

COVER SHEET

A S O 9 4 0 0 2 7 3 3

S.E.C. Registration Number

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

[Empty grid]

(Company's Full Name)

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

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

T A G U I G C I T Y

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

ATTY. BENEDICTO M. VALERIO, JR

Contact Person

8575-3805

Company Telephone Number

[Month]

Month

[Day]

Day

SEC FORM 20- IS (PRE)

FORM TYPE

[Month]

Month

[Day]

Day

S

Secondary License Type, if Available

M S R D

Dept. Requiring this Doc.

[Empty box]

Amended Articles Number/Section

[Empty box]

Total No. of Stockholders

Total Amount of Borrowings

[Empty box]

Domestic

[Empty box]

Foreign

To be accomplished by SEC Personnel concerned

[Empty grid]

File Number

LCU

[Empty grid]

Document I.D.

Cashier

STAMPS

Remarks = pls. Use blank ink for scanning purposes



EAST WEST BANKING CORPORATION
NOTICE OF ANNUAL STOCKHOLDERS MEETING



TO ALL STOCKHOLDERS;

NOTICE IS HEREBY GIVEN that pursuant to Section 2, Article II of the Amended By-Laws, the Annual Stockholders' Meeting of EAST WEST BANKING CORPORATION ("EW") will be held on Friday, 17 April 2020 at 8:00 AM at Ballroom 3, Crimson Hotel, Filinvest Corporate City, Alabang, Muntinlupa City at which the following matters shall be taken up:

1. Call to Order
2. Proof of Notice of Meeting
3. Certification of Quorum
4. Approval of the Minutes of the Annual Stockholders' Meeting held on April 22, 2019
5. Chairman's Report
6. Ratification of the Audited Financial Statements for the year ending 31 December 2019
7. Ratification of the Acts and Resolutions of the Board of Directors and Management for 2019
8. Election of the Members of the Board of Directors including four (4) Independent Directors to serve for 2020-2021
9. Appointment of External Auditor
10. Other Matters
11. Adjournment

Stockholders who will not, are unable to, or do not expect to attend the meeting in person may, at their option, designate their authorized representatives by means of Proxy. The Proxy instrument must be duly notarized and must be submitted to *Atty. Benedicto M. Valerio Jr.*, at the Office of the Corporate Secretary, located at Unit 17 F, Petron Mega Plaza 358 Senator Gil Puyat Avenue, Makati City or *Stock Transfer Service, Inc.* at 34-D Rufino Pacific Tower 6784 Ayala Avenue, Makati City not later than 31 March 2020.

Only Stockholders of Record as of 5:00 PM of 28 February 2020 shall be entitled to vote at this meeting.



PLEASE NOTE THAT THE CORPORATION IS NOT SOLICITING PROXIES.

The nomination and election of the members of the Board of Directors should be in accordance with the nomination forms, procedure and requirements adopted by the Board of Directors. Any stockholder may obtain the required nomination form from and must submit their nominations to the Corporate Governance and Compliance Committee or the Corporate Secretary at the following addresses not later than 24 February 2020:

Corporate Governance and Compliance Committee
5th Floor, The Beaufort, 5th Avenue corner 23rd Street,
Fort Bonifacio Global City, Taguig City

Atty. Benedicto M. Valerio, Jr.
Corporate Secretary
Unit 17 F, Petron Mega Plaza
358 Senator Gil Puyat Avenue, Buendia, Makati City

All nominations shall be in writing duly signed by the nominating stockholders or their duly authorized representatives, with the written acceptance and conformity of their nominee. The nomination must indicate whether the nominees are intended to be independent directors and shall contain the nominee's age, educational attainment, full disclosure of work and/or business experience and/or affiliations. The Directors and Independent Directors shall be elected from among the Bank's stockholders. All nominees for Directors must possess the minimum requirements and qualifications and none of the disqualifications prescribed by Article 3 of the Bank's By-Laws, the applicable laws and regulations being implemented by the Bangko Sentral ng Pilipinas, the Securities and Exchange Commission, and other regulatory agencies/offices for listed banks, such as Sec. 22 and Sec. 26 of The Revised Corporation Code (R.A. 11232), Sec. 15 of The General Banking Law (R.A. No. 8791), Sec. 38 of The Securities Regulation Code, Sec. 38 of the Revised Implementing Rules and Regulations (RIRR) of the Securities Regulation Code, Sec. X132 and X138 of the Manual of Regulations for Banks, and relevant circulars or memoranda.

Please be guided accordingly.


ATTY. BENEDICTO M. VALERIO
Corporate Secretary

EXPLANATION OF AGENDA ITEMS

1. Call to Order

Chairman Jonathan T. Gotianun will welcome the stockholders and guests and formally begin the 2020 Annual Stockholders Meeting of the Bank.

2. Proof of Notice of Meeting

Atty. Benedicto M. Valerio, Jr., Corporate Secretary, will certify that notice of meeting and information statement have been sent to stockholders of record as of February 28, 2020 and to the Securities and Exchange Commission (SEC) and Philippine Stock Exchange (PSE), in accordance with the Bank by-laws and the law and rules and regulations of SEC and PSE.

3. Certification of Quorum

Atty. Valerio will announce whether stockholders holding majority of the outstanding capital stock of the Bank are present either in person or by proxy, and will certify as to the existence of quorum to transact business.

4. Approval of the Minutes of the Annual Meeting of Stockholders on April 22, 2019

Stockholders will be asked to approve the minutes of the Stockholders' Meeting held on April 22, 2019, which contain, among others, the (a) annual report to stockholders and approval of financial statements, (b) ratification of all acts of the Board of Directors (c) election of the Board of Directors, (d) appointment of external auditors and other matters.

5. Chairman's Report

The Chairman will present to the stockholders the Bank's activities, business and financial performance, and other relevant data for the preceding year.

6. Ratification of the Audited Financial Statements for the year ending 31 December 2019

Stockholders will be provided information about the financial position, performance and changes in financial position of the Bank.

7. Ratification of the Acts and Resolutions of the Board of Directors and Management for 2019

All acts of the Board of Directors, Executive Committee, Management and other Committees during the year 2019 will be presented to the Stockholders for their approval and ratification.

8. Election of the Members of the Board of Directors including four (4) Independent Directors to serve for 2020-2021

The Chairman will present the nominees for election as members of the Board of Directors, including the independent directors.

9. Appointment of External Auditors

The stockholders will ratify the Audit Committee's and Board's selection of auditors.

10. Other Matters

All matters that arise after the notice, agenda, and information statement have been sent out, may be presented for the consideration of the stockholders.

11. Adjournment

SECURITIES AND EXCHANGE COMMISSION
SEC FORM 20-IS
INFORMATION STATEMENT PURSUANT TO SECTION 20
OF THE SECURITIES REGULATION CODE

SECURITIES AND EXCHANGE
COMMISSION
RECEIVED
MAR 11 2020
MARKET REGULATION DEPT
BY: *Juan Roberto* 3:20
TIME:

1. Check the appropriate box:
 Preliminary Information Statement
 Definitive Information Statement
2. Name of Registrant as specified in its charter: **EAST WEST BANKING CORPORATION**
3. Province, country or other jurisdiction of incorporation or organization: **Philippines**
4. SEC Identification Number: **ASO94-002733**
5. BIR Tax Identification Code: **003-921-057**
6. Address of principal office: **The Beaufort, 5th Avenue, corner 23rd Street, Fort Bonifacio Global City, Taguig City**
7. Registrant's telephone number, including area code: **+632 8575-3888**
8. Date, time and place of the meeting of security holders
Date: **April 17, 2020**
Time: **8:00 AM**
Place: **Crimson Hotel, Filinvest Corporate City, Alabang, Muntinlupa City**
9. Approximate date on which the Information Statement is first to be sent or given to security holders:
March 25, 2020
10. In case of Proxy Solicitations:

EAST WEST BANKING CORPORATION IS NOT SOLICITING PROXIES

11. Securities registered pursuant to Sections 8 and 12 of the Code or Sections 4 and 8 of the RSA (information on number of shares and amount of debt is applicable only to corporate registrants):

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

12. Are any or all of registrant's securities listed in a Stock Exchange?

Yes No

The above common shares are listed in the Philippine Stock Exchange (PSE)

PART I.

INFORMATION REQUIRED IN INFORMATION STATEMENT

A. GENERAL INFORMATION

Item 1. Date, time and place of meeting of security holders

Date: April 17, 2020

Time: 8:00 AM

Place: Crimson Hotel, Filinvest Corporate City, Alabang, Muntinlupa City

Mailing address of principal office: The Beaufort, 5th Avenue, corner 23rd Street, Fort Bonifacio Global City,
Taguig City

Approximate date on which the Information Statement is first to be sent or given to security holders is on:

March 25, 2020

East West Banking Corporation is not asking any of its stockholders for a proxy.

Item 2. Dissenters' Right of Appraisal

A stockholder has a right to dissent and demand payment of the fair value of his shares in any of the following instances under Section 80 of The Revised Corporation Code (R.A. 11232): (a) In case an amendment to the articles of incorporation has the effect of changing or restricting the rights of any stockholder or class of shares, or of authorizing preferences in any respect superior to those of outstanding shares of any class, or of extending or shortening the term of corporate existence; (b) In case of sale, lease, exchange, transfer, mortgage, pledge or other disposition of all or substantially all of the corporate property and assets; (c) In case of merger or consolidation; and (d) In case of investment of corporate funds for any purpose other than the primary purpose of the corporation.

Any stockholder who votes against the proposed corporate action may avail himself of the right of appraisal by making a written demand on the Bank within thirty (30) days after the meeting for the payment of the fair value of his shares. In order to perfect such right, the stockholder shall follow the procedures as described under Sections 80 to 85 of The Revised Corporation Code.

There are no matters or proposed corporate actions included in the agenda of the meeting which may give rise to the exercise by a security holder of the right of appraisal

Item 3. Interest of Certain Persons in or Opposition to Matters to be Acted Upon

No director or officer, or any associate of the foregoing persons, has any substantial interest, direct or indirect, by security holdings or otherwise, in any matter to be acted upon as contained in the agenda of the meeting.

No director has informed the Bank in writing that he intends to oppose any action to be taken as contained in the agenda of the meeting.

B. CONTROL AND COMPENSATION INFORMATION

Item 4. Voting Securities and Principal Holders Thereof

(a) **Class of Voting Securities:** 2,249,975,411 common shares are entitled to vote on April 22, 2019 Annual Stock Holders Meeting.

(b) **Record Date:** Only the stockholders of record as of February 28, 2020 are entitled to notice of and to vote at the meeting.

(c) Nomination and Election of Directors and Independent Directors and manner of voting:

In accordance with Sections 22 and 26 of The Revised Corporation Code (R.A. 11232), Section 15 of The General Banking Law (R.A. No. 8791), Section 38 of The Securities Regulation Code, Section 38.1 of the Amended Implementing Rules and Regulations of the Securities Regulation Code, Section X132 and X138 of the Manual of Regulations for Banks and relevant circulars or memoranda, the Bank's Nominations and Corporate Governance Committees adopted rules governing the nomination and election of directors. The rules pertinently state that the nomination forms shall be submitted to any of the members of the Committees or to the Corporate Secretary on or before February 24, 2020. The rules likewise state that the Committees shall pre-screen the qualifications of the nominees and prepare a final list of candidates, indicating the nominees for independent directors.

As to the manner of voting, paragraph 2, Section 2, Article II of the Bank's By-Laws provides that during the annual meeting, the stockholders shall elect the members of the Board of Directors and may transact such other business and or consider such other matters about which they have been given prior notice before such meeting. Section 9 Article III of the By-Laws states that each stockholder entitled to vote in a meeting of stockholder may vote by proxy. For this purpose, the proxy instrument must be duly notarized as presented to the Corporate Secretary for inspection and record prior to the opening of said meeting.

Following Section 23 of The Revised Corporation Code, a stockholder entitled to vote shall have the right to vote the number of shares of stock standing in their own names in the stock books of the Bank at the time fixed in the bylaws or where the bylaws are silent, at the time of the election. The said stockholder may: (a) vote such number of shares for as many persons as there are directors to be elected; (b) cumulate said shares and give one (1) candidate as many votes as the number of directors to be elected multiplied by the number of the shares owned; or (c) distribute them on the same principle among as many candidates as may be seen fit: Provided, That the total number of votes cast shall not exceed the number of shares owned by the stockholders as shown in the books of the Bank multiplied by the whole number of directors to be elected.

East West Banking Corporation is not asking any of its stockholders for a proxy.

(d) Security Ownership of Certain Record and Beneficial Owners and Management

Record and beneficial owners holding 5% or more of voting securities as of February 28, 2020:

Title of Class	Name, Address of Record Owner & Relationship with Issuer	Name of Beneficial Owner & Relationship with Record Owner	Citizenship	No. of Shares Held	%
Common	Filinvest Development Corporation 6/F The Beaufort, 5th Ave. cor, 23rd St., Fort Bonifacio Global City, Taguig City	A.L. Gotianun, Inc. (Parent Corporation of FDC)	Filipino	900,136,017	40.0%

	(Stockholder)				
Common	FDC Forex Corporation 6/F The Beaufort, 5th Ave. cor, 23rd St., Fort Bonifacio Global City, Taguig City (Stockholder)	Filinvest Development Corporation (Parent Corporation of EW)	Filipino	851,517,164	37.8%
Common	PCD Nominee Corporation 37th Floor, Tower I, The Enterprise Center, 6766 Ayala Ave. corner Paseo de Roxas, Makati City	Various stockholders/clients	Filipino	386,166,818	17.2%
Common	PCD Nominee Corporation 37th Floor, Tower I, The Enterprise Center, 6766 Ayala Ave. corner Paseo de Roxas, Makati City	Various stockholders/clients	Non-Filipino	90,925,637	4.0%

Based on the list provided by the Philippine Depository and Trust Corp. to the Bank's transfer agent, Stock Transfer Service, Inc., as of February 28, 2020, none among the stockholders under the PCD Nominee Corporation holds 5% or more of the Bank's securities.

Filinvest Development Corporation (FDC) is the record and beneficial owner of 40.0% of the outstanding capital stock of the Bank. It is also the beneficial owner - through registered owner FDC Forex Corporation of 37.8% of the shares of the Bank. FDC is majority owned by A.L. Gotianun, Inc. The Bank and FDC's ultimate parent Corporation is A.L. Gotianun, Inc.

Lourdes Josephine Gotianun-Yap is the proxy holder and authorized to vote on behalf of Filinvest Development Corporation and FDC Forex Corporation with 77.9% shareholding in the Corporation.

Except as stated above, the Bank has no knowledge of any person holding more than 5% of the Bank's outstanding shares under a voting trust or similar agreement. The Bank is likewise not aware of any arrangement which may result in a change in control of the Bank, or of any additional shares which the above-listed beneficial or record owners have the right to acquire within thirty (30) days, from options, warrants, rights, conversion privilege or similar obligation, or otherwise.

Directors and Management as of February 28, 2020:

Title of Class	Name	Position	Citizenship	Beneficial/ Record	Percent of Ownership
Common	Jonathan T. Gotianun	Chairman of the Board	Filipino	16,787,856	0.7461%
Common	Antonio C. Moncupa, Jr.	Vice-Chairman, President & CEO	Filipino	5,640,850	0.2507%
Common	Josephine Gotianun-Yap	Director	Filipino	17,440,276	0.7751%
Common	Mercedes T. Gotianun	Director	Filipino	1,320,996	0.0587%
Common	Isabelle Therese G. Yap	Director	Filipino	40,005	0.0018%
Common	Wilson L. Sy	Director	Filipino	712,365	0.0317%
Common	Nelson M. Bona	Director	Filipino	5	0.0000%
Common	Paul A. Aquino	Independent Director	Filipino	60,015	0.0027%
Common	Carlos A. Alindada	Independent Director	Filipino	10	0.0000%
Common	Jose Maria G. Hofileña	Independent Director	Filipino	5	0.0000%
Common	Gregorio U. Kilayko	Independent Director	Filipino	5	0.0000%
		Subtotal		42,002,397	1.8668%
Common	Jacqueline S. Fernandez	Senior Executive Vice President	Filipino	59,455	0.0026%
Common	Gerardo Susmerano	Senior Executive Vice President	Filipino	750,558	0.0334%
Common	Rafael S. Algarra, Jr.	Senior Executive Vice President	Filipino	85,000	0.0038%
Common	Ivy B. Uy	Senior Vice President	Filipino	299,088	0.0133%
Common	Grace N. Ang	Senior Vice President	Filipino	137,256	0.0061%
		Subtotal		1,331,357	0.0592%

		Total		43,333,754	1.9260%

The aggregate shareholdings of all directors and officers as a group is 1.9260%.

Voting trust holders of 5% or more

To the extent known to the Bank, there is no person or group of persons holding more than 5% of the common shares by virtue of a voting trust or similar agreement as there has been no voting trust which has been filed with the Bank and the Securities and Exchange Commission.

Change in Control

There have been no arrangements that have resulted in a change of control of the Bank during the period covered by this report.

Item 5. Directors and Executive Officers

(a) Incumbent Directors

The Registrant is overseen by its Board of Directors (BOD) consisting of seven regular members and four Independent Directors. The members of the Board are elected annually by the stockholders and shall each serve a term of one (1) year until the election and qualification of a new set of BOD. Furthermore, the BOD shall elect among themselves a Chairman and a Vice-Chairman.

The current list of the Bank's members of the Board is as follows:

Name	Age (as of last birthday)	Citizenship
Jonathan T. Gotianun	66	Filipino
Antonio C. Moncupa, Jr.	61	Filipino
Lourdes Josephine Gotianun-Yap	64	Filipino
Mercedes T. Gotianun	91	Filipino
Isabelle Therese G. Yap	31	Filipino
Wilson L. Sy	67	Filipino
Nelson M. Bona	69	Filipino
Paul A. Aquino*	77	Filipino
Carlos R. Alindada*	83	Filipino
Jose Maria G. Hofileña*	58	Filipino
Gregorio U. Kilayko*	65	Filipino

**Independent Director*

JONATHAN T. GOTIANUN, 66 years old, Filipino Chairman

Mr. Jonathan Gotianun is concurrently the Chairman of Filinvest Development Corporation, Filinvest Land, Inc., EastWest Rural Bank, Inc., and East West Leasing and Finance Corporation. Prior to his election as Chairman of the Board of EastWest Bank in 2007, he served as Vice-Chairman and director of the Bank since 1994. He is also the Chairman and President of Cotabato Sugar Central Co., Inc., Davao Sugar Central Co., Inc., and High-Yield Sugar Farm Corporation. He is also a director of FDC Utilities, Inc., FDC Misamis Power Corporation, Filinvest Alabang, Inc., FDC Hotels Corp. and East West Ageas Life Insurance Corporation; and a director and President of Pacific Sugar Holdings Corporation. He holds a degree in Commerce from the Santa Clara University in California and a Masters in Management from Northwestern University in Illinois.

ANTONIO C. MONCUPA, JR., 61 years old, Filipino

Vice–Chairman, President and Chief Executive Officer

Mr. Antonio Moncupa, Jr. has been the CEO for EastWest since January 1, 2007. Mr. Moncupa also sits as the Vice–Chairman and director of EastWest Rural Bank, First Vice President and director of the Bankers Association of the Philippines, director of East West Leasing & Finance Corporation, Bancnet, and Philippine Payments Management, Inc. and member of the board of trustees of Philippine Rural Reconstruction Movement and the Polytechnic University of the Philippines. Mr. Moncupa holds a double degree in Economics and Accounting from the De La Salle University, and a Masters in Business Administration from the University of Chicago. He is a certified public accountant. Before joining EastWest, he was EVP and Chief Financial Officer of International Exchange Bank.

LOURDES JOSEPHINE GOTIANUN–YAP, 64 years old, Filipino

Director

Mrs. Lourdes Josephine Gotianun–Yap is the President and Chief Executive Officer of Filinvest Development Corporation and Filinvest Asia Corp. She is the Chairman of the Board; President/CEO of Cyberzone Properties, Inc. She is also the President/CEO of Filinvest Land, Inc.; CEO of Filinvest Alabang, Inc. and Chairman of the Board; President/CEO of Festival Supermall, Inc. Mrs. Yap holds a degree in Business Management from the Ateneo de Manila University and a Masters in Business Administration major in Finance from the University of Chicago. She has been a director of EastWest Bank since August 2000.

MERCEDES T. GOTIANUN, 91 years old, Filipino

Director

Mrs. Mercedes Gotianun is a director, Chairman Emeritus of Filinvest Development Corporation and Chairman of Filinvest Alabang, Inc. She is the Chairman of the Board, President/CEO of Andremerc Holdings Corp., Vice Chairman of Pacific Sugar Holdings Corp., and director of Filinvest Land, Inc., President/CEO, Director of A.L. Gotianun, Inc., Davao Sugar Central Company, Inc., Cotabato Sugar Central Company Inc., High Yield Sugar Farm Corp., and FDC Utilities, Inc. Mrs. Gotianun holds a degree in BS Pharmacy (magna cum laude) from the University of the Philippines. She has been serving as a director of EastWest Bank since 1995.

ISABELLE THERESE G. YAP, 31 years old, Filipino

Director

Ms. Isabelle Therese Yap sits as a director of EastWest Bank starting April 22, 2019. She is also a Special Projects Officer of the Bank. She holds a degree in Business Management, Double Major Finance and Marketing from Singapore Management University and a Masters in Business Administration from Harvard Business School.

WILSON L. SY, 67 years old, Filipino

Director

Mr. Wilson Sy is the Chairman of Wealth Securities, Inc. He is a director of the Philippine Stock Exchange and served as its Chairman from 1996 to 1998. Currently he is the Chairman of Manila Stock Exchange Foundation. He is the fund manager and director of Philequity Management. He also sits as director for various companies such as Vantage Equities, Vantage Financial Corp., Asian Alliance Holdings Corp. and Xcell Property Ventures. He is also a member of Ateneo de Manila University Board of Trustees. Mr. Sy is a columnist for the business section of The Philippine Star and is the author of the book “Opportunity of a Lifetime.” He graduated with a degree in Management Engineering from Ateneo de Manila University. He has been a director of the Bank since April 15, 2016.

NELSON M. BONA, 69 years old, Filipino

Director

Mr. Nelson M. Bona is the Chairman, President and CEO of FDC Forex Corporation. He is a director of Property Maximizer Professional Corporation, Cyberzone Property, Inc., Filinvest Asia Corporation, Timberland Sports and Nature Club, Inc., Filinvest All Philippines, Inc., Gintong Parisukat Realty & Development, Inc., and Leisurepro, Inc. He serves as the CFO/Treasurer of Filinvest Development Corporation, FCGC Corporation, Home Pro Realty Marketing, Inc., Pacific Sugar Holdings, and Mactan Seascapes Services, Inc. He is also the Compliance Officer of Filinvest Land, Inc. He graduated with a degree in Commerce from University of Santo Tomas, a Masters in Business Administration from De La Salle University and an Advanced Finance Program – Morgan Guaranty from Harvard School of Business. He has been a director of the Bank since February 1, 2020.

PAUL A. AQUINO, 77 years old, Filipino

Independent Director

Mr. Paul Aquino is the President of Keitech Educational Foundation and a Trustee of Tanging Yaman. He is also a director of Sky Cable Inc. and East West Ageas Life Insurance Corporation. Mr. Aquino is formerly the President of Green Core Geothermal, Inc. and Corinthian Securities, Inc. He is a graduate of BS in Electrical Engineering and holds a Masters in Business Administration from Santa Clara University in California. He was conferred Doctor of Management Science (Honoris Causa) by the Philippine School of Business Administration. He has been a Director of the Bank since October 2009.

CARLOS R. ALINDADA, 83 years old, Filipino

Independent Director

Mr. Carlos Alindada is an independent director of Tanduay Distillers, Inc., Bahay Pari Solidaritas Fund, Datem, Inc. and Home Credit Philippines. He is formerly Chairman and Managing Partner of SGV & Co. He graduated with a degree in Accounting from the University of the East, and a Masters in Business Administration in Corporate Finance from New York University. He also pursued an Advance Management Program at Harvard University. Mr. Alindada has been a director of EastWest Bank since April 2002.

JOSE MARIA G. HOFIÑEÑA, 58 years old, Filipino

Independent Director

Mr. Jose Maria G. Hofiñeña is currently the director of Vitasoy–URC, Inc. and the Dean of Ateneo de Manila School of Law. He is a former partner in Sycip, Salazar, Hernandez & Gatmaitan. He graduated with a Bachelor of Arts degree from Ateneo de Manila College of Arts and Sciences, Bachelor of Laws degree from Ateneo de Manila University School of Law, and Master of Laws from Harvard University Law School.

GREGORIO U. KILAYKO, 65 years old, Filipino

Independent Director

Mr. Gregorio U. Kilayko is an independent director of Belle Corporation, SM Prime Holdings, Inc. and Philequity Fund. He is formerly the Country Representative of James Capel Securities (Philippines), Vice Chairman/CEO of Energy Development Corporation (EDC), President of ABN–Amro Securities (Philippines), and Chairman and CEO of ABN–Amro Bank (Philippines). He graduated with a degree in BS Industrial Management Engineering from De La Salle University, Masters in Energy Management and Master in Business Administration from University of Pennsylvania. Mr. Kilayko has been an independent director of the Bank since April 22, 2019.

ATTY. BENEDICTO M. VALERIO, JR., 61 years old, Filipino**Corporate Secretary**

Atty. Benedicto M. Valerio, Jr. is actively engaged in the practice of law and specializes in litigation and corporate work. He is currently the Corporate Secretary in Ardent Development Corp., Hospitality Int'l., Inc., Lodging Concepts, Inc., Tribal DDB, Inc., Monserrat Holdings, Inc., Hospitality Innovations, Inc., and East West Ageas Life Insurance Corporation. He was Assistant Corporate Secretary of International Exchange Bank from 2001–2006 and also served as its General Counsel. He holds a BS Commerce degree from De La Salle University and Bachelor of Laws from Ateneo de Manila University. He finished his Masters in Business Administration at the Ateneo Graduate School of Business. Atty. Valerio was a Director of EastWest Bank from July 2012 up to April 2017 and its Corporate Secretary since April 2007.

The Bank held its Annual Stockholders Meeting on April 22, 2019.

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

Board of Directors	No. of Meetings Attended/Held	Percent Present
Jonathan T. Gotianun	12	92 %
Antonio C. Moncupa Jr.	12	92 %
L. Josephine Gotianun Yap	11	85 %
Mercedes T. Gotianun	13	100 %
Isabelle Therese G. Yap	9	69 %
Jesus Roberto S. Reyes***	13	100 %
Wilson L. Sy	12	92 %
Paul A. Aquino	13	100 %
Carlos R. Alindada	13	100 %
Jose Maria G. Hofileña**	10	77 %
Gregorio U. Kilayko**	10	77 %
Jose S. Sandejas*	4	31 %

**retired effective April 22, 2019*

***joined April 22, 2019*

****retired effective December 31, 2019*

A certification on the qualifications of the Independent Directors is attached herewith as Annex A.

(b) Executive Officers

The following is the list of Key Executive Officers of the Bank as of February 28, 2020:

Name	Rank	Age (as of last birthday)	Citizenship
Antonio C. Moncupa, Jr.	President & CEO	61	Filipino
Jacqueline S. Fernandez	Senior Executive Vice President	57	Filipino
Gerardo Susmerano	Senior Executive Vice President	55	Filipino
Rafael S. Algarra, Jr.	Senior Executive Vice President	52	Filipino
David T. Escarda	Executive Vice President	56	Filipino
Cecilio Frederick M. Pusag	Executive Vice President	51	Filipino
Ivy B. Uy	Senior Vice President	47	Filipino

Eriberto Luis S. Elizaga	Senior Vice President	56	Filipino
Robert B. Ramos	Senior Vice President	44	Filipino
Salvador R. Serrano	Senior Vice President	53	Filipino
Eloida F. Oquialda	Senior Vice President	57	Filipino
Eleanor B. Rivera	Senior Vice President	53	Filipino
Grace N. Ang	Senior Vice President	44	Filipino

JACQUELINE S. FERNANDEZ, 57 years old, Filipino

Senior Executive Vice President and Head – Consumer Lending

Ms. Fernandez is the Consumer Lending Cluster Head and has been with the Bank since March 16, 2006. She holds over 33 years of banking experience, having served as the Country Credit Head for Consumer Loans and, prior that, the Head of Group Special Assets Management – Corporate Banking for Standard Chartered Bank Philippines. She holds a degree in AB Economics from University of the Philippines Diliman with cum laude honors, and a Masters in Business Administration from the same University.

GERARDO SUSMERANO, 55 years old, Filipino

Senior Executive Vice President and Head – Retail Banking

Mr. Susmerano has been Head of Retail Banking and Operations since September 2006. He is also currently a Director of BANCNET, having held the position since 2012. Mr. Susmerano obtained his Bachelor’s Degree in Accounting from the University of Santo Tomas and Master’s Degree in Business Administration from the Asian Institute of Management.

RAFAEL S. ALGARRA, JR., 52 years old, Filipino

Senior Executive Vice President and Head – Loans, Wealth and Markets, Treasurer

Mr. Algarra is the Head of Loans, Wealth and Markets and has been with the Bank since August 1, 2017 and has been its Treasurer since September 14, 2017. Mr. Algarra has over 25 years experience in banking from Far East Banking Corporation, Citibank N.A., Standard Chartered Bank, Security Bank and Philippine Commercial Capital, Inc. (PCCI). Notably, he spent 15 of those years as Treasurer/Deputy Treasurer of Security Bank. In 2012, in addition to the Treasury Group of Security Bank, Mr. Algarra also led the Asset Management and Bancassurance Groups. For Asset Management, he oversaw fund management, distribution and product development for Wealth Management. For Bancassurance, whose joint venture with FWD Insurance was led by Mr. Algarra, responsibilities included product development, marketing, and distribution of insurance products. Mr. Algarra was also Managing Director and Chief Financial Officer of PCCI Holdings before joining EastWest. He earned his Master’s Degree in Business Administration from the Asian Institute of Management Philippines and his Bachelor of Science in Management Engineering from the Ateneo de Manila University.

David T. Escarda, 56 years old, Filipino

Executive Vice President and Head – Human Resources Group

David has over 30 years of experience in Human Resources Management obtained from various industries in both domestic and overseas markets. His experience covers working in local, family-owned conglomerates and in multinational, multicultural environments since 1985, having had prior stints in Philip Morris Pakistan, Del Monte Philippines, Nestle Philippines, PT Medifarma Laboratories and PT Darya–Varia Laboratoria in Indonesia, and the National Steel Corporation in Iligan City.

CECILIO FREDERICK M. PUSAG, 51 years old, Filipino

Executive Vice President and Chief Information Officer and Head – Information Technology

Mr. Pusag is an experienced Information Technology executive with a successful track record in the global financial services industry, business process outsourcing, management consulting, and startup environments. He spent 12 years helping build the business process outsourcing industry in the Philippines and was subsequently hired as an Executive Director/CIO for J.P. Morgan Chase Philippines. Prior to joining EastWest Bank, he was a Senior Vice President and the Chief Information Officer of Security Bank. He holds a Bachelor of Science degree in Business Administration/Computer Information Systems from California Polytechnic University – Pomona.

IVY B. UY, 47 years old, Filipino

Senior Vice President and Head – Deputy Branch Banking

Ms. Uy joined the bank in September 2006 as FVP/Division Head for the Central Metro Manila Division, and in 2008 as Deputy Group Head of Branch Banking. Before joining EastWest, she was a Center Head – Manila Area of International Exchange Bank. Ms. Uy holds a degree in Hotel and Restaurant Management from the University of Sto. Tomas and finished a Management Development Program in Asian Institute of Management.

ERIBERTO LUIS S. ELIZAGA, 56 years old, Filipino

Senior Vice President and Head – Corporate Banking Group 1

Mr. Elizaga started his banking career as Financial Analyst at Philippine Commercial International Bank (PCIB). He left PCIB to join Union Bank as an Account Officer for Corporate Banking on February 1993. In March 1996, he joined Standard Chartered as a Relationship Manager for Corporate and Institutional Banking. Mr. Elizaga spent most of his banking career with Security Bank, staying there from March 2000 to August 2014 and holding the positions Auto Finance Unit Head, Makati Banking Center Head, and Corporate Banking Division Team Head. Mr. Elizaga holds a Bachelor of Arts degree in Economics from Ateneo de Manila University, and he also completed Academic Requirements for Masters in Business Administration at Ateneo Graduate School of Business.

ROBERT B. RAMOS, 44 years old, Filipino

Senior Vice President and Trust Officer

Mr. Ramos, a Certified Treasury Professional, Chartered Financial Analyst, and Chartered Alternative Investment Analyst holder, brought over 15 years of extensive experience in Portfolio and Relationship Management, Business Development, and Sales and Marketing. Prior to joining EastWest Bank, he spent over 10 years at Unionbank Philippines where he was able to manage and grow trust assets. Mr. Ramos earned his Bachelor of Science in Management degree with honors at Ateneo de Manila University. He also earned two Masteral degrees in Business Administration and Business Economics from the Asian Institute of Management and the University of Asia and the Pacific respectively. He also took up the Doctor of Philosophy in Business program at De La Salle University.

SALVADOR R. SERRANO, 53 years old, Filipino

Senior Vice President and Head – Central Branch Operations

Mr. Serrano is currently the Senior Vice President and Head – Central Branch Operations of EastWest Bank. He is also a Certified Public Accountant with over 33 years of experience, the last three decades of which is centered in the banking industry. Prior to joining EastWest, he was the Senior Vice President and Head of Operations for One Network Bank (ONB), a Rural Bank of Banco de Oro (BDO). He also served stints in Security Bank, Asia Trust Bank, Philam Savings Bank, Federal Savings and Mortgage Bank, GE Money Bank, the Philippine Bank of Communications, and BDO. He finished his Bachelor of Science in Commerce, Major in

Accounting degree in the University of Sto. Tomas and completed his Masters in Business Administration from De La Salle University.

ELOIDA F. OQUIALDA, 57 years old, Filipino
Senior Vice President and Chief Audit Executive

Ms. Oquialda has more than 26 years of experience auditing universal banks, having been employed previously at the Bank of the Philippine Islands and Rizal Commercial Banking Corporation. She earned her degree in BS Accountancy from Polytechnic University of the Philippines. She is a Certified Public Accountant (CPA), Certified Information Systems Auditor (CISA), Certified Internal Auditor (CIA) and Certified Risk and Information Systems Control (CRISC).

ELEANOR B. RIVERA, 53 years old, Filipino
Senior Vice President and Chief Compliance Officer

A CPA-lawyer, Ms. Bacungan-Rivera has over 20 years of experience in the financial markets area covering specific areas of securities and banking regulation including rule-making and enforcement, product development including regulatory, taxation, underwriting, and distribution of both fixed income and equity securities, and securities market and banking advocacy. Prior to joining EastWest Bank, she was the Managing Director of the Market Regulatory Services Group of the PDS Group tasked to implement the responsibilities of a Self-Regulatory Organization (SRO). She studied in the University of the Philippines – Diliman from elementary to law, graduating cum laude in her accounting undergraduate course.

GRACE N. ANG, 44 years old, Filipino
Senior Vice President & Chief Risk Officer

Ms. Ang has been the Chief Risk Officer of EastWest since August 1, 2008. Before joining EastWest Bank, she was with International Exchange Bank as Senior Manager. She was also appointed as Director of AIG Philam Savings Bank, Inc. from March 12 to September 03, 2009. Ms. Ang holds a degree in Accounting from the De La Salle University and is a Certified Public Accountant.

(c) Nominees for election as Directors and Independent Directors for 2020–2021

The Corporate Governance and Compliance Committee (“CGCC”) serves as the Nomination Committee of the Bank. In its meeting held on February 27, 2020, the CGCC has reviewed and evaluated the qualifications of nominated directors (including independent directors) in accordance with the Bank’s By-Laws and Manual on Corporate Governance, duly adopted by the Board pursuant to Rule 38.6 of the 2015 RIRR of the Securities Regulation Code and SEC Memorandum Circular No. 16, Series of 2002. The nominees for the independent directors have no relationship / affiliation with FDC and FDC Forex Corp. The CGCC nominees for election as Directors and Independent Directors are enumerated below:

Name	Citizenship	Nominated as	Nominated by	Relationship with Nominees
Jonathan T. Gotianun	Filipino	Director	FDC	Beneficial Owner
Antonio C. Moncupa, Jr.	Filipino	Director	FDC FOREX CORP	Not Related
L. Josephine G. Yap	Filipino	Director	FDC FOREX CORP	Beneficial Owner
Mercedes T. Gotianun	Filipino	Director	FDC	Beneficial Owner
Isabelle Therese G. Yap	Filipino	Director	FDC	Beneficial Owner
Wilson L. Sy	Filipino	Director	FDC	Not Related
Nelson M. Bona	Filipino	Director	FDC	Not Related
Carlos R. Alindada	Filipino	Independent Director	FDC	Not Related

Paul A. Aquino	Filipino	Independent Director	FDC FOREX CORP	Not Related
Jose Maria G. Hofileña	Filipino	Independent Director	FDC FOREX CORP	Not Related
Gregorio U. Kilayko	Filipino	Independent Director	FDC FOREX CORP	Not Related

A certification on the qualifications of the Independent Directors and that none of the above named directors and officers work with the government is attached herewith as Annex A and B, respectively.

The CGCC is composed of Mr. Paul A. Aquino as Chairman, Mr. Jonathan T. Gotianun, and Mr. Jose Maria G. Hofileña, as members.

(d) Involvement in Legal Proceedings

To the best of the Bank's knowledge and belief and after due inquiry, none of the Bank's directors, nominees for election as director, or executive officer have in the five-year period prior to the date of this Report:

- 1) had any petition filed by or against any business of which such person was a general partner or executive officer either at the time of the bankruptcy or within a two-year period of that time;
- 2) convicted by final judgment in a criminal proceeding, domestic or foreign, or have been subjected to a pending judicial proceeding of a criminal nature, domestic or foreign, excluding traffic violations and other minor offenses;
- 3) subjected to any order, judgment, or decree, not subsequently reversed, suspended or vacated, of any court of competent jurisdiction, domestic or foreign, permanently or temporarily enjoining, barring, suspending or otherwise limiting their involvement in any type of business, securities, commodities or banking activities; or
- 4) found by a domestic or foreign court of competent jurisdiction (in a civil action), the SEC or comparable foreign body, or a domestic or foreign exchange or other organized trading market or self-regulatory organization, to have violated a securities or commodities law or regulation and the judgment has not been reversed, suspended, or vacated.

The Bank has been, and may in the future be, implicated in lawsuits in connection with the ordinary course of its business. However, neither the Bank nor any of its subsidiaries have been subject to any order, judgment, or decree, or violated any securities or commodities law for the last five years, or are involved in any litigation or arbitration proceedings that may have, or have had, a material adverse effect on it or its subsidiaries' financial condition, nor, so far as any of them is aware, is any such proceeding pending or threatened.

All legal proceedings involving the Bank are efficiently and competently attended to and managed by a group of eleven (11) in-house counsels who are graduates of reputable law schools in the country. As its external counsels, the Bank retains or engages the services on case to case basis the following respected law firms: Sycip Salazar Hernandez & Gatmaitan Law Office, Angara Abello Concepcion Regala & Cruz, Sobreviñas Hayudini Navarro and San Juan Law Offices, Diaz Del Rosario and Associates, Valerio and Associates, Vera Law Office, Rosete and Associates, Alvarez Nuez Galang and Espina Lopez, Law Firm of Tagamolila Bellones & Margarico, Nietes-Gengos Laborte-Ildesa Panigbatan-Nafarrete Law Offices, Cantago and Partners, Rosal Law Office, Quitain Law Office, Divina Law Offices, Atty. Remie Calatrava, Atty. Filmore Gomos among others.

(e) Significant Employees

No single person is expected to make a significant contribution to the business since the Bank considers the collective efforts of all its employees as instrumental to the overall success of the Bank's performance.

(f) Relationships and Related Transactions

The Bank has several business relationships with related parties. Transactions with such parties are made in the ordinary course of business.

The amounts and the balances arising from the foregoing significant related party transactions of the Bank are as follows (amounts in thousands):

	2019		
Category	Amount/ Volume	Outstanding Balance	Terms and Conditions/Nature
Significant investors:			
Loans receivable	₱–	₱5,621,850	Loans granted with a term of seven years, interest of 4.06%, secured, no impairment
Deposit liabilities	–	380,684	Earns interest at the respective bank deposit rates
Accrued interest receivable	–	72,903	Interest income accrued on outstanding loans receivable
Accrued expenses	–	8,084	Payable for management and professional fees paid by FDC (reimbursement for expenses)
Guarantees and commitments	–	6,494	Unused credit line (omnibus facility) with term of 10 months
Interest income	228,219	–	Interest income on loans receivable
Interest expense	76,410	–	Interest expense on deposit liabilities
Key management personnel:			
Deposit liabilities	–	103,285	Earns interest at the respective bank deposit rates
Interest expense	7,822	–	Interest expense on deposit liabilities

(Forward)

2019

Category	Amount/ Volume	Outstanding Balance	Terms and Conditions/Nature
Other related parties:			
Loans receivable	₱–	₱ 7,626,665	Loans granted with terms ranging from four days to thirteen and a half years, interest ranging from 2.00% to 6.35%, secured by real estate mortgage, no impairment
Receivables purchased	–	130,108	Receivables purchased by the Parent Company from FLI
Deposit liabilities	–	442,477	Earns interest at the respective bank deposit rates
Guarantees and commitments	–	6,906	Unused credit lines
Accrued interest receivable	–	3,681	Interest income accrued on outstanding loans receivable
Accounts receivable	–	–	Receivable from FAI on the sale of land by the Parent Company, payable in 5 years, interest of 6.00% and reimbursement of expenses paid on behalf of EW Ageas Life
Interest income	428,994	–	Interest income on loans receivable
Interest expense	–	–	Interest expense on deposit liabilities
Commission fees	82,973	–	Commission fees received from EW Ageas Life
Service fee expense	123	–	Service fees paid to FLI for account servicing equivalent to 1.12% of loan amounts collected by FLI on behalf of the Parent Company
Rent expense	74,254	–	Rent expenses paid for lease transactions with other related parties such as Filinvest Asia Corporation, FAI and FLI

2018

Category	Amount/ Volume	Outstanding Balance	Terms and Conditions/Nature
Significant investors:			
Loans receivable	₱–	₱5,621,850	Loans granted with a term of seven years, interest of 4.06%, secured, no impairment
Deposit liabilities	–	3,448,357	Earns interest at the respective bank deposit rates
Accrued interest receivable	–	70,368	Interest income accrued on outstanding loans receivable
Accrued expenses	–	7,553	Payable for management and professional fees paid by FDC (reimbursement for expenses)
Guarantees and commitments	–	6,357,295	Unused credit line (omnibus facility) with term of 10 months
Interest income	228,219	–	Interest income on loans receivable
Interest expense	29,781	–	Interest expense on deposit liabilities
Key management personnel:			
Deposit liabilities	–	45,989	Earns interest at the respective bank deposit rates
Interest expense	271	–	Interest expense on deposit liabilities
Other related parties:			
Loans receivable	₱–	₱ 9,048,750	Loans granted with terms ranging from three months to thirteen and a half years, interest ranging from 2.00% to 6.35%, secured by real estate and chattel mortgage, no impairment
Receivables purchased	–	153,863	Receivables purchased by the Parent Company from FLI
Deposit liabilities	–	1,608,679	Earns interest at the respective bank deposit rates
Guarantees and commitments	–	4,785	Unused credit lines
Accrued interest receivable	–	44,414	Interest income accrued on outstanding loans receivable
Accounts receivable	–	108,315	Receivable from FAI on the sale of land by the Parent Company, payable in 5 years, interest of 6.00% and reimbursement of expenses paid on behalf of EW Ageas Life
Interest income	323,164	–	Interest income on loans receivable
Interest expense	7,165	–	Interest expense on deposit liabilities
Commission fees	58,032	–	Commission fees received from EW Ageas Life
Service fee expense	585	–	Service fees paid to FLI for account servicing equivalent to 1.12% of loan amounts collected by FLI on behalf of the Parent Company
Rent expense	44,334	–	Rent expenses paid for lease transactions with other related parties such as Filinvest Asia Corporation, FAI and FLI

The Group's significant investors pertain to FDC, the immediate Parent Company of the Group, and FDC Forex Corp. (a company under common control of FDC).

Key management personnel are those persons having authority and responsibility for planning, directing and controlling the activities of the Group, directly or indirectly. The Group considers the members of the Management Committee to constitute key management personnel for purposes of PAS 24, Related Party Disclosures. The Group provides banking services to its key management personnel. Other related parties pertain to the Group's affiliates (subsidiaries of FDC).

The Group and the Parent Company had no outright purchases and outright sale of debt securities with significant shareholders and key management personnel in 2019 and 2018.

No specific provision and allowance for loan losses was recognized by the Group for loans to significant investors, key management personnel and other related parties in 2019 and 2018.

The Parent Company's subsidiaries have no transactions with related parties outside of the Group. The transactions disclosed above are the same for the Group and the Parent Company.

Bank Related Party Transactions

Transactions between the Parent Company and its subsidiaries meet the definition of related party transactions. Details of the Parent Company's subsidiaries are disclosed in Note 10 of the 2019 Audited Financial Statements.

In addition to the transactions discussed above, the following are the transactions between the Parent Company and its subsidiaries that are recognized in the Parent Company's statements of financial position and statements of income and eliminated in the consolidated financial statements (amounts in thousands):

2019			
Category	Amount/ Volume	Outstanding Balance	Terms and Conditions/ Nature
Subsidiaries:			
Receivables purchased	₱ –	₱ 1,977,981	Receivables purchased by the Bank from EWRB (Note 9)
Receivable sold	–	381,995	Employee loans sold by the Bank to EWRB (Note 9)
Accounts receivable	–	9,985	Amount collected by EWRB from borrowers on behalf of the Bank that remained unremitted and other related expenses shouldered by the Bank on behalf of the Subsidiaries
Deposit liabilities	–	21,941,370	Earns interest at the respective bank deposit rates
Accounts payable	–	64,519	Cash reloading transactions between EWRB and the Bank
Interest expense	4,275	–	Interest expense on deposits of EWRB and EWIB
Interest income	1,134	–	Interest income on loans and receivable
Service fee expense	30,439	–	Service fees paid to EWRB for account servicing equivalent to 0.37% of loan amounts collected by EWRB on behalf of the Parent Company for the receivables purchased (Note 9) and for collection of credit card payments
Service fee income	776	–	Service fees paid by EWRB for account servicing equivalent to 0.37% of loan amounts collected by the Parent Company on behalf of EWRB for the receivables sold (Note 9)
Commission Expense	228,482	–	Commission expense paid by the Parent Company to QMIS
Rent Income	306	–	Rent of office space leased to subsidiaries
2018			
Category	Amount/ Volume	Outstanding Balance	Terms and Conditions/ Nature

Subsidiaries:

Receivables purchased	₱ 1,350,322,	₱ 5,910,021	Receivables purchased by the Bank from EWRB (Note 9)
Receivable sold	181,370	360,428	Employee loans sold by the Bank to EWRB (Note 9)
Accounts receivable	–	202,586	Amount collected by EWRB from borrowers on behalf of the Bank that remained unremitted and other related expenses shouldered by the Bank on behalf of the Subsidiaries
Deposit liabilities	–	265,133	Earns interest at the respective bank deposit rates
Accounts payable	–	18,650	Cash reloading transactions between EWRB and the Bank
Interest expense	487	–	Interest expense on deposits of EWRB and EWIB
Interest income	187	–	Interest income on loans and receivable
Service fee expense	47,992	–	Service fees paid to EWRB for account servicing equivalent to 0.37% of loan amounts collected by EWRB on behalf of the Parent Company for the receivables purchased (Note 9) and for collection of credit card payments
Service fee income	673	–	Service fees paid by EWRB for account servicing equivalent to 0.37% of loan amounts collected by the Parent Company on behalf of EWRB for the receivables sold (Note 9)
Commission expense	128,711	–	Commission expense paid by the Parent Company to QMIS
Rent income	306	–	Rent of office space leased to subsidiaries

Remunerations of Directors and other Key Management Personnel

Total remunerations of key management personnel are as follows (amounts in thousands):

	Consolidated			Parent Company		
	2019	2018	2017	2019	2018	2017
Short-term employee benefits	₱270,081	₱272,208	₱177,685	₱253,355	₱252,430	₱159,604
Post employment benefits	–	754	20,801	–	0	20,801
	₱270,081	₱272,962	₱198,486	₱253,355	₱252,430	₱180,405

Remunerations given to directors which were approved by the Board Remuneration Committee amounted to ₱20.8 million in 2019, ₱20.1 million in 2018, and ₱19.1 million in 2017.

Subsidiaries and Affiliate

The following are the subsidiaries and affiliate of East West Banking Corporation (the Bank) as of December 31, 2019:

Name	Principal Activities	Effective Percentage of Ownership
East West Rural Bank, Inc. (EWRB)	Consumer banking	100.00%
East West Insurance Brokerage, Inc. (EWIB)	Non-life insurance brokerage	100.00%
East West Leasing and Finance Corporation (EWLF)	Finance and leasing	100.00%
Quest Marketing and Integrated Services Inc. (QMIS)	Sales and marketing	100.00%
Assurance Solutions Insurance Agency (ASIA)	General insurance and marketing	100.00%
East West Ageas Life Insurance Corporation (EWAL)	Life insurance	50.00%

East West Rural Bank, Inc.

East West Rural Bank, Inc. (formerly Finman Rural Bank, Inc.) was incorporated and registered with Philippine Securities and Exchange Commission (SEC) on November 5, 1997 for the purpose of accumulating deposits and granting loans to various individuals and corporate entities as well as government and private employees. The Bank was granted authority by the Bangko Sentral ng Pilipinas (BSP) to operate as a rural bank and commenced operations in March 1998. Its principal office is located at 3rd and 4th Floors, East West Bank Building, J.P. Laurel Avenue corner Iñigo Street, Bajada, Davao City.

East West Insurance Brokerage, Inc.

East West Insurance Brokerage, Inc. (EWIB) was incorporated and registered with the Philippine Securities and Exchange Commission (SEC) on July 6, 2015 primarily to act as an insurance broker in soliciting, negotiating, and forwarding applications for fire, marine, engineering, automobiles, trucks and other motor vehicles, aviation and risk management services, mortgage redemption, credit, floater, casualty, accident, health, burglary, rent, disability, life and all other kinds of insurance, and to collect payments of premiums on such policies. On September 23, 2015, EWIB received its license to act as an insurance broker from the Insurance Commission ("IC"). It started its commercial operations in September 24, 2015. Its principal place of business is located at The Beaufort, 5th avenue corner 23rd street, Bonifacio Global City, Taguig City.

East West Leasing and Finance Corporation

East West Leasing and Finance Corporation (EWLF) was incorporated and registered with the Philippine Securities and Exchange Commission (SEC) on October 6, 2016, primarily to engage in general financing and investment business, with secondary license to operate as a financing company in accordance with the Financing Company Act of 1998 and its implementing rules and regulations. Its place of business is located at The Beaufort, 5th avenue corner 23rd street, Bonifacio Global City, Taguig City.

Quest Marketing and Integrated Services Inc. (formerly known as Price Solutions Philippines, Inc.)

On November 25, 2016, SCMB Overseas Ltd., a wholly owned subsidiary of Standard Chartered Bank (SCB) Philippines, completed the transfer of its 100% ownership of Quest Marketing and Integrated Services Inc. (QMIS) as part of the asset and share transfer agreement by and between SCB Philippines and SCMB. QMIS was registered with the Philippine Securities and Exchange Commission (SEC) on July 17, 2007 primarily to engage in providing sales and marketing services for financial institutions. The principal place of business is at 7th Floor, Global Trade Center, 1024 EDSA, Quezon City.

Assurance Solutions Insurance Agency, Inc.

On November 25, 2016, SCMB Overseas Ltd., a wholly owned subsidiary of Standard Chartered Bank (SCB) Philippines, completed the transfer of its 100% ownership of Assurance Solutions Insurance Agency (ASIA) as part of the asset and share transfer agreement by and between SCB Philippines and SCMB. ASIA was registered with the Philippine Securities and Exchange Commission (SEC) on July 17, 2007 primarily to engage in general insurance agency business. The principal place of business is at 5th Floor, 6788 Sky Plaza Building, Ayala Avenue, Makati City.

East West Ageas Life Insurance Corporation

East West Ageas Life Insurance Corporation (EWAL) was incorporated and registered with the Philippine Securities and Exchange Commission (SEC) on October 20, 2015. EWAL's primary purpose is to undertake and write insurance upon the life of individuals, and every insurance appertaining thereto or connected therewith; to make contracts of insurance providing for all risks, hazards, guarantees and contingencies to which life, accident, or health insurance is applicable; to indemnify against legal liability; to compute endowments and grant, purchase or dispose of annuities; to procure re-insurance of its risks; to issue policies stipulated to be with or without participation in profits; and to purchase for its own benefit any policy of insurance or other obligation as well as claims of policyholders. On December 22, 2015, EWAL obtained from the Insurance Commission a license to operate life insurance business. Its principal place of business is located at One World Place, 32nd Street, Bonifacio Global City, Taguig City.

Item 6. Compensation of Directors and Executive Officers

The following table identifies and summarizes the aggregate compensation of EastWest's CEO and the four most highly compensated executive officers of the Bank in 2018, 2019 and 2020 estimates:

In million pesos:

Name	Year	Salary	Bonus	Others	Total
Antonio C. Moncupa, Jr. Jesus Roberto S. Reyes*	2019	₱77.8	₱76.6	₱-	₱154.5
Jacqueline Fernandez Gerardo Susmerano	2018	₱73.1	₱92.8	₱-	₱165.9
Rafael S. Algarra, Jr.	2017	₱55.1	₱60.7	₱-	₱115.8

**retired effective December 31, 2019*

Aggregate compensation paid to all officers and Directors as a group unnamed (in millions)	2019	₱1,146.9
	2018	₱860.9
	2017	₱638.3

The growth in aggregate compensation of the CEO and the three most highly compensated executive officers of the Bank for 2020 is estimated to be the same as that of the prior year.

There are no actions to be taken as regards any bonus, profit sharing, pension or retirement plan, granting of extension of any option warrant or right to purchase any securities between the Bank and its directors and officers.

Remunerations given to directors which were approved by the Board Remuneration Committee amounted to ₱20.8 million in 2019, ₱20.1 million in 2018 and ₱19.1 million in 2017.

Standard Arrangement

Non-executive directors receive per diem of ₱60,000 per committee and special board meeting and ₱120,000 per regular board meeting.

Executive directors do not receive per diem as the same has been considered in their compensation.

Other Arrangement

The Bank has no other arrangement with regard to the remuneration of its existing directors and executive officers aside from the compensation received as stated above.

Item 7. Independent Public Accountants

Sycip Gorres Velayo & Co. (SGV & Co.), a member firm of Ernst & Young Global Limited has been the Bank's independent accountant for 25 years and is again recommended for appointment at the scheduled annual stockholders' meeting.

None of the Bank's external auditors have resigned during the two most recent fiscal years (2019 and 2018) or any interim period. In compliance with SEC Memorandum Circular No. 8, Series of 2003, and Amendments to SRC Rule 68 on the rotation of external auditors or signing partners of a firm every after five (5) years of engagement, Ms. Vicky B. Lee-Salas was assigned as the signing partner in 2019, replacing Ms. Josephine

Adrienne Abarca who was assigned since 2013. Representatives of SGV & Co. are expected to be present at the meeting to respond to matters relating to the auditors' report on the 2019 financial statements of the Bank that may be pertinently raised during the meeting. Their representative will be given the opportunity to make a statement if they so desire.

The Bank has paid the following fees to SGV & Co relative to the regular and special engagements rendered by the latter that are reasonably related to the performance of the audit or review of the Bank's financial statements:

Fiscal Year	Audit Fees (Group)	Tax and Other Related Fees
2019	₱3,340,988	₱17,052,560
2018	₱3,849,000	₱30,824,538
2017	₱4,185,500	₱4,953,000

The Bank's Audit Committee approves the audit fees and fees for non-audit services of external auditors, if any, as stated in the Audit Charter.

The Audit Committee is composed of Messrs. Carlos Alindada (Chairman), Paul Aquino and Jose Sandejas, who retired on April 22, 2019 and replaced by Gregorio U. Kilayko and Jose Maria G. Hofileña.

Per SGV & Co.'s representation during the Audit Committee meeting on February 20, 2020, they confirm that they did not have any disagreement with Management that could be significant to the Bank's financial statements or their auditor's report. Further, there are no matters that in their professional judgment may reasonably be thought to bear on their independence or that they gave consideration to in reaching the conclusion that independence has not been impaired.

Item 8. Compensation Plans

Not applicable

C. ISSUANCE AND EXCHANGE OF SECURITIES

Item 9. Authorization or Issuance of Securities Other than for Exchange

There are no matters or actions to be taken up in the meeting with respect to authorization or issuance of securities, other than for Exchange.

Item 10. Modification or Exchange of Securities

There are no matters or actions to be taken up in the meeting with respect to the modification of any class of the Bank's securities or the issuance of authorization for of issuance of one class of the Bank's securities in exchange for outstanding securities of another class.

Item 11. Financial and Other Information

Annex C – Brief Description of the General Nature and Scope of the Business of the Bank

Annex D – Management's Discussion and Analysis – will be included in the Definitive Information Statement

Annex E – 2019 Audited Financial Statements – will be included in the Definitive Information Statement

There were no disagreements with SGV & Co. on accounting and financial disclosures.

The Principal Accountants are expected to be present at the meeting and will have the opportunity to make a statement if they desire to do so. They are also expected to be available to respond to matters relating to the auditors' report on the 2019 financial statements of the Bank that may be pertinently raised during the meeting.

Item 12. Mergers, Consolidations, Acquisitions and Similar Matters

There are no matters or actions to be taken up in the meeting with respect to mergers, consolidations, acquisitions and similar matters.

Item 13. Acquisition or Disposition of Property

There are no matters or actions to be taken up in the meeting with respect to material acquisition or disposition of any property by the Bank.

Item 14. Restatement of Accounts

There is no action to be taken with respect to the restatement of any asset, capital, or surplus account of the Corporation.

D. OTHER MATTERS

Item 15. Action with Respect to Reports

The following are included in the Agenda for the April 17, 2020 Annual Stockholders' Meeting for the approval of the stockholders of the Corporation:

1. Approval of the Minutes of the April 22, 2019 Annual Stockholders' Meeting

A summary of the minutes of last year's stockholders' meeting is attached herewith as Annex F.

2. Ratification of the Audited Financial Statements for the year ending 31st December 2019

The Audited Financial Statements for the year ending 31st December 2019 will be attached in the Definitive Information Statement as Annex E.

3. Ratification of the Acts and Resolutions of the Board of Directors and Management for 2019

A list of all legal acts, resolutions and proceedings taken by the Directors and Management will be too voluminous to be included in this report. These pertain to acts which are made in the ordinary course of business and have been subject of disclosures to the Securities and Exchange Commission ("SEC"), the Philippine Stock Exchange ("PSE") and to some extent to the Bangko Sentral ng Pilipinas ("BSP") when applicable. These actions are subjected to the annual review of the BSP and the Bank's external auditor.

4. Election of the Members of the Board of Directors including four (4) Independent Directors to serve for 2020-2021

Please refer to the list of nominees under Item 5 (c) - "Directors and Executive Officers - Nominee Directors" for details.

5. Appointment of External Auditor

Please refer to the write-up on SGV & Co. under Item 7 – “Independent Public Accountants” for details.

Item 16. Matters Not Required to be Submitted

All matters or actions that will require the vote of the security holders will be submitted in the meeting.

Item 17. Amendment of Charter, By-laws or Other Documents

There are no matters or actions to be taken up in the meeting with respect to amendment of Charter, By-Laws or other documents.

Item 18. Other Proposed Action

Not applicable.

Item 19. Voting Procedures

In accordance with Sections 22 and 26 of The Revised Corporation Code (R.A. 11232), Section 15 of The General Banking Law (R.A. No. 8791), Section 38 of The Securities Regulation Code, Section 38.1 of the Amended Implementing Rules and Regulations of the Securities Regulation Code, Section X132 and X138 of the Manual of Regulations for Banks and relevant circulars or memoranda, the Bank’s Nominations and Corporate Governance Committees adopted rules governing the nomination and election of directors. The rules pertinently state that the nomination forms shall be submitted to any of the members of the Committees or to the Corporate Secretary on or before February 24, 2020. The rules likewise state that the Committees shall pre-screen the qualifications of the nominees and prepare a final list of candidates, indicating the nominees for independent directors.

As to the manner of voting, paragraph 2, Section 2, Article II of the Bank’s By-Laws provides that during the annual meeting, the stockholders shall elect the members of the Board of Directors and may transact such other business and or consider such other matters about which they have been given prior notice before such meeting. Section 9 Article III of the By-Laws states that each stockholder entitled to vote in a meeting of stockholder may vote by proxy. For this purpose, the proxy instrument must be duly notarized as presented to the Corporate Secretary for inspection and record prior to the opening of said meeting.

Following Section 23 of The Revised Corporation Code, a stockholder entitled to vote shall have the right to vote the number of shares of stock standing in their own names in the stock books of the Bank at the time fixed in the bylaws or where the bylaws are silent, at the time of the election. The said stockholder may: (a) vote such number of shares for as many persons as there are directors to be elected; (b) cumulate said shares and give one (1) candidate as many votes as the number of directors to be elected multiplied by the number of the shares owned; or (c) distribute them on the same principle among as many candidates as may be seen fit: Provided, That the total number of votes cast shall not exceed the number of shares owned by the stockholders as shown in the books of the Bank multiplied by the whole number of directors to be elected.

The Corporate Secretary shall act as the election inspector at the annual stockholders’ meeting and shall be authorized to count the votes to be cast.

PART II.

INFORMATION REQUIRED IN A PROXY FORM


EAST WEST BANKING CORPORATION IS NOT SOLICITING PROXIES

PART III.

SIGNATURE PAGE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this report is true, complete and correct. This report is signed in the City of Taguig on March 10, 2020.

By:


ATTY. BENEDICTO M. VALERIO, JR.
Corporate Secretary

ANNEX A - CERTIFICATION ON QUALIFICATION OF INDEPENDENT DIRECTORS

CERTIFICATION OF INDEPENDENT DIRECTOR

I, Paul A. Aquino Filipino, of legal age and a resident of _____
 after having been duly sworn to in accordance with law do hereby declare that:

1. I am a nominee for independent director of East West Banking Corporation and have been its independent director since 2009.
2. I am affiliated with the following companies or organizations (including Government Owned and Controlled Corporations):

COMPANY/ORGANIZATION	POSITION/RELATIONSHIP	PERIOD OF SERVICE
Sky Cable Inc.	Director	2011
East West Ageas	Director	2015
Tanging Yaman Foundation	Trustee	2004
Keitech Educational Foundation	President Emeritus	2009

3. I possess all the qualifications and none of the disqualifications to serve as an Independent Director of East West Banking Corporation, as provided for in Section 38 of the Securities Regulation Code, its Implementing Rules and Regulations and other SEC issuances.
4. I am related to the following director/officer/substantial shareholder of East West Banking Corporation and its subsidiaries other than the relationship provided under Rule 38.2.3 of the Securities Regulation Code.

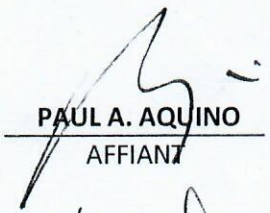
NAME OF DIRECTOR/OFFICER/ SUBSTANTIAL SHAREHOLDER	COMPANY	NATURE OF RELATIONSHIP
N/A	N/A	N/A

5. To the best of my knowledge, I am not the subject of any pending criminal or administrative investigation, or proceeding / I disclose that I am the subject of the following criminal/administrative investigation or proceeding (as the case may be):

OFFENSE CHARGED/INVESTIGATED	TRIBUNAL OR AGENCY INVOLVED	STATUS
N/A	N/A	N/A

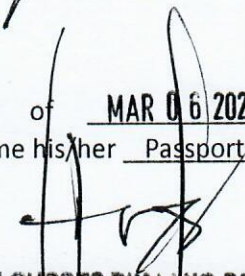
- 6. I shall faithfully and diligently comply with my duties and responsibilities as independent director under the Securities Regulation Code and its Implementing Rules and Regulations, Code of Corporate Governance and other SEC issuances.
- 7. I shall inform the Corporate Secretary of East West Banking Corporation of any changes in the abovementioned information within five days from its occurrence.

Done, this _____ day of _____, at _____.


PAUL A. AQUINO
AFFIANT

SUBSCRIBED AND SWORN to before me this _____ day of MAR 06 2020 at MAKATI CITY affiant personally appeared before me and exhibited to me his/her Passport/ID No. _____ issued at DFA NCR EAST on 13 July 2018.

Doc. No. 33
Page No. 8
Book No. VI
Series of 2020


ATTY. MA. ANNA LOURDES DILMANO-PAMFILO
NOTARY PUBLIC FOR MAKATI CITY
Appointment No. M-81 until December 31, 2020
Roll No. 38260 / IBP Lifetime No. 07083
PTR No. 8116102 January 2, 2020

CERTIFICATION OF INDEPENDENT DIRECTOR

I, Carlos R. Alindada Filipino, of legal age and a resident of _____
 _____, after having been duly sworn to in accordance with law do hereby declare that:

1. I am a nominee for independent director of East West Banking Corporation and have been its independent director since 2002.
2. I am affiliated with the following companies or organizations (including Government Owned and Controlled Corporations):

COMPANY/ORGANIZATION	POSITION/RELATIONSHIP	PERIOD OF SERVICE
Home Credit Philippines	Independent Director	2017
Datem, Inc.	Independent Director	2015
SFA Semiconductor Phil., Inc.	Independent Director	2014
Bahay Pari Solidaritas Fund	Independent Director	2010

3. I possess all the qualifications and none of the disqualifications to serve as an Independent Director of East West Banking Corporation, as provided for in Section 38 of the Securities Regulation Code, its Implementing Rules and Regulations and other SEC issuances.
4. I am related to the following director/officer/substantial shareholder of East West Banking Corporation and its subsidiaries other than the relationship provided under Rule 38.2.3 of the Securities Regulation Code.

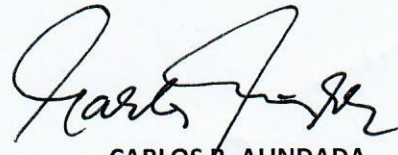
NAME OF DIRECTOR/OFFICER/ SUBSTANTIAL SHAREHOLDER	COMPANY	NATURE OF RELATIONSHIP
N/A	N/A	N/A

5. To the best of my knowledge, I am not the subject of any pending criminal or administrative investigation, or proceeding / I disclose that I am the subject of the following criminal/administrative investigation or proceeding (as the case may be):

OFFENSE CHARGED/INVESTIGATED	TRIBUNAL OR AGENCY INVOLVED	STATUS
N/A	N/A	N/A

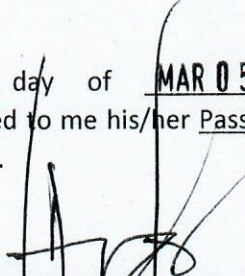
6. I shall faithfully and diligently comply with my duties and responsibilities as independent director under the Securities Regulation Code and its Implementing Rules and Regulations, Code of Corporate Governance and other SEC issuances.
7. I shall inform the Corporate Secretary of East West Banking Corporation of any changes in the abovementioned information within five days from its occurrence.

Done, this _____ day of _____, at _____.


CARLOS R. ALINDADA
AFFIANT

SUBSCRIBED AND SWORN to before me this _____ day of MAR 05 2020 at MAKATI CITY affiant personally appeared before me and exhibited to me his/her Passport ID No. _____ issued at DFA NCR EAST on 18 January 2018.

Doc. No. 474
Page No. 96
Book No. V
Series of 2020


ATTY. MA. ANNA LOURDES DIMAANO-PAMFILO
NOTARY PUBLIC FOR MAKATI CITY
Appointment No. M-81 until December 31, 2020
Roll No. 38260 / IBP Lifetime No. 07083
PTR No. 8116102 January 2, 2020

CERTIFICATION OF INDEPENDENT DIRECTOR

I, Jose Maria G. Hofileña Filipino, of legal age and a resident of _____ after having been duly sworn to in accordance with law do hereby declare that:

1. I am a nominee for independent director of East West Banking Corporation and have been its independent director since 2019.
2. I am affiliated with the following companies or organizations (including Government Owned and Controlled Corporations):

COMPANY/ORGANIZATION	POSITION/RELATIONSHIP	PERIOD OF SERVICE
Ateneo De Manila University School of Law	Dean	2018
VITASOY- URC, Inc.	Director	2016

3. I possess all the qualifications and none of the disqualifications to serve as an Independent Director of East West Banking Corporation, as provided for in Section 38 of the Securities Regulation Code, its Implementing Rules and Regulations and other SEC issuances.
4. I am related to the following director/officer/substantial shareholder of East West Banking Corporation and its subsidiaries other than the relationship provided under Rule 38.2.3 of the Securities Regulation Code.

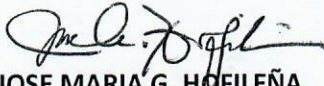
NAME OF DIRECTOR/OFFICER/ SUBSTANTIAL SHAREHOLDER	COMPANY	NATURE OF RELATIONSHIP
N/A	N/A	N/A

5. To the best of my knowledge, I am not the subject of any pending criminal or administrative investigation, or proceeding / I disclose that I am the subject of the following criminal/administrative investigation or proceeding (as the case may be):

OFFENSE CHARGED/INVESTIGATED	TRIBUNAL OR AGENCY INVOLVED	STATUS
N/A	N/A	N/A

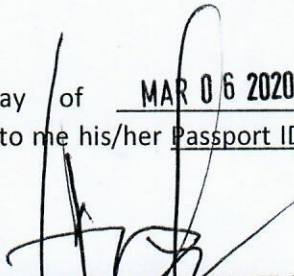
6. I shall faithfully and diligently comply with my duties and responsibilities as independent director under the Securities Regulation Code and its Implementing Rules and Regulations, Code of Corporate Governance and other SEC issuances.
7. I shall inform the Corporate Secretary of East West Banking Corporation of any changes in the abovementioned information within five days from its occurrence.

Done, this _____ day of _____, at _____.


JOSE MARIA G. HOFIENÑA
AFFIANT

SUBSCRIBED AND SWORN to before me this _____ day of MAR 06 2020 at MAKATI CITY affiant personally appeared before me and exhibited to me his/her Passport ID No. _____ issued at DFA NCR NORTHEAST on 19 January 2019.

Doc. No. 32
Page No. 8
Book No. VII
Series of 2020


ATTY. MA. ANNA LOURDES DIMASANO PAMILO
NOTARY PUBLIC FOR MAKATI CITY
Appointment No. M-81 until December 31, 2020
Roll No. 38260 / IBP License No. 07083
PTR No. 8116102 January 2, 2020

SECRETARY'S CERTIFICATE

The undersigned, BENEDICTO M. VALERIO, JR., of legal age, Filipino, Corporate Secretary of East West Banking Corporation duly certifies that Director Gregorio U. Kilayko approved the Certification of Independent Director electronically done since he is out of the country and will be regularized in the Definitive Information Statement.

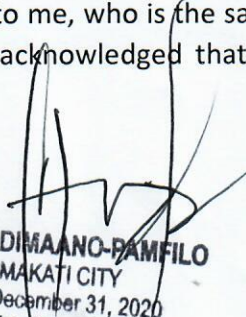
IN WITNESS WHEREOF, the undersigned has signed this Certificate this _____
at _____, Philippines.


ATTY. BENEDICTO M. VALERIO, JR.
Corporate Secretary

REPUBLIC OF THE PHILIPPINES)
MAKATI CITY) S.S.

SUBSCRIBED AND SWORN to before me in MAKATI CITY, this
MAR 05 2020, by Atty. Benedicto M. Valerio, Jr., personally known to me, who is the same
person who personally signed before me the foregoing affidavit and acknowledged that he
executed the same.

Doc. No. 473 ;
Page No. 96 ;
Book No. V ;
Series of 2020.


ATTY. MA. ANNA LOURDES DIMASANO-RAMFILO
NOTARY PUBLIC FOR MAKATI CITY
Appointment No. M-31 until December 31, 2020
Roll No. 38260 / IBP Lifetime No. 07083
PTR No. 8116102 January 2, 2020

ANNEX B – CERTIFICATION THAT NONE OF THE DIRECTORS AND OFFICERS WORK WITH THE GOVERNMENT


CERTIFICATION

The undersigned, **BENEDICTO M. VALERIO, JR.**, of legal age, Filipino and residing at No. _____ after being duly sworn, hereby deposes and states, That:

1. He is the Corporate Secretary of **East West Banking Corporation** (the "**Bank**"), a corporation duly organized and existing under and by virtue of Philippine Laws with principal office address at the 5th floor, The Beaufort Tower,, 5th avenue cor. 23rd Streets, Bonifacio Global City, Taguig City;

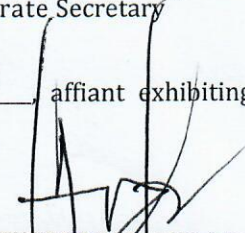
2. Based on the records of the Bank, none of its Incumbent Directors and Executive Officers are connected and/or are working in the government, to wit:

(a) Incumbent Directors (11)	(b) Executive Officers (13)
Jonathan T. Gotianun	Antonio C. Moncupa, Jr.
Antonio C. Moncupa, Jr.	Jacqueline S. Fernandez
Mercedes Tan Gotianun	Gerardo Susmerano
Lourdes Josephine Gotianun Yap	Rafael S. Algarra, Jr.
Isabelle Therese Gotianun Yap	David T. Escarda
Wilson Lim Sy	Cecilio Frederick M. Pusag
Carlos Rolda Alindada	Ivy B. Uy
Paul A. Aquino	Eriberto Luis S. Elizaga
Gregorio Uytiepo Kilayko	Robert B. Ramos
Jose Maria Gomez Hofileña	Salvador R. Serrano
Nelson M. Bona	Eloida F. Oquialda
	Eleanor B. Rivera
	Grace N. Ang


ATTY. BENEDICTO M. VALERIO JR.
Corporate Secretary

SUBSCRIBED AND SWORN TO before me this MAR 05 2020 affiant exhibiting to me his Passport No. _____ issued at DFA NCR SOUTH on January 16, 2019.

Doc. No. 115;
Page No. 01;
Book No. VI;
Series of 2020.


ATTY. MA. ANNA LOURDES DIMAANO-PAMFILO
NOTARY PUBLIC FOR MAKATI CITY
Appointment No. M-81 until December 31, 2020
Roll No. 38260 / IBP Lifetime No. 07083
PTR No. 8116102 January 2, 2020

ANNEX C – Brief Description of the General Nature and Scope of the Business of the Bank

Overview of the Bank

East West Banking Corporation (the “Bank”, “EW”) is a universal bank in the Philippines that provides a wide array of products and services catering to the financial needs of consumers, middle market corporates, and the mass affluent. Through its vast network of stores nationwide, it offers a wide range of banking products and services, as well as allied financial services: non-life insurance brokerage, bancassurance, and leasing.

EW was registered with the Securities and Exchange Commission (“SEC”) as a domestic corporation on March 22, 1994 and was granted authority by the Bangko Sentral ng Pilipinas (“BSP”) to operate as a commercial bank under Monetary Board Resolution No. 101 dated July 6, 1994, and commenced operations on July 8, 1994. EastWest was also granted authority by the BSP to operate an expanded foreign currency deposit unit under MB Resolution No. 832 dated August 31, 1994. On July 26, 2012, the Bank received the approval of the BSP to operate as a universal bank under Monetary Board Resolution No. 1696 dated 25 November 2010. EastWest’s ultimate parent company is A.L. Gotianun, Inc. EastWest’s head office is located at The Beaufort, 5th Avenue corner 23rd Street, Fort Bonifacio Global City, Taguig City. On July 26, 2012, the BSP granted the Bank the authority to operate as a universal bank under Monetary Board Resolution No. 1696 dated November 25, 2010.

EW has been listed on the Philippine Stock Exchange (“PSE”) since May 7, 2012. Its market capitalization as of December 31, 2019, was ₱27.1 billion. EW is approximately 77.9% owned by Filinvest Development Corporation (“FDC”). FDC is the listed holding company of the Filinvest Group, one of the largest conglomerates in the Philippines with interests in banking, real estate, hospitality and tourism, power generation and sugar. EW is a majority-owned subsidiary of FDC, incorporated on April 27, 1973, FDC started out as a consumer finance and banking business established by FDC’s patriarch, Andrew L. Gotianun, Sr.

On 19 August 2011, EastWest entered into a deed of assignment for the purchase of majority of the outstanding shares and control of Green Bank (A Rural Bank), Inc. (“GBI”). Consequently, GBI became a subsidiary of EastWest. The GBI acquisition enabled EastWest to significantly expand its branch network by adding 46 branches.

On 15 June 2012, the BSP Monetary Board approved the application of EastWest to acquire up to 100.0% of the outstanding shares of Finman Rural Bank, Inc. (“FRBI”), subject to certain conditions, a rural bank engaged in the business of extending credit to farmers, tenants, and rural enterprises. EW subsequently increased its ownership in FRBI to 100.0% through additional share acquisitions and capital contributions in 2012 and 2013. In May 2013, FRBI changed its name to East West Rural Bank, Inc. (“EWRB”) and entered into an asset purchase agreement with GBI, effectively consolidating all of the Bank’s rural banking business in EWRB.

In May 2013, EWRB and GBI entered into an asset purchase agreement with assumption of liabilities, in which EWRB will acquire selected loan portfolio, licenses for GBI’s branches, and various assets necessary for branch business and operations, as well as assume the deposits and other liabilities incidental to the branch business and operations. The transfer of these assets and liabilities took effect on 31 October 2013.

On 17 February 2014, the SEC approved the application of EastWest to change its registration from a Government Securities Eligible Dealer (with Broker/Dealer of securities functions) to an Underwriter of Securities Engaged in Dealing Government Securities (with Broker/Dealer of securities functions), in

accordance with the Securities Regulation Code and its implementing rules, as well as, other pertinent laws, rules and regulations applicable, with validity until 31 December 2018.

On March 28 and June 5, 2014, the BSP and the SEC respectively, approved the proposed merger between EW and GBI. On July 31, 2014, the merger between EW and GBI was completed.

On January 29, 2015, the BOD approved the common shares rights offering, subsequently, the BOD approved the application of the bank to list up to 371,574,000 common shares with par value of ₱10 per share to cover its stock rights offering. On May 8, 2015, a total of 371,574,000 common shares were listed at the PSE with ₱10 par value per share. The total proceeds raised by the Bank from the sale of the said shares amounted to P8.0 billion while the net proceeds (after deduction of direct costs related to equity issuance) amounted to ₱7.9 billion.

On May 18, 2015, the BSP approved EastWest's initial equity investment amounting to ₱30.0 million in East West Brokerage, Inc. ("EWIB"), a proposed wholly-owned insurance Brokerage insurance company of EastWest. EWIB was registered with the SEC on July 6, 2015.

On September 21, 2015, the BSP approved the request of the Bank for initial equity investment amounting to ₱500.0 million in East West Ageas Life Insurance Corporation ("EWAL"), a proposed joint venture with Ageas Insurance International N.V. The joint venture company, EWAL, shall be primarily engaged in life insurance business. EWAL was registered with the SEC on October 20, 2015.

On May 6, 2016, EW entered into an asset and share transfer agreement with Standard Chartered Bank ("SCB") and SCMB Overseas Limited for the acquisition of SCB Philippines' retail banking business (including all of SCB Philippines' three branches) and the transfer of 100.0% ownership of the entities, namely: QMIS and ASIA. The acquisition was approved by the BSP on August 8, 2016. On November 25, 2016, after satisfying all the conditions under the asset and share transfer agreement, the transfer of assets and liabilities was completed.

In 2016, the BSP approved and confirmed the initial equity investment in East West Leasing and Finance Corporation ("EWLF") of ₱100.0 million. It was registered with the SEC in October 2016 with secondary license to operate as a financing company in accordance with the Financing Company Act of 1998 and its implementing rules and regulations. The principal place of business of EWLF is at East West Corporate Center, The Beaufort, 5th Avenue corner 23rd Street, Fort Bonifacio Global City, Taguig City.

On July 13, 2017, the BOD approved the following: (1) the Bank's increase in authorized capital stock from ₱20.0 billion to ₱50.0 billion and (2) the subsequent declaration of a 50% Stock Dividend or 750,000,000 common shares to cover the minimum required subscription and payment for the said increase in authorized capital stock. On April 16, 2018, a total of 749,991,801 common shares were listed at the PSE.

On June 19, 2019, the Philippine Competition Commission ("PCC") approved the Bank's purchase of the dealer-generated auto-lending portfolio held by Philippine Bank of Communications ("PBCom").

Principal Products and Services

The Bank offers a comprehensive range of deposit products, consisting primarily of Peso demand, savings and time deposits. The Bank also offers U.S. dollar and other third currency savings and time deposits. The

Bank's loan offerings include consumer loans – auto, mortgage and personal as well as corporate loans. The Bank also offers payment facilities such as debit, prepaid and credit cards.

EastWest also offers a suite of electronic channels such as internet banking for individuals and corporates, mobile banking, phone banking and ATMs.

Below lists out the various products and services of EastWest:

Deposit Products and Related Services

Savings Accounts: Passbook Savings Account, Passbook Savings Account with Debit Card, Basic Savings, Cool Savers Kiddie Account, ATM Savings Account, ATM Savings Account for SSS Pensioners, Super Saver.

Checking Accounts: Regular Checking Account, ChequeMax, ChequeMax Rewards, Basic Checking.

Time Deposit Accounts: Peso Time Deposit, 5-year Floating Rate Time Deposit, Online Peso Time Deposit.

USD and 3rd Currency Accounts: US Dollar Savings Account, US Dollar Time Deposit, Chinese Yuan Savings and Time Deposit Account, Euro Savings and Time Deposit Account, Japanese Yen Savings and Time Deposit Account, Singapore Dollar Savings and Time Deposit Account, Australian Dollar Savings and Time Deposit Account, British Pound Savings Account, Hongkong Dollar Savings Account, New Zealand Dollar Savings Account.

Debit and Prepaid Cards: Classic Debit Card, General Purpose Prepaid Card, Personal Loan Prepaid Card, Gift Card, Travel Money Card.

Consumer Loans and Related Services

Auto Loan: Auto Loan, Fleet Financing, Refinancing

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

Personal Loan

Salary Loan

Credit Cards

Elite Credit Cards: Priority Visa Infinite, Platinum Mastercard, Visa Platinum, EveryDay Titanium Mastercard, Dolce Vita Titanium Mastercard

Credit Cards: Gold and Classic Mastercard, Gold and Classic Visa, Practical Mastercard

Co-brand and Affinity Cards: Singapore Airlines KrisFlyer Mastercard, Hyundai Mastercard, DLSAA Mastercard

Corporate Credit Facilities

Working Capital Loans and Facilities: Short Term Loan, Revolving Promissory Note Facility, 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 (SLBC), Domestic SLBC, Foreign SLBC, Bank Guarantees, Committed Credit Line

Bills Purchase Line: Domestic Bills Purchase Line, Foreign Bills Purchase Line

Term Financing: Term Loans, Project Finance

Hedging Products

Foreign Exchange: Spot, Forwards, FX Swaps

Hedging Products

Fixed Income: Peso Government and Corporate Securities, USD-denominated Government and Corporate Securities

Trust Products

Corporate Solutions: Employee Benefit Trust/Retirement Account, Fund Management

Wealth Management: Personal Management Trust, Investment Management Account

Investment Funds: Peso Money Market Fund, Peso Short Term Fund, Peso Intermediate Term Bond Fund, Peso Long Term Bond Fund, Dollar Intermediate Term Bond Fund, PSEi Tracker Fund, PhilEquity Feeder Fund,

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 and Medium Enterprise Banking

Revolving Credit Facility

Trade Check Discounting Line

Revolving Promissory Note Line

Term Loan

Distribution Network

EastWest's products and services are made available across multiple distribution and delivery channels. As of December 31, 2019, EastWest has a total of 391 branches, with 212 of these branches in Metro Manila. For the rest of the country, the Bank has 100 branches in other parts of Luzon, 40 branches in Visayas, and 39 branches in Mindanao. ATM network is at 584, composed of 400 on-site ATMs and 184 off-site ATMs.

The Bank's subsidiary rural bank has a total of 76 branches bringing the group branch store network total to 467.

Listed below are the branches of the Parent Bank as of December 31, 2019:

1)	GIL PUYAT AVENUE – Ground Floor, Metro House Bldg., No. 345 Sen. Gil Puyat Ave., Makati City
2)	CUBAO – P. TUAZON AVENUE – Ground Floor, Prince John Condominium, No. 291 P. Tuazon Ave. corner 18th Ave., Cubao, Quezon City
3)	EMERALD – GARNET – Unit G103, Ground Floor, AIC Gold Tower Condominium, F. Ortigas, Jr. Road, corner Garnet and Sapphire Sts., Ortigas Center. Pasig City
4)	LAS PIÑAS – Lot 16B PSD 208390 Alabang Zapote Road Las Piñas City
5)	EDSA – KALOOKAN – No. 490 EDSA, Kalookan City

6)	ROOSEVELT – FRISCO – No. 184 Roosevelt Avenue, San Francisco Del Monte, Quezon City
7)	PASIG – SHAW BLVD – Units A&B Karina Bldg., No. 33 Shaw Blvd., Brgy. San Antonio, District 1, Pasig City
8)	PASIG – KAPASIGAN – A.Mabini St. corner Blumentrit St., Brgy. Kapasigan, Pasig City
9)	AYALA AVENUE – HERRERA – Ground Floor, PCom Tower, 6795 Ayala Ave. cor. V. Rufino St., (formerly Herrera St.), Salcedo Village, Makati City 1226
10)	TAYTAY – Valley Fair Town Center, Ortigas Avenue Extension, Taytay, Rizal
11)	IMUS – Ground Floor, LDB Bldg., No. 552 Gen. Aguinaldo Highway, Imus City, Cavite
12)	CONGRESSIONAL AVE. – Congressional Ave. Brgy. Bahay Toro Project 8, Quezon City
13)	BETTER LIVING – DOÑA SOLEDAD AVENUE – No. 100 Dona Soledad Avenue, Betterliving Subd.Barangay Don Bosco, Paranaque City 1711
14)	ANONAS – No. 94 Anonas Street corner K-6th, East Kamias, Quezon City
15)	ANTIPOLO – MARCOS HIGHWAY – Ciannat Complex, Marcos Highway Brgy. Mayamot, Antipolo City
16)	PRESIDENT'S AVENUE – No. 35 President's Avenue, BF Homes, Paranaque City 1700
17)	REGALADO – Regalado Ave. cor. Archer St., North Fairview Subdivision, Quezon City
18)	BAGUMBAYAN – 184-B E. Rodriguez, Jr. Avenue, Bagumbayan, Libis, Quezon City
19)	BACOR – AGUINALDO HIGHWAY – General E. Aguinaldo Highway Talaba Bacoor City Cavite
20)	TANDANG SORA – Lot 80 – A Kalaw Hills Subd. Brgy. Culiati Tandang Sora Quezon City
21)	STO. CRISTO – Unit 108, Sto. Cristo condominium, Sto Cristo corner Ilang-Ilang Sts., San Nicolas, Binondo, Manila
22)	PADRE FAURA – Ground Floor, Units A-D, Metrosquare Bldg. 2, No. 1241 M.H. Del Pilar St. corner Padre Faura St., Ermita, Manila
23)	PASONG TAMO EXT. – Ground Floor, Dacon Bldg., No. 2281 Pasong Tamo Extension, Makati City
24)	QUEZON AVENUE – SCOUT SANTIAGO – Unit No. 2G-7 and 2G-8, Sunshine Boulevard Plaza, No. 1328 Quezon Ave. cor. Scout Santiago St., Brgy. South Triangle, Quezon City
25)	MANDALUYONG – SHAW BLVD – Ground Floor, Unit No. 7, Sunshine Square, Liberty Center, Shaw Blvd., Mandaluyong City
26)	ESCOLTA – Unit 3, Ground Floor, First United Bldg., No. 413 Escolta corner Banquero St., Manila
27)	KATIPUNAN – No. 132 Katipunan Ave., St. Ignatius Village, Quezon city
28)	QUEZON AVENUE – BANAWA – Ground Floor PPSTA 1 Building Quezon Ave. cor. Banawe St., Quezon City
29)	FESTIVAL MALL 1 – Level 2, Unit 2115 – 2118, Festival Supermall Filinvest Corporate City, Alabang Muntinlupa City 1781
30)	ANNAPOLIS – Ground Floor, Unit 1A, The Meriden Condominium Building, Annapolis St. NorthEast, Greenhills San Juan City
31)	BATANGAS CITY – 54-A D. Silang St. cor. Pastor St., Brgy. 14 Poblacion, Batangas City
32)	CEBU – BANILAD – Ground Floor Unit 101 of PDI Condominium Gov. M. Cuenco Ave. corner J. Panis St. Banilad, Cebu City
33)	CEBU – MAGALLANES – Go Quiaco Bldg. Magallanes cor Gonzales Sts, Cebu City
34)	DAVAO – LANANG – Lot 6, Blk 5, Insular Village, Pampanga, Lanang, Davao City
35)	ILOILO – LEDESMA – Sta Cruz Arancillo Bldg., Ledesma corner Fuentes Sts., Iloilo City
36)	DAVAO – STA. ANA – Ground Floor, GH Depot Bldg., Gov. Sales St., Sta. Ana, Davao City
37)	BACOLOD – LACSON – Lacson corner Luzuriaga Sts., Bacolod City
38)	SAN FERNANDO – DOLORES – Felix S. David Bdg., MacArthur Highway, Dolores, San Fernando City, Pampanga
39)	CABANATUAN – MELENCIO – Melencio St. corner Gen. Luna St., Cabanatuan City
40)	LUCENA CITY – Quezon Avenue corner Rosas Street, Barangay 8, Lucena City, Quezon
41)	CALAMBA – Ground Floor, SQA Bldg., Brgy. Uno, Crossing, Calamba City, Laguna
42)	WESTGATE – Westgate, Filinvest Corporate City, Alabang Muntinlupa City 1770
43)	DAGUPAN – PEREZ – Lot 194 D1-A & Lot 194 D1-B, Brgy. Pogo Chico, Perez Blvd, Dagupan City
44)	CAGAYAN DE ORO CITY – VELEZ – Juan Sia Bldg., No. 50 Don Apolinar Velez St. Cagayan de Oro City
45)	ZAMBOANGA CITY – N.S. VALDERROSA – N.S. Valderrosa St. corner Corcuerra St., Zamboanga City
46)	BAGUIO CITY – ABANAO AVE. – One VF Tower, Benjamin Salvosa Drive, Brgy. Rizal Monument, Baguio City
47)	CEBU – N. ESCARIO – Cebu Capitol Commercial Complex Bldg. N. Escario Street, Cebu City
48)	TOMAS MORATO – No. 257 Tomas Morato St. near cor. Scout Fuentabella, Quezon City
49)	NINOY AQUINO AVE. – MIESCOR DRIVE – Unit 707-6 Columbia AirFreight Complex, Miescor Drive, Ninoy Aquino Ave. Brgy. Sto. Niño Paranaque City 1700
50)	PAMPANGA – ANGELES CITY – Antonio Y. Angeles Building, No. 260 Sto. Rosario Street, Brgy. San Jose, Angeles City, Pampanga
51)	VALENZUELA – MARULAS – JLB Enterprises Bldg., KM 12 McArthur Highway, Marulas, Valenzuela City
52)	GREENHILLS – WEST – Ground Floor ALCCO Bldg., Ortigas Avenue Greenhills West, San Juan City
53)	VALERO – Ground Floor, Retail 1B, Paseo Park View Tower 1, 140 Valero St., Salcedo Village, Makati City
54)	SALCEDO – Ground Floor, First Life Center, No. 174 Salcedo St., Legaspi Village, Makati City
55)	MARIKINA – J.P. RIZAL – No. 367 J.P.Rizal St., Sta.Elena, Marikina City
56)	TEKTITE – Ground Floor, East Tower, PSE Center, Exchange Drive, Ortigas Center, Pasig City
57)	FESTIVAL MALL 2 – X-cite Area, Level 1, Festival Supermall, Filinvest Corp. City, Alabang Muntinlupa City 1781
58)	TARLAC – F. TAÑEDO – Mariposa Bldg., F. Tanedo St., Tarlac City
59)	T. ALONZO – No. 623 T. Alonzo St., Brgy. 300, Zone 029, Sta. Cruz, Manila
60)	WEST AVENUE – No. 108 West Avenue corner West Lawin Street, West Triangle, Quezon City

61) CEBU – MANDAUE BRIONES HIGHWAY – Kina Building, National Highway, Subangdaku, Mandaue City, Cebu
62) NAGA CITY – Ground Floor, LAM Bldg., No. 19 Peñafrancia Avenue, Zone 1, Brgy. San Francisco, Naga City, Camarines Sur
63) LAOAG CITY – Ground Floor, Puregold's Bldg., Commercial Unit No. 3 & 4 Nolasco St., cor Castro Ave., and J.P. Pizal, Laoag City
64) LA UNION – SAN FERNANDO CITY – Kenny Plaza, Brgy. Catbangan, Quezon Ave. San Fernando La Union
65) COTABATO CITY – No. 31 Quezon Avenue, Poblacion 5, Cotabato City
66) ISABELA – SANTIAGO – Midori Bldg, National Highway, Brgy. Villasis, Santiago City, Isabela 3311
67) NEW MANILA – Ground Floor, AAP Building, No. 683 Aurora Blvd New Manila Quezon City
68) MALABON – RIZAL AVENUE – No. 726 Rizal Ave., Brgy. Tanong, Malabon City
69) INTRAMUROS – Ground Floor, BF Condominium, No. 104 A. Soriano Avenue corner Solana St., Intramuros, Manila
70) BINONDO – Uy Su Bin Bldg., 535-537 Quintin Paredes St., Binondo, Manila
71) GRACE PARK – 8TH AVE. – No. 896 8th Avenue cor. J. Teodoro, Grace Park, Caloocan City
72) DEL MONTE – No. 271 Del Monte cor. Biak na Bato, Quezon City
73) PASEO DE ROXAS – LEGASPI – Ground Floor, 111 Paseo De Roxas Bldg., 111 Paseo de Roxas St. corner Legaspi St., Legaspi Village, Makati City
74) DAVAO – MATINA – Lot 16 Blk 3, McArthur Highway, Matina, Davao City
75) BALIUAG – Doña Remedios Trinidad Highway corner Benigno S. Aquino Ave., Baliuag, Bulacan
76) LIPA CITY – No. 18, Lot 712 ABC, B. Morada Avenue, Lipa City, Batangas
77) PASEO DE ROXAS – PHILAM TOWER – Ground Floor Philamlife Tower, 8767 Paseo de Roxas St., Makati City 1226
78) UN AVENUE – MAGCOOP Bldg., UN Avenue St. near corner A. Mabini St., Ermita, Manila
79) SAN MIGUEL AVE. – Ground Floor, Medical Plaza Building, San Miguel Avenue, Ortigas Center, Pasig City
80) ALABANG – MADRIGAL BUSINESS PARK – Ground Floor CTP Alpha Bldg. Investment Drive Madrigal Business Park, Ayala Alabang, Muntinlupa City
81) CEBU – GRAND CENIA – Grand Cenia Bldg., Archbishop Reyes Avenue, Cebu City
82) THE FORT – MARAJO TOWER – Ground Floor, The Marajo Tower, 26th St. West corner 4th Ave., Fort Bonifacio, Global City Taguig
83) PASO DE BLAS – No. 191 Paso De Blas, Valenzuela City
84) DIVISORIA – No. 802 Ilaya St., Binondo Manila
85) CHINO ROCES – DELA ROSA – Ground Floor, King's Court II Bldg., No. 2129 Don Chino Roces Ave., cor Dela Rosa St., Makati City
86) URDANETA CITY – S&P Bldg., Mc Arthur Highway, Nancayasan, Urdaneta City
87) MALABON – GOV. PASCUAL – Gov. Pascual Ave. Cor. Maria Clara St., Acacia, Malabon City
88) ISABELA – CAUAYAN – Maharlika Highway Cauayan City, Isabela
89) A. BONIFACIO – BALINTAWAK – 659 A. Bonifacio Ave., Balintawak, Quezon City
90) BACLARAN – 2/F, New Galleria Bacclaran Shopping Mall, LRT South Terminal, Taft Ave. Extension, Pasay City
91) SOLER – Ground Floor, R & S Tower, No. 941 Soler St., Binondo, Manila
92) PACO – No. 1050 Pedro Gil St., Paco, Manila
93) LEGASPI – RUFINO – Ground Floor, Libran Bldg., Legaspi St. cor. V.A. Rufino Ave., Legaspi Village, Makati City
94) SAN JUAN – EastWest Bank Bldg., F. Blumentritt corner M. Salvador, Barangay San Perfecto, San Juan City
95) OLONGAPO CITY – No. 1215 Rizal Ave., West Tapinac, Olongapo City
96) AYALA AVE. – MAKATI SKY PLAZA – Ground Floor, Makati Sky Plaza Bldg. 6788 Ayala Avenue Makati City
97) CARMONA – Lot 1947-B, Paseo de Carmona Compound, Governor's Drive, Brgy. Maduya, Carmona, Cavite 4116
98) CEBU – LAPU-LAPU – Ground Floor APP Bldg. II, M. L. Quezon National Highway Pusok, Lapu-lapu City
99) C. RAYMUNDO AVENUE – Ground Floor ITSP Building, No. 172 C. Raymundo Ave., Brgy. Maybunga, Pasig City
100) EMERALD – Ground Floor, Unit 103 Hanston Bldg., Don F. Ortigas Jr. Road, Ortigas Center, Pasig City
101) PIONEER – Unit UG-09, Pioneer Pointe Condominium, Pioneer St., Mandaluyong City
102) EVANGELISTA – No. 1806 Evangelista St. corner Hen. Mojica St., Brgy. Bangkal, Makati City
103) ILIGAN CITY – Ground Floor, Party Plaza Bldg., Quezon Ave. Ext., Rabago, Iligan City
104) MALABON – POTRERO – Unit 1 & 2 Mary Grace Bldg. No. 142 Mac Arthur Highway, Potrero, Malabon
105) NOVALICHES – GULOD – Lot 489-B2 Quirino Highway, Brgy. Gulod, Novaliches, Quezon City
106) QUEZON AVENUE – SCOUT ALBANO – Quezon Ave., near cor. Scout Albano, Bgy. South Triangle, Quezon City
107) MANDALUYONG – LIBERTAD – Ground Floor, Units A,B & C, Dr. Aguilar Bldg. No 46 D.M. Guevarra St. cor Esteban St., Brgy. Highway Hills, Mandaluyong City
108) ROXAS BOULEVARD – Ground Floor, DENR Building, No. 1515 Roxas Boulevard, Ermita, Manila
109) NAVOTAS – NORTH BAY – Ground Floor, Unit 2 Melandria III Building, No. 1090 Northbay Blvd., Navotas City
110) MUNTINLUPA – Ground Floor Remenes Center Building, No. 22 National Highway, Putatan, Muntinlupa City 1772
111) BATAAN – BALANGA – Don Manuel Banzon Ave. Cor. Cuaderno St. Dona Fransica Balanga City, Bataan
112) GENERAL SANTOS CITY – Ireneo Santiago Boulevard, General Santos City
113) BUTUAN CITY – J. ROSALES – Ground Floor, Deofevante Bldg., Lot No. 7, Governor J. Rosales Ave., Brgy. Imadejas, Butuan City
114) 168 MALL – 4/f, Unit 4H 09-11, 168 Mall Building 5, Soler St., Binondo, Manila
115) OZAMIZ CITY – Ground Floor Casa Esperanza, Don Anselmo Bernard Ave., Ozamiz City, 7200
116) GENERAL TRIAS – Ground Floor, Unit 102, VCentral Gentry Bldg., Governor's Drive, Manggahan, General Trias, Cavite

117) MAGALLANES VILLAGE – Ground Floor, Unit 102, Tritan Plaza Building, San Antonio St., Paseo De Magallanes, Makati City Philippines, 1232
118) SAN PABLO – Lots 2365 & 3152, J. P. Rizal Avenue, Poblacion, San Pablo City, Laguna
119) ILOILO – IZNART – Ground Floor, B&C Square Bldg., Iznart St. cor. Solis St., Iloilo City
120) THE FORT – BURGOS CIRCLE – Ground Floor Units H & I, Crescent Park Residences, 30th St. cor. 2nd Ave., Bonifacio Global City, Taguig City.
121) CHINO ROCES – BAGTIKAN – Ground Floor, High Pointe Bldg. No. 1184 Chino Roces Ave. near cor. Bagtikan, Brgy. San Antonio, Makati City
122) ANTIPOLO – M.L. QUEZON AVE. – No. 146 M.L.quezon Ave., cor. F. Dimanlig St., San Roque, Antipolo City
123) DON ANTONIO HEIGHTS – Lot 24 Block 7, Holy Spirit Drive, Don Antonio Heights, Brgy. Holy Spirit, Quezon City
124) MARIKINA – GIL FERNANDO AVE. – Gil Fernando Ave. cor. Estrador St., Midtown Phase 1, San Roque, Marikina City
125) BANAWA – N. ROXAS – No. 42 Banawe Ave. cor. Nicanor Roxas, Quezon City
126) BANAWA – SCT. ALCARAZ – Unit ABC Ground Floor No. 740 Banawe Ave. near cor. Scout Alcaraz, Quezon City
127) EDSA – HOWMART – No. 1264 EDSA near corner Howmart Road, Brgy. A. Samson, Quezon City
128) MAYON – No. 170 Mayon Avenue, Quezon City
129) BAESA TOWN CENTER – Baesa Town Center Retail Store #4 232 Quirino Highway Baesa Quezon City
130) E. RODRIGUEZ AVE. – Ground Floor MC Rillo Bldg., No. 1168 E. Rodriguez Ave., Brgy. Mariana, Quezon City
131) TIMOG AVENUE – Timog Arcade, Timog Avenue cor. Sct. Torillo St., Quezon City
132) PASIG – PASIG BLVD. – corner Pasig Blvd. and Lakeview Drive, Brgy. Bagong Ilog, Pasig City
133) GREENHILLS SHOPPING CENTER – Units G-102B, Greenlanes Arcade., Greenhills Shopping Center, San Juan City
134) WILSON – No. 220-B Wilson St., San Juan City
135) SUCAT – EVACOM – No. 8208 Dr. A. Santos Avenue, Barangay San Isidro, Paranaque City 1700
136) WEST SERVICE ROAD – West Service Road corner Sampaguita Avenue, UPS IV Subd., Paranaque City 1700
137) LAS PIÑAS – BF RESORT – B.F. Resort Drive, Phase IV, BF Resort Village, Las Pinas City 1740
138) SAN PEDRO – National Highway, Brgy. Nueva, San Pedro, Laguna
139) TUGUEGARAO CITY – College Ave. cor Rizal and Bonifacio St., Brgy. 08, Poblacion, Tuguegarao City
140) BAGUIO CITY – SESSION ROAD – Unit B 101 Lopez Bldg Baguio Session
141) CEBU – MANDAUE NORTH ROAD – Ground Floor, ALDO Bldg., North Road, Basak, Mandaue City, Cebu
142) DAVAO – TAGUM – Gaisano Grand ArcadeE, Apokon Road cor. Lapu-Lapu Ext., Brgy. Visayan Village, Tagum City
143) DAVAO – TORIL – Saavedra St., Toril, Davao City
144) BENAVIDEZ – Unit 103, One Corporate Plaza, Benavidez St. Legaspi Village, San Lorenzo, Makati City
145) CITY PLACE SQUARE – 3/F C-P2-3, Cityplace Square, Reina Regente near corner Felipe II St., Binondo, Manila
146) QUIAPO – E&L Haw Dynasty Bldg. No. 502 Evangelista St., cor. P. Paterno St., Quiapo, Manila
147) G. ARANETA AVENUE – Units A & B, Ilo Bldg., No. 195 G. Araneta Ave., Brgy. Santol, Quezon City
148) EASTWOOD CITY – Unit D, Technoplaza One Building, Eastwood City Cyberpark, No. 188 E.Rodriguez Jr. Ave., Bagumbayan, Quezon City
149) MAKATI AVENUE – JUNO – Unit No.2, A and W Building, No. 1 Juno St. cor. Makati Avenue, Brgy. Bel-air, Makati City
150) QUEZON AVENUE – DR. GARCIA SR. – Ground Floor, Kayumanggi Press Bldg., No. 940 Quezon Ave., near cor. Dr. Garcia St., Brgy. Paligsahan Quezon City
151) PASAY – LIBERTAD – Unit 265-E Nemar Building , Libertad St. Pasay City
152) GRACE PARK – 7TH AVE. – Ground Floor, Units 1,2, & 3, No. 330 Rizal Ave. Ext., near cor. 7th Avenue, East Grace Park, Caloocan City
153) RADA – Ground Floor, Unit No. 102, La Maison Rada Condominium Bldg., Rada St., Legaspi Village, Makati City
154) KAMIAS – No. 10 Kamias Rd., cor. Col. Salgado St., Brgy. West Kamias, Quezon City
155) BACOR – MOLINO – Ground Floor Units 101, 102 & 103 VCENTRAL Mall Molino Bldg., Molino Blvd., Bacoor City, Cavite
156) CEBU – PARK MALL – Alfresco 4, Units 39, 40 & 40a Parkmall, Mandaue City
157) KORONADAL CITY – Ground Floor RCA Building, Gen. Santos Drive, Koronadal City, South Cotabato
158) PAGADIAN CITY – BMD Estate Bldg., F. Pajares cor. Sanson St., Pagadian City, Zamboanga del Sur
159) AYALA AVENUE – SGV1 – SGV 1 Bldg.,6760 Ayala Avenue, Makati City
160) MARIKINA – CONCEPCION – Bayan- Bayanan Ave.,Concepcion, Marikina City
161) UP VILLAGE – No. 65 Maginhawa St., U.P. Village, Diliman, Quezon City
162) BETTER LIVING – PERU – Blk 9, Lot 3 Dona Soledad Ave. cor. Peru St., BetterLiving, Paranaque City
163) LAS PIÑAS – MARCOS ALVAREZ AVENUE – No. 575 Marcos Alvarez Ave., Talon V, Las Pinas
164) ILOCOS SUR – CANDON – Ground Floor, KAMSU Building, Brgy San Jose, Candon City, Ilocos Sur
165) BACOLOD – MANDALAGAN – Lopues Mandalagan Corp. Bldg., Brgy. Mandalagan, Bacolod City
166) J.P. RIZAL – No. 805 J.P. Rizal cor. F. Zobel St., San Miguel Village, Makati City
167) MASANGKAY – 1411-1413 Masangkay St., Tondo, Manila
168) CEBU – A.S. FORTUNA – AYS Bldg., A.S. Fortuna St., Brgy. Banilad, Mandaue City, Cebu
169) CEBU – M. VELEZ – No. 151, M. Velez St., Guadalupe, Cebu City

170) DAVAO – BAJADA – Carolina Uykipang Bldg., Corner Iñigo St., J.P. Laurel Avenue Davao City
171) DAVAO – C.M. RECTO – P&E Building, Poblacion, Brgy. 035 C.M. Recto Avenue, Davao City
172) EDSA – MUÑOZ – Ground Floor, Lemon Square Bldg., No. 1199 EDSA–Muñoz, Brgy. Katipunan, Quezon City
173) NORTH EDSA – UGF Units 4,5,6&7 EDSA Grand Residences Bldg., EDSA cor. Corregidor St., Quezon City
174) THE FORT – BEAUFORT – Ground Floor, The Beaufort, 5th Avenue Cor. 23rd St. Bonifacio Global City, Taguig City
175) ELCANO – Ground Floor, Elcano Plaza Building, No. 622 ElCano Street, Binondo, Manila
176) JOSE ABAD SANTOS – TAYUMAN – Ground Floor & 2/f, Cada Bldg., No. 1200 Tayuman St., cor. Jose Abad Santos Ave.,Tondo, Manila
177) TOMAS MAPUA – LOPE DE VEGA – Ground Floor & 2/f, Valqua Building., No. 1003 Tomas Mapua St. cor. Lope de Vega St., Sta. Cruz, Manila
178) PASAY – D. MACAPAGAL BLVD. – No. 8 President Diosdado Macapagal Blvd., Pasay City
179) TAFT AVENUE – Philippine Academy of Family Physicians (PAFP) Bldg., No. 2244 Taft Avenue, Manila
180) FAIRVIEW – No. 72 Commonwealth Ave. corner Camaro St., East Fairview. Quezon City
181) GREENHILLS – CONNECTICUT – Ground Floor, Unit B, Fox Square Building, No. 53 Connecticut Street, Northeast Greenhills, San Juan City
182) SUCAT – KINGSLAND – Ground Floor and 2/f, No. 5 & 6, Kingsland Building, Dr. A. Santos Avenue, Sucat, Paranaque City
183) PALAWAN – Rizal Avenue, Brgy. Manggahan, Puerto Princesa City, Palawan
184) PASIG – SANTOLAN – Ground Floor Santolan Bldg., No. 344 A. Rodriguez Avenue, Santolan, Pasig City
185) BONI AVENUE – Lourdes Bldg. II, 667 Boni Ave. Bgy. PlainView Mandaluyong City
186) ANGELES – BALIBAGO – Saver's Mall Bldg. Mac Arthur Highway, Balibago Angeles City
187) MASAMBONG – L.G. Atkinson Bldg., No. 627 Del Monte Ave., Brgy. Masambong, Quezon City
188) BATANGAS – BAUAN – J.P. Rizal Street corner San Agustin Street, Bauan, Batangas
189) MEYCAUAYAN – MALHACAN – Meycauayan Tollgate, Meaycauayan City, Bulacan
190) CEBU – A. C. CORTES – Carlos Perez Building, A.C. Cortes Avenue, Brgy. Ibabao, Mandaue City, Cebu
191) PASIG – ROSARIO – Unit 3, 1866 Ortigas Ave., Ext., Rosario, Pasig City
192) PASIG – VALLE VERDE – No. 102 E. Rodriguez, Jr. Ave., Ugong, Pasig City
193) CEBU – BASAK PARDO – South Point Place Building, N. Bacalso Ave., South Road, Basak Pardo, Cebu City
194) DAVAO – PANABO CITY – Quezon Street, Sto. Niño, Panabo City, Davao del Norte
195) CAGAYAN DE ORO CITY – COGON – De Oro Construction Supply, Inc Bldg., Don Sergio Osmeña St. cor Limketkai Drive Cagayan de Oro City
196) H.V. DELA COSTA – Unit GFC–2, Classica 1 Condominium, No. 112 H.V. Dela Costa St., Salcedo Village, Makati City
197) NOVALICHES – TALIPAPA – Ground Floor, Units C, D, E, F & G No. 526 Quirino Highway, Brgy. Talipapa, Novaliches, Quezon City
198) DASMARIÑAS – Km. 31 Gen. Emelio Aguinaldo Highway, Brgy. Zone 4, Dasmariñas City, Cavite
199) NUEVA ECIIJA – SAN JOSE – Paulino Building, Brgy. Aber 1st, Maharlika Road, San Jose, Nueva Ecija
200) VIGAN – Quezon Ave., Vigan City, Ilocos Sur
201) CEBU – JUAN LUNA – Stephen Jo Building, Juan Luna, Cebu City
202) DUMAGUETE CITY – Don Joaquin T. Villegas Bldg., Colon St., Dumaguete City
203) ILOILO – JARO – Jaro Townsquare, Mandaue Foam Building, Quintin Salas, Jaro, Iloilo City
204) SAN LORENZO VILLAGE – A. ARNAIZ AVENUE – The E–Hotels Makati Bldg., No. 906 A. Arnaiz Ave., (formerly Pasay Rd.) San Lorenzo Village, Makati City
205) LAS PIÑAS – ALMANZA – Aurora Arcade Bldg., Alabang Zapote Road, Almanza Uno, Las Pinas City
206) SAN FERNANDO – SINDALAN – T & M Building, Mac Arthur Highway, Brgy. Sindalan, San Fernando, Pampanga
207) BENGUET – LA TRINIDAD – KM 5, Central Pico, La Trinidad, Benguet
208) CEBU – FUENTE OSMEÑA – Ground Floor Cebu Women's Club Building, Fuente Osmeña, Cebu City
209) CEBU – MINGLANILLA – Ground Floor La Nueva – Minglanilla Center, Ward 2, Minglanilla, Cebu 6046
210) BACOLOD – HILADO – Hilado Street, Bacolod City
211) ZAMBOANGA CITY – CANELAR – Printex Bldg., Mayor Jaldon St., Zamboanga City
212) LOYOLA HEIGHTS – KATIPUNAN – Unit 13, Elizabeth Hall Bldg., Lot 1 Blk.41, Katipunan Avenue, Loyola Heights, Quezon City
213) SURIGAO CITY – Ground Floor, EGC Building, Rizal Street, Washington, Surigao City
214) AYALA AVENUE – RUFINO TOWER – Ground Floor, Unit 1, Rufino Bldg., 6784 Ayala Ave. cor. V. A. Rufino St., Makati City
215) 999 SHOPPING MALL – 3/f, Unit 10 & 3C–2, 999 Shopping Mall 2, C.M. Recto Street, Tondo Manila
216) T.M. KALAW – A–1,2,3 & 4 Ditz Bldg., No. 444 T.M. Kalaw St., Ermita, Manila
217) COMMONWEALTH – Ground Floor, Crissant Plaza Bldg., No. 272 Commonwealth Ave., Brgy. Old Balara, Quezon City
218) ROOSEVELT – STO. NIÑO – No. 187 Roosevelt Avenue, Brgy. Sto. Niño, San Francisco Del Monte, Quezon City
219) LAGRO – Lot 2–B–6 Quirino Highway, Lagro, Novaliches, Quezon City
220) GARNET – Unit 102, Prestige Tower, Emerald Ave., Ortigas Center, Pasig City
221) JULIA VARGAS – Ground Floor, Unit 101 One Corporate Centre Office Condominium, Doña Julia Vargas Avenue corner Meralco Avenue, Ortigas Center, Pasig City
222) PAMPANGA – APALIT – Bgy. San Vicente, Apalit, Pampanga

223) PAMPANGA – GUAGUA – Goodluck Bldg., No. 303 Guagua–Sta. Rita Arterial Road, Brgy. San Roque, Guagua, Pampanga
224) CEBU – FREEDOM PARK – CLC Bldg., 280 Magallanes St. near corner Noli Me Tangere, Cebu City
225) MANDALUYONG – WACK–WACK – Ground Floor , Unit JI–E, Jovan Condominium, Shaw Blvd. corner Samat St., Mandaluyong City
226) BATANGAS – TANAUAN – No. 98 J.P. Laurel Hi–way, Brgy. Darasa, Tanauan City
227) MINDORO – CALAPAN – Ground Floor Paras Bldg., J.P. Rizal St., Brgy. San Vicente South, Calapan, Oriental Mindoro
228) MAKATI AVENUE – PACIFIC STAR – Ground Floor, Pacific Star Bldg., Sen. Gil Puyat Ave. Makati City
229) LEGASPI – DELA ROSA – Ground Floor, I – Care Bldg., No. 167 Legaspi cor Dela Rosa Sts., Legaspi Village, Makati City
230) DAGUPAN – A.B. FERNANDEZ AVENUE – New Star Bldg. A.B Fernandez Avenue, Dagupan City
231) PANGASINAN – ROSALES – Estrella Compound, Carmen East Rosales, Mac Arthur Highway, Pangasinan
232) BORACAY – Alexandra Bldg., Main Road Brgy. Balabag Boracay Island, Malay Aklan
233) CEBU – TALISAY – Paul Sy Bldg., Highway Tabunok, Talisay City, Cebu
234) ORMOC CITY – Ground Floor, Hotel Don Felipe Annex Bldg., Bonifacio St., Ormoc City
235) CAVITE – NAIC – Ibayo Silangan Road cor. Sabang Road, Naic Cavite
236) BATAAN – DINALUPIHAN – Bgy. San Ramon, Dinalupihan, Bataan
237) TARLAC – PANIQUI – No. 130 M.H. Del Pilar St., cor. Mac Arthur Highway, Paniqui, Tarlac City
238) NUEVA VIZCAYA – SOLANO – Maharlika Road, Poblacion, Solano, Nueva Vizcaya
239) TAGBILARAN CITY – Ground Floor, Edificio De Familia E. Gallares Bldg., No. 0160 Calle Gov. Celestino Gallares St., Poblacion 2, Tagbilaran City, Bohol
240) DAVAO – J.P. LAUREL – JP Laurel Avenue, Davao City
241) THE FORT – F1 CENTER – Ground Floor, Unit D, F1 City Center, 32nd Street near corner 5th Avenue, Bonifacio Global City, Taguig City
242) AMORSOLO – QUEENSWAY – Ground Floor, Queensway Building, No.118 Amorsolo St., Legaspi Village, Makati City
243) JUAN LUNA – PRITIL – 1953–1955 Juan Luna St., Tondo, Manila
244) CUBAO – ARANETA CENTER – Ground Floor, Philamlife Building, Aurora Blvd. corner General Araneta Street, Cubao, Quezon City
245) KALENTONG – No. 908 Gen. Kalentong Street, Mandaluyong City
246) ALABANG – ENTRATA – Units G3 & G4, Entrata, Filinvest Corporate City, Alabang, Muntinlupa City
247) BF HOMES – AGUIRRE – No. 327 Aguirre Avenue, BF Homes, Paranaque City
248) SUCAT – KABIHASNAN – Unit 3 & 4 Perry Logistics Center Building, Ninoy Aquino Avenue, Paranaque City
249) CAVITE – TANZA – Antero Soriano Highway, Daang Amaya 2, Tanza, Cavite
250) CEBU – ASIA TOWN IT PARK – Ground Floor, Calyx Center, W. Ginonzon Street corner Abad Street, Asia Town, IT Park, Cebu City
251) GIL PUYAT – DIAN – Ground Floor, Wisma Cyberhub Building, No. 45 Sen. Gil Puyat Ave., Makati City
252) A. BONIFACIO – BALINGASA – Ground Floor, 2/f & 3/f, Units D & E, Winston Building, No. 880 A. Bonifacio Avenue, Brgy. Balingasa, Quezon City
253) VISAYAS AVENUE – Ground Floor, K.L. Group Bldg., Units B, C, & D, No. 15 Visayas Ave., Brgy. Vasra, Quezon City
254) GRACE PARK – 11TH AVE. – Ground Floor, Remcor V Building, Block 172, Lot 5, Rizal Avenue Ext., Caloocan City
255) VALENZUELA – DALANDANAN – Malanday Machinery's Commercial Bldg., No. 212 Km. 15 Mac Arthur Highway, Brgy. Dalandanan, Valenzuela City
256) GREENHILLS – NORTH – Ground Floor, BTTC Bldg., Ortigas Ave. cor. Roosevelt St., Greenhills, San Juan City
257) ALABANG HILLS – Don Gesu Bldg., Don Jesus Blvd., Brgy. Cupang, Muntinlupa City
258) NUEVA ECIIJA – GAPAN – TSI Bldg., Jose abad Santos Ave., Sto. Niño, Gapan, Nueva Ecija
259) DAVAO – BUHANGIN – Ground Floor, D3G Bldg., Km. 5 Buhangin Road cor. Gladiola St., Buhangin, Davao City
260) BICUTAN – EAST SERVICE ROAD – Ground Floor, Waltermart Bicutan, East Service Rd., cor. Mañalac Ave., Brgy. San Martin de Porres, Parañaque City
261) BULACAN – PLARIDEL – Lot 1071– A, Daang Maharlika Road, (Prev. Cagayan Valley Road) Banga First, Plaridel Bualacan
262) BUKIDNON – VALENCIA – Tamay Lang Lang Park Lane Bldg., G. La Viña Ave., Poblacion, Valencia City, Bukidnon
263) MARIKINA – PARANG – JNJ Bldg., No. 108 BG Molina St., Parang, Marikina
264) ONGPIN – Ground Floor, Unit G1, Strata Gold Condominium Bldg., No. 738 Ongpin St., Binondo, Manila
265) CAVITE CITY – P. Burgos Ave., Brgy. Caridad, Cavite City
266) YLAYA – PADRE RADA – Josefa Building, No. 981 Ylaya Street corner Padre Rada Street Tondo, Manila
267) BATANGAS – LEMERY – Ground Floor LDMC Building, Ilustre Ave. Brgy. Rizal, Lemery, Batangas
268) LAGUNA – BIÑAN – Ground Floor, Units 1,2,3 & 4, Simrey's Commercial Building, National Highway corner Alma Manzo Road, Brgy. San Antonio, Biñan City, Laguna
269) KALIBO – Roxas Avenue Extension, Kalibo, Aklan
270) DAVAO – DIGOS – Commercial Space–4, Davao RJ and Sons Realty & Trading Corporation Building, V. Sotto Street, Brgy. Zone–1, Digos City, Davao del Sur
271) PEREA – Ground Floor, Greenbelt Mansion, No. 106 Perea Street, Legaspi Village, Makati City
272) BANAWA – KALIRAYA – Titan 168 Building, No. 126 Banawe Street near cor. Kaliraya St., Brgy. Tatalon, Quezon City
273) CAVITE – TRECE MARTIRES – Ground Floor Dionets Commercial Place Building, Trece Martires–Indang Road, Brgy. San Agustin, Trece Martires City, Cavite

274) ROXAS CITY – Corner Roxas Avenue and Osmeña St. (formerly Pavia St.), Roxas City, Capiz
275) TACLOBAN CITY – MARASBARAS – Ground Floor, JGC Bldg., Brgy. 77, Marasbaras, Tacloban City
276) PROJECT 8 – SHORTHORN – Ground Floor, West Star Business Center Bldg., No. 31 Shorthorn St., Brgy. Bahay Toro, Project 8, Quezon City
277) BULACAN – BALAGTAS – Burol 1st, Mc Arthur Highway, Balagtas Bulacan
278) DAVAO – MAC ARTHUR MATINA – BGP Commercial Complex II Bldg., McArthur Highway, Matina, Davao Ctiy
279) GRACE PARK – 3RD AVE. – No. 215 Rizal Avenue Ext. Brgy. 45 Grace Park West, Caloocan City
280) SAN FERNANDO – JOSE ABAD SANTOS – Ground Floor, Units 1A &1B Kingsborough Commercial Center Building, Jose Abad Santos Avenue, San Fernando, Pampanga 2000
281) ILOCOS NORTE – SAN NICOLAS – Barangay 2, San Nicolas, Ilocos Norte
282) PANGASINAN – LINGAYEN – Avenida Rizal East Road, Lingayen, Pangasinan
283) BACOLOD – ARANETA – Unit 1A & 1B Metrodome Building, Araneta – Alunan St. Sincang, Barangay 39, Bacolod City
284) GENERAL LUIS – KAYBIGA – No. 4 Gen. Luis St., Barangay Kaybiga, Caloocan City
285) NAVOTAS – M. NAVAL – No. 895 M. Naval Street, Brgy. Sipac–Almasen, Navotas City
286) CAVITE – SILANG – No. 132 J. P Rizal Street, corner E. Montoya Street, Brgy. San Vicente I, Silang, Cavite
287) BATANGAS – ROSARIO – Rosario–Padre Garcia–Lipa Road, Poblacion Rosario, Batangas
288) JUPITER – PASEO DE ROXAS – No. 30 Jupiter cor. Paseo De Roxas Sts., Brgy. Bel–Air, Makati City
289) DIPOLOG CITY – Ground Floor, Felicidad II Bldg., Quezon Ave., Miputak, Dipolog City
290) GENERAL SANTOS CITY – PIONEER – Pioneer Avenue corner Magsaysay Avenue, General Santos City
291) GIL PUYAT – SALCEDO VILLAGE – Unit 1C, Ground Floor, Country Space 1 Bldg., Gil Puyat Avenue, Makati City
292) BLUMENTRITT – RIZAL AVENUE – No. 2412 Rizal Avenue, Sta. Cruz, Manila
293) JUAN LUNA – BINONDO – No. 580 Juan Luna St., Binondo, Manila
294) E. RODRIGUEZ AVE. – CUBAO – No. 1731 E. Rodriguez Sr. Avenue, Brgy. Pinagkaisahan, Cubao, Quezon City
295) GREENHILLS – PROMENADE – Unit 3, Ground Floor & 2/f Promenade Building, Missouri Street, Greenhills, San Juan City
296) ANTIQUE – SAN JOSE – St. Nicolas Building, T.A. Fournier Street, San Jose, Antique
297) DAVAO – AGDAO – Door 2 & 3 Cabaguio Plaza Bldg., Cabaguio Ave., Agdao, Davao City
298) LEVISTE – Unit Ground B, LPL Mansions Building, 122 L.P. Leviste Street, Salcedo Village Makati City
299) CHINO ROCES – LA FUERZA – Unit/s 10 & 11 La Fuerza Plaza 1, No. 2241 Don Chino Roces Avenue, Makati City
300) PAZ M. GUAZON – Units 5 & 6, Topmark Bldg., No. 1763 Paz M. Guazon Street, Paco, Manila
301) MIA ROAD – Salud–Dizon Building 1, No. 5 MIA Road, Tambo, Parañaque City
302) BATANGAS – NASUGBU – J. P. Laurel Street, Poblacion, Nasugbu, Batangas
303) SORSOGON – Ma. Bensuat T. Dogillo Bldg., Magsaysay St., Poblacion, Sorsogon City
304) MALOLOS – Ground Floor, BUFECO Bldg., No. 1197 Brgy. Sumapang Matanda, Mac Arthur Highway Malolos, Bulacan
305) SUBIC BAY – No. 1109 Rizal Highway, Subic Bay Freeport Zone, Olongapo City
306) ISABELA – ILAGAN – Maharlika Highway corner Florencio Apostol Street, Calamaqui 1, Ilagan, Isabela
307) LA UNION – AGOO – Mac Arthur Highway, Barangay San Antonio, Agoo, La Union
308) CATBALOGAN – Curry Avenue corner San Bartolome Street, Catbalogan City, Samar
309) DAVAO – QUIRINO – Centron Building, Quirino Avenue corner General Luna Street, Davao City
310) KIDAPAWAN – Doña Leonila Complex, National Highway, Poblacion, Kidapawan City, North Cotabato
311) VALENZUELA – GEN. T. DE LEON – Ground Floor, Units 4 & 5, Liu Shuang Yu Bldg., No. 3026 Gen. T. De Leon St., Brgy. Gen. T. De Leon, Valenzuela City
312) ILOILO – MOLO – GT Plaza Mall, M.H. del Pilar St., Molo, Iloilo City
313) ALABANG – COMMERCE AVE. – Spectrum Center Block 28, Commerce Ave cor Filinvest Ave., Filinvest City, Alabang, Muntinlupa City
314) NUEVA ECIIJA – TALAVERA – Lot No. 269–A Maharlika Road, Poblacion, Talavera, Nueva Ecija
315) SILAY – Rizal Street, Silay City, Negros Occidental
316) DEL MONTE – D. TUAZON – No. 155 Del Monte Ave., Brgy. Manresa, Quezon City
317) PANGASINAN – SAN CARLOS – Palaris St. cor. Jaycees St., San Carlos, Pangasinan
318) DAVAO – MAGSAYSAY – EWB Bldg. Lot 100–C Brgy. 030 Poblacion, R. Magsaysay Ave., Davao City
319) ZAMBALES – IBA – Lot No. 1–A, Zambales – Pangasinan Provincial Road, Brgy. Sagapan, Iba, Zambales
320) CAGAYAN DE ORO – CARMEN – RTS Bldg., Vamenta Blvd., Carmen, Cagayan de Oro City
321) CAGAYAN DE ORO – LAPASAN – Lapsan Highway, Cagayan de Oro City
322) CALOOCAN – A. MABINI – Ground Floor Gee Bee Bldg. No. 428 A. Mabini St., Brgy. 15, Zone 2, Caloocan City
323) TORDESILLAS – Unit 105, Le Metropole Condominium, H.V. Dela Costa cor. and Tordesillas Sts. & Sen. Gil Puyat Ave., Salcedo Village, Makati City
324) TAFT – NAKPIL – RLR Building, No. 1820 Taft Avenue near corner Nakpil Street, Malate, Manila
325) ORTIGAS – ROCKWELL – Unit No. W–01 Tower 1, The Rockwell Business Center, Ortigas Avenue, Pasig City
326) GENERAL SANTOS CITY – CALUMPANG – Calumpang Medical Specialist Building, National Highway, Calumpang, General Santos City

327) BATANGAS – STO. TOMAS – KM 67 Maharlika Highway, Poblacion Sto. Tomas, Batangas
328) PATEROS – M. Almeda corner G. De Borja Street, San Roque, Pateros
329) LAGUNA – CABUYAO – No. 26 J. P. Rizal Street, Poblacion, Cabuyao City, Laguna
330) BULACAN – SAN JOSE DEL MONTE – Dalisay Resort, Gov. F. Halili Avenue, Tungkong Mangga, San Jose del Monte, Bulacan
331) METROPOLITAN AVENUE – Savana Bldg. 3, Metropolitan Avenue corner Venecia St., Bgy. Sta Cruz, Makati City
332) THE FORT – ACTIVE FUN – Active Fun Building, 9th Avenue corner 28th Street, City Center, Bonifacio Global City, Taguig City
333) STA. ROSA – Unit No. 6, Paseo 5 – Paseo de Sta Rosa, Greenfield City, Don Jose, Santa Rosa City, Laguna
334) LAS PIÑAS – J. AGUILAR AVE. – J.Aguilar Avenue corner Casimiro Drive, Brgy. BF International, Las Piñas City, Metro Manila
335) PEDRO GIL – No. 574 Pedro Gil Street, Malate, Manila
336) KAWIT – CENTENNIAL – Centennial Road, Tabon, Kawit, Cavite
337) SAMPALOC – J. FIGUERAS – No. 427-433 J. Figueras Street, Sampaloc, Manila
338) BATANGAS – BALAYAN – Corner Paz St. and Union St., Poblacion, Balayan, Batangas
339) KAMUNING – JPY Bldg, No. 52 Kamuning Road, Brgy Kamuning Quezon City
340) E.ROD. – WELCOME ROTONDA – Ground Floor, AEK Bldg., No. 40 E. Rodriguez Sr. Ave., Brgy. Don Manuel, Quezon City
341) XAVIERVILLE – No. 60 Xavierville Avenue, Xavierville Subdivision, Brgy. Loyola Heights, Quezon City
342) TABACO CITY – Manuel Cea Bldg. I, Santillan St., Poblacion, Tabaco City, Albay
343) BATAAN – MARIVELES – 8th Avenue, Freeport Area of Bataan (FAB), Mariveles, Bataan
344) LEGAZPI CITY – Block 2 Lot 3-B, Landco Business Park, Legazpi City, Albay
345) TIMOG – MOTHER IGNACIA – No. 21 Timog Ave., Brgy. South Triangle, Quezon City 1103
346) AURORA BLVD. – ANONAS – Rosario Building, No. 999 Aurora Blvd., near corner Lauan and Anonas Sts., Bgy. Duyan-duyan, Project 3, Quezon City
347) P. OCAMPO AVENUE – No. 245 P.Ocampo Ave. corner Flordeliz St., Brgy. La Paz, Makati City
348) MONTALBAN – RIZAL – No. 240 E. Rodriguez Hi-way, Manggahan, Rodriguez, Rizal
349) THE FORT – SOUTH OF MARKET – Ground Floor, Units 25 and 26, North Tower, South of Market (SOMA) Building, 26th St. cor. 11th Ave., Bonifacio Global City, Taguig City
350) ORTIGAS – ADB AVENUE – Ground Floor, Units G1 & G2, ADB Avenue Tower, ADB Avenue, Ortigas Center, Pasig City
351) BONI SERRANO AVE. – No. 107 Boni Serrano Avenue, Brgy. Lipunan ng Crame, Quezon City
352) TAYTAY – MANILA EAST – Manila East Road, Brgy. San Juan, Taytay, Rizal
353) PASAY – OCEANAIRE – Ground Floor, Unit No. 108 & 109, Podium Commercial Area, Oceanaire Condominium, Sunrise Drive corner Rd. 23, SM Mall of Asia Complex, Pasay City
354) A.MABINI – R.SALAS – Ground Floor & 2/f, Jesselton Tower No. 1453 A. Mabini St., corner R. Salas St., Brgy. 668, Zone 72, Ermita Manila
355) GIL PUYAT – F.B. HARRISON – No. 131 Gil Puyat Avenue Extension, Brgy 24, Zone 4, Pasay City
356) MAYON – DAPITAN – No. 181 Mayon St. near corner Dapitan St. Brgy. Sta. Teresita, Quezon City
357) KALAYAAN – MATALINO – No. 123 Kalayaan Avenue near corner Matalino St. Brgy. Central Diliman, Quezon City
358) CABANATUAN – MAHARLIKA – Maharlika Highway, Brgy. Dicarma, Cabanatuan City, Nueva Ecija
359) ACROPOLIS – Unit 1B Ground Floor Richmond Centre Building, Lot 46, Block 11, E. Rodriguez Jr. Avenue, Brgy. Bagumbayan, Acropolis, Quezon City
360) LEGASPI – AGUIRRE – Ground Floor, Unit 1-B, The Biltmore, No. 102 Aguirre Street, Legaspi Village, Makati City
361) TARLAC – CONCEPCION – Lot No. 1889, B1,B2,B3, L. Cortez St., San Nicolas, Concepcion, Tarlac
362) BULACAN – STA. MARIA – No. 115 M. De Leon St., Brgy., Poblacion, Sta. Maria, Bulacan
363) TARLAC – MCARTHUR HIGHWAY – Lot No. 27 Block 17, McArthur Highway corner Calle Manuel, San Sebastian Village, Tarlac, Tarlac
364) PANGASINAN – MANGALDAN – Cadastral Lot No. 335 Rizal Ave., Brgy. Poblacion, Mangaldan, Pangasinan
365) BATANGAS CITY – PALLOCAN – Unit Nos. 6, 7, and 8, Mayvel Center Building, Manuela Pastor Avenue, Brgy. Pallocan West, Batangas City
366) DAVAO – DIVERSION ROAD – Unit 4 & 5, Ground Floor D3G Y10 Bldg., C.P. Garcia National Highway, Brgy. Cabantian Davao City
367) PANGASINAN – ALAMINOS – BHF Blue Horizon Bldg., Quezon Ave., Poblacion , Alaminos City, Pangasinan
368) CALAMBA – NATIONAL ROAD – No. 1425 National Road, Brgy. Uno Crossing, Calamba Laguna 4027
369) BACOLOD – EAST – East Two Corporate Center Building, Circumferential Road, Brgy. Villamonte, Bacolod City,
370) BAGUIO – LEGARDA – GF Lindi Hotel, #12 Legarda Road, Baguio City
371) LAGUNA – STA. CRUZ – Sun Moon Arcade Building, No. 129 P. Guevara Ave., Poblacion 2 , Sta Cruz, Laguna
372) QUEZON – CANDELARIA – Corner National Highway and Ona Street, Brgy. Poblacion Candelaria Quezon
373) ILOILO – DIVERSION ROAD – The 21 Avenue Building, Benigno Aquino Avenue, Mandurriao, Iloilo City
374) TACLOBAN CITY – J. ROMUALDEZ – RUL Building, Justice Romualdez St., Brgy.15, Tacloban City
375) BUTUAN – P. BURGOS – Units 1, 2, and 3 Ground Floor FSUU Building, P. Burgos corner San Francisco Streets, Brgy. Sikatuna, Butuan City
376) RIZAL – SAN MATEO – Lot 551-A-8, Gen. Luna St., Brgy. Ampid, San Mateo, Rizal
377) ISABELA – ROXAS – Maharlika Hi-way, Brgy. Bantug, Roxas, Isabela 3320

378) CAVITE – ROSARIO – Lot 616 F1 Gen. Trias Drive, Tejeros Convention, Brgy. Tejero, Rosario, Cavite
379) DAVAO – MA-A – Ground Floor, Rosario Bldg., Don Julian Rodriguez Avenue, Ma-a Road Davao City
380) THE FORT – BGC CORPORATE CENTER – Ground Floor, Unit No. 2, BGC Corporate Center, No. 3030 11th Ave. cor. 30th St., City Center, Bonifacio Global City, Taguig City 1634
381) TACURONG – Tacurong City–Lambayong, National Highway, Tacurong, Sultan Kudarat
382) PAMPANGA – CLARK – Pavilion 16 Berthaphil Clark Center, Jose Abad Santos ave., TFZ Clark SPCL Ecozone, Angeles City, Pampanga
383) ALABANG – FRABELLE – Frabelle Alabang Bldg., 1100 Madrigal Business Park Alabang Zapote Rd Alabang Muntinlupa City
384) THE FORT – B3 BONIFACIO HIGH STREET – Ground Floor, Quadrant 3 Wumaco Bldg. 2, 7th Avenue B3, Bonifacio High Street, Bonifacio Global City, Taguig
385) ORTIGAS – ORIENT SQUARE – Ground Floor, Orient Square Building, Emerald Ave., Ortigas Center, Pasig City
386) TAGAYTAY – Ground Floor, Unit 1001.1, Fora Mall, Emilio Aguinaldo Highway, Brgy. Crossing East, Rotunda, Tagaytay City, Cavite
387) CAGAYAN DE ORO – PUEBLO DE ORO – VLC Tower One, B1 L1, Gran Via St., Pueblo de Oro, Cagayan de Oro City
388) THE FORT – PSE TOWER – One Bonifacio High Street – Philippine Stock Exchange Tower (One BHS – PSE Tower) 5th Avenue cor. 28th Street, Bonifacio Global City, Taguig City
389) FESTIVAL MALL – EXPANSION WING – Space No. 2219.1, Festival Supermall Expansion, Festival Mall Inc., FCC, Alabang–Zapote Road, Muntinlupa City
390) CEBU – SRP IL CORSO – R-160, R-161 Il Corso–Operations, Level 1, Il Corso – Filinvest Lifemall, City de Mare SRP Cebu City 6000
391) GIL PUYAT – WASHINGTON – 100 West Building, 100 Sen. Gil Puyat Ave. corner Washington St., Brgy. Pio del Pilar, Makati City, 1230

Listed below are the branches of EWRB as of December 31, 2019:

1) PASIG STORE – 360 Dr. Sixto Antonio Avenue, Corner Beverly Hills Street, Caniogan, Pasig City 1606
2) DAGUPAN STORE – Units L1L & L1M, Ground Floor, Eastgate Plaza Bldg., A.B. Fernandez East Avenue, Brgy. Mayombo, , Dagupan City, Pangasinan, 2400
3) SAN FERNANDO, LA UNION STORE – Diversion Road, Brgy. Pagdaraosan, San Fernando City, La Union, 2500
4) BAGUIO STORE – 2F Jose Miguel Bldg. II, Yandoc St., Corner Naguillian Road, Barangay Kayang Extension, Baguio City, 2600
5) TUGUEGARAO STORE – Don Domingo Street, Brgy. Centro 11, Tuguegarao City, Cagayan Valley, 3500
6) TARLAC STORE – Silayan Business Center Bldg., Brgy. Santo Cristo, Tarlac City, Tarlac, 2300
7) SAN FERNANDO STORE – McArthur Highway, Suburbia North Subdivision, Brgy. Maimpis, City of San Fernando, Pampanga, 2000
8) MEYCAUAYAN STORE – Manila North Road, McArthur Highway, Brgy. Calvario, Meycauayan City, Bulacan
9) CABANATUAN STORE – Bulanadi Bldg. Maharlika Highway, Brgy. H. Concepcion, Cabanatuan City, Nueva Ecija, 3100
10) LUCENA STORE – Land Co Bldg., ML Tagarao St., Brgy. 3, Lucena City, Quezon, 4301
11) STA. ROSA STORE – Hernandez Bldg., National Road , Brgy. Macabling, Sta. Rosa City, Laguna, 4026
12) CAINTA STORE – Km. 19, Ortigas Ave. Extension, Don Mariano Subd., Brgy. San Juan , Cainta, Rizal, 1900
13) DASMARINAS STORE – Lot-4, Aguinaldo Highway, Brgy. Salitran, Dasmarinas City, Cavite, 4114
14) BATANGAS STORE – Ground floor Epicenter, National Highway, Brgy. Balagtas, Batangas City, Batangas, 4200
15) PUERTO PRINCESA STORE – 201 Whitelines Bldg. , National Highway, Brgy. San Pedro, Puerto Princesa City, Palawan, 5300
16) LEGAZPI STORE – Door 2 & 3 Bicol Wei Due Fraternity Building, Quezon Ave. Oro Site, Legazpi City, Albay, 4500
17) NAGA STORE – Door 48 & 49 Crescini Bldg. CBD 2 Triangulo, Naga City, Camarines Sur, 4400
18) DAET STORE – Blk. 8, Lot-11, FMDC Bldg., Central Plaza Complex, Brgy., Lag-on, Daet, Camarines Norte
19) IROSIN STORE – M.H. Del Pilar Street, Brgy. San Julian, Irosin, Sorsogon
20) MASBATE STORE – Door 1 & 2, Sanchez Bldg., Sitio Cagba, Brgy. Tugbo, Masbate City
21) BACOLOD STORE – R.S. Bldg., Corner Hilado Extension & 6th Sts., Capitol Shopping Center, Lacson, Bacolod City, Negros Occidental, 6100
22) ILOILO STORE – National Road, Brgy., Tagbak, Jaro, Iloilo City
23) ROXAS STORE – Unit II, Cler Grand Hotel, Brgy. Lawaan, Roxas City, Capiz, 5800
24) KABANKALAN STORE – The Crossing, Guazon Street, Brgy. 2 Kabankalan City, Negros Occidental, 6111
25) SAN CARLOS STORE – Center Mall, F. C. Ledesma Avenue, Brgy. Palampas, San Carlos City, Negros Occidental, 6127
26) TANJAY STORE (FORMERLY DUMAGUETE STORE) – Magallanes St., Cor. Basa St., Pob.2, Tanjay City, Negros Oriental
27) MANDAUE STORE – Northside Business Hub, G. Lopez–Jaena Corner, A.P. Cortes St, Brgy. Tipolo, Mandaue City, Cebu, 6014
28) TAGBILARAN STORE – G/F Sum Bldg.,#29 San Jose Street,Brgy. Bogu Cogon District, Tagbilaran City, Bohol, 6300
29) CEBU CITY STORE – #36 JETHouse Bldg., Osmeña Blvd.,Brgy. Sambag II, Cebu City
30) TOLEDO STORE – #4 Ma. Theresa Isabel Bldg., Peñalosa Street, Luray I, Toledo City, Cebu, 6038
31) BOGO STORE – CPN Bldg. M.H. Del Pilar St. Brgy. Lourdes, Bogo City, Cebu, 6010
32) CALBAYOG STORE – Corner Orquin Street & Magsaysay Boulevard, Brgy. Balud, Calbayog City
33) MAASIN STORE – R. Kangleon Cor., Rafols Sts., Brgy. Tunga–tunga Maasin City, Southern Leyte 6600
34) TACLOBAN STORE – G/F Insular Life Bldg., Avenida–Veteranos Avenue, Brgy. 34, Tacloban City, Leyte, 6500
35) BAYBAY STORE – Oppura Bldg., M.L. Quezon corner D. Veloso St., Brgy. Poblacion–Zone 9, Baybay, Leyte 6521
36) ORMOC STORE – Real Street, Cor. San Vidal Brgy. District 21, Ormoc City, Leyte, 6541

37) PAGADIAN STORE – Vicente Araneta Tolibas Bldg., Jamisola Corner Ariosa St., Santiago Dist., Pagadian City, Zamboanga del Sur, 7016
38) DIPOLOG STORE – General Luna Street Corner Calibo Street, Dipolog City, Zamboanga del Norte, 7100
39) IPIL STORE – Gethsemane St., Purok Malipayon, Poblacion Ipil, Zamboanga Sibugay
40) ZAMBOANGA CITY STORE – Mayor Vitaliano Agan Avenue, Nuñez Extension, Brgy. Camino Nuevo, Zamboanga City.
41) CAGAYAN DE ORO STORE – Silverdale Building, Capistrano corner Mabini Street, Barangay 14, Cagayan de Oro City, Misamis Oriental, 9000
42) VALENCIA STORE – LCC Building, Purok 2, Sayre Highway, Poblacion, Valencia City, Bukidnon, 8709
43) TAGOLOAN STORE – National Highway, Brgy. Poblacion, Tagoloan, Misamis Oriental, 9001
44) GINGOOG STORE – Doña Graciana St., Brgy. 20, Gingoog City, Misamis Oriental, 9014
45) MATI STORE – Magricom Bldg. 2, Limatoc Street, Central , Mati City, Davao Oriental, 8200
46) DAVAO CITY STORE – Uyanguren St., Ramon Magsaysay Avenue, Brgy. 29–C, Davao City, Davao del Sur, 8000
47) NABUNTURAN STORE – Amatong Bldg., Purok 11 Poblacion, Nabunturan, Compostela Valley, 8800
48) GENERAL SANTOS STORE – UTD Building, J. Catolico Avenue, Lagao, General Santos City, South Cotabato, 9500
49) KORONADAL STORE – Purok Mabuhay, Brgy. Zone IV, Koronadal City, South Cotabato, 9506
50) KABACAN STORE – National Road, Rizal St. Brgy. Poblacion, Kabacan, North Cotabato, 9407
51) ISULAN STORE – Valdez Bldg. Arcade, National Highway, Brgy. Kalawag II, Isulan, Sultan Kudarat, 9805
52) BUTUAN STORE – Pareñas Bldg. South Montilla Blvd, Brgy. Golden Ribbon, Butuan City, Agusan del Norte, 8600
53) SAN FRANCISCO STORE – Quezon Street, Brgy. 2, San Francisco, Agusan del Sur, 8501
54) SURIGAO CITY STORE – Parkway, Km.2, Brgy. Luna, Surigao City, Surigao del Norte, 8400
55) KITCHARAO STORE – National Highway, Brgy. Songkoy, Kitcharao, Agusan del Norte, 8609
56) TANDAG STORE – Pimentel Bldg, Donasco Street, Brgy. Bag–ong Lungsod, Tandag City, Surigao Del Sur, 8300
57) MANGAGOY STORE – EWRB Building, Espiritu Street, Mangagoy, Bislig City, Surigao del Sur, 8311
58) DAPA STORE – Mabini Street, Brgy. 11 Poblacion, Dapa, Surigao del Norte, 8417
59) GUMACA STORE – MAJT Bldg., Brgy. Pipisik, Gumaca, Quezon, 4307
60) TANAY STORE – M. H. Del Pilar, Brgy. Plaza Aldea, Tanay, Rizal Province, 1980
61) NARRA STORE – National Highway, Brgy. Panacan II, Narra, Palawan, 5303
62) LARENA STORE – GDM Building, Bonifacio Street, North Poblacion, Larena, Siquijor, 6226
63) TALIBON STORE – G/F Edificio Luciano – Aurorita Bldg., CPG Avenue, Brgy. Poblacion, Talibon, Bohol, 6300
64) CARCAR STORE – Ramos Bldg. P. Nellas St. Poblacion III, Carcar City, Cebu
65) CATARMAN STORE – Benpres Building, South Diversion Road, Barangay Macagtas, Catarman, Samar
66) SOGOD STORE – L. Regis St., Brgy. Zone 5, Sogod, Southern Leyte
67) MOLAVE STORE – Cinema Building, Zamora Street, Purok Waling–waling, Brgy. Maloloy–on, Molave, Zamboanga del Sur
68) MARAMAG STORE – Ground Floor, Abao Building, Bonifacio Street, P–1A South Poblacion, Maramag, Bukidnon 8714
69) TAGUM STORE – KORE Bldg., Purok Doctolero, Brgy. Magugpo East, Tagum City, Davao del Norte, 8100
70) MIDSAYAP STORE – Crossing Poblacion 8, Midsayap, North Cotabato, 9410
71) NASIPIT STORE – Roxas St., Brgy. 4, Nasipit, Agusan Del Norte 8602
72) CABADBARAN STORE – Rara Corner A. Curato Streets, Brgy. 8 Poblacion, Cabadbaran City, Agusan del Norte, 8605
73) TRENTO STORE – P–7, Juan Luna Street, Brgy. Poblacion, Trento, Agusan del Sur, 8505
74) BAYUGAN STORE – Libres Street, Brgy. Taglatawan, Bayugan, Agusan del Sur, 8502
75) MADRID STORE – Arpilleda Corner Buniel St., Brgy. Quirino, Madrid, Surigao del Sur, 8316
76) BORONGAN STORE – Doctora Sabate Bldg., Real Street, Brgy. Songco, Borongan City, Eastern Samar, 6800

Employees

As at December 31, 2019, EastWest had 6,317 full-time employees compared to 6,431 in 2018. The following table categorizes EastWest’s full-time employees rank, as of December 31, 2019 and 2018:

	2019	2018
Executives	243	228
Managers	2,589	2,520
Rank and File	3,485	3,683
Total	6,317	6,431

The subsidiaries have 1,050 officers/staff, bringing the combined manpower of 7,367.

There is no existing collective bargaining agreement between EastWest and any of its employees, and EastWest's employees are not part of any labor union.

Market Information

The Company will not issue any security other than Common Shares

The common shares of EastWest have been listed on the PSE on May 7, 2012 under the ticker "EW". The table below shows the high and low prices of EastWest shares transacted at the PSE since 2016:

Year Ended December 31, 2019	High	Low
1 st Quarter – 2019	12.28	12.16
2 nd Quarter – 2019	11.68	11.60
3 rd Quarter – 2019	12.10	11.94
4 th Quarter – 2019	12.18	11.90

Year Ended December 31, 2018	High	Low
1 st Quarter – 2018	18.54	17.98
2 nd Quarter – 2018	15.22	14.58
3 rd Quarter – 2018	12.92	12.64
4 th Quarter – 2018	12.40	11.70

Year Ended December 31, 2017	High	Low
1 st Quarter – 2017	20.75	20.20
2 nd Quarter – 2017	29.00	27.90
3 rd Quarter – 2017	32.55	31.60
4 th Quarter – 2017	32.05	31.75

High and Low price of the Registrant's shares as of March 09, 2020 (last practicable trading day) were ₱ 10.60 and ₱9.30, respectively.

Holders

EastWest top 20 shareholders as of February 28, 2020 are as follows:

Name of Stockholder	Number of Shares	Percent
1. Filinvest Development Corporation	900,136,017	40.01%
2. FDC Forex Corporation	851,517,164	37.85%
3. PCD Nominee Corporation (Filipino)	386,166,818	17.16%
4. PCD Nominee Corporation (Non-Filipino)	90,925,637	4.04%
5. F. Yap Securities Inc.	14,005,600	0.62%
6. Co, Jonathan Dee	1,200,000	0.05%
7. Berit Holdings Corporation	1,048,410	0.05%
8. Albarracin, Trinidad M. Or Albarracin, Mario M.	1,000,000	0.04%
9. The, Alfonso S.	750,000	0.03%
10. Team Gladiola Inc.	745,930	0.03%
11. Susmerano, Gerardo	480,000	0.02%
12. Manuel A. Santiago &/Or Ella C. Santiago	330,600	0.01%
13. Sycip, Anna Y.	301,875	0.01%
14. Cheng, Joshua	150,000	0.01%

15. Miriam Cheng Bona Itf Mark Jericho C. Bona	150,000	0.01%
16. Gotauco, Quirino Cheong	131,598	0.01%
17. Uy, Ivy B.	112,500	0.01%
18. Tan, Catherine L	90,000	0.00%
19. Tan, Miguel T	90,000	0.00%
20. Baguyo, Dennis Granada	61,000	0.00%
TOTAL	2,249,393,149	99.97%

Total number of shareholders as of February 28, 2020 is 99, of which 84 are owning at least 100 shares.

Equity Ownership of Foreigners on Common Shares as of February 28, 2020 is as follows:

Nationality	Number of Stockholders	Number of Shares	%
Filipino	94	2,158,678,298	95.94%
Foreign	3	90,934,488	4.04%
American	1	301,875	0.01%
Indian	1	60,750	0.00%
Total	99	2,249,975,411	100.00%

Free Float Level

Based on the Public Ownership Report of the Bank as of December 31, 2019, 20.22% of the total outstanding shares are owned by the public.

Recent Sale of Unregistered Securities

There were no recent sales of unregistered or exempt securities, including issuance of securities constituting an exempt transaction.

Declaration of Dividends

East West Banking Corporation did not declare any cash dividend for fiscal year 2019.

COMPLIANCE WITH CORPORATE GOVERNANCE PRACTICES

The Bank is guided by the Board approved Manual on Corporate Governance which is the framework of rules, systems, and process that governs the performance of the Board of Directors and Management in the performance of their duties and responsibilities. The Manual on Corporate Governance outlines the Board governance processes which defines, among others, the corporate governance, board of directors, nomination and election, meetings, and quorum requirements. The Manual also enumerates the duties expected from the Board members, Board committees, and key officers and employees. It also features a disclosure system which highlights adherence to the principles of transparency, accountability and fairness.

Evaluation System and Compliance

Each Board Committee regularly reports to the Board of Directors. On an annual basis, the Bank also accomplishes and submits to the SEC the Integrated Annual Corporate Governance Report (I-ACGR) to determine extent of compliance with the recommendations provided under the Code of Corporate Governance for Publicly Listed Companies.

In addition to the examination mandated by law or regulation, the corporate governance process is also subjected to the review of Internal Audit Division of the Bank. Review was primarily focused on the execution of BOD's governance responsibilities, appropriateness of BOD and Board-level committees' structure and composition, soundness of existing Board processes (e.g., board meetings and attendance, board diversity, board appointments and re-election, and remuneration matters), adherence to disclosure and transparency requirements, adequacy of internal control system and risk management framework, and active promotion and protection of stakeholders' rights.

The Chief Compliance Officer is tasked with the formulation of specific measures to determine the level of compliance with the Corporate Governance Manual by the Board members, officers and employees. There has been no deviation from the Manual on Corporate Governance standards as of the date of this Report. Any violation of the Bank's Corporate Governance Manual shall subject the responsible officer or employee to the following penalties:

- For a first violation, the responsible officer or employee shall be reprimanded.
- For a second violation, suspension from office shall be imposed. The duration of the suspension shall depend on the gravity of the violation.
- For a third violation, the maximum penalty of removal from office shall be imposed.

Board Committees

To support the effective performance of the Board's functions and fulfill the principles of good corporate governance, the Board created each of the following committees and appointed Board members thereto.

Executive Committee

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

The Executive Committee, shall have five (5) regular members and an alternate member that meets weekly or as often as it may be necessary to address all matters referred to it. In 2019, thirty-three (33) regular and special meetings were conducted and attended by at least a majority of the Committee members.

Corporate Governance and Compliance Committee (CGCC)

The Corporate Governance and Compliance Committee leads the Bank and assists the Board of Directors in defining and fulfilling the corporate governance policies and attaining best practices while overseeing the implementation of compliance program, money laundering prevention program and ensuring that regulatory compliance issues are resolved expeditiously. In addition to its governance role, the CGCC also assumes the nomination function whereby it reviews and evaluates the qualifications of all persons nominated to the Board, all direct reports of the CEO and the President, regardless of rank, heads of Governance Units and other positions of the Bank requiring appointment by the Board of Directors. The Committee oversees the annual performance evaluation of the Board, its committees, and individual directors in accordance with the Corporate Governance Manual.

The Committee, composed of three (3) members of the Board of Directors, two of whom are independent directors, including the Chairperson, meets every other month or when necessary. In 2019, twelve (12) meetings (regular and special) were conducted and attended by Committee members.

Related Party Transaction Committee (RPT Committee)

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

The RPT Committee, composed of three (3) members of the Board of Directors, two of whom are independent directors, including the Chairperson, meets every other month or when necessary. In 2019, eight (8) meetings (regular and special) were conducted and attended by Committee members.

Audit Committee

The Audit Committee assists the Board of Directors in overseeing the Bank's financial reporting process, system of internal controls and the process for monitoring compliance with laws and regulations and the code of conduct. It also provides reasonable assurance to the Board on the overall management of risks of the Bank. It is responsible for setting up the Internal Audit Division, and for appointing the Chief Audit Executive and an independent external auditor who both report to the Audit Committee. It monitors and evaluates the effectiveness and accuracy of the internal control system established throughout the Bank, through the Internal Audit Division. The Internal Audit Division provides independent, objective assurance and consulting services designed to add value and improve the Bank's operations. It helps the organization accomplish its objectives by bringing a systematic, disciplined approach in evaluating and improving the effectiveness of risk management, internal control and governance processes. It functionally reports to the Audit Committee and administratively to the CEO. Internal Audit Division is independent to the Bank's other organizational units of as well as of the personnel subject to audit.

The Audit Committee, which consists of four (4) members, three of whom are independent directors, including the Chairman, meets once a month. In 2019, twelve (12) regular meetings were conducted and attended by at least a majority of the Committee members.

Risk Management Committee

The Risk Management Committee (RMC) assists the Board in fulfilling its responsibilities in managing the Bank's risk-taking activities. The RMC reviews and approves principles, policies, strategies, processes and

control frameworks pertaining to risk management. It also recommends to the Board any necessary modifications or amendments to strategies and policies relative to risk management. Its functions include identifying and evaluating the Bank's risk exposures, estimating its impact to the organization and assessing the magnitude, direction and distribution of risks across the Bank, which it uses as basis in determining risk tolerances that it subsequently recommends to the Board for approval. RMC reports to the Board the overall risk exposures as well as the effectiveness of its risk management practices and processes while recommending further policy revisions when necessary. Members of the Committee possess adequate knowledge and understanding of the institution's risk exposures and expertise in developing appropriate risk policies and strategies.

The Risk Management Committee, which meets every month is composed of three (3) members of which two (2) are independent directors, including the Chairperson. In 2019, twelve (12) regular meetings were conducted and attended by at least a majority of the Committee members.

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, shall have five (5) members of the Board of Directors that meets at least once a year or when necessary. In 2019, one (1) meeting was conducted and attended by all of the Committee members.

Trust Committee

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

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

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

The Trust Committee is composed of five (5) members, namely the President, Trust Officer and three directors. It meets once every quarter or more frequently as circumstances may warrant. In 2019, four (4) regular meetings were conducted and attended by at least a majority of the Committee members.

UNDERTAKING

EastWest will provide without charge its Annual Report or SEC Form 17-A to its stockholders upon receipt of a written request addressed to Atty. Benedicto M. Valerio, Jr., Corporate Secretary, at 5th Floor, The Beaufort, 5th Avenue corner 23rd Street, Fort Bonifacio Global City, Taguig City.

ANNEX D – Management's Discussion and Analysis – will be included in the Definitive Information Statement

ANNEX E – 2019 Audited Financial Statements – will be included in the Definitive Information Statement

ANNEX F – SUMMARY OF MINUTES OF 2019 ANNUAL STOCKHOLDERS’ MEETING

**MINUTES OF THE 2019 ANNUAL STOCKHOLDERS MEETING
OF
EAST WEST BANKING CORPORATION**

April 22, 2019, 8:30 a.m.

Crimson Hotel

Filinvest Corporate City, Alabang, Muntinlupa City

I. NATIONAL ANTHEM

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

2. CALL TO ORDER / NOTICE OF MEETING

The meeting was called to order by the Chairman, Mr. Jonathan T. Gotianun, who presided over the same.

The Corporate Secretary, Atty. Benedicto M. Valerio, Jr., certified that the notice of the meeting together with the copies of the Information Statement and Audited Financial Statement of the Bank were sent to each stockholder of record as of February 28, 2019 either by personal service or by mail, in compliance with the By-Laws as certified to by the stock and transfer agent of the Bank.

The Chairman directed the Corporate Secretary to attach the proof of service of the notice of meeting to the records of the meeting which the latter did.

3. DETERMINATION OF QUORUM

The Corporate Secretary reported to the shareholders in attendance that a quorum exists for the business at hand after determining that:

(a) As of record date of this meeting or February 28, 2019, there were **2,249,975,411** common shares of stock outstanding.

(b) **1,862,144,321** common shares of stock are represented in the meeting either in person or by proxy.

(c) That represents **Eighty-Two and 76/100 percent (82.76%)** of the Bank's total issued and outstanding capital stock.

The Chairman directed the Corporate Secretary to attached in the Minutes of the Meeting the report showing the number of shares represented in the meeting.

4. APPROVAL OF THE MINUTES OF THE ANNUAL STOCKHOLDERS' MEETING ON APRIL 20, 2018

The first item of the Agenda is the approval of the minutes of the April 20, 2018 Annual Stockholders' Meeting. The Corporate Secretary certified that a copy of the aforesaid minutes was duly sent to each of the stockholders as part of the materials for the April 20, 2019 Annual Stockholders Meeting.

Upon motion was duly made and seconded there being no objections that was registered during the discussions, the shareholders adopted the following resolution:

STOCKHOLDERS RESOLUTION NO. 07-2019-01

RESOLVED, for the record, that the stockholders of the Bank approved the Minutes of the Bank's Annual Stockholders' Meeting held on April 20, 2018.

5. APPROVAL OF THE REPORT OF THE CHAIRMAN AND 2018 AUDITED FINANCIAL STATEMENTS

The next item in the Agenda was the presentation of the Chairman's Report and the 2018 Audited Financial Statements for approval by the shareholders.

The Corporate Secretary certified that copies of the Chairman's Report and Audited Financial Statement were furnished to the shareholders as part of the materials for the stockholders' meeting.

Upon motion duly made and seconded, there being no objection raised in the ensuing discussions, the shareholders adopted the following resolution:

STOCKHOLDERS RESOLUTION NO. 07-2019-02

RESOLVED, for the record, that the stockholders of the Bank approved the 2018 Chairman's Report and the Audited Financial Statements.

The Vice Chairman, Mr. Antonio C. Moncupa, Jr was called by the Chairman to present the 2018 Financial & Operational Highlights of the Bank. A copy of the aforesaid presentation is attached as Annex "A" hereof.

6. RATIFICATION OF ALL ACTS OF THE BOARD OF DIRECTORS AND CORPORATE OFFICERS

The next item in the Agenda was the approval of all acts of the Board and Corporate Officers of the Bank for 2018 which includes the Material Related Party Transaction approved during the year, resolutions and proceedings to be ratified as presented in the Information Statement sent to the stockholders.

Upon motion duly made and seconded, there being no objections raised during the discussions that ensued, the shareholders adopted the following resolution:

STOCKHOLDERS RESOLUTION NO. 07-2019-03

RESOLVED, for the record, the stockholders of the Bank approved, confirmed and ratified all acts and resolutions and proceedings of the Board of Directors and Officers of the Bank for the year 2018.

7. ELECTION OF THE MEMBERS OF THE BOARD OF DIRECTORS FOR 2019-2020.

The Chairman informed the shareholders that the next item of the Agenda is the election of the members of the Board of Directors of the Bank. The Corporate Secretary explained that the Bank earlier submitted the final list of all candidates who were nominated and pre-screened in accordance with the Company's Manual on Corporate Governance. They are:

MERCEDES T. GOTIANUN
JONATHAN T. GOTIANUN
L. JOSEPHINE GOTIANUN YAP
ISABELLE G. YAP
ANTONIO C. MONCUPA, JR.
WILSON L. SY
ROBERTO S. REYES
CARLOS R. ALINDADA
PAUL A. AQUINO
GREGORIO U. KILAYKO
JOSE MARIA G. HOFILENA

That Messrs. CARLOS R. ALINDADA, PAUL A. AQUINO, GREGORIO U. KILAYKO and JOSE MARIA G. HOFILENA were also named by the Nomination Committee as nominees for the position of Independent Directors.

No other nomination for election of the Board of Directors was submitted to the Nomination Committee within the period allowed under the Revised Manual on Corporate Governance, as provided in the Information Statement furnished to the stockholders.

Upon motion was duly made and seconded and no objections being rendered during the discussions, the shareholders adopted the following resolution:

STOCKHOLDERS RESOLUTION NO. 07-2019-04

RESOLVED, for the record, that the Stockholders of the Bank re-elected/elected the following persons as members of the Bank's Board of Directors for the year 2019-2020, to wit:

JONATHAN T. GOTIANUN	Director
ANTONIO C. MONCUPA, JR.	Director
MERCEDES T. GOTIANUN	Director
LOURDES JOSEPHINE GOTIANUN-YAP	Director
ISABELLE G. YAP	Director
WILSON L. SY	Director
JESUS ROBERTO S. REYES	Director
CARLOS R. ALINDADA	Independent Director
PAUL A. AQUINO	Independent Director
JOSE MARIA G. HOFILENA	Independent Director
GREGORIO U. KILAYKO	Independent Director

8. APPOINTMENT OF EXTERNAL AUDITORS

The appointment by the stockholders of the Company's External Auditors was the next item of the Agenda. The Chairman reported that the Board, upon recommendation of the Company's Audit Committee, is recommending that the shareholders re-appoint Sycip Gorres Velayo and Company as the external auditors of the Bank.

Upon motion was duly made and seconded and no objections being rendered during the discussion, the shareholders adopted the following resolution:

STOCKHOLDERS RESOLUTION NO. 07-2019-05

RESOLVED, for the record, that the stockholders of the Bank re-appointed Sycip Gorres Velayo and Company as the external auditors for the year 2019.

9. OPEN FORUM

1. On the queries relating the loan portfolio of the Bank to the public school teachers, it was explained that: (a) the 2019 budget of the government has been signed into law; (b) the said law corrected the provision of the previous budget where certain lenders were given the priority in collecting the payment of the loans granted to public school teachers from the Department of Education ("DEC"); (c) except for the GSIS, all the lenders are now in equal footing with each other (d) what the Bank was looking for was a certain stability in the rule or where the rule does not change at the middle of the game before taking bigger exposure; (f) the Bank expects lending to be stabilized and it is just waiting for the DEC to streamline its new operating procedure; and, (g) the Bank expects to collect its loan and the provisions that it booked earlier and does not expect any losses. The shareholders were also informed that the Bank has resumed lending but not as big as before as it tries to see the development in the budget of the government and how competitors will react to the said development. It was also reported that GSIS has taken-out some of the loans of the Bank, but the Bank foresees that things will normalize as it moves forward.

2. On whether or not all the branches of the Bank are earning or at least are operating at a break-even, it was explained that the Bank does not look at its branches on a per branch basis. Rather, it looks at all the branches as part of its network where the center is as important as the periphery. But yes, the deposits of the branches of the Bank are lagging behind the deposits of the branches of the benchmarked banks and that management is addressing the aforesaid situation.

3. On why the Bank has a higher NPL compared to some banks in the industry, it was explained that the Bank will always have a higher NPL ratio among normal banks. The reason is that the Bank has the highest proportion of consumer loans. It has a higher NPL, but it also has a higher margin, double than the net interest margin of the industry.

4. Trading income. The shareholders were informed that the trading income of the Bank has always been positive except for 2 or 3 years where it was not but that was some years back. The Bank expects trading of securities to be positive. Not only the Bank but other banks as well will be positive from their trading operations.

5. Dividends. There will be no cash dividends because the Bank is in a growth move. It is more efficient to retain the income and use it for growth. The Bank will make use of its current capital to fund growth that is why it will not declare any dividends.

6. PE. On, why do observation as to why the investors do not look at PE and consider the earnings of the Bank in pricing its stock, it was explained that at the beginning when the Bank went public, it has only 122 branches. It promised the investors that its branches will increase to 350 in 3yrs. Nobody believes it and it resulted in low stock price. The total branches of the Bank including its rural bank is now 486. The Bank was candid enough to tell the investors that it will have few years of not very good earnings because the upfront expenses related to its branch expansions. Again, this affected the price of its stock. In time, as bank gains scale, operating leverage should be much better, and ROE should improve. It was below the industry average up to 2015. The Bank has the lowest valuation, 5 to 6 times PE, because market does not believe its profitability can be sustained. It is upon the Bank to show that its profit and growth are sustainable. In fact, the Bank did not give dividends and did not call upon its shareholders to reinvest because doing so is not efficient. The Bank will have to double its resources in 2 years. 15% growth on an annual compounded growth rate.

6. Bank products. The Bank will expand its products to include cashless payment. The Bank will offer digital products. It is just a question of how and when it will be offered. The Bank has prepaid cards. It has all the digital products that are available in the market. It is watching and preparing for its digital assault. It is the Bank's responsibility to be at phase with the digital development in the country.

7. On the question on whether as a part of FDC, the Bank will provide support for FDC's infrastructure projects like the airport, it was explained that the proponents of these projects have their own banks. Which bank will the project proponents tap is a decision that must be made by the proponents as one group. The Bank however is primarily a consumer bank. Earnings from participation in infrastructure projects will not be much compared to earnings from consumer financing.

10. ADJOURNMENT

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

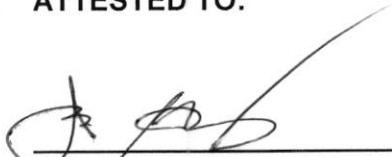
The Chairman also invited all the Stockholders who were present and participated in the said meeting to join in the refreshments served by the Bank for this occasion.

CERTIFIED CORRECT:



ATTY. BENEDICTO M. VALERIO, JR.
Corporate Secretary

ATTESTED TO:



JONATHAN T. GOTIANUN
Chairman of the Board