



EAST WEST BANK

Your Financial Bridge[®]

Company Profile and Investment Overview

East West Bancorp | Nasdaq: EWBC

December 31, 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.

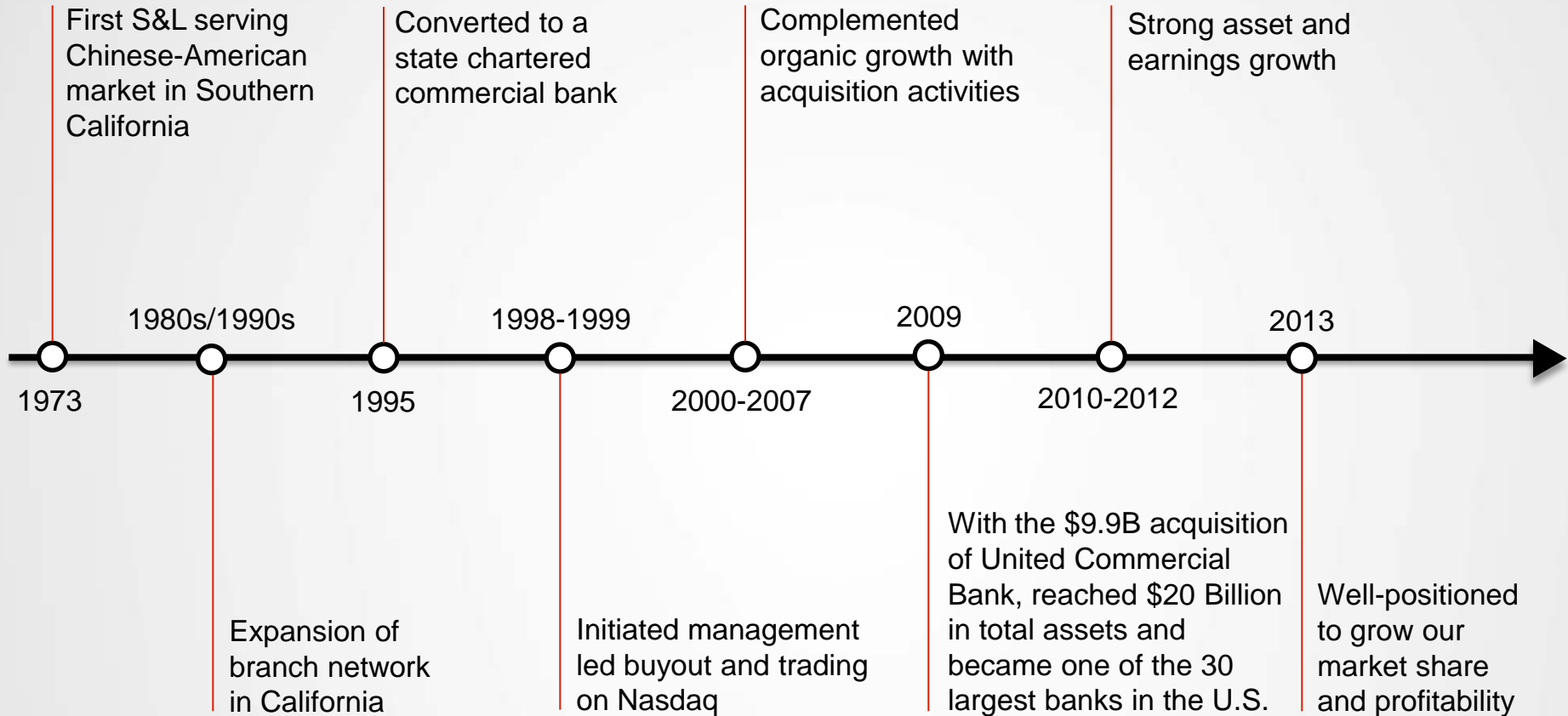
Our Vision

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 December 31, 2012)*

- Market Capitalization of \$3.0 Billion
 - › 25th Largest Market Capitalization in the U.S. for Public Banks
- Total Assets of \$22.5 Billion
 - › 30th 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 three consecutive years (2012, 2011, 2010)
- Strong Earnings
 - › Record Net Income of \$281.7 million in 2012
 - › ROE of 12.3% for Q4 2012
- Over 120 Locations Worldwide
- Full Service Branches in Greater China
- 2,300 Employees

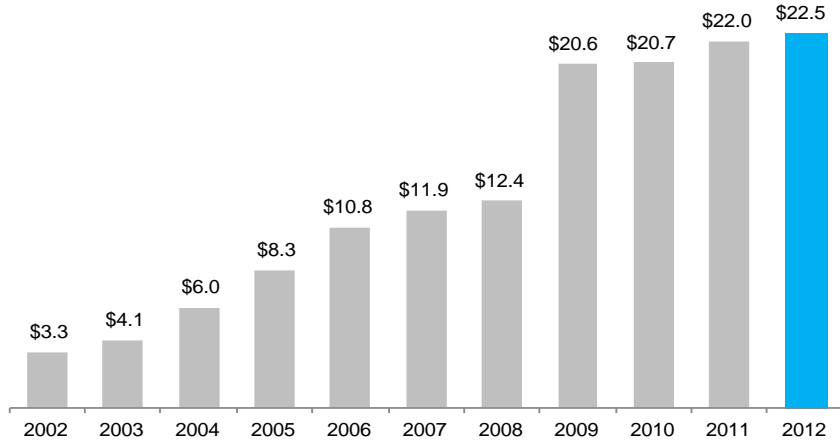
East West Bank Milestones



Strong Growth and Performance *(in billions)*

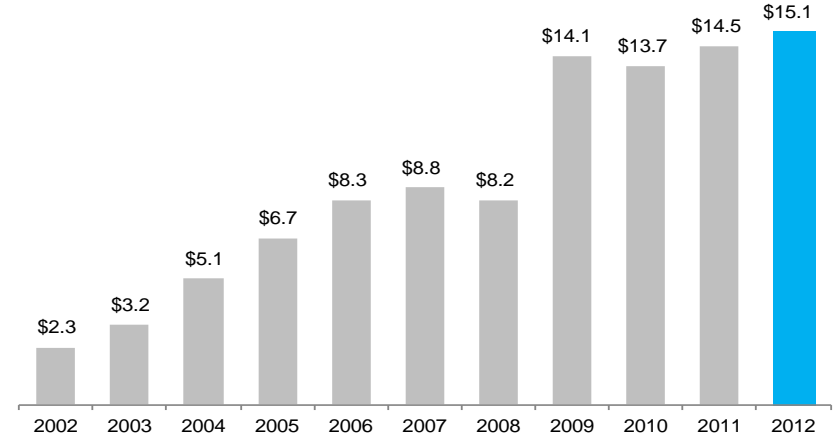
Total Assets (in billions)

CAGR* = 21%



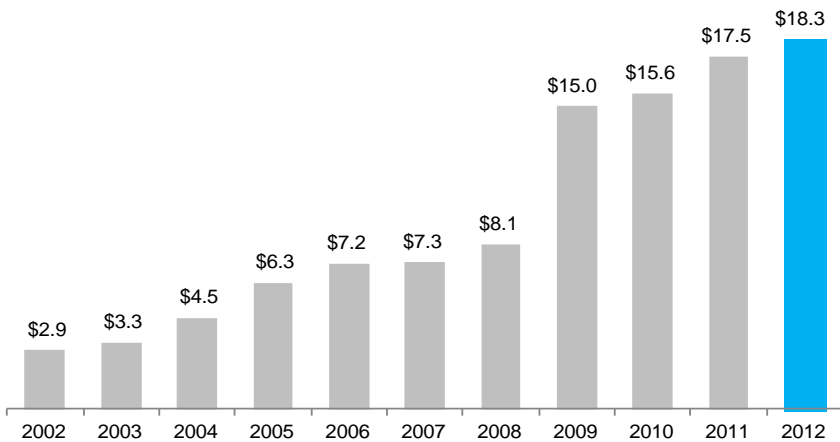
Total Loans (in billions)

CAGR* = 21%



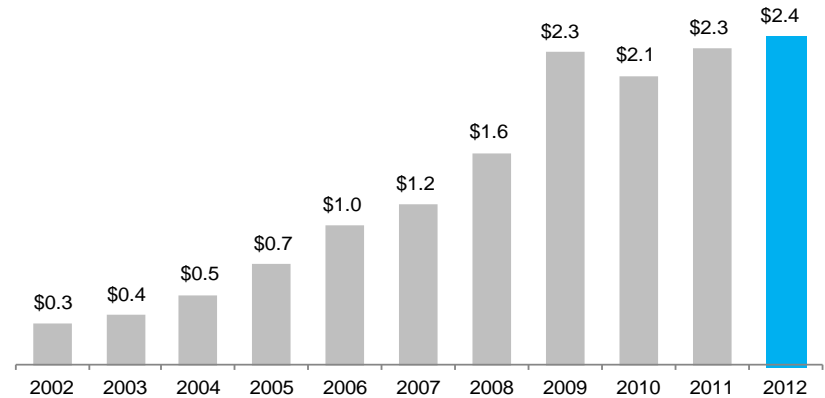
Deposits (in billions)

CAGR* = 20%



Stockholders' Equity (in billions)

CAGR* = 23%



* CAGR from 2002 - 2012

Top 25 Banks by Market Capitalization *(in billions)*

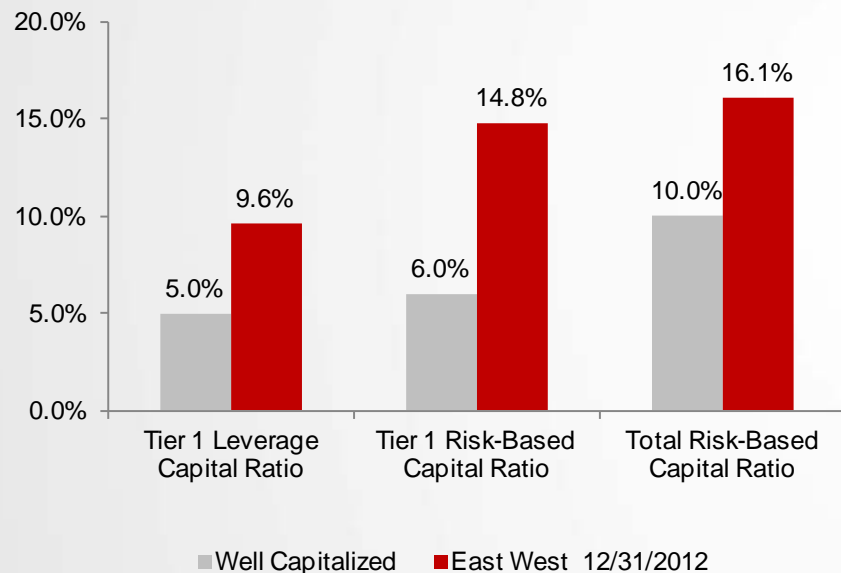
Rank	Company	Market Capitalization at 12/31/12 (in billions)
1	Wells Fargo & Co.	\$179.93
2	JPMorgan Chase & Co.	167.14
3	Bank of America Corp.	125.13
4	Citigroup Inc.	116.01
5	U.S. Bancorp	60.06
6	Capital One Financial Corp.	33.70
7	PNC Financial Services Group	30.84
8	Bank of New York Mellon Corp.	30.03
9	State Street Corp.	21.85
10	BB&T Corp.	20.37
11	SunTrust Banks Inc.	15.28
12	Fifth Third Bancorp	13.64
13	M&T Bank Corp.	12.61

Rank	Company	Market Capitalization at 12/31/12 (in billions)
14	Northern Trust Corp.	\$12.03
15	Regions Financial Corp.	10.07
16	KeyCorp	7.86
17	Comerica Inc.	5.76
18	Huntington Bancshares Inc.	5.47
19	First Republic Bank	4.30
20	Zions Bancorp.	3.94
21	BOK Financial Corp.	3.72
22	Signature Bank	3.35
23	Cullen/Frost Bankers Inc.	3.34
24	Commerce Bancshares Inc.	3.21
25	East West Bancorp Inc.	\$3.02

Source: SNL Financial (includes all publicly traded banks)

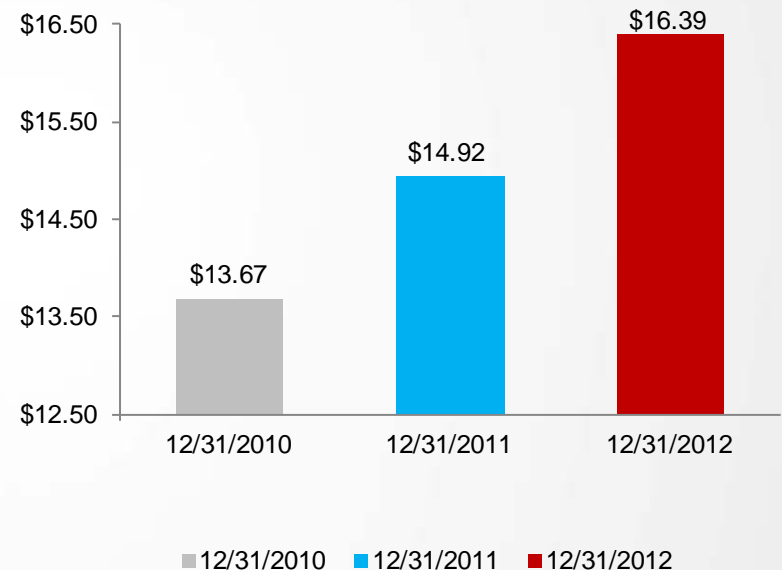
East West Capital Levels Compared to Well Capitalized Guidelines

East West has excess capital above the well capitalized requirement by more than \$850 million



East West Book Value Growth December 2010 to December 2012

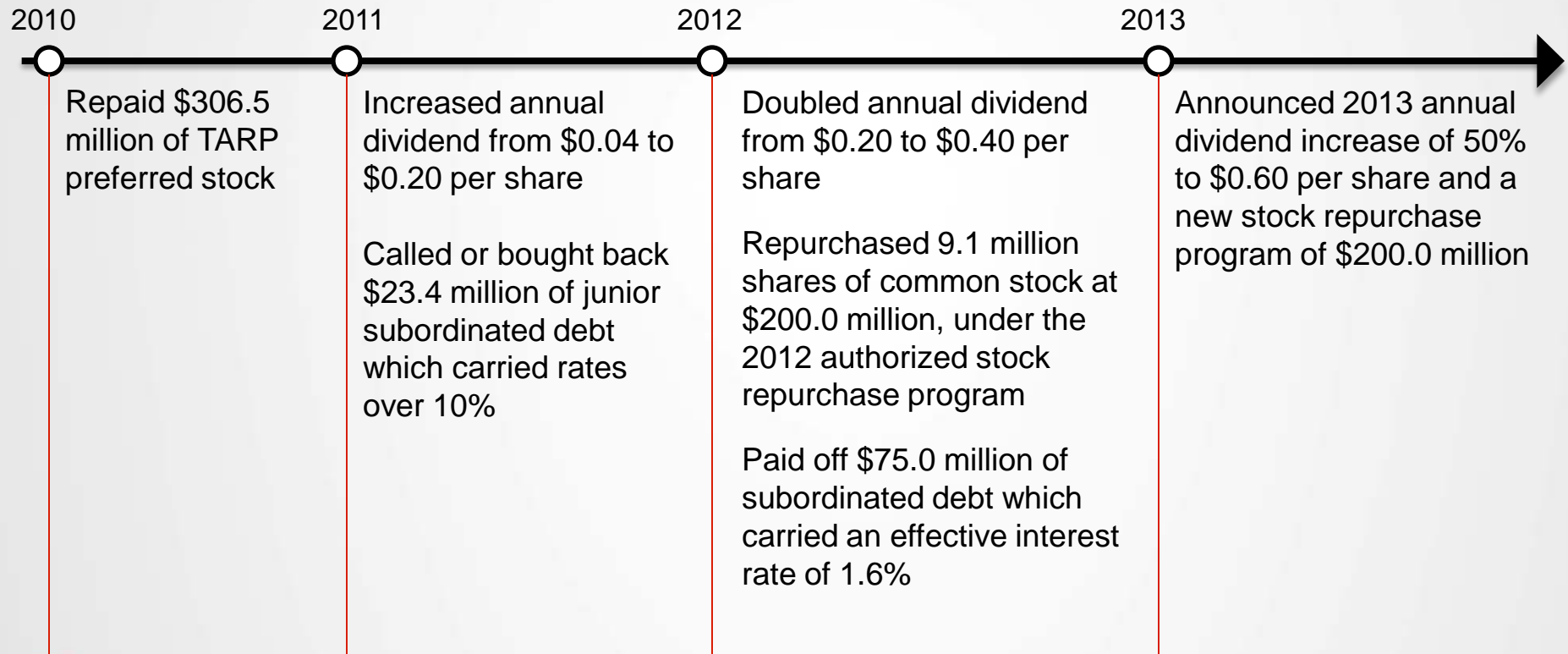
East West has grown book value per common share by 20% since 2010 and 10% since 2011



Capital Management Goals

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

Recent Capital Actions Taken



- 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 (112 Branches)

California – 95 Branches:

Northern California – 30 Locations:

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

Southern California – 65 Locations:

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

New York – 6 Branches

Georgia – 4 Branches

Massachusetts – 2 Branches

Texas – 1 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

Fourth Quarter 2012 Highlights

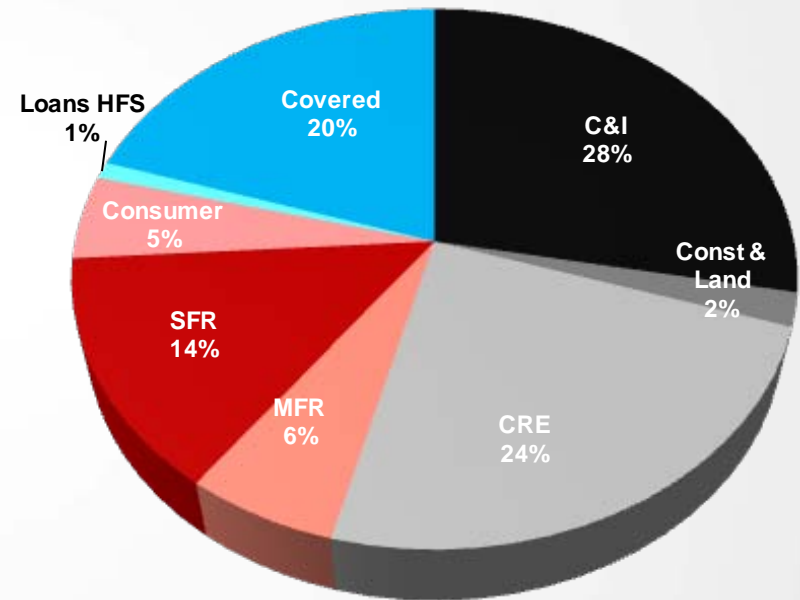
- Strong Earnings
 - › Net Income was \$71.9 million or \$0.49 per share
 - › EPS up 14% from fourth quarter 2011
- Strong ROE and ROA
 - › ROE increased to 12.3% up from 11.5% in fourth quarter 2011
 - › ROA increased to 1.28%, up from 1.20% in fourth quarter 2011
- Solid Net Interest Margin of 3.84%
- Cost of Deposits Down 15 bps from fourth quarter 2011 to 0.40%
- Strong Expense Control with Efficiency Ratio of 41.4%
- Strong Loan Growth
 - › Commercial & Trade Finance loans grew to \$4.2 billion
 - › Single family loans grew to \$2.2 billion
- Core Deposits Grew to a record \$12.2 billion
- Strengthening Asset Quality
 - › Net charge-offs on non-covered loans remain low at \$9.6 million for the fourth quarter of 2012
 - › Nonperforming assets down to 0.63% of total assets
 - › Maintaining strong allowance for loan losses on non-covered loans of 1.92% as of December 31, 2012

Strong Loan Growth

Strong non-covered C&I Loan growth of \$1.1 billion or 35% from 2011

(in billions) Loan Category	12/31/12	12/31/11	Change From 12/31/11 to 12/31/12	
			\$	%
SFR	2.19	1.80	0.39	22%
C&I & Trade Finance	4.23	3.14	1.09	35%
CRE	3.64	3.49	0.15	4%
MFR	0.90	0.93	-0.03	-3%
Consumer	0.75	0.58	0.17	29%
Const & Land	0.25	0.34	-0.09	-26%
Covered	2.94	3.93	-0.99	-25%
Loans Held for Sale	0.17	0.28	-0.11	-39%
Total Loans	15.07	14.49	0.58	4%

Diversified Loan Portfolio



Strong Credit Quality

(\$ in millions)	12/31/12	09/30/12	06/30/12	03/31/12	12/31/11
NPAs					
Total NPAs	\$141.0	\$144.1	\$155.7	\$167.1	\$175.0
NPA to Total Assets	0.63%	0.66%	0.72%	0.77%	0.80%
Nonaccrual loans to total loans	0.72%	0.72%	0.78%	0.83%	1.00%
Allowance for Loan Losses					
ALLL to non-covered nonaccrual loans	212.18%	214.85%	195.18%	177.36%	144.11%
ALLL to total gross non-covered loans*	1.92%	2.00%	2.03%	2.04%	2.04%
Credit Costs					
Quarterly Annualized Charge-off %*	0.33%	0.38%	0.44%	0.39%	0.84%
Quarterly Provision for Loan Losses on Non-covered Loans	\$13.77	\$13.32	\$16.60	\$16.48	\$19.79

- Asset Quality Continues to Remain Strong
- NPAs have remained under 1% of total assets for the third consecutive year
- Net Charge-offs Continue to Decline while ALLL level remains strong

* Excludes covered loans

Diversified Commercial Real Estate Portfolio

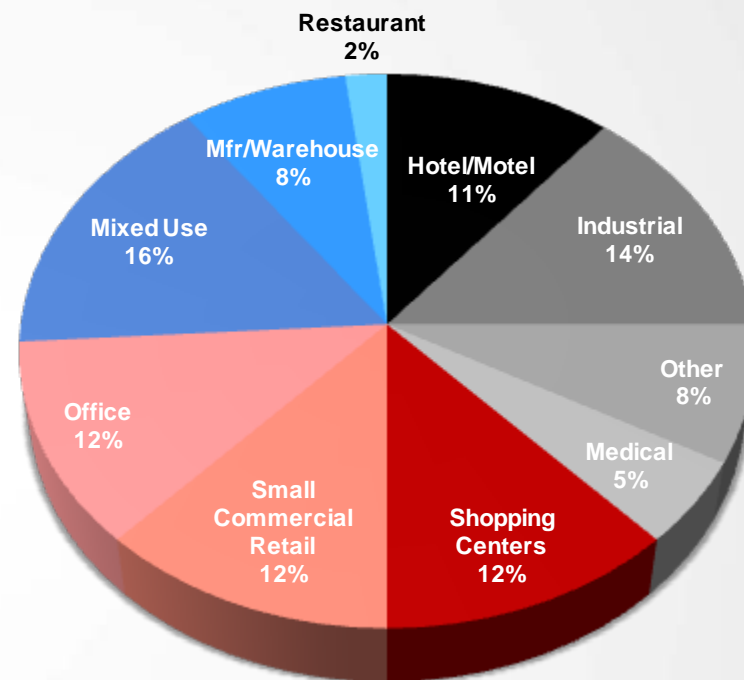
Non-covered CRE Loans as of 12/31/12

Loan Balance \$3.6 Billion

Average Loan Size \$1.4 Million

Average LTV 54% *

Average Seasoning 5 Years



* Based on original appraisal

- Non-covered CRE loans total 24% of loans as of December 31, 2012
- East West is well within the FFIEC high CRE concentration definition
 - › CRE, construction, land, and MFR to total capital is at 170% – under the 300% FFIEC threshold
 - › Construction and land loans to total capital is at 11% – under the 100% FFIEC threshold
- As of December 31, 2012:
 - › Nonaccrual CRE to CRE = 0.50%
 - › 30-89 day delinquent CRE to CRE = 0.63%
 - › 2012 charge-offs of CRE = 0.20%

Commercial Real Estate Loans by LTV

- Only 7% of portfolio with an LTV greater than 75%
- Weighted average LTV is 54%*

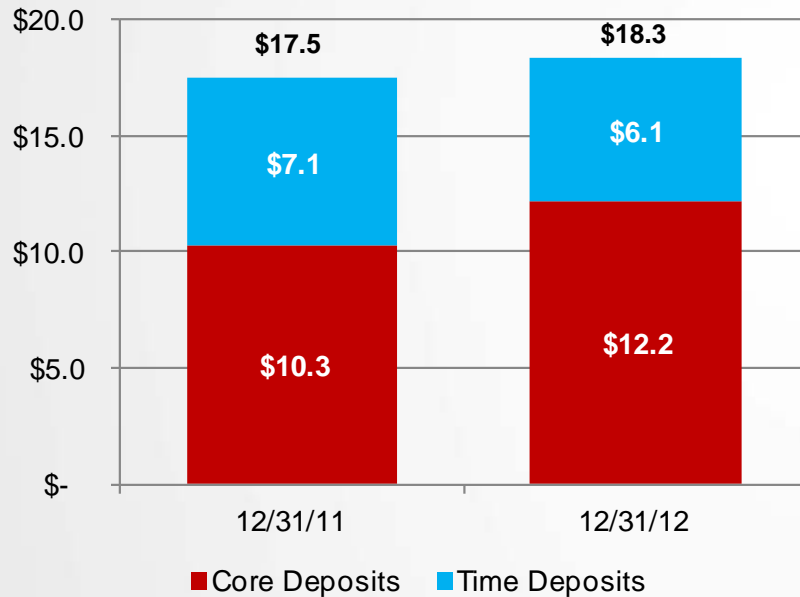
CLTV Distribution at December 31, 2012	# of Loans	(\$ in millions)		
		Balance	% of Total	Cumulative % of Total
Less than 50%	1,271	\$ 1,412	39%	39%
50% to 55%	364	506	14%	53%
55% to 60%	355	507	14%	67%
60% to 65%	278	505	14%	81%
65% to 70%	143	303	8%	89%
70% to 75%	66	130	4%	93%
75% and Above	95	281	7%	100%
Total Loans	2,572	3,644	100%	

* Based on original appraisal

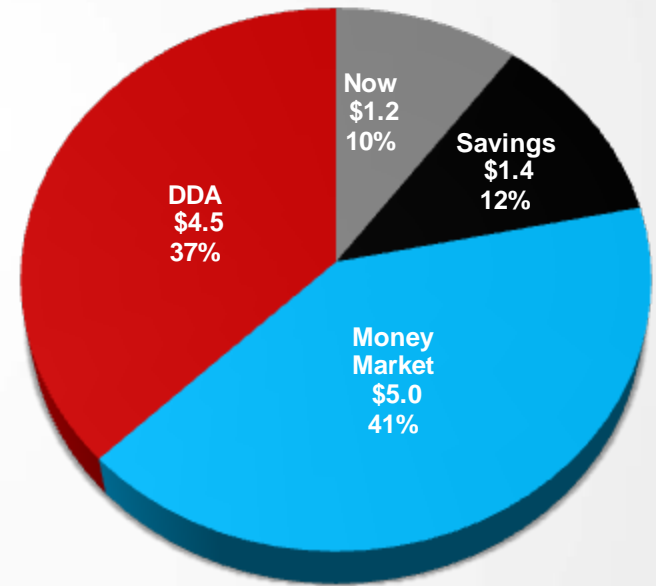
Strong Deposit Growth

- Total deposits of \$18.3 billion as of December 31, 2012, an increase of \$856 million from 2011
- Core deposits grew to a record \$12.2 billion in the fourth quarter of 2012

(in billions)



Core Deposits – December 31, 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