



2016 ANNUAL REPORT



## Contents

01	Vision & Mission
02	About EastWest Bank
03	At a Glance
04	Financial Highlights
06	Message from the Chairman
10	The Vice Chairman & CEO Speaks
14	Operational Highlights
21	Customer Focus Helping innovators live their dream Driving aspirations A time to build An entrepreneur's dream comes true A luxurious friendship
26	Our People & the Community
28	Consumer Protection
30	Risk Management
34	Corporate Governance
44	Board of Directors
48	Senior Management
52	Senior Officers
53	Organizational Chart
54	Subsidiaries & Affiliate
58	Products & Services
60	EastWest Store Network
75	EastWest Rural Bank Store Network
78	Off-site ATM Network
84	Audited Financial Statements
201	Shareholder Information

# Dream. Live. Achieve.

Given the right opportunity, the means, and the tools, people with the will to succeed can be successful. At EastWest, your dream is our focus. We are committed to help you succeed in life and in business by providing you the financial products and services, expert advice, and financing support you need.

Now, more than ever, we are in a better position to make your dreams happen. So dream and pursue your dreams while you live your life to the fullest. Imagine the possibilities. Grab the opportunities. EastWest is here to help you achieve your full potential.



## 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.



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



As of end-December 2016, 6,664 EastWestbankers and EastWestRuralbankers comprised our workforce. We have a combined network of 445 stores and 580 ATMs nationwide, complemented with EastWest Online and our 24-hour Customer Service.

Since 2012, EastWest has been trading under the symbol 'EW' in the Philippine Stock Exchange, allowing the public to participate in our success.

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

For more information, go to: [www.eastwestbanker.com](http://www.eastwestbanker.com)



### Brand Pillars

- Insightful expertise directed towards your priorities
- Dedication to making banking easier for you
- Entrepreneurial spirit to realize our collective best potential



### Service Pillars

#### Personable

Warm and positive attitude, genuine sentiment, and personal concern for the customer's well-being and business affairs



#### Dependable

Dedicated to making banking as easy as possible for the customer — taking the effort away whenever we can but with professional regard for due process



#### Proactive

Actively listening, offering the right information at the right time, considering what the customer needs with thoughtful cross-selling



#### 1994

- Started commercial banking operations

#### 2003

- Acquired Ecology Savings Bank, Inc.

#### 2009

- Acquired AIG PhilAm Savings Bank

#### 2011

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

#### 2012

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

#### 2013

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

#### 2014

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

#### 2015

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

#### 2016

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



Handover of the universal banking license



Bell ringing ceremony at the PSE for EastWest Bank's IPO

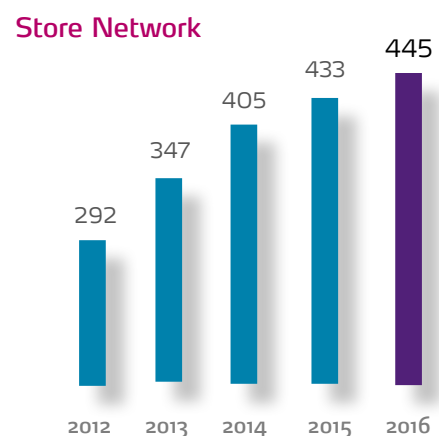
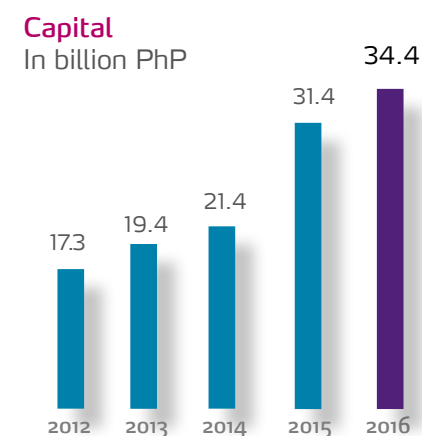
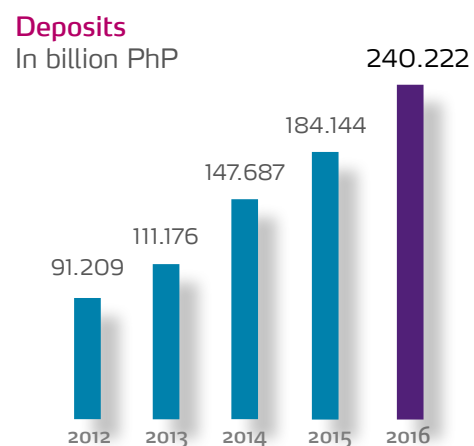
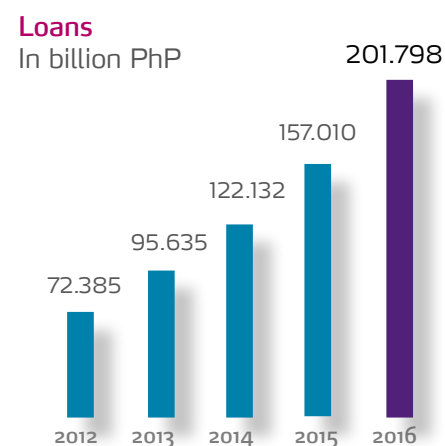
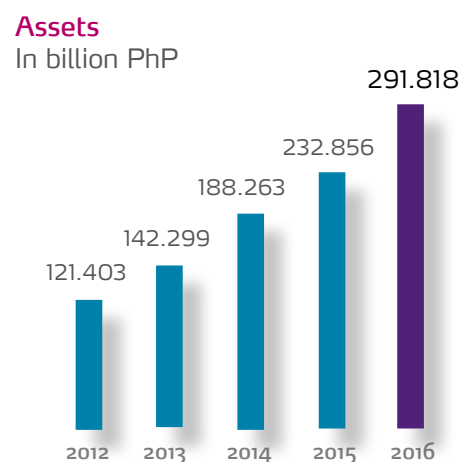
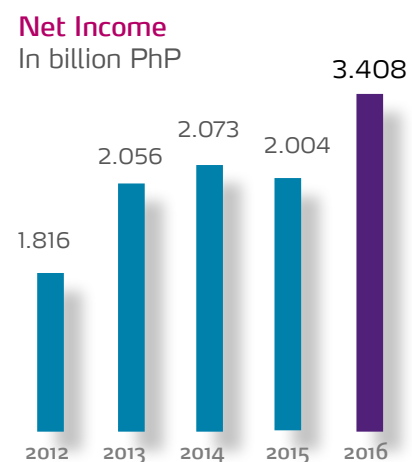


Awards ceremony for the Asian Banker's Best Consumer Finance Product



Completion of the retail transfer agreement with Standard Chartered Bank Philippines

Five years ago, we boldly made substantial investments in people, technology, and our store network, with the optimism and resolve to reap the fruits eventually. EastWest's brave ascent brings us to Php3.4 billion in net income in 2016 — 70% higher than in 2015 — and Php291.8 billion in assets. This strength has given us more confidence to help you meet your financial needs and fulfill your dreams.



**Key Performance Indicators**

	2016	2015
<b>Profitability (In millions PhP)</b>		
Total Net Interest Income	15,399	12,340
Non-Interest Income	6,533	4,005
Total Non-Interest Expenses	11,741	9,754
Pre-Provision Profit	10,191	6,591
Provision for Probable Losses	5,692	3,899
Net Income	3,408	2,004

**Selected Balance Sheet Data (In millions PhP)**

Liquid Assets	76,838	65,072
Gross Loans	201,798	157,010
Total Assets	291,818	232,856
Deposits	240,222	184,144
Total Equity	34,449	31,403

**Selected Ratios (In %)**

Return on Equity	10.38	7.24
Return on Assets	1.32	0.99
Net Interest Margin	7.75	8.00
CET 1 Capital Ratio	10.39	12.41
Capital Adequacy Ratio	13.28	15.59

**Per common share data (In PhP)**

Net Income Per Share:		
Basic	2.27	1.44
Diluted	2.27	1.44
Book Value	22.97	20.94

**Others**

Cash Dividends Declared (In millions PhP)	400	—
Headcount	6,664	6,073
Officers	2,695	2,464
Staff	3,969	3,609



## The road to a dream

Nearly a decade after the 2008 global financial crisis that mired many companies in debt, the dream of a strong recovery still eludes many nations.

In 2016, the sources of uncertainty came in many forms: from market uncertainty due to the greater volatility of capital flows; to changes in political leadership across nations; to growing geopolitical tension in the world that makes outward-looking markets like ours vulnerable to external shocks. The constantly changing regulatory environment also continued to be challenging for monetary policy making and for banks.

Amid these uncertainties, the Philippine economy continued to be resilient. Inflows mainly from overseas Filipino workers and business process outsourcing drove up consumption and investments in sectors such as real estate, banking, technology, and infrastructure. As a result, the country's GDP rose by 6.8% in 2016, eclipsing Asia's fastest economies, China and Vietnam.

Set against this roller-coaster backdrop, our strategy at EastWest Bank remains consistent. Our vision is to become a world-class bank anchored on service excellence in our chosen markets.

Thus, our prime focus through this uncertain period has been and will continue to be, to provide exceptional financial services to our customers and help them achieve their dreams for themselves and their families.

This customer-centric focus has enabled us to rise above the political noise and economic uncertainty. EastWest Bank's net income rose to PhP3.4 billion in 2016, a 70% increase from the previous year. This progress reflects stronger growth in our share of the consumer lending market, particularly in our auto loans business, which registered a phenomenal year-on-year growth of 59% in 2016. It shows, too, that the huge investment we made in store expansion is beginning to pay off.

### Growing as planned

Now, more than ever, we can see clearly the shape of a profitable bank that serves its customers and communities well. If at all, the challenging external environment has only heightened our resolve to take all the necessary steps to become not only an efficient bank but also a more effective bank for our customers.



“Now, more than ever, we can see clearly the shape of a profitable bank that serves its customers and communities well.”



We started out in 1994 as a relatively small player in an industry that was already dominated for decades by the major banks. So there was a need for us to do things differently.

The first phase, from 2007 to 2011, was “Laying the Foundation”, during which time, we laid the groundwork and the infrastructure for stronger and sustainable operations through developing capabilities in consumer banking, mid-sized commercial lending and in the financial markets. We reinforced our executive team and started to expand the store network and the organization.

2016 was the last year of the second phase of our strategic plan dubbed, “Expansion to Significance”, which called for the aggressive expansion of our nationwide footprint to build the scale necessary to be able to compete more effectively.

We embarked on an IPO and strategic acquisitions. To attain economies of scale, we built almost 300 stores in four years. We stepped up our cost-rationalization program, raised even more capital, managed risk exposures, and maintained an acute focus on returns.

While we have started to harvest the fruits of our audacious store expansion program, we have yet to optimize what we have built— so there is much work to do in 2017 and beyond. In the next phase of our growth strategy, which we call “Realizing Full Potential,” our focus is to leverage our stronger foundation and maximize our capabilities to become more customer-focused, and continue to invest in our people and in process, product, and service enhancements so that our customers will have a simpler, easier, and better experience when they bank with us.

### Thinking differently

As traditional bank products and services are mainly similar, we must always challenge ourselves: “Why should people come to EastWest?”

In 2016, we expanded into other allied business segments that would enable us to offer a complete range of products and services to our customers and diversify our income sources. In addition to bancassurance and non-life insurance in 2016, we have secured the regulatory nod for our leasing business as well as acquired the retail banking business of Standard Chartered Bank Philippines (SCB PH).

We expect the SCB PH retail business to further increase our market share in credit cards, personal loans, and retail deposits and to provide a stronger foothold for our wealth management business.

This fuller menu of products and services will further push our people to deliver the Bank’s brand promise of fulfilling the financial dreams of our customers.

With our aggressive store expansion, we now have an organization that is almost 6,700-strong.

Every employee must be an EastWest brand ambassador. Thus, one of our biggest tasks is to put in place the right people who would have the competencies and attitude to differentiate the Bank in terms of customer service.

### Moving ahead

It is clear that we have real challenges ahead to fully realize our potential—challenges we created for ourselves and those produced by a difficult external environment. But if there is one important thing that 2016 taught us well, it is the realization that we can do it if we will it.

We must continue to aspire for a good and valuable franchise, core financial strength, outstanding client relationships, and the right team of people. While we have made substantial strides in securing EastWest Bank’s foundations, there is still a long road to travel before we reach our dream destination: to become a major player in the Philippine banking industry.

Our Board of Directors and our senior management team are committed to demonstrating real discipline in execution and are single-mindedly focused on delivering value for our shareholders.

Thank you for your trust. At EastWest Bank, your dream is our focus.



**JONATHAN T. GOTIANUN**  
Chairman

**“Every employee must be an EastWest brand ambassador. Thus, one of our biggest tasks is to put in place the right people who would have the competencies and attitude to differentiate the Bank in terms of customer service.”**



## Poised to live the dream

More than six years since it set an audacious goal to emerge as a significant player in the Philippine banking industry, EastWest Bank has already put up 445 stores nationwide, raised PhP5 billion from its initial public offering, offered PhP8 billion in stock rights, and has grown into a 6,664-strong organization.

Beyond the numbers, however, is a gripping story. It is a story of a bank, when personified, could very well make for an inspiring epic of a David who dreamed with a big heart, fighting against the local banking industry's Goliaths, and striving to rise to relevance.

This story, however, has no triumphant end — at least not yet. In 2016, it seemed like the battle was far from over. It was not an easy year for the domestic and global markets. Economic and political headwinds conspired to make it a challenging backdrop for industry players.

Antonio C. Moncupa Jr., however, is no stranger to a battlefield fraught with challenge and change. In this interview, the Vice Chairman and CEO of one of the country's fastest-growing banks talks about how he continues to rally his entire troop behind a singular goal: to deliver the best customer experience in the industry to differentiate EastWest Bank (EW).

**Many felt 2016 was the worst year for business, and that they could not wait for it to end. How did EastWest Bank manage to ride out the storm?**

On the contrary, we believe that 2016 was a good year for business. Against the backdrop of widespread uncertainty and volatility in the international financial markets, the country did well, registering a 6.8% GDP growth rate, one of the highest in the world. For EW, it was our best in the last five years. EW managed to benefit from the economic growth. We grew 25% to PhP292 billion, and posted a 70% growth in net profits to PhP3.4 billion in 2016.

If I may bore you with more numbers, our core recurring income, income ex trading and one-offs, was up by 25%. We sustained our industry-leading net interest margin of 7.7% as EW remained the most consumer-focused universal bank with 68% of loan portfolio in consumer loans. Consumer loans comes with high credit losses. But even after taking that into account, net interest margin is at 4.9%, conclusively still the highest in the industry.

Net revenues grew by 34% to PhP21.9 billion. Other operating income, exclusive of trading gains, increased by 55% to PhP5.6 billion.

Our story line is moving according to script. I am happy to share that we believe we are past the most painful part of the expansion program. We expect further improvement in operating results in the coming years.

**To what would you attribute your initial success? Can you share with us how you went about it?**

I've said this before and I like saying this again – success is always a collective effort.

“But beyond our heftier bottom line, what made us happy about 2016 is that our ‘expansion to significance’ that started in 2012 is moving according to script.”



We are convinced EW has a clear idea of what it is and where it is going. It is a retail bank focused on working to provide excellent customer experience. We are not there yet but we are working hard to get there. The Board of Directors, management, and the rest of the EWBankers bought into that vision as the way towards becoming a more relevant and significant bank. It is this collective vision and everybody's willingness to work on it that underpin EW's success. And since there is faith in what we are trying to accomplish, we don't mind the temporary pains that necessarily come with big objectives.

Ten years ago, we laid out a long-term plan on how to go about our objectives. We like to think about the plan in phases. The first phase, between 2007 to 2011, was all about "laying the foundation". We were a small bank with less than 70 branches then. We thought we will focus on a few items and show that the business model we have in mind works. We opened a few branches, focused on CASA deposits to improve deposit mix; and built a loan book of middle market, auto, credit cards and home mortgage loans. Then we got lucky and acquired AIG PhilAm Savings Bank in 2009. By 2010, we started to see above industry ROE and had our IPO in 2012. Yes, we were profitable but still small. We were ready for Phase 2.

The next phase is what we like to call "expansion to significance". If we are to be competitive, relevant and significant, we need to scale up. With these thoughts, we embarked on an organic branch expansion that some thought was not just ambitious but also unimaginable: we added 265 stores in just four years. We also invested in better IT infrastructure and expanded the organization to prepare for more business. By end 2016, we had 445 stores, very competitive IT architecture, and 6,664 EWBankers.

We are now in the final phase: "realizing full potential". The major investments have been made. What we need to do now is to optimize. We need to bring our business levels to that of competition particularly our deposit levels per store. This also means expanding loans and investments and raising more capital.

### Are you now reaping the full benefits of the store expansion?

Not yet, only the early fruits. 2016 is a milestone. It marks the end of the most difficult part of the expansion and the beginning of better times ahead. Asset growth of 25% and 70% jump in profitability are a good send off for better times ahead.

EW is well positioned now to benefit with the expected robust growth of the economy. For 2017, we expect a 25% growth in profits. Our loans and deposits should show around 20% growth as well.

### What would make you rest easy and convinced that your sacrifices have paid off?

EW's board and management team are comfortable that we are on the right track. Management understands now that we have the necessary ingredients to cook a good dish. It will only be our fault if the dish does not taste good. We cannot pin the blame on anyone else if we fail. We have internalized that we are the captains of our own destiny.

Having said that, we are on our way to scale up. We need to build a level of operations that would enable us to optimize our overhead, improve operating leverage and be more efficient. This has been the game all along. In the next few years, EW plans to grow faster and have higher ROEs than industry average. We must, as our asset base is smaller than our benchmark competitors.

Among the local commercial banks, nobody can come close to EastWest in terms of the proportion of consumer loans to our loan book. In 2016, consumer loans, which accounted for 68% of our total loan portfolio of PhP201.8 billion, rose by 51%; and driven mainly by the 59% growth in auto loans. Corporate loans, which are mostly in the middle market sector, slightly dipped by 3% to PhP64.6 billion. Given that we have the highest proportion of consumer loans, we should be earning more in a positive economic environment.

Our target is to become a PhP500-billion bank from our current size of nearly PhP300 billion. We aim to attain this size in three years or so.

### What do you need to do to achieve this goal?

If we have been working harder in the past years, we need to do more. We cannot be complacent. We need to fine-tune our processes, improve customer experience, tighten governance and risk management to prepare for a much bigger scope of operations.

We need to generate more deposits. Of course, that means we also need assets to deploy the deposits. We've got to be more focused and move faster; that's the only way for us to compete. We are a latecomer in this business. If the competition moves one step and we move one step, we cannot catch up. The only way for us to compete is if we move two to three steps ahead of competition.

### How do you see competition shaping up?

There will be no let-up in competition among banks. It won't get easy. It will only get more intense. If you look at the industry, the common-equity Tier 1 ratio ranges from 13-14%. This signifies that all banks have the capital and are able and willing to underwrite more loans. We also expect banks to move towards digital and make banking more convenient for customers.

### How do you see the role of digital technology in EastWest's growth?

Evolution of disruptive innovation is never linear. It always proceeds from slow, seemingly inconsequential steps until the inflection point is reached; and then moves very fast. We have no doubt that banking will go digital – mobile and online banking, better apps, and business processes. The question is how soon will it be pervasive. Digital technology would make banking more efficient. If one is unable to adopt, its cost structure will be uncompetitive. We have to embrace digital technology if we are to sustain growth and profitability.

### After realizing the benefits of your investments, what other challenges do you expect to hurdle in the coming years?

The biggest challenge — in the past, present, and future — is always how to bring everything in the organization together. It is still about people. This is the core driver of progress. The organization that can achieve a sense of common purpose and shared values would win the game. And this is a dynamic undertaking as the world is ever changing. What is successful in the past will not necessarily be successful in the future. The method, processes, and strategies to attain the objective, the common purpose, necessarily means having an agile organization that is always willing to face new realities. This is easy to say but very difficult to do.

The beauty of capitalism is it never stops to find better ways of doing things. This is also what makes it challenging. The search for competitive superiority that drives growth and profitability is a powerful push. The organization that seeks and is able to understand the ever-changing business realities will be successful. This necessarily means having the 'right' people. The right people are people who are able to define and effectively execute strategies appropriate to the changing realities.



**ANTONIO C. MONCUPA JR.**  
Vice Chairman and CEO



# From Expansion to Execution: Fulfilling Dreams at Every Turn

We believe that we are in the business of banking for a bigger purpose.

EastWest’s success is built on trust and relationships. More than just offering products and services that enable customers like you to save and invest for the future and borrow for your personal and business needs, we are building relationships, fueling dreams, and creating opportunities.

In 2016, we continued to work hard to earn your trust and confidence by using our resources, experience, and wide range of services to help you pursue your goals and live your dreams. At the same time, we pursued our strategic plans and made bold decisions to grow and become a better bank for you.

## Retail Banking That’s Closer to You

With their fresh and vibrant colors, EastWest stores have become a friendly fixture in every dynamic community in the country. This is no coincidence. We deliberately make our stores as inviting and as accessible as possible because they are where our client relationships are planted and nurtured. Although we connect and engage with you through various electronic banking channels—website, ATM, EastWest Online, Customer Service—we build our relationship with you at the EastWest store.

With our vast nationwide store network, numbering 445 at the end of 2016, complemented with 580 strategically located ATMs, we are conveniently near where you live, play, and work.

In 2016, we strengthened our retail banking scale with another strategic acquisition: the retail banking business of Standard Chartered Bank Philippines (SCB PH), which included credit cards, personal loans, wealth management, and retail deposits.

We completed the transfer of SCB PH retail accounts, personnel, and branches to EastWest on November 27, 2016. This milestone put EastWest in a better position to deliver long-term value for all our stakeholders like you.

Aside from the converted SCB PH branches, we also opened eight stores. This brought the total addition to our nationwide network to 12 stores in 2016.

With a wider store network and increased sales and marketing efforts, the number of our depositors grew 13%. New accounts opened in 2016 rose 11% from the 2015 level. Total deposits reached PhP240 billion, 30% higher than in 2015, bolstered by the 32% growth in checking and savings accounts.

The performance of our debit and prepaid cards also improved and EastWest was again awarded by Visa in 2016 for having the “Highest Debit Payment Volume Growth” and “Highest Prepaid Card Growth.”

While we helped boost e-commerce and cashless transactions in the Philippines, we also ensured utmost security for our cardholders. In 2016, we implemented the next phase of our EMV migration plan, in line with the mandate of the Bangko Sentral ng Pilipinas (BSP) to switch to the more secure chip technology. We have been issuing EMV debit cards as early as May 2015; thus, customers who opened accounts from this period onwards already have chip cards.



In 2016, all 580 EastWest ATMs were upgraded to support EMV technology as credit and debit cards with EMV chip technology were rolled out. We also began issuing contactless cards (i.e. Visa payWave and Mastercard Paypass) so you can enjoy secure and convenient tap-and-go transactions.



Of course, making banking convenient for you is not just having an EastWest store or ATM near you or enabling you to shop without cash. It's giving you access to your accounts anytime while you're at home, at work, or on vacation.

And so, in 2016, we introduced our new internet banking platform, EastWest Online, that's more secure and adaptable to various devices and screen sizes. We also streamlined the design for easier navigation and added more convenient features so you can enjoy a safer, smarter way to bank.

Throughout the year, enhancements were made to EastWest Online, including straight-through enrollment using debit, credit, or prepaid card; balance, transaction history for the last 3 months; e-SOA for deposit, credit card, and loan accounts; beneficiary enrollment for local and out-of-the-country fund transfers; update of landline number and security questions; and downloadable electronic bank account statements.



59%

Increase in Auto Loans in 2016 vs. 2015

4<sup>th</sup>

Industry ranking in Auto Loans

**Financing Dreams**

2016 proved to be another bountiful year for consumer lending in the Philippines as consumers gained more confidence in taking auto, card, home, and personal loans.

With consumers in the driver's seat of economic growth, we continued to pave the way with our affordable and accessible consumer loans. Consumer loans accounted for 68% of our total loan portfolio of Php201.8 billion in 2016, making EastWest the most consumer-focused bank in the country.

In terms of loan segments, **Auto Loans** remained the largest portfolio. Despite stiff competition from other industry players, our auto loans business posted a phenomenal year-on-year growth of 59% in 2016. This came after forging a robust partnership with auto dealers, making our consumer loans more affordable, with low-interest rates and flexible payment terms, and making the application process faster and easier.

Largely due to the continued patronage of our loyal customers and our innovative dealer partnerships, EastWest is now considered the fourth-leading auto loans provider.

We also continued to meet demand for home loans as Filipinos gained more purchasing power and overseas workers sent more money for their families to buy their dream home.

With our wider store network and a bigger number of accredited real estate developers, we reached a new milestone in 2016 by hitting the highest volume since we started offering Home Loans. Our **Home Loans** portfolio grew 37% compared to the previous year as the number of new home loan borrowers surged 88%.

**Credit Cards** also significantly contributed to make 2016 a banner year for our consumer lending business. After acquiring SCB PH's retail business, including credit cards, we ended the year with a 23% increase in accounts receivables versus year-ago levels. This enabled us to maintain our industry standing as the fifth-largest credit card issuer with over a million cards-in-force.

We also launched two new premium card variants: the EastWest Visa Platinum Credit Card and the EastWest Priority Banking Visa Infinite Credit Card. This was in line with our plan to grow the affluent segment of our credit card business.

We also completed the issuance of EMV chip-enabled credit cards in 2016, ahead of the Bangko Sentral ng Pilipinas' (BSP) deadline for all banks to adopt chip technology for better card security.

For the fourth-consecutive year, **Personal Loans** sustained double-digit growth, at 21% in 2016 versus 2015. New personal loans booked for the year

increased 10%. With a Php3.8 billion portfolio and growing, EastWest continues to be one of the leading providers of Personal Loans in the country.

The year also saw another milestone: we received our first-ever award as 'Best Consumer Finance Product' at *The Asian Banker* Philippine Country Awards 2016. This prestigious recognition served to reinforce our commitment to provide affordable, convenient, and accessible loans so our customers can have the financial muscle to pay for personal necessities such as tuition fee and medical needs, as well as larger expenditures like dream weddings and vacations.

As the economic pie further grows, and as we continue to leverage on our expanded store network and sustain the momentum of our marketing campaigns to reach more customers, we expect EastWest to become an even bigger and stronger player in the consumer lending business in the coming years.



37%

Increase in Home Loans

88%

Increase in new home loan borrowers

23%

Increase in credit card receivables

5<sup>th</sup>

Largest credit card issuer

21%

Increase in personal loans portfolio

10%

Increase in new personal loan bookings



**Meeting the Demand of Businesses**

In 2016, the Bank's corporate banking loan portfolio declined 3% as the Bank allocated more capital to its consumer lending business. We believe that given the country's strong macroeconomic fundamentals, the healthy leverage in the economy, and the forthcoming tax reforms and infrastructure program, the economic expansion will continue in the coming years. As such, the Bank will be better off prioritizing high yield, even if high beta, consumer loans. In time, the Bank plans to balance its loan portfolio to somewhere around 50-50 (consumer and business loans), as it proceeds to double its balance sheet in the next few years.

To maintain profitability, we deepened our relationship with existing clients and further strengthened our operations.

Our determination paid off: net interest income from our corporate banking operations grew 25% in 2016 despite the reduced business volume.

We also made headway in our Cash Management business in 2016 with the 57% increase in new

enrollees versus year-ago. The business contributed over PhP30 billion in CASA and generated fees of PhP30 million, up by 17% from 2015.

Cash Management also contributed to our cost-saving efforts by providing services to internal units and our sister companies under the Filinvest Group.

In 2016, we launched new web-based cash management services on our online corporate channel. These included postdated check warehousing, auto-debit arrangement, electronic invoice presentation and payment, inventory management system, account sweeping, and other basic banking services. We also enhanced our stand-alone service offerings by migrating to a new platform.

To better serve businesses, we started offering extended cash management support beyond banking hours. We also introduced instructional videos for select cash management products to easily guide our clients. The year also saw the launch of our eBook, an electronic scheduling system that our stores can use to book appointments on behalf of their clients.

In 2016, EastWest also started serving the capital requirements of local companies with our entry into the Investment Banking arena. During the year, we were involved as participating or co-lead underwriter in five of the major issuances by leading conglomerates in the debt capital markets. Not only does investment banking allow us to make full use of our universal banking license, it also enables us to grow EastWest Bank's brand and reputation among corporate issuers.

**Helping Investors and the Mass Affluent Build their Wealth**

Investors are the real drivers of the economy; they create wealth, not only for themselves, but also for the nation.

However, investment involves added complexity. Unlike plain-vanilla savings and loan products, investment instruments are not always easy to understand and making decisions about where to put your money is even harder. Faced with this complexity, many people do not bother to think about investing and instead become passive savers.

Our Trust business enables you to grow your money through Unit Investment Trust Funds (UITFs) — a curated investment fund that is managed by experts to ensure optimum returns vis-à-vis risks. In 2016, our UITFs' Assets Under Management (AUM) increased 48% to reach over PhP1 billion. We ended the year with a total AUM of PhP12 billion or 78% increase from organic business and acquisition of SCB Wealth Management.

Even as uncertainty gripped the financial markets in 2016, our funds continued to earn recognition for their growth performance. Our EastWest Peso Intermediate Bond Fund was one of the three recipients of the CFA Society Philippines' "Best Managed Fund of the Year" award in the Bond Fund - Medium Term (Peso) category.

Meanwhile, PhilEquity Fund, which EastWest customers can access through EastWest PhilEquity Feeder Fund, was also awarded by CFA Society Philippines as "Best Equity Fund".





Since 2006, PhilEquity Fund has been the recipient of The Philippine Investment Fund Association's "Best Performing Equity Fund" award in the 10-year category.

During the year, we also launched two more UITFs — the EW Peso Short-Term Fund and the EW PSEi Tracker Fund — expanding our UITF offerings to eight.

As the economy grows, we see more Filipinos accumulating wealth and becoming more sophisticated and discriminating in the way they bank.

Our acquisition of SCB's wealth management business therefore came at an opportune time. With over 4,000 clients and four wealth management centers, we are confident that our relationship managers can advise our clients and offer a wide array of investment products, not only from the Bank but also from third party providers under our "open platform" set-up.

To reach out to more investing customers, we also expanded our Sales Distribution Group to strengthen our team of competent, licensed, and seasoned Investment Sales Officers. Customers can access their expertise when it comes to making investment decisions by visiting our stores nationwide. In 2016, we established a Sales Distribution Group in Davao to cater to the investing clients in Mindanao.

More than offering products and services to meet our customers' needs, we endeavor to deepen our client relationships. We do this by constantly improving our service, systems, and processes to consistently create great customer experiences across all touchpoints. As we further strengthen our brand promise of "Your Dream. Our Focus" in 2017 and the coming years, you can expect a bank you can count on to help you fulfill your aspirations in life and in business.



## Helping innovators live their dream

JG Puzon, a 44-year-old CEO and inventor of several web and mobile applications, thrives on innovation.

Like other digital entrepreneurs today, he seeks to make technology fast and disruptive to make lives in the grassroots easier.

One of the companies he heads, Posible.net, offers a wealth of internet and mobile communications technologies especially targeted for small merchants. In a sari-sari store, for instance, its devices serve as a one-stop shop for prepaid load, cash remittance, utility bills payment, and related services in need of a cash-in, cash-out facility.

"While you can do everything through your computer or smartphone, brick-and-mortar will never disappear. So we empower that market segment and help them transact better with their customers," says the trained engineer who was part of the team that pioneered internet-based instant messaging in the Philippines in the early 2000s.

In entrepreneurship, as in other aspects of life, experts need fellow experts. For his own banking needs, the socially conscious techie relies on EastWest Bank for its range of deposit and corporate products and services.

Since 2011, Mr. Puzon has been a regular user of EastWest Online, not only for business-related transactions, but also for transferring funds to his kids.

He praises EastWest for having a responsive IT infrastructure that enables digital entrepreneurs like him to live on the fast lane.

Yet it's not just about technology, but also the heart behind the service that made him cherish his banking relationship with EastWest. In the same way that his venture treats the sari-sari store owner as royalty, Mr. Puzon appreciates the service he receives from his bank of choice.

"Having banked with several more traditional banks in the past, I felt it was a necessary evil to transact with them. Now, I feel like I'm with one of the most progressive, forward-looking banks of its time, such as in the way I'm greeted by managers and frontliners," he said. "With EastWest, I feel like a big client even though I'm not."

There is no slowing down for the technopreneur who wants to showcase Filipino talent and IT capabilities to the world. Of the estimated one million engaged in neighborhood stores in the country, Posible.net has already reached 1,000 and counting — processing small-scale payment transactions in rural areas. It will also soon offer its first banking product called Interbank Transfer Facility (IBTF), which will allow people to deposit money to anywhere in the Philippines for a minimal fee — from the confines of the sari-sari store.



Technopreneur JG Puzon relies on EastWest Online for his business and personal transactions.





Josfel and Emee Zamoranos

## Driving aspirations

In life and in business, Emee Zamoranos always has a proverbial need for speed.

She is not just a mother of four, but also at the helm of a telecom construction company that builds cell towers and deploys physical fiber optic networks in Visayas and Mindanao for the country's telecom giants.

Ms. Zamoranos started BSPT Construction Corp. in 2012. Her days heading the family corporation place great physical and mental demands on her, as it takes efficiency to build a number of cell sites and fiber optics every year and manage nearly 400 (regular and local hired) employees nationwide.

"My days are long and busy because we abide by strict project deadlines, including two lean months to deliver a specific cell site," she says. "It's all about outdoing ourselves every time no matter what telecom or equipment vendor we're working with."

This is why she values her Auto Loans with EastWest. Using the loans, she was able to acquire two Toyota SUVs for her personal and business use, and several Mitsubishi L300 vans for her telecom infrastructure-building missions around the Philippines. Time is indeed gold for the lady CEO, who also travels to her Cebu and Davao offices every week.

In 2017, she has set her sights on entering the North Luzon territory and partnering with telcos to bring fiber optic cables to thousands of barangays in a bid to enhance internet connectivity and speed.

Fiber optic technology alone is poised to be a billion-peso business stretching into 2019.

"I couldn't be more excited bringing this project to life. Internet subscribers will have more access to data as the technology becomes cheaper and more economical," she says.

While maximizing her time and efforts as a business owner, Ms. Zamoranos makes sure to never sacrifice quality time with the family. Without fail, she holds "secret nights" with her three young adult sons and daughter on weekends, trading secrets and stories with them and bonding over good food and drinks. "Having breakfast with my hubby is one of the precious moments of my day and the reason why I always look forward to mornings," she adds.

She wishes to leave a legacy of excellence in her company and trains her own children to be the engineers of the future. She wishes that the people will love the company as their own. She considers EastWest, which handles nearly all of her personal and corporate banking needs, a partner in realizing these goals.

"It's all about offering your best in whatever you do and no matter how difficult it is to lay the groundwork. I see the same philosophy in EastWest; I feel at home dealing with them, and they support my endeavors the best way they can."

## A time to build

Nearly two decades ago, the lives of Filipino-Chinese couple Pierre and Sheila Ong-Ching were tough.

They were entrepreneurs in their early 20s trying to make a mark in the local skincare industry while starting a family of their own. Today, they are at the helm of Skin Perfect Facial Salon and a chain of restaurants even as they continue to raise three children.

When they were just introducing Skin Perfect to their target market and seeking lease in major commercial spaces, 40-year-old Pierre recalls there was lack of confidence among shopping malls in dealing with young entrepreneurs like them. "Building trust was a real challenge we faced back then," he adds.

Armed with modest capital and Sheila's aesthetician training in Tokyo, the couple burst on to the local skincare scene by opening their first branch in Congressional Avenue, Quezon City in October 2000. In 2010, they entered the food segment with Hainanese Delights, a "healthy chicken" proposition with 15 branches in Metro Manila and Cebu.

Now after 17 years into the business, the couple realizes everything is a confidence-building game. And if the first few years of their successful tandem were spent building brands, Pierre and Sheila are now keen on building for themselves a home that embodies their dreams and aspirations.

"We're now financially stable and have found a partner bank in EastWest Bank," Pierre says.

The upcoming Ching residence will sit on a 600-square meter lot in an exclusive residential development in Quezon City and will feature a modern Japanese design. "It's a lot of work but we couldn't be more excited to see our dream home coming to life," Pierre says.



The Chings (L-R) Trisha, Pierre, Siegfried, Sheila, and Misha

In addition to home property and construction financing, the Bank also extended the couple a credit line to help them achieve their lofty goals for business expansion. Under Trishmish Food Venture, the couple also operates a commissary that produces condiments for food establishments.

Their companies now have a growing line of skincare and food brands, employing more than 400 employees, and more than 60 outlets nationwide. They offer a range of affordable beauty and wellness services, non-invasive treatments, and facial skincare products. The couple is also building a five-storey office that will incorporate their showroom and newly started manufacturing enterprise.

For the self-made couple, sharing a common vision with a partner bank is key to their success.

"We're so aligned with EastWest in that they are looking for young entrepreneurs to grow with them, unlike most traditional banks that deal with the big guys. This way, we feel we are partners in a common vision of growth and scaling our initiatives," says Sheila.

## An entrepreneur's dream comes true

Rey G. Dela Cruz was feeling the brunt of the Asian financial crisis in 1997 while running his wholesale clothing business.

He was attending the "sample day" of a major shopping mall chain in the hope his products will be sold regularly in its department stores. If some samples were missing, it meant the mall was interested in his products. On most days, he returned to find that no sample was taken from his box.

But the entrepreneur and father of five did not easily lose hope. Fast forward to today: Mr. Dela Cruz is at the helm of Goldwing Apparel, Inc., which has its own production complex in Parang, Marikina and employs nearly 1,000 nationwide. In 2016, the company reached a new milestone in terms of sales and volume.

And EastWest Bank has been a steady partner in this success. "It was EastWest that helped us since the beginning," said Mr. Dela Cruz, who maintains deposit accounts, a growing SME credit line, and business-related services such as the payroll assist system with the Bank since 2006.

Raised in the family's garments and textile business, Mr. Dela Cruz started Goldwing Apparel as a sole proprietorship in 1987 and was a one-man operation for many years. It sold Chinese imports such as t-shirts and towels. When the financial crisis hit the region in 1997, he gradually saw his debts piling up, and partners previously reliable, suddenly defaulted on payments.

Still, he saw opportunity in a crisis, so from wholesale selling, he shifted to the retail business. He got his big break in 2002 when a shopping mall manager sought a potential relationship. From there, his concession-type business flourished inside major department stores around the Philippines, employing more than 300 workers in the office and the factory, as well as over 500 promodisers inside malls.

Like other well-meaning Filipino small enterprises, Mr. Dela Cruz was hounded by cash flow issues in his startup years. "A big chunk of my time was spent worrying how to fund

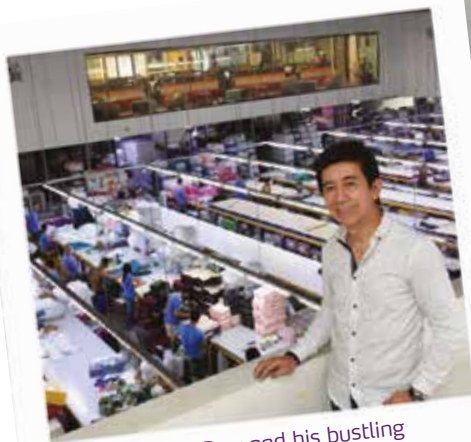
a check or how to pay suppliers," he said. "But EastWest came and supported us, and I was able to focus on the more important task of product development, selling, and marketing."

His three children – Eric, JR, and Mikee – now help him run Goldwing, and he intends to keep it in the family, so to speak. Keeping his production proudly local is his weapon in the face of intensifying competition and global players entering the market.

"We have ties in China and source about 15% of our total production from there. Here, in our facility, we can control the process and turnover. It's a long process, but it's the way we can win," he said.

Mr. Dela Cruz wants the business to grow and prosper, not just for his children, but also for his people. In fact, Goldwing has established a medical insurance and retirement fund, and is looking to secure a piece of land for staff housing. Aspiring to retire soon and find time for his family and for travel, Mr. Dela Cruz knows his success is not a one-man show at all.

"I don't think we will be where we are now without EastWest and our employees, especially those who have been with me since the start. For that I will always be grateful," he added.



Rey Dela Cruz and his bustling Goldwing Apparel factory



Rey with sons JR and Eric

## A luxurious friendship

Step inside the minimalist Rolls-Royce Global City Showroom on 5th Avenue, BGC and marvel at the display of ultra-luxury: a Ghost Series II, a Dawn convertible, and a sporty Wraith.



Willy Tee Ten in a Rolls-Royce Dawn convertible

Getting these hand-made vehicles for the elite and fortunate few inside the showroom meant that the dealer had to make an advance payment directly to the car manufacturer, U.K.-based Rolls-Royce Motor Cars.

"The wait for a car is usually 6 months up to a year. So if you're in a hurry to own a Rolls-Royce, we will already buy it for you so it's ready for you to drive away," says Willy Tee Ten, the President of the Autohub Group of Companies and under this conglomerate is Rolls-Royce Motor Cars Manila (British Bespoke Automobiles).

In addition to being the exclusive distributor of Rolls-Royce, Autohub also carries the official distributorship of other luxury British marques such as Lotus and MINI, iconic Italian scooters Vespa and Piaggio Ape, as well as dealerships nationwide of global brands such as Ford, Nissan, Hyundai, and Mazda.

To acquire his inventory, the 53-year old entrepreneur needs serious financial backing. And for this, Mr. Tee Ten turns to a bank which he considers as his trusted partner for more than a decade now.

"EastWest Bank has been our long-time partner and played a major part of our growth and expansion," he says.

More than being his primary bank, EastWest supports the dealership in the form of hundreds of millions in financing to acquire inventory. This may be to secure a handful of Rolls-Royce cars, to a thousand units of various brands every month. Apart from inventory, dealerships also need to be built and this requires capital.

"It's like friendship: if the relationship is good, we support each other," Mr. Tee Ten describes his business relationship with EastWest.

This friendship goes a long way back.

Mr. Tee Ten was still starting to grow his first auto dealership in Makati City when the 1997 Asian financial crisis plunged many companies into debt.

Through sheer determination, he built four more Ford dealerships in the next five years, and gradually built an empire that now spans 22 auto dealerships nationwide.

"EastWest was the first bank that 'invested' its trust in a startup like mine. *So malaki ang utang na loob ko sa EastWest* (I owe EastWest a debt of gratitude). I know EastWest got my back," he adds.

Oddly, this Chemical Engineer by profession did not even start out as a car lover nor an enthusiast. He honed his business skills in the ethanol business right after graduating from De La Salle University. When the family business was sold, he was one of the first to apply for a dealership with Ford, which was making a comeback in the country in 1998.

"I told them I had no knowledge of the auto business. I was not even a car lover. All I knew was that after food, clothing, and shelter, cars were the next basic necessity. I look at the long-term prospect of the business: 90% of car buyers are like me; they are not car enthusiasts. I can sell cars to those who merely needed them," he says. Bottomline: he's the person to talk to once you're decided to buy and need the final discount.

For someone who grew up chasing jeepneys and "jumping aboard packed buses" for a ride to school, selling Rolls-Royce was unimaginable. "I wasn't rich. I worked hard for everything I have now. But my beginnings taught me patience, hard work, and to pick myself up and continue on after making a mistake. I can't dwell on mistakes and hardship too much. I need to move as fast as possible because I know better opportunities are coming. I may not be truly an optimist but I see light whenever a dark situation comes. I guess that's challenge."

Making a Rolls-Royce sale is as rare as the car itself. But in the rarified strata of ultra-luxury cars, sales — like dreams — do happen. And whenever they do, Mr. Tee Ten turns to an old buddy like EastWest Bank to seal the precious deal.



# Daring to Dream

## Making a Difference Through Our People

Our 6,664-strong workforce is the key driver for EastWest to realize its full potential.

We recognize that our strength lies in the ability of our staff to exceed customer service expectations. To competitively deliver our brand promise and commitment to service excellence, we ensure that our people are empowered and well-invested in both their personal and professional growth. We position the organization for success by differentiating our Bank through Eastwestbankers – who are highly competent, engaged, and collaborative.

Exceptional customer service starts with confidence. As such, our Human Resources Group pays special attention to building and developing our talents' competencies. We build and bring out confidence in our people by providing them with learning and development opportunities, reinforced by a professional and positive work environment – all of which are designed to serve and nurture positive and lasting relationships with our clients.

### More Responsive

Our HR Group restructured under a new leadership and transitioned into a more strategic approach in the last quarter of 2016. Its key focus is to provide seamless delivery of HR services. More than ever, it operates in close partnership with the Senior Management and various business units within the Bank. The group was reorganized into a business partnership model with four core functions:

- **Business Partnership Center:** Houses HR frontliners, who serve as the employee's point of contact. They are highly accessible to the line and are expected to deliver timely solutions and services.



- **Strategy Center:** Crafts and designs solutions and programs to address organizational needs and complement business strategies.
- **Execution Center:** Acts as support to ensure the prompt and seamless delivery of solutions and services.
- **Standards and Control Center:** Ensures compliance with all internal and external regulatory requirements; promotes positive discipline and ensures employee adherence to established company rules.

With this direction, HR frontliners can be more strategic, proactive, and timely in addressing issues and challenges encountered by the business units. Meanwhile, HR's Employee Relations unit has adopted a more "positive" discipline approach to align Eastwestbankers with the Bank's values and behavioral norms.

### Confidence Building

Building employee competencies and confidence is key to service excellence. Our EastWestbankers can confidently handle client concerns as they possess the competitive competence to do their job. This philosophy prompted the launch of a new certification program that aims to continuously build the core competencies of the Bank's store personnel. This program not only sharpens the skills of EastWest leaders and strengthens the EastWest talent pool, but also makes job certification available anytime.

### Future-Proofing EastWest

To sustain the success of our business, we adopted a robust succession planning policy driven by our service culture and strategic direction. Successors of key business units are chosen based on their competitive competence (both leadership and technical), experience, execution capabilities, people skills, and identification with the Bank's vision and behavioral norms. Strategically, it starts with hiring HiPo (High Potential) talents, who shall in turn hire equally HiPo candidates, and down the line.

At EastWest, what separates us from the rest is our leaders' ability to mentor and coach their potential successors. Exposing younger executives to key committees and projects will allow them to participate in setting strategic direction and charting key programs. Ultimately, it is the leaders' responsibility to develop a successor.

### Growing Together as a Community

We believe in building a long-term relationship with employees that goes beyond the paycheck. We are passionate about promoting a culture of engagement where work is meaningful, employees are valued, and teamwork is celebrated. We also want to instill in our employees a sense of pride and purpose and fulfillment from their work. We strive to retain employees whose values match our own.

Fulfilling our Corporate Social Responsibility (CSR) is an integral part of our strategy. At the heart of our CSR initiatives are our employees and the communities where we operate. In 2016, our Employee Relations Council partnered with various charitable institutions on projects where our employees can volunteer and make a difference.

Here are some of those projects:

- **Philippine Red Cross Blood Drive:** EastWestbankers donate blood yearly and contribute to Red Cross' mission to save lives.
- **DepEd's Brigada Eskwela:** EastWest has been helping schools get ready for school opening. In 2016, volunteers from our Bank Operations Group donated paint and painting materials and helped restore the classrooms, cabinets, and chairs at the Ricardo P. Cruz Elementary School in Lower Bicutan.

- **Karinderya ni Mang Urot:** Our lawyers and staff of Legal Services Division lent their hands at a local soup kitchen ("Karinderya") during a regular weekend feeding program for the homeless along the streets of Examiner and Quezon Avenue in Quezon City. They cooked and served the meals to the homeless.

- **Christmas with the children of Bahay Maria:** Bahay Maria Orphanage in Makati City houses children from the poorest communities and were abandoned or given up by their families. They were treated by our volunteers from the Credit Cards and Personal Loans Divisions to a memorable Christmas with delicious food, fun, games, and special gifts.



# Ensuring Your Protection

At EastWest, providing excellent customer service also means upholding consumer rights and ensuring the safety and protection of all our customer accounts.



We always strive to put our customers' best interest first, realizing fully well that the very foundation of our relationship is built on trust. We deeply ingrain a culture of fair and responsible business conduct in our DNA.

### Disclosure and Transparency

We ensure that information about our products and services are not only accurate but are also widely accessible so anyone can easily locate, compare, and understand the information about EastWest and ultimately, make informed decisions.

- Our marketing materials, website, social media accounts, and customer communications contain vital information about our products and services. They are presented in a way that is clear, simple, and easy to understand.
- We provide regular updates and advisories to ensure that customers are notified of changes and don't miss out on new promos and product offerings.
- Our knowledgeable front liners can provide more information about our products and services.
- We are ready to serve anytime and through various communication channels: Customers can inquire or request for information or assistance through our 24/7 Customer Service Hotline, via email or SMS, and through our Facebook and Twitter accounts.

### Protection of Client Information

We adhere to the best practices on keeping account information and related details secured. Our Risk Management and IT Security policy provides the framework for our standards on protection of client information. In addition, our business units also maintain:

- A written privacy policy to safeguard customer records.
- Established systems to protect the confidentiality and security of customers against any threat or hazard.
- Regular communication of policies on an organizational level and constant skills upgrading and training of personnel on the value of preserving and safeguarding customer data.
- Strict confidentiality in handling customer data in accordance with the provisions of the Manual of Regulations for Banks.
- A policy on obtaining customer consent prior to sharing information.

### Fair Treatment

We believe in the fair and honest treatment of our customers. This is an important part of our corporate culture.

- Our staff recruitment and training policies are aligned with fair and responsible treatment.

- We ensure that our products and services suit our customers' financial objectives and risk appetites. Recommendations are based on sufficient information and responsible profiling. We do not issue statements that are untrue. We do not omit crucial details.
- Customers are provided with the necessary documents related to their account—from Terms & Conditions, bank statement, passbook, and certificates—within a reasonable timeframe.
- The completion of customer requests are confirmed through written or digital means within an acceptable time period.

### Effective Recourse

Our customers are provided with accessible, affordable, independent, timely, and efficient means for resolving complaints. This is seen in our robust Customer Assistance Management System (CAMS) evident in our complaints resolution process which is embedded in the service cycle of all business units. We have devoted resources and personnel who are personable, dependable, and proactive to handle customer queries and resolve complaints. The channels for complaints reporting are published and displayed in all our stores, collaterals, and website.

### Top 10 Complaints

ATM/Debit Card Issues	30.84%
Systems Related Issues	28.74%
Card Delivery Issues	23.40%
Dispute Issues	9.11%
Statement of Account Related Issues	5.43%
Staff Service Issues	1.94%
Unfair Collections Practice	0.15%
Operational Process and Procedures	0.13%
Cash Advance Issues	0.11%
Marketing Promo	0.11%
Payment Posting Issues	0.03%
Past Turnaround Time Follow-up	0.01%
Voucher/GC Issues	0.01%
<b>Total</b>	<b>100.00%</b>

### Customer Education

In 2016, our customer education and empowerment campaign focused on banking security and safety in response to ongoing threats not only in the Philippines but also around the world.

We re-launched and enhanced our Customer Education Program to help customers avoid fraud and scams when using their EastWest debit, prepaid, and credit cards online, at ATMs, point-of-sale terminals, and Visa/MasterCard-affiliated merchants.

- A banking security section was added to our website ([www.eastwestbanker.com](http://www.eastwestbanker.com)) which is a gateway to information on our security commitment, protocols and programs, and ways to report fraud, lost or stolen cards, or suspicious account activity. This section also provides free tips on general banking security, safe online and mobile banking, safe shopping, and how to avoid fraud and scams such as ATM skimming.
- Our ATM screen ads have been refreshed with new, more appropriate, and reader-friendly customer education messages.
- Our Customer Education brochure was redesigned for greater connection to our target audience.
- A social media campaign on consumer protection and banking security was developed.
- Electronic direct mails were sent to all our customers to provide tips on password protection, security questions, combating malware and phishing scams, SSL (Secure Sockets Layer), and other site security indicators.

To constantly educate our employees, we incorporated customer education in our bank-wide Marketing and Communication announcements. Our enterprise fraud control unit likewise maintains active memberships and undergoes training in professional organizations. This will ensure that the Bank is always updated and well informed on pressing financial issues.

At EastWest, consumer protection is more than just a catchphrase: it is a perpetual responsibility and the lifeblood of our business. The sustainability of our enterprise rests on our success in this endeavor.



# Managing Risk Beyond Compliance

The business of banking is naturally exposed to risk. As such, we at EastWest Bank regard risk management as more than just a corporate box-ticking exercise, but a business imperative.

Over the years, we have strengthened our focus on identifying and managing risks on all fronts, recognizing that whatever threatens the survival of our business also threatens the success of our customers, as well as our longstanding relationship.

## Risk influences in 2016

In 2016, we intensified our efforts to manage the growing risks in our market environment. While bouts of market volatility and feverish banking competition characterized the previous year, the sources of risk in 2016 were more wide-ranging. Along with the growing geopolitical tension within the Asian region, there were also changes in political leadership here and abroad that created market uncertainty. Increasing incidents related to cybercrime also heightened regulators' hawkish stance towards consumer protection.

The Bangko Sentral ng Pilipinas (BSP) moved towards a more prescriptive position, imposing greater discipline on the major credit, operational, and liquidity risks banks are inherently exposed to. Following this directive, EastWest conducted a comprehensive analysis of all the different gaps present in addressing credit, liquidity, capital, operations, and reputational risks, among others.

Believing that managing risk is the shared responsibility of everyone at EastWest Bank, we continued to instill a proactive mindset in every task we perform that can possibly expose our Bank to risk and potential losses.



We took serious efforts to increase risk consciousness across our entire organization so assigned personnel can catch potential risk, especially during routine processes. Through continuous training and various modes of learning, we continue to equip everyone with the skills to prevent risk from occurring at the onset of each transaction. We harness every unit's capabilities to manage their own risk-taking.

## Risk Management Structure

Risk management is deeply entrenched in the financial and operational design of EastWest:

1. Our Board of Directors upholds primary responsibility for effective risk and internal control management.

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

The Risk Management Committee (RMC) of the Board complements this function, maintaining the oversight function of monitoring the Bank's overall risk profile via monthly reporting from the Risk Management Division (RMD). It proactively updates its models for identified risks, analyzes EastWest's exposures, and measures other potentially relevant risks.

3. Our Internal Audit Division (IAD) serves as the third line of defense, providing independent assurance on the continued relevance and sufficiency of the Bank's overall risk management.

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

## Types of Risks

The risks we face are inherent in the business of banking whether they are related to income generation, customer service, or compliance with regulations.

### Capital risk

This type of risk refers to the possibility of a company losing value of its capital, which consequently limits its ability to cover for risk exposures that are inherent in doing business.

We mitigate this risk by implementing proactive capital risk management to ensure that capital is preserved while shareholder value is maximized. We maintain capital ratios above the minimum BSP prescription.

### Credit risk

This refers to the possibility of borrowers and customers failing to pay their obligations to the Bank when they fall due, whether these are for loan repayment or a contractual obligation. In recent years, credit risks were classified based on the age of the loan portfolio or their doubtfulness. Under BSP Circular No. 855, Series of 2014, however, banks now have to produce models for estimating losses on their portfolio. This obliges banks to forecast potential losses based on the entire life cycle of a loan account or portfolio backed by historical experience.

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

### Liquidity risk

This pertains to the possibility that the Bank might be unable to service its obligations as they fall due, or would have to do so at exorbitant cost. For instance, liquidity risk exists when the maturity of the Bank's termed assets spans longer than its corresponding liabilities. This gives rise to the possibility that the Bank may either have a shortage of available financial resources to pay for its liabilities on time, 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 at any given time;



- Adopting a Maximum Cumulative Outflow (MCO) model, a cash flow analysis tool that projects our cash flow, includes off-balance sheet commitments, under normal operations;
- Using a Board-approved Liquidity Risk Management Manual for setting risk appetite, as well as observing regulator- and internally determined liquidity risk limits;
- Adhering to a Funding Contingency Plan, which the Treasury Group regularly updates, to assure readiness in case a liquidity issue emerges; and
- Foreseeing historical stress scenarios to gain insight into our ability to fund our liabilities under these circumstances.

**New Relevant BSP Regulation**

**Circular No. 905, Implementation of Basel III Framework on Liquidity Standards – Liquidity Coverage Ratio and Disclosure Standards**

This new rule requires banks to have available High Quality Liquid Assets (HQLA) to meet anticipated net cash outflow for a 30-day period under stress conditions. The standard, which initially covers universal and commercial banks, prescribes that, in a normal situation, the value of the liquidity ratio be no lower than 100% on a daily basis because the stock of unencumbered HQLA is intended to serve as a defense against the potential onset of liquidity stress.

**Market risk**

The value of the Bank’s investment portfolio could be adversely affected by market events impacting risk factors, such as interest rates, foreign exchange rates, and equity prices. This possibility is the market risk inherent in our business. This could arise when we take trading positions for the Bank’s proprietary account, or whenever such market positions may have to be taken to allow us to service customer transactions.

To manage this risk, we use various models and tools:

- Value-at-Risk (VaR): to assess potential losses related to positions we take in the trading book;
- Earnings-at-Risk (EaR): in consideration of repricing assets and liabilities in the banking book;
- Market risk limit (MRL): to represent the maximum potential loss level we are willing to take; and
- Loss alert limit (LAL): as early warning to facilitate loss reduction strategies.

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

**Operational risk**

This relates to risks arising from lapse in systems, people, processes, and external events that affect our business operations. Lapses and failures in delivery and performance of our functions and operations, after all, are not without consequences. While inherent in the banking ecosystem, operational risk becomes doubly pronounced as the Bank expands its business and reach.

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

**New Relevant BSP Regulations**

**Circular No. 900, Guidelines on Operational Risk Management**

This outlines prescriptive rules on operational risk management, under which Bank officials must establish a comprehensive operational risk management framework to better monitor risks coming from all its activities, products, and services aside from its direct credit, liquidity and market risk exposures. Under this directive, the BSP’s Supervision and Examination Sector should be notified of any operational risk events that could lead to significant operational losses or exposures, activation of a business continuity plan (BCP), or any material change in the business environment within 10 days after discovery.

**Circular No. 899, Amendments to the Guidelines on Outsourcing**

BSP provides updated guidelines of bank operating systems that can and cannot be passed on to an external service provider, stressing the importance of establishing processes, procedures, and systems for identifying, monitoring, and mitigating outsourcing risks.

The circular details the power of the BSP to deploy supervisory enforcement actions to ensure adherence, as well as underscores the direct responsibility of the Board and senior management in handling and overseeing outsourced bank activities.

Inherent bank functions that cannot be outsourced are services aligned with the placement of deposits and withdrawals, grants of loans and extension of other credit exposures, position-taking and market risk-taking activities, risk exposure management, and strategic decision-making.

**Reputational risk**

Banks also bear the brunt when stakeholders air their negative public opinion that typically arise from poor product and service delivery, non-compliance, poor corporate governance, or unsatisfactory financial performance, among others. Being a publicly listed company and the growing popularity of social media become major sources of reputational risk for a bank.

We at EastWest remain steadfast in monitoring this risk through identification methods that are both quantitative and qualitative in design, proactively watching and responding to our various environments, and putting controls in place.

**Geared up for the future**

As we move within a highly dynamic environment, these risks continue to evolve and pose uncertainty in varying forms. Our industry will remain subject to intricate regulations, guideline updates, and adjustments that respond to bigger systemic conditions.

With the principles of risk management clear and echoing its extreme importance to us, EastWest supports these compliance and regulatory shifts 100% and support the move toward greater transparency and efficiency. It is to the favor of our customers, employees, and shareholders that regulators impose these policies and ensure the stability of financial institutions like us.

Internally, we all act as partners of the Board and decision-makers, taking into consideration the risk involved in whatever activity we embark on. Even at the lowest rung of the ladder, risk management discipline is deeply ingrained in us and how we do things.

We keep abreast of developments that pose one or more of the risks detailed above, may it be due to intensifying competition from a local bank, the entry of new and foreign players, or the threat of online fraud and criminal activity. But while alert and taking calculated steps, we take advantage of opportunities where it counts, not straying from our vision of being an industry leader in the near future and delivering more than we promised to the banking public we serve.



# We Value Your Trust

Our customers create their own future and put their trust in EastWest Bank in pursuing their dreams.

Knowing that trust is earned, we thus have to safeguard our integrity, be fair and transparent in all our dealings, build confidence, as well as provide reliable and better service.

And just as our clients aspire to reach their personal and professional goals, our Bank, too, has its own ambition: to be known consistently for practicing sound corporate governance.

When we measure our performance, shareholder return is an important metric – but only as it reflects a more fundamental commitment to earning the trust of all our stakeholders. We recognize that our responsibility goes beyond regulatory compliance, but to act in accordance with our corporate values and corporate governance principles.

In 2016, we deepened our commitment to sound corporate governance even as we faced challenges that come with our rapidly evolving organization, rising industry competition, growing market volatility, and tightening regulations.

## Setting the Tone at the Top

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

## Board of Directors

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



principles, emphasizing long-term performance over short-term gain. The Board is also responsible for fostering the long-term success of the Bank and securing its sustained competitiveness in a manner consistent with its fiduciary responsibility.

The Board is committed to conduct itself with utmost honesty, integrity, and transparency in the discharge of its duties, functions, and responsibilities. It holds regular and special meetings to discuss the Bank's strategic direction and performance, as well as policies and developments in the areas of risk management, IT governance, compliance, and relevant operational functions.

## Board Composition

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

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

## Independent Directors

Three of the nine Board members are independent directors whose role is to provide independent judgment, outside experience, and objectivity to the Board. They do not have more than five board seats in other publicly listed companies.

## Executive and Non-Executive Roles

The roles of the Chairman, Mr. Jonathan T. Gotianun, 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 provides leadership in the Board of Directors. He presides over the Board and stockholders' meetings, always 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 achieved. He has direct and immediate supervision over the long-term and daily operations and management of EastWest and executes and administers the administrative and operational policies approved by the Board. He is also requested to attend all Board committee meetings.

## Board Self-Evaluation

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

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

## Board Training

It is very important that our directors remain adequately qualified, individually and collectively, and that they have a good understanding of both the business and regulatory environments. To ensure that each member contributes effectively to the Board, new directors receive appropriate induction training and all directors attend an annual training on Corporate Governance. Directors also receive regular updates on regulatory changes and market developments and are encouraged to attend relevant training programs to develop and refresh their knowledge and skills.

On November 22, 2016, the Board and Senior Management participated in the Corporate Governance Training Seminar conducted by the SEC and the Philippine Stock Exchange at the Philippine International Convention Center.

## 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 provided to directors, as approved by the Board Compensation Committee, amounted to PhP12 million in 2016 and PhP13.4 million in 2015.

**Shareholder Communication**

Our Board and management stay connected with our shareholders. We engage and inform our shareholders through our annual meeting of shareholders, annual report, general information sheet, quarterly financial reports, news releases, and other meetings. Our website provides extensive information about the Board, its mandate, the Board committees and their charters, and our directors.

**Board Attendance.** In 2016, the Bank held 12 Regular Board Meetings from January to December 2016, one Special Board Meeting on April 15, 2016, and one Organizational Meeting on April 28, 2016 or a total of 14 Board Meetings.

Directors	No. of Meetings Attended		
	Regular (12)	Special (1)	Organizational (1)
Jonathan T. Gotianun - <i>Chairman</i>	11	1	1
Antonio C. Moncupa Jr.	9	1	1
Mercedes T. Gotinuan	10	1	1
Lourdes Josephine T. Gotianun-Yap	9	1	1
Paul A. Aquino*	12	1	1
Jose S. Sandejas*	12	1	1
Carlos R. Alindada*	12	1	1
Wilson L. Sy**	8		1
Atty. Benedicto M. Valerio Jr.	12	1	1

\*Independent Director

\*\*Joined the Board on April 28, 2016

**Board Meetings**

The Board holds a meeting for organizational purposes immediately after election and regular meetings once a month every calendar year. Special meetings of the Board may be called at any time by the Chairman or by the Vice Chairman and CEO, or on written request of at least a majority of the directors. The table below summarizes the attendance of directors in Board meetings in 2016.

**Board Committees and Attendance**

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

**Executive Committee**

The Executive Committee oversees the Bank's overall credit risk management policies and practices. It is tasked to regularly review and approve the bank-wide credit strategy, profile, and performance. It also approves the Bank's credit risk-taking activities based on the established approving authorities and reviewing and endorsing credit-granting activities, including the Internal Credit Risk Rating System.

The Committee is composed of six directors, including the Vice Chairman & CEO and the Senior Executive Vice President and COO. The Bank held 34 Regular Executive Committee Meetings from January to December 2016, and three Special Executive Committee Meetings on April 28, May 26, & September 29, 2016.

Executive Committee Members	No. of Meetings Attended	
	Regular (34)	Special (3)
Jonathan T. Gotianun - <i>Chairman</i>	32	3
Antonio C. Moncupa Jr.	34	1
Mercedes T. Gotianun	32	3
Lourdes Josephine T. Gotianun-Yap	32	2
Jose Emmanuel U. Hilado*	19	1
Atty. Benedicto M. Valerio Jr.	32	3

\* Resigned as of June 1, 2017

**Corporate Governance and Compliance Committee (CGCC)**

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

The Committee is composed of five directors, three of whom are independent directors, including the committee chairman. It held six Regular Meetings and five Special Meetings in 2016.

CGCC Members	No. of Meetings Attended	
	Regular (6)	Special (5)
Paul A. Aquino* - <i>Chairman</i>	6	5
Jose S. Sandejas*	6	5
Carlos R. Alindada*	6	5
Jonathan T. Gotianun	5	5
Antonio C. Moncupa Jr.	6	5

\*Independent Director

**Risk Management Committee (RMC)**

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

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

In 2016, the RMC held twelve Regular Meetings and one Special Meeting.

RMC Members	No. of Meetings Attended	
	Regular (12)	Special (1)
Jose S. Sandejas* - <i>Chairman</i>	12	1
Paul A. Aquino*	12	1
Carlos R. Alindada* <sup>1</sup>	3	
Jonathan T. Gotianun <sup>2</sup>	7	1
Lourdes Josephine T. Gotianun-Yap <sup>1</sup>	3	
Antonio C. Moncupa Jr. <sup>2</sup>	7	
Wilson L. Sy <sup>2</sup>	6	1

\*Independent Director

<sup>1</sup> Former committee member (January-March 2016)

<sup>2</sup> New committee member (Effective April 2016 onwards)

**Audit Committee**

The Audit Committee is tasked with conducting independent examinations of the Bank's internal control system. Specifically, it examines the major risk exposures and ensures accountability on the part of management to monitor and control such exposures including the risk assessment and risk management policies. It also probes major issues that involve accounting principles and financial statement presentation, including any significant changes in selection or application of accounting principles. Other major issues it looks into are the adequacy of internal controls, the effect of regulatory and accounting initiatives, as well as off-balance sheet structures, on the financial statements.



The Committee is composed of three members of the Board, all of whom, including the Committee Chairman, are non-executive members and independent directors. It held twelve Regular Meetings in 2016.

Audit Committee Members	No. of Meetings Attended	
	Regular (12)	
Carlos R. Alindada* - <i>Chairman</i>	12	
Paul A. Aquino*	12	
Jose S. Sandejas*	12	

\*Independent Director

### Trust Committee

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

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

It is composed of five members, including the Vice Chairman & CEO and a Trust Officer of the Bank. The Committee held four Regular Meetings and two Special Meetings in 2016.

Trust Committee Members	No. of Meetings Attended	
	Regular (4)	Special (2)
Jonathan T. Gotianun - <i>Chairman</i>	2	2
Lourdes Josephine T. Gotianun-Yap*	2	1
Antonio C. Moncupa Jr.	4	2
Atty. Benedicto M. Valerio Jr.	3	2
Angel Marie L. Pacis**	4	2

\*Replaced Andrew Gotianun Sr.  
\*\*Resigned as of March 2017

### Compensation Committee

The Compensation Committee ensures that the compensation policies and practices are consistent with the corporate culture, strategy, and the business environment under which it operates. It evaluates and recommends to the Board incentives and other equity-based plans designed to attract and retain qualified and competent individuals.

The committee meets at least once a year and provides overall direction on the compensation and benefits strategy of the Bank.

It is composed of five members, including the Vice Chairman & CEO and an independent director.

Compensation Committee Members	No. of Meetings Attended	
	Regular (1)	
Lourdes Josephine T. Gotianun-Yap - <i>Chairman</i>	1	
Mercedes T. Gotianun	1	
Jonathan T. Gotianun	1	
Antonio C. Moncupa Jr.	1	
Jose S. Sandejas*	1	

\*Independent Director

### Related Party Transactions (RPT) Committee

In accordance with BSP guidelines, the Bank created the RPT Committee in 2016 to assist the Board in ensuring that transactions between the Bank and its related parties are handled in a sound and prudent manner, with integrity, and in compliance with applicable laws and regulations to protect the interest of depositors, creditors, and other stakeholders. It also makes sure that RPTs are conducted at arm’s length and that no stakeholder is unduly disadvantaged.

The Committee is composed of four Directors, three of whom are independent directors, including the committee chairman. It held four Regular Meetings and four Special Meetings in 2016.

RPT Committee Members	No. of Meetings Attended	
	Regular (4)	Special (4)
Paul A. Aquino* - <i>Chairman</i>	4	4
Jose S. Sandejas*	4	4
Carlos R. Alindada*	4	4
Jonathan T. Gotianun	3	4

\*Independent Director

### Independent Auditing

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

### Internal Audit

Internal Audit (IA), which provides functional support to the Audit Committee, is mandated to evaluate the effectiveness as well as recommend appropriate courses of action to senior management and the Board to improve the Bank’s risk management, compliance, internal controls, and corporate governance processes.

IA activities are conducted in accordance with the International Standards for the Professional Practice of Internal Auditing (ISPPA) and the Code of Ethics.

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

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

The Audit Committee reviews the Internal Audit Charter, as well as its own charter, on an annual basis to reassess its adequacy and relevance. There had been no revisions on both charters in 2016. The Audit Committee Charter was last revised and approved on April 23, 2015, based on the provisions of BSP Circular 871.

IA, through its Charter, continues to be an independent function. It reports functionally and has full and free access to the Audit Committee. It has the authority to access all functions, information, documents, properties, systems and personnel, and is provided with adequate resources to effectively discharge its function.

To assist the Bank in instilling a culture of an effective risk management, compliance, internal control and governance, IA developed and conducts a Control Appreciation and Fraud Awareness Training Workshop for EastWest employees. It also formally collaborates with the other governance units of the Bank, namely Compliance and Risk Management, to optimize its coverage through sharing of reports and information.

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

### External Audit

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

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

Fiscal Year	Audit Fees and Other Related Fees (in PhP)
2016	6,313,750
2015	8,675,000
2014	3,500,000

SGV & Co. is again recommended for appointment at the 2017 Annual Stockholders’ Meeting.

### Cascading Compliance

It is our firm belief that compliance with corporate governance standards and regulatory guidelines and directives is the 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 business and 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 who are responsible for ensuring the consistent implementation in his unit of the Board-approved Compliance Program. As designated by the Vice Chairman & CEO, the heads of our business units are automatically assigned to perform this role, having the sole responsibility for efficiently running the day-to-day operations in his unit. The BCOs are each tasked to appoint a Deputy Business Compliance Officer (DBCO) to serve as their eyes on the ground and facilitate faster and easier coordination with the Bank's Compliance Office.

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

### Making Good Governance Work

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

### Corporate Governance Manual

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

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

### Conflict of Interest

We seek to ensure transparency and fairness in all our dealings with stakeholders and our public. We have established policies to prevent potential conflict of interest, which we have defined as any situation wherein our directors, officers, and employees have a competing interest against the Bank or our customers. All our directors, officers, and employees are prohibited from engaging in any transaction where their personal interests could compromise their judgement or ability to act in the best interest of the Bank or our customers.

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

### Dividend Policy

Dividends may be declared from the surplus profits arising from the business of the Bank at such time and in such percentage as the board of directors may deem proper. No dividends may be declared that will impair the Bank's capital. Stock dividends shall be declared in accordance with the law.

### Insider Trading

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

Information is deemed properly disseminated via disclosures in the form of SEC filings, PSE disclosures, press releases, or placements on our website. We prohibit any of the Bank's directors, officers, and employees privy to sensitive or material information about our company, products, or services to pursue agreements or transactions involving those products or services in his or another person's behalf.

### Related Party Transactions

We have formulated and implemented policies and procedures that would ensure the integrity and transparency of related party transactions (RPT) between and among the Bank and our parent company, joint ventures, subsidiaries, affiliates, major stockholders, officers, and directors, and relevant parties. As these transactions may give rise to a conflict of interest, we keep them at an arm's length basis and afford such related party no special favor or treatment.

Our RPT Committee conducts a periodic review of RPT policies and procedures, including materiality thresholds and internal limits and endorses revisions, if necessary, for Board approval.

### Anti-Money Laundering

EastWest sees current policies to combat money laundering as an opportunity to increase our vigilance and our knowledge of our customers. We continue to comply with the provisions of the Anti-Money Laundering Act (AMLA), with our Compliance Office overseeing our overall direction in this area. We strengthened our AML program in 2016 and ensured continuity by enhancing transaction monitoring and keeping in touch with news and developments in the market that could create huge reputational risks apart from actual financial damage.

We take pride in having 100% awareness of our anti-money laundering policy in our ranks, as it is a foundational training course for each member of the organization. Even those who are not in the frontlines are required to take the course to know the basic rules and protect the business. In the stores, we conduct specialized AML courses and briefings during service and sales clinics to reinforce proper client identity process from onboarding to continuous monitoring of account activity and all other controls that ensure the Bank's protection against unlawful activity.

### Whistle-Blowing Policy

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

Our program known as EthicsDirect encourages employees, clients, shareholders, and third-party partners to report any incident or knowledge of misconduct, irregularity, or breach of ethics that can go against the interest of the Bank and its stakeholders. Each whistleblower's identity is well-protected.

Various channels of communication – including direct supervisors and managers, a designated officer, and the Whistle Blowing committee – are open and ready to accommodate complaints and reports of undesirable acts and behavior.

### Employee Health, Safety, and Wellness

We treat the health, safety, and well-being of our employees as a benchmark for the success of our corporate governance. We provide health insurance, group life insurance, and retirement benefits to all full-time employees to help guard their wellness.

In addition, we built and continue to improve the EastWest Academy to form a learning community where EastWestbankers hone their skills and build competencies in their specific disciplines. We also organized unit representatives into an Employee Relations Council to address employee concerns and grievances.

### Ecological Protection

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



## Material Related Party Transactions *as of December 31, 2016 (Amounts in Pesos)*

Related Counterparty	Nature of Transaction/ Transaction Type	Term of Transaction	Approved Amount/ Contract Price	Outstanding Amount
<b>Subsidiaries/Affiliates</b>				
East West Rural Bank, Inc.	Domestic Bill Purchase Line (DBPL)	Settlement upon clearing of checks	1,150,000,000	0
East West Rural Bank, Inc.	Cash Advances	Daily Settlement	88,692,500	88,692,500
East West Rural Bank, Inc.	Accounts Payable on Collections of Loans Sold	Monthly Settlement	4,418,047	4,418,047
East West Rural Bank, Inc.	Advances by EWRB for various expenses	Monthly Settlement	110,117	110,117
East West Rural Bank, Inc.	Accounts Receivable on Collections of Loans Purchased and Credit Card Payments	Monthly Settlement	144,204,333	144,204,333
East West Rural Bank, Inc.	Advances by EWBC for various expenses	Monthly Settlement	9,899,150	9,899,150
East West Rural Bank, Inc.	Sale of Loans	Settlement on the date of sale	39,732,950	39,732,950
East West Rural Bank, Inc.	Purchase of Loans	Settlement on the date of purchase	5,203,040,865	5,203,040,865
	<b>Sub-total - EW Rural Bank, Inc.</b>		<b>6,640,097,961</b>	<b>5,490,097,961</b>
East West Insurance Brokerage	Advances by EWBC for various expenses	Monthly Settlement	3,301,790	3,301,790
East West Ageas Life Insurance Corporation	Advances by EWBC for various expenses	Monthly Settlement	471,376	471,376
Price Solutions Philippines Inc. (PSP)	Advances by EWBC for various expenses	Monthly Settlement	6,282,424	6,282,424
Assurance Solutions Insurance Agency, Inc.	Advances by EWBC for various expenses	Monthly Settlement	31,029	31,029
	<b>Sub-total - Other Subsidiaries and Affiliates</b>		<b>10,086,619</b>	<b>10,086,619</b>
<b>Total - Subsidiaries and Affiliates</b>			<b>6,650,184,580</b>	<b>5,500,184,580</b>
<b>DOSRI</b>				
Filinvest Development Corporation	Term Loan	3.33 years at prevailing market rates	5,621,850,000	5,621,850,000
FDC Misamis Power Corporation	Term Loan	13.5 years at prevailing market rates	5,000,000,000	5,000,000,000
	<b>Sub-total - DOSRI FDC Group</b>		<b>10,621,850,000</b>	<b>10,621,850,000</b>
FDC - Aggregated Approved Credit Line			7,000,000,000	
Pacific Sugar Holdings Corporation	Standby LC (SBLC)	1 year at prevailing fee rates		347,410,105
Cotabato Sugar Central Company, Inc.	Revolving Promissory Note Line (RPN)	1 year at prevailing market rate		150,000,000
High Yield Sugar Farms	Loan Line, Letter of Credit Trust Receipt (LCTR), Domestic Bill Purchase Line (DBPL)	1 year at prevailing market rate		
Davao Sugar Central Company, Inc.	Letter of Credit (LC)	1 year at prevailing fee rates		1,955,985
Filinvest Land Inc.	Letter of Credit (LC)	1 year at prevailing fee rates		2,772,341
Filinvest Land Inc.	Collection Fees	Yearly Settlement		1,517,808
Cyberzone Properties Inc.	Letter of Credit (LC)	1 year at prevailing fee rates		22,132,916
Philippine DCS Development Corporation	Letter of Credit (LC)	1 year at prevailing fee rates		86,015,600
Filinvest Alabang Inc.	Letter of Credit (LC)	1 year at prevailing fee rates		31,816,837
FDC Utilities	Standby LC (SBLC) and Auto Loan	1 year at prevailing fee rates		151,387,001
FDC Misamis Power Corporation	Standby LC (SBLC)	1 year at prevailing fee rates		400,000,000
	<b>Sub-total - DOSRI FDC Group with aggregated credit line of 7bln</b>		<b>7,000,000,000</b>	<b>1,195,008,593</b>

Related Counterparty	Nature of Transaction/ Transaction Type	Term of Transaction	Approved Amount/ Contract Price	Outstanding Amount
Filinvest Lifemalls Corporation	Lease agreement (See Note)	10 years at prevailing rates in the area	25,281,682	25,281,682
Filinvest Land Inc.	Lease agreement (See Note)	10.16 years at prevailing rates in the area	19,617,806	19,617,806
	<b>Sub-total - DOSRI FDC Group Lease agreements with Stores</b>		<b>44,899,488</b>	<b>44,899,488</b>
<b>Total DOSRI-FDC Group</b>			<b>17,666,749,488</b>	<b>11,861,758,081</b>
Algon Engineering Construction Corporation	Standby LC (SBLC)	360 days at prevailing fee rate	8,000,000	8,000,000
Crescita United, Inc.	Short Term Loan (STL)	1 year at prevailing market rates	25,000,000	24,000,000
JY Aspen Corporation	Short Term Loan (STL)	2 year at prevailing market rates	17,000,000	17,000,000
Antonio C. Moncupa	Revolving Credit Facility	1 year at prevailing market rate	21,500,000	0
Task Force Marketing Inc. Wealth Securities Inc.	Standby LC (SBLC)	1 year at prevailing fee rate	40,000,000	38,000,000
	Domestic Bill Purchase Line (DBPL)	1 year at prevailing market rates for returned checks	25,000,000	0
Nick's Lumber & Hardware, Inc.	Lease agreements (See Note)	8.91 years at prevailing rates in the area	22,536,997	22,536,997
	<b>Total DOSRI-FDC Group</b>		<b>159,036,997</b>	<b>11,971,295,078</b>
<b>Total DOSRI</b>			<b>17,825,786,484</b>	<b>11,971,295,078</b>
<b>Other Related Parties</b>				
E-Business Services, Inc.	FX Line/Domestic Standby LC/DBPL	1 year at prevailing market rate for lines and prevailing fee rate for SBLC	2,465,000,000	0
Philequity Dividend Yield Fund Inc.	Domestic Bill Purchase Line (DBPL)	1 year at prevailing market rates for returned checks	20,000,000	0
Philequity Dollar Income Fund Inc.	Domestic Bill Purchase Line (DBPL)	1 year at prevailing market rates for returned checks	20,000,000	0
Philequity Fund Inc.	Domestic Bill Purchase Line (DBPL)	1 year at prevailing market rates for returned checks	100,000,000	0
Philequity Management Inc.	Domestic Bill Purchase Line (DBPL)	1 year at prevailing market rates for returned checks	20,000,000	0
Philequity Peso Bond Fund Inc.	Domestic Bill Purchase Line (DBPL)	1 year at prevailing market rates for returned checks	20,000,000	0
Philequity PSE Index Fund Inc.	Omnibus Line and Revolving	1 year at prevailing market rates for returned checks	20,000,000	0
Vantage Equities Inc.	Promissory Note Line	1 year at prevailing market rate	250,000,000	129,095,000
	<b>Sub-total - Other RPT Wilson Sy Group</b>		<b>2,915,000,000</b>	<b>129,095,000</b>
<i>Aggregated approved credit line of 25mln</i>			25,000,000	
MR Server Corporation	Revolving Promissory Note Line (RPNL)	1 year at prevailing market rate		10,350,000
Prebeo Ventures, Inc.	Short Term Loan (STL)	1 year at prevailing market rate		10,000,000
	<b>Sub-total - Other RPT with aggregated credit line of 25mln</b>		<b>25,000,000</b>	<b>20,350,000</b>
Tonichi Group International, Inc.	Revolving Promissory Note Line (RPNL)	1 year at prevailing market rate	11,000,000	10,000,000
Main Line Enterprises	Revolving Promissory Note Line (RPNL)	1 year at prevailing market rate	130,000,000	104,000,000
Pacific Vet Group	Revolving Promissory Note Line (RPNL)	1 year at prevailing market rate	75,000,000	56,500,000
Sea Bass Carriers Inc.	Revolving Promissory Note Line (RPNL)	1 year at prevailing market rate	110,000,000	106,183,333
	<b>Sub-total - Other RPT</b>		<b>326,000,000</b>	<b>276,683,333</b>
<b>Total Other Related Parties</b>			<b>3,266,000,000</b>	<b>426,128,333</b>
<b>TOTAL MATERIAL RELATED PARTY TRANSACTIONS</b>			<b>27,741,971,064</b>	<b>17,897,607,991</b>

Note: Contract Price and Outstanding Amount is for the entire term of the lease agreement.



**JONATHAN T. GOTIANUN**  
Chairman

**Age & Nationality:**  
64 years old, Filipino

**Board Position:**  
Chairman of the Board since April 2007

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

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

**Past Positions:**  
Vice Chairman and Director of EastWest Bank From 1994 to 2007

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



**ANTONIO C. MONCUPA JR.**  
Vice Chairman &  
Chief Executive Officer

**Age & Nationality:**  
58 years old, Filipino

**Board Position:**  
Director and Chief Executive Officer since 2007 and Vice Chairman since May 1, 2017

**Committees:**  
Member of the Executive, Corporate Governance & Compliance, Risk Management, and Compensation committees

**Concurrent Positions:**  
Director of Pasberfund Realty Holdings, East West Rural Bank, Inc., Bancnet, Inc., Philippine Rural Reconstruction Movement, and East West Leasing & Finance Corp.

**Past Positions:**  
President of EastWest Bank; Director of East West Ageas Life Insurance Corporation; Executive Vice President and Chief Financial Officer of the International Exchange Bank

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



**MERCEDES T. GOTIANUN**  
Director

**Age & Nationality:**  
88 years old, Filipino

**Board Position:**  
Director since 1995

**Committees:**  
Member of the Executive, Compensation, and Trust committees

**Concurrent Positions:**  
Director of Filinvest Development Corp., Filinvest Land, Inc., A. L. Gotianun, Inc., Andremerc Holdings Corp., Pacific Sugar Holdings Corp., Davao Sugar Central Corp., Cotabato Sugar Central Company Inc., High Yield Sugar Farm Corp., and FDC Utilities, Inc.; Vice Chairman of Filinvest Alabang, Inc.

**Education:**  
Pharmacy degree, Magna cum laude, from the University of the Philippines



**LOURDES JOSEPHINE GOTIANUN-YAP**  
Director

**Age & Nationality:**  
62 years old, Filipino

**Board Position:**  
Director since August 2000

**Committees:**  
Chairman of the Compensation Committee; member of the Executive and Trust committees

**Concurrent Positions:**  
President and Chief Executive Officer of Filinvest Land, Inc.; President and Director of Filinvest Alabang, Inc., Filinvest Development Corp., and Festival Supermall, Inc.; Chairman of Filinvest Asia Corp., Cyberzone Properties, Inc., and The Palms Country Club; Director of East West Ageas Life Insurance Corp.

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





**CARLOS R. ALINDADA**  
Independent Director

**Age & Nationality:**  
80 years old, Filipino

**Board Position:**  
Independent Director since April 2002

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

**Concurrent Positions:**  
Independent Director of Tanduy Distillers, Inc., Bahay Pari Solidaritas Fund, and Datem, Inc.

**Past Positions:**  
Chairman and Managing Partner of SGV & Co.; Director of the National Power Corp.; Commissioner of the Energy Regulation Commission

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



**PAUL A. AQUINO**  
Independent Director

**Age & Nationality:**  
74 years old, Filipino

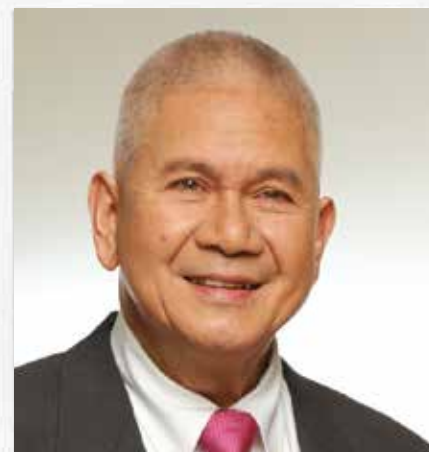
**Board Position:**  
Independent Director since October 2009

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

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

**Past Positions:**  
President of Green Core Geothermal, Inc. and Corinthian Securities, Inc.

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



**JOSE S. SANDEJAS**  
Independent Director

**Age & Nationality:**  
77 years old, Filipino

**Board Position:**  
Independent Director since April 2002

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

**Concurrent Positions:**  
Chairman of Diversified Holdings, Inc., Primegates Property, Inc., Sun Oil, Inc., Radix, Inc., Ostrea Mineral Laboratories, Inc., and PAREF School; Chairman and President of MFI Foundation; Vice Chairman of Marubeni Scholarship Foundation, Inc.; Trustee of Philippine Cancer Society; Director of TCGI Engineers, Taikisha Phils., Inc., and De La Salle University - Lipa

**Past Positions:**  
Director of Petron Corporation, Asian Hospital, Inc., and Asia United Banking Corporation

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



**WILSON L. SY**  
Director

**Age & Nationality:**  
64 years old, Filipino

**Board Position:**  
Director since April 2016

**Committee:**  
Member of the Risk Management Committee

**Concurrent Positions:**  
Chairman of Wealth Securities, Inc.; Director of Vantage, Securities, Inc., Philequity Management, Inc., eBusiness Services, Inc., Pacific Online Systems Corp., Leisure & Resorts World Corp., Asian Alliance Holdings Corp., Xcell Property Ventures, Inc., Monte Oro Resources & Energy, Inc., Sinag Energy Philippines, Inc., Philippine Stock Exchange, Inc., MORE Coral Corp., MORE Minerals Corp., MORE Reedback Corp., and MORE Oil & Gas Corp.

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

**Education:**  
Management Engineering degree from the Ateneo de Manila University



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

**Age & Nationality:**  
58 years old, Filipino

**Board Position:**  
President and Deputy Chief Executive Officer since May 1, 2017 and Director since April 27, 2017

**Committees:**  
Member of the Executive, Compensation, Risk Management, Corporate Governance & Compliance, and Trust committees

**Concurrent Position:**  
Director of East West Ageas Life Insurance Corp.

**Past Positions:**  
Treasurer and Chief Financial Officer of Union Bank of the Philippines

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



**BENEDICTO M. VALERIO JR.**  
Corporate Secretary

**Age & Nationality:**  
58 years old, Filipino

**Board Position:**  
Corporate Secretary since April 2007 and Director from July 2012 to April 2017

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

**Past Positions:**  
Assistant Corporate Secretary and General Counsel of International Exchange Bank

**Education:**  
Commerce degree from the De La Salle University, Bachelor of Laws degree from the Ateneo de Manila University, and Masters in Business Administration degree from the Ateneo Graduate School of Business

**ANTONIO C. MONCUPA JR.**  
Vice Chairman and Chief Executive Officer

- Over 31 years of banking experience
- Former EVP & CFO of International Exchange Bank
- Graduate of De La Salle University, double degrees in Economics and Accounting, and University of Chicago, MBA



**JESUS ROBERTO S. REYES**  
President and Deputy Chief Executive Officer

- Over 30 years of banking experience
- Former Treasurer and Chief Financial Officer of UnionBank
- Graduate of the University of the Philippines-Diliman, B.S. Mechanical Engineering, and Asian Institute of Management, Masters in Business Management

**MARIA ALICIA C. ARNALDO**  
SVP, Chief Finance Officer, and Finance & Technology Head

- 18 years of banking experience
- Former FVP, Chief Risk Officer, and Head of Strategy of International Exchange Bank and Former Director for Marketing Operations and Asia-Pacific Business Development of SunGard Financial Systems (now FIS)
- Graduate of Ateneo de Manila University, B.S. Management Engineering



**JOSEPHINE F. FERNANDEZ**  
SVP and Human Resources Head

- Over 30 years of banking experience
- Former Senior HR Executive of Bank of the Philippine Islands, Metrobank, and Bank of Tokyo-Mitsubishi UFJ (Manila)
- Graduate of the University of the Philippines-Diliman, Business Administration, and San Sebastian College, Bachelor of Laws

**GERARDO SUSMERANO**  
SEVP and Retail Banking Head

- Over 22 years of banking experience
- Former Center Head of International Exchange Bank
- Graduate of the University of Sto. Tomas, B.S. Accounting, and Asian Institute of Management, MBA



**JACQUELINE S. FERNANDEZ**  
EVP and Consumer Lending Head

- Over 33 years of banking experience
- Former Head of Consumer Credit of Standard Chartered Bank Philippines
- Graduate of the University of the Philippines-Diliman, B.S. Economics and MBA

**DOMINGO V. GUANIO**  
SVP, Chief Information Officer, and Technology Head

- 33 years of professional experience
- Former Senior IT Consultant for PSBank, SVP for Operations in Metrobank, President of IT Outsourcing and BPO subsidiaries of Software Ventures International, IT Manager for BPI
- Graduate of Ateneo de Manila University, B.S. Management Engineering



**MARIA RITA M. NISPEROS**  
SVP and Bank Marketing & Corporate Communications Head

- Combined 30 years experience in marketing, strategy, and sales in fast moving consumer goods and pharmaceuticals
- Former Asia Pacific Franchise Regional Director at Johnson & Johnson, Business Unit Lead Philippines and Malaysia at Pfizer
- Graduate of De La Salle University, B.A. Asian Studies, Cum Laude
- Completed all academic requirements at Ateneo Graduate School of Business, MBA-Health



**ELOIDA F. OQUIALDA**  
SVP and Chief Audit Executive

- 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
- Certified Public Accountant, Certified Information Systems Auditor, Certified Internal Auditor, and Certified Risk and Information Systems Control



**ABIGAIL TINA M. DEL ROSARIO**  
SVP and Wealth Management Head

- Over 30 years of professional experience
- Former Country Head of Retail Banking and Wealth Management of Standard Chartered Bank Philippines
- Graduate of the University of the Philippines, B.S. Business Management



**IVY B. UY**  
SVP and Regional Branch Banking Head

- 23 years of banking experience
- Former Center Head-Manila Area of International Exchange Bank
- Graduate of the University of Sto. Tomas, Hotel & Restaurant Management, and Asian Institute of Management, Management Development Program



**ERNESTO T. UY**  
SVP and Corporate Banking Head

- Over 32 years of banking experience
- Former SVP and Unit Head of BDO
- Graduate of De La Salle University, Industrial Management Engineering, and Asian Institute of Technology, ME Industrial Engineering and Management



**GRACE N. ANG**  
FVP and Chief Risk Officer

- Over 15 years of banking experience
- Former Senior Manager of International Exchange Bank
- Graduate of De La Salle University, B.S. Accountancy
- Certified Public Accountant



**GINA MARIE C. GALITA**  
FVP and Customer Service Head

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

**RENATO P. PERALTA**  
FVP and Credit Management Head

- Over 30 years experience in credit, account management, FX trading, and stock brokerage
- Former UCPB Securities Head
- Graduate of Ateneo de Manila University, A.B. Economics



**LOURDES A. ONA**  
VP and Legal Services Head

- Over 24 years experience in the law practice, the last 13 years of which is with the banking industry
- Former Legal Counsel of Union Bank of the Philippines
- Graduate of Manuel L. Quezon College of Law, Bachelor of Laws
- Certified Public Accountant



**MA. BERNADETTE T. RATCLIFFE**  
FVP and Chief Compliance Officer

- Over 27 years of banking experience
- Former Chief of Staff of EastWest Bank's President
- Graduate of the University of the Philippines-Diliman, Business Administration & Accountancy and MBA
- Certified Public Accountant



**RODOLFO FILOMENO T. PAPAN**  
VP and Bank Operations Head

- 25 years of general management, operations, sales & marketing, and business development experience
- Co-founder and former Chief Operating Officer and Chief Commercial Officer of Coalescent Resourcing, Inc.
- Graduate of Ateneo De Manila University, A.B. Management Economics

**Vice Chairman & CEO**

Antonio C. Moncupa Jr.

**President & Deputy CEO**

Jesus Roberto S. Reyes

**Senior Executive Vice President**

Gerardo Susmerano

**Executive Vice President**

Jacqueline S. Fernandez

**Senior Vice Presidents**

Maria Alicia C. Arnaldo  
 Abigail Tina M. Del Rosario  
 Josephine F. Fernandez  
 Domingo V. Guanio  
 Maria Rita M. Nisperos  
 Eloida F. Oquialda  
 Ernesto T. Uy  
 Ivy B. Uy

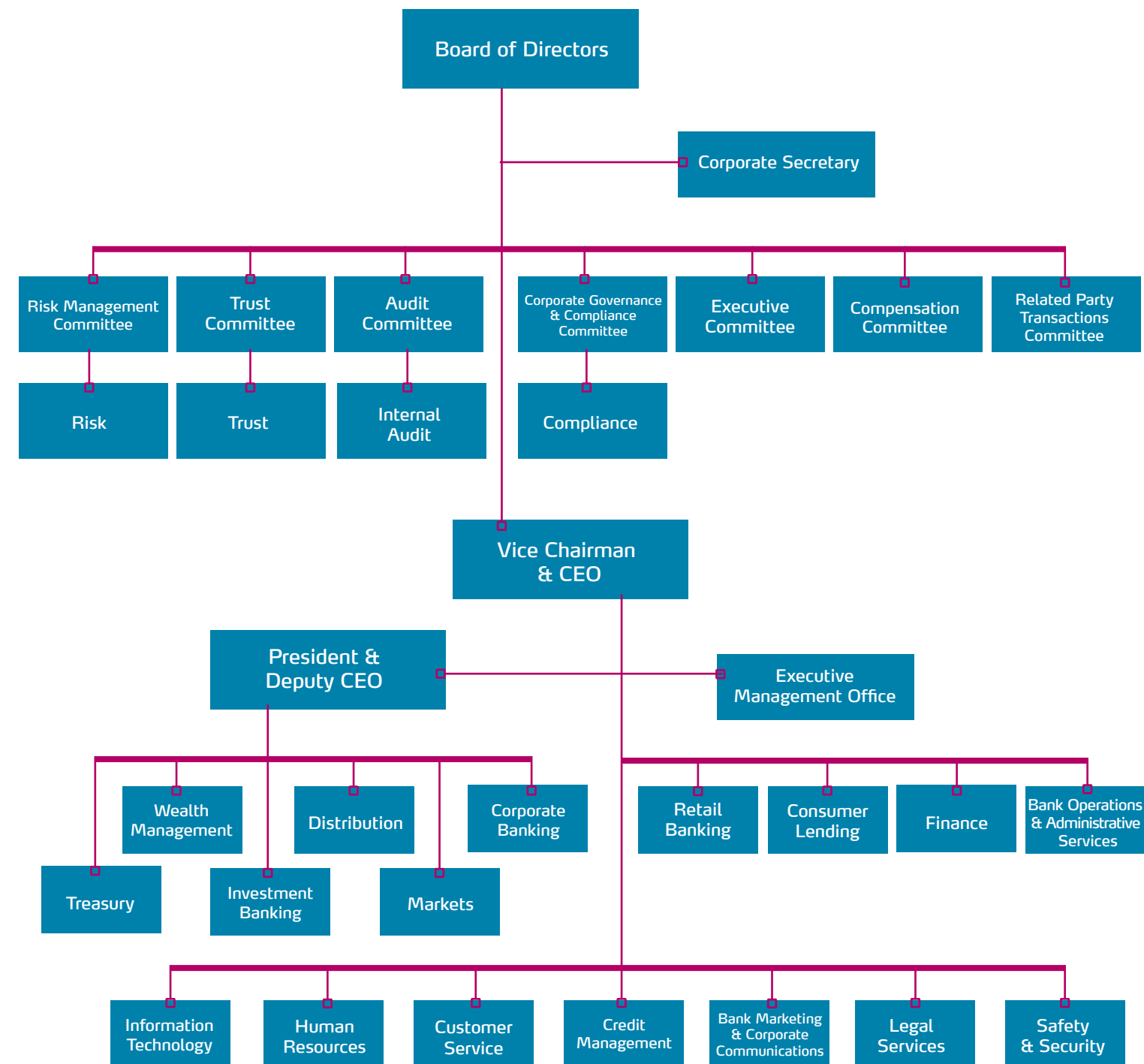
**First Vice Presidents**

Grace N. Ang  
 Yolanda L. De Claro  
 Gina Marie C. Galita  
 Elisa O. Go  
 Renato P. Peralta  
 Maria Bernadette T. Ratcliffe  
 Patrick Dennis L. Solosa  
 Alessandro L. Villaraza  
 Jeannette Yvonne M. Zagala

**Vice Presidents**

Josephine Vilma A. Abad  
 Niccolo N. Aguirre  
 Jennifer E. Alviar  
 Conrad Anthony Dominic L. Banal  
 Maria Margarita C. Beltran  
 Doli D. Cabahug  
 Mary Jane D. Calivan

Marie Perpetua Socorre H. Castañeda  
 Rosalie D. Charvet  
 Paulina L. Chua  
 Alexander Phillippe D. Crisologo  
 Tiara Fatima Q. Cruz  
 Alastair S. De Lara  
 Efren O. Dela Cruz Jr.  
 Alvin S. Dimla  
 Francis Dennis R. Dungo  
 Eduardo S. Garcia  
 Anna Maria V. Gonzales  
 Irene E. Guban  
 Ires C. Guzman  
 Macrina P. Lazo  
 Jocelyn C. Legaspi  
 Steve L. Lim  
 Stephanie Belina F. Lorenzana  
 Renato D. Lozon  
 Maricel L. Madrid  
 Manuel L. Manalastas  
 Maria Cecilia A. Mulimbayan  
 Herman D. Nonato  
 Lourdes A. Ona  
 Rodolfo Filomeno T. Parpan  
 Assissi C. Raval  
 Raymond T. Reboredo  
 Ben Valentino U. Rodriguez Jr.  
 Ian Jericho Nazareth E. Ruiz  
 Paolo M. Salcedo  
 Renato Z. Sampang  
 Rafael Z. Sison Jr.  
 Aylwin Herminia P. Tamayo  
 Richard Chester C. Tamayo  
 Emmanuel V. Tandoc  
 Margaret S. Unson  
 Clarissa Maria A. Villalon  
 Ferdinand E. Yap







## Fueling countryside aspirations

Barely four years since it started its operations as a wholly owned subsidiary of EastWest Bank, East West Rural Bank, Inc. (EWRB) continues to make headway in addressing the banking needs of Filipinos in underserved areas in the country.

In 2016, EWRB widened its reach by setting up 16 new offices. Its network now spans 58 stores, 16 extension offices, and 10 Other Banking Offices all over Luzon, Visayas, and Mindanao.

In addition, customers availing of the rural bank's flexible and affordable loan products can also go to any EastWest Bank store with EWRB cross-selling desks and any of the selected e-Biz branches nationwide.

The rural banking arm of EastWest stepped up its lending activities in its niche market and especially designed its primary products —DepEd Teachers' Salary Loan, SME Business Loan, and SSS Pensioners Loan — to suit the needs of its clients.

Due to its customer-centric approach and active employee engagement initiatives that encourage and reward innovation in all levels of its organization,

EWRB was able to produce phenomenal results in 2016.

Its net income reached 65% higher than the previous year. Intensified lending efforts led to a 62% growth in total assets, while total deposits swelled to PhP10.5 billion, nearly double the PhP5.4 billion it generated in 2015.

EWRB will continue to develop and implement programs, processes, and products to enhance its competitiveness and to reach out to more farmers, government and private employees, SSS pensioners, entrepreneurs and teachers.

*Standing from left: Sheila M. Bajado- Finance Services Group Leader; Elpidio F. Masbad III, President & CEO; Joseph Jay S. Loayon, Asset Management Group Leader; Christopher S. Basilio-Safety & Security Department Leader; Edgardo I. Isagon, Corporate Governance Group Leader; and Jo Ann S. De Asis, Customer Experience Group Leader*

*Seated from left: Hera A. Duka, Loans Management Group Leader; Maria Cecille B. Minoza, People Management Group Leader; and Veronica G. Acuña-Store, Support Group Leader*



## Live sure, insure

EastWest Bank's universal banking license enabled it to venture into non-banking but allied businesses to complete its suite of products and services that customers need.

In June 2015, the Bank obtained regulatory nod to enter the nonlife insurance brokerage industry through East West Insurance Brokerage, Inc. (EastWest Insurance Brokerage). The wholly owned subsidiary complements EastWest's menu of loan products and makes access to protection convenient for corporate and retail clients.

In its first year of operations, EastWest Insurance Brokerage posted a net income after tax of almost PhP16 million, translating to a hefty return on investment of 36%. Even with a manpower complement of just eight people, the unit made a gross commission income of PhP32 million from PhP110 million in premiums.

In November 2016, its Integrated Insurance Brokerage System (IIBS) went live, making it more convenient for EastWest Insurance Brokerage clients to get insurance policies. The new computerized system also made the end-to-end handling of clients' needs more efficient.

The insurance brokerage arm currently serves retail and corporate clients, primarily those with existing banking relationships through EastWest auto and mortgage loans.

In the next five years, EastWest Insurance Brokerage plans to expand its market beyond EastWest's clientele base, initially targeting the clients of EastWest parent company Filinvest Group and corporate clients. This may enable the company to double its premium volume and commission income by 2017 and become one of the top 20 insurance brokerage companies.

*Peter Roy Locsin, President & Chief Executive Officer*





## Fueling SMEs' dreams

EastWest Bank expects to diversify its income sources and boost its core lending activities by setting up wholly owned subsidiary East West Leasing & Finance Corporation (EastWest Leasing).

In July 2016, the Bangko Sentral ng Pilipinas (BSP) approved EastWest Bank's equity investment into EastWest Leasing of PhP100 million, ten times the minimum regulatory requirement. The subsidiary also got the green light from the Securities and Exchange Commission (SEC) in October 2016.

EastWest Leasing will focus on providing alternative financing packages to the SME and corporate clients of EastWest during its first year of operations. Its mandate is to develop the leasing business and portfolio, thereby creating synergies with the different business units of EastWest Bank and the Filinvest Group.

While the country's leasing industry dates back to the late 1950s, there are still plenty of opportunities ahead for new players like EastWest Leasing, even as the market is dominated by major leasing companies that are mostly also subsidiaries of top domestic banks. While market competition is basically on pricing or providing low-interest rates, EastWest Leasing plans to differentiate itself based on value creation and better customer service.

During its startup years, the company plans to develop and harness business partnerships with major vendors or distributors of machinery and heavy equipment, particularly targeting those in the construction industry and printing/publishing sector. It will also hold road shows in EastWest stores nationwide to heighten awareness on its menu of services that include competitively packaged finance lease (direct lease and sale-and-lease back) and amortized commercial loans.

*Armando A. Inabangan Jr., President*



## Partnering for life

Troo is the bancassurance joint venture of EastWest with Ageas, one of Europe's largest insurance companies.

Just eight months after inking the JV agreement, Troo launched its first product in February 2016 - the Mortgage Redemption Insurance - which provides insurance cover to EastWest's home loan clients. In April 2016, Troo formally started operating within the EastWest premises with Troo Advisors serving clients in 48 EastWest stores in Metro Manila. Just two months later, it started offering credit life insurance to loan customers of EastWest Rural Bank, a wholly owned subsidiary of EastWest. Rapidly expanding reach outside Metro Manila to cover Luzon, Visayas, and Mindanao, Troo Advisors were operating out of 282 EastWest stores by end-December 2016.

Troo rolled out a suite of solutions that enabled Filipinos to reap the benefits of life insurance for themselves and their families, provide for their children's education, and help them save up for retirement. By the end of the year, Troo has already helped 100,000 Filipinos protect what matters most to them.

In 2017, Troo is expanding its product suite to provide savings and investment-based solutions in addition to life protection covers. It is also investing in digital capabilities to connect with digital-savvy Filipinos. In partnership with SAP, one of the largest technology companies in the world, Troo became the first insurer in the world to have an end-to-end cloud-based solution. Pursuing their passion of helping Filipinos plan for a better tomorrow so they can live their best life today, Troo plans to expand its reach to all EastWest stores. This will ensure that every EastWest customer will have the opportunity to get professional advice and avail of life insurance from Troo Advisors operating out of their own store of account.

*Seated from left: Mike Wood, Chief Actuary & Chief Risk Officer; Johannes Loozekoot, President & Chief Executive Officer and Michael de Vreugd, Chief Operating Officer.*

*Standing from left: Jennie Zheng, Chief Financial Officer; Lois Vi Dalida, Chief Human Resources Officer; Calvin Kohchet-Chua, Chief Legal & Compliance Officer; Ranjeetha Menon, Chief Marketing Officer; and Milot Valencia, Chief Bancassurance Officer.*





**EASTWEST BANK  
Products & Services**

**Deposits**

**Checking**

Basic Checking  
Regular Checking  
ChequeMax  
ChequeMax Rewards

**Savings**

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

**Time Deposits**

Peso Time Deposit  
Long Term Negotiable  
Certificates of Deposit

**Foreign Currency**

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

**Prepaid Cards**

General Purpose Prepaid Card  
Gift Card  
Travel Money Card

**Consumer Loans**

**Auto Loan**

Auto Financing  
Fleet Financing  
Refinancing

**Home Loan**

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

**Personal Loan**

**Salary Loan**

**Credit Cards**

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

**Corporate Credit Facilities**

**Working Capital Loans  
and Facilities**

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

**Inventory Financing**

Floor Stock Revolving Facility

**Trade Finance**

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

**Guarantees**

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

**Bills Purchase Line**

Domestic Bills Purchase Line  
Foreign Bills Purchase Line

**Term Financing**

Term Loans  
Project Finance

**Treasury Products**

**Foreign Exchange**

Spot  
Forwards

**Fixed Income**

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

**Trust Products**

**Corporate Solutions**

Employee Benefit Trust / Retirement Account  
Fund Management

**Personal Investment**

Personal Management Trust  
Investment Management Account

**Investment Funds**

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

**Other Fiduciary**

Escrow Agency

**Cash Management Services**

**Collection Services**

Auto Debit Arrangement  
Bills Collect  
Check Collect  
Check Warehousing  
HMO Collection

**Disbursement Services**

Check Writing  
Deposit Management System  
Electronic Invoice Payment & Presentment  
Supplier Payments

**Liquidity Management Services**

Account Sweeping

**Payroll Services**

Payroll Crediting Services  
Payroll Assist  
Payroll Timekeeping

**Other Services**

Government Payments

**Small & Medium Enterprise Banking**

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

**EASTWEST RURAL BANK  
Products & Services**

**Deposits**

**Current Accounts**

Regular CA - Individual  
Regular CA - Corporation

**Savings Accounts**

Company Savings  
New Ordinary Savings  
Payroll & Business Savings  
ATM Savings  
ATM Payroll  
ATM Pension  
Pension Savings  
DepEd ATM Savings  
ATM SSS Pension

**Special Savings**

**Loans**

DepEd Teachers Salary Loan  
Business Loan  
SSS Pensioners Loan

## METRO MANILA

### 168 Mall

4/F, Unit 4H 09-11, Bldg. 5  
168 Shopping Mall, Soler St.  
Binondo, Manila  
Tel: (02) 708-4488  
(02) 575-3888 loc. 8130

### 999 Shopping Mall

3/F, Unit 10 and 3C-2  
999 Shopping Mall 2  
C.M. Recto St., Tondo, Manila  
Tel: (02) 516-2120  
(02) 575-3888 loc. 8200

### A. Bonifacio-Balingasa

G/F, 2/F and 3/F  
Units D and E, Winston Bldg.  
880 A. Bonifacio Ave.  
Brgy. Balingasa, Quezon City  
Tel: (02) 361-0632  
(02) 575-3888 loc. 8276

### A. Mabini-R. Salas

G/F and 2/F, Jesselton Tower  
1453 A. Mabini cor. R. Salas Sts.  
Brgy. 668, Zone 72, Ermita, Manila  
Tel: (02) 450-1083  
(02) 575-3888 loc. 8567

### Acropolis

G/F, Unit 1B, Richmond Centre Bldg.  
Blk. 11 Lot 46, E. Rodriguez Jr. Ave.  
Brgy. Bagumbayan, Acropolis  
Quezon City  
Tel: (02) 696-5995  
(02) 575-3888 loc. 8142

### Alabang - Frabelle

Frabelle Alabang Bldg.  
1100 Madrigal Business Park  
Alabang-Zapote Road  
Alabang, Muntinlupa City  
Tel: (02) 850-8483  
(02) 575-3888 loc. 8601

### Alabang - Entrata

Units G3 and G4, Entrata  
Filinvest Corporate City  
Alabang, Muntinlupa City  
Tel: (02) 553-4295  
(02) 575-3888 loc. 8215

### Alabang Hills

Don Gesu Bldg., Don Jesus Blvd.  
Brgy. Cupang, Muntinlupa City  
Tel: (02) 551-0983  
(02) 575-3888 loc. 8290

### Alabang-Commerce Ave.

Spectrum Center, B28 Commerce Ave.  
cor. Spectrum Mid-way  
Filinvest Corporate City  
Alabang, Muntinlupa City  
Tel: (02) 524-0875  
(02) 575-3888 loc. 8146

### Alabang Madrigal

G/F, CTP Alpha Bldg.  
Investment Drive  
Madrigal Business Park  
Ayala Alabang, Muntinlupa City  
Tel: (02) 850-8094  
(02) 575-3888 loc. 8389

### Alabang-Westgate

Westgate, Filinvest Corporate City  
Alabang, Muntinlupa City  
Tel: (02) 771-0814  
(02) 575-3888 loc. 8336

### Amorsolo-Queensway

G/F, Queensway Bldg.  
118 Amorsolo St., Legaspi Village  
Makati City  
Tel: (02) 511-7107  
(02) 575-3888 loc. 8201

### Annapolis

G/F, Unit 1-A, The Meriden  
Condominium Bldg., Annapolis St.  
Northeast Greenhills, San Juan City  
Tel: (02) 705-1517  
(02) 575-3888 loc. 8331

### Anonas

94 Anonas St. cor. K-6th  
East Kamias, Quezon City  
Tel: (02) 434-0057  
(02) 575-3888 loc. 8314

### Aurora Blvd. - Anonas

Rosario Bldg., 999 Aurora Blvd.  
near cor. Lavan and Anonas Sts.  
Brgy. Duyan-Duyan, Project 3  
Quezon City  
Tel: (02) 291-3376  
(02) 575-3888 loc. 8571

### Ayala Ave. - Herrera

G/F, PBCom Tower, 6795 Ayala Ave.  
cor. V. Rufino St., Salcedo Village  
Makati City  
Tel: (02) 784-5642  
(02) 575-3888 loc.8309

### Ayala Ave. - Makati Sky Plaza

G/F, Makati Sky Plaza Bldg.  
6788 Ayala Ave., Makati City  
Tel: (02) 750-6052  
(02) 575-3888 loc. 8104

### Ayala Ave. - MSE

G/F, Makati Stock Exchange Bldg.  
Ayala Triangle, Ayala Ave., Makati City  
Tel: (02) 659-8625  
(02) 575-3888 loc. 8105

### Ayala Ave. - Rufino

G/F, Unit 1, Rufino Bldg.  
6784 Ayala Ave. cor. V.A. Rufino St.  
Makati City  
Tel: (02) 845-0096  
(02) 575-3888 loc. 8213

### Ayala Ave. - SGV

SGV 1 Bldg., 6760 Ayala Ave.  
Makati City  
Tel: (02) 621-9811  
(02) 575-3888 loc. 8168

### Baclaran

2/F, New Galleria Baclaran  
Shopping Mall, LRT South Terminal  
Taft Ave. Ext. Pasay City  
Tel: (02) 851-3429  
(02) 575-3888 loc. 8397

### Baesa Town Center

Baesa Town Center, Retail Store No. 4  
232 Quirino Highway, Baesa  
Quezon City  
Tel: (02) 990-4537  
(02) 575-3888 loc. 8155

### Bagumbayan

184-B, E. Rodriguez Jr. Ave.  
Bagumbayan, Libis, Quezon City  
Tel: (02) 709-1729  
(02) 575-3888 loc. 8318

### Balintawak - A. Bonifacio

659 A. Bonifacio Ave.  
Balintawak, Quezon City  
Tel: (02) 442-1728  
(02) 575-3888 loc. 8398

### Banawe - Kaliraya

Titan 168 Bldg., 126 Banawe  
near cor. Kaliraya Sts., Brgy. Tatalon  
Quezon City  
Tel: (02) 521-4749  
(02) 575-3888 loc. 8295

### Banawe - N. Roxas

42 Banawe Ave.  
cor. Nicanor Roxas St., Quezon City  
Tel: (02) 354-4980  
(02) 575-3888 loc. 8162

### Banawe - Scout Alcaraz \*

G/F, Units A to C, 740 Banawe Ave.  
near cor. Sct. Alcaraz St., Quezon City  
Tel: (02) 354-5043  
(02) 575-3888 loc. 8156

### Benavidez

Unit 103, One Corporate Plaza  
Benavidez St., Legaspi Village  
Brgy. San Lorenzo, Makati City  
Tel: (02) 812-0019  
(02) 575-3888 loc. 8197

### Better Living - Doña Soledad

100 Doña Soledad Ave.  
Brgy. Don Bosco, Betterliving Subd.  
Parañaque City  
Tel: (02) 823-4284  
(02) 575-3888 loc. 8312

### Better Living - Peru

Blk. 9 Lot 3, Doña Soledad Ave.  
cor. Peru St., Betterliving Subd.  
Parañaque City  
Tel: (02) 511-1224  
(02) 575-3888 loc. 8171

### BF Homes - Aguirre

327 Aguirre Ave., BF Homes  
Parañaque City  
Tel: (02) 808-4963  
(02) 575-3888 loc. 8206

### Bicutan - East Service Road

G/F, Waltermart Bicutan  
East Service Rd. cor. Mañalac Ave.  
Brgy. San Martin de Porres  
Parañaque City  
Tel: (02) 556-2690  
(02) 575-3888 loc. 8277

### Binondo

G/F, Uy Su Bin Bldg.  
535-537 Quintin Paredes St.  
Binondo, Manila  
Tel: (02) 247-3615  
(02) 575-3888 loc. 8374

### Blumentritt - Rizal Ave.

2412 Rizal Ave., Sta. Cruz, Manila  
Tel: (02) 230-4366  
(02) 575-3888 loc. 8525

### Boni Ave.

G/F, Lourdes Bldg. II, 667 Boni Ave.  
Brgy. PlainView, Mandaluyong City  
Tel: (02) 655-9409  
(02) 575-3888 loc. 8216

### Boni Serrano Ave.

107 Boni Serrano Ave.  
Brgy. Lipunan ng Crame, Quezon City  
Tel: (02) 532-1475  
(02) 575-3888 loc. 8572

### C. Raymundo Ave.

172 C. Raymundo Ave.  
Brgy. Maybunga, Pasig City  
Tel: (02) 640-5690  
(02) 575-3888 loc. 8113

### Caloocan - A. Mabini

G/F, Gee Bee Bldg.  
428 A. Mabini St., Brgy. 15  
Zone 2, Caloocan City  
Tel: (02) 294-8403  
(02) 575-3888 loc. 8144

### Chino Roces - Bagtikan

G/F High Pointe Bldg.  
1184 Chino Roces Ave.  
near cor. Bagtikan St.  
Brgy. San Antonio, Makati City  
Tel: (02) 478-7781  
(02) 575-3888 loc. 8160

### Chino Roces - Dela Rosa

G/F Kings Court II Bldg.  
2129 Chino Roces Ave.  
cor. Dela Rosa St., Makati City  
Tel: (02) 864-0792  
(02) 575-3888 loc. 8396

### Chino Roces - La Fuerza

Units 10 to 11, La Fuerza Plaza 1  
2241 Don Chino Roces Ave., Makati City  
Tel: (02) 478-9705  
(02) 575-3888 loc. 8527

### City Place Square

3/F, CP 2-3, City Place Square  
Reina Regente near cor. Felipe II Sts.  
Binondo, Manila  
Tel: (02) 621-1292  
(02) 575-3888 loc. 8154

### Commonwealth

G/F, 272 Commonwealth Ave.  
Brgy. Old Balara, Quezon City  
Tel: (02) 355-7736  
(02) 575-3888 loc. 8231

### Congressional Ave.

Blk. 7 Lot 4A, Congressional Ave.  
Project 8, Quezon City  
Tel: (02) 426-8587  
(02) 575-3888 loc. 8313

### Cubao - Araneta Center

G/F, Philamlife Bldg., Aurora Blvd.  
cor. Gen. Araneta St., Cubao  
Quezon City  
Tel: (02) 709-7702  
(02) 575-3888 loc. 8232

### Cubao - P. Tuazon

G/F, Prince John Condominium  
291 P. Tuazon Ave., Cubao  
Quezon City  
Tel: (02) 913-4730  
(02) 575-3888 loc.8302

### Del Monte

271 Del Monte Ave.  
cor. Biak na Bato, Quezon City  
Tel: (02) 367-1813  
(02) 575-3888 loc. 8372

### Del Monte - D. Tuazon

155 Del Monte Ave.  
Brgy. Manresa Quezon City  
Tel: (02) 416-4712  
(02) 575-3888 loc. 8535

### Divisoria \*

802 Ilaya St., Binondo, Manila  
Tel: (02) 244-9928  
(02) 575-3888 loc. 8386

### Don Antonio Heights

Blk. 7 Lot 24, Holy Spirit Drive  
Don Antonio Heights  
Brgy. Holy Spirit, Quezon City  
Tel: (02) 376-0817  
(02) 575-3888 loc. 8153

### E. Rodriguez Ave.

G/F, MC Rillo Bldg.  
1168 E. Rodriguez Ave.  
Brgy. Mariana, Quezon City  
Tel: (02) 695-3519  
(02) 575-3888 loc. 8165

### E. Rodriguez Ave. - Cubao

1731 E. Rodriguez Sr. Ave.  
Brgy. Pinagkaisahan, Cubao  
Quezon City  
Tel: (02) 477-3979  
(02) 575-3888 loc. 8537

\* No ATM



## Store Network as of May 31, 2017

(Equipped with ATM unless indicated)



### E. Rodriguez Ave. - Welcome Rotonda

AEK Bldg., 40 E. Rodriguez Sr. Ave.  
Brgy. Don Manuel, Quezon City  
Tel: (02) 255-3865  
(02) 575-3888 loc. 8563

### Eastwood City

Unit D, Technoplaza One  
Eastwood City, Cyberpark  
E. Rodriguez Ave., Bagumbayan  
Quezon City  
Tel: (02) 234-1389  
(02) 575-3888 loc. 8204

### EDSA - Howmart

1264 EDSA near cor. Howmart Road  
Brgy. A Samson, Quezon City  
Tel: (02) 990-9588  
(02) 575-3888 loc. 8164

### EDSA - Kalookan

490 EDSA, Caloocan City  
Tel: (02) 364-1858  
(02) 575-3888 loc. 8305

### EDSA - Muñoz

G/F, Lemon Square Bldg.  
1199 EDSA Muñoz, Brgy. Katipunan  
Quezon City  
Tel: (02) 441-2354  
(02) 575-3888 loc. 8177

### Elcano

Elcano Bldg., 622 El Cano St.  
Binondo, Manila  
Tel: (02) 242-0254  
(02) 575-3888 loc. 8241

### Escolta

G/F, First United Bldg.  
413 Escolta cor. Banquero Sts.  
Binondo, Manila  
Tel: (02) 242-4635  
(02) 575-3888 loc. 8328

### Evangelista

1806 Hen. Mojica cor. Evangelista Sts.  
Brgy. Bangkal, Makati City  
Tel: (02) 846-8516  
(02) 575-3888 loc. 8118

### F. Ortigas Jr.

AIC Gold Tower Condominium  
F. Ortigas Jr. cor. Garnet Ave.  
Pasig City  
Tel: (02) 687-0037  
(02) 575-3888 loc. 8303

### Fairview

72 Commonwealth Ave.  
cor. Camaro St., East Fairview  
Quezon City  
Tel: (02) 332-8598  
(02) 575-3888 loc. 8242

### Festival Mall Level 1

Level 1, Festival Supermall  
Filinvest Corporate City  
Alabang, Muntinlupa City  
Tel: (02) 842-5981  
(02) 575-3888 loc. 8351

### Festival Mall Level 2

Level 2, Festival Supermall  
Filinvest Corporate City  
Alabang, Muntinlupa City  
Tel: (02) 850-3722  
(02) 575-3888 loc. 8330

### G. Araneta Ave.

195 ILO Bldg., G. Araneta Ave.  
Brgy. Santol, Quezon City  
Tel: (02) 715-4580  
(02) 575-3888 loc. 8198

### General Luis - Kaybiga

4 Gen. Luis St., Brgy. Kaybiga  
Caloocan City  
Tel: (02) 922-5346  
(02) 575-3888 loc. 8509

### Gil Puyat - Dian

G/F, Wisma Cyberhub Bldg.  
45 Sen. Gil Puyat Ave., Makati City  
Tel: (02) 845-0487  
(02) 575-3888 loc. 8275

### Gil Puyat - F.B. Harrison

131 Gil Puyat Ave. Ext., Brgy. 24  
Zone 4, Pasay City  
Tel: (02) 831-7637  
(02) 575-3888 loc. 8140

### Gil Puyat - Metro House

G/F, Metro House Bldg.  
345 Sen. Gil Puyat Ave., Makati City  
Tel: (02) 890-8102  
(02) 575-3888 loc. 8301

### Gil Puyat - Pacific Star

G/F, Pacific Star Bldg.  
Sen. Gil Puyat Ave., Makati City  
Tel: (02) 403-3368  
(02) 575-3888 loc. 8185

### Gil Puyat - Salcedo Vill.

G/F, Unit 1-C, Country Space 1 Bldg.  
Gil Puyat Ave., Makati City  
Tel: (02) 823-5220  
(02) 575-3888 loc. 8528

### Grace Park - 3<sup>rd</sup> Ave.

215 Rizal Ave. Ext., Brgy. 45  
Grace Park West, Caloocan City  
Tel: (02) 310-5081  
(02) 575-3888 loc. 8512

### Grace Park - 7<sup>th</sup> Ave.

G/F, Units 1 to 3  
330 Rizal Ave. Ext. near cor. 7<sup>th</sup> Ave.  
East Grace Park, Caloocan City  
Tel: (02) 709-5560  
(02) 575-3888 loc. 8209

### Grace Park - 8<sup>th</sup> Ave. \*

896 8<sup>th</sup> Ave. cor. J. Teodoro Grace Park  
Caloocan City  
Tel: (02) 361-7545  
(02) 575-3888 loc. 8373

### Grace Park - 11<sup>th</sup> Ave.

G/F, Remcor V Bldg., Blk. 172 Lot 5  
Rizal Ave. Ext., Caloocan City  
Tel: (02) 376-5825  
(02) 575-3888 loc. 8286

### Greenhills - Connecticut

G/F, Unit B, Fox Square Bldg.  
53 Connecticut St.  
Northeast Greenhills, San Juan City  
Tel: (02) 705-1413  
(02) 575-3888 loc. 8175

### Greenhills - North

G/F, BTTC Bldg., Ortigas Ave.  
cor. Roosevelt St. Greenhills  
San Juan City  
Tel: (02) 477-3365  
(02) 575-3888 loc. 8272

### Greenhills - Promenade

G/F & 2/F, Unit 3, Promenade Bldg.  
Missouri St., Greenhills  
San Juan City  
Tel: (02) 571-5985  
(02) 575-3888 loc. 8526

### Greenhills - West

G/F, ALCCO Bldg., Ortigas Ave.  
Greenhills-West, San Juan City  
Tel: (02) 721-9605  
(02) 575-3888 loc. 8346

### Greenhills Shopping Center

Unit AC-14, Annapolis Carpark  
Greenhills Shopping Center  
San Juan City  
Tel: (02) 721-8292  
(02) 575-3888 loc. 8138

### H.V. Dela Costa

Unit GFC-2, Classica 1 Condominium  
112 H.V. Dela Costa St.  
Salcedo Village, Makati City  
Tel: (02) 550-2289  
(02) 575-3888 loc. 8237

### Intramuros

G/F, B.F. Condominium  
104 A. Soriano Ave. cor. Solano St.  
Intramuros, Manila  
Tel: (02) 527-2627  
(02) 575-3888 loc. 8369

### J.P. Rizal

805 J.P. Rizal cor. F. Zobel Sts.  
San Miguel Village, Makati City  
Tel: (02) 511-0789  
(02) 575-3888 loc. 8208

### Jose Abad Santos - Tayuman

G/F and 2/F, Cada Bldg.  
1200 Tayuman St.  
cor. Jose Abad Santos Ave.  
Tondo, Manila  
Tel: (02) 230-2336  
(02) 575-3888 loc. 8166

### Juan Luna - Binondo

580 Juan Luna St., Binondo, Manila  
Tel: (02) 523-0282  
(02) 575-3888 loc. 8531

### Juan Luna - Pritil

G/F, 1953-1955 Juan Luna St.  
Tondo, Manila  
Tel: (02) 230-2217  
(02) 575-3888 loc. 8279

### Julia Vargas

G/F, Unit 101, One Corporate Center  
Julia Vargas cor. Meralco Aves.  
Ortigas Center, Pasig City  
Tel: (02) 655-3339  
(02) 575-3888 loc. 8246

### Jupiter - Paseo de Roxas

G/F, Royal Banner Property Bldg.  
30 Jupiter cor. Paseo de Roxas Sts.  
Brgy. Bel-Air, Makati City  
Tel: (02) 823-1989  
(02) 575-3888 loc. 8521

### Kalayaan - Matalino

123 Kalayaan Ave.  
near cor. Matalino St., Brgy. Central  
Diliman, Quezon City  
Tel: (02) 293-9601  
(02) 575-3888 loc. 8574

### Kalentong

G/F, Units 1 and 2, 908 Kalentong St.  
Mandaluyong City  
Tel: (02) 534-0669  
(02) 575-3888 loc. 8278

### Kamias

10 Kamias Road cor. Col. Salgado St.  
Brgy. West Kamias, Quezon City  
Tel: (02) 961-8088  
(02) 575-3888 loc. 8178

### Kamuning

JPY Bldg., 52 Kamuning Road  
Brgy. Kamuning, Quezon City  
Tel: (02) 412-0583  
(02) 575-3888 loc. 8562

### Katipunan - St. Ignatius

132 Katipunan Road  
St. Ignatius Village, Quezon City  
Tel: (02) 913-2370  
(02) 575-3888 loc. 8327

### Lagro

Blk. 6 Lot 2, Quirino Highway  
Lagro, Novaliches, Quezon City  
Tel: (02) 352-4948  
(02) 575-3888 loc. 8248

### Las Piñas - Almanza

Aurora Arcade Bldg.  
Alabang-Zapote Road  
Almanza Uno, Las Piñas City  
Tel: (02) 551-0612  
(02) 575-3888 loc. 8271

### Las Piñas - BF Resort

10 BF Resort Drive  
BF Resort Village, Las Piñas City  
Tel: (02) 822-2699  
(02) 575-3888 loc. 8129

### Las Piñas - J. Aguilar Ave.

J. Aguilar Ave. cor. Casimiro Drive  
Brgy. BF International, Las Piñas City  
Tel: (02) 478-7361  
(02) 575-3888 loc. 8539

### Las Piñas - Marcos Alvarez

G/F and 2/F, 575 Marcos Alvarez Ave.  
Talon V, Las Piñas City  
Tel: (02) 550-2165  
(02) 575-3888 loc. 8182

### Las Piñas - Pamplona

Lot 16-B PSD 208390  
Alabang-Zapote Road, Las Piñas City  
Tel: (02) 873-5090  
(02) 575-3888 loc. 8304

### Legaspi - Aguirre

G/F, Unit 1-B, The Biltmore  
102 Aguirre St., Legaspi Village  
Makati City  
Tel: (02) 807-1593  
(02) 575-3888 loc. 8575

### Legaspi - Dela Rosa

G/F, I-Care Bldg., Dela Rosa St.  
cor. Legaspi Village, Makati City  
Tel: (02) 844-5810  
(02) 575-3888 loc. 8238

### Legaspi - Rufino

G/F, Libran Bldg., Legaspi St.  
cor. V.A. Rufino Ave.  
Legaspi Village, Makati City  
Tel: (02) 519-7398  
(02) 575-3888 loc. 8103

### Leviste

Unit Ground B, LPL Mansions Bldg.  
122 L.P. Leviste St., Salcedo Village  
Makati City  
Tel: (02) 828-9858  
(02) 575-3888 loc. 8532

### Loyola Heights - Katipunan

Blk. 41 Lot 1, Unit 13  
Elizabeth Hall Bldg.  
Loyola Heights, Quezon City  
Tel: (02) 426-0420  
(02) 575-3888 loc. 8249

### Makati Ave. - Juno

Unit 2-A, W Bldg., Juno St.  
cor. Makati Ave., Brgy. Bel-air  
Makati City  
Tel: (02) 880-0526  
(02) 575-3888 loc. 8202

### Malabon - Gov. Pascual

3315 Gov. Pascual Ave.  
cor. Maria Clara St., Malabon City  
Tel: (02) 351-7619  
(02) 575-3888 loc. 8384

\* No ATM

## Store Network as of May 31, 2017

(Equipped with ATM unless indicated)



<p><b>Malabon - Potrero</b> Units 1 to 2, Mary Grace Bldg. Del Monte St., McArthur Highway Potrero, Malabon City Tel: (02) 352-5490 (02) 575-3888 loc. 8116</p>	<p><b>Masambong</b> L/G, Annexes B to C Atkimson Bldg., 627 Del Monte Ave. Brgy. Masambong, Quezon City Tel: (02) 709-7701 (02) 575-3888 loc. 8183</p>	<p><b>Navotas - North Bay</b> G/F, Melandria III Bldg. 1090 Northbay Blvd. (South) Navotas City Tel: (02) 922-0812 (02) 575-3888 loc. 8121</p>	<p><b>Ortigas - Garnet</b> Unit 102, Prestige Tower Emerald Ave., Ortigas Center Pasig City Tel: (02) 631-0079 (02) 575-3888 loc. 8255</p>	<p><b>Paseo de Magallanes</b> G/F, Unit 102, Tritan Plaza Bldg. San Antonio St., Paseo de Magallanes Makati City Tel: (02) 478-4856 (02) 575-3888 loc. 8132</p>	<p><b>Paso de Blas</b> 191 Paso de Blas, Valenzuela City Tel: (02) 332-2061 (02) 575-3888 loc. 8382</p>
<p><b>Malabon - Rizal Ave.</b> 726 Rizal Ave., Brgy. Tanong Malabon City Tel: (02) 441-4446 (02) 575-3888 loc. 8250</p>	<p><b>Masangkay</b> 1411-1413 Masangkay St. Tondo, Manila Tel: (02) 230-2363 (02) 575-3888 loc. 8184</p>	<p><b>New Manila</b> G/F, AAP Bldg., 683 Aurora Blvd. New Manila, Quezon City Tel: (02) 726-3202 (02) 575-3888 loc. 8367</p>	<p><b>Ortigas - Rockwell</b> Unit W-01, Tower 1 The Rockwell Business Center Ortigas Ave., Pasig City Tel: (02) 633-6909 (02) 575-3888 loc. 8148</p>	<p><b>Paseo de Roxas - Legaspi</b> G/F, Paseo De Roxas Bldg. 111 Paseo de Roxas St. cor. Legaspi St., Legaspi Village Makati City Tel: (02) 840-5434 (02) 575-3888 loc. 8375</p>	<p><b>Pasong Tamo Ext.</b> G/F, Dacon Bldg. 2281 Pasong Tamo Ext., Makati City Tel: (02) 892-2825 (02) 575-3888 loc. 8324</p>
<p><b>Mandaluyong - Libertad</b> G/F, Units A to C, Dr. Aguilar Bldg. 46 D.M. Guevarra cor. Esteban Sts. Highway Hills, Mandaluyong City Tel: (02) 534-5507 (02) 575-3888 loc. 8119</p>	<p><b>Mayon</b> 170 Mayon Ave., Quezon City Tel: (02) 354-4695 (02) 575-3888 loc. 8151</p>	<p><b>North EDSA</b> UG/F, Units 4 to 7 EDSA Grand Residences, EDSA cor. Corregidor St., Quezon City Tel: (02) 376-2832 (02) 575-3888 loc. 8205</p>	<p><b>P. Ocampo Avenue</b> 245 P. Ocampo Ave. cor. Flordeliz St. Brgy. La Paz, Makati City Tel: (02) 887-2321 (02) 575-3888 loc. 8568</p>	<p><b>Paseo - Philam Tower</b> G/F, Philamlife Tower 8767 Paseo de Roxas St. Makati City Tel: (02) 884-8810 (02) 575-3888 loc. 3342</p>	<p><b>Pateros</b> M. Almada cor. G. De Borja Sts. San Roque, Pateros Tel: (02) 941-5366 (02) 575-3888 loc. 8556</p>
<p><b>Mandaluyong - Shaw Blvd.</b> G/F, Sunshine Square 312 Shaw Blvd., Mandaluyong City Tel: (02) 534-3942 (02) 575-3888 loc. 8325</p>	<p><b>Mayon - Dapitan</b> 181 Mayon near cor. Dapitan Sts. Brgy. Sta. Teresita, Quezon City Tel: (02) 230-4750 (02) 575-3888 loc. 8560</p>	<p><b>Novaliches - Gulod</b> Blk. 2 Lot 489, Quirino Highway Novaliches, Quezon City Tel: (02) 355-2741 (02) 575-3888 loc. 8110</p>	<p><b>Paco</b> 1050 Pedro Gil St., Paco, Manila Tel: (02) 527-4539 (02) 575-3888 loc. 8100</p>	<p><b>Pasig Boulevard</b> 2 Lakeview Drive cor. Pasig Blvd. Brgy. Bagong Ilog, Pasig City Tel: (02) 661-8790 (02) 575-3888 loc. 8150</p>	<p><b>Paz M. Guazon</b> Units 5 &amp; 6, Topmark Bldg. 1763 Paz M. Guazon St. Paco, Manila Tel: (02) 516-2263 (02) 575-3888 loc. 8533</p>
<p><b>Mandaluyong - Wack-Wack</b> G/F, GDC Bldg., 710 Shaw Blvd. Brgy. Wack-Wack, Mandaluyong City Tel: (02) 570-4017 (02) 575-3888 loc. 8273</p>	<p><b>McKinley Hill</b> Unit 1, Commerce and Industry Plaza McKinley Hill Cyberpark Bonifacio Global City, Taguig City Tel: (02) 511-8817 (02) 575-3888 loc. 8252</p>	<p><b>Novaliches - Talipapa</b> G/F, Units C to G 526 Quirino Highway, Brgy. Talipapa Novaliches, Quezon City Tel: (02) 332-3592 (02) 575-3888 loc. 8266</p>	<p><b>Padre Faura</b> G/F, Unit D, Metrosquare Bldg. 2 M.H. Del Pilar cor. Padre Faura Sts. Ermita, Manila Tel: (02) 404-0536 (02) 575-3888 loc. 8322</p>	<p><b>Pasig - Rosario</b> Unit 3, 1866 Ortigas Ave. Ext. Rosario, Pasig City Tel: (02) 628-4390 (02) 575-3888 loc. 8259</p>	<p><b>Pedro Gil</b> 574 Pedro Gil St., Malate, Manila Tel: (02) 256-2018 (02) 575-3888 loc. 8559</p>
<p><b>Marikina - Concepcion</b> Bayan-Bayanan Ave. Concepcion, Marikina City Tel: (02) 625-2092 (02) 575-3888 loc. 8169</p>	<p><b>Metropolitan Avenue</b> Savana Bldg. 3, Metropolitan Ave. cor. Venezia St., Brgy. Sta Cruz Makati City Tel: (02) 556-8947 (02) 575-3888 loc. 8147</p>	<p><b>Ongpin</b> G/F, Commercial Unit G-1 Strata Gold Condominium Bldg. 738 Ongpin St., Binondo, Manila Tel: (02) 353-4414 (02) 575-3888 loc. 8293</p>	<p><b>Pasay - D. Macapagal Blvd.</b> 8 Pres. Diosdado Macapagal Blvd. Pasay City Tel: (02) 511-8351 (02) 575-3888 loc. 8180</p>	<p><b>Pasig - Kapisigan</b> A. Mabini cor. Blumentrit St. Brgy. Kapisigan, Pasig City Tel: (02) 642-8559 (02) 575-3888 loc. 8308</p>	<p><b>Perea</b> G/F, Greenbelt Mansion 106 Perea St., Legaspi Village Makati City Tel: (02) 511-0998 (02) 575-3888 loc. 8508</p>
<p><b>Marikina - Gil Fernando</b> Gil Fernando Ave. cor. Estrador St. Midtown Subd., San Roque Marikina City Tel: (02) 681-7384 (02) 575-3888 loc. 8137</p>	<p><b>MIA Road</b> Salud-Dizon Bldg. 1, 5 MIA Road Tambo, Parañaque City Tel: (02) 556-9266 (02) 575-3888 loc. 8538</p>	<p><b>Ortigas - Orient Square</b> G/F, Orient Square Bldg. Emerald Ave., Ortigas Center Pasig City Tel: (02) 910-5621 (02) 575-3888 loc. 8603</p>	<p><b>Pasay - Libertad</b> Unit 265-E, Nemar Bldg. Libertad St., Pasay City Tel: (02) 550-2427 (02) 575-3888 loc. 8212</p>	<p><b>Pasig - Santolan</b> G/F, Santolan Bldg. 344 A. Rodriguez Ave. Santolan, Pasig City Tel: (02) 654-0246 (02) 575-3888 loc. 8260</p>	<p><b>Pioneer</b> Unit UG-09 Pioneer Pointe Condominium Pioneer St., Highway Hills Mandaluyong City Tel: (02) 584-3515 (02) 575-3888 loc. 8107</p>
<p><b>Marikina - J.P. Rizal</b> 367 J.P. Rizal St., Sta. Elena Marikina City Tel: (02) 645-2890 (02) 575-3888 loc. 8251</p>	<p><b>Muntinlupa</b> G/F, Remenes Center Bldg. 22 National Highway, Putatan Muntinlupa City Tel: (02) 846-9311 (02) 575-3888 loc. 8122</p>	<p><b>Ortigas - ADB Ave.</b> G/F, The ADB Ave. Tower ADB Ave. Pasig City Tel: (02) 532-0292</p>	<p><b>Pasay - Oceanaire</b> G/F, Unit 108 &amp; 109 Podium Commercial Area Oceanaire Condominium Sunrise Drive cor. Rd. 23 SM Mall of Asia Complex Pasay City Tel: (02) 886-9014 (02) 575-3888 loc. 8555</p>	<p><b>Pasig - Shaw Blvd.</b> Units A &amp; B, 33 Karina Bldg. Brgy. San Antonio, Pasig City Tel: (02) 570-9356 (02) 575-3888 loc. 8307</p>	<p><b>President's Avenue</b> 35 President's Ave., BF Homes Parañaque City Tel: (02) 807-5549 (02) 575-3888 loc. 8315</p>
<p><b>Marikina - Parang</b> JNJ Bldg., 108 BG Molina St. Parang, Marikina City Tel: (02) 625-6230 (02) 575-3888 loc. 8291</p>	<p><b>Navotas - M. Naval</b> 895 M. Naval St. Brgy. Sipac-Almasen, Navotas City Tel: (02) 355-4148 (02) 575-3888 loc. 8292</p>	<p><b>Ortigas - Emerald</b> Unit 103, Hanston Bldg. Emerald Ave., Ortigas Center Pasig City Tel: (02) 477-5371 (02) 575-3888 loc. 8112</p>	<p><b>Pasig - Valle Verde</b> 102 E. Rodriguez Jr. Ave. Ugong, Pasig City Tel: (02) 655-3337 (02) 575-3888 loc. 8258</p>	<p><b>Project 8 - Shorthorn</b> G/F, West Star Business Center 31, Shorthorn St., Brgy. Bahay Toro Proj. 8, Quezon City Tel: (02) 952-4526 (02) 575-3888 loc. 8520</p>	



## Store Network as of May 31, 2017

(Equipped with ATM unless indicated)



### Quezon Ave. - Banawe

G/F, PPSTA-1 Bldg., Quezon Ave.  
cor. Banawe St., Quezon City  
Tel: (02) 412-1681  
(02) 575-3888 loc. 8329

### Quezon Ave. - Dr. Garcia

G/F, Kayumanggi Tress Bldg.  
940 Quezon Ave., Paligsahan 4  
Quezon City  
Tel: (02) 709-7808  
(02) 575-3888 loc. 8207

### Quezon Ave. - Scout Albano

1604 Quezon Ave.  
Brgy. South Triangle, Quezon City  
Tel: (02) 352-8163  
(02) 575-3888 loc. 8109

### Quezon Ave. - Scout Santiago \*

G/F, Sushine Blvd. Plaza  
Quezon Ave. cor. Scout Santiago  
Quezon City  
Tel: (02) 372-8214  
(02) 575-3888 loc. 8326

### Quiapo

G/F, E and L Haw Bldg.  
502 Evangelista St., Quiapo, Manila  
Tel: (02) 353-0052  
(02) 575-3888 loc. 8199

### Rada

G/F, Unit 102  
La Maision Condominium Bldg.  
Rada St., Legaspi Village  
Makati City  
Tel: (02) 804-2866  
(02) 575-3888 loc. 8189

### Regalado

Regalado Ave. cor. Archer St.  
North Fairview Subd., Quezon City  
Tel: (02) 939-5459  
(02) 575-3888 loc. 8317

### Roosevelt - Frisco

184 Roosevelt Ave.  
San Francisco del Monte  
Quezon City  
Tel: (02) 372-1090  
(02) 575-3888 loc. 8306

### Roosevelt - Sto. Niño

187 Roosevelt Ave., Brgy. Sto. Niño  
San Francisco Del Monte  
Quezon City  
Tel: (02) 922-1723  
(02) 575-3888 loc. 8190

### Roxas Blvd.

G/F, DENR Bldg., 1515 Roxas Blvd.  
Ermita, Manila  
Tel: (02) 525-3605  
(02) 575-3888 loc. 8114

### Salcedo

G/F, First Life Center, 174 Salcedo St.  
Legaspi Village, Makati City  
Tel: (02) 815-8747  
(02) 575-3888 loc. 8348

### Sampaloc - J. Figueras

427-433 J. Figueras St.  
Sampaloc, Manila  
Tel: (02) 735-0082  
(02) 575-3888 loc. 8534

### San Juan

EastWest Bank Bldg.  
F. Blumentritt cor. M. Salvador Sts.  
Brgy. San Perfecto, San Juan City  
Tel: (02) 723-8991  
(02) 575-3888 loc. 8102

### San Lorenzo - A. Arnaiz

The E-Hotels Makati Bldg.  
906 A. Arnaiz Ave.  
(formerly Pasay Road)  
San Lorenzo Village, Makati City  
Tel: (02) 845-0263  
(02) 575-3888 loc. 8257

### San Miguel Ave.

Medical Plaza Bldg., San Miguel Ave.  
Ortigas, Pasig City  
Tel: (02) 637-5649  
(02) 575-3888 loc. 8388

### Soler \*

G/F, R&S Tower, 941 Soler St.  
Binondo, Manila  
Tel: (02) 244-0169  
(02) 575-3888 loc. 8101

### Sto. Cristo \*

G/F, Sto. Cristo Po Taw Bldg.  
107-108 Sto. Cristo cor. Foderama Sts.  
Binondo, Manila  
Tel: (02) 247-7112  
(02) 575-3888 loc. 8323

### Sucac - Evacom

8208 Dr. A. Santos Ave.  
Brgy. San Isidro, Parañaque City  
Tel: (02) 822-4249  
(02) 575-3888 loc. 8161

### Sucac - Kabihasanan

G/F, Units 3 to 4  
Perry Logistics Center Bldg.  
Ninoy Aquino Ave., Parañaque City  
Tel: (02) 553-5064  
(02) 575-3888 loc. 8274

### Sucac - Kingsland

G/F and 2/F, Units 5 to 6  
Kingsland Bldg., Dr. A. Santos Ave.  
Sucac, Parañaque City  
Tel: (02) 553-5108  
(02) 575-3888 loc. 8192

### Sucac - NAIA

Unit 707-6  
Columbia AirFreight Complex  
Miascor Drive, Ninoy Aquino Ave.  
Brgy. Sto. Niño, Parañaque City  
Tel: (02) 852-2949  
(02) 575-3888 loc. 8343

### T. Alonzo \*

G/F, 623 T. Alonzo St.  
Sta. Cruz, Manila  
Tel: (02) 733-7627  
(02) 575-3888 loc. 8354

### T.M. Kalaw

A-1 to A-4, Ditz Bldg.  
444 T.M. Kalaw St., Ermita, Manila  
Tel: (02) 353-9739  
(02) 575-3888 loc. 8195

### Taft Ave.

Philippine Academy of Family  
Physicians (PAFP) Bldg.  
2244 Taft Avenue, Manila  
Tel: (02) 708-5241  
(02) 575-3888 loc. 8193

### Taft Ave. - Nakpil

RLR Bldg., 1820 Taft Ave.  
near cor. Nakpil St., Malate, Manila  
Tel: (02) 525-0495  
(02) 575-3888 loc. 8141

### Tandang Sora

Lot 80-A, Kalaw Hills Subd.  
Brgy. Culiati, Tandang Sora  
Quezon City  
Tel: (02) 951-2550  
(02) 575-3888 loc. 8321

### Tektite

East Tower  
Philippine Stock Exchange Center  
Exchange Drive, Ortigas Center  
Pasig City  
Tel: (02) 637-4164  
(02) 575-3888 loc. 8349

### The Fort 7<sup>th</sup> Ave.

G/F, Quadrant 3, Wumaco Bldg. 2  
7<sup>th</sup> Ave., B3, Bonifacio High St.  
Bonifacio Global City, Taguig City  
Tel: (02) 856-2406  
(02) 575-3888 loc. 8602

### The Fort 11<sup>th</sup> Ave. - 30<sup>th</sup> St.

G/F, Unit 2  
3030 BGC Corporate Center  
11<sup>th</sup> Ave. cor. 30<sup>th</sup> St. City Center  
Bonifacio Global City, Taguig City  
Tel: (02) 800-8546  
(02) 575-3888 loc. 8595

### The Fort 26<sup>th</sup> St. - 4<sup>th</sup> Ave.

G/F, Unit 3A, Marajo Tower  
26<sup>th</sup> St. cor. 4<sup>th</sup> Ave.  
Bonifacio Global City, Taguig City  
Tel: (02) 856-0201  
(02) 575-3888 loc. 8379

### The Fort 26<sup>th</sup> St. - 11<sup>th</sup> Ave.

G/F, Units 25 and 26, North Tower  
South of Market Bldg., 26<sup>th</sup> St.  
11<sup>th</sup> Ave., Bonifacio Global City  
Taguig City  
Tel: (02) 551-4072  
(02) 575-3888 loc. 8261

### The Fort 28<sup>th</sup> St. - 9<sup>th</sup> Ave.

G/F, Active Fun Bldg., 9<sup>th</sup> Ave.  
cor. 28<sup>th</sup> St., City Center  
Bonifacio Global City, Taguig City  
Tel: (02) 856-7490  
(02) 575-3888 loc. 8554

### The Fort 32<sup>nd</sup> St. - 5<sup>th</sup> Ave.

G/F, Unit F, FI Center Bldg.  
32<sup>nd</sup> St. cor. 5<sup>th</sup> Ave.  
Bonifacio Global City, Taguig City  
Tel: (02) 478-4326  
(02) 575-3888 loc. 8268

### The Fort - Beaufort

The Beaufort, 5<sup>th</sup> Ave. cor. 23<sup>rd</sup> St.  
Bonifacio Global City, Taguig City  
Tel: (02) 808-2225  
(02) 575-3888 loc. 8203

### The Fort - Burgos Circle

G/F, Units H and I  
Crescent Park Residences  
Burgos Circle cor. 2<sup>nd</sup> Ave.  
Bonifacio Global City, Taguig  
Tel: (02) 478-5481  
(02) 575-3888 loc. 8125

### Timog Ave.

G/F, Timog Arcade, 67 Timog Ave.  
cor. Sct. Torillo, Quezon City  
Tel: (02) 376-7884  
(02) 575-3888 loc. 8157

### Timog - Mother Ignacia

21 Timog Ave., Brgy. South Triangle  
1103 Quezon City  
Tel: (02) 374-3619  
(02) 575-3888 loc. 8570

### Tomas Mapua - Lope de Vega

G/F and 2/F, Valqua Bldg.  
1003 Tomas Mapua  
cor. Lope de Vega Sts.  
Sta. Cruz, Manila  
Tel: (02) 711-0412  
(02) 575-3888 loc. 8194

### Tomas Morato

257 Tomas Morato  
near cor. Scout Fuentebella  
Quezon City  
Tel: (02) 928-2163  
(02) 575-3888 loc. 8342

### Tordesillas

Unit 105, Le Metropole Condominium  
HV Dela Costa cor. Tordesillas and  
Sen. Gil Puyat Ave., Salcedo Village  
Makati City  
Tel: (02) 828-8407  
(02) 575-3888 loc. 8524

### UN Avenue

G/F, Magcoop Bldg., UN Ave.  
near cor. A. Mabini St.  
Ermita, Manila  
Tel: (02) 354-5082  
(02) 575-3888 loc. 8393

### UP Village

65 Maginhawa St., U.P. Village  
Diliman, Quezon City  
Tel: (02) 433-8625  
(02) 575-3888 loc. 8196

### Valenzuela - Dalandanan

212 Km. 15 Mac Arthur Highway  
Brgy. Dalandanan, Valenzuela City  
Tel: (02) 277-0276  
(02) 575-3888 loc. 8289

### Valenzuela - Gen. T. De Leon

G/F, Units 4 & 5, Liu Shuang Yu Bldg.  
3026 Gen. T. De Leon St.  
Valenzuela City  
Tel: (02) 440-5635  
(02) 575-3888 loc. 8536

### Valenzuela - Marulas

JLB Enterprise Bldg.  
Km. 12 McArthur Highway  
Marulas, Valenzuela City  
Tel: (02) 445-0670  
(02) 575-3888 loc. 8345

### Valero

G/F, Retail 1-B Area  
Paseo Parkview Tower, 142 Valero St.  
Salcedo Village, Makati City  
Tel: (02) 817-3733  
(02) 575-3888 loc. 8347

### Visayas Ave.

G/F, Units B to D, 15 Visayas Ave.  
Brgy. Vasra, Quezon City  
Tel: (02) 441-6604  
(02) 575-3888 loc. 8280

### West Ave.

108 West Ave. cor. West Lawin St.  
Quezon City  
Tel: (02) 928-5920  
(02) 575-3888 loc. 8356

### West Service Road

West Service Road  
cor. Sampaguita Ave.  
UPS IV Subd., Parañaque City  
Tel: (02) 822-3910  
(02) 575-3888 loc. 8158

### Wilson

G/F, 220-B Wilson St.  
Greenhills, San Juan City  
Tel: (02) 696-7366  
(02) 575-3888 loc. 8159

### Xavierville

60 Xavierville Ave., Xavierville Subd.  
Brgy. Loyola Heights, Quezon City  
Tel: (02) 364-5379  
(02) 575-3888 loc. 8564

\* No ATM

**Ylaya - Padre Rada**

G/F, 981 Josefa Bldg., Ylaya St.  
cor. Padre Rada St., Tondo, Manila  
Tel: (02) 243-9005  
(02) 575-3888 loc. 8294

**LUZON**

**Angeles - Balibago**

Saver's Mall Bldg.  
McArthur Highway, Balibago  
Angeles City, Pampanga  
Tel: (045) 458-0613  
(02) 575-3888 loc. 8170

**Antipolo - Marcos Highway**

Ciannat Complex, Brgy. Mayamot  
Marcos Highway, Antipolo City  
Tel: (02) 682-2250  
(02) 575-3888 loc. 8316

**Antipolo - ML Quezon**

146 M.L. Quezon Ave.  
cor. F. Dimanlig St., San Roque  
Antipolo City  
Tel: (02) 661-9676  
(02) 575-3888 loc. 8135

**Bacoor - Aguinaldo Hi-way**

Gen. E. Aguinaldo Highway  
Talaba, Bacoor City, Cavite  
Tel: (046) 417-0395  
(02) 575-3888 loc. 8320

**Bacoor - Molino**

G/F, Units 101 to 103  
VCENTRAL Mall Molino Bldg.  
Molino Blvd., Bacoor City  
Cavite City  
Tel: (046) 424-2037  
(02) 575-3888 loc. 8210

**Baguio - Legarda**

G/F, Lindi Hotel, 12 Legarda Rd.  
Baguio City  
Tel: (075) 442-5288  
(02) 575-3888 loc. 8589

**Baguio City - Session Road**

Unit B, 101 Lopez Bldg.  
Session Road, Baguio City  
Tel: (075) 442-3339  
(02) 575-3888 loc. 8163

**Baguio - Rizal Monument**

One VF Tower, Benjamin Salvos Drive  
Brgy. Rizal Monument, Baguio City  
Tel: (074) 448-0513  
(02) 575-3888 loc. 8340

**Baguio City - Session Road**

Unit 101-B, Lopez Bldg.  
Session Road, Baguio City  
Tel: (074) 442-3339  
(02) 575-3888 loc. 8163

**Baliuag**

Benigno S. Aquino Ave., Poblacion  
Baliuag, Bulacan  
Tel: (044) 766-5308  
(02) 575-3888 loc. 8376

**Bataan - Balanga**

Don Manuel Banzon Ave.  
cor. Cuaderno St., Doña Francisca  
Balanga City, Bataan  
Tel: (047) 237-0351  
(02) 575-3888 loc. 8120

**Bataan - Dinalupihan**

Brgy. San Ramon, Dinalupihan, Bataan  
Tel: (047) 636-0040  
(02) 575-3888 loc. 8239

**Bataan - Mariveles \***

8<sup>th</sup> Ave., Freeport Area of Bataan  
Mariveles, Bataan  
Tel: (047) 633-1782  
(02) 575-3888 loc. 8561

**Batangas City**

54-A., D. Silang St., Batangas City  
Tel: (043) 723-7665  
(02) 575-3888 loc. 8355

**Batangas City - Pallocan**

M. Pastor Ave., Pallocan West  
Batangas City  
Tel: (043) 740-6559  
(02) 575-3888 loc. 8580

**Batangas - Balayan**

cor. Paz St. and Union St., Poblacion  
Balayan, Batangas  
Tel: (043) 740-3618  
(02) 575-3888 loc. 8552

**Batangas - Bauan**

J.P. Rizal cor. San Agustin Sts.  
Bauan, Batangas  
Tel: (043) 702-4970  
(02) 575-3888 loc. 8214

**Batangas - Lemery**

G/F, LDMC Bldg., Ilustre Ave.  
Dist III, Lemery, Batangas  
Tel: (043) 740-2602  
(02) 575-3888 loc. 8502

**Batangas - Nasugbu**

J. P. Laurel St., Poblacion  
Nasugbu, Batangas  
Tel: (043) 740-1103  
(02) 575-3888 loc. 8530

**Batangas - Rosario**

Rosario-Padre Garcia-Lipa Road  
Poblacion, Rosario, Batangas  
Tel: (043) 417-1349  
(02) 575-3888 loc. 8511

**Batangas - Sto. Tomas**

KM 67 Maharlika Highway  
Poblacion, Sto. Tomas, Batangas  
Tel: (043) 702-8636  
(02) 575-3888 loc. 8544

**Batangas - Tanauan**

98 J.P. Laurel Highway  
Tanauan City, Batangas  
Tel: (043) 702-4939  
(02) 575-3888 loc. 8267

**Benguet - La Trinidad**

Km. 5, Central Pico  
La Trinidad, Benguet  
Tel: (074) 422-1544  
(02) 575-3888 loc.8247

**Bulacan - Balagtas**

Buro 1<sup>st</sup>, McArthur Highway  
Balagtas, Bulacan  
Tel: (044) 308-2072  
(02) 575-3888 loc. 8297

**Bulacan - Plaridel**

Lot 1071-A, Daang Maharlika Road  
(formerly Cagayan Valley Road)  
Banga First Plaridel, Bulacan  
Tel: (044) 794-9947  
(02) 575-3888 loc. 8282

**Bulacan - San Jose Del Monte**

Dalisay Resort, Gov. F. Halili Ave.  
Tungkong Mangga,  
San Jose del Monte, Bulacan  
Tel: (044) 815-6128  
(02) 575-3888 loc. 8557

**Bulacan - Sta. Maria**

115 M. De Leon St., Brgy. Poblacion  
Sta. Maria, Bulacan  
Tel: (044) 769-2426  
(02) 575-3888 loc. 8577

**Cabanatuan - Maharlika**

Brgy. Dicarma, Maharlika Highway  
Cabanatuan City, Nueva Ecija  
Tel: (044) 958-8847  
(02) 575-3888 loc. 8573

**Cabanatuan - Melencio**

Melencio cor. Gen. Luna Sts.  
Cabanatuan City, Nueva Ecija  
Tel: (044) 464-1634  
(02) 575-3888 loc. 8333

**Calamba**

G/F, SQA Bldg., Brgy. Uno  
Crossing, Calamba City, Laguna  
Tel: (049) 545-9018  
(02) 575-3888 loc. 8335

**Calamba - National Road**

1425 ME (LE) Crossing St.  
Crossing, Calamba City, Laguna  
Tel: (049) 508-7476  
(02) 575-3888 loc. 8583

**Candelaria**

Rizal Ave. cor. Ona St.  
Brgy. Poblacion, Candelaria, Quezon  
Tel: (042) 717-5528  
(02) 575-3888 loc. 8587

**Carmona**

Lot 1947-B  
Paseo de Carmona Compound  
Governor's Drive, Brgy. Maduya  
Carmona, Cavite  
Tel: (046) 482-0411  
(02) 575-3888 loc. 8106

**Cavite City**

P. Burgos Ave., Brgy. Caridad  
Cavite City, Cavite  
Tel: (046) 431-0510  
(02) 575-3888 loc. 8284

**Cavite - Naic**

Ibayo Silangan cor. Sabang Road  
Naic, Cavite  
Tel: (046) 412-0144  
(02) 575-3888 loc. 8221

**Cavite - Rosario**

Lot 616, FI Gen. Trias Drive  
Tejeros Convention, Rosario, Cavite  
Tel: (046) 435-1107  
(02) 575-3888 loc. 8593

**Cavite - Silang**

132 J. P Rizal cor. E. Montoya Sts.  
San Vicente I, Silang, Cavite  
Tel: (046) 413-2600  
(02) 575-3888 loc. 8517

**Cavite - Tanza**

Antero Soriano Ave.  
Daang Amaya 2, Tanza, Cavite  
Tel: (046) 431-2097  
(02) 575-3888 loc. 8222

**Cavite - Trece Martires**

G/F, Dionets Commercial Place Bldg.  
Trece Martires-Indang Road  
Trece Martires City, Cavite  
Tel: (046) 514-0071  
(02) 575-3888 loc. 8299

**Dagupan - A.B. Fernandez**

New Star Bldg., A.B. Fernandez Ave.  
Dagupan City, Pangasinan  
Tel: (075) 529-1903  
(02) 575-3888 loc. 8233

**Dagupan - Perez**

Lot 194 D1-A and B  
Brgy. Pogo Chico, Perez Blvd.  
Dagupan City  
Tel: (075) 522-2284  
(02) 575-3888 loc. 8337

**Dasmariñas**

Km. 31, Aguinaldo Highway  
Brgy. Zone 4, Dasmariñas City  
Cavite  
Tel: (046) 424-1454  
(02) 575-3888 loc. 8234

**General Trias**

G/F, Unit 102, VCentral Gentri Bldg.  
Governor's Drive, Manggahan  
Gen. Trias, Cavite  
Tel: (046) 476-0598  
(02) 575-3888 loc. 8124

**Ilocos Norte - San Nicolas**

Brgy.2, San Nicolas, Ilocos Norte  
Tel: (077) 670-6465  
(02) 575-3888 loc. 8515

**Ilocos Sur - Candon**

G/F, KAMSU Bldg., Brgy. San Jose  
Candon City, Ilocos Sur  
Tel: (077) 674-0255  
(02) 575-3888 loc. 8172

**Imus**

G/F, LDB Bldg.  
552 Gen. Aguinaldo Highway  
Imus City, Cavite  
Tel: (046) 471-5188  
(02) 575-3888 loc. 8310

**Isabela - Cauayan**

Maharlika Highway  
Cauayan City, Isabela  
Tel: (078) 652-3945  
(02) 575-3888 loc. 8383

**Isabela - Ilagan**

Maharlika Highway  
cor. Florencio Apostol Sts.  
Calamagui 1, Ilagan, Isabela  
Tel: (078) 624-0193  
(02) 575-3888 loc. 8513

**Isabela - Santiago**

Midori Bldg., National Highway  
Villasis, Santiago City, Isabela  
Tel: (078) 305-0344  
(02) 575-3888 loc. 8366

**Isabela - Roxas**

Maharlika Highway, Brgy. Bantug  
Roxas, Isabela  
Tel: (078) 624-0450  
(02) 575-3888 loc. 8581

**Kawit - Centennial**

Centennial Road, Tabon  
Kawit, Cavite  
Tel: (046) 484-9775  
(02) 575-3888 loc. 8543

**La Union - Agoo**

McArthur Highway, Brgy. San Antonio  
Agoo, La Union  
Tel: (072) 687-0016  
(02) 575-3888 loc. 8514

**La Union - San Fernando**

Kenny Plaza, Brgy. Catbangan  
Quezon Ave., San Fernando  
La Union  
Tel: (072) 888-2638  
(02) 575-3888 loc. 8362



## Store Network as of May 31, 2017

(Equipped with ATM unless indicated)



### Laguna - Biñan

G/F, Units 1 to 4  
Simrey's Commercial Bldg.  
National Highway cor. Alma Manzo Road  
Brgy. San Antonio Biñan City, Laguna  
Tel: (049) 511-7408  
(02) 575-3888 loc. 8501

### Laguna - Cabuyao

26 J. P. Rizal St., Poblacion  
Cabuyao City, Laguna  
Tel: (049) 534-0979  
(02) 575-3888 loc. 8283

### Laguna - Sta. Cruz

129 P. Guevara Ave., Poblacion 2  
Sta Cruz, Laguna  
Tel: (049) 523-4336  
(02) 575-3888 loc. 8582

### Laoag City

G/F, Commercial Units 3 & 4  
Puregolds Bldg., Nolasco St.  
cor. Castro Ave. & J.P. Pizal  
Laoag City  
Tel: (077) 771-3866  
(02) 575-3888 loc. 8359

### Legazpi City

Blk. 2 Lot 3-B, Landco Business Park  
Legaspi City, Albay  
Tel: (052) 480-6659  
(02) 575-3888 loc. 8287

### Lipa City

Lot 712 ABC, 18 B. Morada Ave.  
Lipa City, Batangas  
Tel: (043) 784-1336  
(02) 575-3888 loc. 8378

### Lucena City

152 Quezon Ave.  
Lucena City, Quezon  
Tel: (042) 373-7623  
(02) 575-3888 loc. 8334

### Malolos

G/F, 1197 BUFEKO Bldg.  
Brgy. Sumapang Matanda  
McArthur Highway, Malolos, Bulacan  
Tel: (044) 794-4534  
(02) 575-3888 loc. 8540

### Meycauayan - Malhacan

Meycauayan Toll Exit  
Meycauayan City, Bulacan  
Tel: (044) 769-9394  
(02) 575-3888 loc. 8253

### Mindoro - Calapan

G/F, Paras Bldg., J.P. Rizal St.  
Brgy. San Vicente South  
Calapan, Oriental Mindoro  
Tel: (043) 288-1809  
(02) 575-3888 loc. 8220

### Montalban - Rizal

240 E. Rodriguez Highway  
Manggahan, Rodriguez, Rizal  
Tel: (02) 368-4051  
(02) 575-3888 loc. 8569

### Naga City

G/F, LAM Bldg., 19 Peñafrancia Ave.  
Naga City, Camarines Sur  
Tel: (054) 811-1003  
(02) 575-3888 loc. 8358

### Nueva Ecija - Gapan

G/F and 2/F  
Units 105 to 106 and 205  
TSI Bldg., Jose Abad Santos Ave.  
Sto. Niño, Gapan City, Nueva Ecija  
Tel: (044) 486-2258  
(02) 575-3888 loc. 8288

### Nueva Ecija - San Jose

Paulino Bldg., Brgy. Abar 1<sup>st</sup>  
Maharlika Road, San Jose City  
Nueva Ecija  
Tel: (044) 958-1580  
(02) 575-3888 loc. 8262

### Nueva Ecija - Talavera

Lot 269-A, Maharlika Road  
Poblacion, Talavera, Nueva Ecija  
Tel: (044) 958-3849  
(02) 575-3888 loc. 8541

### Nueva Vizcaya - Solano

Maharlika Road, Poblacion  
Solano, Nueva Vizcaya  
Tel: (078) 392-0112  
(02) 575-3888 loc. 8263

### Olongapo City

G/F, 1215 Rizal Ave.  
West Tapinac St., Olongapo City  
Tel: (047) 222-8592  
(02) 575-3888 loc. 8108

### Palawan

Rizal Ave., Brgy. Manggahan  
Puerto Princesa City, Palawan  
Tel: (048) 433-0186  
(02) 575-3888 loc. 8187

### Pampanga - Angeles City

G/F, Unit 4 to 7, AYA Commercial Bldg.  
Sto. Rosario St., Brgy. San Jose  
Angeles City, Pampanga  
Tel: (045) 879-1637  
(02) 575-3888 loc. 8344

### Pampanga - Apalit

Brgy. San Vicente, Apalit, Pampanga  
Tel: (045) 652-0037  
(02) 575-3888 loc. 8167

### Pampanga - Clark

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

### Pampanga - Guagua

303 Guagua, Sta. Rita Arterial Road  
Brgy. San Roque Guagua, Pampanga  
Tel: (045) 458-0567  
(02) 575-3888 loc. 8243

### Pangasinan - Alaminos

BHF Blue Harrison Bldg.  
Quezon Ave., Poblacion  
Alaminos City, Pangasinan  
Tel: (075) 633-4026  
(02) 575-3888 loc. 8586

### Pangasinan - Lingayen

J.S. Molano Real State Lessor Bldg.  
Avenida Rizal East, Lingayen  
Pangasinan  
Tel: (075) 206-0081  
(02) 575-3888 loc. 8296

### Pangasinan - Mangaldan

Cadastral Lot 335, Rizal Ave.  
Brgy. Poblacion, Mangaldan  
Pangasinan  
Tel: (075) 540-5023  
(02) 575-3888 loc. 8579

### Pangasinan - Rosales

Estrella Compd., Carmen East Rosales  
McArthur Highway, Pangasinan  
Tel: (075) 636-9990  
(02) 575-3888 loc. 8218

### Pangasinan - San Carlos

Palaris cor. Jaycees Sts.  
San Carlos, Pangasinan  
Tel: (075) 632-3095  
(02) 575-3888 loc. 8149

### San Fernando - Dolores

2/F, Felix S. David Bldg.  
McArthur Highway, Dolores City  
San Fernando, Pampanga  
Tel: (045) 961-7936  
(02) 575-3888 loc. 8332

### San Fernando - JASA

G/F, Units 1-A and 1-B  
Kingsborough Commercial Center Bldg.  
Jose Abad Santos Ave.  
San Fernando City, Pampanga  
Tel: (045) 435-0379  
(02) 575-3888 loc. 8516

### San Fernando - Sindalan

G/F, T and M Bldg., Brgy. Sindalan  
McArthur Highway, San Fernando City  
Pampanga  
Tel: (045) 455-1192  
(02) 575-3888 loc. 8191

### San Mateo

Lot 551-A-8, Gen. Luna St.  
Brgy. Ampid, San Mateo, Rizal  
Tel: (02) 997-1911  
(02) 575-3888 loc. 8592

### San Pablo

9022 J.P. Rizal Ave.  
San Pablo City, Laguna  
Tel: (049) 503-2835  
(02) 575-3888 loc. 8127

### San Pedro

Old National Highway, Brgy. Nueva  
San Pedro, Laguna  
Tel: (049) 478-9553  
(02) 575-3888 loc. 8128

### Sorsogon City

Ma. Benuat T. Dogillo Bldg.  
Magsaysay St., Poblacion  
Sorsogon City  
Tel: (056) 421-5778  
(02) 575-3888 loc. 8545

### Sta. Rosa

G/F, Unit 6, Paseo 5  
Paseo de Sta Rosa, Greenfield City  
Don Jose, Santa Rosa City, Laguna  
Tel: (049) 508-2112  
(02) 575-3888 loc. 8558

### Subic Bay

G/F, 1109 Rizal Highway  
Subic Bay Freeport Zone  
Olongapo City  
Tel: (047) 250-2775  
(02) 575-3888 loc. 8298

### Tabaco City

Manuel Cea Bldg., Santillan St.  
Tabaco City, Albay  
Tel: (052) 487-4132  
(02) 575-3888 loc. 8565

### Tagaytay

G/F, Unit 1001.1, The Fora  
Emilio Aguinaldo Highway, Rotunda  
Tagaytay City, Cavite  
Tel: (046) 423-3928  
(02) 575-3888 loc. 8599

### Tarlac - Concepcion

Lot 1889, B1 to B3, L. Cortez St.  
San Nicolas, Concepcion, Tarlac  
Tel: (045) 628-2908  
(02) 575-3888 loc. 8576

### Tarlac - McArthur Highway

Blk. 17 Lot 27, McArthur Highway  
cor. Calle Manuel  
San Sebastian Village, Tarlac  
Tel: (045) 628-3293  
(02) 575-3888 loc. 8578

### Tarlac - F. Tañedo

Mariposa Bldg., F. Tanedo St.  
Tarlac City, Tarlac  
Tel: (045) 982-1937  
(02) 575-3888 loc. 8353

### Tarlac - Paniqui

130 M.H. Del Pilar St.  
cor. McArthur Highway  
Paniqui, Tarlac  
Tel: (045) 491-3846  
(02) 575-3888 loc. 8256

### Taytay - Manila East

Manila East Road, Brgy. San Juan  
Taytay, Rizal  
Tel: (02) 570-4128  
(02) 575-3888 loc. 8143

### Taytay - Ortigas Ext.

Vallley Fait Town Center  
Ortigas Ave. Ext., Taytay, Rizal  
Tel: (02) 660-1826  
(02) 575-3888 loc. 8311

### Tuguegarao City

College Ave. cor. Rizal  
and Bonifacio Sts., Tuguegarao City  
Cagayan  
Tel: (078) 844-6512  
(02) 575-3888 loc. 8136

### Urdaneta City

S&P Bldg., Nancayasan  
Urdaneta City, Pangasinan  
Tel: (075) 656-2825  
(02) 575-3888 loc. 8381

### Vigan

Quezon Ave., Vigan City, Ilocos Sur  
Tel: (077) 674-0370  
(02) 575-3888 loc. 8269

### Zambales - Iba

Lot 1-A, Zambales-Pangasinan  
Provincial Road, Brgy. Sagapan  
Iba, Zambales  
Tel: (047) 603-0374  
(02) 575-3888 loc. 8542

## VISAYAS

### Antique - San Jose

St. Nicolas Bldg., T.A. Fournier St.  
San Jose, Antique  
Tel: (036) 540-7398  
(02) 575-3888 loc. 8510

### Bacolod - East

East Two Corporate Center Bldg.  
Circumferential Road  
Brgy. Villamonte, Bacolod City  
Tel: (034) 432-0830  
(02) 575-3888 loc. 8584

### Bacolod - Araneta

Unit 1-A and 1-B, Metrodome Bldg.  
Araneta-Alunan St., Brgy. 29  
Sincang, Bacolod City  
Negros Occidental  
Tel: (034) 435-2887  
(02) 575-3888 loc. 8503

### Bacolod - Hilado

Hilado St., Bacolod City  
Negros Occidental  
Tel: (034) 435-1728  
(02) 575-3888 loc. 8244

## Store Network as of May 31, 2017

(Equipped with ATM unless indicated)



### Bacolod - Lacson

Lacson cor. Luzuriaga Sts.  
Bacolod City, Negros Occidental  
Tel: (034) 433-8322  
(02) 575-3888 loc. 8385

### Bacolod - Mandalagan

Lopues Mandalagan Corp. Bldg.  
Brgy. Mandalagan, Bacolod City  
Negros Occidental  
Tel: (034) 441-1141  
(02) 575-3888 loc. 8181

### Boracay

Alexandrea Bldg., Main Road  
Brgy. Balabag, Boracay Island  
Malay, Aklan  
Tel: (036) 288-2877  
(02) 575-3888 loc. 8217

### Catbalogan City

Curry Ave. cor. San Bartolome St.  
Catbalogan City, Samar  
Tel: (055) 543-8041  
(02) 575-3888 loc. 8529

### Cebu - IT Park

G/F, Calyx Center, W. Ginonzon  
cor. Abad Sts., Asia Town  
I.T. Park, Cebu City, Cebu  
Tel: (032) 236-0675  
(02) 575-3888 loc. 8224

### Cebu - Mactan

G/F, Bldg. II  
M.L. Quezon National Highway  
Pusok, Lapu-lapu City  
Tel: (032) 238-4958  
(02) 575-3888 loc. 8115

### Cebu - A.C. Cortes

G/F, Carlos Perez Bldg.  
A.C. Cortes Ave., Ibabao  
Mandaue City, Cebu  
Tel: (032) 236-1458  
(02) 575-3888 loc. 8228

### Cebu - A.S. Fortuna

AYS Bldg., AS Fortuna St.  
Banilad, Mandaue City, Cebu  
Tel: (032) 236-4792  
(02) 575-3888 loc. 8173

### Cebu - Banilad

G/F, Unit 101, PDI Condominium  
Gov. M. Cuenco Ave. cor. J. Panis St.  
Banilad, Cebu City, Cebu  
Tel: (032) 232-5582  
(02) 575-3888 loc. 8360

### Cebu - Basak Pardo

South Point Place Bldg.  
N. Bacalso Ave., South Road  
Basak Pardo, Cebu City, Cebu  
Tel: (032) 236-6954  
(02) 575-3888 loc. 8229

### Cebu - Freedom Park

CLC Bldg., 280 Magallanes St.  
near cor. Noli Me Tangere  
Cebu City, Cebu  
Tel: (032) 236-9280  
(02) 575-3888 loc. 8230

### Cebu - Fuente Osmeña

G/F, Cebu Women's Club Bldg.  
Fuente Osmeña, Cebu City, Cebu  
Tel: (032) 260-2381  
(02) 575-3888 loc. 8223

### Cebu - Grand Cenia

G/F, Grand Cenia Bldg.  
Archbishop Reyes Ave.  
Cebu City, Cebu  
Tel: (032) 417-1709  
(02) 575-3888 loc. 8139

### Cebu - Juan Luna

Stephen Jo Bldg., Juan Luna  
Cebu City, Cebu  
Tel: (032) 236-7528  
(02) 575-3888 loc. 8225

### Cebu - M. Velez

151 M. Velez St., Guadalupe  
Cebu City, Cebu  
Tel: (032) 236-0152  
(02) 575-3888 loc. 8174

### Cebu - Magallanes

60 Quiaco Bldg., Magallanes  
cor. Gonzales Sts., Cebu City, Cebu  
Tel: (032) 254-1940  
(02) 575-3888 loc. 8361

### Cebu - Mandaue North Road

UG/F, Blocks O1 to O3  
ALDO Bldg., North Road  
Basak, Mandaue City, Cebu  
Tel: (032) 236-5582  
(02) 575-3888 loc. 8133

### Cebu - Mandaue Subangdaku

Kina Bldg., National Highway  
Subangdaku, Mandaue City, Cebu  
Tel: (032) 346-5268  
(02) 575-3888 loc. 8357

### Cebu - Minglanilla

G/F, La Nueva-Minglanilla Center  
Ward 2, Poblacion, Minglanilla, Cebu  
Tel: (032) 236-9314  
(02) 575-3888 loc. 8226

### Cebu - N. Escario

Cebu Capitol Commercial  
Complex Bldg., N. Escario St.  
Cebu City, Cebu  
Tel: (032) 253-9226  
(02) 575-3888 loc. 8341

### Cebu - Park Mall

Alfresco 4, Units 39 to 40-A  
Park Mall, Mandaue City, Cebu  
Tel: (032) 505-4057  
(02) 575-3888 loc. 8188

### Cebu - Talisay

Paul Sy Bldg., Tabunok Highway  
Talisay City, Cebu  
Tel: (032) 236-9434  
(02) 575-3888 loc. 8227

### Dumaguete City

Colon St., Dumaguete City  
Negros Oriental  
Tel: (035) 226-3797  
(02) 575-3888 loc. 8240

### Iloilo Diversion

Benigno Aquino Ave.  
Mandurriao, Iloilo City  
Tel: (033) 323-1107  
(02) 575-3888 loc. 8588

### Iloilo - Iznart

G/F, B & C Square Bldg., Iznart  
cor. Solis Sts., Iloilo City, Iloilo  
Tel: (033) 338-1961  
(02) 575-3888 loc. 8131

### Iloilo - Jaro

Jaro Townsquare  
Mandaue Foam Bldg.  
Quintin Salas, Jaro, Iloilo City, Iloilo  
Tel: (033) 320-0241  
(02) 575-3888 loc. 8245

### Iloilo - Ledesma

Sta. Cruz Arancillo Bldg., Ledesma  
cor. Fuentes Sts., Iloilo City, Iloilo  
Tel: (033) 336-0441  
(02) 575-3888 loc. 8380

### Iloilo - Molo

GT Plaza Mall, M.H. del Pilar St.  
Molo, Iloilo City  
Tel: (033) 330-2004  
(02) 575-3888 loc. 8145

### Kalibo

Aklan Triumph Bldg.  
Roxas Ave. Ext., Kalibo, Aklan  
Tel: (036) 268-3461  
(02) 575-3888 loc. 8505

### Ormoc City

G/F, Hotel Don Felipe, Annex Bldg.  
Bonifacio St., Ormoc City, Leyte  
Tel: (053) 255-8689  
(02) 575-3888 loc. 8254

### Roxas City

Roxas Ave. cor. Osmeña St.  
(formerly Pavia St.), Roxas City, Capiz  
Tel: (036) 620-0652  
(02) 575-3888 loc. 8504

### Silay

Rizal St., Silay City  
Negros Occidental  
Tel: (034) 441-3866  
(02) 575-3888 loc. 8546

### Tacloban City - Marasbaras

G/F, JGC Bldg., Brgy. 77  
Marasbaras, Tacloban City  
Tel: (053) 325-3596  
(02) 575-3888 loc. 8506

### Tacloban - J. Romualdez

Rul Bldg., J. Romualdez St.  
Tacloban City  
Tel: (053) 832-2717  
(02) 575-3888 loc. 8590

### Tagbilaran City

CPG Ave., 2<sup>nd</sup> District  
Tagbilaran City, Bohol  
Tel: (038) 411-0903  
(02) 575-3888 loc. 8265

## MINDANAO

### Bukidnon - Valencia

Units 2 to 4, Tamay Lang, Park Lane  
G. Laviña Ave., Poblacion  
Valencia City, Bukidnon  
Tel: (088) 828-4078  
(02) 575-3888 loc. 8281

### Butuan - J. Rosales

G/F, Deofavente Bldg., Lot 7  
J. Rosales Ave., Brgy. Imadejas  
Butuan City, Agusan Del Norte  
Tel: (085) 225-9620  
(02) 575-3888 loc. 8123

### Butuan - P. Burgos

1 to 3 FSUU Bldg., P. Burgos St.  
cor. San Francisco Sts., Butuan City  
Tel: (085) 225-0432  
(02) 575-3888 loc. 8591

### Cagayan de Oro - Carmen

RTS Bldg., Vamenta Blvd.  
Carmen, Cagayan de Oro City  
Tel: (088) 880-1342  
(02) 575-3888 loc. 8549

### Cagayan de Oro - Cogon

De Oro Construction Supply, Inc. Bldg.  
Don Sergio Osmeña St.  
cor. Limketkai Drive  
Cagayan de Oro City, Misamis Oriental  
Tel: (088) 850-0371  
(02) 575-3888 loc. 8219

### Cagayan de Oro - Lapasan

Lapasan Highway, Cagayan de Oro City  
Tel: (088) 850-1870  
(02) 575-3888 loc. 8550

### Cagayan de Oro - Pueblo de Oro

VDMJ 1 Bldg., Blk. 1 Lot 1, De Oro  
Gran Via St., Cagayan De Oro City  
Tel: (02) 575-3888 loc. 8604

### Cagayan de Oro - Velez

50 Juan Sia Bldg.  
Don Apolinar Velez St.  
Cagayan de Oro City  
Misamis Oriental  
Tel: (088) 857-8801  
(02) 575-3888 loc. 8338

### Cotabato City

31 Quezon Ave., Poblacion 5  
Cotabato City  
Tel: (064) 421-5962  
(02) 575-3888 loc. 8363

### Davao - Agdao

Doors 2 to 3, Cabaguio Plaza  
Cabaguio Ave., Agdao, Davao City  
Tel: (082) 222-2029  
(02) 575-3888 loc. 8518

### Davao - Bajada

J.P. Laurel Ave. cor. Iñigo St.  
Davao City  
Tel: (082) 285-2701  
(02) 575-3888 loc. 8211

### Davao - Buhangin

Km. 5, Buhangin Road cor. Gladiola St.  
Buhangin, Davao City  
Tel: (082) 221-7420  
(02) 575-3888 loc. 8285

### Davao - C.M. Recto

P & E Bldg., Poblacion, Brgy. 035  
C.M. Recto Ave., Davao City  
Tel: (082) 228-6016  
(02) 575-3888 loc. 8176

### Davao - Digos

Commercial Space 4, Davao RJ  
and Sons Realty and Trading Corp.  
V. Sotto St., Brgy. Zone-1  
Digos City, Davao del Sur  
Tel: (082) 272-1896  
(02) 575-3888 loc. 8507

### Davao - Diversion Road

G/F, Unit 4&5, D3G Y10 Bldg.  
C.P. Garcia National Highway  
Brgy. Cabantian, Davao City  
Tel: (082) 296-2047  
(02) 575-3888 loc. 8585

### Davao - J.P. Laurel

J.P. Laurel Ave., Davao City  
Tel: (082) 222-0137  
(02) 575-3888 loc. 8235

### Davao - Lanang

Blk. 5 Lot 6, Insular Village  
Pampanga, Lanang, Davao City  
Tel: (082) 234-0726  
(02) 575-3888 loc. 8370

### Davao - Maa

G/F, Units 1,2 and 3, Rosario Bldg.  
Don Julian Rodriguez Ave.  
Maa Road, Davao City  
Tel: (082) 327-3547  
(02) 575-3888 loc. 8594

### Davao - Magsaysay

Lot 100-C, EWB Bldg., Brgy. 030  
Poblacion, R. Magsaysay Ave.  
Davao City  
Tel: (082) 222-1279  
(02) 575-3888 loc. 8548



## Store Network as of May 31, 2017

(Equipped with ATM unless indicated)

### Davao - Matina

Blk. 3 Lot 16, McArthur Highway  
Matina, Davao City  
Tel: (082) 299-0893  
(02) 575-3888 loc. 8377

### Davao - McArthur Matina

BGP Commercial Complex II Bldg.  
McArthur Highway, Matina  
Davao City  
Tel: (082) 285-8086  
(02) 575-3888 loc. 8519

### Davao - Panabo City

Quezon St., Sto. Niño, Panabo City  
Davao del Norte  
Tel: (084) 628-4022  
(02) 575-3888 loc. 8236

### Davao - Quirino

Centron Bldg., Quirino Ave.  
cor. General Luna St., Davao City  
Tel: (082) 224-0582  
(02) 575-3888 loc. 8547

### Davao - Sta. Ana

G/F, GH Depot Bldg., Gov. Sales St.  
Sta. Ana, Davao City  
Tel: (082) 221-4021  
(02) 575-3888 loc. 8371

### Davao - Toril

Saavedra St., Toril, Davao City  
Tel: (082) 295-6623  
(02) 575-3888 loc. 8134

### Dipolog City

G/F, Felicidad II Bldg., Quezon Ave.  
Miputak, Dipolog City  
Tel: (065) 908-0360  
(02) 575-3888 loc. 8522

### General Santos City - Calumpang

Calumpang Medical Specialist Bldg.  
National Highway, Calumpang  
General Santos City  
Tel: (083) 552-4739  
(02) 575-3888 loc. 8553

### General Santos - Pioneer

Laiz Bldg., Pioneer  
cor. Magsaysay Ave.  
General Santos City  
Tel: (083) 552-2472  
(02) 575-3888 loc. 8523

### General Santos - Santiago

Ireneo Santiago Blvd.  
General Santos City  
Tel: (083) 552-0537  
(02) 575-3888 loc. 8117

### Iligan City

G/F, Party Plaza Bldg.  
Quezon Ave. Ext., Rabago  
Iligan City, Lanao del Norte  
Tel: (063) 222-1681  
(02) 575-3888 loc. 8111

### Kidapawan

Doña Leonila Complex  
National Highway, Poblacion  
Kidapawan City, North Cotabato  
Tel: (064) 577-3989  
(02) 575-3888 loc. 8551

### Koronadal City

G/F, RCA Bldg., Gen. Santos Drive  
Koronadal City, South Cotabato  
Tel: (083) 520-0021  
(02) 575-3888 loc. 8179

### Ozamiz City

G/F, Casa Esperanza  
Don Anselmo Bernard Ave.  
Ozamis City, Misamis Occidental  
Tel: (088) 564-0158  
(02) 575-3888 loc. 8126

### Pagadian City

BMD Estate Bldg., F. Pajeres  
cor. Sanson St., Pagadian City  
Zamboanga del Sur  
Tel: (062) 215-4681  
(02) 575-3888 loc. 8186

### Surigao City

G/F, EGC Bldg., Rizal St.  
Washington, Surigao del Norte  
Tel: (086) 231-5155  
(02) 575-3888 loc. 8264

### Tacurong

Alunan National Highway  
Tacurong, Sultan Kudarat  
Tel: (064) 562-0473  
(02) 575-3888 loc. 8597



### Tagum City

Gaisano Grand Arcade  
Apokon Road, Lapu-Lapu Ext.  
Brgy. Visayan Village, Tagum City  
Davao del Norte  
Tel: (084) 216-4325  
(02) 575-3888 loc. 8152

### Zamboanga - Canelar

Printex Bldg., M.D. Jaldon St.  
Canelar, Zamboanga City  
Tel: (062) 990-1110  
(02) 575-3888 loc. 8270

### Zamboanga - NS Valderrosa

N.S. Valderrosa cor. Corcuerra Sts.  
Zamboanga City  
Tel: (062) 992-6571  
(02) 575-3888 loc. 8339



## METRO MANILA

### Pasig

KSN Bldg., C. Raymundo Ave.  
Cainogan, Pasig City  
Tel: (02) 916-1023 / 643-6334

### Tanay

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

## LUZON

### Baguio \*

2/F, Jose Miguel Bldg. II  
Yandoc St. cor. Naguillan Road  
Brgy. Kayang Ext., Baguio City  
Benguet

### Batangas

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

### Cabanatuan \*

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

### Cainta

Unit 101, East 1900, Gate 3  
Vista Verde Executive Village  
Felix Ave., Cainta, Rizal  
Tel: (02) 647-1267 / 682-0085

### Daet \*

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

### Dagupan

Abarabar Bldg., Perez Blvd.  
Brgy. Pogo Chilo, Dagupan City  
Tel: (075) 529-0925

### Dasmariñas

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

### Gumaca

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

### Irosin

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

### Legazpi

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

### Lucena

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

### Masbate

Door 1-2, Sanchez Bldg., Sitio Cagba  
Brgy. Tugbo, Masbate City

### Meycauayan - Bulacan

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

### Naga

Doors 48-49, Crescini Bldg.  
CBD 2 Triangulo, Naga City  
Tel: (054) 811-7447 / 472-0447

### Palawan - Narra

National Highway  
Brgy. Panacan II, Narra, Palawan  
Tel: (048) 434-1105

### Palawan - Puerto Princesa

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

### Pampanga - La Union

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

### Pampanga - San Fernando

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

## Store Network as of May 31, 2017

(Equipped with ATM unless indicated)

### Sta. Rosa

FLC Business Center  
National Highway, Brgy. Macablang  
Sta. Rosa, Laguna  
Tel: (049) 837-0549

### Tarlac

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

### Tuguegarao

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

## VISAYAS

### Bacolod

R.S. Bldg. cor. Hilado Ext. and  
6<sup>th</sup> St., Capitol Shopping Center  
Lacson, Bacolod City  
Negros Occidental  
Tel: (034) 709-1294

### Baybay

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

### Bogo \*

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

### Calbayog

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

### Carcar

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

### Catarman

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

### Cebu City \*

JETHouse Bldg., 36 Osmeña Blvd.  
Brgy. Sambag II, Cebu City, Cebu

### Iloilo

National Road, Brgy., Tagbak  
Jaro, Iloilo City  
Tel: (033) 320-2097 / 335-8770

\* No ATM

**Jagna**

DQ Lodge Bldg., Brgy. Looc  
Jagna, Bohol  
Tel: (082) 238-7700 loc. 7494

**Kabankalan \***

The Crossing Guazon St., Brgy. 2  
Kabankalan City, Negros Occidental  
Tel: (034) 471-0083

**Larena**

GDM Bldg., North Poblacion  
Bonifacio St., Larena, Siquijor  
Tel: (035) 377-2344

**Maasin**

R. Kangleon St., Brgy. Tunga-tunga  
Maasin City, Southern Leyte  
Tel: (053) 570-8513

**Mandaue**

Northside Business Hub Bldg.  
A.P. Cortes cor. G. Lopez Jaena Sts.  
Brgy. Tipolo Highway, Mandaue City  
Tel: (032) 520-8548

**Ormoc**

Real St. cor. Brgy. San Vidal  
Dist. 21, Ormoc City  
Tel: (053) 255-3074

**Ormoc**

Real St. cor. Brgy. San Vidal  
Dist. 21, Ormoc City  
Tel: (053) 255-3074

**Passi**

Simeon, Aguilar St.  
Poblacion Ilawod, Passi City, Iloilo  
Tel: (082) 238-7700 loc. 7495

**San Carlos \***

F.C. Ledesma Ave., Center Mall  
Brgy. Palampas, San Carlos City  
Negros Occidental

**Sogod**

L. Regis St., Brgy. Zone 5  
Sogod, Southern Leyte

**Tacloban**

G/F, Insular Life Bldg.  
Avenida Veteranos St., Brgy. 34  
Tacloban City  
Tel: (053) 523-9189

**Tagbilaran**

G/F, Sum Bldg., 29 San Jose St.  
Brgy. Bogu, Cogon Dist.  
Tagbilaran City, Bohol  
Tel: (038) 235-6747

**Talibon**

G/F, Edificio Luciano-Aurorita Bldg.  
CPG Ave., Brgy. Poblacion  
Talibon, Bohol  
Tel: (038) 515-5860

**Tanjay**

Magallanes cor. Basa Sts., Pob.2  
Tanjay City, Negros Oriental  
Tel: (035) 522 8177

**Toledo \***

Ma. Theresa Isabel Bldg.  
4, Peñalosa St., Luray I  
Toledo City, Cebu  
Tel: (032) 467-8696

**MINDANAO**

**Butuan \***

Pareñas Bldg., South Montilla Blvd.  
Brgy. Golden Ribbon, Butuan City  
Agusan del Norte  
Tel: (085) 342-2911

**Bayugan**

Libres St., Brgy. Taglatawan  
Bayugan, Agusan del Sur  
Tel: (085) 343-6018

**Cabadbaran**

Rara cor. A. Curato Sts., Brgy. 8  
Poblacion, Cabadbaran City  
Agusan del Norte  
Tel: (085) 343-1042

**Cagayan de Oro**

Silverdale Bldg., Capistrano  
cor. Mabini Sts., Brgy. 14  
Cagayan de Oro City  
Tel: (088) 856-6401

**Dapa \***

Mabini St., Brgy. 11, Poblacion  
Dapa, Surigao del Norte  
Tel: (086) 365-1637 / 826-3578

**Davao \***

Uyanguren St., Ramon Magsaysay Ave.  
Brgy. 29-C, Davao City  
Davao del Sur  
Tel: (082) 305-5890 / 224-2804

**Dipolog**

Gen. Luna cor. Calibo Sts.  
Dipolog City, Zamboanga del Norte  
Tel: (065) 908-1879

**General Santos**

UTD Bldg., J. Catolico Ave.  
Lagao, General Santos City  
South Cotabato  
Tel: (083) 301-8823

**Gingoog**

Dupoint Arcade  
National Highway, Brgy. 17  
Gingoog City, Misamis Oriental  
Tel: (088) 861-1028

**Ipil**

Gethsemane St., Purok Malipayon  
Poblacion Ipil, Zamboanga Sibugay  
Tel: (062) 955-7411

**Isulan**

Valdez Bldg. Arcade, National Highway  
Brgy. Kalawag II, Isulan, Sultan Kudarat  
Tel: (064) 471-0359

**Kabacan \***

National Road, Rizal St.  
Brgy. Poblacion, Kabacan  
North Cotabato  
Tel: (064) 557-1418

**Kitcharao \***

National Highway, Songkoy  
Kitcharao, Agusan del Norte  
Tel: (086) 826-7542

**Koronadal**

Purok Mabuhay, Brgy. Zone IV  
Koronadal City, South Cotabato  
Tel: (083) 520-0863 / 228-7610

**Madrid**

Arpilleda cor. Buniel Sts.  
Brgy. Quirino, Madrid, Surigao del Sur  
Tel: (086) 213-4014

**Mangagoy**

EWRB Bldg., Espiritu St.  
Mangagoy, Bislig City  
Surigao del Sur  
Tel: (086) 853-2435

**Maramag**

G/F, Abao Bldg., Bonifacio St.  
Phase 1A, South Poblacion  
Maramag, Bukidnon

**Mati**

Magricom Bldg. 2, Limatoc St.  
Central, Mati City, Davao Oriental  
Tel: (087) 811-4083 / 811-4093

**Midsayap**

Crossing Poblacion 8  
Midsayap, North Cotabato  
Tel: (064) 229-9735

**Nabunturan**

Amatong Bldg., Purok 11 Poblacion  
Nabunturan, Compostela Valley

**Nasipit**

Roxas St., Brgy. 4, Nasipit  
Agusan Del Norte  
Tel: (085) 343-2078

**Pagadian**

Vicente Araneta Tolibas Bldg.  
Jamisola cor. Ariosa Sts.  
Santiago Dist., Pagadian City  
Zamboanga del Sur  
Tel: (062) 215-4263

**San Francisco**

Quezon St., Brgy. 2  
San Francisco, Agusan del Sur  
Tel: (085) 343-9469

**Surigao City**

Parkway KM.2, Brgy. Luna  
Surigao City, Surigao del Norte

**Tagoloan**

National Highway, Brgy. Poblacion  
Tagoloan, Misamis Oriental  
Tel: (082) 238-7700 loc. 7456

**Tagum**

KORE Bldg., Purok Doctolero  
Brgy. Magugpo East, Tagum City  
Davao del Norte  
Tel: (088) 227-4071

**Tandag \***

Pimentel Bldg., Donasco St.  
Brgy. Bag-ong Lungsod, Tandag City  
Surigao Del Sur  
Tel: (086) 211-3513 / 211-4128

**Tento**

P-7, Juan Luna St., Brgy. Poblacion  
Trento, Agusan del Sur  
Tel: (085) 255-2565 / 255-2525

**Valencia \***

Alkuino Bldg., Purok 2  
Sayre Highway, Poblacion  
Valencia City, Bukidnon  
Tel: (088) 828-4108

**Zamboanga City**

Nunez Ext., Brgy. Camino Nuevo  
Mayor Vitaliano Agan Ave.  
Zamboanga City  
Tel: (062) 310-3509



## METRO MANILA

### Caloocan

#### SM Center Sangandaan

3/F, near Cinema, Samson Road Sangandaan

### Las Piñas City

#### SM Center Las Piñas

Alabang Zapote Road Brgy. Talon Dos

### Makati City

#### 7-11 F. Yabut

F. Yabut St. near cor. EDSA Guadalupe Nuevo

#### AlphaLand Southgate Mall

3/F, Alphaland Southgate Mall 2258 Chino Roces Ave. Ext. cor. EDSA

#### Cash & Carry

7 Filmore near cor. Buendia

#### Century Mall

Century City Mall Kalayaan Ave. cor. Salamanca St. Brgy. Poblacion

#### DMCI Homes

132 Apolinario St., Bangkal

#### Governor Pascual

G/F, Philam Tower 8767 Paseo de Roxas

#### Glorietta 1

2/F, Glorietta 1, South Drive Ayala Center

#### Landmark Makati

Ayala Center Makati

#### Pasong Tamo Head Office

2264 Pasong Tamo Ext. Brgy. Magallanes

#### St. Clare's Medical Center

1838 Dian St., Brgy., Palanan

#### Super 8 - Guadalupe

Guadalupe Commercial Complex EDSA, Guadalupe

### Mandaluyong

#### 7-11 Barranca

Boni Ave., Barangka Drive

#### 7-11 JRC

Shaw Blvd. cor Kalentong St.

#### Filinvest - Mandaluyong 1 and 2

7/F, Filinvest Bldg., 79 EDSA

#### Robinsons Forum Pioneer

30 EDSA cor. Pioneer St.

#### Shangri-La Plaza

LG/F, East Wing, EDSA

#### SM Megamall

SM Megamall Bldg., Julia Vargas cor. EDSA Wack Wack Village

#### SM Megamall Wing B

2/F, ATM Center SM Megamall Wing B EDSA cor. J. Vargas Ave.

### Manila

#### 7-11 UP Manila

Pedro Gil St. near cor. Taft Ave. Malate

#### 7-11 UN Ave.

900 UN Ave., Ermita

#### Amosup - Mariners Home

AJSU - Amosup Mariners Home Annex 1970-1980 Pilar Hidalgo Lim St. Malate

#### Ever Gotesco Manila

Ever Manila Plaza 1962 C.M. Recto Ave.

#### Lucky Chinatown Mall

G/F, Lucky Chinatown Mall Reina Regente cor. Dela Reina St. Brgy. 293, Zone 28, Dist. 3, Binondo

#### Pateros

M. Almeda cor. G. De Borja Sts. San Roque, Pateros

#### SM Savemore Nagtahan

Nagtahan cor. R. Magsaysay Blvd.

#### Super 8 Blumentritt

Aurora Blvd. cor. Cavite St. Sta. Cruz

#### Philippine Star

202 Oca Rail Road St., Port Area

#### Robinsons Place Manila

M. Adriatic, cor. Pedro Gil, Malate

#### SM San Lazaro

UG/F, SM San Lazaro Felix Huertas cor. AH Lacson St.

### Marikina City

#### Goldwing

61 F. Balagtas St., Parang

#### Riverbanks Mall

A. Bonifacio Ave.

#### SM Marikina

SM Marikina, Marcos Highway Kalumpang

### Muntinlupa City

#### Fastbyte North Cyberzone

FastByte, North Cyberzone Northgate, Filinvest Corporate City Alabang

#### Metro Gaisano Alabang

Metro Gaisano Mall Alabang Town Center Alabang-Zapote Road

#### Rose Pharmacy FSM

G/F, Festival Supermall, Alabang

#### Shopwise Alabang

G/F, Shopwise Alabang Festival Supermall

#### The Palms Country Club

1410 Laguna Heights Drive Filinvest City, Alabang

#### Vector - Alabang

G/F, Vector One Bldg. Northgate Cyberzone Alabang, Muntinlupa City

### Parañaque City

#### SM Sucat

SM Sucat, Dr. A. Santos Ave. San Dionisio

#### Super 8 - Baclaran

240 Quirino Ave., Baclaran Paranaque City

### Pasay City

#### SM Mall Of Asia

Mall of Asia Complex J.W. Diokno Blvd., CBPIA Pasay City

### Pasig City

#### 7-11 Pasig Rotonda

Pasig Blvd. cor. Sixto Antonio

#### 7-11 Zabarte

Quirino Highway cor. Zabarte Ave. Novaliches

#### Finman

360 Dr. Sixto Antonio Ave. Caniogan

#### Luckygold Plaza

2/F, Luckygold Plaza Bldg. 58 Ortigas Ave. Ext.

#### New Rosario Arcade

New Rosario Ortigas Arcade

#### Ortigas - Rockwell

G/F, Tower 3 The Rockwell Business Center Ortigas Ave.

#### Robinsons Galleria

EDSA cor. Ortigas Ave.

#### Robinsons Metro East

Marcos Highway, Brgy. Dela Paz Santolan

#### SM Center Pasig

Frontera Verde, C5, Brgy. Ugong

#### St. Paul Pasig

St. Paul Road, Brgy. Ugong

### Quezon City

#### Ayala Fairview Terraces

Ayala Fairview Terraces Quirino Highway cor. Maligaya Drive Novaliches

#### Eastwood 1800

1880 Eastwood Ave. Eastwood City, Cyberpark E. Rodriguez, Jr Ave. (C5)

#### Eastwood Mall

3/F, Eastwood Mall E. Rodriguez Jr. Ave. (C5) Bagumbayan, Libis

#### FEU-NRMF

Regalado Ave. cor. Dahlia West Faiview

#### Landmark Trinoma

EDSA cor. Mindanao Ave. Ext.

#### Robinsons Magnolia

Aurora Blvd. cor. Dona Hemady St.

#### Robinsons Nova Market

Brgy. Pasong Putik Quirino Highway, Novaliches

#### Shopwise Araneta

Araneta Center, Cubao

#### SM Fairview

SM City Fairview Complex Quirino Highway, Fairview

#### SM North EDSA

Parking Lot, SM North EDSA Complex Pag asa 1, EDSA

#### SM Novaliches

Quirino Highway, San Bartolome Novaliches

#### SM Sta. Mesa Araneta

Araneta Entrance, Ramon Magsaysay cor. Araneta Ave.

#### SM Sta. Mesa Supermarket

Ramon Magsaysay cor. Araneta Ave.

#### SM Sun Mall

SMDC Sun Residences ATM #3 near Mayon Entrance, España Blvd. cor. Mayon St.

#### Sogo Hotel

G/F, Sogo Corporate Office 629 EDSA, Cubao

#### Super 8 - Novaliches Bayan

Quirino Highway, Brgy. Sta. Monica Novaliches Proper, Novaliches

#### Super 8 - Ortigas Exit

8005 G.P. Ortigas Ave. Ext. Brgy., Sta. Lucia, Rosario Pasig City

#### UP Town Center

2/F, ATM Center, UP Town Center Katipunan Ave.

#### World Citi Hospital

Aurora Blvd.

### Rizal

#### EWRB Cainta

Unit 101, East 1900 Bldg, Gate 3 Vista Verde Executive Village Felix Ave., Cainta, Rizal

#### M.L. Quezon

146 M.L. Quezon Ave. cor. F. Dimanlig St., Antipolo City

#### Robinsons Place Cainta

2/F, ATM Center, Ortigas Ave. Ext. Brgy. Sto. Domingo, Cainta

#### SM Taytay

Manila East Road, Dolores, Taytay

#### SM Cogeo Antipolo

SPI Bldg., Manuel L. Quezon Ave. Brgy. San Roque, Antipolo City

#### Super 8 Masinag

182 Marcos Highway cor. Sumulong Highway Brgy. Mayamot, Masinag Antipolo City

### San Juan City

#### Theatre Mall

Ortigas Ave., Greenhills

## Off-site ATM Network as of May 31, 2017

### Taguig City

#### Market Market

4/F, ATM Center, Market Market

#### SM Aura Premier

L/G, Parking Entrance near DHL  
SM Aura Premier, 26<sup>th</sup> St.  
cor. McKinley Parkway

#### Uptown Mall

G/F, Uptown Mall, 9<sup>th</sup> Ave.  
cor. 36<sup>th</sup> St., Bonifacio Global City

#### Wumaco - BGC

WUMACO Bldg., 9th St.  
Bonifacio Global City

### LUZON

#### Aces Agri - Echague

Km. 342, Maharlika Highway  
Brgy. Garit Norte  
Magnolia Chicken Plant  
Echague, Isabela

#### Bacoor - Molino

G/F, Units 101 to 103  
VCenrtal Molino Bldg.  
Bgy. Molino, Bacoor, Cavite City

#### Baguio - Session Road

Unit 101, Bldg. B, Lopez Bldg.  
Session Road cor. Assumption Road  
Baguio City

#### Bataan 2020

Roman Superhighway  
Samal, Bataan

#### Centro Mall Cabuyao

Brgy. Pulo, National Highway Road  
Cabuyao, Laguna

#### District Imus

Aguinaldo Highway  
cor. Daang Hari Road  
Brgy. Anabu II-D, Imus, Cavite

#### DMCI Calaca

DMCI Calaca, Gate 4, San Rafael  
Calaca, Batangas

#### EWRB Batangas

G/F, Epicenter, National Highway  
Brgy. Balagtas City

#### EWRB Dagupan

Abarabar Bldg., Perez Blvd.  
Dagupan City

#### EWRB Dasma

Lot-4 Aguinaldo Highway  
Brgy. Salitran, Dasmariñas City  
Cavite

#### EWRB Legazpi

Doors 2 and 3, Bicol Wei Due  
Fraternity Bldg., Quezon Ave.  
Oro Site, Legazpi City

#### EWRB Lucena

Benco Bldg., Enriquez  
cor. Juarez Sts., Lucena City

#### EWRB Meycauayan

2602 Malhacan National Road  
Brgy. Malhacan, Meycauayan City  
Bulacan

#### EWRB Naga

Unit 43, Central Business  
District 2 Terminal, Naga City

#### EWRB Palawan

National Highway, Brgy. San Pedro  
Puerto Princesa City, Palawan

#### EWRB San Fernando - La Union

Brgy. Pagdurawan, Diversion Road  
San Fernando, La Union

#### EWRB San Fernando - Pampanga

Suburbia North Subd.  
McArthur Highway  
San Fernando City, Pampanga

#### EWRB Sta. Rosa - Laguna

LC Business Center  
National Highway, Brgy. Macabling  
Sta. Rosa, Laguna

#### EWRB San Fernando - Tanay

MH Del Pilar St., Plaza Aldea  
Tanay, Rizal

#### EWRB Tarlac

Silayan Business Center  
Brgy. Santo Cristo, Tarlac City

#### EWRB Tuguegarao

Don Domingo St., Tuguegarao City

#### EWRB Valencia

Alkuino Bldg., Sayre Highway  
Poblacion, Valencia City, Bukidnon

#### FPF Manufacturing Corporation

11<sup>th</sup> Ave., Phase II FAB  
Mariveles, Bataan

#### Harbor Point

Rizal Highway  
Subic Bay Freeport Zone

#### Ilocos Sur - Candon

Brgy. San Jose, Candon City, Ilocos Sur

#### Jollibee Mabalacat

Lot 301, McArthur Highway  
Brgy. San Francisco  
Mabalacat City, Pampanga

#### LDP Corp.

LDP Farms Food Corporation Bldg.  
Brgy. Rabon, Rosario, La Union

#### Market Market

Blk. 2 Lot 1 and Blk. 1 Lot 3  
Maharlika Highway, Brgy. Dicarma  
Cabanatuan City, Nueva Ecija

#### Marquee Mall

3/F, Marquee Mall  
Francisco G. Nepo Ave.  
Angeles City, Pampanga

#### Mimosa CitiScape Inc. - Quest Hotel

Mimosa Hotel, M.A. Roxas Highway  
Clark Freeport Zone, Subic  
Pampanga

#### Mitsubishi - Laguna

Mitsubishi Motors Philippine Corp.  
1 Auto Park Ave.  
Greenfield Automotive Park  
Sta. Rosa, Laguna

#### Optis Phils. Inc.

Blk. 3 Lot 1-7, Gateway Business Park  
Brgy. Javalera, Gen. Trias, Cavite

#### Robinsons Place Dasmariñas

1/F, near Handyman  
Aguinaldo Highway cor. Gov's Drive  
Sitio Palapala, Dasmariñas, Cavite

#### Robinsons Place Imus

G/F, E. Aguinaldo Highway,  
Tanzang Luma V, Imus, Cavite

#### Robinsons Sta. Rosa Market

1/F, Old National Highway  
Brgy. Tagapo, Sta. Rosa, Laguna

#### San Pedro

National Highway, San Pedro, Laguna

#### SM City Lipa

J.P. Laurel Highway, Lipa City

#### Tuguegarao

Brgy. 8 Poblacion, Rizal College Ave.  
cor. Bonifacio and Burgos Sts.  
Tuguegarao City

#### Walmart Calamba

Brgy. Makiling, National Highway  
Calamba, Laguna

### VISAYAS

#### Ayala Center Cebu

2/F, Ayala Center Cebu Expansion  
Cebu Business Park, Cebu City

#### Bacolod - Mandalagan

Lopue's Mandalagan Corp. Bldg.  
Brgy. Mandalagan, Bacolod City

#### Bogo - Mandaue

CPN Bldg., M.H. Del Pilar St.  
Carbon, Bogo City, Cebu

#### Boracay Villa Lourdes

D'Mall Station 2, Brgy. Balabag  
Boracay Island, Malay, Aklan

#### Cebu - M. Velez

151 M. Velez St., Guadalupe  
Cebu City

#### Cebu - A.S. Fortuna

AYS Bldg., AS Fortuna St.  
Banilad, Mandaue City, Cebu

#### Cebu Grand Cenia

Archbishop Reyes cor. Solon Sts.  
Banilad, Cebu City

#### Crimson Bay Hotel

Seascape Resort Town  
Sitio Dapdap, Lapu-Lapu City  
Mactan, Cebu

#### EWRB Bacolod

R.S. Bldg. cor. Hilado Ext.  
and 6<sup>th</sup> St., Lacson, Bacolod City  
Negros Occidental

#### EWRB Baybay

cor. M.L. Quezon and D. Veloso Sts.  
Baybay, Leyte

#### EWRB Bogo Mandaue

CPN Bldg., M.H. Del Pilar St.  
Carbon, Bogo City, Cebu

#### EWRB Calbayog

Irigon Bldg., Pajarito St.  
Calbayog City, Western Samar

#### EWRB Dumaguete

D and J Bldg., Dr. V. Locsin St.  
Poblacion 7, Dumaguete City

#### EWRB F. Ramos

V. Yap Bldg., 29 F. Ramos St.  
Cebu City

#### EWRB Iloilo

Robinsons Place, Mabini St.  
Roxas Village, Iloilo City

#### EWRB Legazpi

Units 2 and 3  
Bicol Wei Due Fraternity Bldg.  
Quezon Ave., Oro Site, Legazpi City

#### EWRB Maasin

R. Kangleon St., Tunga-Tunga  
Maasin City, Southern Leyte

#### EWRB Mandaue Subangdaku

Dayzon Bldg., Lopez Jaena St.  
Subangdaku, Mandaue City, Cebu

#### EWRB Ormoc

Juan Luna St., Sabang, Ormoc City

#### 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 St. cor. Basa St.  
Pob. 2, Tanjay City, Negros Oriental

#### EWRB Toledo

Peñalosa St., Luray I  
Toledo City, Cebu

#### Gaisano Casuntingan

M.L. Quezon Ave., Casuntingan  
Mandaue City, Cebu

#### Gaisano Country Mall

G/F, Banilad, Cebu

#### Gaisano Grand Fiesta Mall

Highway Tabunok  
Talisay City, Cebu

#### Gaisano Grand Minglanilla

Minglanilla, Cebu

#### Gaisano Grand Mall Mactan

Brgy. Basak, Agus Road  
Lapu-lapu City, Cebu

#### Gaisano Mactan Island Mall

Pajo, Lapu-lapu City, Cebu

#### Gaisano Mactan Saver's Mart

Basak, Lapu-Lapu City, Cebu

#### Gaisano Metro Store Lapu-Lapu

M.L. Quezon Highway, Pajo  
Lapu-lapu City, Cebu

#### Gaisano SRP

South Reclamation Project  
Talisay City, Cebu

#### Gaisano Tisa

126 F. Llamas St., Tisa, Labangon  
Mandaue City, Cebu

#### J Center Mall

AS Fortuna St., Bakilid  
Mandaue City, Cebu

#### La Nueva City Hall

M.C. Briones St.  
San Roque, Cebu

#### La Nueva Supermart

G.Y. Dela Serna St.  
Lapu-Lapu City, Cebu



**Robinsons Fuente**

Fuente Osmena, Cebu City, Cebu

**Marina Mall**

G/F, Blk. C108, Mactan  
Lapu Lapu City, Cebu

**Park Mall**

Park Mall, Ouano Ave.  
Reclamation Area  
Mandaue City, Cebu

**SM City Cebu**

North Reclamation Area, Cebu

**SM City Cebu 2**

LG/F, North Reclamation Area, Cebu

**SM City Consolacion**

Cebu North Road, Brgy. Lamac  
Consolacion, Cebu

**SM City Iloilo**

Benigno Aquino Ave.  
Diversion Road, Iloilo City

**SM Seaside Cebu**

1024-B, SM Seaside City Cebu  
SRP-Mambaling Road, Cebu

**MINDANAO**

**Apo View Hotel**

150 J. Camus St., Davao City

**Abreeza Corporate Center**

J.P. Laurel Ave., Bajada  
Davao City

**Abreeza Mall**

J.P. Laurel Ave., Bajada, Lanang  
Davao City

**CDO Liceo**

RN Pelaez Blvd., Causwagan  
Cagayan de Oro City

**Centrio Mall**

Claro M. Recto and Corrales Ave.  
Cagayan de Oro City  
Misamis Oriental

**Centrio Mall 2**

3/F, Centrio Mall, Claro M. Recto  
and Corrales Ave.  
Cagayan de Oro City  
Misamis Oriental

**Dapa**

Mabini St., Brgy. 11, Poblacion  
Dapa, Surigao del Norte

**Davao - Bajada**

G/F, Dona Carolina Uykimpang Bldg.  
JP laurel Ave. cor. Inigo St., Bajada  
National Road, Davao City

**Davao - C.M. Recto**

P&E Bldg., Poblacion, Brgy. 035  
CM Recto Ave., Davao City

**Davao - Tagum**

G/F, Unit GA07-09  
Gaisano Grand Arcade, Apokan St.  
cor. Lapu-lapu Ext., Tagum City  
Davao City

**Davao - Toril**

Saavedra St., Toril, Davao City

**EWRB Bayugan**

Libres St., Taglatawan, Bayuga  
Agusan del Sur

**EWRB Butuan**

Pareñas Bldg., South Montilla Blvd.  
Brgy. Golde Ribbon, Butuan City

**EWRB Cabadbaran**

Units 2 and 3, Atega Bldg. A  
Curato cor. Rara Sts.  
Cabadbaran City

**EWRB CDO**

Tiano cor. Cruz Taal Sts.  
Divisoria, Cagayan de Oro City

**EWRB Dapa**

Mabini St., Brgy 11  
Poblacion Dapa, Surigao del Norte

**EWRB Davao Uyangurin**

Uyangurin St.  
Ramon Magsaysay Ave., Davao City

**EWRB Dipolog**

Gen. Luna cor. Calibo Sts.  
Zamboanga Del Norte

**EWRB General Santos**

Units 2 and 3  
Grace Commercial Bldg.  
Jose Catolico Sr. Ave.  
General Santos City

**EWRB Gingoog**

DESMARK Arcade, Brgy. 17  
National Highway, Gingoog City

**EWRB Ipil**

Eastwest Rural Bank, Inc., Ipil  
Sibugay, Zamboanga

**EWRB Kabacan Cotabato**

National Road, 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 Sts.  
Brgy. Quirino, Madrid  
Surigao del Sur

**EWRB Mangagoy**

Espiritu St., Mangagoy  
Bislig City, Surigao del Sur

**EWRB Mati**

Magricom Bldg. 2, Limatoc St.  
Central, Mati, Davao Oriental

**EWRB Midsayap Cotabato**

Crossing, Poblacion 8  
Midsayap, Cotabato

**EWRB Nabunturan**

Purok 11, Brgy. Poblacion  
Nabunturan, Compostela Valley

**EWRB Nasipit**

Roxas St., Nasipit, Agusan del Norte

**EWRB Pagadian**

Jamisola cor. Ariosa St.  
Santiago Dist., Pagadian City  
Zamboanga del Sur

**EWRB Pagadian**

Jamisola cor. Ariosa St.  
Santiago Dist., Pagadian City

**EWRB Panabo - Davao Del Norte**

National Highway, Purok 3-A  
Brgy. San Francisco, Panab  
Davao Del Norte

**EWRB Roxas**

Unit 2, CLER Grand Hotel  
Brgy. Lawaan, Roxas City

**EWRB San Francisco**

Brgy. 2, Quezon St.  
San Francisco, Agusan del Sur

**EWRB Sto. Tomas**

Brgy. Tibal-og 2, National Highway  
Davao Del Norte

**EWRB Surigao**

Parkway Km. 3, Brgy. Luna  
Surigao City, Surigao del Norte

**EWRB Tagoloan**

National Highway, Poblacion  
Tagoloan, Misamis Oriental

**EWRB Tagum - Davao del Sur**

Magugpo East, Davao del Sur  
Tagum City

**EWRB Tandag**

Pimentel Bldg., Donasco St.  
Bagong Lungsod, Tandag  
Surigao del Sur

**EWRB Trento**

Purok 7, Poblacion, Trento  
Agusan del Sur

**Gaisano Grand Ilustre**

Ilustre St., Davao City

**Gaisano Grand Tagum**

National Highway, Tagum City  
Davao Del Norte

**Gaisano Grand Mall Digos**

G/F, ATM Center  
Gaisano Grand Mall Digos  
Digos City, Davao del Sur

**Gaisano Mall Tagum Toril**

G/F, ATM Center  
Gaisano Mall Toril, Toril, Davao City

**Gaisano Mall Davao**

UG/F, ATM Center  
J.P. Laurel Ave., Davao City

**Gaisano Mall Gensan**

J. Catolico St., Lagao Road  
General Santos City

**Gaisano Mall Tagum**

Apokon Road cor. Lapu Lapu Ext.  
Brgy. Visayan Vill., Tagum City

**Kabacan - Cotabato**

National Road, Rizal St. Poblacion  
Kabacan, Cotabato

**Koronadal City**

G/F, RCA Bldg., Gensan Drive  
Koronadal City

**Midsayap Cotabato**

Crossing Poblacion 8  
Midsayap, Cotabato

**Nasipit**

Roxas St., Nasipit, Agusan del Norte

**NCCC Mall Magsaysay**

Magsaysay Ave., Uyanguren  
Davao City

**NCCC Mall Matina**

McArthur Highway cor. Maa Road  
Davao City

**NCCC Panacan**

Km. 13, Panacan, Davao City

**Pagadian - FS Fajares Avenue**

BMD Estate Bldg., F. Pajares  
cor. Sanson Sts., Pagadian City  
Zamboanga del Sur

**Robinsons Cybergate Davao**

Robinsons Supermarket  
JP Laurel Ave., Bajada, Davao City

**Robinsons Cagayan De Oro**

Rosario Crescent cor. Florentino Sts.  
Limketkai Center, Cagayan de Oro City

**Robinsons Place General Santos**

J. Catolico St., Lagao  
General Santos City

**SM City Davao**

SM City Davao Annex, Quimpo Blvd.  
Ecoland, Davao City

**SM Lanang**

J.P. Laurel Ave., Bajada, Lanang  
Davao City

**SM Novaliches**

Quirino Highway, San Bartolome  
Novaliches

**Veranza Mall**





J. Catolico Ave., General Santos City

**Victoria Plaza**

J.P. Laurel Ave., Bajada, Davao City



East West Banking Corporation  
EastWest Corporate Center  
The Beaufort, 5th Avenue corner 23rd Street, Bonifacio Global City  
Taguig 1634 Metro Manila, Philippines

-  Customer Service Hotline: 888-1700
-  [www.eastwestbanker.com](http://www.eastwestbanker.com)
-  [twitter.com/eastwestbanker](https://twitter.com/eastwestbanker)
-  [facebook.com/eastwestbanker](https://facebook.com/eastwestbanker)