



eastwest

>Your dream Our focus<

ALWAYS
ON



ALWAYS
HERE

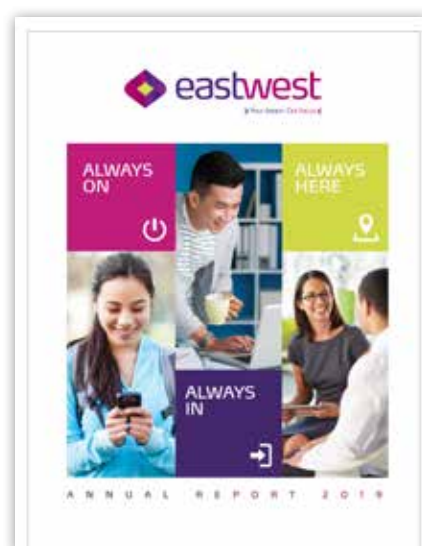


ALWAYS
IN



A N N U A L R E P O R T 2 0 1 9

About the Theme



Always ON. Always IN. Always HERE.

The banking industry is facing major disruptions and challenges. Those that cannot thrive in this operating environment are bound to wither and die on the vine. For EastWest Bank, to be successful in its chosen markets means being consistent — always.

ALWAYS ON, uncovering moments of opportunity, such as offering digital solutions to enable more Filipinos to access our products and services in the channel or on the time of their choosing.

ALWAYS IN, being innovative and entrepreneurial, staying relevant to rapidly evolving needs and customer preference, and being agile and flexible, especially as circumstances change.

ALWAYS HERE, assuring our customers that we will be their partner — in good times or in bad — to help them achieve their dreams. Customers can rely on our proven financial strength, soundness, and stability to assist them during periods of uncertainty.

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

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About EastWest

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 clients, and the mass affluent.

Our multiple customer touch points include our **network of 467 stores**, of which **391 are EastWest parent bank stores** and **76 are stores of EastWest Rural Bank**, **584 ATMs nationwide**, internet banking for individuals and corporates (EastWest Online), mobile banking (EastWest Mobile), phone banking, and 24-Hour EastWest Customer Service.

EastWest is a subsidiary of Filinvest Development Corporation (FDC), one of the country's leading conglomerates with diverse interests ranging from real estate, banking, sugar, hospitality, power generation, to infrastructure.

Since 2012, EastWest has been trading under the symbol 'EW' in the Philippine Stock Exchange (PSE).

As of end-2019, EastWest had **6,317 full-time employees**. EastWest's subsidiaries have **1,050 employees**, bringing the combined manpower to **7,367**.

For more information, visit www.ewbanker.com.

Vision

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

Mission

To create value:

For our chosen markets, by providing them with excellent service in the delivery of integrated and innovative products, responsive to their current and future financial needs, at the best value

For our employees, by continuously providing them with opportunities to develop their full potential and by giving recognition and rewards commensurate to their contribution

For our community, by committing ourselves to improving the quality of life of those around us through the support for various charities and involvement in outreach activities

For our regulators, by uncompromisingly adhering to the highest standards of business ethics and corporate governance

For our shareholders, by managing the bank professionally and prudently to consistently achieve optimal possible returns

Financial Highlights

Net Income
in Billions Php

6.2

Assets
in Billions Php

406.3

Loans
in Billions Php

267.6

Deposits
in Billions Php

304.7

Capital
in Billions Php

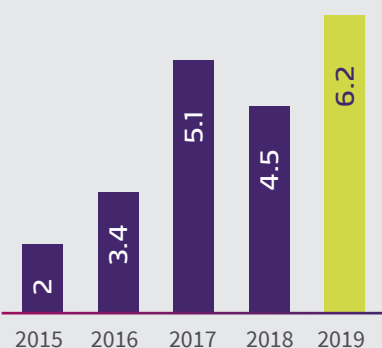
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Store Network

467

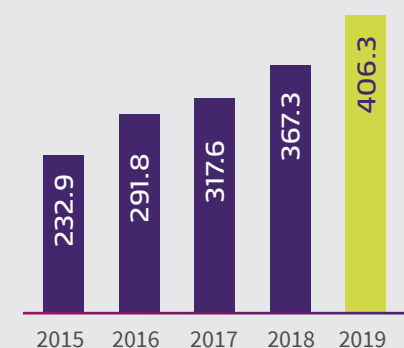
Net Income

in Billions Php



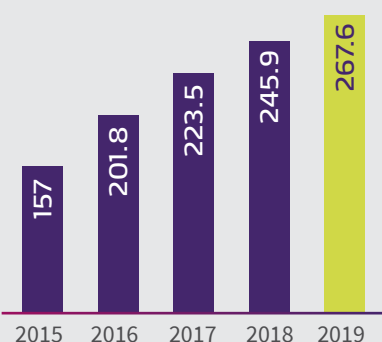
Assets

in Billions Php



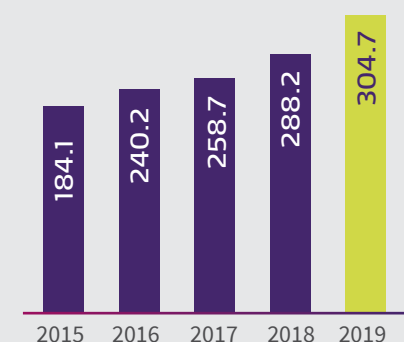
Loans

in Billions Php



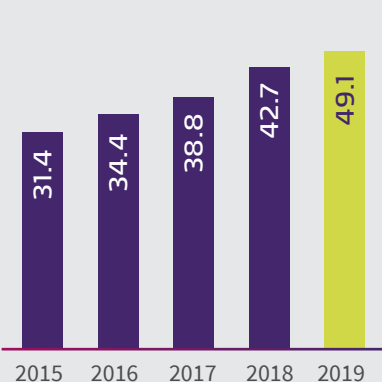
Deposits

in Billions Php

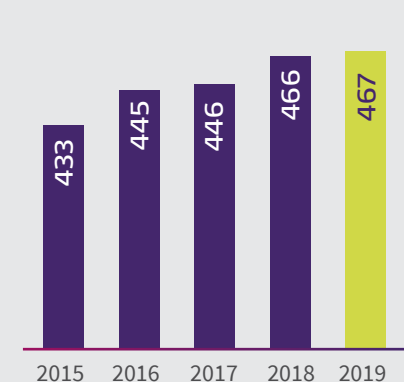


Capital

in Billions Php



Store Network



Summary of Key Financial Ratios

	2019	2018
Profitability (in Millions Php)		
Net Interest Income	21,467	19,277
Trading Income	1,393	503
Fees & Other Income	5,838	5,717
Net Revenues	28,698	25,497
Operating Expenses	16,405	15,219
Provision for Losses	4,042	3,906
Provision for Taxes	1,669	1,468
Net Income	6,242	4,508
Balance Sheet Data (in Millions Php)		
Assets	406,324	367,339
Consumer Loans	197,772	173,251
Corporate Loans	71,333	73,482
Low-Cost Deposits (CASA)	186,785	145,527
High-Cost Deposits	117,941	142,712
Capital	49,067	42,657
Key Financial Ratios (in %)		
Return on Equity	13.7	11.0
Return on Assets	1.6	1.4
Net Interest Margin	6.9	7.4
Cost-to-Income Ratio	57.2	59.7
Capital Adequacy Ratio	12.9	12.8
Per common share data (in Php)		
Net Income Per Share:		
Basic	2.8	2.0
Diluted	2.8	2.0
Book Value Per Share	21.8	19.0
Others		
Cash Dividends Declared (in millions Php)	-	-
Stock Dividends Declared (in million Php)	-	7,500
Headcount	7,367	7,527
Officers	3,138	3,044
Staff	4,229	4,483

Message from the Chairman



Always here for you

2019 was another eventful year for the global market.

Lingering tension between the United States and China weighed heavily on their major trading partners, including the tiger economies of Asia. A fresh wave of geopolitical tensions swept the European Union, with the impending exit of Britain (Brexit); Asia, with the political protests in Hong Kong and the unresolved territorial disputes of several Southeast Asian nations with China; and the Middle East, with the dispute between Iran and Saudi Arabia, and the war in Syria, among other things.

Not isolated from the rest of the world, the Philippines posted a slower GDP growth of 5.9% in 2019 versus 6.2% in 2018. Further dragging our momentum was the congressional impasse on the approval of the national budget, which curbed government spending for the year. Thanks to our hardworking overseas Filipino workers, who sent home a record \$33.5 billion in remittances, consumer spending remained our economy's growth driver. The Bangko Sentral ng Pilipinas (BSP) relaxed its monetary policies with a series of policy rate cuts to help stimulate the economy and prop up consumer confidence and household spending.

These challenges, however, pale in comparison to the unprecedented crisis that all nations are collectively facing because of the global coronavirus (COVID-19).

While there is no vaccine invented yet, we are already grappling with the economic fallout from this global pandemic. As we prepare this report, it is still unclear how the so-called "new normal" will impact our businesses, our employees, our workplace, and above all, our way of life. One thing, however, is certain: EastWest will always be here for you.

Our confidence in our ability to serve you is based on our proven track record of financial strength and stability.

Before this pandemic, EastWest posted its highest recorded income ever of Php6.2 billion in 2019, a 38.0% surge from the previous year. Even as we faced a margin squeeze in the first half of 2019 due to the decline in interest rates, we quickly rebounded in the second half and continued to move from strength to strength due to higher consumer lending and trading gains. We stayed the course in our journey to be one of the top five players in the Philippine banking industry.

While our financial performance in the first quarter of 2020 remained robust, we are now more cautious and watchful of the external factors that could potentially cloud our growth horizon.

Prior to the pandemic, we were focused on making our people more competent and effective in their roles, training them to become more responsive to our customers' evolving needs. Given the new challenges in our operating environment, we now have to protect the health and safety of our employees and our wider communities.

From a business continuity aspect, we have comprehensive plans in place and a designated team mandated to prevent service disruption and sustain our operations. Immediately after the coronavirus broke out in the country, we took steps to implement company-wide measures to protect the health and safety of our employees, and are crucial in sustaining the seamless service we offer our customers. We have clearly defined steps to maintain critical processes during various threat levels. Like many of our peers, we have also implemented policies to enable work from multiple sites.

While the pandemic situation is fast-evolving, we assure our clients, shareholders, employees, and partners that EastWest is well positioned to respond to the challenges that may unfold. We have a strong capital position and our key priority is to maintain a healthy balance sheet in order to continue to safeguard the interests of all of our stakeholders. We have extensive hedging positions in place, and continuously monitor market and economic volatility. We have started to heighten our commitment to sustainability as we pivot to more paperless and digital initiatives that could save the planet, conserve resources, as well as enable people to manage their finances.

“Times like these are a test to the strength of partnerships and EastWest is determined to be always here for you, through highs and lows.”

We are confident that we will emerge from these straining times more resilient and stronger. Times like these are a test to the strength of partnerships and EastWest is determined to be always here for you, through highs and lows. Our primary responsibility as a financial institution is to protect the hard-earned money of our customers and to safeguard their financial security. The pandemic has not changed this commitment.

To our customers and business partners, thank you for your continued support. Our employees are doing all they can to support and serve you and we will do everything within our power to ensure that this continues throughout these trying times.

We are always here for you — today, tomorrow and far into the future.



JONATHAN T. GOTIANUN
Chairman

Q&A with the Vice Chairman and CEO



Always in step with the changing times

Banks have a social obligation to customers and the economy at large. As one of the country's leading financial institutions, EastWest is in a unique position to enhance customer confidence, help meet financial commitments at a time of disruption, and take proactive measures to help the most vulnerable customers.

In this interview, **EastWest Vice Chairman, President, and Chief Executive Officer (CEO) Antonio C. Moncupa Jr.** shares how the Bank is taking this social obligation seriously to keep up with the demands of the changing times.

Q: How would you describe the Bank's operations in 2019?

A: Every year has its own challenges but we managed to soldier on — and quite successfully.

In the first half of 2019, we faced a margin squeeze due to higher inflation and resulting higher interest rates and tight market liquidity. Interest expenses doubled while asset yields did not adjust as much. Market liquidity only started to normalize in the third quarter. Margins recovered to 7.6% in the last quarter from the 6.4% dip in the first quarter of 2019, when deposit costs skyrocketed.

Despite this, we are pleased to report that we performed relatively well. We are getting the benefit of economies of scale with revenues (excluding trading) going up by Php2.3 billion while operating expenses only grew by Php1.1 billion. We also had a better trading year, as trading gains improved by Php890.0 million. We are happy to note that we had our highest income ever in 2019. Net profit was up by 38.0% to a record-high Php6.2 billion, with return on equity of 14.0%, maintaining EastWest's top-tier industry position in profitability.

Q: How do you think you can sustain your record-breaking performance given the unprecedented challenges brought about by the COVID-19 global pandemic in 2020?

A: Sustaining good results is always about people. Organizations that have the more engaged, competent, and productive workforce focused on the customer will have better results. We will continue this effort even as we navigate this pandemic. We were looking forward to another record year — generating at least Php8.0 billion in income for 2020 — until COVID-19 struck. Now we face the prospect of lower profits due to the higher loan loss provisions we may need to set aside as the economic damage to households and businesses from the virus-induced disruption unfolds.

This pandemic is unprecedented and is still playing out. With no historical guide to anchor on, it is difficult to estimate bad debts. A lot now depends on government policy interventions. Consumers and businesses, especially MSMEs (micro, small and medium enterprises), need assistance. Fortunately, the country has healthy fundamentals and programs to assist households and businesses to contain the damage.

Looking back, we see the wisdom of the BSP's move to enforce stricter capital adequacy regulations in the local banking industry. It has also been swift, proactive, and decisive in its policy adjustments during this pandemic, giving us confidence that the economic fallout from this health crisis could be managed.

This pandemic will come to pass, as all crises do. We are confident we have a good foundation to weather this crisis and resume growth. EastWestbankers will see to that.

Q: How did this health crisis affect your business operations?

A: Even before the Enhanced Community Quarantine (ECQ) was announced on March 16, 2020, we have already activated our Business Continuity Plan. We focused on making sure we continue to honor our commitment to our depositors and make available their monies when they need it. We also ensured that our store operations will not contribute to the spread of the virus among our customers and employees. We are happy to note that we were able to resume operations on June 1, 2020 with zero COVID-19 infection.

We continue to be vigilant against the virus with the necessary hygiene and cleaning protocols in our stores and ATM areas to reduce the risk of transmission. We implemented body temperature screening for all our frontliners and visitors entering our store premises, as well as strict social distancing. Unfortunately, this means limiting the number of customers inside our stores at a given time for their safety and that of our staff. We provide hand sanitizers, face masks, and alcohol. We are also testing all our people who are reporting for work.

Banking operations are not expected to go back to pre-COVID days as customers also minimize their store visits and interaction with our staff. We have also adjusted and asked those who are not dealing with customers to work from home. We expect to continue providing transportation to our people who are reporting for duty.

Q: There is now much talk about the use of digital in banking. How are you with it?

A: We always believe that digital is the way of the future. It is more cost efficient and convenient. To some degree, this pandemic has accelerated digital adoption, not only in what we offer customers, but also how we do our internal processes.

Fortunately, we have a convenient and user-friendly mobile and online banking platform for our customers. Our robust information technology infrastructure also makes the transition to work from home a bit easier. Before, we were looking at this as a response to the legendary Metro Manila traffic. We have several more projects to improve customer mobile and online experience and broaden the services we offer to lessen the need for physical interaction.

We also have some big initiatives. We recently announced our entry in the digital race with Komo, the first exclusively digital banking service to be offered by a local bank. Komo will be offered through our fully owned subsidiary, EastWest Rural Bank, under the EPFS license. With Komo, customers can only perform transactions through a secured mobile app. Since everything is done digitally with no need for branches, we return the savings from lower overhead cost to customers with "time deposit-like" interest rates on their savings.

Q: Do you see EastWest becoming more and more a digital bank?

A: EastWest will always adapt to customers' needs. We are making investments in digital because we see the shift in some segments of the market towards digital channels. However, we also recognize that there will always be a customer segment that wants and needs the brick and mortar distribution model. Our efforts in digital banking allow us to serve these sub-segments of the population whose needs fit a digital-centric model.

Q: So what will be the real battleground for banks?

A: The immediate agenda now is to minimize the damage from COVID-19 and adapt our operations to the "new normal," characterized by social distancing and caution to avoid the disease.

Banks that are able to engage borrowers and respond to its borrowers will be ahead. This will require some effort to understand and help borrowers by tailor fitting repayment plans that will help them cope with the COVID-19 disruptions. With social distancing as a must, banks' offices will not be able to accommodate everyone as they used to. We have to learn to adjust processes to effectively work remotely.

But after all these, competition will go back to winning the hearts and minds of customers. As mentioned, only an engaged, competent, and productive workforce can sustain such effort. Customer service – speed, quality of service, and convenience – will continue to define who wins in retail banking.

Q: What are the indicators that you're moving in this direction?

A: I guess success is not just a matter of claims and assertions. It is a matter of evidence. If you are growing and are profitable, you must be doing something right. So far, our growth and profitability have compared favorably with our competitors. We expect to remain among the more profitable banks in terms of return on equity. We intend to continue with the old-fashion formula: take care of our people and adapt to the needs of customers. This is also what will allow us to get through this pandemic.



Antonio C. Moncupa Jr.
Vice Chairman and Chief Executive Officer

Operational Highlights



Sustaining Our Growth Momentum

EastWest continues to aspire big: to be among the leading consumer-focused banks in the country, as well as a world-class bank known for having excellent customer service and relevant products.

Despite the increasingly challenging operating environment, we continued to make our presence felt in our chosen markets. In 2019, our business units embarked on various initiatives that enable us to sustain our growth momentum, as well as further enhance the customer experience we provide.

PERSONAL BANKING

Retail Banking

Our Retail Banking Group (RBG) serves the banking needs of thousands of individual and middle-market customers. In 2019, we grew our network to 467 stores with the addition of EastWest II Corso inside Filinvest Lifemalls on the South Road Properties in Cebu City.

In the same year, our retail banking business achieved a milestone in deposit generation, with our low-cost (CASA)

deposits swelling to Php186.8 billion — the highest in the history of EastWest. This was 28.0% higher than in 2018.

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. Some of the major initiatives done in 2019 include the following:

- Enhancing our customer acquisition capability by refocusing our sales personnel and sales management process
- Intensifying EastWest's deposit generation efforts through Project Carbon, which involves enhanced customer segmentation; better products, services, and pricing; stronger marketing support; sales effectiveness; and higher customer engagement and retention
- Strengthening our governance by institutionalizing some changes in our day-to-day operations and re-training our people on basic Know Your Customer and Anti-Money Laundering Act requirements



Consumer Lending

With higher consumer confidence in 2019 due to the decline in interest rates and slower inflation, the operating environment proved very conducive for consumer-focused banks such as EastWest.

Auto Loans

In 2019, auto sales in the country bounced back with a slightly higher growth of 3.5% year-on-year, according to the Chamber of Automotive Manufacturers of the Philippines, Inc. and Truck Manufacturers Association. Auto Loans continued to comprise the largest share of the Bank's consumer loan portfolio, growing into a major player in the industry with a 29.0% growth in total amount financed in 2019 versus the previous year, and a cumulative growth rate of 21.0% in loan receivables.

Our Auto Loans business also got a boost when we acquired Philippine Bank of Communications' dealership-generated auto loan portfolio that are current and performing as of cut-off date, February 28, 2019. The portfolio involved 6,427 accounts that we acquired to the tune of Php3.5 billion. The Philippine Competition Commission approved the deal on June 18, 2019.

We continued to strengthen our Auto Loans business by forging exclusive dealer partnerships, expanding our satellite centers to invigorate our market reach in the provinces, mounting unique marketing and sales programs, and intensifying brand marketing. All these efforts enabled EastWest to become one of the leading providers in the auto loans business.

A testament to our market leadership is the accolade we received at the 2019 Asian Banking and Finance Retail Banking Awards. EastWest Auto Loan bagged the "Automobile Lending Initiative of the Year" and "Consumer Finance Product of the Year" awards for the Philippine category, given by the prestigious Singapore-based publication.



(Left to right): Alessandro L. Villaraza, First Vice President (FVP) and Marketing & Corporate Communications head; Josephine Vilma A. Abad, VP and Head of EastWest Consumer Lending Visayas & Mindanao Business Centers; Jocelyn C. Legaspi, FVP & Head, EastWest Auto Loan Sales; and Tim Charlton, editor-in-chief of Asian Banking and Finance, during the 2019 Asian Banking and Finance Retail Banking Awards held at the Shangri-La Singapore.

Credit Cards

Our Credit Cards business recorded a 14.0% growth in 2019, with total billings posting a 9.7% rise to Php53.0 billion versus 2018. We maintained our position as the 5th biggest credit card issuer in the country, with a cardholder base of over a million.

To remain competitive and gain more share of wallet, we continued to intensify our cross-selling and marketing efforts, respond to customers' need for increased credit limits, perform risk profiling, and offer targeted promotions aided by data analytics and other digital tools. Our online channels helped to further grow our cards business, enabling our customers to check their credit limits and pay their credit card bills online with utmost security and confidence.

In 2019, we partnered with KrisFlyer, the frequent flyer program of the world's most awarded airline Singapore Airlines, to offer the EastWest Singapore Airlines KrisFlyer Mastercard.

Available in Platinum and World variants, the premier travel card allows jetsetters to earn three KrisFlyer miles for every Php45 and Php36 spend, respectively, when they use their card to buy tickets from Singapore Airlines or for overseas and online purchases.

The cards were launched in a formal event on July 31, 2019, capped by a mesmerizing performance by EastWest brand ambassador, the multi-awarded and world-class performer, Ms. Lea Salonga. To sustain the buzz and excitement from the launch, EastWest also sponsored a familiarization tour where lifestyle media and social media influencers were invited to an experiential trip to Singapore with business class seating onboard Singapore Airlines. This aggressive marketing campaign boosted our Platinum and World cardholder base to almost 4,500 in just five months in 2019. Of the total newly issued and activated cards, the average monthly billings stood at Php152,000 per card, exceeding our target by 334.0%.



Home Loans

We continued to meet the demand for Home Loans in 2019, as our portfolio grew 10.0% from the previous year. We benefited from stronger partnerships with accredited real estate developers, as well as seized the growing market of overseas workers, first-time buyers from the middle class, and millennials who are starting to invest in housing.

Personal Loans

With growing disposable income, more Filipinos took advantage of the relatively lower interest rates and availed of personal loans (PL) in 2019. This enabled us to sustain our portfolio growth at 33.1% compared with the previous year's level, with Php8.4 billion in PL booked.

Despite stringent government regulations on data privacy and consumer protection, borrowers' demand for collateral-free loans to augment their spending power helped increase our PL sales volume by 23.0%. Aggressive customer acquisition, portfolio initiatives, superior service, and branding campaigns to improve product awareness helped solidify our position as one of the top PL providers in the country.

With tighter competition from new players that specialize in non-traditional financing and from the proliferation of new digital platforms, we plan to maintain our leadership position by:

- Further shortening the turnaround time for loan processing and approval
- Providing accessibility and ease in application through various channels
- Offering convenience in loan disbursement
- Extending customer-friendly service and affordable rates
- Making our customer care hotline even more dependable
- Continuing proven and effective best practices
- Tailor-fitting the PL product as customer needs evolve
- Staying relevant through innovative and market-first propositions and services



While we expect the economic contraction in the coming years to pose a challenging environment for borrowers, we will continue to grow our customer reach and solidify our leadership position in the country's highly competitive consumer lending business. Once the economy is on the recovery path, we expect more Filipinos to regain their spending power, and EastWest will continue to be here to fulfill their dreams and make good things happen.



EastWest (EW), Singapore Airlines (SIA), and Mastercard executives celebrate the launch of the premier EastWest Singapore Airlines Krisflyer Mastercard. (Left to right) Mastercard Philippines Country Head Rowell del Fierro; EW President and Deputy CEO Jesus Roberto S. Reyes, EW Vice Chairman and CEO Antonio C. Moncupa Jr., EW SEVP and Chief Lending Officer Jacqueline S. Fernandez, and Filinvest Development Corporation (FDC) President and CEO Josephine Gotianun-Yap; Singapore Ambassador to the Philippines H.E. Gerard Ho; SIA VP Loyalty Marketing Ryan Pua, SIA Regional VP Southeast Asia WK Lim, SIA General Manager Philippines Lee Yong Tat, and SIA Head of Marketing and PR Aiza Soller-Garcia; and Mastercard Southeast Asia Market Development SVP Peter Chisnall



Wealth Management

Strongly driven to deliver superior customer service and world-class investment alternatives, EastWest Priority achieved another banner year in 2019. Served by our Wealth Management team, the business recorded a 17.0% year-on-year growth in total assets under management (AUM). Given its sustained growth for the past two years since its official launch, EastWest Priority is poised to secure a place in the league of the top Wealth Management businesses in the local banking industry.

Fueling this growth were deepening initiatives and an effective client acquisition program that attracted new-to-bank customers, resulting in an 18.0% rise in total number of clients served. Total deposits generated from this customer segment alone jumped by over 30.0% while investments portfolio grew by 12.0% versus end-2018 levels. AUM via our Trust business rose by 23.0%.

To complement our thrust to deliver a holistic approach to portfolio management for our client base, EastWest Priority also offers protection and legacy planning alternatives through its bancassurance platform. This also delivered record numbers for 2019, with a threefold increase in total policies issued from year-ago results.

During the year, EastWest Priority brought its priority banking proposition closer to our chosen markets with the opening of a brand-new EastWest Binondo Priority Center located on Quintin Paredes Road in Binondo, Manila in February 2019. In less than a year, the new Binondo Priority team aggressively grew the business and established itself firmly in the Binondo market as a key player in the wealth space, contributing 37.0% of the total wealth portfolio in 2019.

EastWest Priority also became one of the few wealth management businesses in the country that boasts of a nationwide footprint. EastWest Priority Davao and Cebu began operations in mid-2019, contributing close to 15.0% of the overall growth of the business. More Priority Centers will be opened in other strategic locations in key cities across the Philippines.



(Left to right) EW Vice Chairman and CEO Mr. Antonio C. Moncupa Jr., EW Binondo Priority Client Relationship Officer Lyxen Ocampo-Tan; EW Binondo Priority Relationship Managers Katrina Chan and Kennesie To; VP & Head of Binondo Priority Center Christopher Lao; EW Binondo Priority Client Relationship Officer Tristen Chua; EW President & Deputy CEO Jesus Roberto S. Reyes; EW FVP and Head of Wealth Management Richard Chester C. Tamayo

CORPORATE BANKING

Lingering uncertainty over the direction of interest rates in 2019 made corporate borrowers skittish throughout the year. Some accounts were paid off ahead of maturity in anticipation of an uptick in loan rates while others with pending loan drawdowns opted to defer their borrowing plans until rates normalize. As a result, the Corporate Banking Group's loan portfolio slightly fell to Php71.3 billion from Php73.5 billion, or a 2.9% dip, year-on-year.

Corporate Lending accounted for the bulk of the portfolio at Php70.6 billion while Emerging Enterprise Lending contributed Php720.0 million. Our Cash Management Services (CMS), meanwhile, posted a robust 41.3% growth, ending 2019 with a portfolio of Php48.0 billion from year-ago's Php34.0 billion. This enabled CMS to contribute Php134.8 million in fee income, a 108.4% surge from Php64.7 million in 2018. We were able to enlarge our customer base after rolling out a CMS specialist training program in 2018 that enhanced our service standards and quality. CMS also introduced e-mail and onsite support to complement its existing remote support to clients.

PRODUCT GROUPS



Trust

In step with the double-digit growth in the local banking industry in 2019, our Trust business posted a 40.6% increase

in assets under management (AUM) to Php35.0 billion from Php24.8 billion, year-on-year. This enabled us to enlarge our market share and generate revenues of Php70.5 million, which translates to a 37.5% jump from 2018. The stellar performance can be attributed to increased synergy among our Trust unit, Wealth Management, and Retail Banking Group, bolstered by the aggressive cross-selling efforts with our insurance affiliate, Troo.



Fixed Income and Foreign Exchange Brokerage

We sustained our growth in this business through increased volume and trading activity in the secondary fixed income and foreign exchange markets.

The increased participation of our retail customers in fixed income transactions and the growing number of active clients in foreign exchange deals enabled us to boost our incomes by 62.0% from fixed income brokering and by 32.0% from foreign exchange transactions. The Fixed Income and Foreign Exchange Brokerage distribution unit also onboarded more than 1,000 new clients in 2019, generating USD450 million in incremental volume for the Bank.

The number of fixed income and FX deals almost tripled while the average transaction size more than doubled. This enabled us to move up in the Top Broker Rankings: to 9th out of 33 in 2019, from 15th of 31 in 2018.



TREASURY & MARKETS

In 2019, the Bangko Sentral ng Pilipinas (BSP) cut reserve requirements by 400 basis points to 14% to inject additional liquidity into the system. Moreover, its policy rate (overnight reverse repurchase rate) was cut by a total of 75 basis points to end at 4% in December 2019. Both monetary actions were done to encourage bank lending and to stimulate economic growth. The combined impact of the monetary policy actions drove yields down towards the second half of the year. EastWest's Treasury was well positioned for this market condition as the buildup of the portfolio happened much earlier when yields were still high.

SUPPORT GROUPS



Customer Service

We regard customer service as a vital component of a quality customer experience as it directly impacts how we engage our customers. Our Customer Service (CS) unit thus plays a critical role in our business, with our Customer Service Representatives (CSR) as our frontliners in creating pleasant interactions with our customers while addressing their pressing needs. To this end, our goal has always been to exceed customer service expectations.

2019 was a busy year for CS due to the surge in card scams and cybercrimes worldwide. These incidents resulted in a higher volume of client calls and emails as well as longer hours for our CSRs to talk to affected clients. As such, CSR productivity was lower in 2019 compared with the previous year. On the other hand, CS still managed to maintain its email service level at 100% and respond to 98% of the calls.

Our Telemarketing team achieved an all-time high sales record as sales productivity significantly improved.

Customer Service: Key Performance Indicators

CATEGORY	PARAMETER	2019	2018
Inbound Service Level	Response rate within 20 seconds	86%	88%
Email Service Level	Response rate within 24 hours	100%	100%
Inbound CSR Productivity	Number of daily emails handled per Customer Service Representative	59	62
Email CSR Productivity	Number of daily emails handled per Customer Service Representative	73	75
Abandoned Calls	Percentage of daily calls unattended	2%	2%
Anti-attribution/Win-back Save Rate	Success rate in preventing customer attrition	84%	78%
Quality Assurance Rating	Customer Satisfaction (CSAT) rating	95%	93%

Other CS initiatives in 2019 are the following:

- Implementation of several ticketing and tracking systems to ensure proper monitoring and fulfillment of various requests
- Setting up and providing customer service support for major Bank projects such as the EW Singapore Airlines KrisFlyer Mastercard and the PBCOM Auto Loan accounts
- Start of the CS application system upgrades for Talisma (email application system) and Workforce Management (operations application system) in 2019, with the full implementation in 2020. Other projects utilizing Consumer Lending's chatbot facility for CS-related services are scheduled for development in 2020.

Service Quality



In an era of increasing competitiveness and complexity, service quality has the potential to be the ultimate differentiating factor for service-oriented enterprises such as banks. At EastWest, our Service Quality (SQ) unit plays a vital role in determining our superior performance in terms of market share, customer loyalty, and improved profitability.

In 2019, SQ focused on these initiatives to improve our customer responsiveness:

- Automating manually tracked services of various groups in the Bank using Sharepoint as our Service Tracking Tool. This enabled groups to be notified real time of service requests, prompting earlier resolution. It also made it possible to track and report performance.
- Mandating all frontline groups to establish a Complaints Handling Process and providing them with a Complaints Tracking System to standardize the capture, recording, and reporting of complaints. This led to better complaints management and resolution as it is now easier for groups to discuss and take actions on resolving complaints.

- Extending our Video Mystery Shop program to our EastWest Rural Bank and Troo. Through this initiative, we were able to gain insights into the service quality in our subsidiary and affiliate.
- Intensifying our customer satisfaction (CSAT) initiatives, both for internal and external customers. For our external customers, we improved our Welcome Check for new-to-bank credit card, personal loan, and auto loan customers. For our internal CSAT, we have expanded the survey coverage to more business teams of the Bank.

Information Technology

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

We continued to invest in the enhancement of our IT infrastructure in 2019, which includes completing the successful upgrade of our General Ledger system to OneSum X, in partnership with Wolter Skluwer. This allows for better

turnaround time in delivery and accuracy of accounting reports, and helps improve operational efficiency for the Controllershship group. This is the first of a suite of capabilities that we will be consolidating into OneSum X, with the Assets and Liabilities Management (New Market Risk) and Financial Reporting Package lined up for completion in 2020.

We also entered into several partnerships to strengthen the security and agility of our technology infrastructure. These partnerships include Bank Genie on mobile check deposit and lobby management system, Unscramble for ChatBot AI, and Microsoft for Azure cloud service.

We also completed the upgrade of our collection system and the implementation of an Integrated Insurance Brokerage System (IIBS) for our insurance brokerage group, providing more capability and resolving legacy issues to improve operational efficiency.

Information Security and Data Protection Office

Our Information Security and Data Protection Office (ISDPO) rolled out the following initiatives in 2019:

Data Privacy Learning Module for Learning & Development	This is an online examination module that aims to provide continuous learning for all EastWestbankers. We launched the Data Privacy content to gauge and improve the awareness of data privacy protection rules among employees.
IS Awareness Roadshows (Bankwide)	This is a classroom-type discussion that aims to raise consciousness on potential risks of the rapidly evolving forms of information and threats.
Phishing Campaign	This campaign aims to raise information security awareness among employees by sending out phishing emails to targets and see how they handle the phishing attack.
Managed Security Operations Center (MSOC)	This centralized unit deals with security issues on an organizational and technical level. Various information security-related events are now being observed, investigated, and mitigated daily. Potential targeted phishing websites are proactively being addressed.
Privileged ID Tool	Privileged Access Management (PAM) is a solution that helps organizations restrict privileged access within an existing Active Directory environment. Through the use of PAM, EastWestbankers can now review and pinpoint who logs in where, and what activities they did on a particular endpoint.
Mobile Device Management	This cloud-based service focuses on mobile device management and mobile application management. Mobile Device Management allows our employees to use their own mobile device for productivity. Due to the growing demand of users looking to continue their business outside the Bank's network, a security solution was launched to protect Bank assets.
Data Leak Protection (DLP)	This data loss prevention software detects potential data breaches or data ex-filtration transmissions and prevents them by monitoring, detecting, and blocking sensitive data while in use, in motion, and at rest. This enables EastWest to see potential sources of data leaks outside the organization. ISDPO is also able to track groups that send out data.

Our People and the Community



Always here to serve

To reach our journey to becoming one of the top five leaders in the local banking industry, EastWest invests in our people so they have the right knowledge and skills, supported by a healthy culture that is inclusive and collaborative.

Our commitment to provide our people with safer, more creative, and more efficient ways of working has become more paramount because of the ongoing coronavirus (COVID-19) global pandemic. To this end, we have started to shift to a flexible work policy so our office-based employees can continue to support the needs of the organization. We

have also provided some of our frontliners with the needed transportation and living accommodations so they can be physically present in select store operations during the Enhanced Community Quarantine in Luzon, which was imposed on March 16, 2020.

No matter if they are on the frontlines or are working earnestly in the background, our people are our most precious asset in our continuing commitment to be always here for our customers.

“ We believe our people should have the opportunity to fulfill their potential and thrive in an inclusive and collaborative workplace. ”

Our Roadmap

EastWest is the 5th biggest organization among Philippine banks with an employee base that is 7,367-strong as of end-2019, including those in our parent bank and subsidiaries. Our leadership – composed of 249 senior officers and bank executives along with 2,889 junior officers and senior managers – drives our people strategy that strikes a careful balance between taking care of people and achieving business results.

Under our Role clarity, Environment, Development (RED) framework, our Human Resources team leads the charge in translating our vision for EastWestbankers to become a sustainable model. The professional development of every EastWestbanker is our topmost priority.

On role clarity: We have an ongoing effort to define the Mandate, Activities, and Key Result Areas (MAKs) for each unit and job in the Bank. This is to ensure clarity in EastWestbankers’ roles, functions, purpose, and their importance in the organization. The MAKs also aid in tracking job performance results based on our five-year business plan, our annual business goals, and our operating structure. Our key results areas (KRAs) are measured in a scorecard based on four pillars: Corporate, Functional, People, and Governance. All these govern our organization’s overall performance — from top line to bottom line, and from customer service to employee engagement.

On environment: We continue to measure our employee engagement and satisfaction score to track the health of the organization and hear the voice of our employees. The results aid our management in undertaking the initiatives needed to achieve our workplace goals.

On development: We continue to enhance the competency of our people to help them achieve their professional development. Engaged employees lead to excellent customer service and naturally adhere to our governance standards. In line with this and together with our MAKs initiative, we are mapping the competency requirement of each job in the Bank to ensure that all jobs have the necessary competencies to do their function effectively.

We remain steadfast on our HR principles. As the market changes, we know that our methods of work will have to adjust accordingly. Organizational development efforts, particularly on performance management, will have to be attuned to the challenges of the times. Our HR Group seamlessly delivers HR services to the organization while liaising with Senior Management and various business units on the execution of the overall HR strategy.

Rewards Philosophy

We provide competitive remuneration to reward employees for meritocracy and commitment to our business strategy and long-term success. Our remuneration approach is designed to inspire our employees to embrace our core objectives and values. Performance against key performance indicators drives our employees’ variable reward outcomes.

To remain competitive, we monitor trends and movements in the labor market to make sure we are offering remuneration and rewards packages that stay at par with industry standards. We abide by a distinct rewards philosophy that emphasizes fairness and contribution to the Bank.

We always strive to make every EastWestbanker a valued member of our organization. Thus we go beyond salary grade and structure and offer EastWestbankers:

- Merit increase and profit share
- Health insurance coverage
- Tools for professional development and career satisfaction

Our systems, processes and practices are designed to empower fair treatment. We do not tolerate any form of unlawful discrimination, bullying or harassment.

Health and Safety

Our highest priority is the safety of our operations, including our employees and the communities in which we operate. We have heavily invested in our employees' health and well-being, which leads them to feel, think, and perform better for a more robust work environment and satisfying customer service.

In 2019, we focused on the following health and safety initiatives:

- Emergency medical care
- Over-the-counter medicines for employees, as closely monitored in on-site clinics with access to physician and nurse services
- Annual physical examination (APE) of employees and their dependents, alongside executive check-ups for Bank officers
- Continuing occupational H&S programs including fire and earthquake safety, emergency preparedness, and prompt advisories on long weekends
- Health alerts, wellness fairs, and medical specialists' talks and orientation on clean workplaces, eco-friendliness, responsible smoking, and medical consultation, to name a few
- Compliance with relevant H&S rules and regulations to the Department of Labor and Employment (DOLE)
- ERC-led events, clubs, and programs for body-mind awareness, sports, and camaraderie within the Bank

Employee Engagement

We believe our people should have the opportunity to fulfill their potential and thrive in an inclusive and collaborative workplace. In our experience, these promote productivity and wellbeing, which are critical to building a high-performance organization. We regularly benchmark our employee engagement performance using a third-party global search firm that evaluates our strengths and areas for improvement as an organization.

The culture of care and trustful relationships is a fundamental principle of our employee relations strategy. Through our Employee Relations Council (ERC), we are able to ensure the well-being, enjoyment, and engagement of our people. Established in the mid-1990s, the ERC is an independent committee composed of representatives from the rank and file and is led by the ERC Chairman. It currently maintains a stable of leaders and coordinators from 42 different units within the organization. The Bank allocates a meaningful budget for the ERC to mount programs and activities that nurture an engaging environment and a collaborative mindset among our employees.

The ERC emblem signifies the group's commitment as a partner of all units of the Bank that provides employee programs anchored in the ERC Blueprint. Unveiled in 2017, the emblem features the following elements:

- Gold – Signifies wealth and 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

To cater to and ignite individual passions and interests, ERC formed seven personal interest clubs: the 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 elect their own set of officers to spark common interests inside and outside of the Bank. The ERC commits to engage, support, and spearhead activities to cultivate organizational harmony and growth at every level.

The ERC is also instrumental in mobilizing EastWestbankers' participation in the Bank's CSR and volunteerism activities, which center on health, education, and environment.

The ERC Blueprint has six talent-focused programs:



myVoice – Employee feedback and suggestions



myCareer – Opportunities for improvement and due recognition of hardwork 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



myWellness – Best practices for a healthy balance of the body, mind, and spirit

EastWestbankers in the Community

By sharing our time, skills, and resources, we aspire to make a positive difference in our community. ERC mobilizes our volunteer force to make these things happen. Below are the ERC initiatives in 2019:

- **Philippine Red Cross Blood Drive:** In a drive dubbed #BleedForACause, EastWestbankers participated in a blood donation activity in partnership with the Philippine Red Cross. This blood drive is part of the "myShare" blueprint which conducts corporate social responsibility activities. A total of 65 units of blood were collected from 81 employees, potentially saving 195 lives.

- **Brigada Eskwela:** We sustained our commitment to the Department of Education's Brigada Eskwela adopt-a-school program. In 2019, EastWestbankers generously offered their time, effort, and creativity to repaint blackboards and classroom doors at Kapitan Eddie T. Reyes Integrated School in Taguig City before the start of the academic year in June 2019. Employee volunteers also donated fresh paint and other materials to the effort.
- **HIV/AIDS Awareness:** In support of the Philippine HIV and Aids Policy Act of 2018, the ERC, together with the HIV & AIDS Support House, Inc., conducted an awareness seminar which was attended by bank employees.



Volunteers from EastWest Bank Retail Banking Group - Division 17, led by Ms. Bick-Bick Jaucian, sustained their partnership with the Department of Education (DepED) with the Brigada Eskwela initiative at the City of Bacoor National High School in Bacoor City, Cavite.



As part of EastWest's 25th anniversary celebration, the Employee Relations Council (ERC) distributes a commemorative Personal Go-Bag to all EastWestbankers. ERC visited the Pasong Tamo office to personally deliver the Go Bags for emergency preparedness.



The ERC invited key speakers to conduct one-hour Lunch & Learn talks on topics about stress management and HIV & AIDS awareness where employees can sit and learn while having lunch.

Sustainability at EastWest

EastWest publishes its first environmental, social, and governance (ESG) report. This details our non-financial performance across the economic, environmental and social aspects of our business for the reporting period from 1 January 2019 through 31 December 2019.

This section satisfies the “comply or explain” provisions in accordance with the Sustainability Reporting Guidelines for Publicly Listed Companies (SEC Guidelines) issued by the Philippine Securities and Exchange Commission (SEC) and set forth in SEC Memorandum Circular No. 4, series of 2019. It was prepared with reference to the Global Reporting Initiative (GRI) Standards Reporting Guidelines.

Scope

The scope of this section covers EW and one of its primary subsidiaries, East West Insurance Brokerage, Inc. (together, the Group). East West Rural Bank, Inc. (EWRB), an EW subsidiary, and EW affiliate, East West Ageas Life Insurance Corporation (Troo), a joint venture with Ageas International Insurance, Inc., are excluded from the scope of this section.

Materiality

In accordance with the SEC Guidelines, the content of this section is guided by the principle of materiality and focuses on economic, environmental, and social impacts of our operations and activities in the Philippines, as well as our approaches to customer management, employee training and development, and resource management.

Moving forward, we intend to conduct a materiality assessment that will enable us to focus our energy and resources on a sustainability agenda that is strategic to our business, promotes growth, manages impacts and minimizes risks, and contributes to our sustainable development as one of the fastest growing banks in the Philippines.

We also plan to work closely with Filinvest Development Corporation, our parent company and controlling shareholder, to align our approaches with ESG and to drive sustainability initiatives and programs.

Approach to ESG

2019 was a milestone year for us as we marked our 25th anniversary and celebrated our achievements and growth. As we embark on our next chapter, we remain committed to growing our business in the long term and forging customer relationships that last.

We also recognize that our customers and other stakeholders have increasing expectations about the environmental and social performance of our business. We are committed to improving our overall sustainability performance without compromising our economic performance and our record of excellent customer service.

Within our own operations, we are working to strengthen our data collection systems to better understand and manage our environmental and social impacts. In the coming years, we intend to establish strategic priorities and initiatives for our ESG performance. These initiatives will be guided by our materiality assessment and our core values including, among others, Integrity, Excellence, Mutual Concern, Sense of Urgency, and Leadership.

As we work to strengthen and further integrate sustainability into our corporate culture, we remain committed to ensuring that all our employees conduct business in a responsible and ethical manner. Our Code of Discipline and Ethics (Code of Conduct), Whistle-Blowing Policy, Ethics-Direct initiative, Equal Opportunity Policy, Consumer Protection Program and Grievance Procedures are observed across the Group.

Sustainability Governance

EastWest is committed to responsible corporate governance built on a solid foundation of integrity and accountability to our stakeholders. We maintain strong governance practices to ensure proper monitoring of risk management, internal controls, and other compliance matters. The Board is responsible for setting our overall ESG strategy, evaluating ESG-related risks, implementing sustainability initiatives, and measuring their impacts. It is supported by our senior management team, including our Risk Management Division, which implements risk management and internal control systems.

We are working to strengthen our sustainability governance structures and mechanisms and to integrate economic, social, and environmental structures into our business decision-making processes at all levels.

For more information on our corporate governance and risk management practices, please refer to the Corporate Governance and Risk Management sections of this Annual Report.

Anti-Corruption

Bribery and corruption are significant ESG risks that can undermine trust in a company and have direct impacts on its performance. We take corruption seriously and are committed to ensuring compliance with applicable laws and regulations on anti-corruption, anti-bribery and money laundering, among others. We also adhere to standards of conduct to prevent or regulate the offer or receipt of gifts or other advantages that may induce dishonest, improper or illegal conduct, or which may create an actual or potential conflict of interest.

In 2019, no Directors were found to be involved in incidents of corruption, and were removed or disciplined.

All employees are mandated to follow our Code of Conduct that provides a framework for all EastWest’s operations and sets out standards of behavior, including day-to-day business conduct and customer service interactions. Implementation of the Code of Conduct’s guidance on anti-bribery and anti-corruption is supported by our Whistle-Blowing Policy, which is described in detail in the Corporate Governance section of this Annual Report.

All new employees are provided with a copy of the Code of Conduct to accept and sign during their induction, ensuring that they fully understand the Bank’s ethical standards. In 2019, EastWest experienced 20 incidents of fraud or misconduct by employees. These incidents were promptly investigated and the concerned employees were disciplined with the penalty of suspension or terminated.

KPI: Anti-Corruption Training

% Employees who have received written communication on anti-corruption policies and procedures	100%
% of business partners who have received written communication about corporate anti-corruption policies and procedures	None
% of directors and management who have received anti-corruption training	100%
% of employees who have received anti-corruption training	97%

Our anti-corruption efforts are supported by the following related policies:

- Conflict of Interest Policy
- Insider Trading Policy
- Anti-Money Laundering Policy
- Related Party Transactions Policy

For more information on these policies and our corporate governance practices, please refer to the Corporate Governance section of this Annual Report.

Social

Our People

We have an ingrained corporate culture that is customer-centric, focused on delivering high-quality banking services to our customers with honesty and integrity. We recognize that our employees are essential to the success of our business and we deeply value their contributions. We aim to cultivate an environment where they will be healthy, engaged and productive. To accomplish this, we invest in our employees and provide them with rewarding career paths.

Employee Profile

As of December 31, 2019, the Group has 6,381 permanent, full-time employees in its head offices, rural bank branches, and the insurance brokerage. Most of our people are employed full-time on a permanent basis in our Retail Banking Group. The lowest salary in the Bank is 7.0% higher than the statutory minimum wage. The attrition rate in 2019 is 23.1%.

KPI: Permanent Employees, by gender

Male	Female
2,081	4,300

KPI: Employment Type

Executive	246
Manager	560
Supervisor	2,044
Rank & File	3,501
Contractual	26
Consultant	4
Total	6,381

Hiring and Benefits

Our full-time employees receive competitive remuneration packages with a variety of benefits, including medical care, group life and accident insurance and retirement benefits. In addition, we provide the following benefits to our employees:

- Paid Leave for vacation, illness, maternity and paternity, solo parent, emergency, birthday and other special circumstances
- Salary, housing and car loan funds for eligible employees
- Funeral assistance
- Rice and medicine allowance

There are no collective bargaining agreements in place within the Group.

Learning and Development

We believe that cultivating a highly skilled workforce and supporting employees' long-term career goals is an integral part of sustaining and strengthening our economic performance. Through our Learning and Development Team, we offer a wide array of professional development programmes that aim to nurture talent and help employees build skills and capabilities so that they can fulfill their potential. We have specific learning and development programs in place to train candidates to become Store Managers, Service Managers, Business Development Sales Officers and Account Officers.

Our other learning and development programs include:

- On-the-job training
- Internal job rotations and transfers
- Mentoring opportunities

Training program	Description
New Employees Orientation Program (NEOP)	A three-day orientation for new employees, designed to introduce to them the Bank, its vision, mission and core values, and equip them with the fundamental knowledge needed to perform their tasks.
Store Manager's Development Program (SMDP)	A program that aims to help internal candidates develop the operational and management skills required to become a Store Manager.
Business Development Sales Officer Development Program (BDSODP)	A program that provides internal candidates with targeted training in customer service and management to prepare them for the Service Manager position.
Account Officer Development Program	A program that aims to equip Account Associates with the knowledge and skills necessary for career development. Includes eight, part-time study modules focused on tailored skills development.

Beyond training, all regular employees take part in an annual performance evaluation. In addition, we recognize employees, based on their years of service and the results of their performance reviews, with merit increases and profit-sharing.

KPI: Total Hours of Training*, by gender

2019	
Male	93,640
Female	255,014
Total	348,654

KPI: Average Hours of Training per Employee*, by gender

2019	
Male	45.74
Female	60.59
Total	106.33

*Permanent employees

Diversity and Inclusion

The Group does not discriminate against any person based on gender, age, and ethnic, political, religious, or cultural backgrounds and complies with applicable laws related to the same. We are proud of our record in promoting diversity in the workplace, with female employees representing 67.0% of our workforce. In addition, as of December 31, 2019, 53.0% of our senior management positions were held by women and 27.0% of our Board of Directors were women, reflecting our strong commitment to gender diversity and fair hiring practices.

Additional information about our Board members is available in the Board of Directors section of this Annual Report.

Employee Engagement

We deeply value our employees and work to further engage them through a variety of events and activities in and out of the office. These events not only contribute to overall employee wellbeing, they create stronger connections among employees and increase employee satisfaction and productivity.

Our Employee Relations Council (ERC) organizes and hosts a wide range of employee engagement activities such as sports and family days, which promote camaraderie, teamwork, and physical wellbeing for employees and their families.

For more information on our employee engagement programs, please refer to the Our People and The Community section of this Annual Report.

Health, Safety, and Wellbeing

We value our employees' health and wellbeing and are committed to providing all employees with a safe, secure and healthy working environment. In accordance with our Policy and Data Relating to Health, Safety and Welfare of Employees (HSW Policy), we strive to ensure that all work and work-related activities are performed in a responsible and safe manner in compliance with applicable laws and regulations.

Our Health and Safety Committee (HSC) is responsible for overseeing implementation of the HSW Policy and ensuring that the HSW Policy and guidelines are fully observed across the Group in accordance with applicable laws. The HSC meets monthly, reviews the HSW Policy regularly, and develops new guidelines for implementation as required.

All employees are expected to comply with the requirements of our HSW Policy and receive mandatory training on HSW through our Learning Everywhere Anytime Platform (LEAP), the Group's online training portal.

Health and Safety: By the Numbers

- 14,239** health and safety training hours
- 3** health and safety training programs
- 4** safety drills related to earthquake and fire preparedness
- 7,304** emergency Go Bags distributed to employees for disaster preparedness, Php1,556,200 invested
- 0** workplace fatalities
- 0** lost-person days due to work-related injuries
- 0** lost-person days due to work-related illness

In compliance with Republic Act No. 7877, EW is committed to maintain a work environment that is free from all forms of sexual harassment which can result in an intimidating, hostile or offensive environment for the employee.

The Employee Relations (ER) team also operates an employee telephone hotline to answer employee queries regarding employee relations policies and guidelines. All consultations and cases are treated in strict confidence to protect employee privacy. On the average, the ER team receives 2-3 calls each day with the most common issues relating to disciplinary process, performance of direct reports, attendance and tardiness.

Our Customers

We put our customers first and work hard to earn their trust. As a primarily retail-focused bank, we strive to build long-lasting relationships and cultivate a loyal customer base by delivering the products and services our customers need in as warm, efficient and seamless a manner possible. We recognize that conducting our business with integrity and high standards is central to our long-term success and underpins our ability to serve and retain our customers.

Protecting Privacy

We strive to protect the personal data, information and privacy of all of our customers. As a starting point, we limit the collection and use of personal information to that which is necessary for our business, and we apply strict standards of security and confidentiality.

Our Consumer Protection Program (CPP), updated in 2017, sets forth a framework for ensuring that risks associated with consumer protection are identified, assessed, monitored, mitigated and controlled in compliance with the Financial Consumer Protection program of BSP (BSP Circular No. 857 (2014)). The CPP establishes specific procedures and guidelines on consumer protection that are embedded in the policies and procedures of all business groups and aims to ensure that Company officers and employees clearly understand their respective responsibilities in protecting the interest of our customers.

Consumer Protection Program

- EW Consumer Protection Standards of Conduct
- EW Consumer Protection Standards Monitoring and Reporting
- EW Consumer Protection Training Program
- EW Consumer Protection Internal Control and Procedures

The CPP is supported by our Consumer Protection Manual, which provides more detailed guidance on specific issues relevant to different functions within the Bank.

Our Service Quality Unit is responsible to reviewing, updating and implementing the CPP and is supported by the Corporate Governance and Compliance Committee, Senior Management, and the Board of Directors.

We also strive to provide our customers with more transparency and control over how we use and manage their information and have adopted a bank-wide policy of not sharing any customer information without consent. We have established a robust framework for safeguarding customer data and records and securing our operational and e-commerce systems against cyber-security threats. To protect our customers, we have implemented a suite of data protection systems to prevent data loss, including:

- E-mail data loss protection systems, which block unauthorized attempts to acquire data
- USB access limitations, which prevent use of USB devices within bank offices and copying of sensitive information
- Data encryption systems, which encrypt data in motion and at rest to safeguard data and prevent disclosure in the event of unauthorized or illegal activities
- Access to client data is closely monitored and restricted to only those approved users who need access to specific client information.

Through our Bank-wide Information Security Awareness campaign, we work to raise awareness among employees regarding customer security and data privacy issues and regularly provide employees with guidance and training on the latest procedures and systems for handling customer data.

In 2019, we received 179 substantiated complaints related to customer privacy, all of which were promptly addressed and resolved. During the reporting period, there were no data breaches, including leaks, thefts, or losses of data.

For more information on our consumer protection programs, please refer to the Consumer Protection section of this Annual Report.

Serving Our Customers

We pride ourselves on excellent customer service and place great importance on listening to our customers. We continually seek and respond to customer feedback through a variety of channels, including via our website, social media, direct interaction, a customer service hotline, e-mail, and SMS, among others.

We consider our employees to be bank ambassadors. In order to improve customer service and enhance interpersonal skills, frontline personnel are required to undergo regular training on topics such as improving listening and verbal and written communication skills, problem solving, and conflict resolution.

All employees are also expected to abide by our Basic Customer Service Standards manual, which aims to instill best practices to enable us to deliver excellent service that goes above and beyond for our customers. In addition, our Service Quality training program includes nine modules totaling 4.5 hours of training that are designed to teach in-person and telephone customer service quality standards, expectations and performance goals. These standards are continuously being reviewed, approved and supported by the President and CEO of the Bank and all members of our Senior Management Committee to ensure we serve our customers better.

At EastWest, we strive to create a culture of consumer protection and aim to operate our business in a way that will help ensure our customers are treated fairly and respectfully. We work to provide customers with accessible, fair, accountable, timely and efficient means for resolving complaints.

Our Manual of Customer Assistance provides employees with detailed guidance on customer assistance processes and timelines, including on receiving, acknowledging, investigating and resolving customer complaints. This ensures that complaints are acknowledged and attended to within one banking day and are dealt in a courteous and professional manner. All complaints are entered in our complaint register and confidentiality of customer information and details of complaint are maintained at all stages of complaint investigation.

We have established a Customer Assistance Group (CAG), comprised of a team of dedicated personnel, that handles customer inquiries and aims to provide customers with effective recourse in a timely and satisfactory manner. The CAG, which reports to Senior Management, is responsible for tracking, identifying, and analyzing the nature of complaints and recommending solutions to avoid recurrence. It also ensures immediate escalation of any significant complaint to the relevant unit of the Bank.

We have customer satisfaction programs to help us better understand our customers and improve our products and services. In 2019, the programs included e-mail-based satisfaction surveys on different topics, with rates of customer satisfaction ranging from 84% to 98%. Our Service Quality team is using customer feedback from these surveys for developing programs on customer service.

Mindful of the risks posed by the rapidly evolving digital environment, we work to educate and empower our customers to be more risk-aware and to provide them with requisite skills and know-how to avoid fraud, scams, and cybercrimes when using our products and services.

For more information on our approach to data privacy and consumer protection, please refer to the Consumer Protection section of this Annual Report.

Our Community

We have a longstanding commitment to giving back to our community and focus our efforts in the areas of health, education and the environment. We aspire to make a positive impact on our communities and are committed to contributing to their long-term prosperity.

In 2019, we contributed to local charities and non-government organizations in our communities. We also work with our partners and stakeholders to support local causes and help provide relief in incidents of natural disaster.

Through our ERC, we encourage our employees to participate in volunteer and community service programs. In 2019, 119 of our employees participated in three volunteer service events across the Philippines, dedicating a total of 582 volunteer hours to community service.

For detailed information on our community and volunteer initiatives, please refer to the Our People and The Community section of this Annual Report.

Our Environmental Footprint

At EastWest, we understand that we have a responsibility to minimize the environmental impacts of our operations and we are working to identify and mitigate our impacts through improved resource management.

We also recognize that growing stakeholder demands for transparency have led to more stringent environmental reporting requirements, including the SEC Guidelines. To our knowledge, we comply with all applicable local environmental laws and regulations. In 2019, no monetary fines, non-monetary sanctions or disputes arose for non-compliance with environmental laws and/or regulations.

We are committed to further developing and strengthening our data collection systems and procedures over the coming years so that we can adopt a systematic approach to data collection across the Group, which will enable us to better identify, disclose and manage our environmental impacts.

At this time, we are able to provide limited data on electricity consumption for our head office. Energy data for EastWest regional offices and branches and East West Rural Bank, Inc. is not included due to the unavailability of data from our network. We are also unable to provide data for our operations relating to water consumption, air emissions or waste generation at this time. We will work to expand our disclosures in these areas for future reporting periods.

Electricity Consumption	
Beaufort Head Office	~2,587,284 kwh*
<i>covers headquarters of EastWest and entirety of East West Insurance Brokerage, Inc.</i>	

** Estimate calculated from kwh consumed during the month of December applied across a 12-month period.*

We have established several environmental initiatives to effectively manage the Bank's facilities and resources. In 2012, we introduced eStatement of Account (eSOA) to our credit cardholders to reduce paper consumption. By 2019, approximately 65% of our credit cardholders had enrolled in eSOA, forgoing paper bank statements and reducing paper waste worth Php 9.8M in cost savings for 2019. We anticipate that enrollment in eSOA will continue to grow and with a commensurate reduction in paper consumption.

In 2019, as part of our continuing efforts to promote sustainability among our employees, we launched the Bring Your Own (BYO) program. The program, which aims to reduce single-use plastics, establishes discounts and incentives at our head office cafeteria to encourage employees to bring their own food containers, mugs, and utensils. By raising awareness of environmental issues such as single-use plastics, we hope to instill in our employees an ethos of sustainability and strengthen our corporate culture beyond our offices.

In the coming years, we aim to improve our understanding of the impact our operations have on the environment in accordance with the SEC's sustainability reporting requirements. Moving forward, we plan to explore strategies to address air quality, climate change, resource efficiency and waste and to identify and assess ESG-related risks and opportunities so that we can better manage our resources and reduce our impacts on the natural environment.

Our Suppliers

EastWest respects and values the mutually beneficial relationship we have with the communities in which we operate and aims to support local enterprises and local populations. Our branch network is designed to encourage banking locally. We also aim to invest in the local market, through our suppliers, and support small and medium enterprises (SMEs).

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

We mainly achieve this by adhering to our Supplier Accreditation Program, which is overseen by our parent company, Filinvest's Purchasing Department. The program outlines ways we can maintain quality management by checking for various certifications or programs in place. All legal documentary requirements listed in the accreditation form should be complete.

Sustainability Performance Metrics

A. Economic Disclosures		
Economic Performance		2019
Direct Economic Value Generated and Distributed		Total (in thousands Php)
Direct economic value generated (Revenue)		28,697,661
Direct economic value distributed		16,405,135
Procurement Practices		
Proportion of Spending on Local Suppliers		%
Percentage of procurement budget used for significant locations of operations that is spent on local suppliers		--
Anti-Corruption		
Training on Anti-Corruption Policies and Procedures		%
Percentage of employees who have received written communication about corporate anti-corruption policies and procedures		100%
Percentage of business partners who have received written communication about corporate anti-corruption policies and procedures		None
Percentage of directors and management who have received anti-corruption training		100%
Percentage of employees who have received anti-corruption training		97%
Incidents of Corruption		Number
Number of incidents in which directors were removed or disciplined for corruption		0
Number of incidents in which employees were dismissed or disciplined for corruption		20
Number of incidents when contracts with business partners were terminated due to corruption		--
B. Environment Disclosures*		
Resource Management		2019
Energy consumption within the organization and Reduction of Energy Consumption		Total (in PHP)
	Unit	Amount
Energy consumption - by fuel type - Gasoline	Liters	--
Energy consumption - by fuel type - Diesel	GJ	--
Energy consumption - by fuel type - Electricity	kwh	2,587,284**
Energy reduction - by fuel type - Gasoline		--
Energy reduction - by fuel type - Diesel		--
Energy reduction - by fuel type - Electricity		--
Water consumption within the organization		--
Water consumption within the organization		--
Water withdrawal		--
Water consumption		--
Water recycled and reused		--
Materials Used by the Organization		--
Materials used by weight or volume - rebar		--
Materials used by weight or volume - cement		--
Percentage of recycled input materials used to manufacture the organization's primary products and services		--

*Except for electricity, we do not currently collect environmental data for our operations so this data is not available for disclosure.

**Covers headquarters of EastWest and entirety of East West Insurance Brokerage, Inc. Estimate calculated from kwh consumed during the month of December applied across a 12-month period.

Ecosystems and Biodiversity		
Operational sites owned, leased in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas		--
Habitats protected or restored		--
IUCN Red List species and national conservation list species with habitats in areas affected by operations		--
Environmental Impact Management		
Air Emissions - Green House Gasses (GHG)		Unit
Direct (Scope 1) GHG Emissions		--
Energy indirect (Scope 2) GHG Emissions		--
Emissions of ozone-depleting substances (ODS)		--
Air Pollutants		
Nitrogen oxides (NOx)		
Sulfur oxides (SOx)		
Persistent organic pollutants (POPs)		
Volatile organic compounds (VOCs)		
Hazardous air pollutants (HAPs)		
Particulate matter (PM)		
Solid Waste		
Reusable		
Recyclable		
Composted		
Residuals/Landfilled		
		TOTAL
Hazardous Waste		
Total weight of hazardous waste generated		
Total weight of hazardous waste transported		
		TOTAL
Effluents		
Total volume of water discharges		
Percent of wastewater recycled		
Environmental Compliance		
Non-compliance with environmental laws and regulations		
Total amount of monetary fines for non-compliance with environmental laws and/or regulations		None

Sustainability Performance Metrics

C. Social Disclosures

Employee Management		2019	
Employee Hiring and Benefits	Total	Male	Female
Total number of employees	6,381	2,081	4,300
Attrition rate	23.1%	--	--
Ratio of lowest paid employee against minimum wage	+7.0%	--	--
Employee Training and Development			
Total training hours provided to employees (by male/female)	348,654	93,640	255,014
Average training hours provided to employees (by male/female)	106.33	45.74	60.59
Labor Management Relations			
% of employees covered by Collective Bargaining Agreements	0		
Number of consultations conducted with employees concerning employee-related policies	0		
Diversity and Equal Opportunity			
% of workers in the workforce by gender	--	33.0%	77.0%
Number of employees from indigenous communities and/or vulnerable sector	--		
Workplace Conditions, Labor Standards, and Human Rights Occupational Health and Safety			
Safe Man-Hours	--		
No. of work-related injuries	0		
No. of work-related fatalities	0		
No. of work-related ill-health	0		
No. of safety drills	4		
Labor Laws and Human Rights	--		
Policies that explicitly disallow violations of labor laws and human rights (e.g. harassment, bullying) in the workplace	1	--	--
No. of legal actions or employee grievances involving forced or child labor	0	--	--
Relationship with Community			
Significant Impacts on Local Communities			
For operations affecting IPs, total number of Free and Prior Informed Consent (FPIC) consultations and Certification Preconditions (CPs) secured	--	--	--

Customer Management			
Customer Satisfaction			
Customer Satisfaction Score(s)	Range from 84.0-98.0%	--	--
Health and Safety			
Number of substantiated complaints on product or service health and safety	--	--	--
Number of complaints addressed	--	--	--
Marketing and Labelling			
Number of substantiated complaints on marketing and labelling	--	--	--
Number of complaints addressed	--	--	--
Customer Privacy			
Number of substantiated complaints on customer privacy	179	--	--
Number of complaints addressed	179	--	--
Number of customers, users and account holders whose information is used for secondary purposes	Data not tracked at this time	--	--
Data Security			
No. of data breaches, including leaks, thefts and losses of data	0	--	--

SEC Content Index

Disclosures	Reporting location	Remarks/ explanation
Company details		
Location of Headquarters		East West Banking Corporation Bonifacio Global City, Taguig, Metro Manila
Location of Operations	Content Index About this Section	Philippines
Report Boundary: Legal entities included in this report		East West Rural Bank, Inc. and East West Insurance Brokerage, Inc.
Business Model		Banking and Insurance
Reporting Period		January 1 – December 31, 2019
Highest Ranking Person for this report	Q&A with Vice Chairman and CEO	Antonio C. Moncupa Jr. Vice Chairman, President & CEO
A. Economic disclosures		
Economic Performance		
Direct Economic Value Generated and Distributed		
Management Approach	Approach to ESG	
General Disclosures		The Impact and Where it Occurs Stakeholders Affected ESG Risks and Opportunities
KPIs	Audited Financial Statement	Direct economic value generated (Revenue) Direct economic value distributed
Climate-Related Risks and Opportunities		
General Disclosures	--	Governance Strategy Risk Management Metrics and Targets Omitted – Data not available at time of reporting.
Procurement Practices		
Proportion of Spending on Local Suppliers		
General Disclosures	Our Suppliers	Management Approach The Impact and Where it Occurs Stakeholders Affected ESG Risks and Opportunities
KPI	--	Percentage of procurement budget used for significant locations of operations that is spent on local suppliers Omitted – Data not available at time of reporting.
Anti-Corruption		
Training on Anti-Corruption Policies and Procedures		
General Disclosures	About this Section/Approach to ESG	Management Approach The Impact and Where it Occurs Stakeholders Affected ESG Risks and Opportunities
	Approach to ESG	Percentage of employees who have received written communication about corporate anti-corruption policies and procedures Percentage of business partners who have received written communication about corporate anti-corruption policies and procedures
KPIs	Anti-Corruption	Percentage of directors and management who have received anti-corruption training Percentage of employees who have received anti-corruption training

Disclosures	Reporting location	Remarks/ explanation
Incidents of Corruption		
General Disclosures	Approach to ESG	Management Approach The Impact and Where it Occurs Stakeholders Affected ESG Risks and Opportunities
KPIs	Approach to ESG	Number of incidents in which directors were removed or disciplined for corruption
	Anti-Corruption	Number of incidents in which employees were dismissed or disciplined for corruption
	--	Number of incidents when contracts with business partners were terminated due to corruption Omitted – Data not available at time of reporting.
B. Environment Disclosures³		
Resource Management		
Energy consumption within the organization and Reduction of Energy Consumption		
Management Approach	About this Section/Our Environmental Footprint	
General Disclosures		The Impact and Where it Occurs Stakeholders Affected ESG Risks and Opportunities
KPIs	Our Environmental Footprint	Energy consumption - by fuel type Energy reduction - by fuel type
Water consumption within the organization		
General Disclosures		Management Approach The Impact and Where it Occurs Stakeholders Affected ESG Risks and Opportunities Water consumption within the organization
KPIs		Water withdrawal Water consumption Water recycled and reused Omitted – Data not available at time of reporting.
Materials Used by the Organization		
General Disclosures		Management Approach The Impact and Where it Occurs Stakeholders Affected ESG Risks and Opportunities Materials used by weight or volume
KPIs		Percentage of recycled input materials used to manufacture the organization's primary products and services Omitted – Data not available at time of reporting.

³Except for electricity, we do not currently collect environmental data for our operations so this data is not available for disclosure.

SEC Content Index

Disclosures	Reporting location	Remarks/ explanation
Ecosystems and Biodiversity		
General Disclosures	Management Approach The Impact and Where it Occurs Stakeholders Affected ESG Risks and Opportunities	
KPIs	Operational sites owned, leased in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas Habitats protected or restored IUCN Red List species and national conservation list species with habitats in areas affected by operations	-- Omitted – Data not available at time of reporting.
Environmental Impact Management		
Air Emissions - Green House Gasses (GHG)		
General Disclosures	Management Approach The Impact and Where it Occurs Stakeholders Affected ESG Risks and Opportunities	
KPIs	Direct (Scope 1) GHG Emissions Energy indirect (Scope 2) GHG Emissions Emissions of ozone-depleting substances (ODS)	-- Omitted – Data not available at time of reporting.
Air Pollutants		
General Disclosures	Management Approach The Impact and Where it Occurs Stakeholders Affected ESG Risks and Opportunities Nitrogen oxides (NOx) Sulfur oxides (SOx)	
KPIs	Persistent organic pollutants (POPs) Volatile organic compounds (VOCs) Hazardous air pollutants (HAPs) Particulate matter (PM)	-- Omitted – Data not available at time of reporting.
Solid Waste		
General Disclosures	Management Approach The Impact and Where it Occurs Stakeholders Affected ESG Risks and Opportunities	
KPI	Total solid waste generated - by type	-- Omitted – Data not available at time of reporting.
Hazardous Waste		
General Disclosures	Management Approach The Impact and Where it Occurs Stakeholders Affected ESG Risks and Opportunities	
KPIs	Total weight of hazardous waste generated Total weight of hazardous waste transported	-- Omitted – Data not available at time of reporting.

Disclosures	Reporting location	Remarks/ explanation
Effluents		
General Disclosures	Management Approach The Impact and Where it Occurs Stakeholders Affected ESG Risks and Opportunities	
KPIs	Total volume of water discharges Percent of wastewater recycled	-- Omitted – Data not available at time of reporting.
Environmental Compliance		
Non-compliance with environmental laws and regulations		
General Disclosures	Management Approach The Impact and Where it Occurs Stakeholders Affected ESG Risks and Opportunities	
KPIs	Total amount of monetary fines for non-compliance with environmental laws and/or regulations Number of non-monetary sanctions for non-compliance with environmental laws and/or regulations Number of cases resolved through a dispute resolution mechanism	Omitted – Data not available at time of reporting. Our Environmental Footprint
C. Social Disclosures		
Employee Management		
Employee Hiring and Benefits		
General Disclosures	Management Approach The Impact and Where it Occurs ESG Risks and Opportunities	About this Section/Social
KPIs	Total number of employees Attrition rate Ratio of lowest paid employee against minimum wage List of employee benefits	Our People Our People Our People
Employee Training and Development		
General Disclosures	Management Approach The Impact and Where it Occurs ESG Risks and Opportunities	About this Section/Social
KPIs	Total training hours provided to employees (by male/female) Average training hours provided to employees (by male/female)	Our People Our People

SEC Content Index

Disclosures	Reporting location	Remarks/ explanation
Labor Management Relations		
General Disclosures	Management Approach The Impact and Where it Occurs ESG Risks and Opportunities	About this Section/Social
KPIs	% of employees covered by Collective Bargaining Agreements Number of consultations conducted with employees concerning employee-related policies	Our People -- Omitted – Data not available at time of reporting.
Diversity and Equal Opportunity		
General Disclosures	Management Approach The Impact and Where it Occurs ESG Risks and Opportunities	About this Section/Social
KPIs	% of female workers in the workforce % of male workers in the workforce Number of employees from indigenous communities and/or vulnerable sector	Our People --
Workplace Conditions, Labor Standards, and Human Rights Occupational Health and Safety		
General Disclosures	Management Approach The Impact and Where it Occurs ESG Risks and Opportunities	About this Section/Our People
KPIs	Safe Man-Hours No. of work-related injuries No. of work-related fatalities No. of work-related ill-health No. of safety drills	Our People Health and Safety: By the Numbers
Supply Chain Management		
Supplier Accreditation and Screening		
General Disclosures	Management Approach The Impact and Where it Occurs ESG Risks and Opportunities	About this Section/Social
KPIs	Supplier Accreditation Policy Sustainability Topics Considered When Selecting/Screening Suppliers	Our Suppliers
Relationship with Community		
Significant Impacts on Local Communities		
General Disclosures	Management Approach ESG Risks and Opportunities	Our Community
KPIs	Operations with significant impacts on local communities (by location, vulnerable group/indigenous people (IPs)) Mitigating measures (if negative) or enhancement measures (if positive) For operations affecting IPs, total number of Free and Prior Informed Consent (FPIC) consultations and Certification Preconditions (CPs) secured	Our Suppliers Our Suppliers Omitted – Data not available at time of reporting. Omitted – Data not available at time of reporting.

Disclosures	Reporting location	Remarks/ explanation
Customer Management		
Customer Satisfaction		
General Disclosures	Management Approach The Impact and Where it Occurs ESG Risks and Opportunities	About this Section/Social
KPI	Customer Satisfaction Score(s)	Our Customers
Health and Safety		
General Disclosures	Management Approach The Impact and Where it Occurs ESG Risks and Opportunities	Our People
KPIs	Number of substantiated complaints on product or service health and safety Number of complaints addressed	-- Omitted – Data not available at time of reporting.
Marketing and Labelling		
General Disclosures	Management Approach The Impact and Where it Occurs ESG Risks and Opportunities	--
KPIs	Number of substantiated complaints on marketing and labelling Number of complaints addressed	-- Omitted – Data not available at time of reporting.
Customer Privacy		
General Disclosures	Management Approach The Impact and Where it Occurs ESG Risks and Opportunities	Our Customers
KPIs	Number of substantiated complaints on customer privacy Number of complaints addressed Number of customers, users and account holders whose information is used for secondary purposes	Protecting Privacy
Data Security		
General Disclosures	Management Approach The Impact and Where it Occurs ESG Risks and Opportunities	Our Customers
KPI	No. of data breaches, including leaks, thefts and losses of data	Protecting Privacy

Consumer Protection

Ensuring Your Protection

Financial consumer protection has been a growing priority for financial institutions as it contributes to the healthy development of the banking system, the promotion of financial inclusion, and broader economic growth.

At EastWest Bank, we regard customer rights and protection as our primary duty, conducting business with utmost fairness, trust, and transparency.

We adhere to the Bangko Sentral ng Pilipinas' belief that the banking system becomes safer and more robust if an apt and timely consumer protection policy is in place. Thus, we have designed our Consumer Protection policy that is fully compliant with the Financial Consumer Protection program of the BSP, as embodied in BSP Circular No. 857 issued in 2014.

Our Consumer Protection framework is consistent with the five standards the BSP had set:

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

We designed Our Consumer Protection Manual, duly approved by our Board of Directors and Senior Management, to operationalize the framework. An organization unit has also been formed to implement, coordinate, and track proper adherence to the Manual.

Disclosure and Transparency

We make it a point to always provide correct, complete, accurate, and understandable information about all EastWest products and services. This information can be accessed on our

stores, corporate website, customer service hotlines, and social media channels, helping our customers and the public make smarter and more informed banking decisions.

EastWest follows 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 products 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. Our contact center runs our 24-Hour Customer Service hotline, email, Facebook and Twitter accounts, as well as Viber and SMS channels.

Protection of Client Information

As a financial institution, we abide by banking regulations and laws that protect customer data and the security, integrity, and confidentiality of the information that comes with it. But we act beyond compliance and view client data confidentiality and privacy as a crucial component of people's trust-based relationship with the Bank.

In recent years, more EastWest customers are using digital platforms and technologies in their banking transactions, and expect the Bank to provide a satisfying digital experience in customer service. As such, one of our ongoing challenges is to



provide a multi-channel customer experience, as more Filipinos now demand convenience, faster or instant response times, and better results in keeping pace with technological advances.

It takes time and a significant amount of resources for the Bank to meet this surging demand and be at par with the level of digital readiness of peer banks. But in the immediate present, while laying the groundwork for a more digital-savvy customer service, we will ensure high-quality service and responsiveness. This is partly made possible by seamless coordination among our critical Bank units such as Marketing, Sales, Operations, and Customer Service.

We also focus on ensuring that we have the right security measures in place. As more of our customers become digitally linked, we continually step up our efforts toward client data privacy and secure account information at any given time. IT security at EastWest maintains a three-level approach:

- **People** – We regularly assess the skills and competencies of EastWestbankers and fill gaps in their awareness around data security. We inform everyone of the vulnerabilities, exploits, and security weaknesses that can penetrate our systems, training and educating them in these different aspects of IT and data security.
- **Processes** – We stick to the principle of business-driven security which aligns our policies with the Bank's business requirements. This is also aligned with local regulations on handling customer data.
- **Technology** – We defend, protect, respond, and recover from both potential and actual threats and breaches through advanced tools and capabilities. Security is built into the design of EastWest products.

Our Chief Information Security Officer (CISO) oversees governance and proactively faces cybersecurity threats such as Advanced Persistent Threats (APTs), while we maintain a team of penetration testers and conduct threat intelligence around the security perimeter of the Bank and its store network. We also have a leadership position in industry groups for inter-bank collaboration on threat identification and combat of criminal activities.

Our in-house IT Security policy provides a solid framework to protect client data and information at all times, along with 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

Fair Treatment

We take to heart the fair treatment of our customers and other stakeholders. At the minimum, every EastWestbanker is trained in fair and responsible treatment — from recruitment to the onboarding process.

We craft recommendations of banking products and services based on a customer's financial goals as well as risk appetite, and we recommend based on actual data and responsible profiling. Our statements issued on our promotions, the media, and public platforms are true, correct, accurate, complete, and fair.

We equip our customers with the necessary documents, such as bank statements, passbook, certificates, and terms and conditions. We confirm all customer requests via written or digital means within an acceptable period of time.

Our customers expect to obtain satisfying customer service assistance from the Bank anytime, anywhere, so we harness digital or electronic channels such as email, social media, and direct messaging to get it done. This also gives them personalized service and the flexibility to smoothly shift from one channel to another and expect the same satisfactory result regardless of the channel used.

We also began to more intensively invest in and develop a dedicated and full-time Training Team and Quality Assurance Team to make sure that our Customer Service Representatives and Sales Associates are properly trained to give personalized service to customers, and assure that the level of quality of their customer engagements meets standards. If there are any lapses or opportunities, these should be immediately addressed.

Effective Recourse

In our continuing pursuit of service excellence, we established systems and controls to properly and promptly tackle customer inquiries, concerns, or complaints.

Our records reflect an increase in customer complaints to 149,469 in 2019 as a result of our drive to ensure that all customer complaints received at the frontlines are logged, recorded, monitored, and resolved. Despite the increase, we improved our resolution time by 7.85 basis points to 99.87% in 2019 from 91.83% in 2018.

In 2019, banks faced a growing number of bank identification number (BIN) attacks, scamming, and phishing scams. We recorded 122,375 in ATM or debit card concerns, accounting for more than 80% of the total complaints received in 2019. In response, we launched a communication campaign to remind

our customers to be wary of suspicious activities concerning their account and made available the “on-off facility” in our mobile and internet banking platforms.

On service quality, we constantly train our front liners to become more attentive, responsive, and empathetic to our customers in their time of need. We ensure strict adherence with the policies and procedures detailed in our Customer Assistance Management System (CAMS), which is aligned with the prescriptions of BSP Circular 857. We ensure that we have dedicated resources and personnel to handle customer queries and resolve complaints in a timely, reliable, and highly personable manner.

We welcome customer feedback in all our channels and continuously conduct customer satisfaction surveys. Our overall customer satisfaction rating for 2019 was 84.0% for our Customer Service Survey, 87.0% for our Welcome Check Survey, and 97.0% for our Telemarketing Survey. We are the only local Bank equipped with Happy or Not's Smiley terminals that enable us to capture customer satisfaction and temperament in real time.

In addition, we also initiated the use of the Net Promoter Score (NPS) to gauge the sentiment of our clients, starting with Priority Banking as a pilot. To widen the reach of our customer feedback programs, we have started sending out SMS-based surveys for our new-to-bank customers and have started with transaction-based surveys.

To further improve customer experience, we are eyeing the use of virtual assistance or artificial intelligence (AI) channels, such as an online chatbot, to provide customers instant two-way or interactive communication for their customer service needs.

Financial Education and Awareness

Besides protection, we also empower our customers to make sound financial decisions. Our Customer Education Program is an ongoing initiative towards providing the customer with critical know-how to avoid fraud, scams, and cybercrimes when using their EastWest debit, prepaid, and credit cards, whether they are online, at an ATM or point-of-sale terminal, or transacting with Visa/Mastercard-affiliated merchants.

Our customers can access relevant brochures, social media campaigns, our constantly updated and revisited website, and multiple channels that help them dodge ATM skimming, fraudulent activities, and other money-related schemes.

We send out electronic mails that contain 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.

With increasing financial awareness and education, we are also compelled to increase the level of competency of our workforce to meet the expectations of our customers. We strive to regularly update our employees' skills in this area, sponsoring enterprise-wide fraud control training as well as seminars on security-related issues in banking.

Risk Management



The ability to effectively identify and manage risk is a vital element of EastWest Bank's success. Over the years, we have been fortifying our internal risk management and control framework to identify risks and opportunities that may impact us and to take mitigation actions as needed.

Risk management takes place in many different processes and operations throughout the organization. Our Board of Directors is ultimately responsible for the governance of risk management while our Senior Management ensures there is a common and efficient process in place. Part of the Board's

requirements are clear and transparent information about our enterprise risks and mitigating activities from all parts of our business operations.

In 2019, our risk exposures remain well managed, with losses kept within expectations and set limits. Credit risk remains to be the principal risk exposure in our business, followed by operational risk, interest rate risk in the banking book, and market risk in the trading book. We also recognized marginal risk exposures to liquidity, credit concentration, compliance, reputational, and strategic risks.

Risk Factors

Combined with risks inherent in banking, we also consider other risks borne out by more stringent industry regulations.

Capital Risk

This is the risk faced when a company loses the value 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 and shareholder value is maximized while maintaining capital ratios above the minimum prescription of the Bangko Sentral ng Pilipinas (BSP).

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 Philippine Financial Reporting Standards 9, banks should produce models on estimating losses on the portfolio. This obliges banks to forecast potential loss up to the entire life cycle of a loan account or portfolio.

Our credit risk remains manageable in 2019, underpinned by the satisfactory levels of asset quality, credit concentration, collateral, and loss rate levels. Likewise, operational losses, including compliance-related fines and penalties, are kept within financial loss limits, and liquidity remained ample as liquidity surplus was maintained and regulatory minimum prescriptions were exceeded.

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 customers and credit underwriting for corporate clients. We regularly monitor key credit risk indicators and conduct stress tests based on internally determined and BSP-prescribed stress scenarios.

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 (MCO) model, a cash flow analysis tool that projects our cash flow under normal operations and includes off-balance sheet commitments;
- Using a 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; and
- Foreseeing stress scenarios identified to get a precise insight into our ability to respond to our liabilities.

Relevant BSP Regulations in 2019

BSP CIRCULAR NO. 1064 - Report on Intraday Liquidity of Universal and Commercial Banks (UBs/KBs) and their Subsidiary Banks/Quasi-Banks (QBs) to take effect in 2021

This prescribes banks and QBs to have policies, procedures, and systems that will enable them to measure and track intraday inflows and outflows to ultimately ensure that the institution's large payments are adequately covered and properly earmarked. It also requires intraday risk limits to be set. The Bank has decided to not define an intraday liquidity risk limit on the merit that historical volume of intraday outflows is not material relative to cross-border and multi-currency settlements that move the market. The materiality of intraday outflows is contingent upon the established excessive coverage of high-quality liquid assets, proactive earmarking of significant outflows, and available credit lines of the Bank.

Interest Rate Risk

Interest rate risk is the risk to current or anticipated earnings or capital arising from movements in interest rates. This can potentially hurt the financial results and capital of the bank arising from positions in the banking book. Interest rate risk arises due to changes in market interest rates, which have an impact on profitability. An interest rate rise puts financial pressure on the client, which may in turn result in default

of loan payments. The major factors that lead to increased interest rate risk are the volatility of interest rates and mismatches between the interest reset dates on assets and liabilities.

Interest rate movement was more pronounced in 2019. Heightened Inflation was observed in 2018 that compelled the BSP to adjust its policy rates. This policy response led to the pricing of deposits in the banking system, resulting in increased cost of funding.

Relevant BSP Regulations in 2019

BSP CIRCULAR NO. 1051 - Amendments to the Framework for Dealing with Domestic Systematically Important Banks (D-SIBs)

In the internal capital adequacy assessment processes, the assessment of the prospects of being a DSIB is performed on the basis of the Bank's market share growth relative to the total banking system's. This is because the heavily weighted indicators pertain mainly to bank size, e.g. total exposures based on Basel III leverage ratio with 40% weight, intra-financial system assets and liabilities, and outstanding investments in securities with more than 40% weight as well.

Moving Forward

We continue to strive towards our goal of embedding a risk management culture in EastWest — a culture where units understand the risks in their businesses and are able to manage them. The implementation of a proactive and on-demand risk assessment, the availability of centralized, streamlined, and clean database, and the removal of silo-based thinking in risk owners and control units are the key challenges in strengthening the Bank's risk management culture.

As a result of the COVID-19 global pandemic and the actions taken by governments and businesses around the world to help mitigate the impact, financial institutions face major challenges in managing their liquidity positions and funding capabilities. Regulations put in place in recent years were all designed to improve banks' ability to meet funding obligations by establishing liquidity buffers, and to implement contingency funding plans (CFPs) to guide banks during times of crisis. However, the recent financial market volatility, liquidity tightening, widening funding spreads, operational fails, and other challenges have been unprecedented and put significant pressure on bank liquidity risk management.

Still, we are confident that our robust risk management will enable us to manage these risks within internal and regulatory limits. Our capital adequacy is more than adequate to meet our financial targets with sufficient capital buffers for low probability but high impact risk events (i.e., unexpected losses). Continued improvements in methodologies to estimate expected and unexpected losses also provide more precise and reliable risk measures while enhancements in risk-adjusted performance measures are expected to improve our capital optimization initiatives.

We have also made significant investments in our technology infrastructure and seamless management information and risk systems. We believe this will pave the way for a centralized information source and dynamic risk impact analysis, as well as connecting front- and back-office processes. Clearly defined roles through governance policies, continued governance caravans, and the shift towards risk-adjusted performance measures are designed to inculcate to all units the interrelationship among risks and the fact that each unit's output is impactful to another. This remains a crucial piece in the Bank's overall risk management and sustainability.

Capital Adequacy Reconciliation

CAPITAL ADEQUACY RECONCILIATION		CONSOLIDATED		
(Php in millions, except percentages)		For year ended December 31		
		2019		
	Tier 1 Capital	Audited Financial Statement	Reconciling Item	
Tier 1 capital				
Paid up common stock	22,499.75	22,499.75	-	
Additional paid-in capital	5,065.06	5,065.06	-	
Retained earnings	14,150.00	14,150.00	-	
Undivided profits	6,183.82	6,183.82	-	
Other Comprehensive Income:				
Net unrealized gains or losses on AFS Securities	56.68	56.68	-	
Actuarial Gains (Losses) on Retirement Benefits Plan	(82.27)	(82.27)	-	
Cumulative foreign currency translation	89.56	89.56	-	
Total	47,962.60	47,962.60	-	

CAPITAL ADEQUACY RECONCILIATION		CONSOLIDATED		
(Php in millions, except percentages)		For year ended December 31		
		2018		
	Tier 1 Capital	Audited Financial Statement	Reconciling Item	
Tier 1 capital				
Paid up common stock	22,499.75	22,499.75	-	
Additional paid-in capital	5,209.06	5,065.06	144.00	
Retained earnings	9,818.66	10,767.40	(948.74)	
Undivided profits	4,464.61	4,508.06	(43.46)	
Other Comprehensive Income:				
Net unrealized gains or losses on AFS Securities	(10.29)	(10.29)	-	
Actuarial Gains (Losses) on Retirement Benefits Plan	31.65	(77.99)	109.64	
Cumulative foreign currency translation	(94.82)	(94.82)	-	
Total	41,918.62	42,657.17	(738.56)	

CAPITAL ADEQUACY RECONCILIATION		SOLO		
(Php in millions, except percentages)		For year ended December 31		
		2019		
	Tier 1 Capital	Audited Financial Statement	Reconciling Item	
Tier 1 capital				
Paid up common stock	22,499.75	22,499.75	-	
Additional paid-in capital	5,065.06	5,065.06	-	
Retained earnings	14,150.07	14,150.07	-	
Undivided profits	6,183.82	6,183.82	-	
Other Comprehensive Income:				
Net unrealized gains or losses on AFS Securities	60.17	60.17	-	
Actuarial Gains (Losses) on Retirement Benefits Plan	89.56	89.56	-	
Cumulative foreign currency translation	(75.03)	(75.03)	-	
Total	47,973.40	47,973.40	-	

CAPITAL ADEQUACY RECONCILIATION		SOLO		
(Php in millions, except percentages)		For year ended December 31		
		2018		
	Tier 1 Capital	Audited Financial Statement	Reconciling Item	
Tier 1 capital				
Paid up common stock	22,499.75	22,499.75	-	
Additional paid-in capital	5,209.06	5,065.06	144.00	
Retained earnings	9,792.10	10,767.40	(975.30)	
Undivided profits	4,491.47	4,508.06	(16.60)	
Other Comprehensive Income:				
Net unrealized gains or losses on AFS Securities	(10.29)	(10.29)	-	
Actuarial Gains (Losses) on Retirement Benefits Plan	31.65	(77.99)	109.64	
Cumulative foreign currency translation	(94.82)	(94.82)	-	
Total	41,918.92	42,657.17	(738.26)	

Capital Adequacy Reconciliation

	(Php in millions, except percentages)	
	For year ended December 31, 2019	
	SOLO	CONSOLIDATED
Tier 1 capital		
Paid up common stock	22,499.75	22,499.75
Additional paid-in capital	5,065.06	5,065.06
Retained earnings	14,150.07	14,150.00
Undivided profits	6,183.82	6,183.82
Other Comprehensive Income:		
NUGL on AFS Securities	60.17	56.68
Actual gains/losses	(75.03)	(82.27)
Cumulative foreign currency translation	89.57	89.57
	<u>47,973.40</u>	<u>47,962.61</u>
Deduction from Tier 1 capital		
Total outstanding unsecured credit accommodation to a DOSRI	1.15	1.15
Investments in equity securities	4,718.85	910.67
Defined benefit asset	-	-
Deferred income tax	2,294.57	2,720.59
Goodwill and other intangible assets	6,857.99	6,890.26
CET1 capital	<u>34,100.85</u>	<u>37,439.94</u>
Total Tier 1 capital	<u>34,100.85</u>	<u>37,439.94</u>
Tier 2 capital		
General loan loss provision	2,553.46	2,827.54
Unsecured subordinated debt / Instruments eligible as Tier 2 capital	4,979.34	6,218.92
Total Tier 2 capital	<u>7,532.80</u>	<u>9,046.46</u>
Total qualifying capital	<u>41,633.66</u>	<u>46,486.40</u>
Capital ratios:		
CET1 capital adequacy ratio	10.65%	10.65%
Tier 1 capital adequacy ratio	10.65%	10.65%
Capital conservation buffer	4.65%	4.65%
Total capital adequacy ratio	13.00%	13.22%
Risk-weighted Assets		
On balance sheet accounts		
20%	1,241.54	1,242.06
50%	19,886.73	19,886.73
75%	11,068.59	11,071.01
100%	211,515.47	236,163.60
150%	11,633.97	14,390.72
Off balance sheet exposures		
20%	-	-
50%	-	-
100%	3,557.32	3,557.32
Counter party risk weighted assets in banking books	7,007.52	7,007.52
Counter party risk weighted assets in trading books	-	-
	<u>265,911.14</u>	<u>293,318.96</u>
Total credit risk-weighted assets	<u>265,911.14</u>	<u>293,318.96</u>
Total market risk-weighted assets	<u>13,675.29</u>	<u>13,675.29</u>
Total operational risk-weighted assets	<u>40,694.21</u>	<u>44,636.29</u>
Total risk-weighted assets	<u>320,280.64</u>	<u>351,630.54</u>

	ABSOLUTE AMOUNT	
	For year ended December 31, 2019	
	SOLO	CONSOLIDATED
Tier 1 capital		
Paid up common stock	22,499,754,110.00	22,499,754,110.00
Additional paid-in capital	5,065,058,589.66	5,065,058,589.66
Retained earnings	14,150,069,476.91	14,150,001,921.39
Undivided profits	6,183,816,993.27	6,183,816,993.27
Other Comprehensive Income:		
NUGL on AFS Securities	60,167,861.55	56,677,246.07
Actual gains/losses	(75,033,983.05)	(82,267,842.15)
Cumulative foreign currency translation	89,565,248.05	89,565,247.93
	<u>47,973,398,296.39</u>	<u>47,962,606,266.16</u>
Deduction from Tier 1 capital		
Total outstanding unsecured credit accommodation to a DOSRI	1,145,644.54	1,145,644.54
Investments in equity securities	4,718,847,058.32	910,670,797.82
Defined benefit asset	-	-
Deferred income tax	2,294,566,929.42	2,720,592,954.10
Goodwill and other intangible assets	6,857,985,128.32	6,890,255,304.13
CET1 capital	<u>34,100,853,535.78</u>	<u>37,439,941,565.57</u>
Total Tier 1 capital	<u>34,100,853,535.78</u>	<u>37,439,941,565.57</u>
Tier 2 capital		
General loan loss provision	2,553,462,967.93	2,827,541,174.30
Unsecured subordinated debt / Instruments eligible as Tier 2 capital	4,979,340,226.92	6,218,920,513.59
Total Tier 2 capital	<u>7,532,803,194.85</u>	<u>9,046,461,687.89</u>
Total qualifying capital	<u>41,633,656,730.63</u>	<u>46,486,403,253.46</u>
Capital ratios:		
CET1 capital adequacy ratio	10.65%	10.65%
Tier 1 capital adequacy ratio	10.65%	10.65%
Capital conservation buffer	4.65%	4.65%
Total capital adequacy ratio	13.00%	13.22%
Risk-weighted Assets		
On balance sheet accounts		
20%	1,241,539,636.57	1,242,055,863.47
50%	19,886,732,384.30	19,886,732,384.30
75%	11,068,589,931.03	11,071,009,604.96
100%	211,515,465,578.46	236,163,603,793.12
150%	11,633,969,262.94	14,390,715,784.17
Off balance sheet exposures		
20%	-	-
50%	-	-
100%	3,557,318,435.03	3,557,318,435.03
Counter party risk weighted assets in banking books	7,007,522,203.73	7,007,522,203.73
Counter party risk weighted assets in trading books	-	-
	<u>265,911,137,432.06</u>	<u>293,318,958,068.78</u>
Total credit risk-weighted assets	<u>265,911,137,432.06</u>	<u>293,318,958,068.78</u>
Total market risk-weighted assets	<u>13,675,289,744.66</u>	<u>13,675,289,744.66</u>
Total operational risk-weighted assets	<u>40,694,212,693.75</u>	<u>44,636,287,383.23</u>
Total risk-weighted assets	<u>320,280,639,870.47</u>	<u>351,630,535,196.67</u>

Risk Exposure

	CONSOLIDATED 2019 - ABSOLUTE AMOUNT						
	0%	20%	50%	75%	100%	150%	TOTAL
Cash on Hand	7,723,806,266.05						7,723,806,266.05
Checks and Other Cash Items		46,865,832.50					46,865,832.50
Due from Bangko Sentral ng Pilipinas	35,076,191,311.70						35,076,191,311.70
Due from Other Banks		124,504,570.50	2,803,359,258.52		214,938,044.62		3,142,801,873.64
Financial Assets Designated at Fair Value through Profit or Loss							10,343,201.33
Debt Securities							-
Equity Securities					10,343,201.33		10,343,201.33
Available-for-Sale (AFS) Financial Assets							4,722,854,218.78
1. Debt Securities							4,722,853,078.82
Sovereign	4,722,853,078.82						4,722,853,078.82
2. Equity Securities					1,139.96		1,139.96
Held-to-Maturity (HTM) Financial Assets							50,521,995,143.89
1. Non Defaulted Exposures							50,149,572,525.27
Sovereign	8,520,227,291.76	2,421,578,322.95	26,629,408,543.95		414,862,557.30		37,986,076,715.96
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation					1,479,231,415.27		1,479,231,415.27
Banks			389,821,268.36		8,621,745.81		398,443,014.17
Corporates		2,317,461,653.91			7,968,359,725.95		10,285,821,379.87
2. Defaulted Exposures						372,422,618.62	372,422,618.62
Loans and Receivables							251,200,766,945.45
1. Interbank Loans Receivable		1,299,868,937.50					1,299,868,937.50
2. Loans and Receivables -Others							249,900,898,007.95
2.1 Non defaulted exposures							241,563,230,482.94
Sovereign							-
LGU and Public Sector Entities					767,406,411.62		767,406,411.62
Government Corporation							-
Corporates					45,806,141,350.87		45,806,141,350.87
Microfinance/Small and Medium Enterprises				14,761,346,139.95			14,761,346,139.95
Loans to individual for housing purposes			9,950,875,697.77				9,950,875,697.77
Loans to Individuals					170,277,460,882.72		170,277,460,882.72
2.1 Defaulted exposures							8,337,667,525.01
Housing Loans					795,840,965.03		795,840,965.03
Other than housing loans						7,541,826,559.98	7,541,826,559.98
Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse, and Securities Lending and Borrowing Transactions							1,392,086,045.00
Sovereign	1,392,086,045.00						1,392,086,045.00
Sales Contract Receivable							136,248,661.38
1. Non Defaulted Exposures					126,891,033.08		126,891,033.08
2. Defaulted Exposures						9,357,628.29	9,357,628.29
Real and Other Properties Acquired						1,670,203,715.88	1,670,203,715.88
Total Exposures Excluding Other Assets							355,644,163,215.60
Other Assets					8,293,505,319.54		8,293,505,319.54
Total Exposures Including Other Assets	57,435,163,993.33	6,210,279,317.36	39,773,464,768.61	14,761,346,139.95	236,163,603,793.11	9,593,810,522.78	363,937,668,535.14
Total Risk weighted On-Balance Sheet Assets not covered by CRM	-	1,242,055,863.47	19,886,732,384.30	11,071,009,604.96	236,163,603,793.11	14,390,715,784.17	282,754,117,430.02
Total Risk weighted On-Balance Sheet Assets	-	1,242,055,863.47	19,886,732,384.30	11,071,009,604.96	236,163,603,793.11	14,390,715,784.17	282,754,117,430.02

Risk Exposure

	CONSOLIDATED 2018 - ABSOLUTE AMOUNT						
	0%	20%	50%	75%	100%	150%	TOTAL
Cash on Hand	7,126,114,045.02						7,126,114,045.02
Checks and Other Cash Items		59,126,997.90					59,126,997.90
Due from Bangko Sentral ng Pilipinas	40,577,383,017.43						40,577,383,017.43
Due from Other Banks		237,760,467.80	9,919,064,453.12		166,581,695.20		10,323,406,616.12
Financial Assets Designated at Fair Value through Profit or Loss							10,329,701.33
Equity Securities					10,329,701.33		10,329,701.33
Available-for-Sale (AFS) Financial Assets							251,769,396.85
1. Debt Securities							251,768,106.89
2. Equity Securities					1,289.96		1,289.96
Held-to-Maturity (HTM) Financial Assets							37,419,275,825.96
1. Non Defaulted Exposures							37,419,275,825.96
Sovereign	6,741,731,371.96	1,996,610,084.27	15,085,351,972.28		429,930,419.74		24,253,623,848.25
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation					2,454,704,964.59		2,454,704,964.59
Banks			409,176,835.52		9,077,067.80		418,253,903.31
Corporates		2,633,960,348.15			7,658,732,761.66		10,292,693,109.81
2. Defaulted Exposures							
Loans and Receivables							227,644,134,803.78
1. Interbank Loans Receivable		5,862,670,000.00					5,862,670,000.00
2. Loans and Receivables -Others							221,781,464,803.78
2.1 Non defaulted exposures							213,811,054,133.74
Sovereign							-
LGU and Public Sector Entities					810,947,540.05		810,947,540.05
Government Corporation							-
Corporates		2,770,801,020.82			50,438,845,873.92		53,209,646,894.74
Microfinance/Small and Medium Enterprises				12,814,255,095.95	339,073,634.43		13,153,328,730.38
Loans to individual for housing purposes			7,565,036,658.59				7,565,036,658.59
Loans to Individuals					139,072,094,309.98		139,072,094,309.98
2.1 Defaulted exposures							7,970,410,670.04
Housing Loans					777,116,317.60		777,116,317.60
Other than housing loans						7,193,294,352.44	7,193,294,352.44
Sales Contract Receivable							129,201,619.07
1. Non Defaulted Exposures					103,914,831.62		103,914,831.62
2. Defaulted Exposures						25,286,787.45	25,286,787.45
Real and Other Properties Acquired						1,477,393,634.20	1,477,393,634.20
Total Exposures Excluding Other Assets							325,018,135,657.66
Other Assets					14,316,395,330.13		14,316,395,330.13
Total Exposures Including Other Assets	54,696,996,541.30	13,560,928,918.94	32,978,629,919.50	12,814,255,095.95	216,587,745,738.02	8,695,974,774.09	339,334,530,987.80
Total Risk weighted On-BaLance Sheet Assets	-	2,712,185,783.79	16,489,314,959.75	9,610,691,321.96	216,587,745,738.02	13,043,962,161.14	258,443,899,964.66

Risk Exposure

	SOLO 2019 - ABSOLUTE AMOUNT						TOTAL
	0%	20%	50%	75%	100%	150%	
Cash on Hand	7,626,236,008.50						7,626,236,008.50
Checks and Other Cash Items		44,284,697.98					44,284,697.98
Due from Bangko Sentral ng Pilipinas	34,379,374,951.25						34,379,374,951.25
Due from Other Banks		124,504,570.50	2,803,359,258.52		135,414,201.21		3,063,278,030.23
Financial Assets Designated at Fair Value through Profit or Loss							10,343,201.33
Debt Securities							-
Equity Securities					10,343,201.33		10,343,201.33
Available-for-Sale (AFS) Financial Assets							4,722,854,218.78
1. Debt Securities							4,722,853,078.82
Sovereign	4,722,853,078.82						4,722,853,078.82
2. Equity Securities					1,139.96		1,139.96
Held-to-Maturity (HTM) Financial Assets							50,521,191,691.56
1. Non Defaulted Exposures							50,148,769,072.94
Sovereign	8,519,423,839.43	2,421,578,322.95	26,629,408,543.95		414,862,557.30		37,985,273,263.63
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation					1,479,231,415.27		1,479,231,415.27
Banks			389,821,268.36		8,621,745.81		398,443,014.17
Corporates		2,317,461,653.91			7,968,359,725.95		10,285,821,379.87
2. Defaulted Exposures						372,422,618.62	372,422,618.62
Loans and Receivables							225,276,727,822.87
1. Interbank Loans Receivable		1,299,868,937.50					1,299,868,937.50
2. Loans and Receivables -Others							223,976,858,885.37
2.1 Non defaulted exposures							217,475,720,192.64
Sovereign							-
LGU and Public Sector Entities					767,406,411.62		767,406,411.62
Government Corporation							-
Corporates					45,806,141,350.87		45,806,141,350.87
Microfinance/Small and Medium Enterprises				14,758,119,908.04			14,758,119,908.04
Loans to individual for housing purposes			9,950,875,697.77				9,950,875,697.77
Loans to Individuals					146,193,176,824.33		146,193,176,824.33
2.1 Defaulted exposures							6,501,138,692.73
Housing Loans					795,840,965.03		795,840,965.03
Other than housing loans						5,705,297,727.70	5,705,297,727.70
Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse, and Securities Lending and Borrowing Transactions							1,392,086,045.00
Sovereign	1,392,086,045.00						1,392,086,045.00
Sales Contract Receivable							136,248,661.38
1. Non Defaulted Exposures					126,891,033.08		126,891,033.08
2. Defaulted Exposures						9,357,628.29	9,357,628.29
Real and Other Properties Acquired						1,668,901,534.01	1,668,901,534.01
Total Exposures Excluding Other Assets							328,841,526,862.89
Other Assets					7,809,175,006.68		7,809,175,006.68
Total Exposures Including Other Assets	56,639,973,923.00	6,207,698,182.84	39,773,464,768.61	14,758,119,908.04	211,515,465,578.45	7,755,979,508.63	336,650,701,869.57
Total Risk weighted On-Balance Sheet Assets not covered by CRM	-	1,241,539,636.57	19,886,732,384.30	11,068,589,931.03	211,515,465,578.45	11,633,969,262.94	255,346,296,793.30
Total Risk weighted On-Balance Sheet Assets	-	1,241,539,636.57	19,886,732,384.30	11,068,589,931.03	211,515,465,578.45	11,633,969,262.94	255,346,296,793.30

Risk Exposure

	SOLO 2018 - ABSOLUTE AMOUNT						TOTAL
	0%	20%	50%	75%	100%	150%	
Cash on Hand	7,054,219,061.02						7,054,219,061.02
Checks and Other Cash Items		43,432,525.88					43,432,525.88
Due from Bangko Sentral ng Pilipinas	39,968,275,214.34						39,968,275,214.34
Due from Other Banks		237,760,467.80	9,919,064,453.12		21,903,859.94		10,178,728,780.86
Financial Assets Designated at Fair Value through Profit or Loss							10,329,701.33
Equity Securities					10,329,701.33		10,329,701.33
Available-for-Sale (AFS) Financial Assets							251,769,396.85
1. Debt Securities							251,768,106.89
2. Equity Securities					1,289.96		1,289.96
Held-to-Maturity (HTM) Financial Assets							37,419,275,825.97
1. Non Defaulted Exposures							37,419,275,825.97
Sovereign	6,741,731,371.96	1,018,174,381.87	16,063,787,674.68		429,930,419.74		24,253,623,848.25
Multilateral Agencies							-
LGU and Public Sector Entities							-
Government Corporation					2,454,704,964.59		2,454,704,964.59
Banks			409,176,835.52		9,077,067.80		418,253,903.32
Corporates		2,633,960,348.15			7,658,732,761.66		10,292,693,109.81
2. Defaulted Exposures							
Loans and Receivables							204,083,867,081.44
1. Interbank Loans Receivable		5,862,670,000.00					5,862,670,000.00
2. Loans and Receivables -Others							198,221,197,081.44
2.1 Non defaulted exposures							191,273,879,026.40
Sovereign							-
LGU and Public Sector Entities					810,947,540.05		810,947,540.05
Government Corporation							-
Corporates		2,770,801,020.82			50,438,845,873.92		53,209,646,894.74
Microfinance/Small and Medium Enterprises				12,814,255,095.95	339,073,634.43		13,153,328,730.38
Loans to individual for housing purposes			7,565,036,658.59				7,565,036,658.59
Loans to Individuals					116,534,919,202.64		116,534,919,202.64
2.1 Defaulted exposures							6,947,318,055.04
Housing Loans					777,116,317.60		777,116,317.60
Other than housing loans						6,170,201,737.44	6,170,201,737.44
Sales Contract Receivable							129,201,619.07
1. Non Defaulted Exposures					103,914,831.62		103,914,831.62
2. Defaulted Exposures						25,286,787.45	25,286,787.45
Real and Other Properties Acquired						1,476,322,756.95	1,476,322,756.95
Total Exposures Excluding Other Assets							300,615,421,963.71
Other Assets					14,044,974,621.36		14,044,974,621.36
Total Exposures Including Other Assets	54,015,993,754.21	12,566,798,744.52	33,957,065,621.91	12,814,255,095.95	193,634,472,086.64	7,671,811,281.84	314,660,396,585.07
Total Risk weighted On-BaLance Sheet Assets	-	2,513,359,748.90	16,978,532,810.95	9,610,691,321.96	193,634,472,086.65	11,507,716,922.76	234,244,772,891.22

Corporate Governance



Good corporate governance is the cornerstone for a successful and sustainable business.

In 2019, EastWest continued to strictly adhere to its Corporate Governance Manual which was revised on May 24, 2018. The Manual outlines the definitions of corporate governance, nomination and election, meetings and quorum requirements. It also enumerates the duties of Board members, Board committees, and key officers and employees. It also features a disclosure system which highlights adherence to the principles of transparency, accountability and fairness.

Governance Structure

At EastWest, corporate governance starts at the top. Our Board of Directors and Senior Management team foster critical exchange of views and objective judgement. They set the tone and ensure that mechanisms for full disclosure, and protection of the rights and equitable treatment of shareholders are in place.

Board of Directors

As the highest governing body in EastWest, the Board of Directors 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.

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, and relevant operational functions.

The Board is composed of nine directors, majority of whom are non-executive directors. Nominated and voted by shareholders every year, each director serves a one-year term until the election of another set of directors. In 2019, the Board increased its membership to 11 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

Four of the 11 Board members are independent directors whose role is to provide independent judgment, outside experience, and objectivity to the Board. They have not served as independent directors for a maximum cumulative term of nine years from the reckoning period rule and do not have more than five board seats in other publicly listed companies. In 2019, the Bank increased to four the number of independent directors.

Executive and Non-Executive Roles

The roles of the Chairman, Mr. Jonathan T. Gotianun, and the Vice Chairman and CEO, Mr. Antonio C. Moncupa Jr., 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. He has direct and immediate supervision over the long-term and daily operations and management of EastWest and executes the administrative and operational policies approved by the Board.

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 an individual director, for the Board, and for the Board Committee as a member. Each sheet delves into specifics, such as the clarity and relevance of the Board and committee functions, as well as their effectiveness in conducting meetings, making constructive use of available reports, and discussing concerns, which may impact on their responsibilities as Director and member of a committee.

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.

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. Remunerations given to directors which were approved by the Board Remuneration Committee amounted to Php20.8 million in 2019, Php20.1 million in 2018, Php19.1 million in 2017, and Php12.0 million in 2016. Executive Directors and FDC-affiliated Directors continue to waive their professional fees.

Retirement and Succession

EastWest directors are elected by our shareholders and thus should not be removed simply because of their age. As long as board directors are able to effectively perform their functions, the Bank considers them eligible to stay in the board. In line with this, the Bank's retirement policy for its Board of Directors is not based on age but one that is based on their capabilities to carry out their function. The Corporate Governance and Compliance Committee evaluates the fitness of the nominees for the Board of Directors. Upon election, a director serves for a term of one year subject to re-election the following year. Independent directors shall serve a maximum cumulative term of nine years (reckoned from 2012), after which the independent directors can no longer be re-elected as such in the Bank. However, they may continue to qualify for nomination and election as a regular director. Notwithstanding the term limit for the independent directors, there is no fixed term limit for the regular directors.

Shareholder Communication

Our Board and Senior Management keep our shareholders abreast of developments in the Bank through our annual shareholders' meeting, annual report, general information sheet, quarterly financial reports, news releases, and our corporate disclosures. 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 every calendar year and have regular meetings once a month. Special meetings of the Board may be called at any time by the Chairman or by the Vice Chairman, or upon written request of at least a majority of the directors.

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

Board Attendance

The Bank held twelve (12) Regular Board Meetings from January to December 2019; and one (1) Organizational Meeting of the Board held on April 22, 2019 or a total of Thirteen (13) Board Meetings.

The following are the attendance of the Directors of the Bank who attended the Board Meetings from January to December 2019:

Board of Directors' Attendance in Meetings in 2019

Members	Position/ Designation in Committee	No. of Meetings Attended	Percentage of Attendance to the Board Meetings
Jonathan T. Gotianun	Chairman	12	92%
Antonio C. Moncupa, Jr.	Vice Chairman & CEO	12	92%
L. Josephine G. Yap	Director	11	85%
Mercedes T. Gotianun	Director	13	100%
Jesus Roberto S. Reyes	Director	13	100%
Isabelle G. Yap	Director	12	92%
Wilson L. Sy	Director	12	92%
Carlos R. Alindada	Director	13	100%
Paul A. Aquino	Independent Director	13	100%
Jose Maria G. Hofileña **	Independent Director	10	77%
Gregorio U. Kilayko **	Independent Director	10	77%
Jose S. Sandejas *	Independent Director	4	31%

* resigned April 2019

** joined April 2019

Board Committees

Pursuant to the Bank's Corporate Governance Manual, its Board created each of the following committees and appointed Board members thereto.

Each member of the respective committees named below has been holding office as of the last Annual Stockholders' Meeting which was on April 22, 2019 and will serve until his successor shall have been elected and qualified.

Executive Committee

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

The Executive Committee is composed of five (5) directors and meets weekly or as often as it may be necessary to address all matters referred to it. In 2019, 33 regular and special meetings were conducted and attended by at least a majority of the Committee members.

Executive Committee			
Members/ Position/ Designation in Committee	No. of Meetings Attended	No. of Meetings Required to Attend	Percentage of attendance to the board meetings (total of meetings)
Jonathan T. Gotianun, <i>Chairman</i>	32	33	97%
Lourdes Josephine T. Gotianun – Yap, <i>Member</i>	29	33	88%
Antonio C. Moncupa, Jr., <i>Member</i>	31	33	94%
Mercedes T. Gotianun, <i>Member</i>	10	33	30%
Jesus Roberto S. Reyes, <i>Member</i>	32	33	97%

Corporate Governance and Compliance Committee (CGCC)

The Corporate Governance and Compliance Committee leads the Bank and assists the Board of Directors in defining and fulfilling the corporate governance policies and attaining best

practices while overseeing the implementation of compliance programs, money laundering prevention programs and ensuring that regulatory compliance issues are resolved expeditiously. In addition to its governance role, the CGCC also assumes the nomination function whereby it reviews and evaluates the qualifications of all persons nominated to the Board, all direct reports of the CEO and the President, regardless of rank, heads of Governance Units and other positions of the Bank requiring appointment by the Board of Directors.

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

The Committee, composed of four members, three of whom are independent directors, including the Chairperson, meets every other month or when necessary. In 2019, 12 meetings (regular and special) were conducted and attended by Committee members.

Corporate Governance and Compliance Committee (CGCC)			
Members/ Position/ Designation in Committee	No. of Meetings Attended	No. of Meetings Required to Attend	Percentage of Attendance to the Committee Meetings
Paul A. Aquino, <i>Chairman</i>	12	12	100%
Jonathan T. Gotianun, <i>Member</i>	8	12	67%
Jose S. Sandejas, <i>Member*</i>	5	5	100%
Carlos R. Alindada, <i>Member*</i>	5	5	100%
Jose Maria Hofileña, <i>Member**</i>	7	7	100%

*Until April 2019

**Starting May 2019

Related Party Transactions Committee (RPT Committee)

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

The RPT Committee is composed of three members, three of whom are independent directors, including the Chairperson. It meets every other month or whenever necessary to discuss and agree on matters to be endorsed to the Board of Directors for approval or confirmation. In 2019, 8 meetings (regular and special) were conducted and attended by Committee members.

Related Party Transactions Committee (RPT Committee)			
Members/ Position/ Designation in Committee	No. of Meetings Attended	No. of Meetings Required to Attend	Percentage of Attendance to the Committee Meetings
Paul A. Aquino, <i>Chairman</i>	8	8	100%
Jonathan T. Gotianun, <i>Member</i>	5	8	63%
Jose S. Sandejas, <i>Member*</i>	4	4	100%
Carlos R. Alindada, <i>Member*</i>	4	4	100%
Jose Maria Hofileña, <i>Member**</i>	4	4	100%

*Until April 2019
**Starting May 2019

Audit Committee

The Audit Committee assists the Board of Directors in overseeing the Bank's financial reporting process, system of internal controls and the process for monitoring compliance with laws and regulations, and the code of conduct. It also provides reasonable assurance to the Board on the overall management of risks of the Bank. It is responsible for setting

up the Internal Audit Division, and for appointing the Chief Audit Executive and an independent external auditor who both report to the Audit Committee. It monitors and evaluates the effectiveness and accuracy of the internal control system established throughout the Bank, through the Internal Audit Division.

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

The Audit Committee, which consists of four members, all of whom are independent directors, meets once a month. In 2019, 12 regular meetings were conducted and attended by all the Committee members.

Audit Committee			
Members/ Position/ Designation in Committee	No. of Meetings Attended	No. of Meetings Required to Attend	Percentage of Attendance to the Committee Meetings
Carlos R. Alindada, <i>Chairman</i>	12	12	100%
Paul A. Aquino, <i>Member*</i>	12	12	100%
Gregorio U. Kilayko, <i>Member*</i>	7	8	88%
Atty. Jose Maria G. Hofileña, <i>Member*</i>	5	8	63%
Jose S. Sandejas, <i>Member</i>	4	4	100%

*Starting May 2019

Risk Management Committee (RMC)

The Risk Management Committee assists the Board in fulfilling its responsibilities in managing the Bank's risk-taking activities. The RMC reviews and approves principles, policies, strategies, processes, and control frameworks pertaining to risk management. It also recommends to the Board any necessary modification or amendment to strategies and policies relative to risk management. Its functions include identifying and evaluating the Bank's risk exposures, estimating its impact to the organization and assessing the magnitude, direction and distribution of risks across the Bank, which it uses as basis in determining risk tolerances that it subsequently recommends to the Board for approval. RMC reports to the Board the overall risk exposures as well as the effectiveness of its risk management practices and processes while recommending further policy revisions when necessary.

The RMC, which meets every month, is composed of three members, of which two are independent directors, including the Chairperson. Members of the Committee possess adequate knowledge and understanding of the institution's risk exposures and expertise in developing appropriate risk policies and strategies. In 2019, 12 regular meetings were conducted and attended by all the Committee members.

Risk Management Committee (RMC)			
Members/ Position/ Designation in Committee	No. of Meetings Attended	No. of Meetings Required to Attend	Percentage of Attendance to the Committee Meetings
Jose Sandejas, <i>Chairman*</i>	3	3	100%
Paul Aquino, <i>Member*</i>	3	3	100%
Wilson Sy, <i>Member</i>	11	12	92%
Gregorio Kilayko, <i>Chairman**</i>	9	9	100%
Carlos Alindada, <i>Member**</i>	9	9	100%

*Until April 2019
**Starting May 2019

Compensation Committee

The Compensation Committee is composed of six members including the Bank's CEO, the President and one independent director. It ensures that the compensation policies and practices are consistent with the corporate culture, strategy and the business environment under which it operates. It evaluates and recommends to the 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. In 2019, one meeting was conducted and attended by all the Committee members.

Compensation Committee			
Members/ Position/ Designation in Committee	No. of Meetings Attended	No. of Meetings Required to Attend	Percentage of attendance to the board meetings (total of 1 meeting)
Lourdes Josephine T. Gotianun – Yap, <i>Chairman</i>	1	1	100%
Jonathan T. Gotianun, <i>Member</i>	1	1	100%
Antonio C. Moncupa, Jr., <i>Member</i>	1	1	100%
Paul A. Aquino, <i>Member</i>	1	1	100%
Carlos R. Alindada, <i>Member</i>	1	1	100%

Trust Committee

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

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

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

The Trust Committee is composed of five members, namely the President, Trust Officer and three directors. It meets once every quarter or more frequently as circumstances may warrant. In 2019, 5 regular meetings were conducted and attended by all the Committee members.

Trust Committee			
Members/ Position/ Designation in Committe	No. of Meetings Attended	No. of Meetings Required to Attend	Percentage of Attendance to the Committee Meetings
Jonathan T. Gotianun, Chairman	5 (4 regular and one special meeting)	5	100%
Jesus Roberto S. Reyes, Member/ President	5	5	100%
Lourdes Josephine Gotianun-Yap, Member	5	5	100%
<i>Wilson L. Sy, Member</i>	5	5	100%
<i>Robert B. Ramos, Member/Trust Officer</i>	5	5	100%

Independent Audit

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

Internal Audit

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.

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 Bank's Compliance Program and cascaded regulatory issuances. 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 (DBCOC) to serve as their eyes on the ground and facilitate faster and easier coordination with the Bank's Compliance Division.

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 control 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.ewbanker.com.

Evaluation System and Compliance

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

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

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.

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 below regulatory prescriptions. Stock dividends shall be declared in accordance with the law. The Board has set 20% to 30% of earnings will be declared as dividends. This policy has been put on hold in the meantime that the Bank is in a 'full speed' growth plan. The decision was made in lieu of making a capital call.

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 on 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 and confirmation of the majority vote of stockholders.

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 Division overseeing our overall direction in this area. We continued to strengthen our AML program in 2019 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 our EastWest 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, Ethics-Direct, 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 and ensuring socioeconomic stability through policies that make our value chain eco-friendly, socially responsible, and consistent with the sustainability goals that other banks and industries have purposely set to achieve going forward.

Retirement of Senior Officers

The retirement age of Senior Officers is generally the same as with all other bonafide EastWestbankers as embodied in the Plan Rules and Regulations of the EastWest Employees' Retirement Plan. The normal retirement date for our employees is attainment of age 60 but there may be cases that calls for late retirement, which the Board will approve.

Material Related Party Transactions

For the year 2019 (Php in thousands)

Category	Amount/ Volume	Outstanding Balance	Terms and Conditions/ Nature
Subsidiaries			
Receivables purchased	-	1,977,981	Receivables purchased by the Parent Company from EWRB
Receivable sold	-	381,995	Employee loans sold by the Parent Company to EWRB
Accounts receivable	-	91,930	Amount collected by EWRB from borrowers on behalf of the Parent Company that remained unremitted and other related expenses shouldered by the Parent Company on behalf of the Subsidiaries
Accounts receivable	-	99,179	Receivables from subsidiaries which represent expenses shouldered by Parent Company
Deposit liabilities	-	759,108	Earns interest at the respective bank deposit rates
Deposits	129,333,782	-	
Withdrawals	128,976,890	-	
Accounts payable	-	105,791	Cash reloading transactions between EWRB and the Parent Company
Interest expense	935	-	Interest expense on deposits of EWRB and EWIB
Interest income	1,134	-	Interest income on loans receivable
Service fee expense	30,439	-	Service fees paid to EWRB for account servicing equivalent to 0.37% of loan amounts collected by EWRB on behalf of the Parent Company for the receivables purchased and for collection of credit card payments
Service fee income	776	-	Service fees paid by EWRB for account servicing equivalent to 0.37% of loan amounts collected by the Parent Company on behalf of EWRB for the receivables sold
Commission expense	232,191	-	Commission expense paid by the Parent Company to QMIS
Rent income	306	-	Rent of office space leased to subsidiaries

Board of Directors



Left to right:

Front : MERCEDES T. GOTIANUN, Director; ANTONIO C. MONCUPA JR., Vice Chairman, President and CEO

Back : PAUL A. AQUINO, Independent Director; NELSON JOHN M. BONA, Director;
CARLOS R. ALINDADA, Independent Director; WILSON L. SY, Director



Left to right:

Front: JONATHAN T. GOTIANUN, Chairman; LOURDES JOSEPHINE GOTIANUN-YAP, Director

Back: GREGORIO U. KILAYKO, Independent Director; ATTY. BENEDICTO M. VALERIO JR., Corporate Secretary;
ATTY. JOSE MARIA G. HOFLEÑA, Independent Director; ISABELLE GOTIANUN YAP, Director

Directors' Profiles

JONATHAN T. GOTIANUN

67 years old, Filipino
Chairman of the Board since 2007

Committees

Chairman, Executive and Trust committees
Member, 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.

62 years old, Filipino
Director and Chief Executive Officer since 2007 and Vice Chairman since 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.; ViceChairman/ 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

92 years old, Filipino
Director since 1995

Committee

Member of the Compensation Committee

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

65 years old, Filipino
Director since 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.; Director of Chroma Hospitality, Inc., High Yield Sugar Farm Corp., Cotabato Sugar Central Company Inc., Davao Sugar Central Corp., Pacific Sugar Holdings Corp.

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

CARLOS R. ALINDADA

84 years old, Filipino
Independent Director since 2002

Committees

Chairman of the Audit Committee
Member of the Risk Management Committee

Concurrent Positions

Independent Director of Tanduary 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

77 years old, Filipino
Independent Director since 2009

Committees

Chairman of the Corporate Governance & Compliance Committee Member of the Related Party Transactions 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 Position

President/CEO of 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

WILSON L. SY

68 years old, Filipino
Director since 2016

Committees

Member of the Risk Management and Trust Committees

Concurrent Positions

Chairman & Director of Wealth Securities, Inc.; Chairman of Manila Stock Exchange Found, Inc.; Director of The 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 University 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

ATTY. BENEDICTO M. VALERIO JR.

62 years old, Filipino
Corporate Secretary since 2007 and Director from 2012 to 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

ISABELLE GOTIANUN YAP

32 years old, Filipino
Director since 2019

Concurrent Position

Special Projects officer of EastWest Bank

Past Positions

Previously worked in multinational companies such as McKinsey & Company, SingTel, and HSBC

Education

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

GREGORIO U. KILAYKO

65 years old, Filipino
Independent Director since 2019

Committees

Chairman of the Risk Management
Member of the Audit Committee

Concurrent Positions

Independent Director of Belle Corporation, SM Prime Holdings, Inc., Philequity Funds

Past Positions

Country Representative of James Capel Securities (Philippines); President of ING Baring Securities (Philippines) and ABN-Amro Securities (Philippines); Chairman and CEO of ABN-Amro Bank (Philippines); Manager of NCRD, Bureau of Energy Development, Treasury, Philippine National Oil Company

Education

B.S. Industrial Management Engineering degree at De La Salle University, with a Masters Degree in Energy Management and Business Administration from University of Pennsylvania

ATTY. JOSE MARIA G. HOFILEÑA

59 years old, Filipino
Independent Director since 2019

Committees

Chairman of the Related Party Transactions Committee Member of the Audit Committee Member of the Audit and Corporate Governance Committees

Concurrent Positions

Dean at Ateneo de Manila School of Law; Director of Vitasoy-URC, Inc.

Past Position

Partner in Sycip Salazar Hernandez & Gatmaitan

Education

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

NELSON JOHN M. BONA

69 years old, Filipino
Director since 2020

Concurrent Positions

EVP, Chief Financial Officer & Compliance Officer of Filinvest Development Corp. (FDC); Compliance Officer of Filinvest Land, Inc. (FLI); Director of CPI, FAC, TSNC, FAIL Phils., Inc. and FDC Forex. Concurrently holds various positions in other Filinvest subsidiaries and affiliates.

Past Positions

Held officer/executive positions since 1972 in various banks and institutions including Rizal Commercial Banking Corporation, Security Bank, Family Bank, Bank of the Philippine Islands, Morgan Guaranty Bank of New York, Filinvest Capital Inc., EastWest Bank, Millenia Communications, and Filinvest Land Inc.

Education

Graduate of AB-Commerce at University of Sto. Tomas. Attended MBA Program at De La Salle University and training programs at Morgan Guaranty Bank of New York

Senior Management



RAFAEL S. ALGARRA, JR.

SEVP & Head of Treasury, Markets and Off-Balance Sheet

- 51 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 & Chief Lending Officer

- 57 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



RICK M. PUSAG

EVP & Head, Technology & Productivity

- 51 years old, Filipino
- Over 23 years of evolving experiences in Information Technology with strong emphasis in the Software development modelling and implementation, Infrastructure analysis and architecting, risk mitigation, digital transformation
- Former SVP and Chief Information Officer of Security Bank
- Graduate of California Polytechnic University Pomona, Bachelor of Science, Business Administration/ Computer Information Systems



GRACE N. ANG

SVP & Chief Risk Officer

- 44 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



GERARDO SUSMERANO

SEVP & Head, Retail Banking

- 55 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



C. DAVID T. ESCARDA

EVP & Group Head, Human Resources

- 56 years old, Filipino
- Over 30 years of experience in Human Resources Management
- Former Director of People and Culture at Philip Morris (Pakistan) Limited, former Director for HR Sales and Marketing and Director for HR Operations at PMFTS
- Graduate of Cornell University, Human Resources Development Program; and graduate of De La Salle University, Manila, Bachelor of Science Major in Industrial Management Engineering



ERIBERTO LUIS S. ELIZAGA

SVP & Head, Corporate Banking

- 56 years old, Filipino
- Over 20 years of banking experience focusing on corporate banking
- Former Corporate and Commercial Banking Head of PBCOM
- Graduate of A.B. Economics, Ateneo de Manila University, Masters in Business Administration in Ateneo Graduate School of Business



ELOIDA F. OQUIALDA

SVP & Chief Audit Executive

- 57 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

**DR. ROBERT B. RAMOS****SVP & Trust Officer**

- 47 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&P), Masters in Business Economics
- Chartered Financial Analyst, CFA Institute

**ATTY. ELEANOR B. RIVERA****SVP & Chief Compliance Officer**

- 54 years old, Filipino
- Over 20 years of experience in the financial markets area covering specific areas of securities regulation
- Former Managing Director of Philippine Dealing & Exchange Corp. for almost 12 years
- Graduated Accounting at the University of the Philippines - Diliman, Cum Laude

**MINDA L. CAYABYAB****FVP & Financial Controller, Director of EW Rural Bank**

- 48 years old, Filipino
- Over 26 years of accounting and banking experience
- Former Head, PSBank – Financial Accounting Services Division; Former Senior Auditor, Isla Lipana & Co., Philippine member firm of PriceWaterhouse Coopers
- BS Business Administration major in Accounting with honors, Pamantasan ng Lungsod ng Maynila, Cum Laude.
- Certified Public Accountant; Member of Bankers Institute of the Philippines

**ANNA MARIA V. GONZALES****FVP & Head, Human Resources**

- 62 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

**SALVADOR R. SERRANO****SVP & Head, Central Branch Operations 1**

- 54 years old, Filipino
- Almost 30 years of banking experience, specifically on audit and bank operations
- Former SVP & Head of Operations in One Network Bank
- Graduate of University of Sto. Tomas, Bachelor of Science in Commerce, major in Accounting, Master in Business Administration from De La Salle University
- Certified Public Accountant

**IVY B. UY****SVP & Head, Regional Branch Banking**

- 47 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

**ATTY. LOURDES A. ONA****FVP & Head, Legal Services**

- 59 years old, Filipino
- Over 25 years of 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

**RENATO P. PERALTA****FVP & Head, Credit Management**

- 60 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



RAMONCITO PEDRO R. PICHAY

FVP & Head, Bank Operations

- 59 years old, Filipino
- Over 31 years of work experience in Treasury and Financial Management
- Former First Vice President and unit Head of the Retail Sales Unit Distribution Group in UnionBank
- Graduate of Philippine School of Business Administration, Bachelor in Science in Business Administration, Major in Accounting, Cum Laude



MANUEL JOEY A. REGALA

FVP & Chief Information Security & Data Protection Officer

- 61 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



ARNOLD STEPHEN H. SANIANO

VP & Head, Customer Service

- 49 years old, Filipino
- Over 25 years of banking experience
- Former AVP and Card Sales Department Head of Equitable Cardnetwork, Inc.
- Graduate of University of the Philippines (Los Banos), Bachelor of Science in Economics, Cum Laude, Master in Economics from University of the Philippines (Diliman)



RICHARD CHESTER C. TAMAYO

FVP & Head, Wealth Management

- 42 years old, Filipino
- Over 20 years of banking experience
- Former Vice President and Head of Ortigas Branch of Standard Chartered Bank
- Graduate of Ateneo de Manila University, Bachelor of Arts, Major in Economics



ALESSANDRO L. VILLARAZA

FVP & Head, Bank Marketing & Corporate Communications

- 51 years old, Filipino
- Over 20 years of banking experience focusing on credit cards marketing
- Former Vice President of AIG
- Graduate of University of Sto. Tomas, Bachelor of Science in Commerce, Major in Business Administration



PAUL JOHN B. LOPEZ

SAVP & Head, Corporate Planning

- 49 years old, Filipino
- Over 15 years of experience in finance
- Former Banking Head of Business Finance at EastWest, Former Financial Analyst at UnionBank
- Graduate of De La Salle University, Manila, Bachelor of Science Major in Industrial Management Engineering and Minor in Mechanical Engineering

Senior Officers List

Chairman

Gotianun, Jonathan T.

Vice Chairman

Moncupa, Antonio Jr. C.

Senior Executive Vice Presidents

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

Executive Vice Presidents

Escarda, C. David T.
Pusag, Cecilio Frederick M.

Senior Vice Presidents

Ang, Grace N.
Elizaga, Eriberto Luis S.
Oquialda, Eloida F.
Ramos, Robert Rol Richard
Raymond B.
Rivera, Eleanor B.
Serrano, Salvador R.
Uy, Ivy B.

First Vice Presidents

Abrogar, Gerald K.
Butalid, Armin C.
Cayabyab, Minda L.
Ching, Adrian S.
De Guzman, Raul Victor M.
De Lara, Alastair S.

Gonzales, Anna Maria V.
Jao, Glenn Conrad N.
Legaspi, Jocelyn C.
Ona, Lourdes A.
Peralta, Renato P.
Pichay, Ramoncito Pedro R.

Regala, Manuel Joey A.
Solosa, Patrick Dennis L.
Tamayo, Aylwin Herminia P.
Tamayo, Richard Chester C.
Villaraza, Alessandro L.

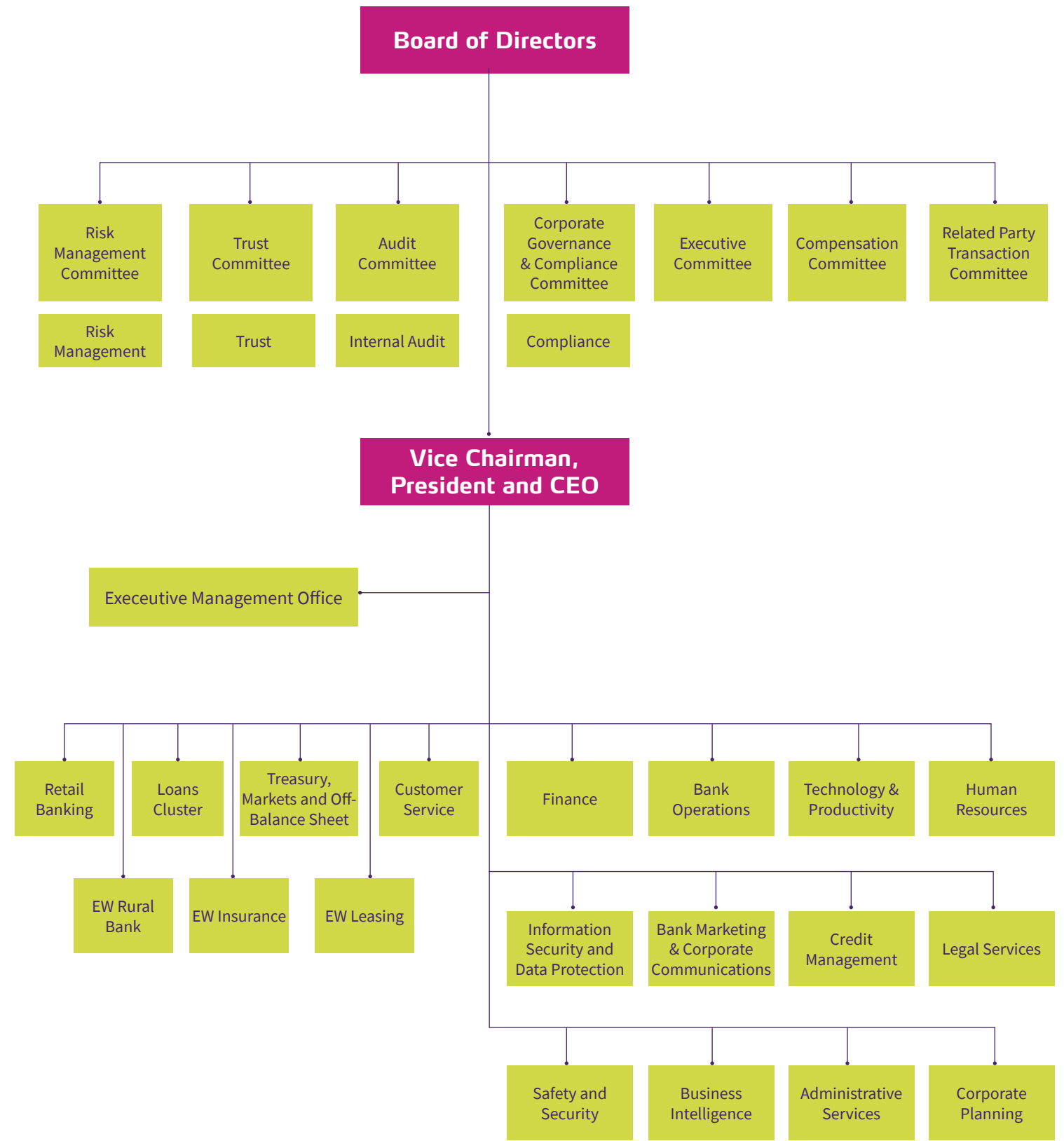
Vice Presidents

Abad, Josephine Vilma A.
Alviar, Jennifer E.
Atienza, Jason Anthony V.
Beltran, Maria Margarita C.
Bersamina, Julius P.
Cabahug, Doli D.
Caisido, Randy M.
Caliwan, Mary Jane D.
Castañeda, Marie Perpetua
Socorre H.
Chan, Aurora Socorro O.
Charvet, Rosalie D.
Chua, Paulina L.
Co, Ruth G.
Coloma, Ma. Teresa A.
Crisologo, Alexander Phillippe D.

Dela Cruz, Efren Jr. O.
Garcia, Eduardo S.
Gomez, Claude Lorenz D.
Guzman, Ires C.
Landrito, Ivah Marizol D.
Lao, Christopher S.
Laqueo, Maela D.
Lazo, Macrina P.
Lim, Steve L.
Locsin, Raul Raymund Jr. C.
Lorenzana, Stephanie Belina F.
Lozon, Renato D.
Lucio, Eva Joyce B.
Macalintal, Anna Lynn E.
Manalastas, Manuel L.
Mulimbayan, Maria Cecilia A.

Nonato, Herman D.
Obias, Angelo Karol P.
Raval, Assissi C.
Reboredo, Raymond T.
Rodriguez, Ben Valentino Jr. U.
Rodriguez, Paulo Jose L.
Roque, Carmina Jeanne D.
Ruiz, Ian Jericho Nazareth E.
Salcedo, Paolo M.
Saniano, Arnold Stephen H.
Sison, Rafael Jr. Z.
Tanlapco, Trina Maria A.
Valera, Valerie Mariflor G.
Velez, Rodrigo Thelmo S.

Organizational Chart





EastWest Rural Bank (EWRB) scored several milestones in 2019.

The wholly owned rural bank arm of EastWest was recognized by the Social Security System (SSS) for being the “Best Paying Partner” after posting the highest number of pensioners and members served in SSS benefit disbursements, compliant with the Social Security Law.

The award was conferred during SSS’ Balikat ng Bayan Awards, an annual recognition that aims to show appreciation to banks that showed commitment to fulfilling the program’s mandate of providing social security protection to its members and their beneficiaries.

The recognition strengthens the quality of partnership between EWRB and SSS, as the institution that acknowledges the value

of participating financial institutions in pursuit of its mandate to provide universal, equitable and viable social security protection

EWRB was also cited for being the “2019 Best Private Stakeholder” in the Brigada Eskwela program of the Department of Education in CARAGA Region. As the sole bank recipient of the award, EWRB has shown its consistency and commitment to aid in nation building through its active and consistent participation in the Brigada Eskwela initiative.

From left to right: Cristy G. Hurtado, People Support Group Leader; Veronica G. Acuña, Cash Operations Group Leader; Jo Ann S. de Asis, Customer Experience Cluster Leader; Edgardo I. Isagon, Corporate Governance Group Leader; Elpidio F. Masbad III, President; Joseph Jay S. Loayon, Administrative Services Group Leader; Hera A. Duka, Loan Operations Group Leader; JackJohn P. Torrejos, Relationship Management Group Leader; Sheila M. Bajado, Operations Support Cluster Leader



EastWest Insurance Brokerage, Inc. (EWIB), the wholly owned subsidiary of EastWest, posted ₱52.6 million in 2019, 53.1% year-on-year.

EWIB’s stellar performance was largely due to robust commission income, which amounted to ₱109.2 million or 44.4% more than the ₱72.5 million in 2018.

Intensified cross-selling efforts such as offering free first-year insurance for Auto Loans in EastWest stores and select dealerships, competitive rates, sales incentive program, as well as growing its salesforce, helped boost EWIB’s portfolio size by 17.0% during the period.

EWIB expects to forge stronger synergy with EastWest stores and other Filinvest Group businesses in the coming years. It also strives to continue being proactive in the generation of new businesses, renewing and bolstering incentive programs within EastWest’s top-performing units.

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





Troo delivers another year of strong growth

EastWest celebrated the 4th anniversary of its bancassurance joint venture with international insurance group Ageas in 2019. Troo posted an insurance premium income of Php2.2 billion, up by 53% from 2018.

The growth propelled Troo in the most recent market rankings published by the Insurance Commission to 15th out of 31 life insurance companies in the Philippines (from full-year 2018 to third quarter 2019 based on New Business APE), climbing two notches from the 17th spot. Its assets under management stood at Php3.6 billion and contributed Php360 million to EastWest's fee income, 21% higher than 2018.

Supported by higher activity ratios and average premiums, insurance sales through EastWest's Retail Bank channel reached all-time highs despite a drop in single premium sales across the insurance market.

EastWest's Priority Banking contribution further increased driven by the launch of BuildWealth Limited Pay Variable Unit Linked and the expansion of its wealth center network.

In addition, several projects were initiated to tap into new EastWest channels such as Corporate Banking, Credit Cards and Consumer Lending, whereas 94% of the home loan borrowers of EastWest were covered by a credit life insurance from Troo.

Committed to further developing innovative products and offering services that answer its customers' needs and preferences, Troo successfully launched its GoTroo portal. This digital customer engagement platform provides customers 24/7 access to their policies. To ensure its customers experience seamless and personalized service, the company will continue to develop digital applications and advanced data analytics capabilities.

EastWest and its joint venture partner Ageas fully support the company's ambition to become a top 10 industry player by 2022 and made an additional capital infusion of Php700 million in 2019.

Troo will continue to help Filipinos plan for a better tomorrow so they can live their best lives today and increase its support to sustainable development projects.



From left to right:

Front: Lois Dalida, Chief Human Resources Officer; Milot Valencia, Chief Bancassurance Officer; Bee Tan, Chief Strategy & Business Development Officer; Rowena Empalmado, Chief Investment Officer

Back: Calvin Kohchet-Chua, Chief Legal and Compliance Officer; Hans Van Wuijckhuijse, Chief Operating Officer; Dominik Smeets, President & CEO; Glenn Williams, Chief Financial and Risk Officer; Carlo Licuanan, Chief Marketing Officer

DEPOSITS**Peso Checking**

- Regular Checking
- Cheque Max
- ChequeMax Rewards
- ChequeMax Plus (Family Ties)

Peso Savings

- Passbook Savings
- Account Passbook Savings with Debit Card
- Regular Savings with Debit Card
- Super Saver
- Kiddie Savings
- Family Ties

Time Deposits

- Peso Time Deposit
- Long Term Negotiable Certificates of Deposit

Foreign Currency

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

Prepaid Cards

- General Purpose Prepaid Card
- Gift Card
- Travel Money Card
- Family Ties

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**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
- EastWest Singapore Airlines KrisFlyer Platinum Mastercard
- EastWest Singapore Airlines KrisFlyer World 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
- Import Letters of Credit
- Other Types of Documentary Credits
- Trust Receipt Facility
- Export Bills Purchase Facility

Guarantees

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

Bills Purchase

- Line Domestic Bills Purchase Line
- Foreign Bills Purchase Line Term Financing
- Term Loans
- Project Financing

TREASURY PRODUCTS**Foreign Exchange**

- Spot
- Forwards
- 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 Dollar Intermediate Term Bond Fund
- EastWest Peso Long Term Bond Fund
- EastWest PSEi Tracker Fund
- EastWest PhilEquity Feeder Fund

Other Fiduciary Accounts

- Escrow Agency
- Mortgage Trust Indenture

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 Human Resource Information System (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

METRO MANILA**168 Mall**

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

999 Shopping Mall

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

A. Bonifacio - Balingasa

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

A.Mabini - R. Salas

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

Acropolis

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

Alabang - Frabelle

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

Alabang Entrata

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

Alabang Hills

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

Alabang Madrigal

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

Alabang - Commerce Ave.

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

Alabang - Westgate

Westgate, Filinvest Corporate City
Alabang, Muntinlupa City, 1770
Tel: (02) 8771-0813 to 14; 8771-0816

Amorsolo - Queensway

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

Annapolis

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

Anonas

94 Anonas St. cor. K-6th
East Kamias, Quezon City
Tel: (02) 3434-0057; 3434-0058
3924-3402

Aurora Blvd. - Anonas

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

Ayala Ave. - Herrera

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

Ayala Ave. - Makati Sky Plaza

G/F, Makati Sky Plaza Bldg.
6788 Ayala Ave., Makati City
Tel: (02) 8844-1599; 8887-6223
8886-7019; 8886-7047

Ayala Ave. - Rufino

G/F, Unit 1, Rufino Bldg., 6784 Ayala Ave.
cor. V. A. Rufino St., Makati City
Tel: (02) 8845-0096; 8844-74643
8511-8274

Ayala Ave. - SGV

SGV 1 Bldg., 6760 Ayala Ave., Makati City
Tel: (02) 7621-9811; 7550-2538
7550-2539

Baclaran

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

Baesa Town Center

Baesa Town Center Retail Store #4
232 Quirino Highway, Baesa, Quezon City
Tel: (02) 8990-4537 to 39

Bagumbayan

184-B, E. Rodriguez, Jr. Ave.
Bagumbayan, Libis, Quezon City
Tel: (02) 8709-1729; (02) 8709-1730
8911-3601

Balintawak - A. Bonifacio

659 A. Bonifacio Ave.
Balintawak, Quezon City
Tel: (02) 8442-1802; 8442-1728
8442-1634

Banawe - Kaliraya

Titan 168 Bldg., 126 Banawe
near cor. Kaliraya Sts., Brgy. Tatalon
Quezon City
Tel: (02) 8711-0925; 8521-4749

Banawe - N. Roxas

42 Banawe Ave. cor. Nicanor Roxas
Quezon City
Tel: (02) 8354-4980; 8354-5978
8354-5024

Banawe - Sct. Alcaraz

Unit ABC, G/F, #740 Banawe Ave.
near cor. Scout Alcaraz, Quezon City
Tel: (02) 8354-5042; 8354-5043
8354-5044

Benavidez

Unit 103, One Corporate Plaza
Benavidez St., Legaspi Village
San Lorenzo, Makati City
Tel: (02) 8812-0263; 8812-0230
8812-0019

Better Living - Peru

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

Better Living - Doña Soledad

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

BF Homes - Aguirre

327 Aguirre Ave., BF Homes
Parañaque City
Tel: (02) 8808-7066; 8808-4963

Bicutan - East Service Rd.

G/F, Waltermart Bicutan
East Service Rd. cor. Mañalac Ave.
Brgy. San Martín de Porres
Parañaque City
Tel: (02) 8556-2690

Binondo

G/F, A. CBK Bldg.
493 Quirino Paredes St., Binondo, Manila
Tel: (02) 8247-3708; 8247-3615
8247-3652; 8243-7110

Blumentritt - Rizal Avenue

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

Boni Avenue

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

Boni Serrano Avenue

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

C. Raymundo Avenue

G/F, ITSP Bldg., 172 C. Raymundo Ave.
Brgy. Maybunga, Pasig City
Tel: (02) 8640-5690; 8640-4206
8641-0607

Caloocan - A. Mabini

G/F, Gee Bee Bldg., 428 A. Mabini St.
Brgy. 15, Zone 2, Caloocan City
Tel: (02) 8294-8403; 8294-8404

Chino Roces - Bagtikan

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

Chino Roces - Dela Rosa

G/F, King's Court II Bldg.
2129 Don Chino Roces Ave.
cor. Dela Rosa St., Makati City
Tel: (02) 8864-0632 to 33; 8864-0792

Chino Roces - La Fuerza

Units 10 & 11, La Fuerza Plaza 1
2241 Don Chino Roces Ave., Makati City
Tel: (02) 8478-9705; 8519-7142

City Place Square

3/F, C-P2-3, Cityplace Square
Reina Regente near cor. Felipe II St.
Binondo, Manila
Tel: (02) 7621-1292; 7621-1293

Commonwealth

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

Congressional Avenue

Congressional Ave., Brgy. Bahay Toro
Project 8, Quezon City
Tel: (02) 8926-6609; 8926-5934
8426-8587; 8928-6047

Cubao - Araneta Center

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

Cubao - P. Tuazon

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

Del Monte

271 Del Monte cor. Biak na Bato
Quezon City
Tel: (02) 8367-1813; 8367-1822
8367-1939

Del Monte - D. Tuazon

155 Del Monte Ave., Brgy. Manresa
Quezon City
Tel: (02) 3416-4712; 3416-1627

Divisoria

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

Don Antonio Heights

Lot 24, Block 7, Holy Spirit Drive
Don Antonio Heights, Brgy. Holy Spirit
Quezon City
Tel: (02) 8376-0817; 8376-0820
8376-0647

E. Rodriguez Avenue

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

E. Rodriguez Ave. - Cubao

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

E. Rodriguez - Welcome Rotonda

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

Eastwood City

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

EDSA - Howmart

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

EDSA - Kalookan

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

EDSA - Muñoz

G/F, Lemon Square Bldg.
1199 EDSA Muñoz, Brgy. Katipunan
Quezon City
Tel: (02) 8376-5168; 8376-5087
8441-2354

Elcano

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

Escolta

Unit 3, G/F, First United Bldg.
413 Escolta cor. Banquero Sts.
Binondo, Manila
Tel: (02) 8242-4635; 8245-3983
8247-6536

Evangelista

1806 Evangelista cor. Hen. Mojica Sts.
Brgy. Bangkal, Makati City
Tel: (02) 8846-9500; 8846-8516 to 17

F. Ortigas Jr.

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

Fairview

72 Commonwealth Ave. cor. Camaro St.
East Fairview, Quezon City
Tel: (02) 3430-5260; 3332-8598
3709-2583

Festival Mall - Expansion Wing

Space No. 2219.1
FSM Expansion Mall Inc., FCC
Alabang-Zapote Rd., Muntinlupa City
Tel: (02) 8838-2260; 8845-2649

Store Network

(As of 06 February 2020)

Festival Mall Level 1

X-cite Area, Level 1, Festival Supermall
Filinvest Corp. City, Alabang
Muntinlupa City, 1781
Tel: (02) 8842-5981

Festival Mall Level 2

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

G. Araneta Avenue

Units A & B, Ilo Bldg., 195 G. Araneta Ave.
Brgy. Santol, Quezon City
Tel: (02) 8715-4580; 8715-9671

General Luis - Kaybiga

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

Gil Puyat - Dian

G/F, Wisma Cyberhub Bldg.
45 Sen. Gil Puyat Ave., Makati City
Tel: (02) 8845-0493; 8845-0487
8845-0479

Gil Puyat - F.B. Harrison

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

Gil Puyat - Metro House

G/F, Metro House Bldg.
345 Sen. Gil Puyat Ave., Makati City
Tel: (02) 8890-8102; 8890-8625
8890-8591; 8890-8323;
8890-8420

Gil Puyat - Pacific Star

G/F, Pacific Star Bldg.
Sen Gil Puyat Ave., Makati City
Tel: (02) 8403-3368; 8403-7657

Gil Puyat - Salcedo Village

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

Gil Puyat - Washington

100 Sen. Gil Puyat Ave.
cor. Washington St. Brgy. Pio Del Pilar
Makati City
Tel: (02) 8864-0632; 8864-0633;
8575-3888 loc. 8396
8864-0792

Grace Park - 11th Avenue

G/F, Remcor V Bldg., Block 172, Lot 5
Rizal Ave. Ext., Caloocan City
Tel: (02) 8376-5825; 8361-0107
8376-5562

Grace Park - 3rd Avenue

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

Grace Park - 7th Avenue

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

Grace Park - 8th Avenue

896 8th Ave. cor. J. Teodoro
Grace Park, Caloocan City
Tel: (02) 8361-7545; 8361-8856
8364-9576

Greenhills Shopping Center

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

Greenhills - Connecticut

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

Greenhills - North

G/F, BTTC Bldg., Ortigas Ave.
cor. Roosevelt St., Greenhills
San Juan City
Tel: (02) 8477-3741; 8477-3499;
8477-3365

Greenhills - Promenade

Unit 3, G/F & 2/F, Promenade Bldg.
Missouri St., Greenhills, San Juan City
Tel: (02) 8571-7737; 8571-5985

Greenhills - West

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

H.V. Dela Costa

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

Intramuros

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

J.P. Rizal

805 J.P. Rizal cor. F. Zobel St.
San Miguel Village, Makati City
Tel: (02) 8511-0789; 8511-0791 to 92

Jose Abad Santos - Tayuman

G/F & 2/F, Cada Bldg., 1200 Tayuman St.
cor. Jose Abad Santos Ave., Tondo, Manila
Tel: (02) 8230-2339; 8230-2342
8230-2336

Juan Luna - Binondo

580 Juan Luna St., Binondo, Manila
Tel: (02) 8523-0275; 8523-0282

Juan Luna - Pritil

G/F, 1953-1955 Juan Luna St.
Tondo, Manila
Tel: (02) 8230-2143; 8230-2217
8354-4969

Julia Vargas

G/F, Unit 101
One Corporate Centre Office Condominium
Doña Julia Vargas Ave. cor. Meralco Ave.
Ortigas Center, Pasig City
Tel: (02) 8655-1597; 8655-3339
8655-1312

Jupiter - Paseo de Roxas

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

Kalayaan - Matalino

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

Kalentong

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

Kamias

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

Kamuning

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

Katipunan - St. Ignatius

132 Katipunan Ave.
St. Ignatius Village, Quezon City
Tel: (02) 8913-2370; 8913-2398

Lagro

Lot 2-B-6 Quirino Highway
Lagro, Novaliches, Quezon City
Tel: (02) 8709-1997; 8352-4948
8352-6151

Las Piñas - Almanza

Aurora Arcade Bldg., Alabang Zapote
Road, Almanza Uno, Las Piñas City
Tel: (02) 8551-0597; 8551-0612

Las Piñas - BF Resort

B.F. Resort Drive, Phase IV
BF Resort Village, Las Piñas City
Tel: (02) 8822-2802; 8822-2699

Las Piñas - J. Aguilar Avenue

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

Las Piñas - Marcos Alvarez

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

Las Piñas - Pamplona

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

Legaspi - Aguirre

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

Legaspi - Dela Rosa

G/F, I - Care Bldg., 167 Legaspi
cor. Dela Rosa Sts., Legaspi Village
Makati City
Tel: (02) 8844-5810; 8845-0006

Legaspi - Rufino

G/F, Libran Bldg., Legaspi St.
cor. V.A. Rufino Ave., Legaspi Village
Makati City
Tel: (02) 8519-7398; 8519-8125
8519-1785

Leviste

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

Loyola Heights - Katipunan

Unit 13, Elizabeth Hall Bldg.
Lot 1 Blk. 41, Katipunan Avenue
Loyola Heights, Quezon City
Tel: (02) 8426-0420; 8426-0403
8426-0361

Makati Ave. - Juno

Unit No. 2, A and W Bldg., 1 Juno St.
cor. Makati Ave., Brgy. Bel-air
Makati City
Tel: (02) 8880-0529; 8880-0526

Malabon - Gov. Pascual

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

Malabon - Potrero

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

Malabon - Rizal Avenue

726 Rizal Ave., Brgy. Tanong
Malabon City
Tel: (02) 8441-5267; 8441-4446
8441-4738

Mandaluyong - Wack-Wack

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

Mandaluyong - Libertad

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

Mandaluyong - Shaw Blvd.

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

Marikina - Concepcion

Bayan-Bayanan Ave., Concepcion
Marikina City
Tel: (02) 7625-2092

Marikina - Gil Fernando

Gil Fernando Ave. cor. Estrador St.
Midtown Phase 1, San Roque
Marikina City
Tel: (02) 8681-7143; 8681-7384

Marikina - J.P. Rizal

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



Marikina - Parang

JNJ Bldg., 108 BG Molina St.
Parang, Marikina
Tel: (02) 7625-5541; 7625-6230

Masambong

L.G. Atkinson Bldg., 627 Del Monte Ave.
Brgy. Masambong, Quezon City
Tel: (02) 8709-7701; 8376-6108
8376-6952

Masangkay

1411-1413 Masangkay St., Tondo, Manila
Tel: (02) 8230-2363; 8230-2364
8230-2332

Mayon

170 Mayon Ave., Quezon City
Tel: (02) 8354-4695; 8354-4717 to 18

Mayon - Dapitan

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

Metropolitan Avenue

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

MIA Road

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

Muntinlupa

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

Navotas - M. Naval

895 M. Naval St., Brgy. Sipac-Almasen
Navotas City
Tel: (02) 8355-4148; 8283-9403
8283-9536

Navotas - North Bay

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

New Manila

G/F, AAP Bldg., 683 Aurora Blvd.
New Manila, Quezon City
Tel: (02) 8722-6239; 8725-1700
8725-7340; 8726-3202

Store Network

(As of 06 February 2020)



North EDSA

UGF, Units 4, 5, 6 & 7
EDSA Grand Residences, EDSA
cor. Corregidor St., Quezon City
Tel: (02) 8376-1176; 8376-3059
8376-2832

Novaliches - Gulod

Lot 489-B2, Quirino Highway
Brgy. Gulod, Novaliches, Quezon City
Tel: (02) 8355-2741; 8355-2630
8355-2700

Novaliches - Talipapa

G/F, Units C, D, E, F & G
526 Quirino Highway, Brgy. Talipapa
Novaliches, Quezon City
Tel: (02) 8332-3592; 8709-6909

Ongpin

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

Ortigas - Orient Square

G/F, Orient Square Bldg., Emerald Ave.
Ortigas Center, Pasig City
Tel: (02) 7910-5621

Ortigas - ADB Avenue

G/F, Units G1 & G2, ADB Avenue Tower
ADB Ave., Ortigas Center, Pasig City
Tel: (02) 8532-0292; 8532-0313

Ortigas - Emerald

G/F, Unit 103, Hanston Bldg.
Don F. Ortigas Jr. Road
Ortigas Center, Pasig City
Tel: (02) 8477-4975; 8477-5371
8477-5368

Ortigas - Garnet

Unit 102, Prestige Tower, Emerald Ave.
Ortigas Center, Pasig City
Tel: (02) 8631-0079; 8631-0135
8234-1272

Ortigas - Rockwell

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

P. Ocampo Avenue

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

Paco

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

Padre Faura

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

Pasay - D. Macapagal Boulevard

G/F, The Biopolis, Macapagal Blvd.
Pasay City
Tel: (02) 8511-8351 to 53

Pasay - Libertad

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

Pasay - Oceanaire

G/F, Units. 108 & 109
Podium Commercial Area
Oceanaire Condominium
Sunrise Drive cor. Rd. 23
SM Mall of Asia Complex, Pasay City
Tel: (02) 8886-9014; 8886-8809

Paseo de Magallanes

G/F, Unit 102, Tritan Plaza Bldg.
San Antonio St., Paseo de Magallanes
Makati City
Tel: (02) 8478-4856 to 58;

Paseo de Roxas - Legaspi

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

Paseo - Philam Tower

G/F, Philamlife Tower
8767 Paseo de Roxas St., Makati City
Tel: (02) 8884-8810;

Pasig Boulevard

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

Pasig Rosario

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

Pasig - Kapasigan

A. Mabini cor. Blumentrit Sts.
Brgy. Kapasigan, Pasig City
Tel: (02) 8642-8559; 8643-8729
8575-3200 loc. 8308

Pasig - Santolan

G/F, Santolan Bldg.
344 A. Rodriguez Ave. Santolan
Pasig City
Tel: (02) 8654-0196; 8654-0246
8646-0951

Pasig - Shaw Boulevard

Units A & B, Karina Bldg., 33 Shaw Blvd.
Brgy. San Antonio, Dist. 1, Pasig City
Tel: (02) 8570-9356; 8401-3740

Pasig - Valle Verde

102 E. Rodriguez, Jr. Ave.
Ugong, Pasig City
Tel: (02) 8695-3345; 8655-3337
8640-0033

Paso De Blas

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

Pasong Tamo Extension

G/F, Dacon Bldg., 2281 Pasong Tamo Ext.
Makati City
Tel: (02) 8892-2825; 8867-2756
8575-3888 loc. 8324;
8867-2755

Pateros

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

Paz M. Guazon

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

Pedro Gil

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

Perea

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

Pioneer

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

President's Avenue

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

Project 8 - Shorthorn

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

Quezon Ave. - Banawe

G/F, PPSTA 1 Bldg., Quezon Ave.
cor. Banawe St., Quezon City
Tel: (02) 8743-4715; 8412-1681

Quezon Ave. - Dr. Garcia

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

Quezon Ave. - Scout Albano

Quezon Ave. near cor. Scout Albano
Brgy. South Triangle, Quezon City
Tel: (02) 8352-8100; 8352-8163
8352-8160

Quezon Ave. - Scout Santiago

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

Quiapo

E & L Haw Dynasty Bldg.
502 Evangelista cor. P. Paterno Sts.
Quiapo, Manila
Tel: (02) 8353-0052; 8353-0053
8353-0037

Rada

G/F, Unit No. 102
La Maision Rada Condominium Bldg.
Rada St., Legaspi Village, Makati City
Tel: (02) 8804-2865; 8804-2866
8804-2869

Regalado

Regalado Ave. cor. Archer St.
North Fairview Subd., Quezon City
Tel: (02) 8939-5459; 8417-2822

Roosevelt - Frisco

184 Roosevelt Ave.
San Francisco del Monte, Quezon City
Tel: (02) 3411-8035; 3372-9480
3372-1090

Roosevelt - Sto. Niño

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

Roxas Boulevard

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

Salcedo

G/F, First Life Center, 174 Salcedo St.
Legaspi Village, Makati City
Tel: (02) 8815-8747; 8815-8810
8815-8490; 8815-8669

Sampaloc - J. Figueras

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

San Juan

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

San Lorenzo - A. Arnaiz

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

San Miguel Avenue

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

Soler

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

Sto. Cristo

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

Sucac - Evacom

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

Sucac - Kabihasanan

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

Sucac - Kingsland

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

Sucac - NAlA

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

T. Alonzo

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

T.M. Kalaw

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

Taft Avenue

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

Taft - Nakpil

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

Tandang Sora

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

Tektite

G/F, East Tower, PSE Center
Exchange Drive, Ortigas Center, Pasig City
Tel: (02) 8667-3211; 8637-4164;
8575-3888 loc. 8349;
8637-4165

The Fort - Active Fun

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

The Fort - B3 Bonifacio High Street

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

The Fort - Beaufort

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

The Fort - BGC Corporate Center

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

The Fort - Burgos Circle

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

The Fort - F1 Center

G/F, Unit D, F1 City Center, 32nd St.
near cor. 5th Ave., Bonifacio Global City
Taguig City
Tel: (02) 8478-3834; 8478-4326;
8575-3888 loc. 8268;
8478-5213;

Store Network

(As of 06 February 2020)

The Fort - Marajo Tower

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

The Fort - PSE Tower

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

The Fort - South of Market

G/F, Units 25 & 26, North Tower
South of Market (SOMA) Bldg., 26th St.
cor. 11th Ave., Bonifacio Global City
Taguig City
Tel: (02) 551-4072 / 831-6759

Timog Avenue

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

Timog - Mother Ignacia

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

Tomas Mapua - Lope de Vega

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

Tomas Morato

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

Tordesillas

Unit 105, Le Metropole Condominium
H.V. Dela Costa cor. and Tordesillas Sts.
& Sen. Gil Puyat Ave., Salcedo Village
Makati City
Tel: (02) 8828-8407; 8828-8586

UN Avenue

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

UP Village

65 Maginhawa St., U.P. Village
Diliman, Quezon City
Tel: (02) 3433-8625; 3376-0215
3376-1452

Valenzuela - Dalandanan

Malanday Machinery's Commercial Bldg.
212 KM. 15 McArthur Highway
Brgy. Dalandanan, Valenzuela City
Tel: (02) 8277-0276; 8277-0246;
8277-0251

Valenzuela - Gen. T. De Leon

G/F, Units 4 & 5, Liu Shuang Yu Bldg.
3026 Gen. T. De Leon St.
Brgy. Gen. T. De Leon, Valenzuela City
Tel: (02) 3440-5635; 3456-7921

Valenzuela - Marulas

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

Valero

G/F, Retail 1B, Paseo Park View Tower 1
140 Valero St., Salcedo Village
Makati City
Tel: (02) 7751-0002 to 03; 7817-3733

Visayas Avenue

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

West Avenue

108 West Ave. cor. West Lawin St.
West Triangle, Quezon City
Tel: (02) 8928-5920; 8927-1185
8927-1597

West Service Road

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

Wilson

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

Xavierville

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

Ylaya - Padre Rada

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

LUZON

Angeles - Balibago

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

Antipolo - Marcos Hi-way

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

Antipolo - ML Quezon

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

Bacoor - Aguinaldo Hi-way

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

Bacoor - Molino

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

Baguio - Legarda

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

Baguio City - Session Road

Unit B, 101 Lopez Bldg., Session Rd.
Baguio City
Tel: (074) 424-8507; 424-8524
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
cor. Benigno S. Aquino Ave.
Baliuag, Bulacan
Tel: (044) 766-4878; 766-5308

Bataan - Balanga

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

Bataan - Dinalupihan

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

Bataan - Mariveles

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

Batangas City

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

Batangas City - Pallocan

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

Batangas - Balayan

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

Batangas - Bauan

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

Batangas - Lemery

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

Batangas - Nasugbu

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

Batangas - Rosario

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

Batangas - Sto. Tomas

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

Batangas - Tanauan

98 J.P. Laurel Highway
Brgy. Darasa, Tanauan City
Tel: (043) 702-4939; 702-3943

Benguet - La Trinidad

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

Bulacan - Sta. Maria

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

Bulacan - Balagtas

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

Bulacan - Plaridel

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

Bulacan - San Jose Del Monte

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

Cabanatuan - Maharlika

Maharlika Highway, Brgy. Dicarma
Tel: (044) 464-1634; 464-1635

Cabanatuan - Melencio

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

Calamba

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

Calamba - National Road

1425 National Rd., Brgy. Uno
Crossing, Calamba, Laguna
Tel: (049) 508-7466 to 77

Candelaria

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

Carmona

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

Cavite - Rosario

Lot 616 FI, 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 Rd.
Naic, Cavite City
Tel: (046) 412-0144; 412-0146

Cavite - Silang

132 J. P Rizal cor. E. Montoya Sts.
Brgy. San Vicente I, Silang, Cavite
Tel: (046) 413-2600; 683-3218
512-4317



Cavite - Tanza

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

Cavite - Trece Martires

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

Dagupan - A.B. Fernandez

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

Dagupan - Perez

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

Dasmariñas

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

General Trias

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

Ilocos Norte - San Nicolas

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

Ilocos Sur - Candon

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

Imus

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

Isabela - Roxas

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

Isabela - Cauayan

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

Store Network

(As of 06 February 2020)

Isabela - Ilagan

Maharlika Highway
cor. Florencio Apostol St.
Calamagui 1, Ilagan, Isabela
Tel: (078) 624-0193; 624-0098

Isabela - Santiago

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

Kawit - Centennial

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

La Union - Agoo

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

La Union - San Fernando

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

Laguna - Biñan

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

Laguna - Cabuyao

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

Laguna - Sta. Cruz

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

Laoag City

G/F, Puregold's Bldg.
Commercial Units 3 & 4, Nolasco St.
cor Castro Ave. and J.P. Rizal, Laoag City
Tel: (077) 770-5196; 770-5195

Legazpi City

Block 2 Lot 3-B, Landco Business Park
Legaspi City, Albay
Tel: 480-8237; 480-6659

Lipa City

No. 18, Lot 712 ABC, B. Morada Ave.
Lipa City, Batangas
Tel: (043) 784-1336; 784-1396

Lucena City

Quezon Ave. cor. Rosas St., Brgy. 8
Lucena City, Quezon
Tel: (042) 373-7623; 373-7626

Malolos

G/F, BUFEKO Bldg., No. 1197
Brgy. Sumapang Matanda
MacArthur Highway, Malolos, Bulacan
Tel: (044) 794-4534

Meycauayan - Malhacan

Meycauayan Tollgate
Meycauayan City, Bulacan
Tel: (044) 769-9394; 769-9382

Mindoro - Calapan

G/F, Paras Bldg., J.P. Rizal St.
Brgy. San Vicente South, Calapan
Oriental Mindoro
Tel: (043) 288-1809; 288-1871

Montalban - Rizal

240 E. Rodriguez Highway
Manggahan, Rodriguez, Rizal
Tel: (02) 8368-4051; 8368-4050

Naga City

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

Nueva Ecija - Gapan

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

Nueva Ecija - San Jose

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

Nueva Ecija - Talavera

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

Nueva Vizcaya - Solano

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

Olongapo City

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

Palawan

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

Pampanga - Angeles City

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

Pampanga - Apalit

Brgy. San Vicente, Apalit, Pampanga
Tel: (045) 652-0037

Pampanga - Clark

Pavilion 16, Berthaphil Clark Center
Jose Abad Santos Ave., TFZ Clark
SPCL Ecozone, Angeles City, Pampanga
Tel: (045) 499-4382; 499-4381

Pampanga - Guagua

Goodluck Bldg., 303 Guagua-
Sta. Rita Arterial Rd., Brgy. San Roque
Guagua, Pampanga
Tel: (045) 458-05-67; 458-0566

Pangasinan - Mangaldan

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

Pangasinan - Alaminos

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

Pangasinan - Lingayen

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

Pangasinan - Rosales

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

Pangasinan - San Carlos

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

San Fernando - Dolores

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

San Fernando - JASA

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

San Fernando - Sindalan

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

San Mateo

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

San Pablo

Lots 2365 & 3152, J.P. Rizal Ave.
Poblacion, San Pablo City, Laguna
Tel: (049) 503-2834 to 36

San Pedro

National Highway, Brgy. Nueva
San Pedro, Laguna
Tel: (049) 478-9552 to 53

Sorsogon City

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

Sta. Rosa

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

Subic Bay

1109 Rizal Highway
Subic Bay Freeport Zone, Olongapo City
Tel: (047) 250-2775; 250-2776

Tabaco City

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

Tagaytay

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

Tarlac - Concepcion

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

Tarlac - McArthur Highway

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

Tarlac - F. Tañedo

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

Tarlac - Paniqui

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

Taytay - Manila East

Manila East Rd., Brgy. San Juan
Taytay, Rizal
Tel: 570-4128; 570-4711

Taytay - Ortigas Extension

Vallley Fair Town Center, Ortigas Ave.
Extension, Taytay, Rizal
Tel: (02) 8660-9227; 8660-1828
8660-1826

Tuguegarao City

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

Urdueta City

S&P Bldg., MacArthur Highway
Nancayasan, Urdueta City
Tel: (075) 656-2825; 656-2838

Vigan

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

Zambales - Iba

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

VISAYAS

Antique - San Jose

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

Bacolod - Araneta

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

Bacolod - East

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

Bacolod - Hilado

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

Bacolod - Lacson

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

Bacolod - Mandalagan

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



Boracay

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

Catbalogan City

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

Cebu IT Park

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

Cebu Mactan

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

Cebu - A.C. Cortes

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

Cebu - A.S. Fortuna

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

Cebu - Banilad

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

Cebu - Basak Pardo

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

Cebu - Freedom Park

CLC Bldg., 280 Magallanes St.
near cor. Noli Me Tangere, Cebu City
Tel: (032) 236-9280; 236-9285

Cebu - Fuente Osmeña

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

Cebu - Grand Cenia

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

Cebu - Juan Luna

Stephen Jo Bldg., Juan Luna, Cebu City
Tel: (032) 236-7528; 236-7536

Store Network

(As of 06 February 2020)

Cebu - M. Velez

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

Cebu - Magallanes

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

Cebu - Mandaue North Road

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

Cebu - Mandaue Subangdaku

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

Cebu - Minglanilla

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

Cebu - N. Escario

Cebu Capitol Commercial Complex Bldg.
N. Escario St., Cebu City
Tel: (032) 253-9226; 255-8250

Cebu - Park Mall

Alfresco 4, Units 39, 40 & 40A
Parkmall, Mandaue City
Tel: (032) 505-4057; 505-3755

Cebu - Srp Il Corso

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

Cebu - Talisay

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

Dumaguete City

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

Iloilo - Diversion

The 21 Ave. Bldg., Benigno Aquino Ave.
Mandurriao, Iloilo City
Tel: (033) 323-1107; 323-1108

Iloilo - Iznart

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

Iloilo - Jaro

Jaro Townsquare, Mandaue Foam Bldg.
Quintín Salas, Jaro, Iloilo City
Tel: (033) 320-0241; 320-0247

Iloilo - Ledesma

Sta. Cruz Arancillo Bldg., Ledesma
cor. Fuentes Sts., Iloilo City
Tel: (033) 336-0441; 336-0443

Iloilo - Molo

GT Plaza Mall, MH del Pilar St.
Molo, Iloilo City
Tel: (033) 330-2003; 330-2004

Kalibo

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

Ormoc City

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

Roxas City

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

Silay

Rizal St., Silay City, Negros Occidental
Tel: (034) 441-3863; 441-3866

Tacloban City - Marasbaras

G/F, JGC Bldg., Brgy. 77
Marasbaras, Tacloban City
Tel: (053) 325-3596; 323-0133

Tacloban - J. Romualdez

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

Tagbilaran City

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

MINDANAO

Bukidnon - Valencia

Tamay Lang Lang Park Lane Bldg.
G. La Viña Ave., Poblacion
Valencia City, Bukidnon
Tel: (088) 828-4068; 828-4078

Butuan City

G/F, Deofevante Bldg.
Lot No. 7, Governor J. Rosales Ave.
Brgy. Imadejas, Butuan City
Tel: (085) 225-9620 / 342-7757

Butuan - P. Burgos

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

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

Cotabato City

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

Davao - Agdao

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

Davao - Bajada

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

Davao - Buhangin

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

Davao - C.M. Recto

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

Davao - Digos

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

Davao - Diversion Road

G/F, Units 4 & 5, D3G Y10 Bldg.
C.P. Garcia National Highway
Brgy. Cabantian, Davao City
Tel: (082) 296-2047; 296-1648

Davao - J.P. Laurel

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

Davao - Lanang

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

Davao - Ma-a

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

Davao - Magsaysay

EWB Bldg., Lot 100-C, Brgy. 030
Poblacion, R. Magsaysay Ave., Davao City
Tel: (082) 222-1279; 221-4712

Davao - Matina

Lot 16 Blk 3, McArthur Highway
Matina, Davao City
Tel: (082) 299-0893; 297-0012

Davao - McArthur Matina

BGP Commercial Complex II Bldg.
McArthur Highway, Matina, Davao City
Tel: (082) 285-8086; 285-8089

Davao - Panabo City

Quezon St. Sto. Niño
Panabo City, Davao del Norte
Tel: (084) 628-4022; 628-4024

Davao - Quirino

Centron Bldg., Quirino Ave.
cor. General Luna St., Davao City
Tel: (082) 224-0582; 224-0696

Davao - Sta. Ana

G/F, GH Depot Bldg., Gov. Sales St.
Sta. Ana, Davao City
Tel: (082) 221-4021; 221-0436

Davao - Toril

Saavedra St., Toril, Davao City
Tel: 082-295-6623; 295-6621

Dipolog City

G/F, Felicidad II Bldg., Quezon Ave.
Miputak, Dipolog City
Tel: (065) 908-361 / 908-0360

General Santos City - Calumpang

Calumpang Medical Specialist Bldg.
National Highway, Calumpang
General Santos City
Tel: (083) 552-4739; 552-4742

General Santos - Pioneer

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

General Santos - Santiago

Ireneo Santiago Blvd., General Santos City
Tel: (083) 552-0530; 552-0537

Iligan City

G/F, Party Plaza Bldg., Quezon Ave. Ext.
Rabago, Iligan City
Tel: (063) 222-1681; 221-1682

Kidapawan

Doña Leonila Complex, National Highway
Poblacion, Kidapawan City
North Cotabato
Tel: (064) 577-3989; 577-3988

Koronadal City

G/F, RCA Bldg., Gen. Santos Drive
Koronadal City, South Cotabato
Tel: (083) 520-0021; 520-0013

Ozamiz City

G/F, Casa Esperanza
Don Anselmo Bernard Ave., Ozamiz City
Tel: (088) 564-0153; 564-0158

Pagadian City

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

Surigao City

G/F, EGC Bldg., Rizal St.
Washington, Surigao City
Tel: (086) 231-5155 to 56

Tacurong

Tacurong City-Lambayong
National Highway, Tacurong
Sultan Kudarat
Tel: (064) 562-0473; 562-0475

Tagum City

Gaisano Grand Arcade, Apokon Rd.
cor. Lapu-Lapu Ext., Brgy. Visayan Village
Tagum City
Tel: (084) 216-4325; 216-4323

Zamboanga - Canelar

Printex Bldg., Mayor Jaldon St.
Zamboanga City
Tel: (062) 990-1110; 990-1102

Zamboanga - NS Valderrosa

N.S. Valderrosa cor. Corcuerra Sts.
Zamboanga City
Tel: (062) 992-6571; 992-6574

Store Network

(As of 06 February 2020)

LUZON

Baguio Store

2F, Jose Miguel Bldg. II, Yandoc St. cor. Naguilian Rd., Brgy. Kayang Ext. Baguio City
Tel: (074) 424-8701

Baler Store-Lite

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

Batangas Store

G/F, Epicenter National Highway Brgy. Balagtas, Batangas City, Batangas

Cabanatuan Store

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

Cainta Store

Km. 19, Ortigas Ave. Ext. Don Mariano Subd., Brgy. San Juan Cainta, Rizal
Tel: (02) 682-0085

Daet Store

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

Dagupan Store

Units L1L & L1M, G/F, Eastgate Plaza Bldg. A.B. Fernandez East Ave., Brgy. Mayombo Dagupan City, Pangasinan
Tel: (075) 529-0925

Dasmariñas Store

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

Gumaca Store

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

Iriga Store-Lite

Cheema Bldg., Alfelor St. San Roque (Poblacion), Iriga City Camarines Sur, Bicol Region

Irosin Store

M.H. Del Pilar St., Brgy. San Julian Irosin, Sorsogon
Tel: (056) 557-3252

Legazpi Store

Door 2 & 3, Bicol Wei Due Fraternity Bldg. Quezon Ave., Oro Site, Legazpi City Albay

Lucena Store

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

Masbate Store

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

Meycauayan Store

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

Naga Store

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

Narra Store

National Highway, Brgy. Panacan 2 Narra, Palawan

Pasig Store

360 Dr. Sixto Antonio Ave. cor. Beverly Hills St., Brgy. Caniogan Pasig City
Tel: (02) 8643-6334

Puerto Princesa Store

201 Whitelines Bldg., National Highway Brgy. San Pedro, Puerto Princesa City Palawan
Tel: (048) 433-0763

San Fernando, Pampanga Store

McArthur Highway, Suburbia North Subd. Brgy. Maimpis, San Fernando City Pampanga
Tel: (045) 860-0947

San Fernando, La Union Store

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

San Ildefonso Store Lite

1/F, 1st Stall, Cagayan Valley Rd. Brgy. Sapang Putol, San Ildefonso, Bulacan

Sta. Rosa Store

Hernandez Bldg., National Road Brgy. Macablang, Sta. Rosa City, Laguna
Tel: (049) 530-3885

Tanay Store

M. H. Del Pilar, Brgy. Plaza Aldea Tanay, Rizal Province
Tel: (02) 8941-7265

Tarlac Store

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

Tuguegarao Store

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

Virac Store-Lite

Virac Town Center, Gogon Sirangan Virac, Catanduanes

VISAYAS

Bacolod Store

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

Bantayan Store-Lite

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

Bayawan Store-Lite

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

Baybay Store

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

Bogo Store

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

Borongon Store

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

Cadiz Store-Lite

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

Calbayog Store

Cor. Orquin St. & Magsaysay Blvd. Brgy. Balud, Calbayog City

Carcar Store

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

Catarman Store

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

Cebu City Store

36, JET House Bldg., Osmeña Blvd. Brgy. Sambag II, Cebu City
Tel: (032) 253-3760

Culasi Store-Lite

Alpas Bldg., Centro Sur, Poblacion Culasi, Antique

Danao Store-Lite

FMJ Bldg., National Rd. Brgy. Looc, Danao City

Guimaras Store Lite

Unit 19, Finerock Bldg. Old Site San Miguel Jordan, Guimaras

Iloilo Store

National Rd., Brgy. Tagbak Jaro, Iloilo City

Jagna Store-Lite

DQ Lodge Bldg., Brgy. Looc Jagna, Bohol

Kabankalan Store

The Crossing, Guazon St. Brgy. 2, Kabankalan City Negros Occidental

La Carlota Store-Lite

Gurrea St., Brgy. 3, La Carlota City

Larena Store

GDM Bldg., Bonifacio St. North Poblacion, Larena, Siquijor
Tel: (035) 377-2344

Maasin Store

R. Kangleon cor. Rafols Sts. Brgy. Tunga-tunga Maasin City Southern Leyte
Tel: (053) 570-8513

Mandaue Store

Northside Business Hub, G. Lopez-Jaena cor. A.P. Cortes St., Brgy. Tipolo Mandaue City, Cebu

Naval Store-Lite

Tacung St., Brgy. P.I. Garcia Naval, Biliran

Ormoc Store

Real St. cor. San Vidal, Brgy. District 21 Ormoc City, Leyte
Tel: (053) 255-3074

Passi Store-Lite

Simeon Aguilar St., Poblacion Ilawod Passi City, Iloilo

Roxas Store

Unit II, Cler Grand Hotel, Brgy. Lawaan Roxas City, Capiz
Tel: (036) 522-8094

San Carlos Store

Center Mall, F. C. Ledesma Ave. Brgy. Palampas, San Carlos City Negros Occidental

Sogod Store

L. Regis St., Brgy. Zone 5 Sogod, Southern Leyte

Tacloban Store

G/F, Insular Life Bldg. Avenida-Veteranos Ave., Brgy. 34 Tacloban City, Leyte
Tel: (053) 523-9189

Tagbilaran Store

G/F, Sum Bldg., #29 San Jose St. Brgy. Bogu, Cogon Dist. Tagbilaran City, Bohol
Tel: (038) 235-6747

Talibon Store

G/F, Edificio Luciano - Aurorita Bldg. CPG Ave., Brgy. Poblacion Talibon, Bohol
Tel: (038) 515-5860

Tanjay Store

Magallanes St., Cor. Basa St. Pob. 2, Tanjay City, Negros Oriental
Tel: (035) 522-8177

Toledo Store

#4 Ma. Theresa Isabel Bldg. Peñalosa St., Luray I, Toledo City, Cebu
Tel: (032) 467-8696

Tubigon Store Lite

G/F, GCA Bldg., Jose Dual St. Brgy. Tinangnan, Tubigon, Bohol

MINDANAO

Alabel Store Lite

Talingting Bldg., Magsaysay St., Purok 3 Brgy. Poblacion, Alabel Sarangani Province

Bayugan Store

Libres St., Brgy. Taglatawan Bayugan, Agusan del Sur

Butuan Store

Pareñas Bldg., South Montilla Blvd. Brgy. Golden Ribbon, Butuan City Agusan del Norte
Tel: (085) 342-2911

Cabadbaran Store

Rara cor. A. Curato Sts., Brgy. 8 Poblacion Cabadbaran City, Agusan del Norte



Cagayan de Oro Store

Silverdale Bldg., Capistrano cor. Mabini St. Brgy. 14, Cagayan de Oro City Misamis Oriental

Camiguin Store-Lite

Plaridel St., Brgy. Poblacion Mambajao, Camiguin Province

Dapa Store

Mabini St., Brgy. 11 Poblacion Dapa, Surigao del Norte

Davao City Store

Uyanguren St., Ramon Magsaysay Ave. Brgy. 29-C, Davao City, Davao del Sur

Digos Store Lite

Dasubarco Bldg., Ramon Magsaysay St. corner Jacinto St., Brgy. Zone 3 Digos City

Dipolog Store

General Luna cor. Calibo Sts., Dipolog City Zamboanga del Norte

General Santos Store

UTD Bldg., J. Catolico Ave., Lagao General Santos City, South Cotabato

Gingoog Store

Doña Graciana St., Brgy. 20 Gingoog City, Misamis Oriental

Ipil Store

Gethsemane St., Purok Malipayon Poblacion Ipil, Zamboanga Sibugay

Isulan Store

Valdez Bldg. Arcade, National Highway Brgy. Kalawag II, Isulan, Sultan Kudarat

Kabacan Store

National Rd., Rizal St., Brgy. Poblacion Kabacan, North Cotabato
Tel: (064) 572-6214

Kitcharao Store

National Highway, Brgy. Songkoy Kitcharao, Agusan del Norte

Koronadal Store

Purok Mabuhay, Brgy. Zone IV Koronadal City, South Cotabato
Tel: (083) 228-7610

Madrid Store

Arpilleda cor. Buniel Sts., Brgy. Quirino Madrid, Surigao del Sur

Malita Store Lite

Castro Bldg., Maruya St., Poblacion Malita, Davao Occidental

Store Network

(As of 06 February 2020)

Mangagoy Store

EWB Bldg., Espiritu St., Mangagoy
Bislig City, Surigao del Sur

Maramag Store

G/F, Abao Bldg., Bonifacio St.
P-1A South Poblacion, Maramag
Bukidnon

Mati Store

Magricom Bldg. 2, Limatoc St., Central
Mati City, Davao Oriental

Midsayap Store

Crossing Poblacion 8, Midsayap
North Cotabato

Molave Store

Cinema Bldg., Zamora St.
Purok Waling-waling, Brgy. Maloloy-on
Molave, Zamboanga del Sur

Nabunturan Store

Amatong Bldg., Purok 11, Poblacion
Nabunturan, Compostela Valley

Nasipit Store

Roxas St., Brgy. 4, Nasipit
Agusan del Norte
Tel: (085) 343-2078

Ozamiz Store Lite

G/F, Clarita L. Yu Bldg.
Don Anselmo Bernad Ave.
Brgy. Aguada, Ozamiz City
Misamis Occidental

Pagadian Store

Vicente Araneta Tolibas Bldg.
Jamisola cor. Ariosia Sts., Santiago Dist.
Pagadian City, Zamboanga del Sur

Panabo Store Lite

National Highway
P-3A Brgy. San Francisco
Panabo City, Davao del Norte

San Francisco Store

Quezon St., Brgy. 2, San Francisco
Agusan del Sur

San Jose Store Lite

P-1, San Jose, Dinagat Island

Surigao City Store

Parkway, Km.2, Brgy. Luna
Surigao City, Surigao del Norte
Tel: (086) 826-6238

Tagoloan Store

National Highway, Brgy. Poblacion
Tagoloan, Misamis Oriental

Tagum Store

KORE Bldg., Purok Doctolero
Brgy. Magugpo East, Tagum City
Davao del Norte

Tandag Store

Pimentel Bldg., Donasco St.
Brgy. Bag-ong Lungsod, Tandag City
Surigao del Sur

Trento Store

P-7, Juan Luna St., Brgy. Poblacion
Trento, Agusan del Sur

Valencia Store

LCC Bldg., Purok 2, Sayre Highway
Poblacion, Valencia City, Bukidnon

Zamboanga City Store

Mayor Vitaliano Agan Ave., Nunez Ext.
Brgy. Camino, Nuevo, Zamboanga City



Offsite ATM Network

(As of 06 February 2020)

LUZON

Aces Agri - Echague

KM 342, Maharlika Highway
Brgy. Garit Norte, Magnolia
Chicken Plant, Echague, Isabela

Amosup - Mariners Home

1765 Vasquez cor. Julio Nakpil St.
Malate, Manila

Ayala Fairview Terraces

Ayala Fairview Terraces, Quirino Highway
cor. Maligaya Drive, Novaliches
Quezon City

Ayala Mall - Circuit

Ayala Mall Circuit Makati
Hippodromo St., Brgy. Carmona
Makati City

Ayala Mall - Feliz

4/F, Ayala Mall Feliz, Marcos Highway
cor. Amang Rodriguez, Brgy. Dela Paz
Pasig City

Ayala Mall Cloverleaf

3/F, near food court Ayala Mall Cloverleaf
Balintawak, Quezon City

Bataan 2020

Roman Superhighway, Samal, Bataan

Castro Maternity Hospital

M. Ponce St., Subic, Baliuag, Bulacan

Centro Mall Cabuyao

Brgy. Pulo, National Highway Rd.
Cabuyao, Laguna

Century Mall

Century City Mall, Kalayaan Ave.
cor. Salamanca St., Brgy. Poblacion
Makati City

District Imus

Aguinaldo Highway cor. Daang Hari Rd.
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 Ave.
Eastwood City Cyberpark
E. Rodriguez, Jr. Ave. (C5), Quezon City

EWB - Baguio

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

EWB - Cabanatuan

Bulanadi Bldg., Maharlika Highway
Brgy. H. Concepcion, Cabanatuan City
Nueva Ecija

EWB - Daet

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

EWB - Irosin

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

EWB - Masbate

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

EWB Batangas

G/F, Epicenter, National Highway
Brgy. Balagtas, Batangas

EWB Cainta

Unit 101, East 1900 Bldg., Gate 3
Vista Verde Executive Village
Felix Ave., Cainta Rizal

EWB Dagupan

G/F, Units L1L & L1M
Eastgate Plaza Bldg.
A.B. Fernandez East Ave.
Brgy. Mayombo, Dagupan City
Pangasinan

EWB Dasmariñas

Lot-4 Aguinaldo Highway, Brgy. Salitran
Dasmariñas City, Cavite

EWB Gumaca

MAJT Bldg., Brgy. Pipisik
Gumaca, Quezon

EWB Legazpi

Doors 2 & 3
Bicol Wei Due Fraternity Bldg.
Quezon Ave., Oro Site, Legazpi City

EWB Lucena

Benco Bldg., Enriquez cor. Juarez Sts.
Lucena City

EWB Meycauyan

2602 Malhacan National Rd.
Brgy. Malhacan, Meycauyan City
Bulacan

EWB Naga

Door 43, Central Business Dist. 2 Terminal
Naga City



EWB San Fernando La Union

Brgy. Pagdurawan, Diversion Rd.
San Fernando, La Union

EWB San Fernando Pampanga

Suburbia North Subd., McArthur Highway
San Fernando, Pampanga

EWB Sta. Rosa

LC Business Center, National Highway
Brgy. Macabling, Sta. Rosa, Laguna

EWB Tanay

M.H. del Pilar St., Plaza Aldea
Tanay, Rizal

EWB Tarlac

Silayan Business Center
Brgy. Santo Cristo, Tarlac City

EWB Tuguegarao

Don Domingo St., Tuguegarao City

FastByte - North Cyberzone

FastByte, North Cyberzone
Northgate, Filinvest Corporate City
Alabang, Muntinlupa City

FDC Cyber Sigma BGC

ATM Area beside new Bistro Deli
G/F, Cyber Sigma Bldg., Lawton Ave.
Mckinley West, Fort Bonifacio, Taguig City

FEU - NRMF Fairview

Regalado Ave. cor. Dahlia West
Fairview, Quezon City

Filinvest - Mandaluyong

79 EDSA, Mandaluyong City

Filinvest - Mandaluyong 2

7/F, Filinvest Bldg., 79 EDSA
Mandaluyong City

Finman Pasig

360 Dr. Sixto Antonio Ave.
Caniogan, Pasig City

FPF Manufacturing Corp.

11th Ave., Phase II FAB, Mariveles, Bataan

Glorietta Makati

2/F, Glorietta 1, South Drive
Ayala Center, Makati City

Goldwing

61 F. Balagtas St., Parang, Marikina City

Harbor Point

Rizal Highway, Subic Bay, Freeport Zone

Hilton Hotel

Newport Blvd., Newport City
Pasay City (Across Resorts World Manila)

Offsite ATM Network

(As of 06 February 2020)

Jollibee Mabalacat

Lot 301, McArthur Highway
Brgy. San Francisco, Mabalacat City

La Suerte

Maharlika Highway, Brgy. Alupaye
Pagbilao, Quezon

Landmark Alabang

ATM #05, G/F, Landmark Alabang
Festival Mall, Civic Drive, Alabang
Muntinlupa City

Landmark Makati

Ayala Center Makati, Makati City

Landmark Trinoma

EDSA cor. Mindanao Ave. Ext.
Quezon City

Luckygold Plaza

2/F, Luckygold Plaza Bldg.
58 Ortigas Ave. Ext., Pasig City

Market Market

4/F, ATM Center, Market Market
Taguig City

Marquee Mall

3/F, Marquee Mall
Francisco G. Nepo Ave.
Angeles City, Pampanga

Mimosa CitiScape Inc. - Quest Hotel

M.A. Roxas Highway, Clark Freeport Zone
Philippines-Mimosa Hotel (Quest Hotel)

Mitsubishi Laguna

Mitsubishi Motors Philippine Corp.
No. 1 Auto Park Ave., Greenfield
Automotive Park, Sta. Rosa, Laguna

New Rosario Arcade

New Rosario, Ortigas Arcade, Pasig City

One Oasis Ortigas

Building M, Oasis Hub, Ortigas Ave.
Pasig City

Pasong Tamo Head Office

2264 Pasong Tamo Ext.
Brgy. Magallanes, Makati City

Philstar

202 Oca Rail Rd. St., Port Area, Manila

Powerplant Mall

3/F, R3, Power Plant Mall
Rockwell Center, Makati City

RBC Sheridan

9/F, Rockwell Business Center
Sheridan, Sheridan St.
Mandaluyong City

Robinsons Forum Pioneer

30 EDSA cor. Pioneer St.
Mandaluyong City

Robinsons Magnolia

Aurora Blvd. cor. Doña Hemady St.
Quezon City

Robinsons Metro East

Marcos Highway, Brgy. Dela Paz
Santolan, Pasig City

Robinsons Place Cainta

2/F, ATM Center, Ortigas Ave. Ext.
Brgy. Sto. Domingo, Cainta, Rizal

Robinsons Place Dasmariñas

1/F, 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

1/F, Old National Highway
Brgy. Tagapo, Sta. Rosa, Laguna

Shangri-La Plaza

LG/F, East Wing, EDSA
Mandaluyong City

Simbayanan

115 M.L. Quezon St., Purok 02
New Lower Bicutan, Taguig City

SLU Hospital Baguio

Saint Louis University Hospital
Assumption Rd., Baguio City

SM Aura Premiere

LG/F, Parking Entrance near DHL
SM Aura Premier, 26th St.
cor. McKinley Parkway, Taguig City

SM Center Sangandaan

3/F near Cinemas, Samson Rd.
Sangandaan, Caloocan City

SM Fairview

SM City Fairview Complex
Quirino Highway, Fairview, Quezon City

SM Mall of Asia

J.W. Diokno Blvd., Mall of Asia Complex
CBPIA, Pasay City

SM Megamall

SM Megamall Bldg., Julia Vargas
cor. EDSA, Wack Wack Village
Mandaluyong City

SM Megamall Wing B

2/F, ATM Center, Megamall Wing B
SM Megamall, EDSA cor. J. Vargas Ave.
Mandaluyong City

SM North EDSA

Parking Lot, SM North EDSA Complex
EDSA, Pag Asa 1, Quezon City

SM Novaliches

Quirino Highway, San Bartolome
Novaliches, Quezon City

SM San Lazaro

UG/F, Felix Huertas
cor. AH Lacson St., Manila

SM Sta. Mesa Supermarket

Ramon Magsaysay cor. Araneta Ave.
Quezon City

SM Taytay

Manila East Rd., Dolores, Taytay, Rizal

Sogo Hotel

G/F, Sogo Corporate Office
629 EDSA, Cubao, Quezon City

St. Clare's Medical Center

1838 Dian St., Brgy. Palanan
Makati City

St. Paul - Pasig

St. Paul Rd., Brgy. Ugong, Pasig City

Super 8 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

Theatre Mall

Ortigas Ave., Greenhills, San Juan

Toyota Dagupan

Service Reception Area
Toyota Dagupan, McArthur Highway
Calasiao City, Pangasinan

Twenty Oaks Mariveles Bataan

Twenty Oaks Duty Free Hypermarket
Mariveles, Bataan

U.P. Town Center

2/F beside China Bank ATM
UP Town Center, Katipunan Ave.
Quezon City

Uptown Mall (BGC)

G/F beside National Bookstore, 9th Ave.
cor. 36th St., Bonifacio Global City
Taguig City

Vector - Alabang

G/F, Vector One Bldg.
Northgate Cyberzone
Alabang, Muntinlupa City

Vector 2 - Alabang

8/F, Chroma Hospitality
Vector 2, Alabang

VISAYAS

Ayala Center Cebu

2/F beside Sanuk
Ayala Center Cebu Expansion
Cebu Business Park, Cebu City

Boracay Villa Lourdes

D' Mall Station 2, Brgy. Balabag
Boracay Island, Malay, Aklan

BQ Luitton

Luitton Bldg., Gallares St.
Tagbilaran City

Crimson Bay Hotel

Seascape Resort Town, Sitio Dapdap
Lapu-Lapu City, Mactan, Cebu

Crimson Hotel Boracay

Crimson Resort and Spa Boracay
Punta Bunga Cove, Brgy. Yapak
Boracay Island, Malay, Aklan

EWRB - Carcar

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

EWRB - Catarman

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

EWRB - Kabankalan

The Crossing, Guazon St., Brgy. 2
Kabankalan City, Negros Occidental

EWRB - Larena

GDM Bldg., North Poblacion
Bonifacio St., Larena, Siquijor

EWRB - Narra

National Highway, Brgy. Panacan II
Narra, Palawan

EWRB - San Carlos

Center Mall, F. C. Ledesma Ave.
Brgy. Palampas, San Carlos City
Negros Occidental

EWRB - Sogod

L. Regis St., Brgy. Zone 5
Sogod, Southern Leyte

EWRB Bacolod

RS Bldg. cor. Hilado & 6th Sts.
Capitol Shopping Center, Bacolod City

EWRB Baybay

D. Veloso cor. M. L. Quezon St.
Baybay City, Leyte

EWRB Bogo

CPN Bldg., M. H. Del Pilar St.
Carbon, Bogo City, Cebu

EWRB Calbayog

Irigon Bldg., Pajarito St.
Calbayog City, Western Samar

EWRB F. Ramos

V. Yap Bldg., 29 F. Ramos St.
Cebu City

EWRB Iloilo

Bonifacio Drive in front of
Metro Iloilo Water Dist., Iloilo City

EWRB Maasin

R. Kangleon St., Tunga-Tunga
Maasin City, Southern Leyte

EWRB Mandaue Subangdaku

Dayzon Bldg., Lopez Jaena St.
Subangdaku, Mandaue City

EWRB Ormoc

Juan Luna St., Sabang, Ormoc City

EWRB Palawan

National Highway, Brgy. San Pedro
Puerto Princesa City, Palawan

EWRB Roxas

Unit 2, CLER Grand Hotel
Brgy. Lawaan, Roxas City

EWRB Tacloban

G/F, Insular Life Bldg.
Avenida Veterans St., Brgy. 34
Tacloban City

EWRB Tagbilaran

G/F, Sum Bldg., 29 San Jose St.
Brgy. Cogon, Tagbilaran City, Bohol

EWRB Talibon

G/F, Edificio Luciano Aurorita Bldg.
CPG Ave., Poblacion, Talibon, Bohol

EWRB Tanjay

Magallanes cor. Basa Sts.
Pob. 2, Tanjay City, Negros Oriental

EWRB Toledo

Peñalosa St., Luray I, Toledo City, Cebu

Gaisano Casuntingan

M.L. Quezon Ave., Casuntingan
Mandaue City

Gaisano Country Mall

G/F, Baniad, Cebu City

Gaisano Grand Fiesta Mall

Highway Tabunok, Talisay City
Gaisano Grand Mall Mactan
Brgy. Basak, Agus Rd., Lapu-lapu, Cebu

Gaisano Grand Mall Mactan

Brgy. Basak, Agus Rd., Lapu-lapu, Cebu

Gaisano Mall Tagum

Apokon Road cor. Lapu Lapu Ext.
Brgy. Visayan Vill., Tagum City

Gaisano Metro Store Lapu-Lapu

M.L. Quezon Highway, Pajo
Lapu-lapu City, Cebu

Gaisano SRP

South Reclamation Project, Talisay City

Hotel Del Rio

Hotel Del Rio – Iloilo, M.H. Del Pilar St.
Molo, Iloilo City

J Center Mall

AS Fortuna St., Bakilid
Mandaue City, Cebu

La Nueva Supermart

G.Y. Dela Serna St., Lapu-Lapu City

Lifebank Roxas

Km. 2 Brgy. Lawa-an Roxas City

Lifebank Sta. Barbara

Lifebank Sta. Barbara, Bypass Rd.
Brgy. Duyan Duyan, Sta. Barbara, Iloilo

Lovefeeds - Iloilo

Love Feeds New Panay Agri Venture
Brgy. Cabugao Sur, Pavia, Iloilo

Marina Mall (Cebu)

G/F, Bk. C108 Mactan, Lapu-Lapu, Cebu

Robinsons Galleria Cebu

2/F, ATM 202, Robinsons Galleria Cebu

SM City - Consolacion

Cebu North Rd., Brgy. Lamac
Consolacion, Cebu

SM City Cebu

North Reclamation Area, Cebu City

Offsite ATM Network

(As of 06 February 2020)



SM City Cebu 2

LG/F, North Reclamation Area, Cebu City

SM Seaside Cebu

1024B, SM Seaside City Cebu
SRP-Mambaling Rd., Cebu City

MINDANAO

Abreeza Corporate Center

J.P. Laurel Ave., Bajada, Davao City

Abreeza Mall

J.P. Laurel Ave., Bajada
Lanang, Davao City

Apo View Hotel

150 J. Camus St., Davao City

Cagayan de Oro Liceo University

RN Pelaez Blvd., Causwagan
Cagayan de Oro City

Davao Doctors Hospital

Davao Doctors Hospital
Dumoy Satellite Out Patient Facility
McArthur Highway, Talomo, Davao City

EWRB - Maramag

G/F, Abao Bldg., Bonifacio St.
P-1A South, Poblacion, Maramag
Bukidnon

EWRB - Zamboanga

Nunez Ext., Brgy. Camino Nuevo
Mayor Vitaliano Agan Ave.
Zamboanga City

EWRB Bayugan

Libres St., Taglatawan, Bayugan
Agusan del Sur

EWRB Butuan GBI

Montilla Blvd., Butuan City

EWRB Cabadbaran

Garama St., Cabadbaran
Agusan del Norte

EWRB Cagayan de Oro

Capistrano cor. Mabini St.
Cagayan de Oro City

EWRB Dapa

Mabini St., Brgy. 11, Poblacion Dapa
Surigao del Norte

EWRB Davao Tagum

Magugpo East, Tagum City

EWRB Davao Uyangurin

Uyangurin St., Ramon Magsaysay Ave.
Davao City

EWRB Dipolog

General Luna cor. Calibo Sts.
Zamboanga del Norte

EWRB GenSan

Doors 2 & 3, Grace Commercial Bldg.
Jose Catolico Sr. Ave., Gen. Santos City

EWRB Gingoog

DESMARK Arcade, Brgy. 17
National Highway, Gingoog City

EWRB Ipil

Eastwest Rural Bank, Inc. - Ipil
Zamboanga Ipil, Sibugay, Zamboanga

EWRB Kabacan Cotabato

National Rd., Rizal St., Poblacion
Kabacan, Cotabato

EWRB Kitcharao

Brgy. Songkoy, National Highway
Kitcharao, Agusan del Norte

EWRB Koronadal

UGA Bldg., Gensan Drive, Purok
Mabuhay, Zone IV, Koronadal City

EWRB Madrid

Arpilleda cor. Buniel St., Brgy. Quirino
Madrid, Surigao del Sur

EWRB Mangagoy

Espirito St., Mangagoy
Bislig City, Surigao del Sur

EWRB Mati

Door 5, Magricom Bldg. II
National Highway, Mati, Davao Oriental

EWRB Midsayap Cotabato

Crossing Poblacion 8
Midsayap, Cotabato

EWRB Molave

Goles Bldg., Mabini St.
Brgy. Madasigon, Molave
Zamboanga del Sur

EWRB Nabunturan

Purok 11, Brgy. Poblacion
Nabunturan, Compostela Valley

EWRB Pagadian

Jamisola cor. Ariosa Sts.
Santiago Dist., Pagadian City

EWRB San Francisco

Quezon St. Brgy. 2, San Francisco
Agusan del Sur

EWRB Surigao

Parkway, Km. 3, Brgy. Luna
Surigao City, Surigao del Norte

EWRB Tagoloan

National Highway, Poblacion
Tagoloan, Misamis Oriental

EWRB Tandag

Pimentel Bldg., Donasco St.
Bagong Lungsod, Tandag, Surigao del Sur

EWRB Trento

P-7 Juan Luna St., Poblacion Trento
Agusan del Sur

EWRB Valencia

Alkuino Bldg., Sayre Highway
Poblacion, Valencia City, Bukidnon

Gaisano Grand Tagum

National Highway, Tagum City
Davao del Norte

Gaisano Mall of Davao

UG/F, ATM Center
JP Laurel Ave., Davao City

Gaisano Mall Toril

Gaisano Mall Toril, Toril, Davao City

Nasipit

Roxas St., Nasipit, Agusan del Norte

Robinsons Cagayan de Oro

Rosario Crescent cor. Florentino Sts.
Limketkai Center, Cagayan de Oro City

SM City Davao

SM City Davao - Annex
Quimpo Blvd., Ecoland, Davao City

SM Lanang

J.P. Laurel Ave., Bajada, Lanang
Davao City

Veranza Mall

J. Catolico Ave., General Santos City

STOCK TRANSFER SERVICE, INC.

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Metro Manila, Philippines

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Similarly, statements that describe the Bank's objectives, plans or goals are also forward-looking statements. All such statements are subject to known and unknown risks and uncertainties that could cause actual results to differ materially from those contemplated by the relevant forward-looking statement.

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