



Company Profile and Investment Overview

East West Bancorp | Nasdaq: EWBC

June 30, 2012

This presentation may include forward-looking statements that involve inherent risks and uncertainties. East West Bancorp, Inc. cautions readers that a number of important factors could cause actual results to differ materially from those in any forward-looking statements. These factors include economic conditions and competition in the geographic and business areas in which East West Bancorp and its subsidiaries operate, inflation or deflation, fluctuation in interest rates, legislation and governmental regulations, investigation of acquired banks and other factors discussed in the company's filings with the SEC.

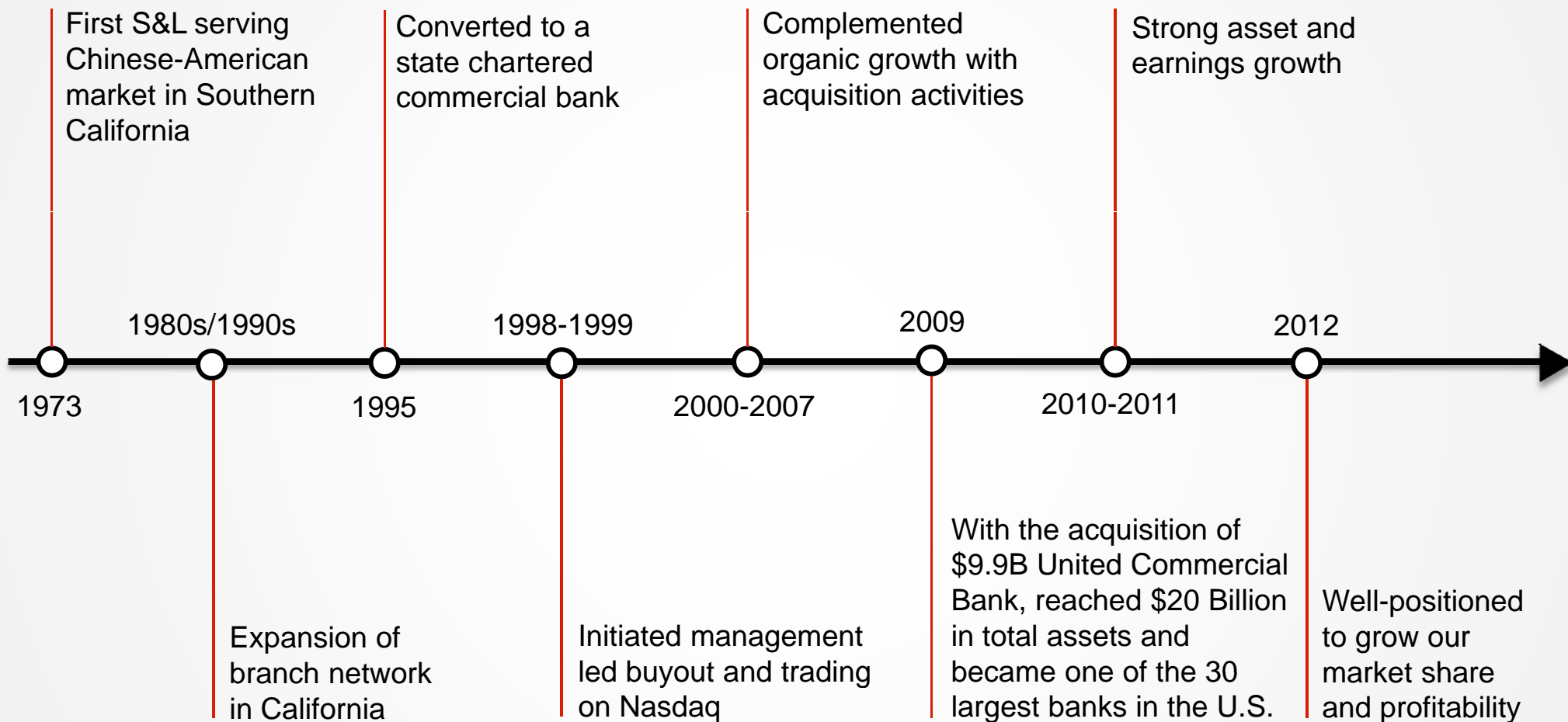
Our Vision

To be recognized as the Premier Bridge between East and West, and acknowledged for delivering relationship driven financial solutions to an increasingly diverse and sophisticated customer base.

East West Today *(as of June 30, 2012)*

- Market Capitalization of \$3.4 Billion
 - › 23rd Largest Market Capitalization in the U.S. for Public Banks
- Total Assets of \$21.5 Billion
 - › 29th Largest Total Assets in the U.S. for Public Banks
 - › 2nd Largest Independent Bank Headquartered in Southern California
- Ranked in the Top 10 of the 100 Best Banks in America by Forbes for two consecutive years (2011, 2010)
- Strong Earnings
 - › Record Net Income of \$245 million in 2011
 - › ROE of 12.5% for Q2 2012
- Over 125 Locations Worldwide
- Full Service Branches in Greater China
- 2,264 Employees

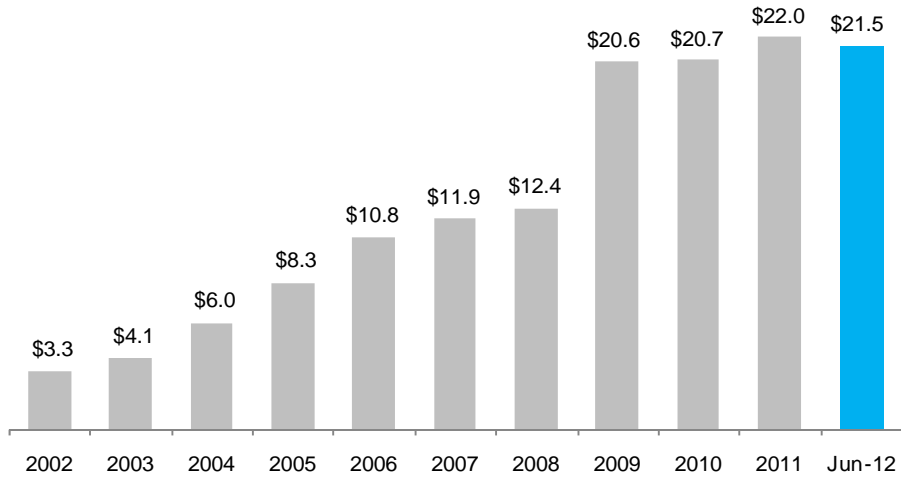
East West Bank Milestones



Strong Growth and Performance *(in billions)*

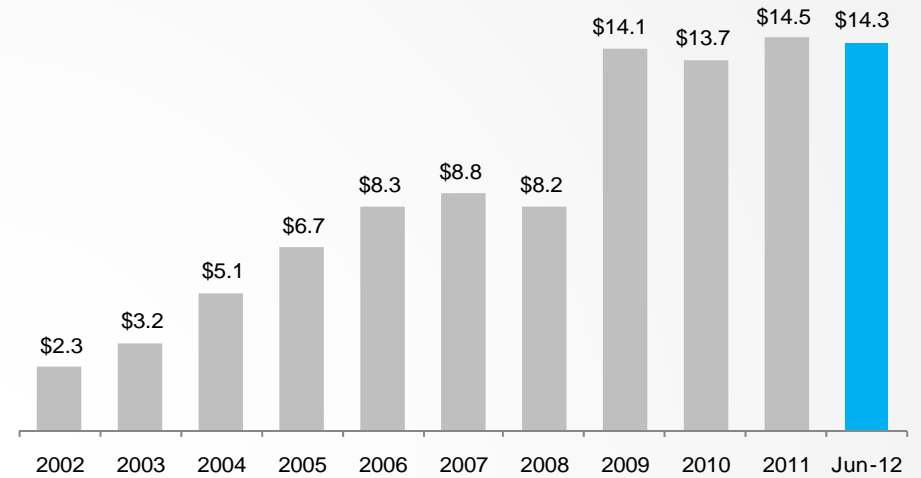
Total Assets (in billions)

CAGR* = 22%



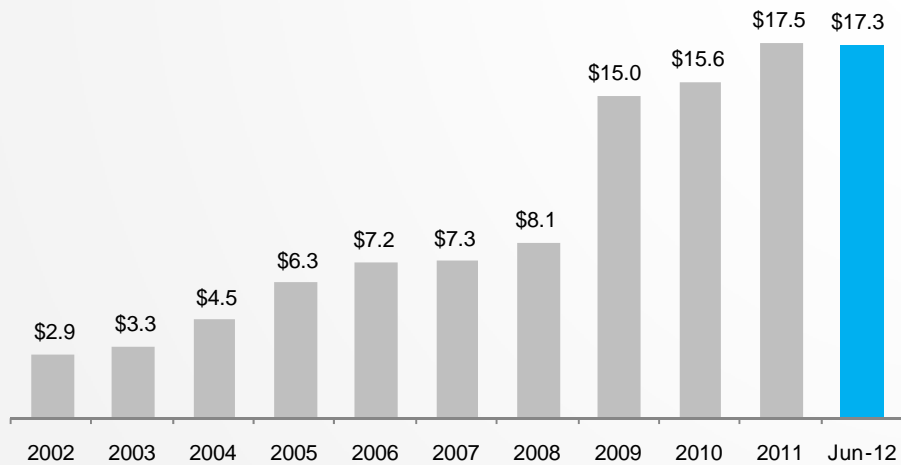
Total Loans (in billions)

CAGR* = 21%



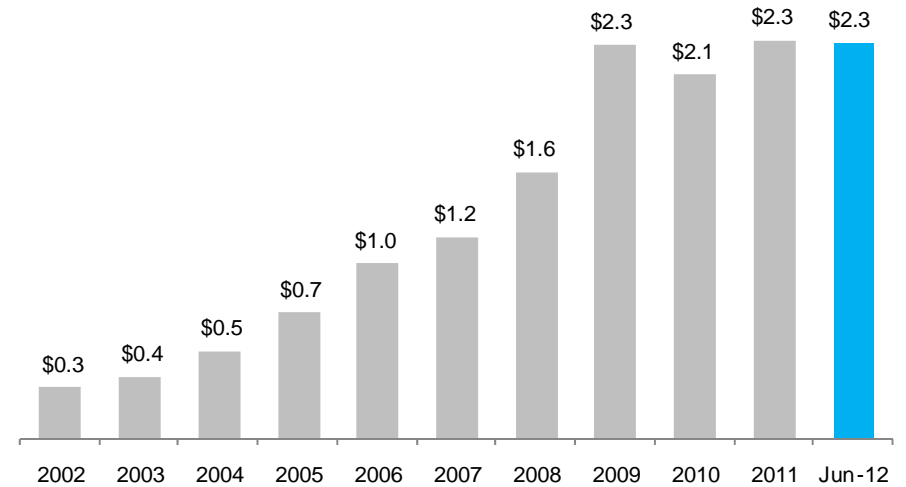
Deposits (in billions)

CAGR* = 21%



Stockholders' Equity (in billions)

CAGR* = 24%



* CAGR from 2002-June 30, 2012

Top 25 U.S. Banks by Market Capitalization

Rank	Company	Market Capitalization at 6/30/12 (in billions)
1	Wells Fargo & Co.	\$177.70
2	JPMorgan Chase & Co.	136.01
3	Bank of America Corp.	88.15
4	Citigroup Inc.	80.37
5	U.S. Bancorp	60.92
6	PNC Financial Services Group	32.31
7	Capital One Financial Corp.	31.72
8	Bank of New York Mellon Corp.	26.18
9	State Street Corp.	21.81
10	BB&T Corp.	21.55
11	SunTrust Banks Inc.	13.04
12	Fifth Third Bancorp	12.26
13	Northern Trust Corp.	11.10

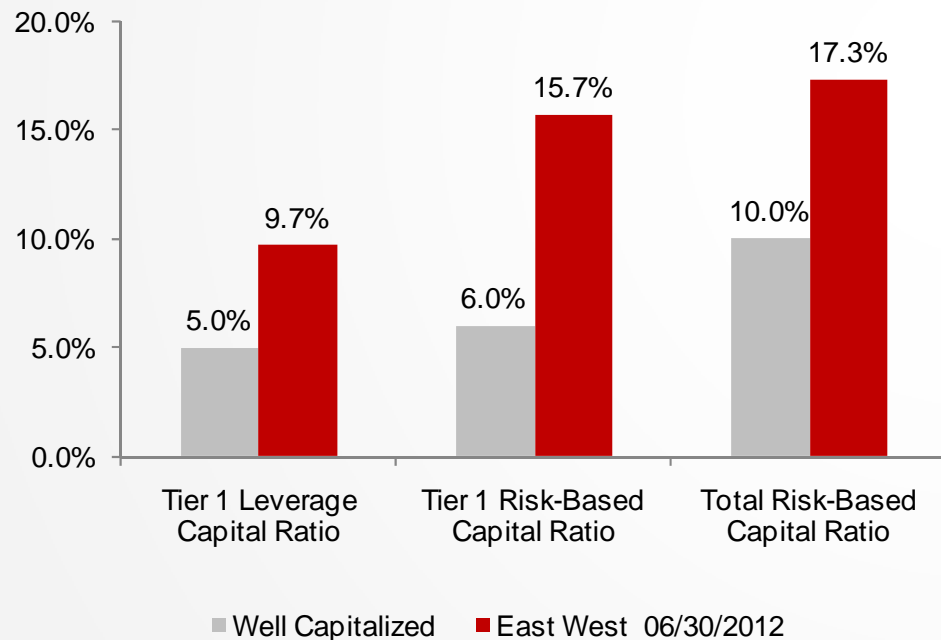
Rank	Company	Market Capitalization at 6/30/12 (in billions)
14	M&T Bank Corp.	\$10.45
15	Regions Financial Corp.	9.53
16	KeyCorp	7.38
17	Comerica Inc.	6.04
18	Huntington Bancshares Inc.	5.53
19	First Republic Bank	4.38
20	BOK Financial Corp.	3.96
21	Zions Bancorp.	3.58
22	Cullen/Frost Bankers Inc.	3.53
23	East West Bancorp Inc.	\$3.39
24	Commerce Bancshares Inc.	3.35
25	Signature Bank	2.84

Source: SNL Financial (includes all publicly traded banks)

Strong Capital Generation

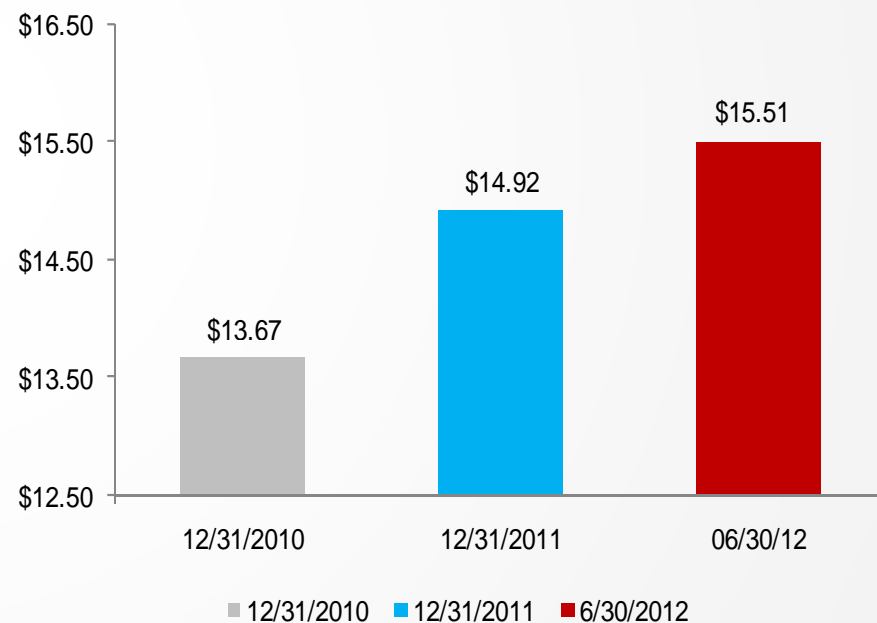
East West Capital Levels Compared to Well Capitalized Guidelines

East West has excess capital above the well capitalized requirement by more than \$900 million



East West Book Value Growth December 2010 to June 2012

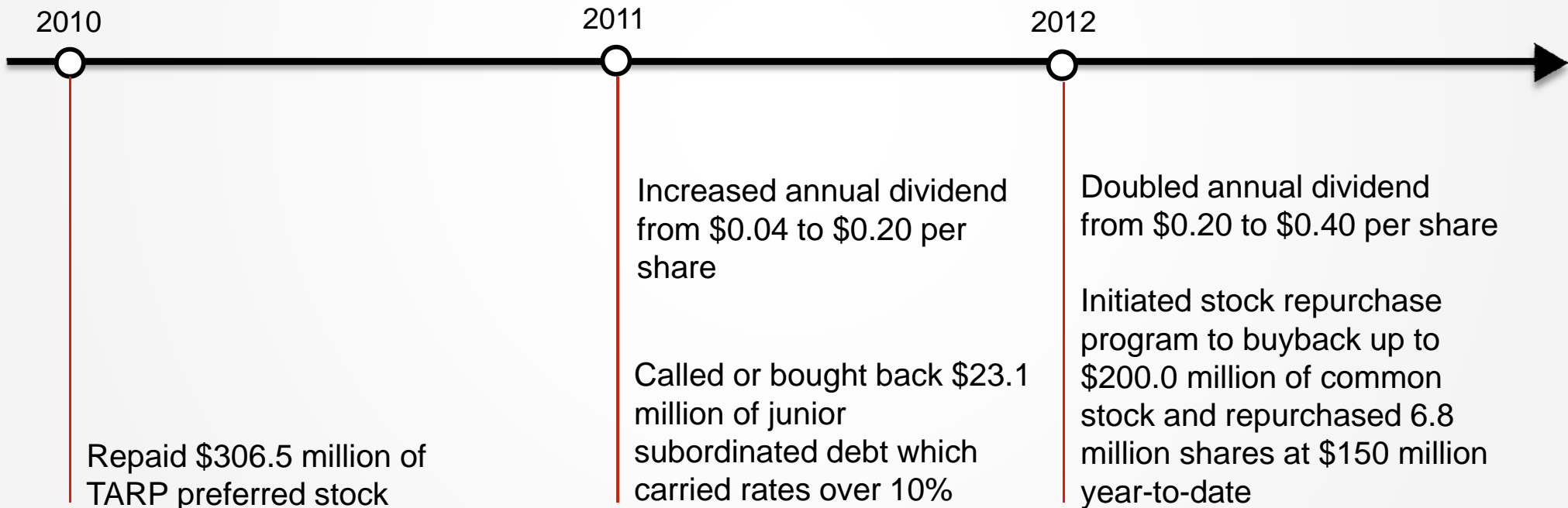
East West has grown book value per common share by 13% since 2010



Capital Management Goals

- › Ensure excellent capital levels to support organic growth
- › Provide a strong return to our shareholders

Recent Capital Actions Taken



Our Distribution Channel

- Leading retail presence in Asian communities
- Commercial banking centers strategically located
- In-store branches located in 99 Ranch Markets, largest and fastest growing Asian supermarket chain
- Only Chinese-American focused bank with full service banking offices in U.S. and China

United States (119 Branches)

California – 97 Branches:

Northern California – 31 Locations:

- › 29 Full Service Branches
- › 2 In-Store 99 Ranch Market Branches

Southern California – 66 Locations:

- › 57 Full Service Branches
- › 9 In-Store 99 Ranch Market Branches

New York – 8 Branches

Georgia – 5 Branches

Massachusetts – 3 Branches

Texas – 2 Branches

Washington – 4 Branches

Greater China (7 Locations)

Full Service Branches - 3

Hong Kong, Shanghai and Shantou

Representative Offices - 4

Beijing, Guangzhou, Shenzhen, and Taipei

- Headquartered in California, **East West Bank is a top performing commercial bank** with exclusive focus on the United States and Greater China markets, including full service branches in China.
- Greater China is an increasingly important constituent of the global economy
 - › Investors from Greater China making investments in U.S.
 - › Cross-border trade between U.S. and Greater China companies
- Bank of choice for new immigrant Chinese-Americans
- The financial bridge between the East and West
 - › Leading market share in the Chinese-American market – *The East*
 - › Growing position in key mainstream banking markets – *The West*
 - › Strengthening network to support cross border business – *The East and West*

The Premier Bridge Between East and West

- Extensive network of contacts and resources in the area provides invaluable access to clients
 - › Assist clients in cross-border business and personal financial objectives
 - › Bridge customers to manufacturers, distributors and investors in China
 - › Bridge customers in China to business opportunities and personal goals in the U.S.
- Understanding of cultural and business practices on both sides of the Pacific enables us to guide clients through complex business and financial landscapes
- Gateway to U.S. Asian communities for mainstream corporations
 - › Companies and organizations such as Southern California Edison, Staples, Verizon, Caltech, Sempra Energy, and the LA Lakers sought East West to tap into U.S. Asian communities and partner in “Green” initiatives

Second Quarter 2012 Highlights

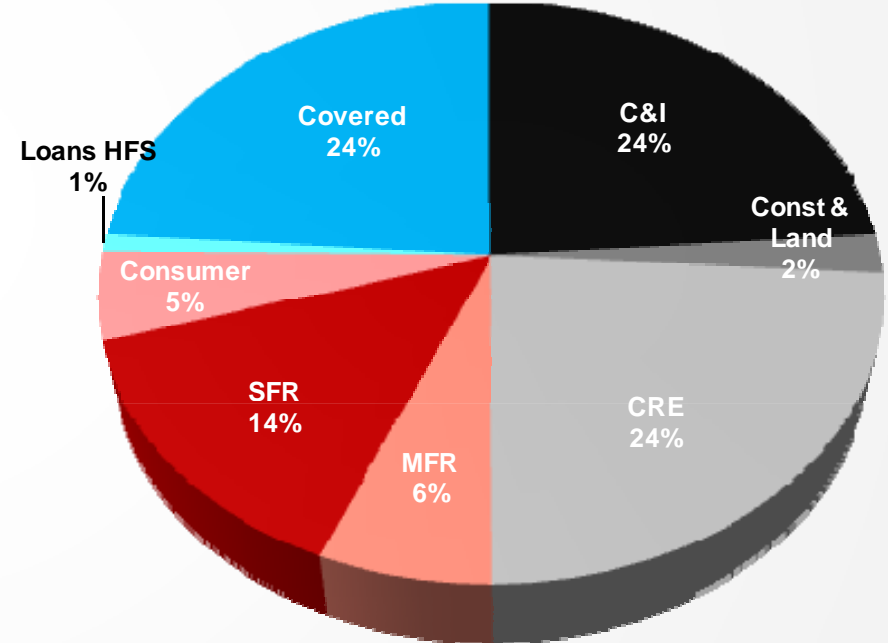
- Strong Earnings
 - › Net Income was \$70.6 million or \$0.47 per share
 - › EPS up 21% from second quarter 2011
- Solid ROE and ROA
 - › ROE increased to 12.5% up from 11.1% in second quarter 2011
 - › ROA increased to 1.32%, up from 1.12% in second quarter 2011
- Strong Net Interest Margin of 4.01%
- Cost of Funds Down 29 bps from Q2 2011 to 0.71%
- Strong Expense Control with Efficiency Ratio of 41.5%
- Strong Loan Growth
 - › Commercial & Trade Finance loans grew to \$3.4 billion
 - › Single family loans grew to \$2.0 billion
- Core Deposits Grew to \$11.0 billion
- Strengthening Asset Quality
 - › Net charge-offs remain low at \$11.7 million for the second quarter of 2012
 - › Nonperforming assets down to 0.72% of total assets
 - › Maintaining strong allowance for loan losses of 2.03% as of June 30, 2012

Strong Loan Growth

Strong non-covered C&I Loan growth of \$1.44 billion or 73% from 2010

(in billions) Loan Category	06/30/12	12/31/11	12/31/10	Change	
				\$	%
SFR	2.02	1.80	1.12	0.90	80%
C&I & Trade Finance	3.42	3.14	1.98	1.44	73%
CRE	3.44	3.49	3.39	0.05	1%
MFR	0.91	0.93	0.97	-0.06	-6%
Consumer	0.70	0.58	0.73	-0.03	-4%
Const & Land	0.30	0.34	0.51	-0.21	-41%
Covered	3.42	3.93	4.81	-1.39	-29%
Loans Held for Sale	0.14	0.28	0.22	-0.08	-36%
Total Loans	14.35	14.49	13.73	0.62	5%

Diversified Loan Portfolio



Strong Credit Quality

(\$ in millions)	06/30/12	03/31/12	12/31/11
NPAs			
Total NPAs	\$155.7	\$167.1	\$175.0
NPA to Total Assets	0.72%	0.77%	0.80%
Nonaccrual loans to total loans	0.78%	0.83%	1.00%
Allowance for Loan Losses			
ALLL to non-covered nonaccrual loans	195.18%	177.36%	144.11%
ALLL to total gross non-covered loans*	2.03%	2.04%	2.04%
Credit Costs			
Quarterly Annualized Charge-off %*	0.44%	0.40%	0.86%
Quarterly Provision for Loan Losses	\$15.50	\$18.10	\$20.00

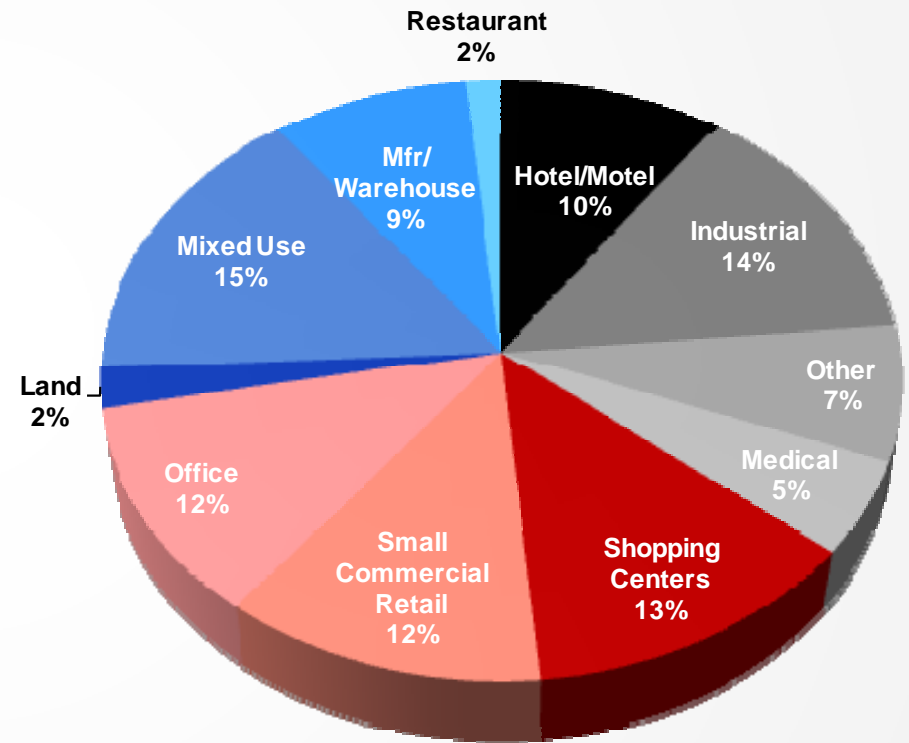
- Asset Quality Continues to Remain High
- NPAs have remained under 1% of total assets for 10 consecutive quarters
- Net Charge-offs Continue to Decline while ALLL level remains strong

* Excludes loans held for sale and covered loans

Diversified Commercial Real Estate Portfolio

Non-covered CRE Loans as of 6/30/12

Loan Balance	\$3.4 Billion
Average Loan Size	\$1.3 Million
Average LTV	49% *
Average Seasoning	5 Years



* Based on original appraisal

- Non-covered CRE loans total 24% of loans as of June 30, 2012
- East West is well within the FFIEC high CRE concentration definition
 - › CRE, construction, land, and MFR to total capital is at 171% – under the 300% FFIEC threshold
 - › Construction and land loans to total capital is at 13% – under the 100% FFIEC threshold
- As of June 30, 2012:
 - › Nonaccrual CRE to CRE = 0.7%
 - › 30-89 day delinquent CRE to CRE = 0.35%
 - › Q2 2012 charge-offs of CRE = 0.38%*

* Annualized

Commercial Real Estate Loans by LTV

- Only 7% of portfolio with an LTV greater than 75%
- Weighted average LTV is 49%*

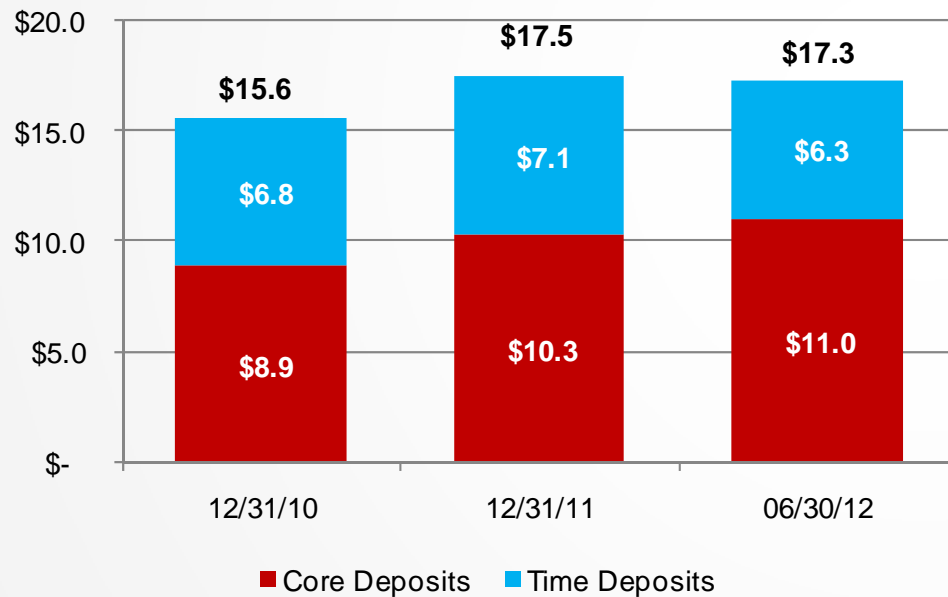
CLTV Distribution at June 30, 2012	# of Loans	(\$ in millions)		Cumulative % of Total
		Balance	% of Total	
Less than 50%	1,267	\$ 1,367	40%	40%
50% to 55%	361	463	13%	53%
55% to 60%	360	529	15%	68%
60% to 65%	288	470	14%	83%
65% to 70%	132	269	8%	90%
70% to 75%	64	97	3%	93%
75% and Above	90	251	7%	100%
Total Loans	2,562	\$ 3,445	100%	

* Based on original appraisal.

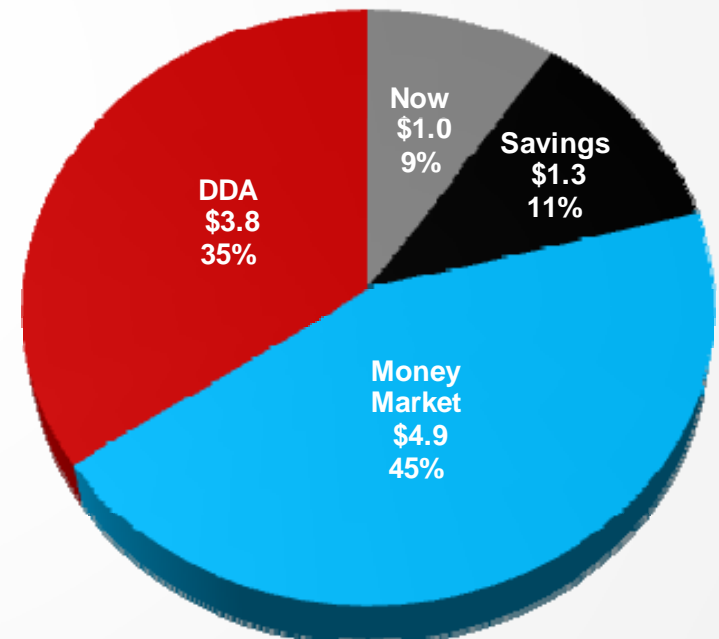
Strong Deposit Growth

- Total deposits of \$17.3 billion as of June 30, 2012, an increase of \$2.2 billion from 2010
- Core deposits grew to a record \$11.0 billion in the second quarter of 2012

(in billions)



Core Deposits – June 30, 2012 (in billions)



Key Focus Areas



- Strengthened position as the leading Asian-American bank
- Financially bridge Asian and mainstream customers
- Strong financial performance and balance sheet
- Focusing on growing core earnings and fee income
- Large California, domestic, and China growth opportunities
- Only Asian-American focused bank with full service banking offices in U.S. and China