



2022

Environmental, Social and Governance Report

EAST WEST BANK'S Business Model



East West Bank corporate headquarters, Pasadena, Calif.

East West Bancorp, Inc. is the publicly-traded parent company of East West Bank. The Bank opened its doors in 1973 in Chinatown, Los Angeles, California, as the first federally chartered savings institution focused primarily on serving the financial needs of Chinese Americans.

Today, the full-service commercial bank has over 120 locations in key cities in the U.S. and China. East West Bank serves consumers and businesses and is the largest publicly-traded independent bank headquartered in Southern California. In addition, East West Bank is one of only a few U.S. banks with a commercial banking license in China. The Bank has a global network of contacts and resources to meet customers' diverse financial needs in and between the world's two largest markets — the U.S. and China.

EAST WEST BANK'S Actions Against Racial Injustice

Support for diversity and anti-discrimination efforts has been, and remains, one of the main focuses of philanthropy for East West Bank and the East West Bank Foundation.

Since the start of the pandemic, there has been a dramatic increase in anti-Asian American racism. By late 2021, almost [one-in-five](#) Asian Americans and Pacific Islanders (AAPIs) had experienced a hate incident in the past year, according to estimates from Stop AAPI Hate, a national coalition that tracks incidents of hate and discrimination against AAPIs in the U.S.

To help stem the rash of violence against AAPIs, in 2021, East West Bank pledged \$25 million to the AAPI Giving Challenge — a five-year commitment to bring needed resources to AAPI organizations and causes. The Challenge was created by The Asian American Foundation ([TAAF](#)), a nonprofit that provides funding and resources to support AAPI advocacy, power, and representation.

In 2021, part of East West Bank's pledge was used to fund the [STAATUS Index](#), a comprehensive national assessment of attitudes and stereotypes toward Asian Americans in the U.S. In 2022, part of East West Bank's pledge was used to fund Stop AAPI Hate; Asian Pacific American Leadership Fund, a nonprofit designed to help prepare and better equip AAPI leaders for civic involvement; Pacific Bridge Arts Foundation, a nonprofit that supports and celebrates AAPIs in arts and culture; and Gold House, a changemaker community that unites, invests in, and promotes AAPI creatives and companies.

"East West Bank was founded on the principle of serving communities undermined by discrimination and bias," says Dominic Ng, Chairman and Chief Executive Officer of East West Bank. "Supporting and uplifting our communities is part of our DNA. And there's more to do in reversing the long-standing underinvestment in the AAPI community."



A candlelight vigil to stand up against AAPI hate, 2021. Featured in "Through the Lens: An Asian American Experience in 2021," sponsored by East West Bank. Photo by Ringo Chiu



Customers

Innovation & Technology

East West Bank uses 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 English, Chinese, and Spanish. Our digital app is tailored to the particular needs of our core customer base, including allowing international wire transfers. Our student product caters to international students who are studying in the U.S. We also offer banking as a service to support fintechs that provide banking services to under-served customers.

ESG/SASB-Related Lending & Investment

The Bank's long-standing lending and investment policies comply with today's Environmental, Social and Governance (ESG) and Sustainability Accounting Standards Board (SASB) criteria.

Consumer Banking

East West Bank offers home loans and other products and services that support low- to moderate-income, minority, and immigrant communities. Our focus on basic, fair-priced products and alternative credit supports the underbanked. This is part of our founding mission as a Minority Depository Institution. We practice safe and sound banking policies that benefit the customer and the lender; throughout our history, our foreclosure rate has consistently been below the national average.

Community Reinvestment Act

Congress enacted the Community Reinvestment Act (CRA) in 1977 to ensure that depository institutions meet the credit needs of their local communities, particularly in low- and moderate-income neighborhoods. As of June 30, 2022, East West Bank had a CRA rating of "Outstanding," the highest possible rating. Fewer than 10% of banks receive a CRA rating of "Outstanding." Depository institutions undergo CRA exams about every three years, depending on past performance. Institutions are evaluated in the context of information about them (capacity, constraints, and business strategies), their communities (demographic and economic data, lending, investment, and service opportunities), and their competitors and peers.

Commercial Banking

East West Bank is proud to support our community and our shared global environment through our commercial and industrial (C&I) and commercial real estate (CRE) lending, and our investment activities. We help support the environment by financing companies and projects in the areas of electric vehicles, green technology, recycling, renewable energy, shared transit, sustainable farming, and sustainability investing. We promote sustainable, green building by financing commercial properties that are EnergyStar or LEED (Leadership in Energy and Environmental Design) certified.

The lack of affordable housing is a common issue across the country. Given that East West Bank serves areas with high housing costs, this is an important focus of our lending, and one where we have been active for decades, providing financing for affordable, transitional, and senior housing.

To promote community development, we support the growth of small businesses, low- and moderate-income neighborhoods, and economically underserved areas through our commercial lending. We also lend to education and art, community service, education, and healthcare organizations that care for the core needs and values of our local communities. As of June 30, 2022, the Bank made \$8.5 billion in total commitments, equivalent to 19% of our C&I and CRE commitments, for financing borrowers and properties that promote environmental and social values and causes.

Highlights of East West Bank's new financing activity in 2021 and the first half of 2022 included:

- \$1.8 billion in new commitments to support affordable, senior, and transitional housing;
- \$900 million in new commitments to support small business and community development;
- \$700 million in new commitments to support clean energy projects, sustainable investing, development of green technology and other businesses to improve our environment;
- \$700 million in new commitments to support the delivery of healthcare and improve health outcomes;
- \$200 million in new commitments to support education and the arts;
- \$15 million for a Connecticut naval base's 7.4 megawatt fuel cell project, which is estimated to produce 60,000 megawatt-hours per year.



East West Bank client Purrfect Paws pet grooming service in Los Angeles, Calif.



Leaders from East West Bank and Standard Communities attend groundbreaking of Aspen Wood senior housing project in San Ramon, Calif.

Investment Activity

East West Bank has a long-standing and active program to make investments that promote community development. Through ownership interests in funds or tax equity-based investments, East West Bank's purposeful investment activities make a positive impact in our communities, society, and the environment. To meet the needs of low- and moderate-income individuals and neighborhoods, we invest in affordable housing projects that develop, rehabilitate, and operate high-quality housing for qualified residents. To help create and retain jobs, revitalize local economies, care for our communities, and restore historic buildings, we invest in new market and historic tax credit projects, as well as small-business investment companies. To promote the development of renewable energy sources, we invest in renewable energy tax credit projects. As of June 30, 2022, our current investments totaled approximately \$1.4 billion.

East West Bank's investment activity in 2021 and the first half of 2022 included:

- \$160 million to develop 3,885 affordable and permanent housing units for families, seniors, and special-needs populations in California, Texas, Georgia, and 15 other states;
- \$125 million in over 40 new market and historic tax-credit projects across 20 states, which created over 3,500 construction jobs to-date and will support over 5,400 permanent jobs. Projects included community health and wellness centers, manufacturing and industrial space, neighborhood resource centers, schools, and theaters and arts facilities in qualified economic zones;
- \$30 million in Community Reinvestment Act funds to support job creation and community development.



Governance

We are committed to strong corporate governance, which promotes the long-term interests of our stockholders and strengthens our Board and management accountability. We have adopted formal Corporate Governance Guidelines reflecting our commitment to sound corporate governance. Highlights of our corporate governance practices include:

All members of our board of directors, other than our Chief Executive Officer, are independent.

We have a long-standing commitment to diversity in our organization, as evidenced by our Board. Eight of our 10 directors are members of diverse communities. Three of our 10 directors are women, seven directors are racial or ethnic minorities, and one is from the LGBTQ+ community.

All of our 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
- Governmental or geopolitical expertise
- Bank regulatory oversight expertise
- Corporate governance experience
- Risk management expertise
- Innovation/technology, cybersecurity, and data privacy expertise
- Diversity in gender, race, ethnicity, and sexual orientation

Our Board has adopted and published guidelines for a Lead Director position to guide the Board's oversight of our operations, which includes regular sessions of independent directors.

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

In 2021, all directors attended 100% of all meetings of the Board. The attendance rate at Committee meetings also was 100%. That year, the scheduled Board Committee meetings were:

- Board (five meetings)
- Audit Committee (five meetings)
- Compensation Committee (seven meetings)
- Nominating/Corporate Governance Committee (four meetings)
- Risk Oversight Committee (four meetings)

The annual election of directors requires any director nominee who does not receive a sufficient number of votes to offer to resign. The Board, after considering the recommendation of the Nominating/Corporate Governance Committee, will determine whether to accept the resignation.

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

We adopted an Environmental and Social Policy Framework governing our mission to support diversity, community well-being and sustainability.



East West Bank volunteers pick up trash at a Heal the Bay beach clean-up

In 2022, the Board of Directors delegated authority to the Nominating/Corporate Governance Committee to oversee our Corporate Social Responsibility (CSR)/ESG strategy, initiatives, and progress. The Risk Council, the highest-level management committee consisting of C-Suite executives, is accountable for executing on the CSR/ESG direction, initiatives, and ambitions as approved by the Nominating/Corporate Governance Committee. The Chief Risk Officer is responsible for overseeing the Company's ESG strategy.

We have meaningful Stock Ownership Guidelines for our directors and senior officers.

Our Insider Trading Policy prohibits 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, at least annually, its overall effectiveness, committee assignments, Board renewal, and governance and risk management practices.

We believe these policies, as a whole, demonstrate strong alignment between management and stockholders.

Anti-Corruption, Ethics & Countering Bribery

To address the risks associated with bribery and corruption, East West Bank has an Anti-Bribery and Corruption Policy that is intended to be used in conjunction with the Bank's Code of Conduct. The Board of Directors has the ultimate responsibility for ensuring that we meet our obligations under applicable corruption laws. Annual training in this area is required of all employees, worldwide.

We understand the importance of safeguarding the financial system in which we operate. We have customer due diligence and ongoing transaction monitoring that are governed by internal control policies and procedures to comply within 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.

Employees receive multiple trainings in our anti-bribery, anti-corruption, and anti-money laundering compliance programs. These programs are also reviewed every year by our independent auditors.

All employees are required to review the Company's Code of Conduct, Commitment to Integrity and Fairness, and Reporting of Concerns policies and procedures annually. This reminds

employees of our moral and ethical standards and our commitment to fairness, and how to report incidents should an employee believe that other employees or the Company are not adhering to such standards.

Information Security

Trust is important for our relationships with our customers and partners, and we take significant measures to protect their privacy and the data that they provide to us. Keeping our customers' data safe and secure is a high priority. Our approach to security includes data governance, layered security, as well as ongoing monitoring and testing for potential security issues.

We have robust access controls in our production environment, with access to data strictly assigned, monitored, and audited. To ensure our controls remain up to date, we apply continuous internal and external testing for vulnerabilities within our software architecture. These efforts have enabled us to certify our platform to SOC2 Type II standards and meet Sarbanes-Oxley Act compliance requirements. Our security program is aligned to the Federal Financial Institutions Examination Council's (FFIEC) Information Technology/Information Security standards (i.e., FFIEC Handbooks) and is regularly audited and assessed by third parties such as our regulators, the Federal Reserve Board, the California Department of Financial Protection and Innovation, our external auditors (KPMG LLP), as well as our strategic partners.

The Risk Oversight Committee, which oversees information security, is comprised of all independent board members, of which one is deemed an information security expert. The Committee is apprised of the Bank's information security status on a quarterly basis.

Every employee of the company receives annual cybersecurity/ information security training, in addition to information privacy training (e.g., Gramm-Leach-Bliley Act protocols). The company carries information security/cybersecurity insurance coverage and has cybersecurity experts on retainer for timely incident response.



Online training portal for East West Bank associates

Privacy & Information Protection

East West Bank has policies and procedures in place to protect the privacy of all customer and consumer data provided to the Bank. We are in full compliance with regulations such as the Gramm-Leach-Bliley Act and applicable state privacy laws.

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

- We never sell our customers' information;
- We do not share information other than as required to service customer accounts.

Code of Vendor Conduct

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

Sourcing of Vendor Relationships

The Company has a Vendor Diversity and Inclusion Program to assist minority-owned, women-owned, veteran-owned, disabled veteran-owned, and LGBTQ+-owned businesses, as well as diverse small businesses, to register with the Company to participate in earlier bidding or be invited to information sessions on the Company's procurement process and strategies.

Reputation

For nearly half a century, East West Bank has built our favorable reputation by consistently delivering for our customers and communities. Our Bank was founded on the principle of serving communities undermined by discrimination, and our roots are deeply planted in our culture.

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 always 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.

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 Company's enterprise risk categories.

The Company's enterprise risk categories have been identified by the Board and management as the risks 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. These risk categories include credit, capital, liquidity, operational, market, compliance, legal, strategic, and reputational. The risk categories are applicable to the Bank's domestic and international footprint.

Transparency

East West Bank publishes key disclosures of financial, environmental, and social metrics. We provide and post information including investor presentations, quarterly and annual reports, proxy statements, and press releases on our website at EastWestBank.com. We comply with disclosure obligations in our Securities and Exchange Commission and other regulatory filings and are committed to the transparent disclosure of information to our investors and other stakeholders.



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Public Policy & Government Relations

Policymaking at the state and federal levels of government can deeply affect our products and services. Therefore, we closely monitor the development of public policies that directly affect our business and the banking industry. Our advocacy efforts are focused at the federal level and in the seven states where we do business. East West Bank meets with elected officials and engages with national and state banking industry trade associations to advocate on behalf of minority banking and the regional banking industry.

The Bank publicly discloses information on the use of corporate funds for the purposes of political advocacy, including lobbying, campaign contributions and contributions to tax-exempt groups including trade associations. Additionally, the Bank's disclosures related to political advocacy include the amounts spent on it. If the recipient is an elected official or candidate, the Bank's contribution would be noted with the Federal Election Commission. Our lobbying reports are filed publicly with the United States Secretary of the Senate and the California Secretary of State. Also, the Bank's contributions to trade associations may be reflected in that trade association's IRS Form 990, which is publicly available.



East West Bank leaders joined other invited guests at the White House reception for Asian American, Native Hawaiian, and Pacific Islander Heritage Month 2022

Diversity, Equity & Inclusion

Minority Depository Institution

Federal regulators and Congress agree that MDIs play an important role in addressing financial services needs in minority and low-income communities.

As an MDI with a focus on AAPI communities, East West Bank's role is to provide high-quality, affordable financial services to our community and to be inclusive to all minorities, immigrants and underserved populations or groups. The reason MDIs can be successful is because they understand and belong to the groups that have been historically underserved at mainstream banks. While we continue to focus on our original customer base of underserved AAPIs, the same products and services designed for them are also needed by other minority groups and the broader community. We are a friends-and-family bank, meaning that we only offer services and products that we would recommend to our families and friends.



East West Bank associates attending the 2022 commercial banking conference

One of the reasons why East West Bank has been successful in immigrant and minority communities is the diversity of our workforce and leadership. The Bank is committed to diversity at the board, management, and workforce levels. In 2021, 89% of our employees were minorities, made up of 74% Asian American and 15% other racial and ethnic minorities, and 11% of our employees were Caucasian. Nearly two-thirds of our employees were women. In 2021, our middle and executive management also were diverse: 73% Asian American and 13% other racial and ethnic minorities, and 14% were Caucasian. Fifty-seven percent of our managers were women.

In addition, given our diverse customer base and the diversity of the communities we serve, our retail bankers can assist customers in English and more than 10 other languages.

East West Bank U.S. Diversity Profile

The following tables provide an overview of our workforce diversity data as of December 31, 2021, as well as similar data for FDIC-regulated institutions as of December 31, 2019, the most recent date for which data is available.

East West Bank: Diversity Data for Workforce Profile 2021 Results

	Total	Women	Men	Minorities		Non-Minorities
				Asian	Non-Asian	
Workforce	3,043	62%	38%	74%	15%	11%
Management	676	57%	43%	73%	13%	14%

(as of December 31, 2021)

FDIC-Regulated Institutions: Diversity Data for Workforce Profile 2019 Results

	Total	Women	Men	Minorities	Non-Minorities
Workforce	157,601	63%	37%	32%	68%
Managers	11,049	37%	63%	12%	88%
Board Members	1,667	16%	84%	6%	94%

Data source: <https://www.fdic.gov/about/diversity/rerpt2019.html>, Section III

To put East West Bank's diversity in context, minorities made up only 32% of FDIC-regulated institutions' workforce, and 12% of managers, according to the FDIC's 2019 survey data (the agency's most recent published data), compared with 89% and 86%, respectively, at East West.

Board Diversity

The composition of our Board of Directors exemplifies our commitment to racial, gender, and sexual orientation diversity. Our Board diversity was recognized in the Greenlining Institute's 2020 Bank Board Diversity Policy Brief, which ranked East West Bank highest for racial diversity and women of color among California's top 15 largest banks by deposit size.

Board Diversity Matrix

Total Number of Directors	10	
Part 1: Gender Identity	Female	Male
Directors	3	7
Part 2: Racial or Ethnic Background		
African American or Black	1	-
Asian	2	2
Hispanic or Latinx	-	2
Caucasian	-	3
Part 3: Sexual Orientation		
Non-LGBTQ+	3	6
LGBTQ+	-	1

(as of May 26, 2022)



East West Bank Board of Directors

Associates

Employee Engagement

Today's job seekers want to understand the type of company they are joining — its vision, mission, and values. Our values represent the core behaviors and skills our associates practice in their everyday interactions with one another, our customers, and our business partners. Also known as ACCRUES, our values provide a path for success, for both the Bank and our associates.

- **Absolute Integrity:** Our actions reflect our commitment to the highest ethical and moral principles.
- **Customer Alignment:** Our focus is to anticipate the needs of our customers and exceed their expectations.
- **Creativity:** We empower associates to examine processes and challenges in a creative manner and to actively seek creative viewpoints and ideas across the organization.
- **Respect and Fairness:** We treat all associates with respect and fairness and expect the same of all associates.
- **Unification:** We actively promote teamwork through open communication and soliciting ideas and information throughout the Bank.
- **Expertise and Professionalism:** We conduct ourselves in a professional manner and commit to delivering our products and services with the highest standards and quality.
- **Selflessness:** We act in a selfless manner by putting the interests of the Bank ahead of our own and by actively supporting one another in achieving great results.

Talent Attraction, Development & Retention

We provide training in many areas and encourage continuing education by all employees. We seek to develop our associates and promote from within.

Throughout the year, the Company sponsors dozens of employee resource groups, trainings, and events to promote and support diversity, equity, and inclusion amongst our associates. These include diversity and inclusion trainings, town halls, and celebrations of national heritage days and months.

We apply the same employee policies, opportunities, benefits, and protections to all employees regardless of their locations, except when there are contradictions between individual state laws. This includes laws relating to discrimination and whistleblower protections.



Northern California associates enjoy an afternoon at Top Golf as part of the summer wellness program

Benefits

Parental leave. The Company provides parental leave covered by federal and/or state leave regulations such as the Family and Medical Leave Act, California Family Rights Act, California Pregnancy Disability Leave or other local state requirements. Associates can apply for state benefits payment(s) 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 company-funded short-term disability program which matches the state benefits payment in California.

Healthcare. For more than a quarter century, East West Bank's health and welfare benefits for associates have also been offered to the spouses or partners of associates. This was well ahead of the California Insurance Equality Act that was enacted in September 2004, which required that registered domestic partners of California employees be treated the same as married spouses. We also provide these benefits in states where it is not required to do so.

Stock grants. To foster a strong sense of ownership and align the interests of our employees with our stockholders, restricted stock units are awarded to eligible employees under our stock incentive programs. We award stock grants under our "Spirit of Ownership" program to all of our employees, regardless of job title or part-time/full-time status. The program allows each employee to share directly in the success they help create. The fact that our employees are also owners is a source of pride for us.

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

Mental health. The Company provides all associates with an Employee Assistance Program that provides counseling services, legal assistance, financial coaching, referrals to community resources, and other additional services.

In addition, we provided other wellness activities in 2021, such as on-site flu shots in our major offices, online yoga and other collaborative activities focused on our associates' health, safety, and well-being.

Occupational Health & Safety

In accordance with California's Division of Occupational Safety and Health (DOSH), better known as Cal/OSHA, East West Bank includes an Injury and Illness Prevention Policy in our Employee Handbook. The policy applies to all of our facilities.

Community

We are committed to making a positive difference in the communities where we operate. We aim to enhance the quality of life in our communities by engaging in meaningful and effective programs that help persons experiencing homelessness, increase homeownership, preserve affordable housing, promote asset building and enable more inclusive access to modern banking services. These ongoing commitments allow us to stay true to our company heritage and founding philosophy of serving the underserved.

Financial Inclusion & Education

East West Bank provides financial literacy programs that help customers and non-customers learn more about managing their money. These programs provide access to financial education in English, Chinese and Spanish. In addition, our website offers money management information for people in all stages of life, including small business owners. Nearly 5,000 members of the community have participated and served in Bank workshops and seminars that promote financial literacy, homeownership, saving and budgeting, and other aspirations and life skills.

Volunteerism & Philanthropy

For over 40 years, we have established and maintained solid partnerships with a diverse and growing list of nonprofit and community-based organizations, working closely together to bring much-needed services to the underserved communities where we operate.

In 2021, East West Bank donated \$10.6 million in charitable contributions to nonprofit organizations aligned with the Bank's giving themes of affordable housing, small business technical assistance, diversity and anti-discrimination, and others such as education, healthcare, and the arts. In the first half of 2022, charitable contributions through the end of June totaled \$6.3 million. In addition to partnering with and providing funding to local nonprofit organizations, our associates dedicated more than 6,100 community service hours to support local communities, volunteering to help families, the elderly, and unhoused people in need.



East West Bank at WalkUnited LA, 2021, a United Way of L.A. program which raises funds and awareness to end homelessness



Environmental

Environmental Resource Management

The Bank is mindful of the direct environmental impact of our branch and office operations. Today, seven of our facilities are LEED Certified Gold or Silver, and eight are certified Energy Star by the U.S. Environmental Protection Agency and the U.S. Department of Energy.

The Bank reduces our consumption of energy and resources at our branches and office buildings through recycling programs, purchase of paper and office products that meet high sustainability standards, and reduction of paper goods usage. When renovating or building out our facilities, we reduce our water consumption by utilizing low-flow plumbing fixtures whenever possible and minimizing demands for landscape irrigation. We are proactively replacing aging HVAC units with newer, greener units that use eco-friendly refrigerants, use less electricity, and are significantly more energy efficient. LED retrofittings and HVAC upgrades at our main office have earned the Bank recognition by the U.S. Environmental Protection Agency as being more energy efficient than 84% of similar properties nationwide. All of our back-office locations where we control, or have a say in, lighting maintenance have been retrofitted with LED fixtures.

We are committed to reducing global energy usage and greenhouse gas emissions. We promote employee ride sharing, encourage the use of public transportation, provide charging stations for electric vehicles, and have invested in video- and tele-conferencing capabilities. The Bank also has policies and programs promoting remote working, which helps reduce traffic and lower carbon emissions.



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