



eastwest

> Your dream Our focus <

< UNCOVERING MORE OPPORTUNITIES FOR YOU >



2017 ANNUAL REPORT

UNCOVERING MORE OPPORTUNITIES FOR YOU



ABOUT THE THEME

Success, they say, is where preparation and opportunity meet.

In 2017, EastWest Bank entered the third phase of our long-term growth plan by embarking on an organizational and cultural revolution. While we strengthened our market position and further enhanced our systems and processes, we also deepened our executive bench and upskilled our people to embrace a culture of customer-centricity.

All these aimed to prepare us for better and sustainable growth. We believe that we are at one of the greatest transitions in our corporate history, and only time will tell if we are right.

As a bank aspiring to attain world-class standards in service excellence, we want to grow more quickly, more efficiently, and using fewer resources, so we can uncover more opportunity for you — the customers and stakeholders we serve.

CONTENTS

1	Vision and Mission	46	Risk Management
2	About EastWest Bank	52	Corporate Governance
3	At a Glance	64	Board of Directors
4	Financial Highlights	70	Senior Management
5	Key Performance Indicators	76	Senior Officers
6	Message from the Chairman	78	Subsidiaries and Affiliate
10	Q&A with the Vice Chairman & CEO	84	Products and Services
16	Q&A with the President & Deputy CEO	86	EastWest Store Network
20	Operational Highlights	101	EastWest Rural Bank Store Network
28	Customer Feature	104	Off-site ATM Network
30	Our People and the Community	109	Audited Financial Statements
40	Consumer Protection		

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.



About EastWest Bank

East West Banking Corporation (EastWest) is one of the largest universal banks in the Philippines today. We cater to the financial needs of consumers, middle market corporates, and the mass affluent.

As of end-December 2017, **7,035 EastWestbankers** and EastWestRuralbankers comprised our workforce. We have a combined network of **446 stores** and **572 ATMs nationwide**, complemented with EastWest Online, EastWest Mobile, and our 24-hour Customer Service.

Since 2012, EastWest has been trading under the symbol 'EW' in the Philippine Stock Exchange, allowing the public to participate in our success. EastWest is a subsidiary of Filinvest Development Corporation (FDC), one of the country's leading conglomerates with a diverse range of interests from real estate, banking, sugar, hospitality/tourism to power generation.

For more information, go to: www.eastwestbanker.com

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

At a Glance

1994

- Started commercial banking operations

2003

- Acquired Ecology Savings Bank, Inc.

2009

- Acquired AIG Philam Savings Bank

2011

- Acquired Green Bank of Caraga, Inc.
- Received universal banking license from BSP

2012

- Awarded Best Commercial Bank in the Philippines by the Global Banking and Finance Review
- Held an initial public offering — the first by a Philippine bank in eight years
- Acquired Finman Rural Bank, Inc.
- Went on an aggressive store expansion, opened 123 stores

2013

- Earned 5 distinctions at the Visa Performance Awards
- Ranked among the world's Top 1,000 Banks by The Banker
- Launched EastWest Travel Money, Southeast Asia's first multi-currency prepaid card

2014

- Named as one of the Top 10 Strongest Banks in the Philippines by The Asian Banker
- Upgraded its core banking system to Temenos T24
- Surpassed the 350-store target by opening 58 more stores, bringing the total number of stores to 405

2015

- Raised PhP8 billion from its Stock Rights Offering
- Entered into a bancassurance joint venture with Belgium's leading insurer, Ageas, to form East West Ageas Life Insurance Corporation
- Registered and started operations of East West Insurance Brokerage, Inc.
- Received 3 awards from Visa: Highest Debit Payment Volume Growth, Highest Consumer Credit Cards Growth, Highest Consumer Credit Payment Growth
- Awarded Best Growth Achievement at the 23rd Asian Cards User Conference

2016

- Registered East West Leasing and Finance Corporation
- Registered and started operations of East West Ageas Life Insurance Corporation (operating under the name Troo)
- Awarded Best Consumer Finance Product for Personal Loans by The Asian Banker
- Garnered Highest Debit Payment Volume Growth and Highest Prepaid Cards Growth awards from Visa
- Acquired the retail banking business of Standard Chartered Bank Philippines

2017

- Raised a total of PhP10 billion from its 2017 offering of peso-denominated long-term negotiable certificates of time deposits (LTNCDs)
- Won Straight-Through Processing (STP) Awards from JP Morgan and Wells Fargo
- Recognized by the Chartered Financial Analyst (CFA) Society Philippines as the 'Best Managed Fund of the Year' for EastWest Peso Intermediate Term Bond
- Awarded 'Auto Loan Product of the Year' at The Asian Banker Philippine Country Awards 2017
- EastWest Rural Bank won Best Collecting and Paying Rural Bank awards from SSS

FINANCIAL HIGHLIGHTS

> **PhP 5.1 B**

Net Income

> **PhP 317.6 B**

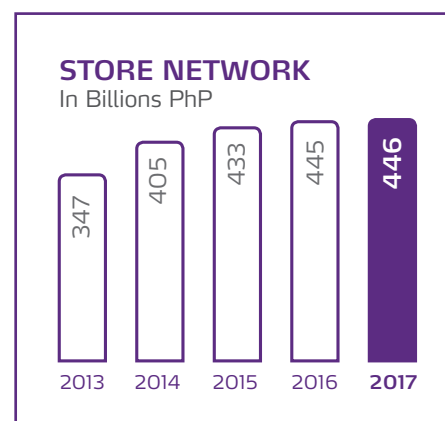
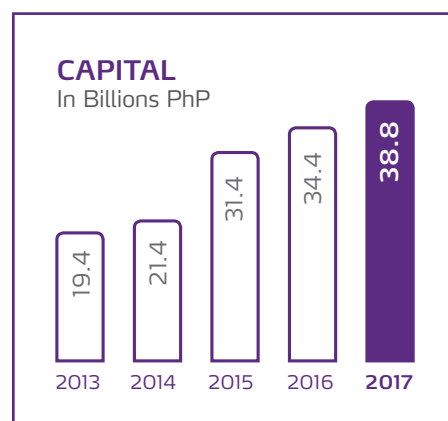
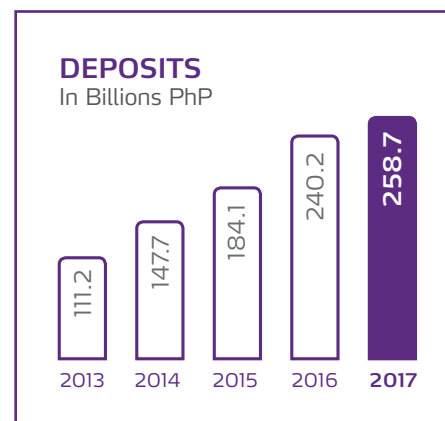
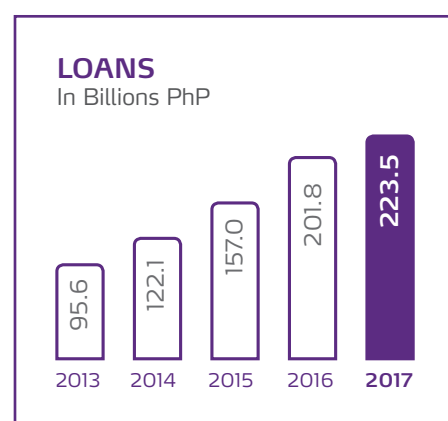
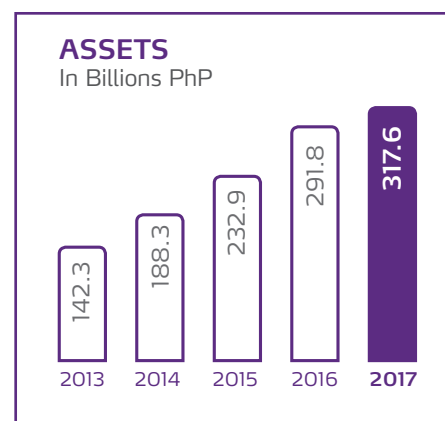
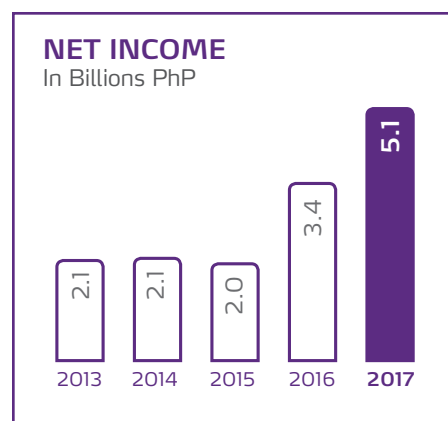
Assets

> **PhP 258.7 B**

Deposits

> **PhP 39 B**

Equity



KEY PERFORMANCE INDICATORS

	2017	2016
Profitability (In millions PhP)		
Total Net Interest Income	18,451	15,399
Non-Interest Income	7,203	6,533
Total Non-Interest Expenses	13,982	11,741
Pre-Provision Profit	11,671	10,191
Provision for Probable Losses	4,464	5,692
Net Income	5,051	3,408
Selected Balance Sheet Data (In millions PhP)		
Liquid Assets	81,581	76,838
Gross Loans	223,467	201,798
Total Assets	317,643	291,818
Deposits	258,726	240,222
Total Equity	39,006	34,449
Selected Ratios (In %)		
Return on Equity	13.8	10.38
Return on Assets	1.7	1.32
Net Interest Margin	7.8	7.75
CET 1 Capital Ratio	11.3	10.39
Capital Adequacy Ratio	14.0	13.28
Per common share data (In PhP)		
Net Income Per Share:		
Basic	3.37	2.27
Diluted	3.37	2.27
Book Value	26.0	22.97
Others		
Cash Dividends Declared (In millions PhP)	500	400
Headcount	7,035	6,664
Officers	2,812	2,695
Staff	4,223	3,969



MESSAGE FROM THE CHAIRMAN

Journeying with You

They say transformation is not a future event, but a fusion of the present and the past.

“ At EastWest Bank, we believe we are past the time of laying the groundwork and are now up to the task in realizing our full potential as a significant player in the Philippine banking arena. ”

This simply means being agile, smart, and constantly on our toes as we keep up and stay ahead in the intensely competitive banking industry.

Riding the Wave

In 2017, we entered the third phase of our long-term growth plan for the Bank: “Realizing Full Potential.” Thankfully, the year had been generally conducive to business.

After several years of slow growth, the global economy returned to recovery mode. According to the International Monetary Fund, global real GDP grew 3.6% in 2017, the fastest pace in five years.

Asia continued to be the bright spot for the world in 2017 with positive business sentiment and key equity markets hitting new peaks in major Asian markets.

The Philippine economy kept apace, and was among the fastest-growing economies in the region. Recovery in the agriculture sector, strong government spending on infrastructure, as well as better exports and imports, boosted GDP growth to 6.7% in 2017.

Household consumption increased by 5.5% in 2017 and had a ripple effect on many industries, including banking, real estate, retail, construction and in the local automotive sector. Growth in auto sales hit a record high of 17.66% as sales totaled 473,943 units in 2017.

MESSAGE FROM THE CHAIRMAN

“ EastWest Bank was able to ride on this economic momentum with a 20% growth in our auto loans business, contributing to the boost in our bottom line as our consumer lending business accounts for 72% of our total portfolio. The growth can also be gleaned across our business segments. ”

Facing the Headwinds

While 2017 was a good year for business, we could not say with absolute certainty that 2018 will be as rosy.

Globally, we see risks and challenges on the horizon. One is the rising protectionism in developed economies, particularly the threat of an all-out trade war between the United States and China, the world's biggest economies.

While these protectionist trade measures have yet to dent trade flows to and from Asia, the risks of a loss of confidence could curb investment and hit consumer spending. In addition, there are also the downside risks of faster-than-expected Fed rate hikes that may lead to capital outflows in emerging markets, as well as growing geopolitical tension and rapidly aging populations in most Asian countries.

While these will not have a direct hit on the Philippine economy, they could have cascading effects as we do not exist in isolation. The country, for one, could be adversely affected by an escalation of the U.S.-China trade war as China is among our largest market destinations for Philippine goods. Monetary tightening by the U.S. Federal Reserve could also trigger financial volatility and increase capital outflows from the Philippines.

To be in the business of banking, however, one must always possess a degree of optimism that is tempered by realism about the future. After everything is said, we remain bullish about the Philippines' growth potential. The country's debt-to-GDP ratio is still low, and the total population is hardly over-borrowed compared to more advanced

emerging markets, spelling a significant growth opportunity for lenders like EastWest Bank.

We also hope to partake of the multiplier effects from the government's massive infrastructure program, "Build, Build, Build," which targets the rollout of 75 flagship projects with a combined total of \$36 billion in investments. This should significantly help stimulate economic spending, mobility, and geographical interconnectedness.

We are equally optimistic about the wage-earning population's potential for higher purchasing power. The government's infrastructure program should unleash private sector investments and consequently generate more employment opportunities for our people. In time, these should unleash more disposable income and lift consumer confidence even further, prompting demand for home and auto loans or wealth-building investments. We see this as an opportunity to strengthen our position as a consumer-centric bank. We are also embarking on the digitization of our financial services to increase customer access to online and mobile banking platforms, and create more products that optimize digital technology.

Moving Forward

We recognize that we are uniquely positioned to make a difference in the lives of our customers. This is embodied in our brand proposition: "making good things happen for our customers." By meeting the financial needs of Filipinos, we also help empower them to fulfill their dreams and ensure a brighter future for themselves and their families.

Thus, we must perform consistently in the way we serve our customers: better, more efficiently, and



more closely. We are putting in place the necessary ingredients to accomplish this goal. In 2017, we substantially invested in talent acquisition and development, and digitizing internal processes. This will be a continuing theme at EastWest Bank in the years to come as we raise our productivity, deliver better value, and ultimately become a customer-centric organization.

In whatever we do, we must always regard our vision as our compass to propel the Bank to world-class standards anchored on service excellence in our chosen markets.

Our journey of transformation is not just ours, but also yours — as our customers, as shareholders, and as EastWestbankers. As we head out to 2018 with an agenda to realize our full potential as a bank, rest assured that we will always have you in mind — after all, fulfilling your dream remains our focus.

Thank you for being with us on this journey and we look forward to more exciting years ahead.

A handwritten signature in black ink, appearing to read "Jonathan T. Gotianun". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

JONATHAN T. GOTIANUN
Chairman

Q&A WITH THE VICE CHAIRMAN AND CEO

Defying the Odds

It is often said that every truth passes through three stages before it is recognized: in the first, it is ridiculed; in the second, it is opposed; and in the third, it is regarded as self-evident.

In the case of EastWest Bank, this age-old adage seems to resonate — or at least as far as its Vice Chairman and Chief Executive Officer Antonio C. Moncupa Jr. is concerned. In this interview, the veteran banker shares how far EastWest Bank has gone since it embarked on transformation in 2012, and explains why the toughest part of the journey has just begun.

How would you describe the overall business environment in 2017?

In 2017, the economy sustained its growth momentum from previous years. We have a very robust, very healthy domestic economy, and in some measure, we emerged as one of the “blessed” countries last year.

I say this because 2017 still saw uneven growth across continents. The western world is still into low gear growth. Asia, on the other hand, was the clear winner. It was the only economic engine humming. Being at the heart of the action, the Philippines was naturally among the bright spots, not just in the region, but also in the world in 2017.

How did this environment shape the Bank’s financial performance in 2017?

Banking is a high-beta business, meaning it follows the growth direction of the economy. When the economy does well, banking does well too and vice versa. The degree of impact, however, depends on specifics: corporate banking is lower beta (more closely associated with the economic performance) than consumer banking (grows/declines in higher multiples of the performance of the economy).



Q&A WITH THE VICE CHAIRMAN AND CEO

Filipino consumers' appetite remained the main growth driver of the economy in 2017. So as the country's most consumer-centric bank (consumer loans account for 72% of our total loan portfolio), we were able to benefit from the economic resurgence. In 2017, we had a double-digit bottom line growth on the back of strong results across our business segments. We posted a net income of PhP5.1 billion, which represented a 48% increase from PhP3.4 billion in 2016.

Our total loans rose 10.7% at PhP220.1 billion, but that masked the real story as consumer loans boosted the growth by 17% at PhP160.3 billion with business loans remaining flat. We generated PhP258.7 billion in total deposits, which were 7.7% higher than the previous year. So, overall, EastWest had a good year.

2017 was the start of Phase 3 of EastWest's transformation journey. You call it: "Realizing Full Potential." Would you say that the Bank has really started to reap the fruits of what you have invested in the past?

Let me put our three-phase ambition into perspective. In 2011, we laid out a long-term plan for EastWest Bank's transformation. The first phase (2007-2011) was called "Laying the Foundation." We were then just a small bank with a big ambition. We started with 70 stores, decided that we will not be a bank for everyone, but just be the best for our "chosen market," which is the middle market

and the consumer. From 2009 to 2011, we have already gained some traction in consumer lending which was further boosted with the acquisition of AIG PhilAm Savings Bank. Some people have belittled our ambition. That's why they say, every truth passes through three stages before it is recognized. This was our first.

When we were entering Phase 2 of our long-term plan, which we call "Expansion to Significance," we were already posting an above-industry ROE and gearing up for an IPO. Yet still, there were those who said it cannot be done — this was the second stage of the phases of truth: you encounter opposition.

We were in a hurry to expand and attain economies of scale. The way we did it was dramatically different than the traditional way banks have expanded in the past: we tripled our store network in a little over three years. At one point, we were opening a store almost every week! No one else would do that simply because it was unthinkable and daring. Why would you put up all your costs upfront at the same time? It's a very expensive exercise: you hire six people on average per store, and they won't produce much in the first year. Multiply that by the number of stores and that's a lot of cost you put up front. It would take around 5 years for newer stores to reach maturity and be profitable because we are now going to secondary locations.

But look at where we are now: EastWest has one of the largest branch networks among Philippine banks. We have some measure of success in transforming a small bank into a major bank in a relatively short period of time. So, it's possible after all.



“Now, we are in the third phase: “Realizing Full Potential.” After setting up 388 stores and investing in a good core banking system and other applications, we are starting to see positive results from the investments.”

EastWestbankers are proud of what they have accomplished: to make the leap from being a Php30-billion bank in 2006 into a PhP100-billion bank in just six years and to PhP300 billion in another 5 years. You now see a bank that is dramatically different today compared to where we were five years ago if you look at the scope, breadth, and depth of our operations.

We know that the hardest part of our job has just started. The things we need to do are not out of the ordinary; these are all just banking basics. We are still on building the base. But everybody is gearing up and competition is pushing hard as well. The basics are more about some sort of a re-culturing process. We need to pay attention to the seemingly simple things, particularly on meeting customer needs and improving customer experience. We need to keep our ears on the ground and our eyes wide open, and know that a 45-minute wait is not acceptable in any EastWest store. I won't even call it "transformative". We just need to do what we need to do: the right thing.

Q&A WITH THE VICE CHAIRMAN AND CEO

Why do you say this is the toughest phase?

Six years into our store expansion, we have put a lot more pressure on ourselves to perform. If we were to fulfill our ambition to be among the top 5 banks in the industry, we needed to do more than just catching up; we should always move one step ahead as we are still behind and everyone is also moving. We realize it won't happen overnight; it's a process of evolution. And we know it won't be easy. And we need to do this while ensuring that appropriate risk management and governance are well in place.

We need to find a way to do things better. Our infrastructure is sound: it should be good up to PhP600 to 700-billion bank. With inflation and other factors, we could even be near PhP1 trillion. So, this is the potential we need to run after.

I say this is the toughest part because we have a bigger base now: having nearly 400 stores and more than 7,000 people are much more difficult than 150-200 stores and fewer people. It requires better communication and coordination and lots of preparation. We're done with the low-hanging fruits; we now need to go beyond that and do the hard work. We need to build the base fast, so part of it is launching our first-ever brand marketing campaign for our customers and the public to get to know why today's EastWest Bank is 'different'.

How do you plan to realize the Bank's full potential?

The key is the old formula: take care of the right people. No matter what you do, if the people are not the right ones, then it won't work. First: who, then what, then how as one famous book put it. The right people will determine what is to be done and how it will be done. There's no shortcut to this. We need people to have a customer focus, not a 'self-focus'. Retail banking is a game of scale. And to scale up we need a determined effort from all EastWestbankers to work on our common goals effectively. By 'effectively,' I meant having a common set of values: customer centricity, honesty, hard work, and continuous effort to improve our competencies.

A huge task requires a huge effort. We want to transform in a shorter time frame what our bigger competitors built for years. We'd like to achieve the same level in a much shorter time. That's really what we're trying to do.

How would you know when the Bank has already harnessed its full potential?

We believe that better leaders make better people and better people lead to better customer experience. And better customer experience brings in more new customers. When you have a wider customer base, you generate better results and your shareholders are happier. It's like a virtuous cycle.

We all know that customer service is often used as a buzzword but it's also something in which banks traditionally don't fare well. So, to be truly customer service-oriented, we need the people in our organization to stay happy and satisfied working for our customers. We need to help them gain the required knowledge and skills. And with practice, they increase their competencies, and improve further their behavior and treat our customers even better. Competency is important as it sparks confidence, but competency without empathy for others leads to nothing. When the EastWest organization become all these, results will follow. That's when we know we are really harnessing the potential of the 7,000 plus EastWestbankers and the infrastructure EastWest now has. Obviously, it won't be easy and we have big tasks ahead of us.

What will be your target for the Bank in 2018?

We expect 2018 to really be one of the most challenging in years. Interest rates will rise and volatility will come back strongly. We must remind ourselves we are in a marathon, not a 100-meter race. Quarterly results can gyrate but we need to remain focused and work on the main driver of sustainable results. We only have one driver: our people. We get to the Bank's potential if

EastWestbankers get to theirs. The work will never end until we're able to fulfill our potential. We need to narrow the gap with our competition quickly.

We need to focus on doing what we need to do. Meaning, focus our energies to the pursuit of what really matters – gaining more customers by giving them the banking experience they deserve. We need to be as steadfast as the revolutionary Che Guevarra in the pursuit of this objective.

I look at the extraordinary way that Amazon.com founder Jeff Bezos pursues customer service. He says: "In the old world, you devoted 30% of your time to building a great service and 70% of your time to shouting about it. In the new world, that inverts." That, in a nutshell, is what we want EastWest to be. Our goal is simply to reach the third stage of truth when all the things we do for the customer become self-evident — we don't even need to advertise or talk about it.



ANTONIO C. MONCUPA JR.
Vice Chairman and CEO



Q&A WITH THE PRESIDENT AND DEPUTY CEO

Making Good Things Happen

When treasury veteran Jesus Roberto “Bobby” Reyes assumed his post as the new president and deputy chief executive officer of EastWest Bank on May 1, 2017, some saw it as a highly strategic move to strengthen the Bank’s executive bench. Mr. Reyes was senior executive vice president, treasurer and chief financial officer of a major universal bank prior to his new role.

In this interview, he discusses the Bank’s financial performance in 2017 and shares his plans for sustaining the growth momentum in 2018 and beyond.

How would you describe the business environment in 2017?

The overall business environment was favorable, and the domestic economy continued to improve. The Duterte administration still enjoys popular support even with pockets of resistance that were largely non-disruptive to business conditions.

Externally, the major economies were beginning to get out of their accommodative monetary policy stance which means the end of an era of economic stimulus is in sight. Overall, the world’s major economies are heading towards growth and the Philippines continues to benefit, particularly reaping the demographic dividend of having a younger population.

Q&A WITH THE PRESIDENT AND DEPUTY CEO

How did these things impact EastWest Bank's performance?

There was definitely a positive impact on our performance. In a nutshell, 2017 provided a favorable environment for business.

“ In 2017, the Bank continued to reap the benefits of its expansion plan that started in 2012. With this, the bank experienced its most profitable year so far in 2017. ”

The bank reported a net income of PhP5.1 billion in 2017, 48% higher than the PhP3.4 billion booked in 2016. Return on Equity was at 13.8%, the highest reported among listed universal banks. Total assets went up by 8.8%. Our net interest margin (NIM) was at 7.8%, the highest in the banking industry mainly because of our high concentration to the consumer lending business.

Total loans increased by 10.7% to PhP220.1 billion, with consumer loans growing 17% to PhP160.3 billion. We certainly benefited from a consumption-led economic growth, EastWest being the most consumer-centric universal bank in the country. Consumer loans account for 71% of our total loan portfolio. Total deposits were up 7.7% to PhP258.7 billion, with low-cost deposits rising 11.1%.



Given this impressive financial performance, would you say EastWest Bank has already started to realize its full potential?

I think we are not yet there. There is tough competition in the corporate and retail banking spaces. Given the same number of industry players, banks are increasingly under continuous pressure to outperform the competition in product features and pricing. Everybody is into the corporate banking space and running after the same targets. In the consumer space, some banks have started targeting this segment as their new growth area.

As competition increases, we see more pressure towards margins as banks compete on pricing and talent. Eventually, this could precipitate consolidation in the banking industry.

To stay competitive, we, at EastWest, need to grow bigger and achieve scale to better compete with our competitors. Although we have already grown our store channels in the past six years, we are also cognizant that our stores are not as productive as our competitors and that we need to do things better.

This means we have to improve our processes. We plan to make these processes better to serve our customers better and that will make us a lot more competitive. Another big portion of our initiative is to better care for our people and help them in their development. To start this process we have started on broadening and deepening our executive bench as we believe that the way for the Bank to move forward is through its people.

How would you describe the fresh competition from players outside the banking industry?

The fresh competition is from non-bank entities that fall outside the ambit of the Bangko Sentral ng Pilipinas (BSP) such as fintech companies. We are always keeping an eye on these companies as they can potentially disrupt the industry, however, we are not feeling their presence just yet. They're already in some areas catering to the unbanked, and eventually, they could enter the space we are in. Other entities remain small and are not significantly impacting what we're doing. Eventually, we know we have to grapple with these things in our digital strategy.

If we're able to partner with them, that's one way to soften the impact. The BSP just launched a National Retail Payment System where banks can ride on a common development platform, helping speed up payment facilitation among banks and with customers. This will be beneficial as it's shared in cost and governance, compared to the fintech firms which have their own platforms.

What's your outlook for 2018?

We see a lot of headwinds in 2018. Interest rates and inflation are moving up. Higher taxes are a burden, too, and it's something we take upon ourselves to deal with and cannot pass on to our customers. Globally, there's this looming threat of a trade war, with protectionist policies going against free trade. On the upside, the stock market seems to be holding up and the financial landscape looks good as a whole.

Despite the headwinds, we remain optimistic that 2018 will be a better year — and hopefully signal the start of our third phase, "Realizing Full Potential." There's no doubt that EastWest will succeed and thrive in the future, as long as we remain focused on our customers' needs and have a highly adaptive attitude to the fast-changing environment in which we operate.

JESUS ROBERTO S. REYES
President and Deputy CEO

Turning Promises Into Possibilities

Our dream is for EastWest Bank, not only to be among the top 5 banks in the country, but also a world-class bank known for having excellent customer service, and relevant products that meet the needs of our chosen markets. Realizing our dream, however, is contingent on our success to fulfill yours.

In the past five years, we have established our presence and reached out to you through our stores. Now, we are gearing up to serve you even better so we can live up to our brand proposition of making good things happen for you. The various initiatives our business units embarked on in 2017 will enable us to sustain our growth momentum, as well as further enhance the customer experience we provide.

Retail Banking: Serving You Closer

Our retail banking business caters to thousands of individual and middle-market customers through our 446 stores and 572 ATM terminals across the country as of end-2017. Our focus is on serving the banking needs of our clients with products and services that suit their needs.

We are clear and consistent in our mandate in retail banking:

- Promote regular passbook and ATM savings and deposit so our customers can save for the proverbial rainy day or secure their hard-earned money;
- Offer consumer loan products, from auto, home, and personal loans to SME credit and bringing entrepreneurial dreams to life;



Total deposits in 2017
PhP259 B

↑ 19 B

↑ 8%

- Assist SMEs in the numerous aspects of their financial operations through cash management services, including payroll, disbursement, collection, check warehousing, and government payments; and
- Sell bancassurance products to offer a combination of insurance protection and investment opportunities.

We have been making significant progress in transforming Retail Banking over the years, sharpening our brand proposition and taking advantage of our powerful core banking system to offer tailor-fit solutions.

In 2017, Retail Banking contributed about PhP650M or about 13% of the Bank's overall bottom line. We grew our deposits by 8% and saw customer count increasing 15% from their 2016 levels. Total deposits reached PhP259 billion – a PhP19 billion increase and 8% climb from 2016, owing to



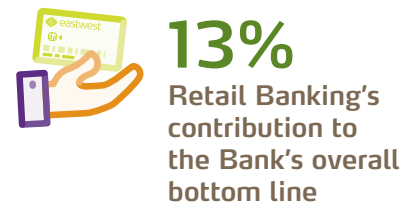
OPERATIONAL HIGHLIGHTS



a notable growth in checking and savings accounts. We experienced more than 20% growth in mortgage/housing loans – our highest to date – with a stronger push in our stores than the traditional developer network.



Realizing our full potential means being ahead of the curve and bringing transformative initiatives to the table. As early as January 2017, we have already successfully embedded 100% of EastWest debit cards with EMV chip card technology, way ahead of the Bangko Sentral ng Pilipinas' (BSP) deadline for completion by June 2017. We also obtained a terminal certification with BancNet in April 2017, affirming that all our ATM terminals are EMV-certified.



The year also served as a milestone with the launch of the first EastWest cash deposit acceptance machine in our store in Pampanga upon a client's request. This served as a testament to how far we can go to cater to individual client needs and educate our customers on new ways we can serve them. The machine also signifies the future direction of our retail stores: having self-service cash deposit stations, eliminating the need for queuing up inside bank stores and waiting for transactions to be credited the next banking day.



In step with the growing internet and mobile usage among our clientele, we also beefed up our efforts on combating online fraud. We started using 3D Secure, an extra layer of protection when making internet purchases with EastWest cards. This feature offers our customers the security of a One-Time Password (OTP) sent via SMS to verify that the transaction is authorized.

We continue to promote our omni channels for a seamless customer experience journey. We do this by making our systems and processes compatible with all our delivery channels.

Beyond harnessing technology, we are also enlarging our sales force in our stores to cast a wider net. To ensure service excellence, we are establishing customer service quality metrics to be administered by a third-party company and benchmarking our stores' performance against neighboring banks in specific localities.

With our continuing drive to raise productivity and operational efficiency, we are gearing up to acquire increased market share as our stores mature and our product portfolio expands.

Consumer Lending: Making Dreams Happen

The operating environment proved very conducive to consumer banks as the Philippine economy sustained its growth momentum, boosting consumer confidence further, and prompting the country's growing middle class to avail of auto, home, personal loans, and credit and debit cards.

Riding on the bullish consumer sentiment, EastWest was able to sustain its leadership position among the Top 5 banks in the consumer lending business. In 2017, Consumer Lending accounted for 72% of our total loan portfolio, contributing PhP3.1 billion or about 61% share of our bottom line.



OPERATIONAL HIGHLIGHTS

Auto Loans

We were able to benefit from the record-high annual growth of 17.66% in auto sales in the country which came in anticipation of additional excise taxes under the TRAIN Law. Mirroring this growth, our Auto Loans rose by 20% to PhP73 billion in 2017 from year -ago and accounted for the lion's share of our consumer lending portfolio.

our Auto Loans
rose by **20%**
to **PhP 73 billion**

We continued to strengthen our relationships with major auto dealers, increasing our penetration of the Top 5 car brands, and expanding geographically in several growth provinces to complement our EastWest stores. All these efforts enabled EastWest to become the third leading provider in the auto loans business.

Personal Loans

With growing disposal income, more Filipinos took advantage of the still relatively low-interest rates and availed of personal loans in 2017. This enabled us to retain our lead with portfolio reaching more than PhP4 billion.

We continued to make our third-party sales channels robust as we started reaping the benefits of our expanded store network and maximized portfolio management to support our customer acquisition strategy.

Credit Cards

We also had steady growth in our Credit Cards business in 2017 and retained our position as the fifth largest credit card issuer in the country, with a cardholder base of 1.1 million.

Notwithstanding our focus on new cards acquisitions, we have also intensified our portfolio management through analytics to better understand and cater to our customers' preferences and needs. Our network expansion offered the unique opportunity of enhancing cardholder acquisition through our own stores, thereby supplementing already existing channels.

We are also banking on our mobile banking channel to further grow our cards business, as it enables our customers to check their credit limits and pay their credit card bills online with utmost security and confidence.

Home Loans

We continued to meet the demand for Home Loans in 2017, as our portfolio grew 23% from the previous year, with the number of borrowers rising 16%. Apart from our wider store presence and a larger number of accredited real estate developers, we seized opportunity from the country's overseas workers and the Filipino middle class with growing purchasing power, and the still-untapped market of millennials who are starting to invest in housing.

As we continue to reap the fruits of our expanded store network and roll out more marketing campaigns for greater customer reach, we expect to solidify our leadership position in the country's highly

competitive consumer lending business in 2018 and beyond. As the economy further grows, more Filipinos will have more disposable income to satisfy their diverse needs and aspirations, and EastWest will continue to be there to fulfill their dreams and make good things happen.

Wealth Management: Deepening Client Relationships

The country's steadily growing middle class is not only fueling household consumption but is also creating a larger appetite for wealth creation.

EastWest has geared up to ride on this upswing with the acquisition of the retail banking business of Standard Chartered Bank Philippines in 2016.

This strategic move enabled us to penetrate the highly competitive wealth management business, grow our investment offerings, and expand our client relationships. As of end-2017, EastWest had about 3,000 Priority Clients and four wealth management centers in the country.

To further widen our client base, we intensified our focus on the most important aspect of the business: relationship building. While our clientele continue to seek out the most competitive investment yields, they also put a premium on the quality of client experience we offer them. Thus, we tapped the natural synergy between wealth management and our stores nationwide, forging new relationships and nurturing existing ones.



OPERATIONAL HIGHLIGHTS

We maintained our growth from last year and ended 2017 with a total Asset Under Management (AUM) of PhP12.0 billion.

As the banking sector faces continuing disruption of technology, we are adapting to the operating environment by continuously updating and upgrading our systems and processes to make investing more accessible and convenient. We do this without losing sight of our commitment to cater to our client's financial needs and objectives by providing them with the tools and services to spot and seize market opportunities.

Information Technology: Enabling Possibilities

Technology has opened up new markets, products, and services for the Bank. It also opened up limitless possibilities for us to differentiate ourselves in the market through excellent service.

After investing in a powerful core banking solution in the previous years, we continued to lay the groundwork in 2017 so we can launch more initiatives that all lead to improved customer experience.

We have strengthened and upgraded our IT infrastructure to be able to keep up with the significant volume of transactions we handle. The upgrade of our ATM Switch last year made it leaner and more powerful to process ATM transactions faster and without bottlenecks.

We also invested in the development of the EastWest mobile banking app for our customers' utmost convenience. Signing up no longer means visiting a store or an ATM to register; the process is completed in-app with the intuitive design, all without compromising security.

2017 was also the beginning of EastWest Rural Bank's (EWRB) migration to the unibank's core banking system. With the integration, both banking entities now maintain a single set of customer records, in addition to the cross-selling opportunities that it affords. EWRB customers also benefit from the same data security and protection that the unibank's clients enjoy, as our IT team works closely with our Chief Information Security Officer (CISO) to devise and implement data governance policies and advocate for customer data privacy and safety at all times.

In addition to these initiatives, we also strengthened our IT capabilities to comply with the regulatory requirements on security and fraud prevention. Ahead of the June 2017 deadline set by the BSP, we completed the full conversion of our cards into EMV chip technology. All our ATM terminals also became EMV-certified by BancNet as early as April 2017.

In 2017, we also established a multi-factor authentication for online banking and payments, using a One-Time Password (OTP) via SMS to validate transactions. We also implemented the Check Image Clearing System (CICS), the new automated facility for clearing deposited checks and other clearing demands between and among banks, using digital image and electronic payment information. Effective July 1, 2017, all our stores accepted only new format checks with the waiver statement.

Moving forward, we plan to embark on IT standardization and consolidation to allow us to work faster and smarter. This includes using cloud computing to improve turnaround time in internal

processes and service delivery to customers. We are also looking at harnessing Big Data for faster decision-making, risk profiling, and customizable customer solutions.

We take a lead role in championing open banking in the country, which allows easier fund transfer and product comparison among banks on a central online platform. With the recent launch of the National Retail Payment System, EastWest will continue to advocate greater financial inclusion and support the BSP's mission to increase the use of retail electronic payment transactions from the current 1% of total local payment transactions to 20% by the year 2020.

While the financial landscape is vastly and rapidly changing because of emerging trends such as blockchain technology, fintech, artificial intelligence, and machine learning, we believe EastWest can only turn possibilities into realities by strengthening our IT platform first, enabling wider connections, preparing for open banking, and planning our IT architecture in a way that is scalable, reliable, and future-ready.

Amid the fever-pitch competition in the industry, we at EastWest retain a positive outlook on our business and future prospects. While we have many challenges to overcome, we also believe in our fundamental strengths. As one of the fastest-growing banks in the country, we have the momentum of the last five years to carry us through. We will ride on the growing competence and confidence of our people to face up to the competition.



CUSTOMER FEATURE

Enabling an Enabler's Vision

Mr. Jimmy D. Go, President and CEO, MSI-ECS Philippines



MSI-ECS remains at the top of its game as the leading player in the local IT industry. Currently it distributes and represents close to 50 brands, attesting to its successful innovation and diversification in the marketplace.

As IT is very important in everybody's business, the company has made meaningful investments in data centers, back-end operations, and disruption-filled future to sustain and continue its leadership.

"MSI-ECS is a one-stop shop. While IT distribution is our core competence, we've gone beyond and continue to redefine our portfolio of products and services – including IT support, cloud services, and ICT education – to fully address the local market's evolving needs," says Jimmy D. Go, its president and CEO.

2017 was a milestone year for MSI-ECS as it expanded its channel-centric

business model, where it engaged a whole ecosystem of retail, commercial, and enterprise customers. It's a balanced yet thriving ecosystem that operates with 800 employees nationwide; builds the necessary infrastructure, including a three-hectare main complex in Pasig City; and reinforces its role as a technology enabler for its partners and end users via a range of end-user awareness courses and forums, as well as partner boot camps and incentives.

The company heavily imports hardware, software, and other leading-edge IT solutions from numerous parts of the globe, thus relying on various partners for growth. As a mixed peso and US dollar-based importer, it relies on EastWest Bank for much of its forex needs. It continues to count on the Bank to offer competitive rates, as a mere 0.25% difference in forex could mean a lot to the business due to the huge volume of its transactions.



"We are happy with our banking relationship with EastWest which is now a decade old. Its service and quick response are exemplary. They provide us with working capital lines as a vehicle for driving and sustaining our growth. We put a premium on this relationship in light of our bigger mission to keep our domination in this field," Mr. Go says.

For the past 20 years that MSI-ECS has been serving customers, it has witnessed the evolution of technologies. Sales of laptops have been stuck in single-digit growth but remain critical in academic and office settings. In fact, MSI-ECS recently deployed about 30,000 units to the Department of Education through its channels. Everyone's also going to the cloud, so the company is diligently strengthening data security on all fronts for cloud-adopting companies. Industries, from telcos to banks, are fortifying their infrastructure and going into new areas such as data analytics and business intelligence. MSI-ECS acts as the enabling partner, pushing the limits on these organizations' behalf.

MSI-ECS doesn't leave anything to fate in being the leader in all these rapid transformations.

"Sure, industry players can always drop their prices, but without the proper infrastructure and blueprint for the future, it will take them years to catch up. So, we ensure that we use the technology we're selling to the maximum," Mr. Go explains. "We've made a substantial investment in our data center for optimum cloud capacity, partner enablement, and keeping the trust and business of our vendors, partner brands, and retail dealers."

MSI-ECS is looking to grow organically as well as offer new products and services. It has begun to explore artificial intelligence, robots, drones, augmented reality and virtual reality, and even autonomous cars. It equips its people with the right skills and capabilities to guarantee excellent product knowledge, technical know-how, and after-sales services.

The tech leader is optimistic about 2018 and the years ahead as it plans to move its Cebu facility to a bigger location, and expand into the enterprise sector.

While other players in the industry fail to invest for the future and just keep harvesting today, MSI-ECS keeps its eyes peeled for the next revolution that's going to happen. "We're prepared for tomorrow as we were when we opened in 1998 — and thanks to EastWest Bank's excellent FX solutions, people, and service, we can make our vision at MSI-ECS a reality."

Future-Proofing Our Workforce



In the first two phases of our growth plan — “Laying the Foundation” and “Expanding to Significance” — we invested heavily in installing a powerful core banking system and expanding our store network. This brought us to where we are now: having the 7th biggest store network, a top-tier IT infrastructure, and among the top 5 in consumer lending. These strengths made EastWest among the industry’s most profitable banks in terms of net interest margin and Return on Equity.

Banking is not just about the numbers. Founded on trust and relationships, it is also about making the numbers matter.

Everything we do revolves around our customers. If we succeed in engaging our customers, our shareholders will be rewarded in the form of Net Present Value (NPV). This puts our Bank on the right path towards a better and sustainable future.

Our battle cry is: “Better leaders. Better people. Better organization.” Simply put, a happy customer means happy shareholders, and happy shareholders mean happy Eastwestbankers.

To reach our goal of being one of the Top 5 banks in the country by 2020, **we must put people at the center.**

RED: Our Game Plan

Following an unprecedented store expansion that rolled out around 100 stores annually in a three-year period, EastWest today has emerged as the 5th-largest organization among local banks, with a 7,399-strong organization that includes our parent bank and subsidiaries.



Our game plan is embodied in the acronym RED (Role Expectation, Environment, Development). This ensures that our people strategy aligns with our overarching goals, adheres to governance and enables us to do a balancing act between caring for our people and attaining our desired business results.

Leading this change is a Chief Transformation Officer (CTO), a position created in July 2017, whose mandate is to translate Management’s vision for the Bank into a sustainable and scalable model that can make the entire organization move efficiently and consistently towards a single vision.

OUR PEOPLE AND THE COMMUNITY

If people are at the center



Under the CTO is the Human Resources (HR) Group that is committed to providing seamless delivery of HR services to the organization, while as closely collaborating with Senior Management and various business units on the execution of the HR strategy.

Our leaders — composed of 242 senior officers and bank executives, and 2,542 junior officers and senior managers as of end-2017 — are key to transforming our employees into becoming our main weapon to winning customers' hearts.

Role Expectation

To execute our game plan, we start by establishing a "line of sight." To be more engaged and to optimize performance, employees must first know what is expected of them and how their job performance

contributes to the attainment of the Bank's strategies and objectives. Our approach covers defining performance objectives based on Mandate-Activities-Key Result Areas (MAKs) anchored on the Bank's five-year business plan, its annual business goals, and its operating structure.

Our KRAs are measured in a scorecard based on 4 pillars: Corporate, Functional, People and Governance. This is to influence factors affecting the Bank's overall performance — from top line, bottom line, customer service, and employee engagement.

Environment

Providing our people with a high-performance environment encourages and supports people to perform at their best. At EastWest, we believe

that combining competencies with the right values produces better results.

We also aim to measure employees' performance versus potential; offer a total rewards package commensurate to their work output; create a caring environment that looks after their health, safety, and wellness; break silos and champion team spirit; as well as provide opportunities for personal and professional growth.

Total Rewards. EastWest believes in rewarding people according to their performance, competencies, values, and contribution to our growth. To attract the most skilled professionals in the field and encourage their professional and personal development, we offer a competitive remuneration package. We monitor labor market trends in our sector to ensure that our offering remains competitive.

To adapt to the evolving business environment, we have firmed up our rewards philosophy that aims to differentiate rewards based on performance, potential, and role criticality where higher performance gets a bigger share of the rewards pie. This rewards philosophy puts a premium on fairness and contribution to the organization. More than the salary structure, merit increase and profit share, incentives and provisions for life's contingencies (e.g., health insurance coverage), we provide other employee benefits that are responsive to varying needs, from financial compensation to professional development and career satisfaction.

This rewards philosophy also takes into account the principles against excessive risk-taking and against short-term profit pursuit at the expense of long-term goal achievement.

Engagement. Employee engagement is at the heart of our vision to be a world-class bank anchored on service excellence. We believe that engaged employees become emotionally committed to and take pride in the Bank, thus helping us meet our goal to serve our customers better.

We regularly benchmark our engagement performance utilizing a global search firm that helps us assess our organizational strengths and improvement areas for interventions to focus on. Our study conducted by TNS Kantar on October 2017 resulted to an overall engagement score of 85, which is one notch above the global average.

Through our Employee Relations Council (ERC), we are able to initiate meaningful engagement activities bankwide. The ERC is comprised of representatives from the rank and file and is led by the ERC Chairman, with support from our Vice Chairman and CEO. The ERC receives a regular budget from the Bank to run activities that will keep our employees happy, engaged, and constantly collaborating as a team.

Employee Relations Council (ERC)

The Voice of EastWestbankers

The Employee Relations Council (ERC) is an independent unit that champions every EastWestbanker's well-being and engagement in the workplace.

Established in the mid-1990s, it currently maintains leaders and coordinators from 42 different units of the organization.

ERC Blueprint

The ERC initiates employee engagement activities using a blueprint that focuses on six talent-focused pillars:

- **myVoice** – Employee feedback and suggestions;
- **myCareer** – Opportunities for improvement and due recognition of hard work and service loyalty;
- **myShare** – A chance to make a difference by leading the Bank's corporate social responsibility (CSR);
- **myPlaytime** – An environment of fun, creativity, and enhanced learning;
- **myWelfare** – Well-being, comfort, and safety in the workplace; and
- **myWellness** – Best practices for a healthy balance of the body, mind, and spirit.

Club Life: Promoting Harmony and Diversity

Sparking passion and shared interest among employees, ERC formalized seven interest clubs in the Bank: Click camera club, Milers run club, Voices choral group, Racquets badminton club, Hoops basketball team, Motion dance group, and Positivity financial literacy club.

These clubs, each with their own elected set of officers, seek to enhance, nourish, improve and develop EastWestbankers' common interests inside and outside the Bank. In 2017, Motion placed second at a competition sponsored by the Bankers Administration Institute of the Philippines (BAIPHIL), besting nine other groups. Hoops mounted the Unity Cup, an annual inter-unit basketball tournament at EastWest, in August 2017.

The ERC commits to engage, support, and spearhead activities to cultivate organizational harmony and growth at every level.

Wellness and Oneness

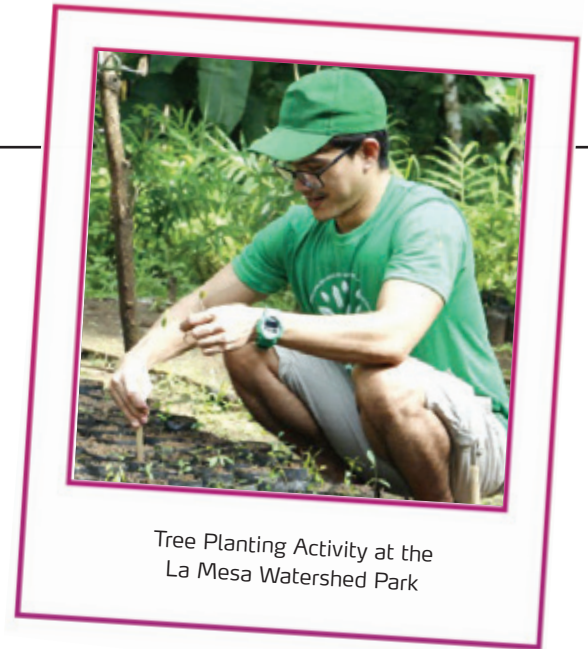
During the Bank's anniversary on August 1, 2017, the breakfast event, "Pandesal Station Challenge," took place simultaneously across EastWest offices nationwide to emphasize healthy eating and wellness while espousing unity and oneness in the organization.

Year-round, the ERC also mobilized EastWestbankers to participate in the Bank's CSR and volunteerism activities, such as the annual Blood Drive in partnership with the Philippine Red Cross, DepEd's annual Brigada Eskwela for cleaner and safer public school classrooms, and the La Mesa Watershed Tree Planting Day to champion continuous reforestation and watershed recovery in the metro.

Better Employee Experience

As part of its vision of creating a happy employee experience for everyone, the ERC unveiled its new emblem, signifying its role as a catalyst and partner to all units of the Bank. The new emblem features the following elements:

- **Gold** – Represents employees as the Bank's most valuable assets;
- **Shield** – Stands for the strength and stability of EastWest;
- **People** – Embodies EastWest's service pillars: personable, dependable, and proactive;
- **Laurel leaves** – Represent service excellence, the focus area that supports and helps realize the Bank's full potential



Tree Planting Activity at the La Mesa Watershed Park

Towards Realizing Full Potential

"Reaching every EastWestbanker's full potential starts with being happy in the workplace. A one-team spirit lies at the core of what we do at ERC, now that the Bank is on a fast-paced growth," says Estelito M. Vidaurreta, chairperson of the ERC.

"I want to be known as the 'chief fun officer' and other ERC officers as peers who support every EastWestbanker in their personal goals and endeavors while they make meaningful contribution to our organization. Of course, a sense of fun and fulfillment goes a long way in this journey," he adds.

OUR PEOPLE AND THE COMMUNITY

We also believe in encouraging open communication and establishing effective feedback mechanisms. By listening to and responding to employee feedback, we are able to maintain a constant dialogue with our people to understand their needs and to immediately address concerns.

A Culture of Care. The ability to live a healthy life is an important part of our commitment to our employees. We believe that investing in employees' health and well-being pays dividends in the long term. Healthy employees feel better, perform better, contribute to a more positive work environment, and ultimately benefit our customers through better service.

Our health and safety initiatives in 2017 involved:

- Providing emergency medical care;
- Issuing over-the-counter medicines for employees, with close monitoring of medicine reactions and side effects;
- Providing on-site clinic and access to physician/nurse services;
- Conducting an annual physical examination (APE) of employees and their dependents, along with executive check-ups for officers;
- Implementing occupational health and safety programs, including advisories on long weekends, emergency preparedness, and fire and earthquake safety;
- Putting out health alerts and medical specialists' orientation on clean workplace environments,

eco-friendliness, responsible smoking, and consultation;

- Conducting wellness fairs; and
- Submitting regular medical reports and compliance with related rules and regulations to the Department of Labor and Employment (DOLE).

In addition, our employee-driven ERC also runs initiatives that promote health and wellness, and foster the spirit of sportsmanship and camaraderie within the organization.

Giving Back. We believe that making "Your Dream. Our Focus." is not only a brand promise that we make to our customers, but extends to the Filipino nation as well. Through our employee volunteers, we are able to magnify the Bank's efforts to bring positive change to local communities while providing an avenue for EastWestbankers to grow as individuals.

Our corporate social responsibility programs are carried out through the collaborative initiatives of various bank units with ERC.

In 2017, the ERC forged meaningful partnerships with charitable institutions to help employees volunteer, immerse in different communities, and make a difference. Through these initiatives, we are able to develop every EastWestbanker, not only as an asset to our organization, but also to society at large.



Tree Planting Activity at the La Mesa Watershed Park



Philippine Red Cross Blood Drive



Brigada Eskwela 2017

ERC Activities in 2017

▪ Philippine Red Cross Blood Drive

Eighty-one EastWestbankers from the head office and Pasong Tamo store donated blood in May 2017 during the Blood Drive, organized twice every year in partnership with the Philippine Red Cross. The Blood Drive will benefit 243 people, as every EastWestbanker's blood donation can potentially save three lives.

▪ DepEd's Brigada Eskwela

Public schools need help as classes open every year. On May 15, 2017, EastWestbankers volunteered in the 2017 Brigada Eskwela Program, helping refurbish the Ricardo P. Cruz Sr. Elementary School in Brgy. Lower Bicutan, Taguig City. The Bank also donated teacher's kits along with cleaning

materials such as brooms, rags, floor wax, and cans of paint for the activity. We commit to be continually involved in this annual week-long activity that urges the participation of the private sector in addressing every public school's resource needs.

▪ La Mesa Watershed Tree Planting Day

ERC and the Bank's Customer Service Division (CSD) celebrated Bonifacio Day on November 30, 2017 with a tree-planting activity for the rehabilitation of the La Mesa Watershed Reservoir in Quezon City. CSD employees planted over 500 nursery trees at the Bahay Punlaan and sought to contribute to the continuous recovery of portions of the watershed, which is the last remaining forest of its size in Metro Manila.

OUR PEOPLE AND THE COMMUNITY

Discipline. Internal mobility plays a vital role for us to retain qualified and talented people and to keep their expertise and experience within the organization. To this end, we continue to execute our HR game plan that enables people to acquire the right competencies, values, and discipline for them to be successful in the job.

Development

True to our commitment of putting “People at the Center” and future-proofing our bank, we provide learning and development opportunities to equip our employees with the right values and competencies to help them become successful in their current and future roles.



Tree Planting Activity at the La Mesa Watershed Park

Upon hiring, we offer a comprehensive four-day onboarding program for new hires to ensure that they gain foundational knowledge and a common understanding of the Bank’s vision, mission, and values.

We provide core programs, such as those on relevant laws (e.g., the Anti-Money Laundering Act, Foreign Tax Account Compliance Act, Financial Consumer Protection Act), to ensure alignment with BSP regulations and sustainability of the Bank.

Functional programs are in place to develop functional competencies. In Retail Banking Group, all new service associates and new accounts undergo a 14-day program to ensure that they can perform their roles upon deployment to our stores. Before they progress to the next career level, we provide functional developmental programs such as C-Signor, Business Development Sales Officer Development Program, Service Manager Development Program and Store Manager Development Program. We use the 10-20-70 approach, which we describe as Learn (10% formal structured learning), Link (20% learning from others) and Live (70% learning from experience) to ensure that learning is applied at work.

As employees assume higher and bigger roles, we provide programs to equip them with management and leadership competencies. Our Officer Development Program (ODP)

caters to all junior officers while our Management Development Program (MDP) is designed for Assistant Managers up to Senior Managers. We believe that successful organizations are made up of passionate, driven, and talented people who can articulate our vision, gain organizational understanding and support for business initiatives, and energize those whom they lead.

Tackling the Challenges Ahead

We recognize the reality that the banking landscape changes by the minute, with more and more moving towards digitalization. To make sure EastWest becomes a bank equipped for the future, we prepare our workforce to serve both in the traditional and digital spaces, with the proper awareness around technology, innovation, and increasing mobile penetration.

This awareness of a digital future goes hand-in-hand with the realization that banking will always be a business of relationships and personal interaction. Thus we continue to strengthen our store capabilities with people who serve customers with their specific needs in mind, and with the empathy, integrity, and core values that the Bank has always stood for.

In 2018, we are deploying in phases our people development plan that supports our HR strategy up to 2023. We are following a sustainable and scalable model for providing learning and development opportunities, inculcating customer service value more deeply, and espousing a fun, engaging, and professional work environment for every EastWestbanker.

Underpinning our HR efforts is a continuous commitment to embed a strong corporate culture that focuses on achieving excellence in customer service. Spearheaded by our Customer Service Division, we will implement an enterprise-wide engagement strategy to address employee feedback and make the organization more customer-centric, agile, and responsive to customer needs.

In addition, we will collaborate closely with our business units, boost employee volunteerism, and implement engagement action plans to retain top talent, attract the best candidates to posts, improve employee experience, and cultivate the workforce of tomorrow.

Only when our people feel engaged — where they are, performing with the right set of competencies, excited about their work, contributing and continuously growing their competencies, confident in our future, and making our values alive — can we attain our vision of being a world-class bank known for service excellence in our chosen markets.

Empowering Our Customers



EastWest Bank upholds customer rights and protection as its utmost duty. We put our customers' best interest in a fair and equitable business relationship built on trust and transparency.

Our Customer Protection policy was designed for full compliance with the Financial Consumer Protection program of the Bangko Sentral ng Pilipinas (BSP), as embodied in BSP Circular No. 857 issued in 2014. We subscribe to the BSP's belief that educating and protecting consumers help ensure a stronger and safer banking system.

In line with this, we formulated and documented our own Consumer Protection framework, aligned with the five standards set by the BSP:

- Disclosure and Transparency
- Protection of Client Information
- Fair Treatment
- Effective Recourse
- Financial Education and Awareness

With the approval of our Board of Directors and Senior Management, we designed a Consumer Protection Manual that operationalizes the framework. We also formed an organizational unit that implements, coordinates, and monitors adherence to the Manual.

Our customer protection initiatives in 2017 are discussed below:

Disclosure and Transparency

To preserve our integrity to our stakeholders, we provide correct, complete, accurate, and understandable information about all our products

and services. These information are readily accessible on our corporate website, stores, and customer service hotlines, and enable our customers and the public to make informed choices. We abide by the highest standards of fair disclosure with the following:

- **Materials:** All marketing materials, website, social media accounts, and customer communications we publish and maintain contain clear, simple, and easy-to-digest information about EastWest products and services.
- **Customer Updates:** We provide regular updates, advisories, and correspondence to customers and notify them of any changes and new promos and products we are offering.
- **Manpower:** We constantly train our frontliners to be knowledgeable, responsive, and constantly attuned to customers' need for information about our product and services.
- **Communication:** We have multiple channels of customer touchpoints that enable our customers and the banking public to get in touch with the Bank. In addition to our contact center that runs our 24/7 Customer Service hotline, email, Facebook and Twitter accounts, we also added Viber and SMS to our customer service channels in 2017.

Protection of Client Information

Banks and financial institutions are legally obliged to protect customer data in order to maintain the security, integrity and confidentiality of information.

Beyond regulatory compliance, EastWest believes that safeguarding client information is also tantamount to maintaining trust in the Bank, which is the essence of the business.

As more consumers become digitally connected, banks and other businesses are under increasing scrutiny to ensure they have the right security measures in place. This has never been truer than in 2017, in the wake of numerous data breaches around the world.

Staying vigilant, we at EastWest stepped up on our efforts to keep customers' and their account information private and secure. Our IT Security policy provides a solid framework to protect client data and information at all times, alongside the following:

- A written privacy policy to safeguard customer records;
- Established processes and systems to protect customer data confidentiality and security against any threat or hazard, online or otherwise;
- Regular stream of policy communications on the organizational level as well as continuing education of personnel on the value of guarding customer data;
- Adherence to customer data protection, in accordance with the provisions of the Manual of Regulations for Banks; and
- A bank-wide policy governing the acquisition of customer consent before sharing any information.

CONSUMER PROTECTION

Regulatory Policies on Information Security Management

EastWest's Information Security Management System (ISMS) is designed to adhere to the following regulations:

- Circular No. 857 – BSP Regulations on Financial Customer Protection (2014): This framework reaffirms BSP policy to provide for an enabling environment that protects the interest of financial consumers, ensuring that all BSP-Supervised Financial Institutions (BSFI) are responsive to the needs of stakeholders while being held against a high standard of accountability. It sets out the minimum standards of consumer protection in the areas of disclosure and transparency, protection of information, fair treatment, effective recourse, and financial education.
- Circular No. 982 — BSP Enhanced Guidelines on Information Security Management (2017): These are revisions to the guidelines on information security management of BSFIs in line with rapidly evolving technology and cyber threat landscape, amending relevant provisions of the Manual of Regulation for Banks (MORB) and Manual of Regulations for Non-Bank Financial Institutions (MORNBFI).
- Data Privacy Act of 2012: A 21st-century law to address 21st century crimes and concerns. It protects the privacy of individuals while ensuring free flow of information to promote innovation and growth; regulates the collection, recording, organization, storage, updating or modification, retrieval, consultation, use, consolidation, blocking, erasure or destruction of personal data; and ensures that the Philippines complies with international standards set for data protection through National Privacy Commission (NPC).

Starting 2017, we strictly implemented our own information security guidelines based on existing regulatory policies. We created the position of Chief Information Security Officer (CISO) and hired a seasoned industry practitioner whose team is tasked to maintain the confidentiality, integrity, and availability of client data. This includes ensuring proper authentication and authorization and security protocols are strictly enforced.

Our IT Security team uses an advanced defense strategy, which goes beyond traditional tools and instead tracks behaviors as well as deploys new tools to deter Advance Persistent Threats (APTs). The team secures, not only physical servers, but also our cloud-based applications.

IT Security in the Bank follows a three-pronged strategy:

- ① **People** – We regularly assess the competencies and skills of EastWestbankers and fill gaps in awareness in ensuring data security. We recognize the dangers if they are not aware of vulnerabilities, exploits, and security weaknesses so we are relentless in providing them with proper training and continuing education in the aspects of data privacy and consumer protection.
- ② **Processes** – We adhere to the principle of business-driven security which aligns our policies with the Bank's business requirements. This is also consistent with Philippine regulations on handling customer data. We are headed towards Fraud Management System using machine learning.

- ③ **Technology** – We defend, protect, respond, and recover from threats and breaches – both potential and actual – through advanced tools and capabilities. We design EastWest products with security considerations in mind. Our CISO oversees overall governance and takes a proactive stance against cybersecurity threats, from DDoS attacks to targeted hacking. We maintain a team of penetration testers, as well as perform threat intelligence around the security perimeter of the Bank and its store network.

The security of the local banking industry is under siege every day, with more than 100,000 viruses being unleashed on a daily basis. Every day, too, a new malware is developed. Thus, it is to the interest of the Bank and our customers that we remain preemptive in our actions and watch all customer channels vigilantly, from our stores and ATMs to our mobile and internet banking facilities.

In addition to ensuring security of information, we also take reasonable steps to identify, monitor, and mitigate customer risks such as fraud or inadequate handling of customer data, which evolve with innovations in products and business models and with the entry of new market actors.

We also continue to leverage on our membership in industry groups for inter-bank collaboration on threat identification and combating criminal activities. EastWest is not only an active member in these industry groups, but is also a leader, with no other than our Chief Information Security & Data Protection Officer, Joey Regala, who served as the chairman of



the Anti-CyberCrime Group Council of the Philippine National Police and is the incumbent president of the Information Security Officers Group (ISOG).

Fair Treatment

An important part of our corporate DNA is treating our customers and other stakeholders fairly and honestly. Our staff recruitment and training policies are aligned with fair and responsible treatment.

We ensure that we recommend products and services that address our customers' financial goals and suited to their risk appetites. We make our recommendations after obtaining sufficient information and conducting responsible profiling.

We ensure that the statements we issue are true, correct, accurate, complete, and fair. We provide our customers with the necessary documents related to their account, including terms and conditions, bank statements, passbook, and certificates. All customer requests are confirmed through written or digital means within an acceptable time period.

CONSUMER PROTECTION

Effective Recourse

Pursuing service excellence also includes putting in place access and effective systems to address customer queries, concerns or complaints, and feedback.

In 2017, even as we continued to lay the groundwork by training our frontliners to become more responsive, we expanded our multi-channel feedback mechanism so we can listen more closely to our customers and attend more promptly to their needs.

In addition to documenting positive customer feedback, we also started tracking and responding to negative comments. This way, we were able to convert negative customer experience into positive feedback just by listening actively and resolving concerns with faster turnaround time.

We also opened up a new channel, Viber messaging, as another channel for soliciting customer feedback. The table below shows the various channels we use and the number of customer feedback we received from 2016 to 2017:

Channels	2016	2017	Grand Total
Email (ewbfeedback@eastwestbanker.com)	21	805	826
Smart Msg Suite	70	305	375
Viber		111	111
Grand Total	91	1221	1,312

Customer Complaints in 2017	
Debit card issues	61.12%
Operational process and procedures	15.68%
System-related issues	13.56%
Delivery issues	3.81%
Dispute issues	3.29%
SOA-related issues	1.62%
Staff service issues	0.78%
Unfair collections practice	0.05%
Marketing promotions	0.04%
Cash advance issues	0.03%
Sales-related issues	0.02%
Payment posting issues	0.01%

Consistency in delivering quality customer service is key so we make sure that customers get the same quality and speed of response whichever channel they choose to engage with EastWest.

To this end, we designed an efficient complaints resolution mechanism around our Customer Assistant Management System (CAMS), which has dedicated resources and personnel to handle customer queries and resolve complaints in a timely, reliable, and highly personable manner. We welcome customer feedback and complaints through all our channels, which are published and displayed in our EastWest stores, marketing collaterals, and website.

In 2018, the Bank plans to use Net Promoter Score (NPS) for gauging the sentiment of our clients, starting with Priority Banking as a pilot. We also plan to conduct a third-party transactional Customer Satisfaction Score (CSAT) survey to solicit feedback on the account opening experience of our new clients.

Financial Education and Awareness

In addition to customer communication and complaints resolution, we also beefed up our efforts on customer empowerment in 2017 through new initiatives on financial literacy.

Our Customer Education Program helps equip our customers with the know-how they need to be shielded from fraud, scams, and cybercrimes when using their EastWest debit, prepaid, and credit cards, whether online, at ATMs, point-of-sale terminals, or Visa/MasterCard-affiliated merchants. We redesigned

our Customer Education brochure and intensified our social media campaigns around this purpose.

Customers can also access our website to keep abreast of information on our security commitment and protocols, and the various ways to report fraudulent transactions, suspicious account activity, or lost or stolen cards. We also provide sound general guidelines on safe mobile and online banking, e-shopping, and dodging schemes such as ATM skimming.

We also send out electronic mails to provide tips on password protection, how to regularly update security questions, fight malware and phishing scams, and use Secure Sockets Layer (SSL) and other site security layers.

We constantly upgrade our employees' skills in this area with an enterprise-wide fraud control training and seminars on banking and security-related issues provided by professional organizations.

All these initiatives reflect our unwavering commitment to customer service and protection that go beyond compliance and corporate box-ticking. At EastWest, customer protection is a perpetual responsibility that we must ensure throughout our business cycle.

Managing Risks in an Era of Surprises



In the course of their operations, banks are invariably faced with different types of risks that may have a potentially adverse effect on their business. Thus regulators mandate banks to establish a comprehensive and reliable risk management system integrated into all business activities.

At EastWest Bank, we regard risk management as an essential element of our success. By having a good grasp of the risks and their likely impact, we are able to make better decisions, and this ultimately benefits our customers and other stakeholders.

Our risk management process seeks to identify, assess, monitor, and manage key risks at all levels in our business operations. Our aim is to help reinforce our resilience by encouraging a comprehensive approach to the management of risk and return throughout our organization, as well as the effective management of our risk, capital and reputational profile.

Risk Environment

In 2017, the Bangko Sentral ng Pilipinas (BSP) pursued dynamic reforms in a bid to cope with growing risks such as cybersecurity and global market volatility, as well as keep up with new international standards. These include the continuing alignment of the country's corporate governance framework with international standards and global best practices such as the Philippine Financial Reporting Standards 9 (PFRS9), disclosure requirements, risk governance and management-related policies.

During the year, the BSP also issued new circulars that aim to strengthen supervised financial institutions' corporate governance, risk and compliance to prevent fraud or internal control issues from disrupting banking business, and instruct banks to have a better handle on their people and operations. Circular 969 provides for the enhanced corporate governance guidelines for BSP-supervised financial institutions, while Circular 971 set the guidelines on risk governance.

Faced with heightened regulations, we at EastWest enhanced our ability to manage risk and prevent any potential harm to our and our customers' welfare. We continued to embed the discipline of risk and control self-assessment throughout the organization. As we remain on track with our growth ambition, our risk taking correspondingly expands, meriting more focus to ensure we have sufficient capital to support such activities.

Embedding a Risk Culture

EastWest strives to make risk management a shared responsibility, from top to bottom. Our Board of Directors has the primary responsibility for effective risk and internal control management.

Business and operating heads, acting as Business Risk Managers (BRMs), act as the first line of defense, ensuring that risk guidelines and policies prevail and remain attuned to the Bank's needs and regulatory obligations.

The Risk Management Committee (RMC) of the Board complements this function, maintaining the oversight function of monitoring the Bank's overall

risk profile via monthly reporting from the Risk Management Division (RMD), being the second line of defense. It proactively updates its models for identified risks, as well as analyzes EastWest's exposures to check for and measure other potentially relevant risks.

Our Internal Audit Division (IAD) serves as the third line of defense, conducting an independent analysis of the timeliness and sufficiency of the Bank's overall risk management.

With the concurrence of the Audit Committee, it reviews our risk management systems, functions, and activities, recognizing that these have been undertaken in accordance with the RMD's duties and responsibilities as mandated by BSP. It also assesses the Bank's Board and Senior Management oversight to be generally sufficient, with performance and overall risk profiles regularly discussed together and all pertinent regulatory requirements and policies raised over monthly meetings. In addition, it also ensures that the foundations for a sound risk management system are properly established, hand-in-hand with Board-approved Risk Management Charters and Manuals.

This consciousness of risks and controls permeates the lowest level, where assigned personnel can catch risk at the smallest amounts and during the most routine processes. Through continued training and various modes of learning, we equip everyone in preventing risk from occurring at the onset of each transaction and harness every unit's capabilities to manage their own risk-taking.

RISK MANAGEMENT

Risk Factors

Combined with risks inherent in banking, we also take into account other risks borne out by more stringent regulations and compliance demand from industry regulators.

Capital Risk

This is the risk faced when a company loses the value on 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 while shareholder value is maximized, and maintaining capital ratios above the minimum BSP prescription.

Relevant BSP regulation in 2017:

Circular No. 943: Extension of the Basel III Leverage Ratio Monitoring Period

The BSP approved the one-year extension of the Basel III Leverage Ratio monitoring period from 31 December 2016 to 31 December 2017. During the monitoring period, the BSP shall continue to assess the calibration as well as the treatment of the components of the leverage ratio.

Credit Risk

This 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 risks were classified based on the age of the loan portfolio or their doubtfulness,

but under BSP Circular No. 855, Series of 2014, banks should produce models on estimating losses on the portfolio. This obliges banks to forecast potential loss based on the entire life cycle of a loan account or portfolio.

We mitigate this risk by applying credit scorecards and minimum acceptance criteria for every customer product, and the Internal Credit Risk Rating System (ICRRS) for corporate clients. We also use a Board-approved Credit Risk Management Manual as guidance in performing credit evaluation for retail consumers and credit underwriting for corporate customers. We regularly monitor key credit risk indicators and conduct stress tests based on internally determined and BSP-prescribed stress scenarios.

Relevant BSP regulation in 2017:

Circular No. 941: Amendments to the Regulations on Past Due and Non-Performing Loans

The amended policy affects banks' allowance for probable losses when loans remain unpaid and becomes idle loans. Loans unpaid for more than 90 days are considered non-performing loans.

Liquidity Risk

This risk pertains to a bank's inability to service its liabilities via sufficient funds, or when the maturity of its termed assets spans longer than those liabilities. This means the Bank may either have a shortage of available financial resources or can only access such resources at excessive cost.

We mitigate this risk by:

- Periodically tracking liquidity risk within the realm of the Treasury Group's responsibility, obtaining an accurate knowledge of our future cash flows every time
- Adopting a Maximum Cumulative Outflow (MC) model, a cash flow analysis tool that projects our cash flow under normal operations and also includes off-balance sheet commitments
- Using a Board-approved Liquidity Risk Management Manual for setting risk appetite, as well as observing regulator- and internally determined liquidity risk limits
- Adhering to a Funding Contingency Plan to assure readiness in case a liquidity issue emerges – a plan that the Treasury Group regularly updates
- Foreseeing stress scenarios identified by RMD to get a precise insight into our ability to respond to our liabilities

Relevant BSP regulation in 2017:

Circular No. 946: Amendments to Liquidity Floor and Foreign Currency Deposit Unit (FCDU) Regulations *The new rule amends the Manual of Regulations*

The new rule amends the Manual of Regulations for Banks and the Manual of Regulations on Foreign

Exchange Transactions to cover the relaxation of certain liquidity metrics in view of the improvements in banks' risk management systems, including the adoption of the Liquidity Coverage Ratio for universal and commercial banks, which provides for a more calibrated approach in ensuring adequacy of a bank's liquidity position.

Circular No. 981: Guidelines on Liquidity Risk Management.

The circular covers guidelines on liquidity risk management, including intraday liquidity. Under the rule, banks and quasi-banks are required to have a minimum five-day stress period in monitoring liquidity positions.

Market Risk

The value of investments could fall due to adverse market events, including factors such as interest rates, foreign exchange rates, and equity prices. We are exposed to market risk as designed by our nature and as driven by the financial risk positions we take out of customer transactions and services.

To attenuate this risk, we use different models and tools:

- Value-at-Risk (VaR) to assess potential losses related to positions we take in the trading book
- Earnings-at-Risk (EaR) in consideration of repricing assets and liabilities in the banking book

RISK MANAGEMENT

- Market risk limit (MRL) to represent the maximum potential loss level we are willing to take
- Loss alert limit (LAL) as early warning to facilitate loss reduction strategies

It is only prudent for the Bank to perform stress tests based on regulator- and internally prescribed stress scenarios, such as price shocks for the trading and banking books. Every day, the Treasury Group and RMD also monitor the trading book risks by both portfolio and trader.

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 delivery and performance of our functions and operations, after all, are not without consequences. While inherent in the banking ecosystem, operational risk becomes doubly pronounced as the Bank expands its business and reach.

We address this risk by espousing close collaboration among different Bank Units, gathering pertinent operational risk data, producing the likelihood and business impact matrix for every risk category, and simulating the operational risk loss for individual events. A Board-approved Operational Risk Management Manual also dictates our risk appetite and tolerance for operational risk. Every month, there is monitoring and reporting of key risk indicators to RMC.

Relevant BSP regulations in 2017:

Circular No. 951: Guidelines on Business Continuity Management

Financial entities are given one year to come up with detailed business continuity plans, a comprehensive framework that outlines the policies and protocol for the continuous functioning of the institution despite business disruptions. In particular, the plan should outline the speedy process for recovery, resumption, and restoration of business services as captured by a communication plan, crisis management plan, contingency funding, and technology recovery.

Circular No. 982: Enhanced Guidelines on Information Security Management

BSP approved revisions to the guidelines on information security management in line with rapidly evolving technology and cyber-threat landscape.

Reputational Risk

Banks also bear the brunt of negative public opinion by its stakeholders, as typically incited by poor product and service delivery, non-compliance, poor corporate governance, or unsatisfactory financial performance, to name a few. A Bank's status as a publicly listed company and the growing popularity of social media are two major elements that currently affect reputational risk.

We remain steadfast in monitoring this risk through identification methods that are both quantitative

and qualitative in design, proactively watching and responding to our various environments, and establishing smart controls in place.

Relevant BSP regulations in 2017:

Circular No. 949: Guidelines on Social Media Risk Management

The BSP issued the guidelines on social media risk management that advocate responsible use of social media by banks. The guidelines ensure that necessary safeguards, governance structure, and standards are in place to effectively manage the associated risks.

Geared Up for Growth

The highly dynamic environment requires us to continue to be agile, adaptive, and watchful when uncertainty looms. While our industry is already highly regulated, we expect more complex regulations, fresh guidelines, and adjustments to arise as a result of rapid changes in our business environment. We will continue to stay abreast of developments that pose potential threats to our business or performance, may it be due to intensifying competition from local banks, the entry of new and foreign players, or the threat of online fraud and criminal activity.

We expect credit and operational risks to continue to be the most significant risk exposures of the Bank. This is due to our increasing thrust towards retail-centric businesses and continued focus on traditional

banking activities. We do not expect new risk types to emerge even as we continue to expand into new business segments and new markets amid an even tighter regulatory and competitive environment. However, with the onslaught of technology evolution in financial services, we foresee technology and its related risks, amongst the operational risk types, gaining more prominence.

Apart from embedding the risk and control self-assessment discipline in our corporate culture, we are also implementing performance management measures that tie up with risks attendant to business or operational undertakings. This is commonly known as the use of risk-adjusted performance measures.

Whichever direction the wind blows, we at EastWest Bank will continue to regard risk management as our primordial agenda, and will move with greater transparency and efficiency. This not only benefits our business, but also positively impacts our customers, employees, and shareholders.

Ensuring Your Trust in Us



When customers choose to bank with us, they are not just placing their hard-earned money; they are also putting their trust so they can pursue their dreams.

This is why we, at EastWest, put a high value on the trust we earn from our customers by safeguarding our integrity, being fair and transparent in all our dealings, building confidence, as well as providing reliable and better service. One way we do this is by adhering to sound corporate governance principles and best practices and going beyond regulatory compliance.

In 2017, we deepened our commitment to sound corporate governance even as we continued to face challenges that come with our rapidly changing organization, heightened industry competition, increasing market volatility, and tightening regulations.

Starting at the Top

At EastWest, corporate governance starts at the top. Our Board of Directors and Senior Management Team set the tone and ensure that mechanisms for full disclosure, protection of the rights of shareholders, and equitable treatment of shareholders are in place.

Board of Directors

As the highest governing body in EastWest, the Board provides stewardship, sets the direction, and performs general oversight of our management and operations. It approves the Bank's overall strategy and makes decisions based on our core values and

principles, emphasizing long-term performance over short-term gain.

The Board is also responsible for fostering the long-term success of the Bank and securing its sustained competitiveness in a manner consistent with its fiduciary responsibility. The Board 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 the Bank's strategic direction and performance, as well as policies and developments in the areas of risk management, IT governance, compliance, and relevant operational functions.

The Board is composed of nine directors, all of whom, other than the Vice Chairman and the President, serve as non-executive directors and operate independently of management. Nominated and voted by shareholders every year, each director serves a one-year term until the election of another set of directors.

Through the Board's Corporate Governance and Compliance Committee, the Bank 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. The Bank does not discriminate against gender, age, and ethnic, political, religious, or cultural backgrounds.

Independent Directors

Three of the nine Board members 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.

Executive and Non-Executive Roles

The roles of the Chairman, Mr. Jonathan T. Gotianun; the Vice Chairman and CEO, Mr. Antonio C. Moncupa Jr.; and the President and Deputy CEO, Jesus Roberto Reyes, are clearly distinct and separate.

Being a non-executive director, Mr. 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 Board of Directors, he presides over the Board and stockholders' meetings, ensuring that the Board takes an informed decision in all matters affecting the Bank and its shareholders.

As Vice Chairman and CEO, Mr. Moncupa ensures that the strategic goals set by the Board are met. Together with Mr. Reyes, President and Deputy CEO, he has direct and immediate supervision over the long-term and daily operations and management of EastWest and executes and administers the administrative and operational policies approved by the Board. Both also attend Board committee meetings.

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 Board, as well as of their respective Board-level committees. This ensures the continued effectiveness of the Board in contributing to the Bank's long-term sustainability and success.

In aid of proper self-evaluation, each director is required to accomplish at least three self-assessment sheets: one as a director and a member of the Board, another as a member of a committee,

CORPORATE GOVERNANCE

and as a member of a Board Committee. 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.

Board Training

Our 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 Board, 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.

On November 21, 2017, the Board and Senior Management participated in the Corporate Governance Training Seminar conducted by external auditing firm SGV & Co.

Board Remuneration

Our model for compensating directors and executives follows best practices for good governance. We establish formal and transparent procedures for the development of a policy on executive remuneration or determination of remuneration levels for individual directors, depending on the Bank's 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 the Bank's overall strategy and performance. Remuneration provided to directors, as approved by the Board's Compensation Committee, amounted to PhP19 million in 2017 and PhP12 million in 2016.

Shareholder Communication

Our Board and Senior Management keep our shareholders abreast of developments in the Bank through our annual meeting of shareholders, annual report, general information sheet, quarterly financial reports, news releases, and other meetings. Our website provides extensive information about the Board, its mandate, the Board committees and their charters, and our directors.

Board Meetings

The Board holds a meeting for organizational purposes immediately after election and regular meetings once a month every calendar year. Special meetings of the Board may be called at any time by the Chairman or by the Vice Chairman and CEO, or on written request of at least a majority of the directors. The table in the following page summarizes the attendance of directors in Board meetings in 2017:

Board Committees and Attendance

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

Board Attendance. In 2017, the Bank held twelve (12) Regular Board Meetings from January to December 2017, two (2) Special Board Meetings on June 1 and July 13, 2017; and one (1) Organizational Meeting of the Board on April 21, 2017, or a total of fifteen (15) Board Meetings.

Directors	No. of Meetings Attended		
	Regular (12)	Special (2)	Organizational (1)
Jonathan T. Gotianun	12	2	1
Antonio C. Moncupa, Jr.	11	2	1
Mercedes T. Gotianun	11	2	1
Lourdes Josephine T. Gotianun-Yap	8	2	1
Paul A. Aquino*	12	2	1
Jose S. Sandejas*	12	2	1
Carlos R. Alindada*	12	2	1
Wilson L. Sy	11	2	1
Jesus Roberto Reyes**	9		
Atty. Benedicto M. Valerio, Jr.***	4		1

*Independent Director

**May to December 2017

***Director from January to April 2017 and Corporate Secretary; named Corporate Secretary May 2017

Executive Committee

The Executive Committee oversees the Bank's overall credit risk management policies and practices. It is tasked to regularly review and approve the bank-wide credit strategy, profile, and performance. It also approves the Bank's credit risk-taking activities based on the established approving authorities and reviewing and endorsing credit-granting activities, including the Internal Credit Risk Rating System. The Committee is composed of five directors, including the Vice Chairman and CEO and the President and Deputy CEO. The Bank held thirty (30) Regular Executive Committee Meetings from January to December 2017, and 2 Special Executive Committee Meetings on September 28 & October 26, 2017.

Directors	No. of Meetings Attended	
	Regular (30)	Special (2)
Jonathan T. Gotianun Chairman	29	2
Antonio C. Moncupa, Jr.	28	2
Mercedes Gotianun	28	1
Lourdes Josephine T. Gotianun-Yap	29	1
Jose Emmanuel U. Hilado*	7	
Jesus Roberto Reyes**	18	2
Atty. Benedicto M. Valerio, Jr.***	29	2

*Resigned as of 01 June 2017

**Replaced Jose Emmanuel U. Hilado; Joined 01 May 2017

*** (January-April 2017) remained Corporate Secretary

Corporate Governance and Compliance Committee (CGCC)

The CGCC oversees the Bank's overall corporate governance and compliance system. It oversees the effective implementation of our compliance system and the Money Laundering Prevention Program, ensuring that compliance issues are resolved expeditiously. It also serves as the Board's Nomination Committee.

The Committee is composed of six (6) directors, three of whom are Independent Directors, including the Committee Chairman. It held six (6) Regular Meeting and five (5) Special Meetings in 2017.

Directors	No. of Meetings Attended	
	Regular (6)	Special (5)
Paul A. Aquino* Chairman	6	5
Jose S. Sandejas*	6	5
Carlos R. Alindada*	6	5
Jonathan T. Gotianun	6	4
Antonio C. Moncupa, Jr.	6	5
Jesus Roberto Reyes**	4	3

*Independent Director

**Joined as of 01 May 2017

CORPORATE GOVERNANCE

Risk Management Committee (RMC)

The RMC is responsible for the development, oversight and review of our risk management program, and approval of risk management principles, strategies, policies, and initiatives. It sets the risk appetite and tolerances for the Bank and recommends these to the Board for approval and adoption.

The Committee is currently composed of six (6) members of the Board. The Committee Chairman is a non-executive member and an independent director. The RMC members possess a range of expertise and adequate knowledge of our risk exposures, which is needed to develop appropriate strategies for preventing or minimizing losses.

In 2017, the RMC held twelve Regular Meetings.

Committee Members	No. of Meetings Attended Regular (12)
Jose S. Sandejas* Chairman	12
Paul A. Aquino*	12
Wilson Sy	10
Jonathan T. Gotianun	10
Antonio C. Moncupa, Jr.	11
Jesus Roberto Reyes	8

*Independent Director

Audit Committee

The Audit Committee is tasked with conducting independent examinations of the Bank's internal control system. Specifically, it examines the major risk exposures and ensures accountability on the part of management to monitor and control such exposures including the risk assessment and risk management policies. It also probes major issues that involve accounting principles and financial statement presentation, including any significant

changes in selection or application of accounting principles. Other major issues it looks into are the adequacy of internal controls, the effect of regulatory and accounting initiatives, as well as off-balance sheet structures, on the financial statements.

The Committee is composed of three (3) members of the Board, all of whom, including the Committee Chairman are independent directors. It held twelve Regular Meetings in 2017.

Committee Members	No. of Meetings Attended Regular (12)
Carlos R. Alindada* Chairman	12
Paul A. Aquino*	12
Jose S. Sandejas*	12

*Independent Director

Trust Committee

The Trust Committee is primarily responsible for the proper management of trust and other fiduciary activities of the Bank. It also performs the following functions:

- 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
- Periodic 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.

It is composed of five (5) members, including the President and Deputy CEO when he was elected to the Board in April 2017. The Committee held four Regular Meetings in 2017.

Committee Members	No. of Meetings Attended Regular (4)
Jonathan T. Gotianun Chairman	4
Mercedes T. Gotianun*	3
Lourdes Josephine T. Gotianun-Yap	3
Antonio C. Moncupa, Jr.	2
Jesus Roberto S. Reyes**	2
Benedicto M. Valerio, Jr.	1
Marie Angel L. Pacis***	1
Robert B. Ramos****	1

*Replaced Benedicto M. Valerio, Jr. as of January 2018

** Replaced Antonio C. Moncupa, Jr.

*** Trust Officer, Resigned as of April 2017

**** Trust Officer, Joined the Bank October 2017

Compensation Committee

The Compensation Committee 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 Board 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 the compensation and benefits strategy of the Bank. It is composed of five members, including the Vice Chairman & CEO.

Committee Members	No. of Meetings Attended Special (1)
Jonathan T. Gotianun Chairman	1
Josephine T. Gotianun-Yap	1
Jose S. Sandejas*	1
Atty. Benedicto M. Valerio, Jr.	0
Antonio C. Moncupa, Jr.	1
Jesus Roberto S. Reyes	1
Josephine F. Fernandez**	1

*Independent Director

**resigned as of Sept 2017

Related Party Transactions (RPT) Committee

The RPT Committee is tasked to assist the Board in ensuring that transactions between the Bank and its related parties are handled in a sound and prudent manner, with integrity, and in compliance with applicable laws and regulations to protect the interest of depositors, creditors, and other stakeholders. It also makes sure that RPTs are conducted at arm's length and that no stakeholder is unduly disadvantaged.

The Committee is composed of four Directors, three of whom are independent directors, including the Chairman. It held five (5) Regular Meetings and two (2) Special Meetings in 2017.

Directors	No. of Meetings Attended Regular (5)	Special (2)
Paul A. Aquino* Chairman	5	2
Jose S. Sandejas*	5	2
Carlos R. Alindada*	5	2
Jonathan T. Gotianun	5	2

*Independent Director

Independent Auditing

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

Internal Audit (IA), 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 Board to improve the Bank's risk management, compliance, internal controls, and corporate governance processes.

CORPORATE GOVERNANCE

IA activities are conducted in accordance with the International Standards for the Professional Practice of Internal Auditing (ISPPIA) and the Code of Ethics. To provide evidence of the quality of the function to stakeholders, EastWest Bank Internal Audit has undergone an External Quality Assessment Review (EQAR) conducted by PricewaterhouseCoopers (PwC). In the PwC report dated February 20, 2014, IA practices and activity were found to be “Generally Conformed” on all eleven (11) ISPPIA, Code of Ethics. This is the highest EQAR rating an IA function can obtain.

Quality assessment (QA) of an external independent team of qualified audit professionals is a requirement of Standard 1312 of the ISPPIA every five years. BSP Circular 871 requires compliance with these standards as well. The next EQAR of EastWest Internal Audit is due in 2018.

The Audit Committee reviews the Internal Audit Charter, as well as its own charter, on an annual basis to reassess its adequacy and relevance. There had been no revisions on both charters in 2016. The Audit Committee Charter was last revised and approved on April 23, 2015, based on the provisions of BSP Circular 871. IA, through its Charter, continues to be an independent function. It reports functionally and has full and free access to the Audit Committee. It has the authority to access all functions, information, documents, properties, systems and personnel, and is provided with adequate resources to effectively discharge its function.

To assist the Bank in instilling a culture of an effective risk management, compliance, internal control and governance, IA developed and conducts a Control Appreciation and Fraud Awareness Training Workshop for EastWest employees. It also formally

collaborates with the other governance units of the Bank, namely Compliance and Risk Management, to optimize its coverage through sharing of reports and information.

IA continues to develop its collective competencies through relevant trainings and certifications. Effective networking with other audit functions also keeps IA abreast of best practices. Computed Assisted Auditing Techniques (CAATs) are constantly enhanced and developed to increase the use of available technology and expand continuous auditing capabilities to improve IA’s operational efficiency and productivity.

External Audit

The Bank’s external audit firm is Sycip Gorres Velayo & Co. (SGV & Co.), which has been providing independent audit or review of the Bank’s financial statements for the past 22 years, with the signing partners rotated every five years as required by law.

The Audit Committee is responsible for the appointment, reappointment, and removal of external auditors, and approves the terms of audit engagement and the audit fees and fees for non-audit services, if any.

Fiscal Year	Audit Fees and Other Related Fees (in PhP)
2017	8,393,000
2016	6,313,750
2015	8,675,000

The Bank deferred the appointment of the external auditor for 2018 subject to the alignment of the Bank’s external auditor with its Parent Company. The authority was given to the Board of Directors by the stockholders during their Annual Stockholders Meeting held last April 20, 2018.

Cascading Compliance

It is our firm belief that 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 the Bank’s 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 the Bank’s Compliance Program and overseeing and coordinating its effective implementation towards the sound management of compliance risks. It is also its responsibility to propagate the right compliance culture across the organization.

We have appointed Business Compliance Officers (BCOs) in every unit of the Bank responsible for ensuring the consistent implementation in his unit of the Board-approved Compliance Program. As designated by the Vice Chairman & CEO, the heads of our 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 the Bank’s Compliance Office.

In addition, our governance units, namely Compliance, Risk Management, and Internal Audit, coordinate and work together in meeting the common governance, risk management and internal controls goals of the Bank.

Making Good Governance Work

It is important for all our stakeholders that we act with integrity, transparency, and accountability in the Bank. And our commitment goes beyond the close of every banking day. We strive to earn trust in the way we manage our business responsibly at every encounter.

Corporate Governance Manual

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

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

Conflict of Interest

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

CORPORATE GOVERNANCE

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 board of directors may deem proper. No dividends may be declared that will impair the Bank's capital. Stock dividends shall be declared in accordance with the law.

Insider Trading

As a publicly listed company, we are 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. Our internal policy requires all these individuals to secure prior clearance in any trading transaction, as well as to inform our Investor Relations Office and the Office of the Corporate Secretary 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. We prohibit any of the Bank's directors, officers, and employees privy to sensitive or material information about our company, products, or services to pursue agreements or transactions involving those products or services in his or another person's behalf.

Related Party Transactions

We have 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, we keep them at an arm's length basis and afford such related party no special favor or treatment.

Our 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.

Anti-Money Laundering

EastWest sees current policies to combat money laundering as an opportunity to increase our vigilance and our knowledge of our customers. We continue to comply with the provisions of the Anti-Money Laundering Act (AMLA), with our Compliance Office overseeing our overall direction in this area. We continued to strengthen our AML program in 2017 and further enhanced transaction monitoring and keeping in touch with 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 anti-money laundering policy in our ranks, as it is a foundational training course for each member of the organization. Even those who are not in the frontlines are required to take the course to know the basic rules and protect the business. In the stores, we conduct specialized AML courses and briefings during service and sales clinics to reinforce proper client identity process from onboarding to continuous monitoring of account activity and all other controls that ensure the Bank's protection against unlawful activity.

Whistle-Blowing 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.

Our program known as EthicsDirect encourages 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 its 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.

Employee Health, Safety, and Wellness

We treat the health, safety, and well-being of our employees as a benchmark for the success of our corporate governance. We provide health insurance, group life insurance, and retirement benefits to all full-time employees to help guard their wellness. In addition, we built and continue to improve the EastWest Learning & Development to form a learning community where EastWestbankers hone their skills and build competencies in their specific disciplines. We also organized unit representatives into an Employee Relations Council to address employee concerns and grievances.

Ecological Protection

We uphold the pressing responsibility of protecting the environment through water and energy conservation programs we have put in place. We do our share in carbon reduction through policies that make our value chain eco-friendly and consistent with the sustainability goals that other banks and industries have purposely set to achieve going forward.

Material Related Party Transactions

For the Year 2017 (amounts in Php)

Related Counterparty	Nature of Transaction/Transaction Type	Terms and Conditions	Approved Amount/Contract Price	Outstanding Amount
Subsidiaries/Affiliates				
East West Rural Bank, Inc	Domestic Bill Purchase Line	Settlement upon clearing of checks	150,000,000	0
<i>Total - Subsidiaries and Affiliates</i>			150,000,000	0
DOSRI				
Filinvest Development Corporation	Various Credit Facilities	Prevailing market rates	8,039,009,000	7,184,324,237
Cyberzone Properties Inc.	Joint Issue Manager and Underwriter of Fixed Rate Bond Issuance	Prevailing market fee rates	5,000,000,000	0
Total DOSRI - FDC Group			13,039,009,000	7,184,324,237
Task Force Marketing Inc.	Standby Letter of Credit	1 year at prevailing fee rates	40,000,000	38,000,000
Atty. Benedicto M. Valerio	Revolving Credit Facility	1 year at prevailing market rates	5,000,000	0
Sps Jose Vicente & Mae Garcia	Omnibus Credit Line	1 year at prevailing market rates	30,000,000	0
Wealth Securities	Domestic Bill Purchase Line	1 year at prevailing market rates	25,000,000	0
Algon Engineering Construction	Standby Letter of Credit	1 year at prevailing fee rates	250,000,000	0
Ernest Uy	Revolving Credit Facility	1 year at prevailing market rates	4,000,000	1,500,000
Total DOSRI Non-FDC Group			354,000,000	39,500,000
<i>Total DOSRI</i>			13,393,009,000	7,223,824,237
Other Related Parties				
Phil-Equity Group	Various Credit Facilities	1 year at prevailing market rates	225,000,000	39,689,098
Vantage Equities Inc	Various Credit Facilities	1 year at prevailing market rates	250,000,000	0
E-Business Service, Inc.	Various Credit Facilities	1 year at prevailing market rates	2,240,000,000	256,400,000
Sub-total - Other RPT Wilson Sy Group			16,741,009,000	296,089,098
Communigate/Prebeo Ventures, Inc.	Omnibus Credit Line	1 year at prevailing market rate	30,000,000	20,350,000
Sub-total - Other RPT			30,000,000	20,350,000
<i>Total Other Related Parties</i>			16,771,009,000	316,439,098
Total Material Related Party Transactions			30,314,018,000	7,540,263,335

BOARD OF DIRECTORS



Standing from left to right:

JESUS ROBERTO S. REYES, President, Deputy CEO & Director - **BENEDICTO M. VALERIO, JR.**,
Corporate Secretary - **ANTONIO C. MONCUPA, JR.**, Vice Chairman & Chief Executive Officer -
CARLOS R. ALINDADA, Independent Director - **JONATHAN T. GOTIANUN**, Chairman

Standing from left to right:

WILSON L. SY, Director - **MERCEDES T. GOTIANUN**, Director - **JOSE S. SANDEJAS**, Independent
Director - **LOURDES JOSEPHINE GOTIANUN-YAP**, Director - **PAUL A. AQUINO**, Independent Director

BOARD OF DIRECTORS

JONATHAN T. GOTIANUN

Chairman

Age & Nationality:

65 years old, Filipino

Board Position:

Chairman of the Board since April 2007

Committees:

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

Concurrent Positions:

Chairman of Filinvest Development Corp., Filinvest Land, Inc., Cotabato Sugar Central Co., Inc., Davao Sugar Central Co., Inc., CountryWide Water Services, Inc., East West Rural Bank, Inc., East West Ageas Life Insurance Corp., and East West Leasing and Finance Corp.; Director of Filinvest Alabang, Inc., FDC Misamis Power Corp., FDC Utilities, Inc., and FDC Hotels Corp.; Director and Vice President of Pacific Sugar Holdings Corp.

Past Positions:

Vice Chairman and Director of EastWest Bank from 1994 to 2007

Education:

Commerce degree from the Santa Clara University in California and Masters in Management degree from the Kellogg School of Management, Northwestern University in Evanston, Illinois, USA

ANTONIO C. MONCUPA, JR.

Vice Chairman & Chief Executive Officer

Age & Nationality:

59 years old, Filipino

Board Position:

Director and Chief Executive Officer since 2007 and Vice Chairman since May 1, 2017

Committees:

Member of the Executive and Compensation Committees

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

MERCEDES T. GOTIANUN

Director

Age & Nationality:

89 years old, Filipino

Board Position:

Director since 1995

Committees:

Member of the Executive, Compensation, and Trust committees

Concurrent Positions:

Chairman of Filinvest Alabang, Inc.; Chairman, President & CEO of Andremerc Holdings Corp.; Director of Filinvest Development Corp., Filinvest Land, Inc., A. L. Gotianun, Inc., Davao Sugar Central Corp., Cotabato Sugar Central Company Inc., High Yield Sugar Farm Corp., FDC Misamis Corp., Team Gladiola, Inc., and FDC Utilities, Inc.; Vice Chairman of Pacific Sugar Holdings Corp.

Education:

Pharmacy degree, Magna cum laude, from the University of the Philippines

LOURDES JOSEPHINE GOTIANUN - YAP

Director

Age & Nationality:

63 years old, Filipino

Board Position:

Director since August 2000

Committees:

Chairman of the Compensation Committee; member of the Executive and Trust Committees

Concurrent Positions:

President and Director of Filinvest Land, Inc., Filinvest Alabang, Inc., Filinvest Development Corp., Mimosa Cityscapes, Inc., Festival Supermall, Inc., and a 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

CARLOS R. ALINDADA

Independent Director

Age & Nationality:

81 years old, Filipino

Board Position:

Independent Director since April 2002

Committees:

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

Concurrent Positions:

Independent Director of Tanduay Distillers, Inc., Bahay Pari Solidaritas Fund, Datem, Inc. and Home Credit Philippines

Past Positions:

Chairman and Managing Partner of SGV & Co.; Director of the National Power Corp.; Commissioner of the Energy Regulation Commission; Chairman of Review Oil Deregulation Law and Committee- SSS

Education:

Accounting degree from the University of the East and Masters in Business Administration in Corporate Finance degree from New York University; finished an Advance Management Program at Harvard University

PAUL A. AQUINO

Independent Director

Age & Nationality:

75 years old, Filipino

Board Position:

Independent Director since October 2009

BOARD OF DIRECTORS

Committees:

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

Concurrent Positions:

Independent Director of East West Ageas Life Insurance Corp.; Director of Skycable, Inc.; President/Trustee of Keitech (Kananga EDC Institute of Technology); Honorary Consul of the Government of Malta; Consultant of Energy Development Corp.; Trustee of Tanging Yaman

Past Positions:

President/CEO PNOC- Energy Dev. Corp.

Education:

Electrical Engineering degree and a Masters in Business Administration degree from Santa Clara University in California; conferred a Doctor of Management Science (Honoris Causa) degree by the Philippine School of Business Administration

JOSE S. SANDEJAS Independent Director

Age & Nationality:

78 years old, Filipino

Board Position:

Independent Director since April 2002

Committees:

Chairman of the Risk Management Committee; member of the Corporate Governance & Compliance, Audit, Compensation, and Related Party Transaction Committees

Concurrent Positions:

Chairman of Diversified Holdings, Inc., Primegates Property, Inc., Sun Oil, Inc., Radix, Inc., Ostrea Mineral Laboratories, Inc., Marubeni Scholarship Foundation, Inc. and PAREF School; Chairman and President of MFI Foundation; Vice Chairman of Philippine Cancer Society; Director of TCGI Engineers, Taikisha Phils., Inc., De La Salle University – Lipa and Philippine Institute of Pure & Applied Chemistry (PIPAC)

Past Positions:

Director of Petron Corporation, Asian Hospital, Inc., and Asia United Banking Corporation

Education:

Chemical Engineering degree from the De La Salle University and Materials Engineering doctorate degree from the Rensselaer Polytechnic Institute

WILSON L. SY Director

Age & Nationality:

65 years old, Filipino

Board Position:

Director since April 2016

Committee:

Member of the Risk Management 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

JESUS ROBERTO S. REYES President, Deputy Chief Executive Officer & Director

Age & Nationality:

59 years old, Filipino

Board Position:

President and Deputy Chief Executive Officer since May 1, 2017 and Director since April 27, 2017

Committees:

Member of the Executive, Compensation, and Trust committees

Concurrent Position:

Chairman of EastWest Insurance Brokerage, Inc. and Assurance Solutions Insurance Agency, Inc.; Director of East West Rural Bank, Inc. and East West Leasing and Finance Corp.; Director & Treasurer of East West Ageas Life Insurance Corp.

Past Positions:

Treasurer and Chief Financial Officer of Union Bank of the Philippines

Education:

Mechanical Engineering degree from the University of the Philippines-Diliman and Masters in Business Management degree from the Asian Institute of Management

BENEDICTO M. VALERIO, JR. Corporate Secretary

Age & Nationality:

59 years old, Filipino

Board Position:

Corporate Secretary since April 2007 and Director from July 2012 to April 2017

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 Masters in Business Administration degree from the Ateneo Graduate School of Business

SENIOR MANAGEMENT



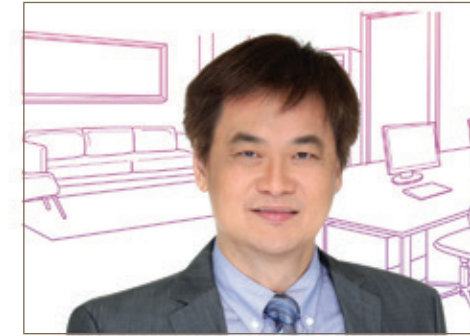
ANTONIO C. MONCUPA, JR.
Vice Chairman & CEO

- 59 years old, Filipino
- Over 32 years of banking experience
- Former EVP & CFO of International Exchange Bank
- Graduate of De La Salle University, double degrees in Economics and Accounting, and University of Chicago, Masters in Business Administration



JESUS ROBERTO S. REYES
President & Deputy CEO

- 59 years old Filipino
- Over 31 years of banking experience
- Former Treasurer and CFO of UnionBank
- Graduate of the University of the Philippines-Diliman, BS Mechanical Engineering, and Asian Institute of Management, Masters in Business Management



GERARDO SUSMERANO
SEVP & Head – Retail Banking

- 53 years old, Filipino
- Over 22 years of banking experience
- Former Center Head of International Exchange Bank
- Graduate of the University of Sto. Tomas, BS Accounting, and Asian Institute of Management, Masters in Business Administration



MARIZA E. ARCILLA
EVP & Head – Corporate Banking Group

- 56 years old, Filipino
- More than 30 years of banking and finance experience
- Former Senior Vice President and Head of Security Bank's Corporate Banking Group
- Graduate of University of Sto. Tomas, BS Commerce, Major in Business Administration, Magna Cum Laude



RAFAEL S. ALGARRA, JR.
SEVP & Head – Loans, Wealth, and Markets, Treasurer

- 48 years old, Filipino
- Over 27 years of banking experience
- Former EVP & Head of Financial Markets in Security Bank
- Graduate of Ateneo de Manila University, BS Management Engineering and Asian Institute of Management, Masters in Business Management



JACQUELINE S. FERNANDEZ
SEVP & Head – Consumer Lending

- 55 years old, Filipino
- Over 33 years of banking experience
- Former Head of Consumer Credit of Standard Chartered Bank Philippines
- Graduate of the University of the Philippines Diliman, AB Economics, Cum Laude and Masters in Business Administration



RHODORA M. LUGAY
EVP & Chief Financial Officer

- 53 years old, Filipino
- More than 20 years of financial and management accounting experience
- Former Group Head for Strategic Planning & Investor Relations at Bank of the Philippine Islands
- Graduate of De La Salle University, Bachelor's Degree in Commerce Major in Accounting and Ateneo Graduate School of Business, Master's Degree in Business Administration
- Certified Public Accountant



ERMELINDO S. ANDAL, JR.
SVP & Head – Operations and Technology

- 44 years old, Filipino
- Over 20 years of banking experience
- Former Senior Vice President for Central Operations of Maybank Philippines, Inc.
- Graduate of University of San Carlos, BS Mathematics, Magna Cum Laude and Master of Science in Mathematics

SENIOR MANAGEMENT



RAYMOND M. D' CRUZ
SVP & Chief Transformation Officer

- 45 years old, Singaporean
- Over 24 years Asia-Pacific work experience in Organization Development and Human Resources
- Former HR Director for Asia Pacific at LVMH – DFS Group
- Graduate of UCLA, San Diego USA, BS Business Administration and Asia Pacific International Institute, New Zealand, Masters in Business Administration



ABIGAIL TINA M. DEL ROSARIO
SVP & Head – Wealth Management

- 56 years old, Filipino
- Over 30 years of professional experience
- Former Country Head of Retail Banking and Wealth Management of Standard Chartered Bank Philippines
- Graduate of the University of the Philippines, BS Business Management



ELOIDA F. OQUIALDA
SVP & Chief Audit Executive

- 55 years old, Filipino
- Over 25 years of banking experience
- Former FVP & Department Head of the Internal Audit Division of Rizal Commercial Banking Corporation
- Graduate of the Polytechnic University of the Philippines, B.S. Accountancy, Cum Laude
- Certified Public Accountant, Certified Information Systems Auditor, Certified Internal Auditor, and Certified Risk and Information Systems Control



ROBERT B. RAMOS
SVP & Trust Officer

- 42 years old, Filipino
- Over 20 years of finance and banking experience
- Former First Vice-President and Trust Officer of UnionBank of the Philippines
- Graduate of B.S. Management Engineering, Ateneo de Manila University, Asian Institute of Management, Masters in Business Management, and University of Asia and the Pacific (UA and P), Masters in Business Economics
- Chartered Financial Analyst, CFA Institute



DOMINGO V. GUANIO
SVP & Head – Information Technology, Chief Information Officer

- 58 years old, Filipino
- 34 years of professional experience
- Former Senior IT Consultant for PSBank, SVP for Operations in Metrobank, President of IT Outsourcing and BPO subsidiaries of Software Ventures International, IT Manager for BPI
- Graduate of Ateneo de Manila University, BS Management Engineering



ROMMELL B. NARVAEZ
SVP & Head – Bank Marketing & Corporate Communications

- 42 years old, Filipino
- Over 21 years of solid commercial and innovation experience
- Held Global, Regional, and Local Innovation, Marketing & Sales Director positions in JOHNSON & JOHNSON®
- Graduate of De La Salle University, BS Commerce, Major in Marketing Management



IVY B. UY
SVP & Head – Regional Branch Banking

- 45 years old, Filipino
- 24 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



GRACE N. ANG
FVP & Chief Risk Officer

- 42 years old, Filipino
- 20 years of banking experience
- Former Senior Manager of International Exchange Bank
- Graduate of De La Salle University, B.S. Accountancy
- Certified Public Accountant

SENIOR MANAGEMENT



GINA MARIE C. GALITA

FVP & Head – Customer Service

- 49 years old, Filipino
- Over 25 years of banking experience
- Former Citiphone Head, Citibank Philippines
- Graduate of De La Salle University, Bachelor of Science in Applied Mathematics specializing in Operations Research



RENATO P. PERALTA

FVP & Head – Credit Management

- 59 years old, Filipino
- 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



LOURDES A. ONA

VP & Head – Legal Services

- 58 years old, Filipino
- Over 25 years experience in the law practice, the last 13 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
- Certified Public Accountant



MANUEL JOEY A. REGALA

**FVP & Chief Information Security,
Data Protection Officer**

- 60 years old, Filipino
- More than 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



ANNA MARIA V. GONZALES

VP & Head – Human Resources

- 61 years old, Filipino
- Over 25 years of extensive HR experience
- Former SVP & Country Head of Human Resources Philippines, Standard Chartered Bank
- Graduate of St. Paul College Manila, BS Psychology and Ateneo de Manila University, Clinical Psychology

SENIOR OFFICERS

Vice Chairman and CEO

- Moncupa, Antonio Jr. C.

President and Deputy CEO

- Reyes, Jesus Roberto S.

Senior Executive Vice President

- Algarra, Rafael Jr. S.
- Fernandez, Jacqueline S.
- Susmerano, Gerardo

Executive Vice President

- Arcilla, Mariza E.
- Lugay, Rhodora M.

Senior Vice President

- Andal, Ermelindo Jr. S.
- D' Cruz, Raymond M.
- Del Rosario, Abigail Tina M.
- Guanio, Domingo V.
- Narvaez, Rommell B.
- Oquialda, Eloida F.
- Ramos, Robert Rol Richard Raymond B.
- Uy, Ivy B.

First Vice President

- Abrogar, Gerald K.
- Ang, Grace N.

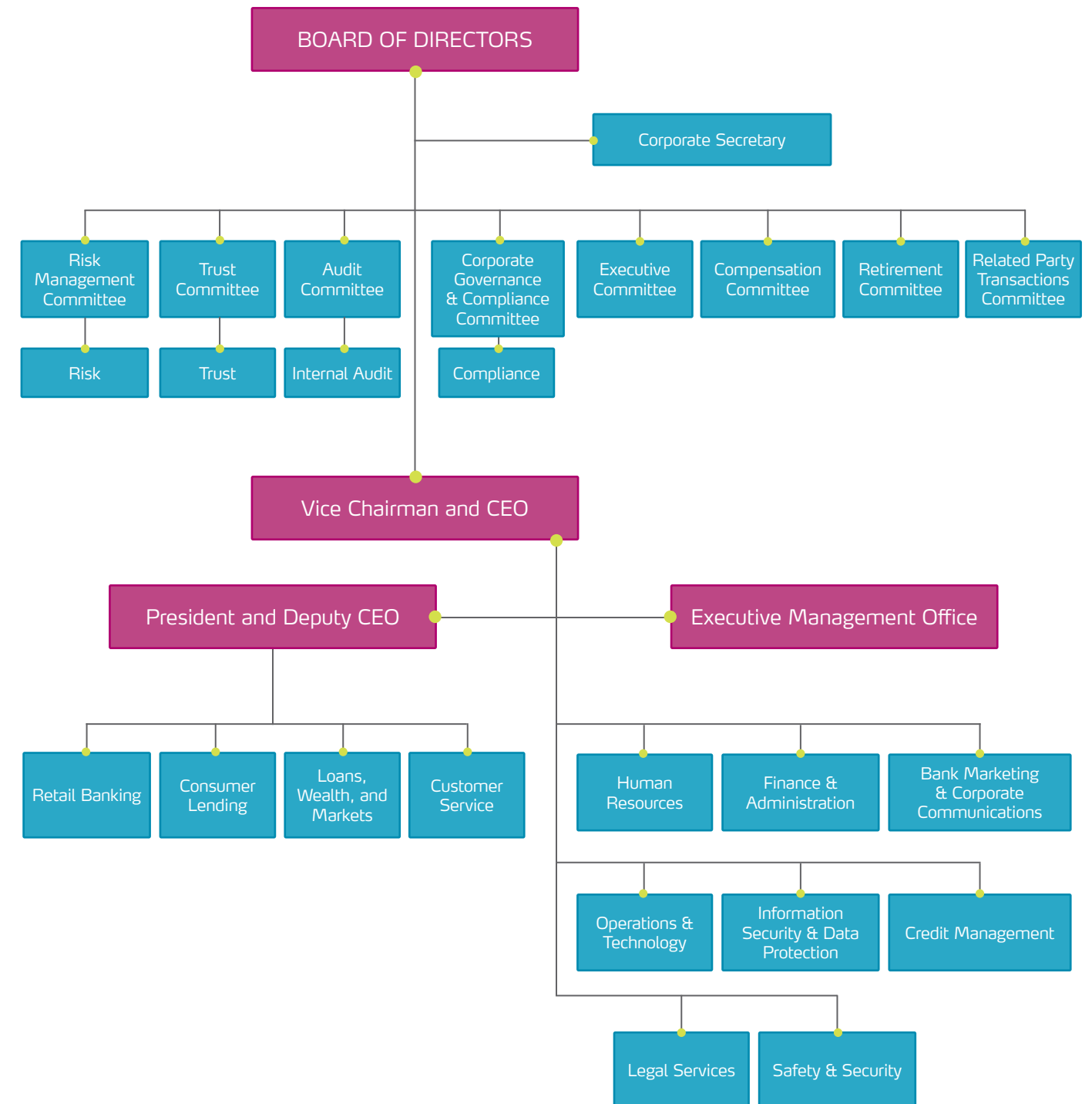
- De Guzman, Raul Victor M.
- Galita, Gina Marie C.
- Go, Elisa O.
- Peralta, Renato P.
- Pichay, Ramoncito Pedro R.
- Regala, Manuel Joey A.
- Solosa, Patrick Dennis L.
- Villaraza, Alessandro L.

Vice President

- Abad, Josephine Vilma A.
- Aguinaldo, Ma. Sheila S.
- Alviar, Jennifer E.
- Beltran, Maria Margarita C.
- Buzon, Ma. Imelda S.
- Cabahug, Doli D.
- Caliwan, Mary Jane D.
- Carlos, Rodolfo Jr. M.
- Castañeda, Marie Perpetua Socorre H.
- Charvet, Rosalie D.
- Ching, Adrian S.
- Chua, Paulina L.
- Crisologo, Alexander Phillippe D.
- De Lara, Alastair S.
- Dela Cruz, Efren Jr. O.
- Dimla, Alvin S.
- Dungo, Francis Dennis R.
- Garcia, Eduardo S.
- Gonzales, Anna Maria V.
- Guzman, Ires C.
- Jao, Glenn Conrad N.
- Lazo, Macrina P.

- Legaspi, Jocelyn C.
- Lim, Steve L.
- Lorenzana, Stephanie Belina F.
- Lozon, Renato D.
- Manalastas, Manuel L.
- Mendoza, Genevie O.
- Mulimbayan, Maria Cecilia A.
- Ng, Joaquin IV F.
- Nonato, Herman D.
- Ona, Lourdes A.
- Raval, Assissi C.
- Reboredo, Raymond T.
- Rodriguez, Ben Valentino Jr. U.
- Ruiz, Ian Jericho Nazareth E.
- Salcedo, Paolo M.
- Sampang, Renato Z.
- Sison, Rafael Jr. Z.
- Tamayo, Aylwin Herminia P.
- Tamayo, Richard Chester C.
- Tandoc, Emmanuel V.
- Unson, Margaret Mary S.
- Viguilla, Roy A.
- Yap, Ferdinand E.

ORGANIZATIONAL CHART



SUBSIDIARIES



Standing (from left to right): Joseph Jay S. Loayon, Asset Management Group Leader; Jo Ann S. De Asis, Customer Experience Management Group Leader; Maria Cecille B. Miñoza, People Support Group Leader; Sheila M. Bajado, Finance Services Group Leader; Edgardo I. Isagon, Corporate Governance Group Leader

Seated (from left to right): Veronica G. Acuña, Store Operations Management Group Leader; Hera A. Duka, Loans Management Group Leader; Elpidio F. Masbad III, President and CEO

5 Years and Counting

In a year fraught with challenges in the external environment, EastWest Rural Bank (EWRB) moved closer to achieving sustainable profitability, making 2017 its banner year.

In its fifth year of operations, EWRB breached the PhP1-billion mark for the first time in net income, which grew by 17% to PhP1.13 billion in 2017 from PhP969.60 million the previous year. Total assets surged 60% to PhP21.64 billion from PhP13.55 billion while total deposits expanded 54% to PhP16.16 billion from PhP10.47 billion, year-on-year.

Another milestone for the rural banking arm of EastWest Bank was the twin recognitions it earned from the Social Security System (SSS) in the 2017 Balikat ng Bayan Award's Rural Bank category. This was the first time in its five-year history that EWRB bagged two awards on its first win.

As the "Best Paying Rural Bank," EWRB was recognized for achieving the highest amount of benefits disbursed to SSS members and pensioners and for actively participating in SSS thru-the-bank payment programs. It was also lauded as Best Collecting Rural Bank for its faithful compliance with the SSS Law as an employer, and accreditation guidelines as a collection partner, including efficiency in terms of collecting payments for members' contributions and salary loan amortizations.

The awards served as a solid testament to EWRB's commitment to advancing the welfare of Filipino workers and in helping SSS achieve its mandate, said EWRB President and CEO Elpidio F. Masbad III.

He attributed the rural bank's stellar performance to the marked shift in its people's motivation — from merely achieving key business targets to truly living its purpose as a rural banking institution.

Inculcating this mindset and culture required putting clients, rather than products, at the

core of EWRB's thrust and training its 1,170 people towards achieving service excellence in its chosen market. As a result, EWRB managed to earn enormous affection of its customers in the markets it serves.

Established in 2013, EWRB has 58 stores, 17 extension offices, and 16 other banking offices all over Luzon, Visayas, and Mindanao. Its products include salary loans to teachers, pension loans to SSS pensioners, and loans to micro and small businesses.

To continue realizing its full potential in 2018 and beyond, EWRB plans to strengthen its synergy with parent bank, EastWest Bank, so it could ride on the latter's vast store network to cross-sell products.

EWRB also plans to further diversify its loan portfolio and differentiate its brand through a renewed focus on customer experience to grow the business sustainably.

While 2018 will have its share of challenges and uncertainty, EWRB is determined, now more than ever, to deliver on its commitment to serve the unbanked and underserved Filipinos outside the urban areas to promote countryside development.



From (left to right): Rowena S. Zialcita, Head of Finance and Accounting and Operations; Emilia P. Viernes, Head of Commercial & Retail Banking Group; Gilbert F. Estigoy, Head of Corporate Banking Group; (seated) Peter Roy R. Locsin, President & CEO; George W. Villafuerte, Claims Officer; Racquel L. Mendoza, AVP - FDC & Direct Marketing

EastWest Insurance Brokerage Inc. (EWIBI) posted an outstanding growth in 2017. This is attributable to its continuing mission to provide complementary non-life insurance products to the Bank's corporate and retail clientele.

EWIB earned PhP62.3 million in total commissions in the same year versus PhP23.22 million in 2016, a 168.54% growth. It finished the year with a return on equity of 52%.

In 2017, the wholly owned subsidiary of EastWest Bank earned a net income after tax of PhP29.71 million, a 261% surge from its 2016 level.

Its Integrated Insurance Brokerage System (IIBS), which was fully deployed in April 2016, helped its lean manpower of 20 full-time equivalents (FTEs) by assisting in day-to-day operations, from selling and booking to the preparation of accounting and financial reports. IIBS V.4, the fully web-based version of the automated system, will go live in 2018 to be accessed by employees anytime, anywhere.

Driving the staggering growth of the business was EastWest Bank's store expansion nationwide, allowing EWIBI to harness existing relationships through EastWest auto and mortgage loans, corporate loans, as well as the Bank's properties. The insurance brokerage also successfully penetrated the tenant base of EastWest's sister company, Festival Supermall, fully owned and operated by parent company Filinvest Development Corporation (FDC).

EWIBI hopes to be among the top 20 insurance brokerage in the Philippines within this year in terms of commission income.

This will be attained by continuously equipping its people with quality training on both technical and soft skills. Focusing on existing clients and looking for other sales avenues inside and outside the group, will likewise help the group in its aspiration. Moving forward, the business seeks to maintain fruitful relationships with reputable insurers in the country, as well as set up shop in Cebu and Davao. It is also tapping other entities within the Filinvest Group, riding on opportunities from its participation in the government's "Build, Build, Build" infrastructure program, EWIBI seeks to offer applicable insurance coverages to FDC's ecosystem of hotels, residential and office condominiums, and leisure projects.

From setting the groundwork two years ago and making its presence felt in the Bank's retail and corporate spaces, the insurance brokerage arm stays firm in its resolve to contribute to the Bank's fee income and minimize its risk exposure related to insurance needs. To cover these needs means to successfully manage these risks and bring the Bank closer to realizing its full potential.



Standing (from left to right): Ranjeetha Menon, Chief Marketing Officer; Michael de Vreugd, Chief Operating Officer; Jennie Zheng, Chief Financial Officer; Mike Wood, Chief Actuary and Chief Risk Officer; Rowena Empalmado, Chief Investment Officer; Calvin Kohchet-Chua, Chief Legal and Compliance Officer

Seated (from left to right): Lois Dalida, Chief Human Resources Officer; Johannes A.M. Loozekoot, President & CEO; Milot Valencia, Chief Bancassurance Officer

2017 marks the second year of operation for Troo, EastWest's bancassurance joint venture with Belgium based insurance conglomerate Ageas.

In April, exactly one year after the launch, Troo completed the roll-out of its bancassurance business across EastWest Bank's distribution network. Troo Advisors are now in almost

Troo offers a full range of protection savings, and investment plans to EastWest customers.

all EastWest stores across the country providing personalized financial advice to customers. Almost half the Troo Advisors are Certified Wealth Planners and Certified Estate Planners.

In June, Troo launched officially its brand to the market during a successful event with Insurance Commissioner Dennis B. Funa and best-selling American author Erik Qualman as keynote speakers. In his speech, Mr. Funa praised Troo for its innovative approach to building a new life insurance company.

According to statistics published by the Insurance Commission, Troo improved its market ranking and is now the 16th largest life insurer based on New Business premiums out of 30 life insurance companies. This is a major achievement after less than 2 years of business.

In 2018, Troo will continue to roll out new attractive insurance solutions which will be offered through new distribution channels to serve additional EastWest customer segments including EastWest Priority Banking Clients, Credit Card holders and SME customers of EastWest.

The company will also further invest in information technology and digital capabilities to engage, inform, and serve mobile savvy Filipinos through digital communication platforms.

PRODUCTS & SERVICES

EASTWEST BANK

Deposits

Checking

Basic Checking
Regular Checking
ChequeMax
ChequeMax Rewards

Savings

Basic Savings
Passbook Savings Account
Passbook Savings with Debit Card
Regular Savings with Debit Card
Super Saver
Kiddie Savings

Time Deposits

Peso Time Deposit
Long Term Negotiable Certificates of Deposit

Foreign Currency

USD Savings
USD Time Deposit
RMB Savings
RMB Time Deposit
EUR Savings
EUR Time Deposit
JPY Savings
JPY Time Deposit
SGD Savings
SGD Time Deposit
GBP Savings
AUD Savings
AUD Time Deposit
HKD Savings
NZD Savings

Prepaid Cards

General Purpose Prepaid Card
Gift Card
Travel Money Card

Consumer Loans

Auto Loan

Auto Financing
Fleet Financing
Refinancing

Home Loan

Home Acquire/Condo Acquire
Lot Acquire
Top-up Loan
Home Construct
Home Improvement
Reimbursement
Refinancing
Home Equity

Personal Loan

Salary Loan

Credit Cards

EastWest Priority Banking
 Visa Infinite
EastWest Platinum Mastercard
EastWest Visa Platinum
EastWest Dolce Vita
 Titanium Mastercard
EastWest EveryDay
 Titanium Mastercard
EastWest Gold & Classic
 Mastercard
EastWest Gold & Classic Visa
EastWest Practical Mastercard
Hyundai Mastercard
DLSAA Mastercard

Corporate Credit Facilities

Working Capital Loans and Facilities

Short Term Loan
Revolving Promissory Note
Revolving Credit Facility
Trade Check Discounting Facility
Export Advance Line

Inventory Financing

Floor Stock Financing Facility

Trade Finance

Domestic Letters of Credit with Trust Receipt Facility
Import Letters of Credit with Trust Receipt Facility
Other Types of Documentary Credits with Trust Receipt Facility
Export Bills Purchase Facility

Guarantees

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

Bills Purchase Line

Domestic Bills Purchase Line
Foreign Bills Purchase Line

Term Financing

Term Loans
Project Finance

Treasury Products

Foreign Exchange

Spot
Forwards
Derivatives
Swaps

Fixed Income

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

Trust Products

Corporate Solutions

Employee Benefit Trust / Retirement Account
Fund Management

Personal Investment

Personal Management Trust
Investment Management Account

Investment Funds

EastWest Peso Money Market Fund
EastWest Peso Short Term Fund
EastWest Peso Intermediate Term Bond Fund
EastWest Peso Long Term Bond Fund
EastWest Dollar Intermediate Term Bond Fund
EastWest PSEi Tracker Fund
EastWest PhilEquity Feeder Fund
EastWest PhilEquity Institutional Feeder Fund

Other Fiduciary

Escrow Agency
Mortgage Trust Indenture

Investment Banking

Debt Underwriting and Syndication
Equity Underwriting and Placement
Financial Advisory

Cash Management Services

Collection Services

Auto Debit Arrangement
Bills Collect
Check Warehousing

Disbursement Services

Check Writing
Electronic Invoice Presentment & Payment
Supplier Payments

Liquidity Management Services

Account Sweeping

Payroll Services

Payroll Crediting Services
Payroll with HRIS
Payroll with Timekeeping

Other Services

Government Payments

Emerging Enterprise Lending

Revolving Credit Facility
Trade Check Discounting Line
Revolving Promissory Note Line
Term Loan

Electronic Banking Services

Automated Teller Machine
Cash Acceptance Machine
Eastwest Online Personal
Eastwest Online Corporate
Eastwest Mobile

EASTWEST RURAL BANK

Deposits

Current Accounts

Regular CA - Individual
Regular CA - Corporation

Savings Accounts

ATM Savings
Passbook Savings

Special Savings

Loans

Teachers' Salary Loan
Micro and Small Business Loan
SSS Pensioners Loan

EASTWEST BANK STORES

as of March 28, 2018

METRO MANILA

168 Mall

4/F Unit 4H 09-11, 168 Mall Building 5, Soler St., Binondo, Manila
Tel: 708-4488 / 708-4595
708-4596

999 Shopping Mall

3/f, Unit 10 & 3C-2, 999 Shopping Mall 2, C.M. Recto Street, Tondo, Manila
Tel: 516-7194 / 516-7182
516-2120

A. Bonifacio-Balingasa

G/F, 2/F & 3/F, Units D & E, Winston Building, No. 880 A. Bonifacio Avenue, Brgy. Balingasa, Quezon City
Tel: 361-0192 / 361-0632
361-0637

A. Mabini-R.Salas

G/F & 2/F Jesselton Tower No. 1453 A. Mabini St., corner R. Salas St., Brgy. 668, Zone 72, Ermita, Manila
Tel: 450-1083 / 450-1257

Acropolis

Unit 1B G/F Richmond Centre Building, Lot 46, Block 11, E. Rodriguez Jr. Avenue, Brgy. Bagumbayan, Acropolis, Quezon City

Alabang - Frabelle

Frabelle Alabang Bldg. 1100 Madrigal Business Park, Alabang Zapote Rd., Alabang Muntinlupa City
Tel: 850-8483 / 807-4481

Alabang Entrata

Unit G3 & G4 Entrata, Filinvest Corporate City, Alabang, Muntinlupa City
Tel: 856-0685 / 519-6407
553-4295

Alabang Hills

Don Gesu Bldg., Don Jesus Blvd., Brgy. Cupang, Muntinlupa City
Tel: 551-0983 | 551-0980

Alabang Madrigal

G/F CTP Alpha Bldg., Investment Drive Madrigal Business Park, Ayala Alabang, Muntinlupa City
Tel: 850-8092 / 850-8094 to 95

Alabang-Commerce Ave.

Spectrum Center Block 28, Commerce Ave. cor. Filinvest Ave., Filinvest City, Alabang, Muntinlupa City
Tel: 524-0875 / 524-0879

Alabang-Westgate

Westgate, Filinvest Corporate City, Alabang, Muntinlupa City 1770
Tel: 771-0813 to 14 / 771-0816

Amorsolo-Queensway

G/F Queensway Building, No.118 Amorsolo St., Legaspi Village, Makati City
Tel: 511-1933 / 511-7107
511-7006

Annapolis

G/F, The Meriden Condominium Building Unit 1A, Annapolis St. NorthEast, Greenhills, San Juan City
Tel: 705-1517 / 722-6830

Anonas

No. 94 Anonas Street corner K-6th, East Kamias, Quezon City
Tel: 434-0057 / 434-0058
924-3402

Antipolo-Marcos Highway

Ciannat Complex, Marcos Highway Brgy. Mayamot, Antipolo City
Tel: 682-2250 / 682-2251

Antipolo-ML Quezon

No. 146 M.L.quezon Ave., cor. F. Dimanlig St., San Roque, Antipolo City
Tel: 661-9677 / 661-9676

Aurora Blvd.-Anonas

Rosario Building, No. 999 Aurora Blvd., near corner Lauan and Anonas Sts., Bgy. Duyan-duyan, Project 3, Quezon City
Tel: 291-3376 / 294-6402

Ayala Ave-Rufino

G/F, Unit 1, Rufino Bldg., 6784 Ayala Ave. cor. V. A. Rufino St., Makati City
Tel: 845-0096 / 844-7464
511-8274

Ayala Ave-SGV

SGV 1 Bldg., 6760 Ayala Avenue, Makati City
Tel: 621-9811 / 550-2538 & 550-2539

Ayala Ave. - Makati Sky Plaza

G/F Makati Sky Plaza Bldg. 6788 Ayala Avenue, Makati City
Tel: 887-7368 / 844-1599
887-6223/ 886-7019
886-7047

Ayala Ave.-Herrera

G/F PBCom Tower, 6795 Ayala Ave. cor. V. Rufino St., (formerly Herrera St.), Salcedo Village, Makati City 1226
Tel: 784-5642 to 46
986-9436 to 38 / 815-1685

Ayala Ave.-MSE

G/F - Makati Stock Exchange Building, Ayala Triangle, Ayala Ave., Makati City
Tel: 659-8625 to 26; 659-8020

Baclaran

2/F, New Galleria Baclaran Shopping Mall, LRT South Terminal, Taft Ave. Extension, Pasay City
Tel: 851-3429 / 851-3488
851-3584

Baesa Town Center

Baesa Town Center Retail Store#4 #232 Quirino Highway, Baesa, Quezon City
Tel: 990-4537 to 39

Bagumbayan

184-B E. Rodriguez, Jr. Avenue, Bagumbayan, Libis, Quezon City
Tel: 709-1729; 709-1730
911-3601

Balintawak-A. Bonifacio

G/F, 2/F & 3/F, Units D & E, Winston Building, No. 880 A. Bonifacio Avenue, Brgy. Balingasa, Quezon City
Tel: 442-1802 / 442-1728
442-1634

Banawe-Kaliraya

Titan 168 Building, 126 Banawe Street near corner Kaliraya St., Brgy. Tatalon, Quezon City
Tel: 711-0925 / 521-4749

Banawe-N. Roxas

No. 42 Banawe Ave. cor. Nicanor Roxas, Quezon City
Tel: 354-4980/ 354-5978
354-5024

Banawe-Sct. Alcaraz

Unit ABC G/F #740 Banawe Ave. near cor. Scout Alcaraz, Quezon City
Tel: 354-5042 / 354-5043
354-5044

Benavidez

Unit 103, One Corporate Plaza, Benavidez St., Legaspi Village, San Lorenzo, Makati City
Tel: 812-0263 / 812-0230
812-0019

Better Living-Peru

Blk 9, Lot 3 Doña Soledad Ave. cor. Peru St., BetterLiving, Parañaque City
Tel: 511-1213 / 511-1224

BetterLiving-Doña Soledad

No. 100 Doña Soledad Avenue, Betterliving Subd., Barangay Don Bosco, Parañaque City 1711
Tel: 823-4284 / 823-4280

BF Homes-Aguirre

No. 327 Aguirre Avenue, BF Homes, Parañaque City
Tel: 808-7066 / 808-4963

Bicutan-East Service Rd

G/F, Waltermart Bicutan, East Service Rd., cor. Mañalac Ave., Brgy. San Martin de Porres, Parañaque City
Tel: 556-2690

Binondo

G/F, Uy Su Bin Bldg. 535-537 Quintin Paredes St., Binondo, Manila
Tel: 247-3708 / 247-3615
247-3652 / 243-7110

Blumentritt-Rizal Ave.

No. 2412 Rizal Avenue, Sta. Cruz, Manila
Tel: 230-4276 / 230-4366

Boni Avenue

G/F Lourdes Bldg. II 667 Boni Ave. Bgy. PlainView, Mandaluyong City
Tel: 655-9409 / 655-9412
654-6106

Boni Serrano Ave.

No. 107 Boni Serrano Avenue, Brgy. Lipunan ng Crame, Quezon City
Tel: 532-1478 / 532-1475

C. Raymundo Ave.

G/F ITSP Building, No. 172 C. Raymundo Ave., Brgy. Maybunga, Pasig City
Tel: 640-5690 / 640-4206
641-0607

Caloocan-A. Mabini

G/F Gee Bee Bldg. No. 428 A. Mabini St., Brgy. 15, Zone 2, Caloocan City
Tel: 294-8403 / 294-8404

Chino Roces-Bagtikan

G/F High Pointe Bldg. No. 1184 Chino Roces Ave. near corner Bagtikan, Brgy. San Antonio, Makati City
Tel: 478-7783 / 478-7781

Chino Roces-Dela Rosa

G/F, King's Court II Bldg., No. 2129 Don Chino Roces Ave., cor Dela Rosa St., Makati City
Tel: 864-0632 to 33 / 864-0792

Chino Roces-La Fuerza

Unit/s 10 & 11 La Fuerza Plaza 1, 2241 Don Chino Roces Avenue, Makati City
Tel: 478-9705 / 519-7142

City Place Square

3/F C-P2-3, Cityplace Square, Reina Regente near corner Felipe II St., Binondo, Manila
Tel: 621-1292 / 621-1293

Commonwealth

G/F, Crissant Plaza Bldg., No. 272 Commonwealth Ave., Brgy. Old Balara, Quezon City
Tel: 355-7736 / 355-7596

Congressional Ave.

Congressional Ave., Brgy. Bahay Toro Project 8, Quezon City
Tel: 926-6609 / 926-5934
426-8587/ 928-6047

Cubao-Araneta Center

G/F, Philamlife Building, Aurora Blvd. corner General Araneta Street, Cubao, Quezon City
Tel: 709-7697 / 709-7702
709-7709

Cubao-P. Tuazon

G/F, Prince John Condominium, No. 291 P. Tuazon Ave. corner 18th Ave., Cubao, Quezon City
Tel: 913-4730 / 913-5266
912-1816

Del Monte

271 Del Monte cor. Biak na Bato, Quezon City
Tel: 367-1813 / 367-1822
367-1939

Del Monte-D. Tuazon

No. 155 Del Monte Ave., Brgy. Manresa, Quezon City
Tel: 416-4712 / 416-1627

Divisoria

No. 802 Ilaya St., Binondo, Manila
Tel: 244-9972 / 247-4307
244-9928

EASTWEST BANK STORES

as of March 28, 2018

Don Antonio Heights

Lot 24 Block 7, Holy Spirit Drive,
Don Antonio Heights, Brgy. Holy Spirit
Quezon City
Tel: 376-0817 / 376-0820
376-0647

E. Rodriguez Ave.

G/F MC Rillo Bldg.
No. 1168 E. Rodriguez Ave.,
Brgy. Mariana, Quezon City
Tel: 695-3520 / 695-3519
695-3521

E. Rodriguez Ave.-Cubao

No. 1731 E. Rodriguez Sr. Avenue,
Brgy. Pinagkaisahan, Cubao,
Quezon City
Tel: 477-0285 / 477-3979

E.Rod-Welcome Rotonda

G/F, AEK Bldg., No. 40 E. Rodriguez
Sr. Ave., Brgy. Don Manuel,
Quezon City
Tel: 255-3865 / 255-3997

Eastwood City

Unit D, Technoplaza One Building,
Eastwood City Cyberpark, No. 188
E.Rodriguez Jr. Ave., Bagumbayan,
Quezon City
Tel: 234-1389 / 234-1392
234-1390

EDSA Howmart

No. 1264 EDSA near corner Howmart
Road, Brgy. A. Samson, Quezon City
Tel: 990-9588 to 89 / 990-9811

EDSA-Kalookan

No. 490 EDSA, Kalookan City
Tel: 364-1858 to 60 / 364-1862

EDSA-Muñoz

G/F Lemon Square Bldg., 1199 EDSA
Muñoz, Brgy. Katipunan, Quezon City
Tel: 376-5168 / 376-5087
441-2354

Elcano

G/F, Elcano Plaza Building,
No. 622 ElCano Street,
Binondo, Manila
Tel: 242-0254 / 242-0256
242-0259

Escolta

Unit 3, G/F, First United Bldg.,
413 Escolta corner Banquero St.,
Binondo, Manila
Tel: 242-4635 / 245-3983
247-6536

Evangelista

No. 1806 Evangelista St. corner
Hen. Mojica St., Brgy. Bangkal,
Makati City
Tel: 846-9500
846-8516 to 17

F. Ortigas Jr.

Unit G103, G/F, AIC Gold Tower
Condominium, F. Ortigas, Jr. Road,
corner Garnet and Sapphire Sts.,
Ortigas Center. Pasig City
Tel: 687-0037 / 687-0039

Fairview

No. 72 Commonwealth Ave.
corner Camaro St., East Fairview
Quezon City
Tel: 430-5260 / 332-8598
709-2583

Festival Mall Level 1

X-cite Area, Level 1, Festival
Supermall, Filinvest Corp. City,
Alabang Muntinlupa City 1781
Tel: 842-5981

Festival Mall Level 2

Level 2, Unit 2115 - 2118, Festival
Supermall Filinvest Corporate City,
Alabang, Muntinlupa City 1781
Tel: 850-3722 to 23

G. Araneta Ave.

Units A & B, Ilo Bldg.,
No. 195 G. Araneta Ave.,
Brgy. Santol, Quezon City
Tel: 715-4580 / 715-9671

General Luis-Kaybiga

No. 4 Gen. Luis St.,
Barangay Kaybiga, Caloocan City
Tel: 922-5346 / 921-8167

Gil Puyat-Dian

G/F, Wisma Cyberhub Building,
No. 45 Sen. Gil Puyat Ave.,
Makati City
Tel: 845-0493 / 845-0487
845-0479

Gil Puyat-F.B. Harrison

No. 131 Gil Puyat Avenue Extension,
Brgy. 24, Zone 4, Pasay City
Tel: 831-7636 / 831-7637

Gil Puyat-Metro House

G/F Metro House Bldg.,
345 Sen. Gil Puyat Ave., Makati City
Tel: 890-8102 / 890-8625
890-8591 / 890-8323
890-8420

Gil Puyat-Pacific Star

G/F, Pacific Star Bldg.,
Sen Gil Puyat Ave. Makati City
Tel: 403-3368 / 403-7657

Gil Puyat-Salcedo Vill.

Unit 1C, G/F, Country Space 1 Bldg.,
Gil Puyat Avenue, Makati City
Tel: 823-2685 / 823-5220

Grace Park-11th Ave.

G/F, Remcor V Building, Block 172,
Lot 5, Rizal Avenue Ext.,
Caloocan City
Tel: 376-5825 / 361-0107
376-5562

Grace Park-3rd Ave.

No. 215 Rizal Avenue Ext., Brgy. 45
Grace Park West, Caloocan City
Tel: 310-5081 / 310-3394

Grace Park-7th Ave.

G/F Units 1,2, & 3 No. 330 Rizal
Ave. Ext., near cor. 7th Avenue,
East Grace Park, Caloocan City
Tel: 709-5560 / 709-5548

Grace Park-8th Ave.

No. 896 8th Avenue cor. J. Teodoro,
Grace Park, Caloocan City
Tel: 361-7545 / 361-8856
364-9576

Greenhills Shopping Center

Units G-102B, Greenlanes Arcade.,
Greenhills Shopping Center,
San Juan City
Tel: 721-8292 / 721-4886
721-3674

Greenhills-Connecticut

Unit B, G/F Fox Square Building
No. 53 Connecticut Street, Northeast
Greenhills, San Juan City
Tel: 705-1413 / 705-1428
721-2100

Greenhills-North

G/F BTTC Bldg., Ortigas Ave.
cor. Roosevelt St., Greenhills,
San Juan City
Tel: 477-3741 / 477-3499
477-3365

Greenhills-Promenade

Unit 3, G/F & 2/F Promenade
Building, Missouri Street, Greenhills,
San Juan City
Tel: 571-7737 / 571-5985

Greenhills-West

G/F ALCCO Bldg. Ortigas Avenue,
Greenhills-West, San Juan City
Tel: 721-9605 / 727-7629

H.V. Dela Costa

Unit GFC-2, Classica 1 Condominium
("Building"), 112 H.V. Dela Costa St.,
Salcedo Village, Makati City
Tel: 550-2289 / 550-2268
550-2261

Intramuros

G/F, BF Condominium, 104 A. Soriano
Avenue corner Solana St.,
Intramuros, Manila
Tel: 527-2631 / 527-2627
527-2604

Jose Abad Santos-Tayuman

G/F & 2/F Cada Bldg.,
1200 Tayuman St., cor. Jose Abad
Santos Ave., Tondo, Manila
Tel: 230-2339 / 230-2342
230-2336

Juan Luna-Binondo

No. 580 Juan Luna St.,
Binondo, Manila
Tel: 523-0275 / 523-0282

Juan Luna-Pritil

G/F 1953-1955 Juan Luna St.,
Tondo, Manila
Tel: 230-2143 230-2217
354-4969

Julia Vargas

G/F, Unit 101 One Corporate Centre
Office Condominium, Doña Julia
Vargas Avenue corner Meralco
Avenue, Ortigas Center, Pasig City
Tel: 655-1597 / 655-3339
655-1312

Jupiter-Paseo de Roxas

No. 30 Jupiter cor. Paseo de Roxas
Sts., Brgy. Bel-Air, Makati City
Tel: 823-1989 / 823-1952

Kalayaan-Matalino

No. 123 Kalayaan Avenue near corner
Matalino St., Brgy. Central
Diliman, Quezon City
Tel: 293-9601 / 293-9495

Kalentong

No. 908 Gen. Kalentong Street,
Mandaluyong City
Tel: 534-0669 / 534-0667

Kamias

No. 10 Kamias Rd.,
cor. Col Salgado St.,
Brgy. West Kamias, Quezon City
Tel: 376-2979 / 376-6136
961-8088

Kamuning

JPY Bldg, No. 52 Kamuning Road,
Brgy. Kamuning, Quezon City
Tel: 412-0573 / 448-7080

Katipunan-St. Ignatius

No. 132 Katipunan Ave.,
St. Ignatius Village, Quezon city
Tel: 913-2370 / 913-2398

Lagro

Lot 2-B-6 Quirino Highway,
Lagro, Novaliches, Quezon City
Tel: 709-1997 / 352-4948
352-6151

Las Piñas-Almanza

Aurora Arcade Bldg., Alabang Zapote
Road, Almanza Uno, Las Piñas City
Tel: 551-0597 / 551-0612

Las Piñas-BF Resort

B.F. Resort Drive, Phase IV, BF Resort
Village, Las Piñas City 1740
Tel: 822-2802 / 822-2699

Las Piñas-J.Aguilar Ave.

J. Aguilar Avenue corner Casimiro
Drive, Brgy. BF International,
Las Piñas City, Metro Manila
Tel: 478-7276 / 478-7361

Las Piñas-Marcos Alvarez

No. 575 Marcos Alvarez Ave.,
Talon V, Las Piñas
Tel: 550-2163 / 550-2165

Las Piñas-Pamplona

Lot 16B PSD 208390 Alabang
Zapote Road, Las Piñas City
Tel: 872-4883 / 873-5090

Legaspi-Aguirre

G/F, Unit 1-B, The Biltmore,
No. 102 Aguirre Street,
Legaspi Village, Makati City
Tel: 807-1593 / 807-1539

Legaspi-Dela Rosa

G/F, I - Care Bldg., No. 167 Legaspi
cor. Dela Rosa Sts., Legaspi Village,
Makati City
Tel: 844-5810 / 845-0006

Legaspi-Rufino

G/F - Libran Bldg., Legaspi St.
corner V.A. Rufino Ave.,
Legaspi Village, Makati City
Tel: 519-7398 / 519-8125
519-1785

EASTWEST BANK STORES

as of March 28, 2018

Leviste

Unit Ground B, LPL Mansions Building, 122 L.P. Leviste Street, Salcedo Village, Makati City
Tel: 828-9858 / 828-9897

Loyola Heights-Katipunan

Unit 13, Elizabeth Hall Bldg., Lot 1 Blk. 41, Katipunan Avenue, Loyola Heights, Quezon City
Tel: 426-0420 / 426-0403
426-0361

Makati Ave.

No. 805 J.P. Rizal cor. F. Zobel St., San Miguel Village, Makati City
Tel: 511-0789 / 511-0791 to 92

Makati Ave.-Juno

Unit No. 2, A and W Building, No. 1 Juno St. corner Makati Avenue, Brgy. Bel-air, Makati City
Tel: 880-0529 / 880-0526

Malabon-Gov. Pascual

Gov. Pascual Ave. cor. Maria Clara St., Acacia, Malabon City
Tel: 351-7619 / 332-9441
332-9606

Malabon-Potrero

Unit 1 & 2 Mary Grace Bldg. No. 142 Mac Arthur Highway, Potrero, Malabon
Tel: 352-5490 / 352-7682
442-7583

Malabon-Rizal Avenue

No. 726 Rizal Ave., Brgy. Tanong, Malabon City
Tel: 441-5267 / 441-4446
441-4738

Mandaluyong - Wack-Wack

G/F, Unit JI-E, Jovan Condominium, Shaw Blvd. corner Samat St., Mandaluyong City
Tel: 570-4017 / 570-4031

Mandaluyong-Libertad

G/F-Units A,B & C, Dr. Aguilar Bldg. No 46 D.M. Guevarra St., cor Esteban St., Highway Hills, Mandaluyong City
Tel: 534-5507 / 535-3091
534-7617

Mandaluyong-Shaw Blvd.

G/F, Unit No. 7, Sunshine Square, Liberty Center, Shaw Blvd., Mandaluyong City
Tel: 534-3942 / 534-7958

Marikina-Concepcion

Bayan-Bayanan Ave., Concepcion, Marikina City
Tel: 625-2092

Marikina-Gil Fernando Ave

Gil Fernando Ave. cor. Estrador St., Midtown Phase 1, San Roque, Marikina City
Tel: 681-7143 / 681-7384

Marikina-J.P. Rizal

No. 367 J.P. Rizal St., Sta. Elena, Marikina City
Tel: 645-2890 / 645-0655
645-7241

Marikina-Parang

JNJ Bldg., No. 108 BG Molina St., Parang, Marikina
Tel: 625-5541 / 625-6230

Masambong

L.G. Atkinson Bldg., No. 627 Del Monte Ave., Brgy. Masambong, Quezon City
Tel: 709-7701 / 376-6108
376-6952

Masangkay

1411-1413 Masangkay St., Tondo, Manila
Tel: 230-2363 / 230-2364
230-2332

Mayon

No. 170 Mayon Avenue, Quezon City
Tel: 354-4695 / 354-4717 to 18

Mayon-Dapitan

No. 181 Mayon St. near corner Dapitan St., Brgy. Sta. Teresita Quezon City
Tel: 230-4750 / 230-4751

Metropolitan Avenue

Savana Bldg. 3, Metropolitan Avenue corner Venezia St. Bgy. Sta Cruz, Makati City
Tel: 556-8947 / 556-8948

MIA Road

Salud-Dizon Building 1, No. 5 MIA Road, Tambo, Parañaque City
Tel: 808-1825 / 556-9266

Muntinlupa

G/F Remenes Center Building, No. 22 National Highway, Putatan, Muntinlupa City 1772
Tel: 846-9311 / 659-1008

Navotas-M. Naval

No. 895 M. Naval Street, Brgy. Sipac-Almasen, Navotas City
Tel: 355-4148 / 283-9403
283-9536

Navotas-North Bay

G/F, Unit 2 Melandria III Building, No. 1090 Northbay Blvd., Navotas City
Tel: 922-0812 / 922-1173
922-1163

New Manila

G/F, AAP Building, No. 683 Aurora Blvd. New Manila, Quezon City
Tel: 722-6239 / 725-1700
725-7340 / 726-3202

North EDSA

UGF units 4,5,6&7 EDSA Grand Residences, EDSA cor. Corregidor St., Quezon City
Tel: 376-1176 / 376-3059
376-2832

Novaliches-Gulod

Lot 489-B2 Quirino Highway, Brgy. Gulod, Novaliches, Quezon City
Tel: 355-2741 / 355-2630
355-2700

Novaliches-Talipapa

G/F Units C, D, E, F & G No. 526 Quirino Highway, Brgy. Talipapa, Novaliches, Quezon City
Tel: 332-3592 / 709-6909

Ongpin

G/F, Unit G1, Strata Gold Condominium Bldg., No. 738 Ongpin St., Binondo, Manila
Tel: 353-4414 / 241-0451

Ortigas - Orient Square

G/F Orient Square Building, Emerald Ave., Ortigas Center Pasig City
Tel: 910-5621

Ortigas-ADB Avenue

G/F, Units G1 & G2, ADB Avenue Tower, ADB Avenue, Ortigas Center, Pasig City
Tel: 532-0292 / 532-0313

Ortigas-Emerald

G/F, Unit 103 Hanston Bldg., Don F. Ortigas Jr. Road, Ortigas Center, Pasig City
Tel: 477-4975 / 477-5371
477-5368

Ortigas-Garnet

Unit 102, Prestige Tower, Emerald Ave., Ortigas Center, Pasig City
Tel: 631-0079 / 631-0135
234-1272

Ortigas-Rockwell

Unit No. W-01 Tower 1, The Rockwell Business Center, Ortigas Avenue, Pasig
Tel: 633-6909 / 633-6766

P. Ocampo Avenue

No. 245 P. Ocampo Ave. corner Flordeliz St., Brgy. La Paz, Makati City
Tel: 887-2321

Paco

No. 1050 Pedro Gil St., Paco, Manila
Tel: 527-4539 / 5273609
527-3298

Padre Faura

G/F, Units A-D, Metrosquare Bldg. 2, No. 1241 M.H. Del Pilar St. corner Padre Faura St., Ermita, Manila
Tel: 404-0536 / 404-0537

Pasay-D. Macapagal Blvd.

No. 8 President Diosdado Macapagal Blvd., Pasay City
Tel: 511-83-51 to 53

Pasay-Libertad

Unit 265-E Nemar Building Libertad St., Pasay City
Tel: 550-2427 / 550-1328

Pasay-Oceanaire

Ground Floor Unit No. 108 & 109, Podium Commercial Area, Oceanaire Condominium, Sunrise Drive corner Rd. 23, SM Mall of Asia Complex, Pasay City
Tel: 886-9014 / 886-8809

Paseo de Magallanes

G/F Unit 102, Tritan Plaza Building, San Antonio St., Paseo de Magallanes, Makati City, 1232
Tel: 478-4856 to 58

Paseo de Roxas-Legaspi

G/F, 111 Paseo de Roxas Bldg., 111 Paseo de Roxas St. corner Legaspi St., Legaspi Village, Makati City
Tel: 840-5442

Paseo-Philam Tower

G/F, Philamlife Tower, 8767 Paseo de Roxas St., Makati City 1226

Pasig Boulevard

corner Pasig Blvd. and Lakeview Drive, Brgy. Bagong Ilog, Pasig City
Tel: 661-8790 / 661-8785 to 86

Pasig Rosario

Unit 3, 1866 Ortigas Ave., Ext., Rosario, Pasig City
Tel: 628-4390 / 628-4300
234-1992

Pasig-Kapasigan

A. Mabini corner Blumentrit Street, Brgy. Kapasigan, Pasig City
Tel: 642-8559 / 643-8729
575-3200 loc. 8308

Pasig-Santolan

G/F Santolan Bldg., 344 A. Rodriguez Avenue, Santolan, Pasig City
Tel: 654-0196 / 654-0246
646-0951

Pasig-Shaw Blvd.

Units A&B Karina Bldg., No. 33 Shaw Blvd., Brgy. San Antonio, District 1, Pasig City
Tel: 570-9356 / 401-3740

Pasig-Valle Verde

102 E. Rodriguez, Jr. Ave., Ugong, Pasig City
Tel: 695-3345 / 655-3337
640-0033

Paso De Blas

No. 191 Paso De Blas, Valenzuela City
Tel: 332-2246 / 332-2061
332-2620

EASTWEST BANK STORES

as of March 28, 2018

Pasong Tamo Extension

G/F Dacon Bldg., 2281 Pasong Tamo Extension, Makati City
Tel: 892-2825 / 867-2756
867-2755 / 575-3888 loc 8324

Pateros

M. Almeda corner G. De Borja Street, San Roque, Pateros
Tel: 941-5366

Paz M. Guazon

Units 5 & 6 Topmark Bldg., 1763 Paz M. Guazon Street, Paco, Manila
Tel: 516- 2263 / 562-0206

Pedro Gil

No. 574 Pedro Gil Street, Malate, Manila
Tel: 256-2018 / 256-2019

Perea

G/F Greenbelt Mansion, 106 Perea Street, Legaspi Village, Makati City
Tel: 511-0317 / 511-0998

Pioneer

UG-09 Pioneer Pointe Condominium Pioneer St., Highway Hills Mandaluyong City
Tel: 584-3515 / 584-3392

President's Avenue

No. 35 President's Avenue, BF Homes, Parañaque City 1700
Tel: 807-5549

Project 8-Shorthorn

G/F, West Star Business Center Bldg., No. 31 Shorthorn St., Brgy. Bahay Toro, Project 8, Quezon City
Tel: 952-4526 / 332-4339

Quezon Ave-Dr. Garcia

G/F, Kayumanggi Press Bldg., No. 940 Quezon Ave., near cor. Dr. Garcia St., Brgy. Paligsahan Quezon City
Tel: 709-7805 / 709-7807 to 08

Quezon Ave-Sct Albano

Quezon Ave., near cor. Scout Albano, Bgy. South Triangle, Quezon City
Tel: 352-8100 / 352-8163
352-8160

Quezon Ave-Sct Santiago

Unit No. 2G-7 and 2G-8, Sunshine Boulevard Plaza, No. 1328 Quezon Ave. cor. Scout Santiago St., Brgy. South Triangle, Quezon City
Tel: 372-8214 to 15

Quezon Ave.-Banawe

G/F PPSTA 1 Building, Quezon Ave. cor. Banawe St., Quezon City
Tel: 743-4715/ 412-1681

Quiapo

E&L Haw Dynasty Bldg. No. 502 Evangelista St., corner P. Paterno St., Quiapo, Manila
Tel: 353-0052 / 353-0053
353-0037

Rada

G/F, Unit No. 102, La Maison Rada Condominium Bldg., Rada St., Legaspi Village, Makati City
Tel: 804-2865 to 66

Regalado

Regalado Ave. cor. Archer St., North Fairview Subd., Quezon City
Tel: 939-5459 / 417-2822

Roosevelt-Frisco

No. 184 Roosevelt Avenue, San Francisco Del Monte, Quezon City
Tel: 411-8035 / 372-9480
372-1090

Roosevelt-Sto. Niño

187 Roosevelt Avenue, Brgy. Sto. Niño, San Francisco Del Monte, Quezon City
Tel: 922-1723 / 709-1354

Roxas Boulevard

G/F, DENR Building, 1515 Roxas Boulevard, Ermita, Manila
Tel: 525-3605 / 526-0533

Salcedo

G/F First Life Center, 174 Salcedo St., Legaspi Village Makati City
Tel: 815-8747 / 815-8810
815-8490 / 815-8669

Sampaloc-J. Figueras

No. 427-433 J. Figueras Street, Sampaloc, Manila
Tel: 735-0082 / 735-0083

San Juan

EastWest Bank Bldg. F. Blumentritt corner M. Salvador, Barangay San Perfecto, San Juan City
Tel: 723-8991 / 725-5442
727-8522

San Lorenzo-A. Arnaiz

The E-Hotels Makati Bldg., No. 906 A. Arnaiz Ave., (formerly Pasay Rd.) San Lorenzo Village, Makati City
Tel: 812-0211 / 845-0295
845-0263 / 845-0295

San Miguel Ave.

G/F, Medical Plaza Building, San Miguel Avenue, Ortigas Center, Pasig City
Tel: 637-5121 / 637-5649
637-5251

Soler

G/F, R & S Tower, 941 Soler St., Binondo, Manila
Tel: 244-0169 / 243-5872
243-6406

Sto. Cristo

Unit 108, Sto. Cristo condominium, Sto Cristo corner Ilang-Ilang Sts., San Nicolas, Binondo, Manila
Tel: 247-7110 / 247-7112

Sucac-Evacom

8208 Dr. A. Santos Avenue, Barangay San Isidro, Parañaque City 1700
Tel: 822-4249 / 822-7217

Sucac-Kabihasanan

G/F Unit 3 & 4 Perry Logistics Center Building, Ninoy Aquino Avenue, Parañaque City
Tel: 553-5064 / 553-5400

Sucac-Kingsland

G/F and 2/F, No. 5 & 6, Kingsland Building, Dr. A. Santos Avenue, Sucac, Paranaque City
553-5108 / 553-5110

Sucac-NAIA

Unit 707-6 Columbia AirFreight Complex, Miescor Drive, Ninoy Aquino Ave., Brgy. Sto. Niño Parañaque City 1700
Tel: 852-2949 / 852-2846

T. Alonzo

No. 623 T. Alonzo St., Brgy. 300, Zone 029, Sta. Cruz, Manila
Tel: 733-7627 / 733-7645
733-9387

T.M. Kalaw

A-1,2,3 & 4 Ditz Bldg., 444 T.M. Kalaw St., Ermita, Manila
Tel: 353-9756 / 353-9739

Taft Avenue

Philippine Academy of Family Physicians (PAFP) Bldg. 2244 Taft Avenue, Manila
Tel: 708-5241 / 708-5973
708-59-02

Taft-Nakpil

RLR Building, 1820 Taft Avenue near corner Nakpil Street, Malate, Manila
Tel: 525 -04-95/ 525-04-28

Tandang Sora

Lot 80 - A Kalaw Hills Subd. Brgy. Culiati, Tandang Sora, Quezon City
Tel: 951-2550 / 951-0813
456-6989

Tektite

G/F, East Tower, PSE Center, Exchange Drive, Ortigas Center, Pasig City
Tel: 667-3211 / 637-4164
637-4165 / 575-3888
loc. 8349

The Fort-Active Fun

G/F Active Fun Building, 9th Avenue corner 28th Street, City Center, Bonifacio Global City, Taguig City
Tel: 856-74-23 / 856-74-90

The Fort-B3 Bonifacio High St.

G/F Quadrant 3 Wumaco Bldg. 2, 7th Avenue B3, Bonifacio High Street, Bonifacio Global City, Taguig City
Tel: 856-2406 / 4037132

The Fort-Beaufort

The Beaufort G/F 5th Avenue Cor. 23rd St. Bonifacio Global City, Taguig City
Tel: 808-2225 / 575-3888
loc. 3882, 3894-3896, 3869

The Fort-BGC Corporate Center

G/F, Unit No. 2, BGC Corporate Center, No. 3030 11th Ave. cor. 30th St., City Center, Bonifacio Global City, Taguig City 1634
Tel: 800-8546

The Fort-Burgos Circle

G/F Units H & I, Crescent Park Residences, 30th St. corner 2nd Avenue, Bonifacio Global City, Taguig City
Tel: 478-5481 to 83

The Fort-FI Center

G/F, Unit D, F1 City Center, 32nd Street near corner 5th Avenue, Bonifacio Global City, Taguig City
Tel: 478-3834 / 478-4326
478-5213

The Fort-Marajo Tower

G/F The Marajo Tower, 26th St. corner 4th Avenue, Fort Bonifacio, Global City Taguig
Tel: 856-0201 / 856-2722
856-4275

The Fort-PSE Tower

5th Floor, One Bonifacio High Street – Philippine Stock Exchange Tower (One BHS – PSE Tower), 5th Avenue cor. 28th Street, Bonifacio Global City, Taguig City

The Fort-South of Market

G/F, Units 25 and 26, North Tower, South of Market (SOMA) Building, 26th St. cor. 11th Ave., Bonifacio Global City, Taguig City
Tel: 551-4072 / 831-6759

Timog Ave.

G/F Timog Arcade, Timog Avenue cor. Sct. Torillo, Quezon City
Tel: 376-7884 / 376-7886

Timog-Mother Ignacia

No. 21 Timog Ave., Brgy. South Triangle, Quezon City 1103
Tel: 374-3619 / 374-2358

Tomas Mapua-Lope de Vega

G/F & 2/F, Valqua Building., 1003 Tomas Mapua St. cor. Lope de Vega St., Sta. Cruz, Manila
Tel: 711-0423 / 711-0412
711-0411

Tomas Morato

No. 257 Tomas Morato St. near cor. Scout Fuentabella, Quezon City
Tel: 929-5313 / 928-6286
928-2163

Tordesillas

Unit 105, Le Metropole Condominium, H.V. Dela Costa cor. and Tordesillas Sts. & Sen. Gil Puyat Ave., Salcedo Village, Makati City
Tel: 828-8407 / 828-8586

EASTWEST BANK STORES

as of March 28, 2018

UN Avenue

MAGCOOP Bldg., UN Avenue St.
near corner A. Mabini St.,
Ermita, Manila
Tel: 354-5082 / 524-7753

UP Village

No. 65 Maginhawa St.,
U.P. Village, Diliman, Quezon City
Tel: 433-8625 / 376-0215
376-1452

Valenzuela-Dalandanan

Malanday Machinery's Commercial
Bldg., No. 212 KM. 15
Mac Arthur Highway,
Brgy. Dalandanan, Valenzuela City
Tel: 277-0276 / 277-0246
277-0251

Valenzuela-Gen. T. De Leon

G/F, Units 4 & 5, Liu Shuang Yu Bldg.,
No. 3026 Gen. T. De Leon St.,
Brgy. Gen. T. De Leon, Valenzuela City
Tel: 440-5635 / 456-7921

Valenzuela-Marulas

JLB Enterprises Bldg.,
KM 12 McArthur Highway,
Marulas, Valenzuela City
Tel: 445-0670 / 291-8961
291-0053

Valero

G/F, Retail 1B, Paseo Park View
Tower 1, 140 Valero St.,
Salcedo Village, Makati City
Tel: 751-0002 to 03 / 817-3733

Visayas Avenue

G/F, K.L. Group Bldg., Units B, C, & D,
No. 15 Visayas Ave.,
Brgy. Vasra, Quezon City
Tel: 441-6604 / 441-6621

West Avenue

No. 108 West Avenue corner
West Lawin Street, West Triangle,
Quezon City
Tel: 928-5920 / 927-1185
927-1597

West Service Road

West Service Road corner
Sampaguita Avenue, UPS IV Subd.,
Parañaque City 1700
Tel: 822-3910 to 11

Wilson

No. 220-B Wilson St., San Juan City
Tel: 696-7366 / 661-9330
696-7365

Xavierville

No. 60 Xavierville Avenue,
Xavierville Subdivision,
Brgy. Loyola Heights, Quezon City
Tel: 364-5379 / 363-9498

Ylaya-Padre Rada

G/F Josefa Building No. 981,
Ylaya Street corner Padre Rada Street
Tondo, Manila
Tel: 243-9006 / 243-9005

LUZON

Angeles-Balibago

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

Bacoor-Aguinaldo Highway

General E. Aguinaldo Highway
Talaba, Bacoor City, Cavite
Tel: (046) 417-0482
(046) 417-0395

Bacoor-Molino

G/F Units 101, 102 & 103
VCentral Mall Molino Bldg.,
Molino Blvd., Bacoor City, Cavite
Tel: (046) 424-2518
(046) 424-2037

Baguio - Legarda

GF Lindi Hotel, #12 Legarda Road,
Baguio City
Tel: (075) 442-5288 / 442-4404

Baguio City-Session Rd.

Unit B 101 Lopez Bldg.,
Baguio, Session Road
Tel: (074) 424-8507
(074) 424-8524
(074) 442-3339

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
corner Benigno S. Aquino Ave.,
Baliuag, Bulacan
Tel: (044) 766-4878
(044) 766-53-08

Bataan-Balanga

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

Bataan-Dinalupihan

Bgy. San Ramon,
Dinalupihan, Bataan
Tel: (047) 636-00-40

Bataan-Mariveles

8th Avenue, Freeport Area of Bataan
(FAB), Mariveles, Bataan
Tel: (047) 633-1782 / 633-1783

Batangas City

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

Batangas City-Pallocan

Unit Nos. 6, 7, and 8, Mayvel Center
Building, Manuela Pastor Avenue,
Brgy. Pallocan West, Batangas City
Tel: (043) 740-6559 / 6560

Batangas-Balayan

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

Batangas-Bauan

J.P. Rizal Street corner San Agustin
Street, Bauan, Batangas
Tel: (043) 702-4970 to 71

Batangas-Lemery

G/F LDMC Building, Ilustre Ave.
Brgy. Rizal, Lemery, Batangas
Tel: (043) 740-2602
(043) 409 -3009

Batangas-Nasugbu

J. P. Laurel Street, Poblacion,
Nasugbu, Batangas
Tel: (043) 740-1103

Batangas-Rosario

Rosario-Padre Garcia-Lipa Road,
Poblacion, Rosario, Batangas
Tel: (043) 740-2554
(043) 417-1349

Batangas-Sto. Tomas

KM 67 Maharlika Highway,
Poblacion Sto. Tomas, Batangas
Tel: (043) 702-8636

Batangas-Tanauan

No. 98 J.P. Laurel Highway,
Brgy. Darasa, Tanauan City
Tel: (043) 702-4939
(043) 702-3943

Benguet-La Trinidad

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

Bulacan-Sta. Maria

No. 115 M. De Leon St.,
Brgy., Poblacion, Sta. Maria, Bulacan
Tel: (044) 769-2426; 769-2499

Bulacan-Balagtas

Burol 1st, Mc Arthur Highway,
Balagtas, Bulacan
Tel: (044) 308-2072

Bulacan-Plaridel

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

Bulacan-San Jose Del Monte

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

Cabanatuan-Maharlika

Maharlika Highway, Brgy. Dicarma,
Cabanatuan City, Nueva Ecija
Tel: (044) 958-8847 / 958-8846

Cabanatuan-Melencio

Melencio St. corner Gen. Luna St.,
Cabanatuan City
Tel: (044) 464-1634
(044) 464-1635

Calamba

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

Calamba-National Road

No. 1425 National Road, Brgy. Uno
Crossing, Calamba, Laguna 4027
Tel: (049) 508-7466 to 77

Candelaria

corner National Highway and
Ona Street, Brgy. Poblacion
Candelaria, Quezon
Tel: (042) 717-5528
(042) 717-5529

Carmona

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

Cavite-Rosario

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

Cavite City

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

Cavite-Naic

Ibayo Silangan cor. Sabang Road,
Naic, Cavite
Tel: (046) 412-0144
(046) 412-0146

Cavite-Silang

No. 132 J. P Rizal Street,
corner E. Montoya Street,
Brgy. San Vicente I, Silang, Cavite
Tel: (046) 413-2600
(046) 683-3218
(046) 512-4317

Cavite-Tanza

Antero Soriano Highway,
Daang Amaya 2, Tanza, Cavite
Tel: (046) 431-2097
(046) 431-2378

Cavite-Trece Martires

G/F Dionets Commercial Place
Building, Trece Martires-Indang Road,
Brgy. San Agustin, Trece Martires City,
Cavite
Tel: (046) 514-0071

Dagupan-A.B. Fernandez

New Star Bldg. A.B Fernandez
Avenue, Dagupan City
Tel: (075) 529-1903
(075) 529-1920
(075) 529-2162

Dagupan-Perez

Lot 194 D1-A & Lot 194 D1-B,
Brgy. Pogo Chico, Perez Blvd.,
Dagupan City
Tel: (075) 522-2284
(075) 522-9221

Dasmariñas

KM. 31 Gen. Emelio Aguinaldo
Highway, Brgy. Zone 4,
Dasmariñas City, Cavite
Tel: (046) 424-1454
(046) 424-1589

EASTWEST BANK STORES

as of March 28, 2018

General Trias

G/F, Unit 102 VCentral Gentri Bldg., Governor's Drive, Manggahan, General Trias, Cavite
Tel: (046) 476-0596
(046) 476-0598

Ilocos Norte-San Nicolas

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

Ilocos Sur-Candon

G/F KAMSU Building, Brgy San Jose, Candon City, Ilocos Sur
Tel: (077) 674-0253
(077) 674-0255
(077) 674-0214

Imus

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

Isabela - Roxas

Maharlika Hi-way, Brgy. Bantug, Roxas, Isabela 3320
Tel: (078) 624-0450 / 624-0449

Isabela-Cauayan

Maharlika Highway Cauayan City, Isabela
Tel: (078) 652-3945
(078) 652-3946

Isabela-Ilagan

Maharlika Highway corner Florencio Apostol Street, Calamagui 1, Ilagan, Isabela
Tel: 624-0193/ 624-0098

Isabela-Santiago

Midori Bldg., National Highway, Villasis, Santiago City, Isabela 3311
Tel: (078) 305-0344

Kawit-Centennial

Centennial Road, Tabon, Kawit, Cavite
Tel: (046) 484-9756
(046) 484-9775

La Union-Agoo

Mac Arthur Highway, Barangay San Antonio, Agoos, La Union
Tel: (072) 687-0016 to 0017

La Union-San Fernando

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

Laguna-Biñan

G/F, Units 1,2,3 & 4, Simrey's Commercial Building, National Highway corner Alma Manzo Road, Brgy. San Antonio, Biñan City, Laguna

Laguna-Cabuyao

No. 26 J. P. Rizal Street, Poblacion, Cabuyao City, Laguna
Tel: (049) 534-0979
(049) 534-0980

Laguna-Sta. Cruz

Sun Moon Arcade Building, No. 129 P. Guevara Ave., Poblacion 2, Sta Cruz, Laguna
Tel: (049) 523-4336
(049) 523-4318

Laoag City

G/F Puregold's Bldg., Commercial Unit No. 3 & 4 Nolasco St., cor Castro Ave., and J.P. Rizal, Laoag City
Tel: (077) 770-5196
(077) 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 Avenue, Lipa City, Batangas
Tel: (043) 784-1336
(043) 784-1396
(043) 784-1377

Lucena City

Quezon Avenue corner Rosas Street, Barangay 8, Lucena City, Quezon
Tel: (042) 373-7623
(042) 373-7626

Malolos

G/F, BUFECO Bldg., No. 1197 Brgy. Sumapang Matanda, Mac Arthur 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., Bgy. San Vicente South, Calapan, Oriental Mindoro
Tel: (043) 288-1809
(043) 288-1871

Montalban-Rizal

No. 240 E. Rodriguez Highway, Manggahan, Rodriguez, Rizal
Tel: 368-4051 / 368-4050

Naga City

G/F, LAM Bldg., No. 19 Peñafrancia Avenue, 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 Building, Brgy. Abar 1st Maharlika Road, San Jose, Nueva Ecija
Tel: (044) 958-1563 / 958-1580
(044) 958-1556

Nueva Ecija-Talavera

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

Nueva Vizcaya-Solano

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

Olongapo City

No. 1215 Rizal Ave., West Tapinac, Olongapo City
Tel: (047) 222-8592 to 94

Palawan

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

Pampanga-Angeles City

Unit 4-7 AYA Bldg. Sto. Rosario Street, Brgy. San Jose, Angeles City, Pampanga
Tel: (045) 879-1637/ 879-1837
322-6527

Pampanga-Apalit

Bgy. 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., No. 303 Guagua-Sta. Rita Arterial Road, Brgy. San Roque, Guagua, Pampanga
Tel: (045) 458-05-67 / 458-05-66

Pangasinan -Mangaldan

Cadastral Lot No. 335 Rizal Ave., Brgy. Poblacion, Mangaldan, Pangasinan
Tel: (075) 540-5023 / 540-5024

Pangasinan-Alaminos

BHF Blue Horizon Bldg., Quezon Ave., Poblacion, Alaminos City, Pangasinan
Tel: (075) 633-4026 / 633-4028

Pangasinan-Lingayen

Avenida Rizal, East Road, Lingayen, Pangasinan
Tel: (075) 206-0080 / 206-0081

Pangasinan-Rosales

Estrella Compound, Carmen East Rosales, Mac Arthur Highway Pangasinan
Tel: (075) 636-9990 / 632-1017
(075) 632-0976

Pangasinan-San Carlos

Palaris St. cor. Jaycees St., 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 Building, Jose Abad Santos Avenue, San Fernando, Pampanga 2000
Tel: (045) 435-0379 / 435-4738

San Fernando-Sindalan

T & M Building, Mac Arthur Highway, Brgy. Sindalan, San Fernando, Pampanga
Tel: (045) 455-11-92 / 455-13-82

San Mateo

Lot 551-A-8 Gen. Luna St., Brgy. Ampid, San Mateo, Rizal
Tel: 997-1911 / 997-1913

San Pablo

Lots 2365 & 3152, J. P. Rizal Avenue, Poblacion, San Pablo City, Laguna
Tel: 503-2834 to 36

San Pedro

National Highway, Brgy. Nueva, San Pedro, Laguna
Tel: 478-9552 to 53
Telefax: 869-1086

Sorsogon City

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

Sta. Rosa

Unit No. 6, Paseo 5 - Paseo de Sta Rosa, Greenfield City, Don Jose, Santa Rosa City, Laguna
Tel: (049) 508-2112
(049) 508-2106

Subic Bay

No. 1109 Rizal Highway, Subic Bay Freeport Zone, Olongapo City
Tel: (047) 250-2775 / 250-2776

Tabaco City

Manuel Cea Bldg. I, Santillan St., Poblacion, Tabaco City, Albay
Tel: (052) 487-4132
(052) 487-6202

Tagaytay

G/F, Unit 1001.1, Fora Mall, Emilio Aguinaldo Highway, Brgy. Crossing East, Rotunda, Tagaytay City, Cavite
Tel: (046) 423-3929
(046) 423-3928

Tarlac - Concepcion

Lot No. 1889, B1,B2,B3, L. Cortez St., San Nicolas, Concepcion, Tarlac
Tel: (045) 628-2908 / 628- 2670

Tarlac - McArthur Highway

Lot No. 27 Block 17, McArthur Highway corner Calle Manuel, San Sebastian Village, Tarlac, Tarlac
Tel: (045) 628-3293 / 628-3292

Tarlac-F. Tañedo

Mariposa Bldg., F. Tañedo St., Tarlac City
Tel: (045) 982-1937
(045) 9821691

EASTWEST BANK STORES

as of March 28, 2018

Tarlac-Paniqui

No. 130 M.H. Del Pilar St.,
cor. Mac Arthur Highway,
Paniqui, Tarlac City
Tel: (045) 491-38-46 / 491-3847

Taytay-Manila East

Manila East Road, Brgy. San Juan,
Taytay, Rizal
Tel: 570-4128 / 570-4711

Taytay-Ortigas Ext.

Vallley Fait Town Center, Ortigas Ave.,
Extension, Taytay, Rizal
Tel: 660-9227 / 660-1828
660-1826

Tuguegarao City

College Ave. cor. Rizal and
Bonifacio St., Brgy. 08, Poblacion,
Tuguegarao City
Tel: (078) 844-0958

Urdaneta City

S&P Bldg., Mc Arthur Highway,
Nancayasan, Urdaneta City
Tel: (075) 656-2825 / 656-2838

Vigan

Quezon Ave., Vigan City, Ilocos Sur
Tel: (077) 674-0066 / 674-0373
(077) 674-0370

Zambales-Iba

Lot No. 1-A, Zambales - Pangasinan
Provincial Road, Brgy. Sagapan,
Iba, Zambales
Tel: (047) 603-0374
(047) 602-1433

VISAYAS

Antique-San Jose

St. Nicolas Building, T.A. Fournier
Street, San Jose, Antique 036
Tel: 5407398 / 036 5407385

Bacolod - East

East Two Corporate Center Building,
Circumferential Road,
Brgy. Villamonte, Bacolod City
Tel: (034) 432-0830 / 432-0831

Bacolod-Araneta

Unit 1A & 1B Metrodome Building,
Araneta - Alunan St., Sincang,
Barangay 39, Bacolod City
Tel: (034) 435-2887 / 435 1546

Bacolod-Hilado

Hilado Street, Bacolod City
Tel: (034) 435-1730 / 435-1722

Bacolod-Lacson

Lacson corner Luzuriaga Sts.,
Bacolod City
Tel: (034) 433-8320 - 8321

Bacolod-Mandalagan

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

Boracay

Alexandrea Bldg., Main Road
Brgy. Balabag, Boracay Island,
Malay, Aklan
Tel: (036) 288-2677 / 288-2688
288-2877

Catbalogan City

Curry Avenue corner
San Bartolome Street,
Catbalogan City, Samar
Tel: (055) 543-8041

Cebu IT Park

G/F, Calyx Center, W. Ginonzon Street
corner Abad Street, Asia Town,
IT Park, Cebu City
Tel: 236-0675 / 236-2278

Cebu Mactan

G/F Bldg. II, M. L. Quezon National
Highway, Pusok, Lapu-lapu City
Tel: 238-4958 / 236-6517

Cebu-A.C. Cortes

Carlos Perez Building,
A.C. Cortes Avenue, Brgy. Ibabao,
Mandaue City, Cebu
Tel: 236-1458 / 253-7741

Cebu-A.S. Fortuna

AYS Bldg., A.S. Fortuna St.,
Brgy. Banilad, Mandaue City, Cebu
Tel: 236-4792 / 236-4794

Cebu-Banilad

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

Cebu-Basak Pardo

South Point Place Building,
N. Balasco Ave., South Road,
Basak Pardo, Cebu City
Tel: 236-6954 / 236-6980

Cebu-Freedom Park

CLC Bldg., 280 Magallanes St. near
corner Noli Me Tangere, Cebu City
Tel: 236-9280 / 236-9285

Cebu-Fuente Osmeña

G/F Cebu Women's Club Building
Fuente Osmeña, Cebu City
Tel: 260-2381 / 236-9371
236-9368

Cebu-Grand Cenía

Grand Cenía Bldg., Archbishop Reyes
Avenue, Cebu City
Tel: 417-1709 / 233-5643

Cebu-Juan Luna

Stephen Jo Building, Juan Luna,
Cebu City
Tel: 236-7528 / 236-7536

Cebu-M. Velez

No. 151, M. Velez St.,
Guadalupe, Cebu City
Tel: 236-0152 / 236-0131

Cebu-Magallanes

Go Quiaco Bldg., Magallanes
cor. Gonzales Sts., Cebu City
Tel: 254-1940 / 254-1005

Cebu-Mandaue North Road

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

Cebu-Mandaue Subangdaku

Kina Building, National Highway,
Subangdaku, Mandaue City, Cebu
Tel: 346-5268 / 420-5779

Cebu-Minglanilla

G/F La Nueva - Minglanilla Center,
Ward 2, Poblacion,
Minglanilla, Cebu 6046
Tel: 236-9314 / 236-9324

Cebu-N. Escario

Cebu Capitol Commercial Complex
Bldg. N. Escario Street, Cebu City
Tel: 253-9226 / 255-8250

Cebu-Park Mall

Alfresco 4, Units 39, 40 & 40A
Parkmall, Mandaue City
Tel: 505-4057 / 505-3755

Cebu-Talisay

Paul Sy Bldg. Highway Tabunok,
Talisay City, Cebu
Tel: 236-9434 / 236-9433

Dumaguete City

Don Joaquin T. Villegas Bldg.,
Colon St., Dumaguete City
Tel: (035) 226-3797 - 3798

Iloilo-Diversion

The 21 Avenue Building, Benigno
Aquino Avenue, Mandurriao, Iloilo City
Tel: (033) 323-1107 / 323-1108

Iloilo-Iznart

G/F, B&C Square Bldg., Iznart St.
cor. Solis St., Iloilo City
Tel: (033) 338-1207 / 338-1961

Iloilo-Jaro

Jaro Townsquare, Mandaue Foam
Building, Quintin Salas, Jaro, Iloilo City
Tel: (033) 320-0241; 320-0247

Iloilo-Ledesma

Sta. Cruz Arancillo Bldg., Ledesma
corner Fuentes Sts., Iloilo City
Tel: (033) 336-0441 / 336-0443

Iloilo-Molo

GT Plaza Mall, MH del Pilar St.,
Molo, Iloilo City
Tel: (033) 330-2003 / 330-2004

Kalibo

Roxas Avenue Extension,
Kalibo, Aklan
Tel: (036) 268-3461 / 268-3462

Ormoc City

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

Roxas City

Corner Roxas Avenue and Osmeña St.
(formerly Pavia St.), Roxas City, Capiz
Tel: (036) 6200-652 / 6200-134

Silay

Rizal Street, 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 Building, Justice Romualdez St.,
Brgy. 15, Tacloban City
Tel: (053) 832-2717 / 832-2534

Tagbilaran City

CPG Avenue, 2nd District,
Tagbilaran City
Tel: (038) 411-0903 / 411-0904
(038) 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

Butuan-P. Burgos

Units 1, 2, and 3 G/F FSUU Building,
P. Burgos corner San Francisco
Streets, Brgy. Sikatuna, Butuan City
Tel: (085) 225-0432 / 225-0429

Cagayan de Oro - Pueblo de Oro

VLC Tower One, B1 L1, Gran Via St.,
Pueblo de Oro, Cagayan de Oro City
Tel: (088) 881-5148 / 881-5149

Cagayan de Oro-Carmen

RTS Bldg., Vamenta Blvd.,
Carmen, Cagayan de Oro City
Tel: (088) 880-0265 / 880-1342

Cagayan de Oro-Cogon

De Oro Construction Supply, Inc Bldg.,
Don Sergio Osmeña St. cor. Limketkai
Drive, Cagayan de Oro City
Tel: (088) 850-0336 / 850-0371

Cagayan de Oro-Lapasan

Lapasan Highway,
Cagayan de Oro City
Tel: (088) 850-1870 / 850-1869

Cagayan de Oro-Velez

Juan Sia Bldg., No. 50 Don Apolinar
Velez St., Cagayan de Oro City
Tel: (088) 857-8801 to 02

Cotabato City

No. 31 Quezon Avenue,
Poblacion 5, Cotabato City
Tel: (064) 421-5961 / 421-5962

Davao-Agdao

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

Davao-Bajada

Carolina Uykipang Bldg., corner
Iñigo St., J.P. Laurel Avenue,
Davao City
Tel: (082) 285-2701 / 285-2700

EASTWEST BANK STORES

as of March 28, 2018

Davao-Buhangin

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

Davao-C.M. Recto

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

Davao-Digos

Commercial Space-4, Davao RJ and Sons Realty & Trading Corporation Building, V. Sotto Street, Brgy. Zone-1, Digos City, Davao del Sur
Tel: (082) 272-1896 / 272-1897

Davao-Diversion Road

Unit 4&5, G/F D3G Y10 Bldg., C.P. Garcia National Highway, Brgy. Cabantian, Davao City
Tel: (082) 296-2047 / 296-1648

Davao-J.P. Laurel

JP Laurel Avenue, Davao City
Tel: (082) 222-0137 / 222-0138

Davao-Lanang

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

Davao-Ma-a

G/F, Rosario Bldg., Don Julian Rodriguez Avenue, Ma-a Road, Davao City
Tel: (082) 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 Street, Sto. Niño, Panabo City, Davao del Norte
Tel: (084) 628-4022 / 628-4024

Davao-Quirino

Centron Building, Quirino Avenue corner General Luna Street, 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 Building, National Highway, Calumpang, General Santos City
Tel: (083) 552-4739 / 552-4742

General Santos-Pioneer

Pioneer Avenue corner Magsaysay Avenue, General Santos City
Tel: 083-552-2472 / 552-2514

General Santos-Santiago

Ireneo Santiago Boulevard, General Santos City
Tel: (083) 552-0530 / 552-0537

Iligan City

G/F, Party Plaza Bldg., Quezon Ave. Ext., Rabago, Iligan City
Tel: (063) 222-1681 / 221-1682

Kidapawan

Dofia Leonila Complex, National Highway, Poblacion, Kidapawan City, North Cotabato
Tel: (064) 577-3989 / 577-3988

Koronadal City

G/F, RCA Building, Gen. Santos Drive, Koronadal City, South Cotabato
Tel: 083-520-0021 / 520-0013

Ozamiz City

G/F, Casa Esperanza, Don Anselmo Bernard Ave., Ozamiz City, 7200
Tel: (088) 564-0153 / 564-0158

Pagadian City

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

Surigao City

G/F, EGC Building, Rizal Street, Washington, Surigao City
Tel: (086) 231-5155-56

Tacurong

Tacurong City-Lambayong, National Highway, Tacurong Sultan Kudarat
Tel: (064) 562-0473 / 562-0475

Tagum City

Gaisano Grand Arcade, Apokon Road cor. Lapu-Lapu Ext., Brgy. Visayan Village, Tagum City
Tel: (084) 216-4325 / 216-4323

Zamboanga-Canelar

Printex Bldg., Mayor Jaldon St., Zamboanga City
Tel: (062) 990-1110 / 990-1102

Zamboanga-NS Valderrosa

N.S. Valderrosa St. corner Corcuerra St., Zamboanga City
Tel: (062) 992-6571 / 992-6574

EASTWEST RURAL BANK STORES

as of March 28, 2018

LUZON

Baguio Store

2F Jose Miguel Bldg., II, Yandoc St., Corner Naguilian Road, Barangay Kayang Extension, Baguio City, 2600

Batangas Store

Ground floor Epicenter, National Highway, Brgy. Balagtas, Batangas City, Batangas, 4200
Tel: (043) 781-0526

Cabanatuan Store

Bulanadi Bldg. Maharlika Highway, Brgy. H. Concepcion, Cabanatuan City, Nueva Ecija, 3100
Tel: (044) 463-0275

Cainta Store

Unit 101 East 1900 Gate 3 Vista Verde Executive Village, Felix Avenue, Cainta, Rizal, 1900
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 & L1M, Ground Floor, Eastgate Plaza Bldg., A.B. Fernandez East Avenue, Brgy. Mayombo, Dagupan City, Pangasinan
Tel: (075) 529-0925

Dasmariñas Store

Lot-4, Aguinaldo Highway, Brgy. Salitran, Dasmariñas City, Cavite, 4114
Tel: (046) 424-0149

Gumaca - EO

MAJT Bldg., Brgy. Pipisik, Gumaca, Quezon, 4307
Tel: (042) 717-5306

Iriga Obo

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

Legazpi Store

Door 2 & 3 Bicol Wei Due Fraternity Building, Quezon Ave., Oro Site, Legazpi City, Albay, 4500
Tel: (052) 820-0697

Lucena Store

Land Co Bldg., ML Tagarao St., Brgy. 3, Lucena City, Quezon, 4301

Masbate Store

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

Meycauayan Store

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

Naga Store

Door 48 & 49 Crescini Bldg. CBD 2 Triangulo, Naga City, Camarines Sur, 4400
Tel: (054) 811-7447

Roxas Store

Unit II, Cler Grand Hotel, Brgy. Lawaan, Roxas City, Capiz, 5800
Tel: (036) 522-8094

San Fernando Store

Suburbia North Subdivision, McArthur Highway, Brgy. Maimpis, City of San Fernando, Pampanga, 2000

San Fernando, La Union Store

Diversion Road, Brgy. Pagdaraosan, San Fernando City, La Union, 2500
Tel: (072) 607-8554

Sta. Rosa Store

FLC Business Center, National Highway, Brgy. Macabling, Sta. Rosa City, Laguna, 4026
Tel: (049) 837-0549

Tanay-EO

M. H. Del Pilar, Brgy. Plaza Aldea, Tanay, Rizal Province, 1980

Tarlac Store

Silayan Business Center Bldg., Brgy. Santo Cristo, Tarlac City, Tarlac, 2300
Tel: (054) 6281131

Virac Obo

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

VISAYAS

Bacolod Store

R.S. Bldg., corner Hilado Extension & 6th Sts., Capitol Shopping Center, Lacson, Bacolod City, Negros Occidental, 6100

Bantayan-Obo

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

Bayawan Loans IRV Office

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

Baybay Store

Oppura Bldg., M.L. Quezon corner D. Veloso Sts., Brgy. Poblacion-Zone 9, Baybay, Leyte 6521

Bogo Store

CPN Bldg. M.H. Del Pilar St. Brgy. Lourdes, Bogo City, Cebu, 6010

Cadiz Loans IRV Office

Unit III, Gustillo Boulevard, Zone II, Cadiz City, Negros Occidental 7496

Calbayog Store

Corner Orquin Street & Magsaysay Boulevard, Brgy. Balud, Calbayog City

Carcar EO

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

Catarman EO

Benpres Building, South Diversion Road, Barangay Macagtas, Catarman, Samar

EASTWEST RURAL BANK STORES

as of March 28, 2018

Cebu City Store

JETHouse Bldg., 36 Osmeña Blvd.,
Brgy. Sambag II, Cebu City

Iloilo Store

National Road, Brgy., Tagbak,
Jaro, Iloilo City

La Carlota Loans IRV Office

Gurrea St., Brgy. 3, La Carlota City

Larena -EO

GDM Building, North Poblacion,
Bonifacio Street, Larena,
Siquijor, 6226
Tel: (035) 377-2344

Maasin Store

R. Kangleon cor., Rafols Sts.,
Brgy. Tunga-tunga Maasin City,
Southern Leyte 6600

Mandaue Store

Northside Business Hub, G. Lopez-
Jaena corner, A.P. Cortes St,
Brgy. Tipolo, Mandaue City,
Cebu, 6014
Tel: (032) 520-8548

Mangagoy Store

EWRB Building, Espiritu Street,
Mangagoy, Bislig City,
Surigao del Sur, 8311
Tel: (086) 853-2435

Narra EO

National Highway, Brgy. Panacan II,
Narra, Palawan, 5303
Tel: (048) 434-1105

Ormoc Store

Real Street, cor. San Vidal
Brgy. District 21, Ormoc City,
Leyte, 6541
Tel: (053) 255-3074

Passi Loans IRV Office

Simeon Aguilar St., Poblacion Ilawod,
Passi City, Iloilo 7495

Puerto Princesa Store

Whitelines Bldg. 201, National
Highway, Brgy. San Pedro,
Puerto Princesa City, Palawan, 5300
Tel: (048) 434-1105

Sogod EO

L. Regis St., Brgy. Zone 5,
Sogod, Southern Leyte

Tacloban Store

G/F Insular Life Bldg., Avenida-
Veteranos Avenue, Brgy. 34,
Tacloban City, Leyte, 6500
Tel: (053) 523-9189

Tagbilaran Store

G/F Sum Bldg.,
#29 San Jose Street, Brgy. Bogu
Cogon District, Tagbilaran City,
Bohol, 6300

Talibon-EO

G/F Edificio Luciano - Aurorita Bldg.,
CPG Avenue, Brgy. Poblacion,
Talibon, Bohol, 6300
Tel: (038) 515-5860

Toledo Store

Ma. Theresa Isabel Bldg.
#4, Peñalosa Street, Luray I,
Toledo City, Cebu, 6038
Tel: (032) 467-8696

Tubigon Loans IRV Office

G/F GCA Building, Jose Dual Street,
Brgy. Tinangnan, Tubigon,
Bohol, 7493

MINDANAO

Bayugan EO

Libres Street, Brgy. Taglatawan,
Bayugan, Agusan del Sur, 8502
Tel: (085) 343-6018

Butuan Store

Pareñas Bldg. South Montilla Blvd.,
Brgy. Golden Ribbon, Butuan City,
Agusan del Norte, 8600
Tel: (085) 342-2911

Cabadbaran-EO

Rara Corner A. Curato Streets,
Brgy. 8 Poblacion, Cabadbaran City,
Agusan del Norte, 8605

Cagayan De Oro Store

Silverdale Building, Capistrano corner
Mabini Street, Barangay 14,
Cagayan de Oro City,
Misamis Oriental, 9000

Culasi Loans IRV Office

Alpas Bldg., Centro Sur,
Poblacion, Culasi, Antique

Danao Loans IRV Office

FMJ Building, National Road,
Brgy. Looc, Danao City 7497

Dapa Store

Mabini Street, Brgy. 11 Poblacion,
Dapa, Surigao del Norte, 8417
Tel: (086) 365-1637

Davao City Store

Uyanguren St., Ramon Magsaysay
Avenue, Brgy. 29-C, Davao City,
Davao del Sur, 8000
Tel: (082) 305-5890

Digos Obo

Dasubarco Bldg., Ramon Magsaysay
St., Corner Jacinto St., Brgy. Zone 3,
Digos City
Tel: (082) 305-5890

Dinagat-Obo

P-1, San Jose, Dinagat Island, 8427

Dipolog Store

General Luna Street Corner
Calibo Street, Dipolog City,
Zamboanga del Norte, 7100
Tel: (065) 908-1879

General Santos Store

UTD Building, J. Catolico Avenue,
Lagao, General Santos City,
South Cotabato, 9500

Gingoog Store

Doña Graciana St., Brgy. 20,
Gingoog City, Misamis Oriental

Ipil Store

Gethsemene St., Purok Malipayon,
Poblacion Ipil, Zamboanga, Sibugay
Tel: (062) 955-7411

Irosin Store

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

Isulan Store

Valdez Bldg. Arcade, National
Highway, Brgy. Kalawag II,
Isulan, Sultan Kudarat, 9805
Tel: (064) 471-0359

Jagna Loans IRV Office

DQ Lodge Building, Brgy. Looc,
Jagna, Bohol 7494

Kabacan Store

National Road, Rizal St.
Brgy. Poblacion, Kabacan,
North Cotabato, 9407
Tel: (064) 557-1418

Kabankalan Store

The Crossing, Guazon Street,
Brgy. 2, Kabankalan City,
Negros Occidental, 6111
Tel: (034) 471-0083

Kidapawan-Obo

National Highway,
Lanao, Kidapawan City,
North Cotabato, 9400

Kitcharao Store

National Highway, Brgy. Songkoy,
Kitcharao, Agusan del Norte, 8609
Tel: (086) 826-7542

Koronadal Store

Purok Mabuhay, Brgy. Zone IV,
Koronadal City, South Cotabato, 9506
Tel: (083) 520-0863

Madrid-EO

Arpilleda Corner Buniel St.,
Brgy. Quirino, Madrid,
Surigao del Sur, 8316

Maramag-EO

Ground Floor, Abao Building,
Bonifacio Street, P-1A South
Poblacion, Maramag, Bukidnon 8714

Mati Store

Magricom Bldg. 2, Limatoc Street,
Central, Mati City,
Davao Oriental, 8200
Tel: (087) 811-4093

Midsayap-EO

Crossing Poblacion 8, Midsayap,
North Cotabato, 9410
Tel: (064) 229-9735

Molave EO

Cinema Building, Zamora Street,
Purok Waling-waling,
Brgy. Maloloy-on, Molave,
Zamboanga del Sur

Nabunturan Store

Amatong Bldg., Purok 11
Poblacion, Nabunturan,
Compostela Valley, 8800

Nasipit-EO

Roxas St., Brgy. 4, Nasipit,
Agusan del Norte, 8602
Tel: (085) 343-2078

Ozamiz Obo

Ground Floor, Clarita L. Yu Building,
Don Anselmo Bernad Avenue,
Brgy. Aguada, Ozamiz City,
Misamis Occidental
Tel: (088) 545-2207

Pagadian Store

Vicente Araneta Tolibas Bldg.,
Jamisola corner Ariosa St.,
Santiago Dist., Pagadian City,
Zamboanga del Sur, 7016

Panabo-Obo

National Highway, P-3A
Brgy. San Francisco, Panabo City,
Davao del Norte, 8105

San Carlos Store

Center Mall, F. C. Ledesma Avenue,
Brgy. Palampas, San Carlos City,
Negros Occidental, 6127

San Francisco Store

Quezon Street, Brgy. 2, San Francisco,
Agusan del Sur, 8501
Tel: (085) 343-9469

Sto. Tomas Store

Silverio Bldg., Feeder Road 2,
Tibal-og, Sto. Tomas,
Davao del Norte, 8112
Tel: (084) 829-2580

Surigao City Store

Parkway, KM. 2, Brgy. Luna,
Surigao City, Surigao del Norte, 8400
Tel: (086) 826-6238

Tagoloan Store

National Highway, Brgy. Poblacion,
Tagoloan, Misamis Oriental, 9001

Tagum-EO

KORE Bldg., Purok Doctolero,
Brgy. Magugpo East, Tagum City,
Davao del Norte, 8100

Tandag Store

Pimentel Bldg., Donasco Street,
Brgy. Bag-ong Lungsod, Tandag City,
Surigao del Sur, 8300
Tel: (086) 211-3513

Tanjay (Formerly Dumaguete) Store

Magallanes St., cor. Basa St.,
Pob. 2, Tanjay City, Negros Oriental

Trento-EO

P-7, Juan Luna Street, Brgy. Poblacion,
Trento, Agusan del Sur, 8505
Tel: (085) 255-2565

Tuguegarao Store

Don Domingo Street,
Brgy. Centro 11, Tuguegarao City,
Cagayan Valley, 3500
Tel: (078) 396-2133

Valencia Store

LCC Building, Purok 2, Sayre Highway,
Poblacion, Valencia City, Bukidnon
Tel: (088) 828-4108

Virac Obo

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

Zamboanga City Store

Nunez Extension, Brgy. Camino
Nuevo, Mayor Vitaliano Agan Avenue,
Zamboanga City.
Tel: (062) 310-3509

OFF-SITE ATM NETWORK

as of March 28, 2018

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 corner Maligaya Drive Novaliches, Quezon City

Ayala Mall Cloverleaf

3rd Floor near food court Ayala Mall Cloverleaf, Balintawak QC

Bataan 2020

Roman Superhighway, Samal, Bataan,

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 Avenue corner Salamanca Street, 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

1880 Eastwood Avenue, Eastwood City Cyberpark, E. Rodriguez, Jr Ave. (C5), Q.C.

Eastwood Mall

3rd floor Eastwood Mall, E. Rodriguez, Jr. Avenue (C5), Bagumbayan Libis, Quezon City

EWRB-Baguio

2F Jose Miguel Bldg., II, 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-11, 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 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, Meycauayan City 3020, Bulacan

EWRB Naga

Door 43 Central Business District 2 Terminal, Naga City 4400

EWRB San Fernando La Union

Brgy. Pagdurawan, Diversion Road, San Fernando, La Union

EWRB San Fernando Pampanga

Suburbia North Subdivision McArthur Highway, San Fernando, Pampanga

EWRB Sta. Rosa

LC Business Center, National Highway, Brgy. Macablang, Sta. Rosa, Laguna

EWRB Tanay

M.H. 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

FEU-NRMF Fairview

Regalado Ave. cor. Dahlia West Faiview, Quezon City

Filinvest-Mandaluyong

No. 79 EDSA, Mandaluyong City

Filinvest-Mandaluyong 2

7th floor Filinvest Building, No. 79 EDSA, Mandaluyong City

Finman Pasig

360 Dr. Sixto Antonio Avenue Caniogan, Pasig City

FPF Manufacturing Corp.

11th Ave. Phase II FAB, Mariveles, Bataan

Gaisano Grand Fiesta Mall

Highway Tabunok, Talisay City

Glorietta Makati

2nd Floor, Glorietta 1, South Drive, Ayala Center, Makati City

Goldwing

61 F. Balagtas Street, Parang, Marikina City

Harbor Point

Rizal Highway, Subic Bay Freeport Zone 2222

Jollibee Mabalacat

Lot 301, McArthur Highway, Barangay San Francisco, Mabalacat City

La Suerte

Maharlika Highway, Brgy. Alupaye, Pagbilao Quezon

Landmark Alabang

ATM # 05, Level 1 (Ground Floor), Landmark Alabang, Festival Mall, Civic Drive, Alabang, Muntinlupa, Metro Manila

Landmark Makati

Ayala Center Makati, Makati City

Landmark Trinoma

EDSA, corner Mindanao Avenue, Ext. Quezon City

Luckygold Plaza

2nd floor Luckygold Plaza Building, 58 Ortigas Avenue Extension, Pasig City

Market Market

4th Floor, 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 Avenue, Pasig City

Pasong Tamo Head Office

2264 Pasong Tamo Ext. Bgy. Magallanes, Makati City

Peoples Credit Network Finance Co. Inc.

Unit 229 2nd floor The Regalia Towers, 150 P. Tuazon Blvd. Cubao, Quezon City

PhilStar

202 Oca Rail Rd. St. Port Area, Manila

Powerplant Mall

3rd Floor R3, Power Plant Mall, Rockwell Center, Makati City

RBC Sheridan

9th Floor, 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

Lower Ground Level, East Wing, EDSA, Mandaluyong City

Simbayanan

115 M.L. Quezon St., Purok 02 New Lower Bicutan, Taguig City

SM Aura Premiere

LG Parking Entrance near DHL, SM Aura Premier, 26th Street cor. McKinley Parkway, Taguig City, 1630

SM Center Sangandaan

Third Floor, Near Cinema, Samson Road, 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

OFF-SITE ATM NETWORK

as of March 28, 2018

SM Megamall

SM Megamall Bldg.
Julia Vargas cor. EDSA,
Wack Wack Village, Mandaluyong City

SM Megamall Wing B

2nd floor – ATM Center Megamall
Wing B, SM Megamall, EDSA corner
J. Vargas Avenue, 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

Upper Ground Floor, Felix Huertas
cor. AH Lacson St., Manila

SM Sta. Mesa Supermarket

Ramon Magsaysay
cor. Araneta Avenue, Quezon City

SM Taytay

Manila East Road
Dolores, Taytay, Rizal

Sogo Hotel

Ground Floor, Sogo Corporate Office,
629 EDSA, Cubao, Quezon City

St. Clare's Medical Center

1838 Dian Street, Brgy. Palanan,
Makati City

St. Paul-Pasig

St. Paul Road,
Brgy. Ugong, Pasig City

Super 8 Cogen

SPI Bldg., Manuel L. Quezon Ave.,
Brgy. San Roque, Antipolo, Rizal

The Palms Country Club

1410 Laguna Heights Drive,
Filinvest City, Alabang,
Muntinlupa City 1781

Theatre Mall

Ortigas Ave., Greenhills, San Juan

Twenty Oaks Mariveles Bataan

Twenty Oaks Duty Free Hypermarket
Mariveles, Bataan

U.P. Town Center

2nd Floor, Beside Chian Bank ATM,
UP Town Center, Katipunan Avenue,
Quezon City

Uptown Mall (BGC)

Ground Level, beside National
Bookstore, 9th Avenue corner
36th Street, Bonifacio Global City,
Taguig City

Vector - Alabang

Vector One Building Ground Floor
Northgate Cyberzone, Alabang
Muntinlupa City

VISAYAS

Ayala Center Cebu

Level 2 (beside Sanuk)Ayala Center
Cebu Expansion Cebu Business Park,
Cebu City

BQ Luitton

Luitton Bldg., Gallares Street,
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 Building, South Diversion
Road, Barangay Macagtas,
Catarman, Samar

EWRB-Kabankalan

The Crossing, Guazon Street,
Brgy. 2, Kabankalan City,
Negros Occidental, 6111

EWRB-Larena

GDM Building, North Poblacion,
Bonifacio Street, Larena,
Siquijor, 6226

EWRB-Narra

National Highway, Brgy. Panacan II,
Narra, Palawan, 5303

EWRB-Sogod

L. Regis St., Brgy. Zone 5,
Sogod, Southern Leyte

EWRB Bacolod

RS Building corner Hilado &
6th Streets, Capitol Shopping Center
Bacolod City 6100

EWRB Baybay

D. Veloso corner M. L. Quezon St.,
Baybay City, Leyte 6521

EWRB Bogo

CPN Bldg., M. H. del Pilar Street,
Carbon, Bogo City, Cebu

EWRB Calbayog

Irigon Bldg. Pajarito St., Calbayog City,
Western Samar 6710

EWRB F. Ramos

V. Yap Bldg., 29 F. Ramos St.,
Cebu City 6000

EWRB Iloilo

Bonifacio Drive in front of Metro Iloilo
Water District, Iloilo City

EWRB Maasin

R. Kangleon St., Tunga-Tunga,
Maasin City, Southern Leyte 6600

EWRB Ormoc

Juan Luna St., Sabang
Ormoc City 6541

EWRB Palawan

National Highway, Brgy. San Pedro,
Puerto Princesa City, Palawan 5300

EWRB Roxas

Unit 2 CLER Grand Hotel
Brgy. Lawaan, Roxas City

EWRB Surigao

Parkway, KM. 3, Brgy. Luna,
Surigao City, Surigao del Norte

EWRB Tacloban

G/F Insular Life Bldg.,
Avenida Veterans St.,
Brgy. 34, Tacloban City 6500

EWRB Tagbilaran

G/F Sum Bldg. 29 San Jose St.,
Brgy. Cogon, Tagbilaran City, Bohol

EWRB Talibon

G/F Edificio Luciano Aurorita Bldg.,
CPG Avenue, Poblacion
Talibon, Bohol

EWRB Tanjay

Magallanes St. cor. Basa St., Pob.2,
Tanjay City, Negros Oriental

EWRB Toledo

Peñalosa St., Luray I, Toledo City,
Cebu 6045

Gaisano Casuntingan

M.L. Quezon Ave., Casuntingan,
Mandaue City

Gaisano Country Mall

Ground Fl., Banilad, Cebu City

Gaisano Grand Mall Mactan

Brgy. Basak Agus Road,
Lapu-lapu, Cebu

Gaisano Grand Minglanilla

Minglanilla, Cebu 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 Serna St., Lapu-Lapu City

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

Level 2 - ATM 202, Robinsons
Galleria Cebu, Maxilom -
Osmeña Blvd., 13th Avenue &
Benedicto Street, North Cebu City

SM City - Consolacion

Cebu North Road, Barangay Lamac,
Consolacion, Cebu

SM City Cebu

North Reclamation Area, Cebu City

SM City Cebu 2

Lower Ground Floor,
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 Avenue,
Bajada, Davao City

Abreeza Mall

J.P. Laurel Avenue, Bajada,
Lanang, Davao City

Apo View Hotel

#150 J. Camus Street, Davao City

Boracay Villa Lourdes

D' Mall Station 2, Brgy. Balabag,
Boracay Island, Malay, Aklan 5608

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

Ground Floor, Abao Building,
Bonifacio Street, P-1A South
Poblacion, Maramag, Bukidnon 8714

EWRB-San Carlos

Center Mall, F. C. Ledesma Avenue,
Brgy. Palampas, San Carlos City,
Negros Occidental, 6127

EWRB-Zamboanga

Nunez Extension, Brgy. Camino
Nuevo, Mayor Vitaliano Agan Avenue,
Zamboanga city, 7000

EWRB Bayugan

Libres Street, Taglatawan,
Bayugan, Agusan del Sur

EWRB Butuan GBI

Montilla Blvd., Butuan City

EWRB Cabadbaran

Garame St., Cabadbaran,
Agusan del Norte

EWRB Cagayan de Oro

Capistrano corner Mabini St.
Cagayan de Oro City

EWRB Dapa

Mabini St., Brgy. 11 Poblacion
Dapa, Surigao del Norte

EWRB Davao Tagum

Magugpo East, Tagum City

EWRB Davao Uyangurin

Uyangurin Street, Ramon Magsaysay
Avenue, Davao City

EWRB Dipolog

General Luna Street corner
Calibo Street, Zamboanga del Norte

EWRB GenSan

Doors 2 & 3 Grace Commercial Bldg.,
Jose Catolico Sr., Avenue,
Gen. Santos City

OFF-SITE ATM NETWORK

as of March 28, 2018

EWRB Gingoog

DESMARK Arcade, Brgy. 17
National Highway, Gingoog City 9014

EWRB Ipil

Eastwest Rural Bank, Inc - Ipil,
Zamboanga Ipil, Sibugay, Zamboanga

EWRB Kabacan Cotabato

National Road, Rizal Street,
Poblacion, Kabacan, Cotabato

EWRB Kitcharao

Brgy. Songkoy, National Highway
Kitcharao, Agusan del Norte

EWRB Koronadal

UGA Building, Gensan Drive, Purok
Mabuhay, Zone IV, Koronadal City

EWRB Madrid

Arpilleda corner Buniel Street
Brgy. Quirino, Madrid, Surigao del Sur

EWRB Mandaue Subangdaku

Dayzon Bldg., Lopez Jaena St.,
Subangdaku, Mandaue City 6014

EWRB Mangagoy

Espiritu Street, Mangagoy,
Bislig City, Surigao del Sur

EWRB Mati

Door 5 Magricom Bldg. II,
National Highway, Mati,
Davao Oriental 8200

EWRB Midsayap Cotabato

Crossing, Poblacion 8,
Midsayap, Cotabato

EWRB Molave

Goles Bldg., Mabini Street,
Brgy. Madasigon, Molave,
Zamboanga del Sur, 7023

EWRB Nabunturan

Purok 11, Brgy. Poblacion,
Nabunturan, Compostela Valley

EWRB Pagadian

Jamisola corner Ariosa St.
Santiago Dist., Pagadian City 7016

EWRB San Francisco

Quezon Street, Barangay 2,
San Francisco, Agusan del Sur 8501

EWRB Tagoloan

National Highway, Poblacion,
Tagoloan, Misamis Oriental 9001

EWRB Tandag

Pimentel Bldg., Donasco St.,
Bagong Lungsod, Tandag,
Surigao del Sur

EWRB Trento

P-7 Juan Luna St., Poblacion
Trento, Agusan del Sur 8505

EWRB Valencia

Alkuino Bldg., Sayre Highway,
Poblacion, Valencia City,
Bukidnon 8709

Gaisano Grand Tagum

National Highway,
Tagum City, Davao del Norte

Gaisano Mall of Davao

J.P. Laurel Avenue, Davao City,
Upper Ground Floor ATM Center

Gaisano Mall Tagum

Apokon Road, cor. Lapu Lapu Ext.
Brgy. Visayan Vill., Tagum City

Gaisano Mall Toril

Gaisano Mall Toril, Toril,
Davao City 8000
Exact Location: Ground Flr. ATM
Center Beside Security Bank ATM

Nasipit

Roxas St., Nasipit,
Agusan del Norte

Robinsons Cagayan de Oro

Rosario Crescent
cor. Florentino Street,
Limketkai Center,
Cagayan de Oro City

SM City Davao

SM City Davao - Annex,
Quimpo Blvd., Ecoland,
Davao City, 8000

SM Lanang

J.P. Laurel Avenue, Bajada,
Lanang, Davao City

Veranza Mall





J. Catolico Ave.,
General Santos City



East West Banking Corporation

EastWest Corporate Center

The Beaufort, 5th Avenue corner 23rd Street, Bonifacio Global City
Taguig 1634 Metro Manila, Philippines

-  Customer Service Hotline: 888-1700
-  www.eastwestbanker.com
-  twitter.com/eastwestbanker
-  facebook.com/eastwestbanker