



EASTWEST BANK

Your financial bridge®

# 2025



## Corporate Responsibility Report

Report Date: June 30, 2025

# Company at a Glance



East West Bank Corporate Headquarters, Pasadena, California.

## Key Environmental, Social and Governance (ESG) Performance Metrics

**\$800M** community development lending

**\$15.1M** philanthropy

**\$400M** affordable housing financing

**6,000** volunteer hours

**\$1.2B** sustainability-related lending

**32** clean energy projects financed

**\$530M** renewable energy financing

**571** MW solar financed

# Company at a Glance

East West Bancorp, Inc. (Nasdaq: EWBC) is a publicly traded company with total assets of \$78.2 billion as of June 30, 2025. Its wholly owned subsidiary, East West Bank, is the largest independent bank headquartered in Southern California. Since our founding in 1973 in Los Angeles, we have grown from a local savings and loan into a leading full-service commercial bank with over 100 locations in key cities across the United States.

With over 3,100 dedicated full-time equivalent associates worldwide, our Bank builds bridges of opportunity to empower people and communities. East West Bank's strong performance has earned top industry recognition, including being named the No. 1 Best-Performing Bank in the U.S. by *S&P Global Market Intelligence* and the No. 1 Top Performing Bank by *Bank Director* for three consecutive years. In 2024, *American Banker* also ranked East West Bank among the top five top-performing banks with more than \$50 billion in assets.

East West Bank continues to grow and expand our services and relationships to support our dynamic customers. We are proud to work every day to support the needs of the people and communities we serve and establish strong foundations to help our customers reach further.

This report highlights activities during the period from July 1, 2024, to June 30, 2025.

# Commitment to Strong Corporate Responsibility

For over 50 years, East West Bank’s commitment to our customers and the communities we serve has played a critical role in driving innovation and growth. This commitment is constantly renewed as we work each day to build and strengthen the trust we have established in the communities where we work and live.

Through our steadfast policies and programs, we have helped many families envision and realize their American dream of home and business ownership. Our continued investment in local communities reflects our commitment to the Community Reinvestment Act (CRA), fostering job creation and enhancing economic stability for millions—both directly and indirectly. We take pride in serving our customers and communities by financing affordable housing, providing loans for community development and partnering with nonprofit and community-based organizations nationwide that help strengthen America. East West Bank continues to be recognized by the Federal Reserve Bank of San Francisco for our “Outstanding” efforts to meet the expectations of the CRA.

At East West Bank, we prioritize ethical conduct, safety and security across our organization, helping to ensure that our customers and their data are protected. Additionally, our Board of Directors regularly reviews a range of issues to help ensure effective governance, strong risk management and strategic growth.

We are proud of the responsible and ethical business we continue to build today. Throughout this report, we aim to demonstrate to our current and future customers, partners and neighbors that our commitment to corporate responsibility is more than just a promise — it is a driving force that will continue to shape our growth and positive impact for years to come.

This report is organized into three sections: Social, Governance and Sustainability. We have chosen this order because we believe that our social compact between business and community forms the strong foundation upon which we have built our governance and sustainability policies.



*The Los Angeles skyline reflects a city driven by ambition, empowering communities to thrive together and shape a future of growth.*

# Our Social Commitment to Customers and Community

We are committed to the social compact between business and community. In this section, we will explain the reasons behind our commitment and how we fulfill this promise to our customers and the communities we serve.

## Customers

At East West Bank, we provide high-quality, affordable financial services and products for our customers, with a focus on economically vulnerable populations. We were pioneers in offering mobile banking in different languages and can assist customers in over a dozen languages and dialects throughout our branch network.

### Commercial Banking



*EnerVenue, an East West Bank client, is redefining battery storage and enhancing the future of clean energy.*

East West Bank seeks to promote responsible economic growth through prudent lending practices. When evaluating lending opportunities, the Bank considers financial, operational and regulatory factors, including environmental and social considerations where relevant.

Sustainable Finance is part of our lending strategy. East West Bank plays an active role in financing projects that contribute to economic development and environmental sustainability. During

the reporting period, the Bank committed approximately \$1.2 billion to sustainability-related projects, including renewable energy infrastructure and energy-efficient commercial buildings.

We are proud to support our community through our commercial and industrial (C&I) and commercial real estate (CRE) lending. We strategically support companies and projects that align with our economic and sustainability goals, such as renewable energy, shared transit, and sustainable farming. Additionally, we promote sustainable building practices by financing commercial properties that are Energy Star®-certified or that demonstrate leadership in smart energy use and advanced design.

Affordable housing remains a critical need across the country. Providing financing for affordable, transitional and senior housing is one of our focus areas as part of our larger lending efforts—a space in which we have been actively engaged for decades. To foster community development, we provide commercial lending solutions to small businesses operating in low- and moderate-income neighborhoods. We also lend to education, art, community service and healthcare organizations that support the core needs and values of our local communities.

During the second half of 2024 and through the first half of 2025, the Bank's financing activity for borrowers and properties that align with our goals included approximately:

- \$800 million in commitments to support small business and community development;
- \$400 million in commitments to support affordable, senior and transitional housing;
- \$1.2 billion in commitments to support all sustainability-related projects, including clean energy projects, the purchase of energy- and design-efficient and/or Energy Star® certified buildings and other businesses to help foster a more efficient, more prosperous future;
- \$600 million in commitments to support the delivery of healthcare and improve health outcomes;
- \$90 million in commitments to support education and the arts.

## Consumer Banking

East West Bank offers home loans and other products and services that support low- to moderate-income communities. Our commitment to fair-priced products and alternative credit qualifications helps expand access to financial services for individuals with limited access to traditional banking, a central pillar of our founding mission. We practice safe and sound banking policies that benefit both the Bank and our customers. Our non-performing asset (NPA) ratio is generally lower than the national average.

Since our founding, we have been helping our customers achieve the dream of home ownership.

As of June 30, 2025, the Bank's home lending portfolio has totaled over \$16.5 billion, including \$14.6 billion for single-family residential homes and \$1.9 billion for home equity lines of credit.



*From first cars to first homes, East West Bank helps our customers reach further as we build stronger communities and brighter futures together.*

## Community Reinvestment Act

Congress enacted the Community Reinvestment Act (CRA) in 1977 to encourage banks to meet the credit needs of their communities, particularly low- and moderate-income borrowers and neighborhoods. Depository institutions undergo periodic CRA exams and are evaluated based on information about the institution (capacity, constraints and business strategies), its communities (demographic and economic data, lending, investment and service opportunities) and its competitors and peers. Based on the most recent CRA examination by the U.S. Federal Reserve System, our Bank is rated "Outstanding," the highest possible rating.



*Standard Communities, an East West Bank client, is the first national affordable housing developer to receive B Corp certification.*

## Investment Activity

We have a long-standing and active program to make investments that promote community development. Through ownership interests in funds or direct equity investments, the Bank's purposeful investment activities have made a positive impact on our communities and society at large. These investments include:

- *Low-Income Housing Tax Credit (LIHTC) and other affordable housing investments:* To help expand the supply of affordable housing for low- and moderate-income individuals and families, we invest in affordable housing projects that develop, rehabilitate and provide supportive services for qualified residents;
- *Investment Tax Credit (ITC):* To promote and expand the development of renewable energy sources, we invest in energy projects that qualify under the Inflation Reduction Act and the One Big Beautiful Bill Act.

East West Bank's new investment commitments in the second half of 2024 and the first half of 2025 totaled over \$245 million:

**\$79M** in affordable housing projects that developed units to provide permanent housing for families, seniors and special-needs population;

**\$138M** in renewable energy projects that generate and store electricity;

**\$29M** in various investment funds to support job creation for small businesses and community development.

## Innovation & Technology

We use technological innovation to enhance our customers' user experience and to lower language and location barriers. We offer digital banking and online consumer account opening in different languages. Our digital app is tailored to the needs of our customer base and provides traditional banking functions.

# Community

East West Bank is dedicated to creating pathways that bridge gaps and foster growth within the communities we serve. Our mission is to enhance quality of life by addressing critical needs and fostering opportunities for economic development. This includes assisting individuals experiencing housing instability, increasing homeownership, preserving affordable housing, promoting asset building, expanding access to modern banking services and more.

## Volunteerism & Philanthropy

Our commitment to philanthropy is demonstrated by our longstanding partnerships with nonprofit and community-based organizations. For over 50 years, we have collaborated with a wide range of organizations to deliver crucial services to communities facing opportunity gaps. In 2024 alone, we contributed \$15.1 million to initiatives that strengthen community infrastructure, support economic development and improve access to essential products and services like housing, education and healthcare. Additionally, our associates have contributed nearly 6,000 hours to community service, supporting low-to-moderate income families, small businesses, seniors and individuals in need of stable housing.

East West Bank plays a vital role in supporting our community. As a trusted financial partner in Los Angeles, we understand the unique needs of local residents and businesses. Many of our customers have been directly impacted by the January 2025 wildfires and we are committed to helping them recover — whether they’ve experienced personal losses or need assistance rebuilding their lives. By leveraging our financial expertise, deep community ties and strong local partnerships, East West Bank is actively working to help California heal and rebuild after these devastating events.

As part of our commitment to step up for our community, East West Bank and East West Bank Foundation have donated over \$1 million to first responders and nonprofit organizations since early January. Among those nonprofits include *The Pasadena Community Foundation* for a fire relief fund to support the local victims of the Eaton Fire in Pasadena, Altadena and surrounding neighborhoods and the *YMCA of Metropolitan Los Angeles* and the *YMCA of Glendale* to support critical services, including free childcare, extended hours and temporary housing for those affected by the wildfires. By working together with community partners and residents, we can determine the best way forward.



East West Bank associates volunteering with San Gabriel Habitat for Humanity to create safe, affordable housing for those impacted by recent wildfires.

To further our philanthropy, our associates have volunteered at the Pasadena Convention Center, which has provided temporary shelter for evacuees. We have also donated water and food for first responders at the *Pasadena Police Department* and water, food, blankets and supplies for evacuated families at *All Saints Church*, both of which are located close to our company headquarters. Months later, our team returned to volunteer with *San Gabriel Habitat for Humanity* to rehab a property that will house survivors who can’t afford to rebuild in Altadena.

Moreover, our support for wildfire relief extends to the art community as we believe that art builds empathy, bridges cultures and can help communities heal. East West helped launch the *LA Arts Community Fire Relief Fund*, working with *The Getty Foundation*, the *LA County Museum of Art*, the *Museum of Contemporary Art*, and the *Hammer Museum* to provide direct financial aid to those affected by the fires. As a leading bank in the art world, helping artists and arts professionals is a priority for us, particularly when our neighbors are directly impacted.

### ***Financial Inclusion & Education***

Financial literacy is a cornerstone of our community outreach efforts to narrow the economic gap across our key markets. We support and offer comprehensive financial education programs to help individuals manage their finances more effectively. These programs are available in different languages. To date, over 3,266 community members have participated in our workshops and seminars covering important financial literacy topics such as homeownership, saving, budgeting and other essential life skills.

A highlight of our efforts in 2024 is a \$2 million grant from the East West Bank Foundation to help *Grameen America* open a second branch in Houston, Texas. *Grameen America* is an organization that provides financial education, a business support network and affordable microloan capital to empower entrepreneurs. This new Houston branch will open up new financing opportunities for entrepreneurs, particularly those in low- or moderate-income communities. By supporting *Grameen America*, we are helping the organization expand its regional impact and boost the economic vitality of one of the nation's most vibrant cities.

### ***Industry Engagement***

East West Bank engages with a broad network of financial services institutions to advocate for policies that enhance financial empowerment, support economic development and strengthen community institutions. Through these advocacy efforts, we strive to expand economic opportunities and promote growth across the communities we serve.

# Our Team

## *Associate Engagement*

East West Bank is a minority depository financial institution (“MDFI”) and participates in federal regulatory programs designed to support MDFIs. As of the reporting period, more than 50% of the Bank’s directors, executive management, and associates identify as ethnic or racial minority persons. The Bank is committed to equal opportunity and to maintaining a work environment where individuals are respected and supported in their professional development.

We remain committed to conducting business in a manner that respects human rights. The Bank values its associates as the ones who make our business truly sustainable and prohibits discrimination, forced labor and child labor and promotes fair labor practices throughout its operations.

Providing an excellent associate experience is essential to the Bank’s human capital strategy. This includes engaging our associates in strengthening our values and culture, recognizing our associates’ dedication, providing support for associates’ civic engagement and promoting health and wellness.

Our company-wide ACCRUES values are Absolute Integrity, Customer Alignment, Creativity, Respect and Fairness, Unification, Expertise and Professionalism, and Selflessness. These values represent the core behaviors and skills we expect our associates to practice in their everyday interactions with one another, our customers and our business partners. We celebrate our associates’ achievement in behaviors and skills reflecting our values and their dedicated years of service to the Bank through our Milestone Anniversary Program, which offers rewards and recognition through gifts and events. As of June 30, 2025, 349 of our associates – over 10% of our workforce – have celebrated 20 years or more at our Bank.

To support and strengthen associate engagement, we provide learning opportunities and panel discussions on a variety of topics that offer insights to help them meet the Bank’s business objectives. We host events and activities throughout the year and support our associates in driving change through our community development volunteering events. We provide paid time off for our associates to vote and attend jury duty so that they can carry out their civic engagement. To promote health and wellness in a fun and engaging way, we have formed sports teams, including a soccer team and a badminton club.

## *Talent Attraction, Development & Retention*

We support associate growth through a range of learning and development resources designed to strengthen performance in current roles and prepare associates for future advancement. These resources include role-based training, leadership and technical development programs, and support for continuing education, reinforcing the Bank’s commitment to internal mobility and succession planning. This approach resulted in 389 internal promotions and new opportunities, with 12% of associates advancing their careers within the Bank.

Continuous learning is a core component of the Bank’s human capital strategy. Associates participated in professional development programs focused on leadership capability, technical

expertise, and regulatory compliance, supporting both individual development and the Bank’s long-term operational effectiveness. Key employee development metrics are summarized below.

Employee Development Metrics	
(July 1, 2024- June 30, 2025)	
Average training hours per associate:	49.5 hours
Leadership development participants:	221 associates
Internal promotion rate:	12%

**Benefits**

**Parental leave.** The Bank provides parental leave covered by federal and/or state leave regulations, including the Family and Medical Leave Act, the California Family Rights Act, California Pregnancy Disability Leave and other local state requirements. Associates can apply for state benefits, such as State Disability Insurance or Paid Family Leave, during the parental leave period. For associates in states that do not provide state benefits for their leave, they can apply for benefits under the Bank-funded short-term disability program, which matches the state benefits in California.

**Healthcare.** For more than a quarter century, East West Bank’s health and welfare benefits for associates have also been offered to their spouses or partners. Our healthcare plans generally cover more of our associates’ healthcare costs with lower copays than our competitors.

**Stock grants.** To foster a strong sense of ownership and align the interests of our associates with our stockholders, restricted stock units are awarded to eligible associates under our stock incentive programs. We award stock grants under our “Spirit of Ownership” program to associates, regardless of job title or part-time/full-time status. The program has been in place since June 1998, allowing each associate to share directly in the success they help create. The fact that our associates are also owners is a source of pride for us. In 2025, the Bank granted 561,574 restricted stock units as part of its stock compensation programs. Through 401K plans and other holdings, our associates and directors own over 2.1 million shares, representing an investment value of more than \$220 million as of June 30, 2025.

**Tuition assistance.** We offer a tuition assistance program to full-time associates who have completed one year of continuous service.

**Wellness & mental health.** Associates have access to our Employee Assistance Program, which provides counseling services, legal assistance, financial coaching, referrals to community resources and other additional services.

We also continue to provide other wellness activities, such as on-site flu shots, health screenings, yoga and other collaborative activities.

**Workplace health and occupational safety.** East West Bank maintains policies and procedures designed to promote a safe and healthy workplace for all associates. Safety programs include emergency preparedness, workplace safety guidelines and health and wellness initiatives.

The Bank monitors workplace safety incidents and continuously works to minimize risks across its facilities.

# Our Commitment to the Strongest Governance

## East West Bank Board of Directors

Report Date: June 30, 2025



**Manuel P. Alvarez**  
*Founding Principal*  
BridgeCounsel Strategies, LLC



**Molly Campbell**  
*Former Director*  
Port of New York and  
New Jersey



**Archana Deskus**  
*Retired Executive Vice President  
& Chief Technology Officer*  
PayPal



**Serge Dumont**  
*Former Vice Chairman*  
Omnicom Group Inc.



**Mark Hutchins**  
*Retired Partner*  
KPMG, LLP



**Paul H. Irving**  
*Senior Advisor*  
Milken Institute



**Sabrina Kay**  
*Chief Executive Officer*  
Fremont Private Investments



**Jack C. Liu, Esq.**  
*Senior Attorney*  
Alliance International  
Law Offices



**Dominic Ng**  
*Chairman &  
Chief Executive Officer*  
East West Bank



**Lester M. Sussman**  
*Retired Partner*  
Deloitte

## ESG Governance and Oversight

East West Bank recognizes that ESG considerations are integral to responsible business management and long-term value creation. The Board of Directors oversees ESG-related risks and opportunities as part of its broader governance and risk management responsibilities. The Board's Nominating and Governance Committee periodically reviews matters related to environmental sustainability and the Board's Risk Oversight Committee periodically reviews matters related to cybersecurity, data protection, human capital and community impact. Management supports the Board's oversight through cross-functional teams that monitor ESG performance indicators such as this Corporate Responsibility Report. Environmental, social and governance considerations are integrated into the Bank's overall business strategy and in its risk management framework where relevant to credit, operational and reputational risk.

East West Bank is dedicated to providing high-quality, affordable financial services to the communities we serve. Our ability to fulfill this mission relies on our steadfast commitment to exemplary governance, which supports the long-term interests of our stockholders and enhances the accountability of our Board and management. We have established formal Corporate Governance Guidelines to underscore our dedication to sound governance practices. We believe these policies, as a whole, demonstrate strong alignment between management and stockholders. Highlights of our governance practices include:

All members of our Board of Directors, other than the Chairman and Chief Executive Officer, are independent. Each Director stands for election on an annual basis.

All members of our Board of Directors bring a balance of relevant skills and viewpoints to our Board, including:

- Extensive knowledge in specific areas that help East West Bank achieve its strategic goals;
- A high level of financial expertise;
- Relevant senior leadership/executive officer experience;
- Broad international exposure/emerging market experience;
- Government or geopolitical expertise;
- Bank regulatory oversight expertise;
- Corporate governance experience;
- Risk management expertise;
- Information technology, cybersecurity and data privacy expertise.

Our Board has adopted and published guidelines for an independent Lead Director position who guides the Board's oversight of our operations, which includes regular sessions with only independent directors.

All members of the Board's Audit, Compensation and Management Development, Nominating/Corporate Governance and Risk Oversight Committees are required to be independent directors.

In 2024, all directors attended 100% of all regularly-scheduled meetings of the Board. That year, the regularly scheduled Board and Committee meetings were:

- Board (four meetings)
- Audit Committee (nine meetings)
- Compensation and Management Development Committee (five meetings)
- Nominating/Corporate Governance Committee (two meetings)
- Risk Oversight Committee (four meetings)

We have a Code of Conduct for all directors, officers and associates of the Bank.

The Risk Oversight Committee, which oversees information security, is comprised of independent board members, of which one is recognized as an information security expert. The Committee receives regular information security status reports.

We have meaningful Stock Ownership Guidelines for our directors and senior officers to ensure that key decision makers are financially aligned with the performance of the company.

Our Insider Trading Policy restricts pledging or hedging of our common stock.

We conduct an annual "Say-on-Pay" vote.

We do not have a stockholder rights plan or a "poison pill" provision that some companies adopt to make it difficult for an acquirer to gain control without the approval of the Board of Directors.

Stockholders may call special meetings, and the ownership threshold for stockholders to call a special meeting is 10% of our total outstanding common stock.

We have a continuing education program for our directors.

The Board regularly evaluates its overall effectiveness, committee assignments, Board refreshment, and governance and risk management practices.

# Business Risk Management

Banking is a risk management business. Whether we are looking at risk factors surrounding our customers' business, industry and creditworthiness, or risks related to the Bank's reputation, operations and financial position, we take a proactive and considered approach. This philosophy and practice are what enabled East West Bank to grow through past global financial crises and are what will help ensure our continued success in serving our customers.

Risk management has been a top priority at East West Bank since our founding. The Risk Oversight Committee of the Board of Directors provides focused oversight of the Bank's enterprise risk categories.

The Bank's enterprise risk categories have been identified by the Board and management as those that impact the entire Bank, the active oversight of which is deemed by the Board to be necessary to ensure successful, safe and sound management. The major risk categories are credit, liquidity, market, operational, reputational, legal, compliance, BSA/AML & OFAC, strategic and technology risk.

## Ethical Conduct & Compliance Framework

Our Bank requires that all associates review the Bank's Code of Conduct, Commitment to Integrity and Fairness, and Reporting of Concerns policies and procedures every year. Associates also receive annual training in our anti-bribery, anti-corruption and anti-money laundering compliance programs.

To address the risks associated with bribery and corruption, the Bank has established an Anti-Bribery and Corruption Policy, which is used in conjunction with the Bank's Code of Conduct. The Board of Directors holds ultimate responsibility for ensuring compliance with applicable anti-corruption laws. Annual training in this area is also required by all directors and associates worldwide.

We understand the importance of safeguarding the financial systems in which we operate. We undertake customer due diligence and enforce ongoing transaction monitoring; both are governed by internal control policies and procedures to comply with the letter and spirit of anti-money laundering laws and regulations. Our anti-money laundering compliance program is designed to detect, prevent and report suspicious transactions, such as money laundering and terrorist financing.

Our annual training and reviews are integral to help ensure that our associates uphold the highest moral and ethical standards and understand how to report incidents when they believe that other individuals, or the Bank itself, are not adhering to these standards.



*East West Bank associates are empowered to grow and thrive through virtual and in-person training opportunities that support their ongoing development.*

## Cybersecurity Governance

Cybersecurity remains a critical component of the Bank's enterprise risk management framework. The Board's Risk Oversight Committee receives periodic updates regarding cybersecurity threats, system resilience and data protection practices. The Bank maintains layered security controls, ongoing monitoring systems and employee cybersecurity training programs to safeguard sensitive customer information and maintain the integrity of digital banking services.

Trust is central to our relationships with our customers and partners, and it is something we work hard to earn every day. As part of this commitment, we take significant measures to protect their privacy and ensure the privacy of the data they provide us. Our approach to security includes strong data governance and layered security, as well as ongoing monitoring and testing for potential security issues.

Each associate is required to complete annual cybersecurity/information security training.

## Privacy & Information Protection

East West Bank is in full compliance with regulations such as the Gramm-Leach-Bliley Act, which requires financial institutions to protect the privacy and security of consumers' nonpublic personal information, and applicable state privacy laws. The Bank has policies and procedures designed to protect the privacy of all customer and consumer data provided to the Bank. Each associate is required to complete annual information privacy training (e.g., Gramm-Leach-Bliley Act protocols).

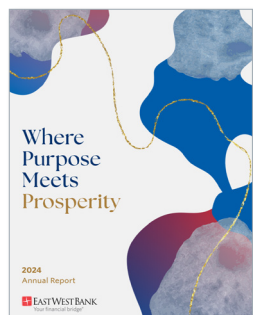
Our Bank protects customer information above and beyond the requirements of the law:

- We do not sell our customers' information;
- We do not share information other than as required to service customer accounts.

## Vendor Management & Procurement

East West Bank has a vendor management process to evaluate vendor relationships where a service or product is provided to the Bank. This includes ongoing monitoring to ensure vendors adhere to ethical conduct obligations and keep our customer data secure, in addition to meeting performance standards.

East West Bank requires vendors and business partners to operate in a manner consistent with the Bank's ethical standards and regulatory obligations, including compliance with applicable labor, environmental, and anti-corruption laws and standards. The Bank's vendor management processes assess and monitor third-party providers for compliance with applicable legal requirements, ethical conduct expectations, and data protection and information security practices.



East West Bank  
2024 Annual Report

## Transparency

The Bank is committed to the transparent disclosure of information to our investors and other stakeholders, and so discloses all key metrics. We publish information, including investor presentations, quarterly and annual reports, proxy statements and press releases, at [EastWestBank.com/investors](https://EastWestBank.com/investors). We comply with the disclosure obligations of the Securities and Exchange Commission and the filing requirements of our regulators.

## *Public Policy & Government Relations*

Policymaking at the state and federal levels of government can deeply affect our products and services, so we closely monitor the development of public policies related to our business and the banking industry. The Bank meets with elected officials and engages with national and state banking industry trade associations to advocate on behalf of the mission-driven regional banking industry.

We publicly disclose information on the use of corporate funds for the purposes of advocacy, campaign contributions and contributions to tax-exempt groups, including trade associations. As required, the Bank's contributions and advocacy activities are registered with the Federal Election Commission, as well as other state and local regulatory agencies, such as the California Secretary of State. Further, the Bank's contributions to trade associations may be reflected in their publicly available IRS Form 990 filings.

# Our Sustainability Commitment

## *Climate Strategy and Risk Management*

As a financial institution serving a variety of industries and communities, East West Bank recognizes that physical natural events including earthquakes, hurricanes, water shortages, the always changing temperature and rainfall patterns, and also government reactions to the same, may present both risks and opportunities for our business and the broader economy. The Bank considers these physical and climate-related risks within its enterprise risk management framework. We continue to enhance our climate risk assessment processes and monitor regulatory developments related to climate-related financial disclosure.

The Bank's commitment to sustainability is integral to our mission of fostering economic growth. Recognizing the critical role banks play in shaping a sustainable future, we prioritize driving positive changes through our operations and investments.

We are focused on integrating sustainable principles into our business, from reducing our energy and water-use footprint to financing projects that support the transition to a resilient energy economy. As we continue to build our sustainability strategy, we are looking ahead to further strengthen our commitment and adapt to the changing regulatory landscape.

## *Resource Management*

### **Greenhouse Gas Emissions Disclosure**

East West Bank has strengthening its environmental data collection capabilities to better measure and manage the environmental impact of its operations consistent with California, Federal and other applicable guidance. The Bank is compiling a greenhouse gas (GHG) inventory covering energy use across facilities and certain operational activities. These efforts are intended to track progress toward greater operational efficiency over time.

### **Environmental Targets**

East West Bank aims to improve operational energy efficiency and reduce environmental impact across its facilities. Our environmental objectives include:

- Increasing energy-efficient buildings across our branch network
- Expanding renewable energy financing activities
- Continuing reductions in paper consumption through digital banking initiatives
- Improving environmental data collection and monitoring



*East West Bank's Energy Star®-certified Pasadena location*

We recognize that integrating sustainable practices into our operations enhances efficiency and positions us to meet evolving regulatory standards. Our initiatives focus around four pillars: Energy Conservation, Water Conservation, Waste Reduction and Sustainable Transportation.



**Energy Conservation:** Today, seven of our facilities are Certified Gold or Platinum for energy and design efficiency, and 15 are certified Energy Star® by the U.S. Environmental Protection Agency and the U.S. Department of Energy.

For other locations, we are continuously working to identify and implement feasible energy efficiency measures to minimize electricity and gas usage and integrate more sustainable refrigerants. Typical retrofit activities include replacing aging HVAC units with more efficient systems and converting lighting systems to LED fixtures. The Bank has undertaken a retrofit initiative at a number of branch locations to improve teller lines and increase accessibility for those with disabilities, including LED lighting retrofits to improve visibility.



**Water Conservation:** In addition to increased energy efficiency in renovations and new buildings, we prioritize low-flow plumbing fixtures whenever possible and work to implement water-efficient landscaping to minimize irrigation needs where feasible.



**Waste Reduction:** We look to reduce consumption of paper and paper products and participate in recycling programs to divert waste from landfills. For materials we consume, we prioritize purchasing paper and other office products that meet high sustainability standards.



**Sustainable Transportation:** We are committed to minimizing emissions from employee commuting and have promoted opportunities to our associates, including:

- Associate ridesharing and use of public transportation;
- Installing charging stations for electric vehicles at select locations;
- Increased video- and tele-conferencing capabilities.

East West Bank is committed to continuing its resource conservation efforts with an aim to further institutionalize sustainable practices across our operations. In 2025, we continued to strengthen our data collection capabilities, made significant progress on a comprehensive greenhouse gas (GHG) inventory, and initiated work on a climate risk and opportunity report aligned with California Air Resources Board (CARB) requirements.

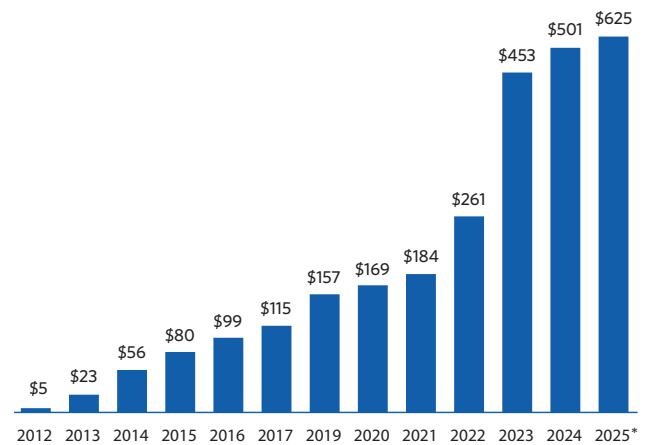
### *Promoting Clean Energy Solutions*

East West Bank actively seeks out and supports innovative projects and initiatives that promote energy efficiency, reduce carbon emissions and foster sustainable development in our communities. Our lending initiatives empower our clients to undertake ambitious projects that align with their — and our — economic and environmental goals. In the second half of 2024 and the first half of 2025, we made \$1.2 billion in loan commitments to support various sustainability-related projects, including clean energy projects and the purchase of energy- and design-efficient and/or Energy Star®-certified buildings. Further, almost half of our loan commitments during the same period — \$530 million — were directed toward clean energy solutions across the United States.

Since 2012, East West Bank has invested more than \$625 million in clean energy projects, reinforcing our long-standing commitment to sustainability. Notably, we built on our commitment with an additional \$124 million in investments during the second half of 2024 and the first half of 2025.

### Total Investments (Cumulative)

(in \$millions)



\*Through the first half of 2025

Highlights of the Bank’s investment activity through the first half of 2025 include:

**2.4x** increase in investments from 2023-2025 when compared to total investments in the previous 10 years

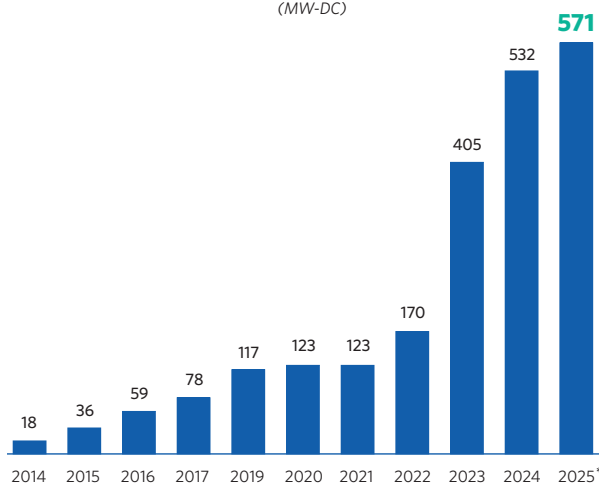
**32** clean energy projects covering a range of technologies: solar, battery storage, hydro, wind, fuel cell and biomass

**18** regions in the US, including 16 states and Puerto Rico, where the clean energy projects we have financed are located

**571** megawatt-direct current (MW-DC) in capacity from solar projects made possible through loans

### Megawatts of Solar Invested (Cumulative)

(MW-DC)



\*Through the first half of 2025



**571** MW-DC can power **~104,000** homes per year



CORPORATE HEADQUARTERS

135 N. Los Robles Ave., Pasadena, CA 91101  
626.768.6000

[eastwestbank.com](http://eastwestbank.com)