

**MINUTES OF THE 2023 ANNUAL STOCKHOLDERS MEETING
OF
EAST WEST BANKING CORPORATION**
April 19, 2024, 8:30 a.m.
Thru Webcast

Directors Present:

MR. JONATHAN T. GOTIANUN, Chairman
MS. L. JOSEPHINE GOTIANUN-YAP, Vice Chairman
MS. JACQUELINE FERNANDEZ, President
MS. ISABELLE G. YAP
MR. JOSEPH M. YAP
MS. RHODA A. HUANG
MR. GREGORIO U. KILAYKO
ATTY. ARMANDO U. SURATOS
MS. IMELDA CAPISTRANO
MS. CRISTINA ORBETA
ATTY. JOSE MARIA HOFILEÑA

Directors Absent:

NONE

Also Present:

MR. JERRY NGO – Chief Executive Officer
ATTY. BENEDICTO M. VALERIO, JR. – Corporate Secretary

I. NATIONAL ANTHEM

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

2. CALL TO ORDER

Mr. Jonathan T. Gotianun, Chairman of the Board welcomed the stockholders and guests to the Bank's 2024 annual stockholders' meeting, which was an online-only event like last year's annual meeting. He took the opportunity to thank the Bank's shareholders who participated in the meeting through the Bank's voting in absentia system or the appointment of the Chairman as a proxy.

The Chairman called the meeting to order and presided over the same. He informed that with him are Mr. Jerry G. Ngo, the Bank's CEO and Atty. Benedicto M. Valerio, Jr., Corporate Secretary. He acknowledged the presence of the directors and senior officers of the Bank.

Atty. Benedicto M. Valerio, Jr, Corporate Secretary, took the minutes of the proceedings.

3. CERTIFICATION OF NOTICE

The Chairman inquired from the Corporate Secretary about the sending of the required notice of the meeting to the stockholders.

The Corporate Secretary, Atty. Benedicto M. Valerio, Jr., certified that in accordance with the SEC Notice dated February 23, 2024, the Notice of the Meeting, together with the copies of the Information Statement and Audited Financial Statement of the Bank, was posted on the Bank's website and disclosed thru PSE EDGE; The Notice of the Meeting was also published in Business World and Malaya Business Insight from March 26 to 27, 2024; and, that he is in possession of the Affidavit attesting to the foregoing fact.

The Chairman directed the Corporate Secretary to attach the proof of compliance with the SEC Notice dated February 23, 2024, to the records of the meeting.

4. DETERMINATION OF QUORUM

The Chairman asked the Corporate Secretary about the presence of a quorum.

The Corporate Secretary certified to the Chairman that a quorum exists for the business at hand after determining that stockholders owning at least **1,837,414,050** shares representing 81.66% of the outstanding two-billion, two hundred forty-nine million, nine-hundred seventy-five thousand four hundred eleven (**2,249,975,411**) total outstanding are present in the meeting, to wit:

Proxy	-	1,770,764,821
Voting <i>in absentia</i>	-	1,750
Via Web Broadcast	-	66,647,479

The Chairman directed the Corporate Secretary to attach in the Minutes of the Meeting the report showing the number of shares represented in the meeting, their mode of attendance, and the percentage of the outstanding shares they own.

5. RULES OF CONDUCT AND VOTING PROCEDURE

Upon the instruction of the Chairman, the Corporate Secretary read the rules of conduct and procedure for voting in the meeting:

1. Stockholders who successfully registered under the shareholder registration system were provided the instructions to access the Bank's digital voting ballot as well as the virtual meeting;

2. The deadline for voting in absentia ad through proxy was on April 12, 2024;

3. After the voting, the Office of Corporate Secretary together with the Bank's Stock Transfer Agent tabulated all votes cast in absentia and well as via proxy.

4. The results of the voting will be reported after each item is taken up during the meeting;

5. The stockholders were also given up to April 12, 2024, to submit any questions or comments they may have; and,

6. The video and audio of the entire proceeding will be recorded.

6. APPROVAL OF THE MINUTES OF THE ANNUAL STOCKHOLDERS' MEETING ON APRIL 24, 2023.

The next item on the Agenda is the approval of the minutes of the April 24, 2023, Annual Stockholders' Meeting. The Corporate Secretary certified that a copy of the aforesaid minutes was made available on the Bank's website and a copy thereof was attached to the Bank's Information Statement.

That based on the tabulation of the votes that were cast, shareholders owning 1,770,764,821 shares, or 96.37% of the total shares represented in the meeting voted to approve the minutes of the annual meeting on April 24, 2023.

The vote tabulation was shared on the screen of the web meeting:

Opinion	Votes cast	Percentage
For	1,770,764,821	96.37%
Against	-	-
Abstained	66,649,229	3.63%

The Chairman instructed the Corporate Secretary to assign a Resolution Number as record for the forgoing approval by the shareholders of the minutes of the meeting:

STOCKHOLDERS RESOLUTION NO. 04-2024-01

"RESOLVED, for the record, that the stockholders of the Bank approved the Minutes of the Bank's Annual Stockholders' Meeting held on April 24, 2023."

7. CEO'S REPORT BASED ON THE AUDITED FINANCIAL STATEMENT

The next item on the Agenda is the report of Mr. Jerry G. Ngo, the Bank's CEO. The video and audio recording of the report is posted on the Website of the Bank and is available to the public. The following are its highlights:

Results:

We start with the Balance sheet which is what drives the story and profitability of the Bank. The story of your Bank's balance is about its asset mix, geared to have a higher earning capacity. EastWest's asset size grew by 10.2%, slightly faster than the industry's 9.2%.

We continued to deploy funds towards productive assets such as loans and investment securities, making efficient use of generated CASA deposits that grew by 12.1%, better than the industry's CASA growth of 2.8%

Our efforts in improving our funding base covered the decline in higher costing time deposits, resulting to a better deposit mix for the Bank.

EastWest Bank is undeniably a consumer-focused Bank. We remain true to this with our loan portfolio consisting 80%, towards serving the credit needs of individual customers. This continues to be in stark contrast to the industry where 75 – 80% of their loan portfolios are deployed towards business loans.

All consumer loan types of the Bank performed strongly, led by our Personal loans growing by 33.6%, followed by credit card receivables growing 31.3% as new card acquisition and usage per card continue to increase.

Salary loans to key segments continue to perform well, growing 26.9%, while auto loans grew 25.2%, recovering strongly from 2022 as supply issues were resolved early last year.

As a result of our continued expansion, we improved our interest income by 32.3% from the bigger proportion of higher-yielding consumer loans. However, interest expense grew by 126.7%, largely due to the tighter monetary policy to control inflation. Nonetheless, net interest income still grew by 21.0%, to Php28.2 billion, resulting in an improvement in net interest margin by 49 basis points, to 7.6%. The higher cost of deposits was compensated for by the change of mix of our loan portfolio towards higher-yielding loans and the increase in the rate cap for credit cards.

Moving forward, we see funding costs as a key risk in the growth of earning capacity, and as such we intend to continue developing a stable funding base to support our growing Bank.

Similarly, the increased activity for banking transactions resulted to an increase in our fee income, which grew by 35.8%.

Trading income performed well, as expectations of monetary policy loosening in the coming months allowed for trading opportunities.

The Bank continues to view trading income as opportunistic. The Bank will always focus on the growth of our core-recurring income.

Operating expenses grew by 19.3%, driven by expansion of manpower expenses from a growing organization, of over 8,000 EastWest bankers. We continue to invest in our people, training and equipping them with the right tools for a growing Bank.

Apart from the daily costs of running the Bank, we also invested on technology systems that will help service our customers better, and faster. More on this later on.

Provisions for loan losses, on the other hand, increased primarily from the expansion in our loan portfolio which naturally have a higher probability of default, especially early on its life cycle.

Overall, the EastWest Bank posted a net income of Php6.1 billion, a 31.5% increase from last year.

This translated to a Return on Equity of 9.5% and a Return on Assets of 1.4%. We intend to further improve this in the coming years.

2028 Ambition: To be one of the Top 3 Consumer Banks in the Philippines aiming to enhance the financial well-being of local communities and businesses.

Allow me to give a brief discussion of the Bank's broad strategy and what to expect this 2024.

To be successful, the Bank's strategy needs to serve and balance both sides of two very different segments.

The Bank serves mass and mass affluent customers particularly for their lending needs through their credit cards, auto loans, mortgages, and other loans. However, this segment, given its profile, does not have deposit liabilities that can support. For the deposit segment, the Bank will need to source this from the other side of the barbell which are the affluent and the business customers.

1. On the lending side, we're exploring ways to maximize our potential through several key initiatives. First, leveraging Digital solutions will enable us to deepen our relationship with existing customers and provide instantaneous loan approvals, enhancing our cost-to-serve. Second, we're implementing Automated Credit Decisioning to expedite loan approvals. Third, we aim to optimize our loan portfolio by focusing on higher-yielding consumer loans where we have a competitive edge. Lastly, we'll expand our product offerings and explore adjacent growth opportunities to further diversify and strengthen our portfolio.

2. On the funding side, we're targeting the affluent, businesses, and their intersection, like business owners, to optimize our funding base. We've pinpointed key localities for intensified focus, crafting location-specific value propositions through partnerships with local merchants. For businesses, our focus will be on enhancing cash management and forex offerings, along with developing industry-specific solutions. For the affluent segment, we will ensure nationwide coverage with diverse wealth management products. Lastly, we will reassess our branch locations, prioritizing growth opportunities and consolidating in saturated areas.

To realize our ambition of becoming one of the leading consumer banks in the country and to further expedite our go-to-market strategy, we have implemented the following initiatives:

1. **Service Enhancement.** Drawing insights from fintech competitors, we'll integrate customer journey mapping to enhance our understanding of consumer behavior. As we shift to high-yield loan products, we'll streamline the credit decision-making process to speed up approvals. Our goal isn't just digitization but seamless end-to-end processing.

2. **Strengthening Capacity.** We will prioritize updating our enterprise architecture to ensure reliability, heightened security, and enhanced responsiveness. Central to this effort is the development of a robust technology stack, underpinned by a responsive data infrastructure.

3. **Security Fortification.** EastWest will continue to ensure the integrity of our banking operations as well as customers' safety and security by elevating our technology, maintaining training programs, and practicing risk mitigation through more advanced controls and countermeasures.

4. **Setting up our Workforce for Success.** As we continue to invest in our pursuits, we also continue to upskill our people. At EastWest, we cultivate the best talents from different backgrounds. We promote professional development and create an environment where they can thrive and contribute effectively, giving us the edge in delivering first class service to customers, communities, and one another.

What to Expect in 2024.

1. Our key focus for 2024 will be towards growing our funding base to ensure we preserve our margins while growing our asset base. This is of particular importance considering the high interest rate environment which we see persisting this year.

2. We will also be seeking to expand our risk assets with particular focus on the higher-yield consumer loan segments such as credit cards and personal loans;

3. We will also improve our digital capabilities as we launch our new online and mobile offering this first half of the year.

Thank you for your attention.

8. RATIFICATION OF THE 2023 AUDITED FINANCIAL STATEMENT

The Chairman informed the shareholders that the next item on the Agenda is the ratification of the 2023 Audited Financial Statement of the Bank. He asked the Corporate Secretary if the shareholders were furnished with a copy of the Bank's 2023 Audited Financial Statement.

The Corporate Secretary certified that the Audited Financial Statement was posted on the Bank's website and was attached to the Bank's Information Statement and that 1,769,849,171 shares or 96.32% of the total shares of the Bank represented in the meeting voted in favor of its ratification.

The tabulation of the votes was shared on the screen of the web meeting:

Opinion	Votes cast	Percentage
For	1,769,849,171	96.32%
Against	-	-
Abstained	67,564,879	3.68%

The Chairman instructed the Corporate Secretary to assign a Resolution Number as record for the forgoing ratification by the shareholders of the 2023 Audited Financial Statement of the Bank:

STOCKHOLDERS RESOLUTION NO. 04-2024-02

“RESOLVED, for the record, that the stockholders of the Bank ratified the Bank's 2023 Audited Financial Statement.”

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

The next item in the Agenda is the ratification by the stockholders of all acts, resolutions and proceedings of the outgoing Board of Directors and Corporate Officers of the Bank for the year 2022. The Chairman directed the Corporate Secretary to explain the matter and report on the results of the voting thereon.

The Corporate Secretary explained that the Board and Management of the Bank is seeking the ratification of all the acts and resolutions of the Board and its Committees which were adopted for the year 2023. These acts and resolutions include the election of officers and members of the Board Committees, contracts and transactions entered into by the Bank, credit and loan transactions including related parties, projects and investments, internal policies including Related Party Transaction Policy, treasury matters, manpower related decisions, corporate governance related actions and matters governed by disclosures to the Securities and Exchange Commission and the Philippine Stock Exchange.

Stockholders' ratification is also being sought for the acts of the Bank officers to implement the resolutions of the Board and its Committees or made in the conduct of business.

The Corporate Secretary reported that stockholders owning 1,769,849,171 shares, or 96.32 % of the total shares of the Bank represented in the meeting, voted in favor of its ratification.

The tabulation of the votes was shared on the screen of the web meeting:

Opinion	Votes cast	Percentage
For	1,769,849,171	96.32%
Against	-	-
Abstained	67,564,879	3.68%

The Chairman instructed the Corporate Secretary to assign a Resolution Number as a record for the forgoing ratification.

STOCKHOLDERS RESOLUTION NO. 04-2024-03

“RESOLVED, for the record, that the stockholders of the Bank approved, confirmed, and ratified all the acts, resolutions, and proceedings of the outgoing Board of Directors and Corporate Officers of the Bank for the year 2023.”

10. ELECTION OF THE MEMBERS OF THE BOARD OF DIRECTORS FOR 2023-2024.

The Chairman proceeded with the next item on the agenda which is the election of the members of the Board of Directors of the Bank. He asked the Corporate Secretary if there were nominations for the Directors for the year 2024 to 2025.

The Corporate Secretary explained that the Corporate Governance and Compliance Committee 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:

JONATHAN T. GOTIANUN
 L. JOSEPHINE GOTIANUN YAP
 JACQUELINE S. FERNANDEZ
 ISABELLE G. YAP
 JOSEPH M. YAP
 RHODA A. HUANG
 GREGORIO U. KILAYKO
 ARMANDO L. SURATOS
 IMELDA B. CAPISTRANO
 CRISTINA Q. ORBETA
 JOSE MARIA G. HOFILEÑA

Messrs. GREGORIO U. KILAYKO, JOSE MARIA G. HOFILENA, ARMANDO L. SURATOS, CRISTINA Q. ORBETA, and IMELDA B. CAPISTRANO 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.

The Chairman asked the Corporate Secretary for the results of the election. The tabulation of the votes was thereafter shared on the screen of the web meeting:

Name of Director	Type	Opinion	Votes Cast
Jonathan T. Gotianun	Director	For Against Abstain	1,770,693,821 71,000 66,649,229
Josephine T. Gotianun-Yap	Director	For Against Abstain	1,768,349,071 2,415,750 66,649,229
Jacqueline S. Fernandez	Director	For Against Abstain	1,770,764,821 - 66,649,229
Isabelle G. Yap	Director	For Against Abstain	1,770,764,821 - 66,649,229
Joseph M. Gotianun	Director	For Against Abstain	1,770,764,821 - 66,649,229
Rhoda A. Huang	Director	For Against Abstain	1,770,764,821 - 66,649,229
Gregorio U. Kilayko	Independent Director	For Against Abstain	1,769,984,521 780,300 66,649,229
Armando L. Suratos	Independent Director	For Against Abstain	1,770,764,821 - 66,649,229
Imelda B. Capistrano	Independent Director	For Against Abstain	1,770,764,821 - 66,649,229
Cristina Q. Orbeta	Independent Director	For Against Abstain	1,770,764,821 - 66,649,229
Jose Maria G Hofileña	Independent Director	For Against Abstain	1,770,764,821 - 66,649,229

The Corporate Secretary reported that each of the nominees garnered at least 1,768,349,071 votes or 96.24 % of the votes. He certified that with the aforesaid results of the voting, each of the nominees has received enough votes for election to the Board.

The Chairman instructed the Corporate Secretary to assign a Resolution Number as record for the forgoing action of the stockholders of the Bank.

STOCKHOLDERS RESOLUTION NO. 04-2023405

RESOLVED, for the record, that the Stockholders of the Bank re-elected the following directors as members of the Bank's Board of Directors for the year 2023-2024, to wit:

JONATHAN T. GOTIANUN	Director
LOURDES JOSEPHINE GOTIANUN-YAP	Director
JACQUELINE S. FERNANDEZ	Director
ISABELLE G. YAP	Director
JOSEPH M. YAP	Director
RHODA A. HUANG	Director
GREGORIO U. KILAYKO	Independent Director
ARMANDO L. SURATOS	Independent Director
IMELDA CAPISTRANO	Independent Director
CRISTINA ORBETA	Independent Director
JOSE MARIA G. HOFILENA	Independent Director

11. APPOINTMENT OF EXTERNAL AUDITORS

The next item of the Agenda is the appointment of the External Auditor of the Bank for the fiscal year 2024. The Chairman reported that the Board, upon recommendation of the Company's Audit Committee, is endorsing that the shareholders re-appoint Sycip Gorres Velayo and Company as the external auditors of the Bank for the year 2024.

The Corporate Secretary reported that 1,768,881,071 shares or 96.27 % of the total shares of the Bank represented in the meeting voted in favor of re-appointing Sycip Gorres Velayo and Company as the external auditor of the Bank for the year 2024.

The tabulation of the votes was shared on the screen of the web meeting:

Opinion	Votes cast	Percentage
For	1,768,881,071	96.27%
Against	1,883,750	0.10%
Abstained	66,649,229	3.63%

The Chairman instructed the Corporate Secretary to assign a Resolution Number as record for the forgoing action of the stockholders of the Bank.

STOCKHOLDERS RESOLUTION NO. 04-2024-05

RESOLVED, for the record, that the stockholders of the Bank re-appointed Sycip Gorres Velayo and Company as the external auditors for the year 2024.

12. OTHER MATTERS

A. Declaration of Dividends

The Chairman informed the shareholders that the Board of Directors of the Bank in its Special Meeting, which was held earlier today, approved the declaration of PHP 1.2 Billion cash dividend or PHP0.54 dividend per share to be paid to all stockholders as of the record date May 17, 2023, and payment date May 31, 2024.

13. Question and Answer

The Chairman requested the CEO to answer the following questions that were submitted on-line:

1. What are the company's plans for innovation and staying competitive in the market? How is the company adapting to technological advancements and digital transformation?

The CEO explained that digital transformation is a very big agenda for banks. Investment in technology will become a critical input on how East West Bank conducts its business going forward. It is probably at the confluence between FINTEX and formal banking. It is advocating a "Digital First" strategy and mindset by adopting technological innovations and anticipating future trends.

The East West Bank has onboarded a few new officers, and more are to come this year, sourcing not just from the market in the Philippines but also from the region. It will strengthen its IT infrastructure by prioritizing updating its enterprise structure, upgrading platforms, and fortifying core systems to ensure heightened security and enhanced responsiveness. This is very important, so the Bank is establishing a new Strategy and Transformation office under Dir. Issa Yap.

All enterprise project-managed activities are in one area to focus more on innovation as part of the Bank's core capabilities going forward. The Bank is also investing heavily in data infrastructure, making more use of data science in its decision-making process, particularly regarding consumer lending.

The Bank is also investing internally to ensure its processes are up to speed. A new group, called the Business Analyst group, was established, and it will continue to look at improving the bank's processes, making them more straight-through and automated.

The Bank will expand more regarding partnerships and collaborations. The more penetrations in terms of digital, the better it is for the Bank, which is positioning itself as the graduation to the more formal banking sector. As more fintech penetrates and more people adopt payment services, the next step is around loans and access to credit, but it also requires a lot of capabilities about decisions, credit scoring, credit mitigation and collections. This will benefit the Bank, which is very situated in the traditional capability but also has the technology to support it.

2. What measures is the company taking to attract and retain top talent?

The CEO is glad to announce that the Bank's attrition rate has dropped by a considerable 5 to 6 percent, which is quite significant. So, kudos to the team in HR led by Mr. Suarez, but also with regards to the rest of the management for making this happen. The Bank is able to attract more talents, more importantly from the new and up-and-coming areas, which will lead to the transmission.

The engagement level has also gone up significantly by around 5 to 6 percent. The Bank is not just focusing on developing talent today but also for the future. It started the first management development program. Around 30 joiners are now being deployed. The Bank continues to develop development programs for corporate banking, retail banking, and specific courses. The Bank will make sure that it has the right set of capabilities for today as well as for the future. It continues to provide more broad-based capabilities. It is one of the largest users of LinkedIn learning, which it will continue to provide and support so that it will have on-demand learning both formally and informally as well as on social media.

The Bank has also invested heavily in technology for engaging its people. It created a gateway called the Shores, a way for the Bank to engage with its young talents in a social media-type engagement. Hybrid work initiatives and engagement are already in place. The Bank has around 80 units that are on hybrid work arrangements, and this will be expanded.

A lot is happening, but the more important thing is to have a unified culture. The Bank is launching, together with Filinvest Development Corporation, the unifying culture regarding the Bank's values. This is very important. Beyond technical capabilities and skills, it is important to have a culture rooted in values.

3. How does the company plan to manage potential risks and challenges in the industry?

What is important for the Bank is to understand the evolving needs of its customers and the evolving landscape. Digital is no longer a nice to have but a must-have. The winners would not be Fintech nor large banks but the banks that are fast enough, agile enough, and able to respond to needs, blending the capabilities of traditional robust banking with the new technologies available right now. The Bank will continue to be at the forefront and will continue to invest in the technical challenge of how it keeps in phase with technology in the coming years but also to make sure that its infrastructures are robust enough to support the growth going forward.

There are three key pillars in the 2024 digital strategy. Digital Adoption, Superior Value Proposition, and Hyper localization. The Bank needs to understand the customer journey and make sure that it has the right products and services. Making them responsive to the needs of the customers at that point of time.

Rather than spreading its resources too thinly across nationwide, hyper localization will focus on a few areas where the Bank has a definitive value

proposition that is differentiated where it could actually plant roots and become dominant factor in that industry.

The Bank will also invest in risk management, particularly as it transitions more to data decisioning. Aside from the structure, the Bank is also building capabilities, making sure that it has the right people in place to be able to respond to the changing needs.

The last is enterprise oversight. An oversight unit has been established to work with the governance units to ensure that the Bank has the right support and guardrails as it transitions into the new environment. The way the Bank will approach things will be very deliberate, very focused, and systematic.

14. 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.

CERTIFIED CORRECT:

ATTY. BENEDICTO M. VALERIO, JR.
Corporate Secretary

ATTESTED TO:

JONATHAN T. GOTIANUN
Chairman of the Board

ANNEX – Stockholders' meeting attendees list**EAST WEST BANKING CORPORATION
ANNUAL STOCKHOLDERS' MEETING – APRIL 19, 2024****Board of Directors**

Jonathan T. Gotianun	Chairman
Lourdes Josephine Gotianun-Yap	Vice-Chairman
Jacqueline S. Fernandez	Director and President
Isabelle G. Yap	Director
Joseph M. Yap	Director
Rhoda A. Huang	Director
Imelda B. Capistrano	Independent Director
Atty. Jose Maria G. Hofileña	Independent Director
Gregorio U. Kilayko	Independent Director
Cristina Q. Orbeta	Independent Director
Atty. Armando L. Suratos	Independent Director

Officers

Benedicto M. Valerio, Jr.	Corporate Secretary
Jerry G. Ngo	Chief Executive Officer
Rafael S. Algarra Jr.	SEVP and Financial Markets and Wealth Management Head
Gerardo Susmerano	SEVP and Retail Banking Head
Lawrence L. Lee	EVP and Consumer Lending Head
Ivy B. Uy	EVP and Branch Banking Group Head
Rick M. Pusag	EVP and Technology and Productivity Head
Juan Alfonso D. Suarez	EVP and Human Resources Head
Daniel L. Ang Tan Chai	SVP and Chief Finance Officer
Annaliza G. Tan-Cimafranca	SVP and Enterprise Oversight Office Head
Richard Chester C. Tamayo	SVP and Wealth Management Head
Salvador R. Serrano	SVP and Central Branch Operations Head
Peralta, Renato P.	SVP and Chief Corporate Credit Officer
Grace N. Ang	SVP and Chief Risk Officer
Joseph Gerard D. Tiamson	SVP and Bank Operations Head
Lourdes A. Ona	FVP and Legal Services Head
Minda L. Cayabyab	FVP and Controllershship Head
Amy Belen R. Dio	FVP and Chief Compliance Officer
Emma B. Co	FVP and Chief Audit Executive
Paul John B. Lopez	VP and Corporate Planning Head
Jason S. Young	SAVP and Special Projects Officer
Vincent A. Villanueva	Investor Relations

Stockholders and Visitors

Anna Katrina L. Yap	Ma. Thea Angela R. Lacsamana	Madrelejos, Martina
Estelito M. Vidaurreta	Martinita Eusebia E Salvosa	Marco Jose C. Ladios
Mary Anne A. Bundalian	Clarissa S. Ramos	Anna Mae R. Umayam
Millette A. Arnedo	Jomar Lucinario (STSI)	Rodolfo C. Soriano
Stephen Francis G. Yap	Marco's Sybill Notetaker	Farrah B. Veloso
Veronica Arce Balisi	Meg Adonis – Inquirer	Lindeza R. Gavino
Adam Andrew Ong	Magno, Evelyn A (CIB, PHL)	
Julius Christian C. Macalagay	Ana Venus Mejia	
Balagot, Michael	Marie Antonette S. Macaisa	
Martin C Guantes	Tolentino, Pauline Mei Garcia	
Krista Montealegre	Ven Christian S. Guce	
Melissa Ortiz	Morales, Neil Jerome (Reuters)	
Jose Iñigo Anton G. Cadiz	Patricia Carmen Pineda	
Coleen Frances Alminaza	Acetre, Gabriel	
Maria Melissa P. Dimaano	Alba, Ma Ana Charmaine Morales	
Charito C. Alfaro	Chloe Elisha S Castro	
Nelle P. Paredes	Irish A Evangelista	
Angelica C. Peralta	Wilson P Tan	
Mark Tom Q. Mulingbayan	Melody Joyce Yapson	