala Mall Feliz, Marcos Highway
cor. Amang Rodriguez, Brgy. Dela Paz
Pasig City

Ayala Mall Cloverleaf
3/F, near food court Ayala Mall Cloverleaf
Balintawak, Quezon City

Bataan 2020
Roman Superhighway, Samal, Bataan
Philippines 2113

Castro Maternity Hospital
M. Ponce St., Subic, Baliuag, Bulacan

Centro Mall Cabuyao
Brgy. Pulo, National Highway Road,
Cabuyao, Laguna

Century Mall
Century City Mall, Kalayaan Ave.
cor. Salamanca St., Brgy. Poblacion
Makati City

District Imus
Aguinaldo Highway corner
Daang Hari Road,
Brgy. Anabu II-D, Imus, Cavite

DMCI Calaca
Gate 4 DMCI,
San Rafael Calaca Batangas

DMCI Homes
132 Apolinario St., Bangkal, Makati City

Eastwood 1800
1 Eastwood Ave, Bagumbayan
Quezon City

Eastwood Mall
3/F, Eastwood Mall
E. Rodriguez, Jr. Ave. (C5)
Bagumbayan Libis, Quezon City

EWRB - Baguio
2F Jose Miguel Bldg., Il, Yandoc St.
Corner Naguilian Road,
Barangay. Kayang Extension,
Baguio City, 2600

EWRB - Cabanatuan
Bulanadi Bldg. Maharlika Highway,
Brgy. H. Concepcion, Cabanatuan City,
Nueva Ecija, 3100

EWRB - Daet
Blk. 8, Lot-1 I, FMDC Bldg.,
Central Plaza Complex, Brgy., Lag-on,
Daet, Camarines Norte

EWRB - Irosin
M.H. Del Pilar Street, Brgy. San Julian, Irosin,
Sorsogon

EWRB - Masbate
Door 1 & 2, Sanchez Bldg.,
Sitio Cagba, Brgy. Tugbo, Masbate City

EWRB - Narra
National Highway, Brgy. Panacan II, Narra,
Palawan, 5303

EWRB Batangas
Ground Floor Epicenter, National Highway
Brgy. Balagtas, Batangas

EWRB Cainta
Unit 101 East 1900 Building Gate 3,
Vista Verde Executive Village,
Felix Ave., Cainta Rizal

EWRB Dagupan
Units L1L & L1M, Ground Floor,
Eastgate Plaza Bldg., A.B. Fernandez East
Avenue, Brgy. Mayombo,
Dagupan City, Pangasinan

EWRB Dasmariñas
Lot-4 Aguinaldo Highway,
Brgy. Salitran, Dasmariñas City, Cavite

EWRB Gumaca
MAJT Bldg., Brgy. Pipisik, Gumaca, Quezon,
4307

EWRB Legazpi
Door 2&3, Bicol Wei Due,
Fraternity Bldg., Quezon Ave., Oro Site,
Legazpi City 4500

EWRB Lucena
Benco Bldg. Enriquez cor Juarez St. Lucena
City 4301

EWRB Meycauyan
#2602 Malhacan National Road, Brgy.
Malhacan, Meycauyan City 3020, Bulacan
EWRB Nabunturan
Purok 11, Brgy. Poblacion, Nabunturan,
Compostela Valley

EWRB Naga
Door 43 Central Business District 2 Terminal
Naga City 4400

EWRB Palawan
National Highway, Brgy. San Pedro,
Puerto Princesa city, Palawan 5300

EWRB San Fernando La Union
Brgy. Pagdurawan, Diversion Road,
San Fernando, La Union

EWRB San Fernando Pampanga
Suburbia North Subdivision
Mc Arthur Hi-way, San Fernando
Pampanga

EWRB Sta. Rosa
LC Business Center National Highway
Brgy. Macablang, Sta. Rosa, Laguna

EWRB Tanay
MH Del Pilar Street, Plaza Aldea
Tanay Rizal

EWRB Tarlac
Silayan Business Center
Brgy. Santo Cristo, Tarlac City

EWRB Tuguegarao
Don Domingo Street, Tuguegarao City

FastByte - North Cyberzone
FastByte, North Cyberzone
Northgate, Filinvest Corporate City
Alabang, Muntinlupa City

FDC Cyber Sigma BGC
ATM Area beside new Bistro Deli
G/F, Cyber Sigma Bldg., Lawton Ave.
Mckinley West, Fort Bonifacio
Taguig City

FEU - NRMF Fairview
Regalado Ave. cor. Dahlia West
Faiview, Quezon City

Filinvest - Mandaluyong
79 EDSA, Mandaluyong City

Filinvest - Mandaluyong 2
7/F, Filinvest Bldg., 79 EDSA
Mandaluyong City

Finman Pasig
360 Dr. Sixto Antonio Ave.
Caniogan, Pasig City

FPF Manufacturing Corp.
11th Ave. Phase II FAB,
Mariveles Bataan

Glorietta Makati
2/F, Glorietta 1, South Drive
Ayala Center, Makati City

Goldwing
61 F. Balagtas St., Parang, Marikina City

Harbor Point
Rizal Highway, Subic Bay
Freeport Zone 2222

Hilton Hotel
Newport Blvd., Newport City, Pasay City
(Across Resorts World Manila)

Jollibee Mabalacat
Lot 301, McArthur Highway
Barangay San Francisco, Mabalacat City

La Suerte
Maharlika Highway, Brgy. Alupaye
Pagbilao, Quezon

Landmark Alabang
ATM #05, G/F, Landmark Alabang
Festival Mall, Civic Drive, Alabang
Muntinlupa City

Landmark Makati
Ayala Center Makati, Makati City

Landmark Trinoma
EDSA cor. Mindanao Ave. Ext.
Quezon City

Luckygold Plaza
2/F, Luckygold Plaza Bldg.
58 Ortigas Ave. Ext., Pasig City

Market Market
4/F, ATM Center, Market Market
Taguig City

Marquee Mall
3rd Floor Marquee Mall
Francisco G., Nepo Ave.
Angeles City, Pampanga

Mimosa CitiScape Inc. - Quest Hotel
M.A. Roxas Highway
Clark Freeport Zone Philippines
Mimosa Hotel (Quest Hotel)

Mitsubishi Laguna
Mitsubishi Motors Philippine Corp.
No. 1 Auto Park Ave. Greenfield
Automotive Park, Sta. Rosa, Laguna

New Rosario Arcade
New Rosario, Ortigas Arcade
Pasig City

One Oasis Ortigas
Building M, Oasis Hub
Ortigas Ave., Pasig City

Pasong Tamo Head Office
2264 Pasong Tamo Ext.
Brgy. Magallanes, Makati City

Philstar
202 Oca Rail Rd. St., Port Area, Manila

Powerplant Mall
3/F, R3, Power Plant Mall
Rockwell Center, Makati City

RBC Sheridan
9/F, Rockwell Business Center
Sheridan, Sheridan St.
Mandaluyong City

Robinsons Forum Pioneer
30 EDSA cor. Pioneer St.
Mandaluyong City

Robinsons Magnolia
Aurora Blvd. cor. Doña Hemady St.
Quezon City

Robinsons Metro East
Marcos Highway, Brgy. Dela Paz
Santolan, Pasig City

Robinsons Place Cainta
2nd floor, ATM center,
Ortigas Avenue Extension,
Brgy. Sto. Domingo Cainta Rizal

Robinsons Place Dasmariñas
level 1, Aguinaldo Highway
cor. Gov's Drive, Sitio Palapala
Dasmariñas, Cavite

Robinsons Place Imus
G/F E. Aguinaldo Highway
Tanzang Luma V, Imus, Cavite

Robinsons Place Manila
M. Adriatico cor. Pedro Gil
Malate, Manila

Robinsons Sta. Rosa Market
level 1, Old National Highway
Brgy. Tagapo, Sta. Rosa, Laguna

Shangri-La Plaza
LG/F, East Wing, EDSA
Mandaluyong City

Simbayanan
115 M.L. Quezon St., Purok 02
New Lower Bicutan, Taguig City

SLU Hospital Baguio
Saint Louis University Hospital
Assumption Rd., Baguio City

SM Aura Premiere
LG/F, Parking Entrance near DHL
SM Aura Premier, 26th St.
cor. McKinley Parkway, Taguig City

SM Center Sangandaan
3/F near Cinemas, Samson Rd.
Sangandaan, Caloocan City

SM Fairview
SM City Fairview Complex
Quirino Highway, Fairview
Quezon City

SM Mall of Asia
J.W. Diokno Blvd., Mall of Asia Complex
CBPIA, Pasay City

SM Megamall
SM Megamall Bldg., Julia Vargas
cor. EDSA, Wack Wack Village
Mandaluyong City

SM Megamall Wing B
2/F, ATM Center, Megamall Wing B
SM Megamall, EDSA cor. J. Vargas Ave.
Mandaluyong City

SM North EDSA
Parking Lot, SM North EDSA Complex
EDSA, Pag Asa 1, Quezon City

SM Novaliches
Quirino Highway, San Bartolome
Novaliches, Quezon City

SM San Lazaro
UG/F, Felix Huertas
cor. AH Lacson St., Manila

SM Sta. Mesa Supermarket
Ramon Magsaysay cor. Araneta Ave.
Quezon City

SM Taytay
Manila East Rd., Dolores
Taytay Rizal

Sogo Hotel
G/F, Sogo Corporate Office
629 EDSA, Cubao, Quezon City

St. Clare's Medical Center
1838 Dian St., Brgy. Palanan
Makati City

St. Paul - Pasig
St. Paul Rd., Brgy. Ugong, Pasig City

Super 8 Cogeo
SPI Bldg., Manuel L. Quezon Ave.
Brgy. San Roque, Antipolo, Rizal

The Palms Country Club
1410 Laguna Heights Drive
Filinvest City, Alabang, Muntinlupa City

Theatre Mall
Ortigas Ave., Greenhills, San Juan

Toyota Dagupan
Service Reception Area,
Toyota Dagupan, Mc Arthur Hiway
Calasiao City, Pangasinan

Twenty Oaks Mariveles Bataan
Twenty Oaks Duty Free Hypermarket
Mariveles Bataan

U.P.Town Center
2/F beside China Bank ATM
UP Town Center, Katipunan Ave.
Quezon City

Uptown Mall (BGC)
G/F beside National Bookstore
9th Ave. cor. 36th St.
Bonifacio Global City, Taguig City

Vector - Alabang
G/F, Vector One Bldg.
Northgate Cyberzone
Alabang, Muntinlupa City

Vector 2 - Alabang
8/F, Chroma Hospitality
Vector 2, Alabang

VISAYAS

Ayala Center Cebu
2/F beside Sanuk
Ayala Center Cebu Expansion
Cebu Business Park, Cebu City

Boracay Villa Lourdes
D' Mall Station 2, Brgy. Balabag
Boracay Island, Malay, Aklan

BQ Luitton
Luitton Bldg., Gallares St.
Tagbilaran City

Crimson Bay Hotel
Seascape Resort Town, Sitio Dapdap
Lapu-Lapu City, Mactan, Cebu

Crimson Hotel Boracay
Crimson Resort and Spa Boracay
Punta Bunga Cove, Brgy. Yapak
Boracay Island, Malay, Aklan

EWRB - Carcar
Ramos Bldg., P. Nellas St.
Poblacion III, Carcar City, Cebu

EWRB - Catarman
Benpres Bldg., South Diversion Rd.
Brgy. Macagtas, Catarman, Samar

EWRB - Kabankalan
The Crossing, Guazon St., Brgy. 2
Kabankalan City, Negros Occidental

EWRB - Larena
GDM Bldg., North Poblacion
Bonifacio St., Larena, Siquijor

EWRB - Narra
National Highway, Brgy. Panacan II
Narra, Palawan

EWRB - San Carlos
Center Mall, F. C. Ledesma Ave.
Brgy. Palampas, San Carlos City
Negros Occidental

EWRB - Sogod
L. Regis St., Brgy. Zone 5
Sogod, Southern Leyte

EWRB Bacolod
RS Bldg. cor. Hilado & 6th Sts.
Capitol Shopping Center, Bacolod City

EWRB Baybay
D. Veloso cor. M. L. Quezon St.
Baybay City, Leyte

EWRB Bogo
CPN Bldg., M. H. Del Pilar St.
Carbon, Bogo City, Cebu

EWRB Calbayog
Irigon Bldg., Pajarito St.
Calbayog City, Western Samar

EWRB F. Ramos
V. Yap Bldg., 29 F. Ramos St.
Cebu City

EWRB Iloilo
Bonifacio Drive in front of
Metro Iloilo Water Dist., Iloilo City

EWRB Maasin
R. Kangleon St., Tunga-Tunga
Maasin City, Southern Leyte

EWRB Mandaue Subangdaku
Dayzon Bldg., Lopez Jaena St.
Subangdaku, Mandaue City

EWRB Ormoc
Juan Luna St., Sabang, Ormoc City

EWRB Palawan
National Highway, Brgy. San Pedro
Puerto Princesa City, Palawan

EWRB Roxas
Unit 2, CLER Grand Hotel
Brgy. Lawaan, Roxas City

EWRB Tacloban
G/F, Insular Life Bldg.
Avenida Veterans St., Brgy. 34
Tacloban City

EWRB Tagbilaran
G/F, Sum Bldg., 29 San Jose St.
Brgy. Cogon, Tagbilaran City, Bohol

EWRB Talibon
G/F, Edificio Luciano Aurorita Bldg.
CPG Ave., Poblacion, Talibon, Bohol

EWRB Tanjay
Magallanes cor. Basa Sts.
Pob. 2, Tanjay City, Negros Oriental

EWRB Toledo
Peñalosa St., Luray I, Toledo City, Cebu

Gaisano Casuntingan
M.L. Quezon Ave., Casuntingan
Mandaue City

Gaisano Country Mall
G/F, Banilad, Cebu City

Gaisano Grand Fiesta Mall
Highway Tabunok, Talisay City

Gaisano Grand Mall Mactan
Brgy. Basak, Agus Rd., Lapu-lapu, Cebu

Gaisano Mall Tagum
Apokon Road cor. Lapu Lapu Ext.
Brgy. Visayan Vill., Tagum City

Gaisano Metro Store Lapu-Lapu
M.L. Quezon Highway, Pajo
Lapu-lapu City, Cebu

Gaisano SRP
South Reclamation Project, Talisay City

Hotel Del Rio
Hotel Del Rio – Iloilo, M.H. Del Pilar St.
Molo, Iloilo City

J Center Mall
AS Fortuna St., Bakilid
Mandaue City, Cebu

La Nueva Supermart
G.Y. Dela Serma St., Lapu-Lapu City

Lifebank Roxas
Km. 2 Brgy. Lawa-an Roxas City

Lifebank Sta. Barbara
Lifebank Sta. Barbara, Bypass Rd.
Brgy. Duyan Duyan, Sta. Barbara, Iloilo

Lovefeeds - Iloilo
Love Feeds New Panay Agri Venture
Brgy. Cabugao Sur, Pavia, Iloilo

Marina Mall (Cebu)
G/F, Bk. C108 Mactan
Lapu-Lapu, Cebu

Robinsons Galleria Cebu
2/F, ATM 202, Robinsons Galleria Cebu
Maxilom - Osmeña Blvd., 13th Ave.
and Benedicto St., North Cebu City

SM City - Consolacion
Cebu North Rd., Brgy. Lamac
Consolacion, Cebu

SM City Cebu
North Reclamation Area, Cebu City

SM City Cebu 2
LG/F, North Reclamation Area
Cebu City

SM Seaside Cebu
1024B, SM Seaside City Cebu
SRP-Mambaling Rd., Cebu City

MINDANAO

Abreeza Corporate Center
J.P. Laurel Ave., Bajada, Davao City

Abreeza Mall
J.P. Laurel Ave., Bajada
Lanang, Davao City

Apo View Hotel
150 J. Camus St., Davao City

Cagayan de Oro Liceo University
RN Pelaez Blvd., Causwagan
Cagayan de Oro City

Davao Doctors Hospital
Davao Doctors Hospital
Dumoy Satellite Out Patient Facility
McArthur Highway, Talomo, Davao City

EWRB - Maramag
G/F, Abao Bldg., Bonifacio St.
P-1A South, Poblacion, Maramag
Bukidnon

EWRB - Zamboanga
Nunez Ext., Brgy. Camino Nuevo
Mayor Vitaliano Agan Ave.
Zamboanga City

EWRB Bayugan
Libres St., Taglatawan, Bayugan
Agusan del Sur

EWRB Butuan GBI
Montilla Blvd., Butuan City

EWRB Cabadbaran
Garama St., Cabadbaran
Agusan del Norte

EWRB Cagayan de Oro
Capistrano cor. Mabini St.
Cagayan de Oro City

EWRB Dapa
Mabini St., Brgy. I I, Poblacion Dapa
Surigao del Norte

EWRB Davao Tagum
Magugpo East, Tagum City

EWRB Davao Uyangurin
Uyangurin St., Ramon Magsaysay Ave.
Davao City

EWRB Dipolog
General Luna cor. Calibo Sts.
Zamboanga del Norte

EWRB GenSan
Doors 2 & 3, Grace Commercial Bldg.
Jose Catolico Sr. Ave., Gen. Santos City

EWRB Gingoog
DESMARK Arcade, Brgy. 17
National Highway, Gingoog City

EWRB Ipil
Eastwest Rural Bank, Inc. - Ipil
Zamboanga Ipil, Sibugay
Zamboanga

EWRB Kabacan Cotabato
National Rd., Rizal St., Poblacion
Kabacan, Cotabato

EWRB Kitcharao
Brgy. Songkoy, National Highway
Kitcharao, Agusan del Norte

EWRB Koronadal
UGA Bldg., Gensan Drive, Purok
Mabuhay, Zone IV, Koronadal City

EWRB Madrid
Arpilleda cor. Buniel St., Brgy. Quirino
Madrid, Surigao del Sur

EWRB Mangagoy
Espiritu St., Mangagoy
Bislig City, Surigao del Sur

EWRB Mati
Door 5, Magricom Bldg. II
National Highway, Mati
Davao Oriental

EWRB Midsayap Cotabato
Crossing Poblacion 8
Midsayap, Cotabato

EWRB Molave
Goles Bldg., Mabini St.
Brgy. Madasigon, Molave
Zamboanga del Sur

EWRB Nabunturan
Purok 11, Brgy. Poblacion
Nabunturan, Compostela Valley

EWRB Pagadian
Jamisola cor. Ariosa Sts.
Santiago Dist., Pagadian City

EWRB San Francisco
Quezon St. Brgy. 2, San Francisco
Agusan del Sur

EWRB Surigao
Parkway, Km. 3, Brgy. Luna
Surigao City, Surigao del Norte

EWRB Tagoloan
National Highway, Poblacion
Tagoloan, Misamis Oriental

EWRB Tandag
Pimentel Bldg., Donasco St.
Bagong Lungsod, Tandag
Surigao del Sur

EWRB Trento
P-7 Juan Luna St., Poblacion Trento
Agusan del Sur

EWRB Valencia
Alkuino Bldg., Sayre Highway
Poblacion, Valencia City, Bukidnon

Gaisano Grand Tagum
National Highway, Tagum City
Davao del Norte

Gaisano Mall of Davao
UG/F, ATM Center
JP Laurel Ave., Davao City

Gaisano Mall Toril
Gaisano Mall Toril, Toril, Davao City

Nasipit
Roxas St., Nasipit, Agusan del Norte

Robinsons Cagayan de Oro
Rosario Crescent cor. Florentino Sts.
Limketkai Center, Cagayan de Oro City

SM City Davao
SM City Davao - Annex
Quimpo Blvd., Ecoland, Davao City

SM Lanang
J.P. Laurel Ave., Bajada, Lanang
Davao City

Veranza Mall
J. Catolico Ave., General Santos City

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