



EAST WEST BANK

Your Financial Bridge[®]

Company Profile and Investment Overview

East West Bancorp | Nasdaq: EWBC

June 30, 2014

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

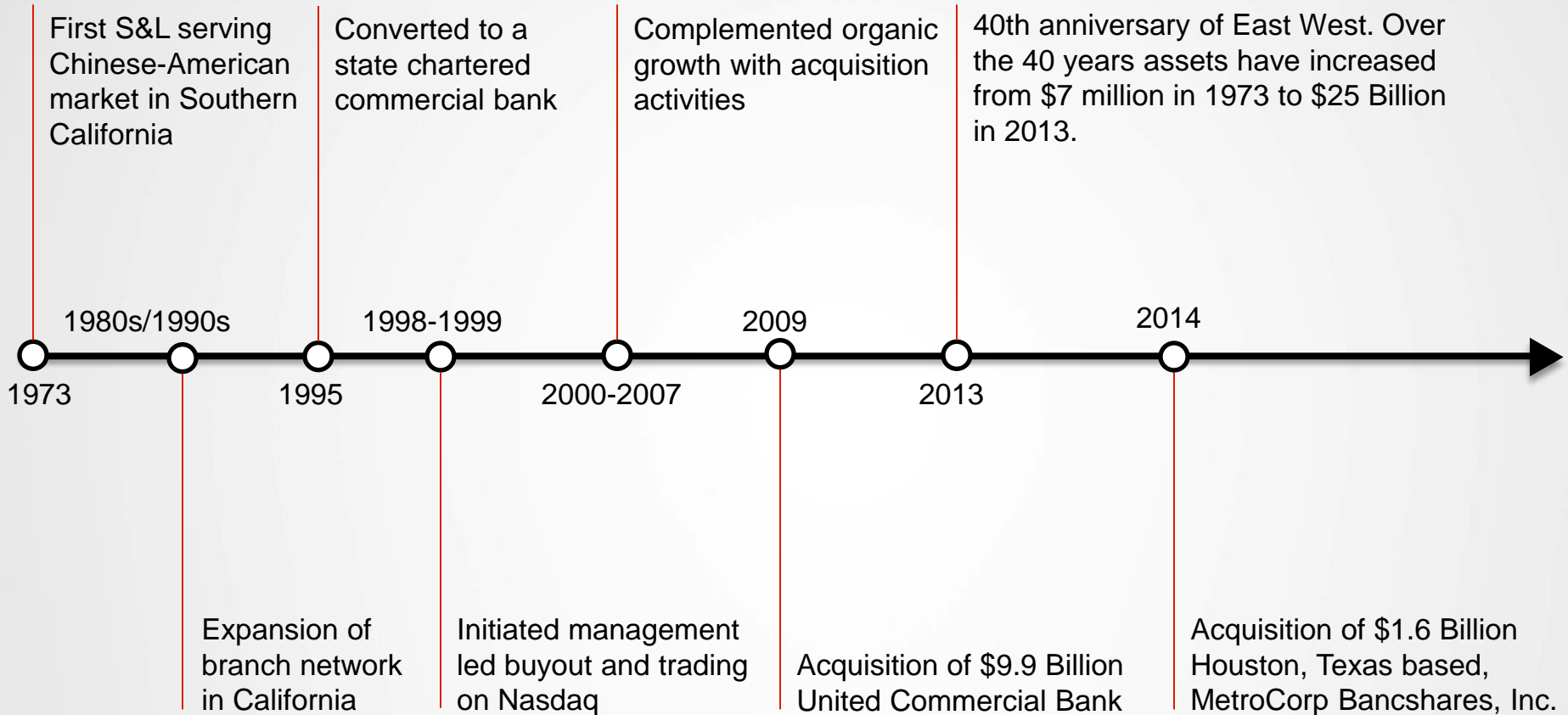
To be recognized as the Premier Bridge between East and West, and acknowledged for delivering relationship driven financial solutions to an increasingly diverse and sophisticated customer base.

East West Today *(as of June 30, 2014)*

- Market Capitalization of \$5.0 Billion
 - › 23rd Largest Market Capitalization in the U.S. for Public Banks
- Total Assets of \$27.6 Billion
 - › 25th Largest Total Assets in the U.S. for Public Banks¹
 - › 2nd Largest Independent Bank Headquartered in Southern California¹
- Ranked in the Top 10 of the 100 Best Banks in America by Forbes for the fourth consecutive year
- Strong Earnings
 - › Net Income of \$84.0 million for Q2 2014
 - › ROE of 12.56% for Q2 2014
- Over 130 Locations Worldwide
- Full Service Branches in Greater China
- 2,700 Employees

¹As of March 31, 2014

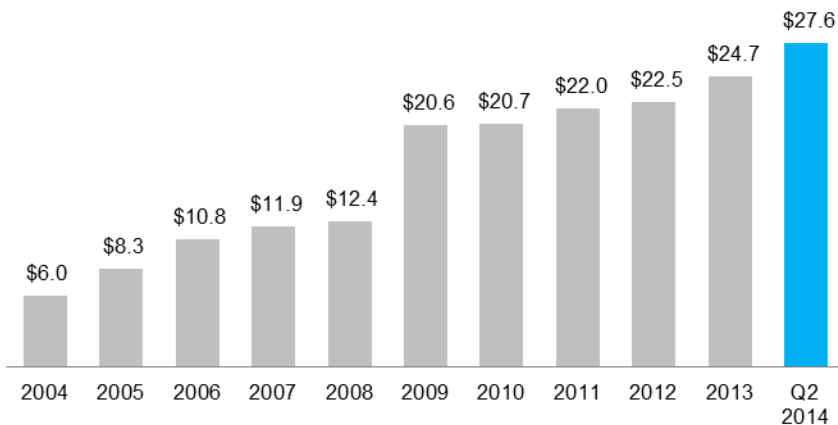
East West Bank Milestones



Strong Growth and Performance

Total Assets (in billions)

CAGR* = 17%



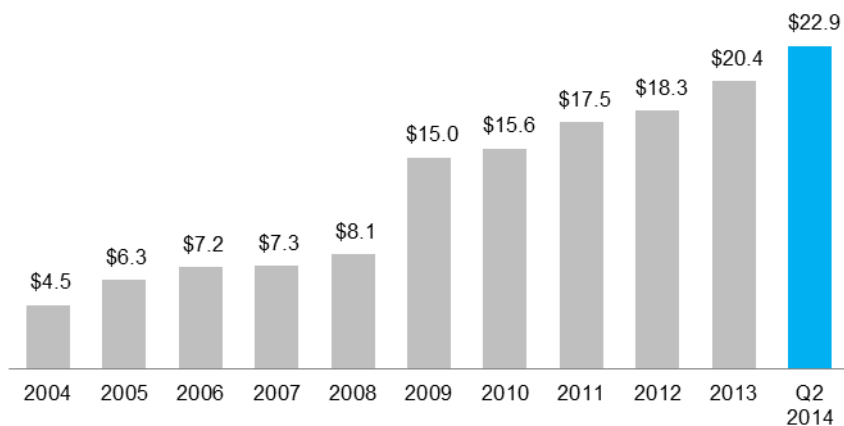
Total Loans (in billions)

CAGR* = 16%



Deposits (in billions)

CAGR* = 19%



Stockholders' Equity (in billions)

CAGR* = 19%



* CAGR from 2004 – Q2 2014

Top 25 Banks by Market Capitalization

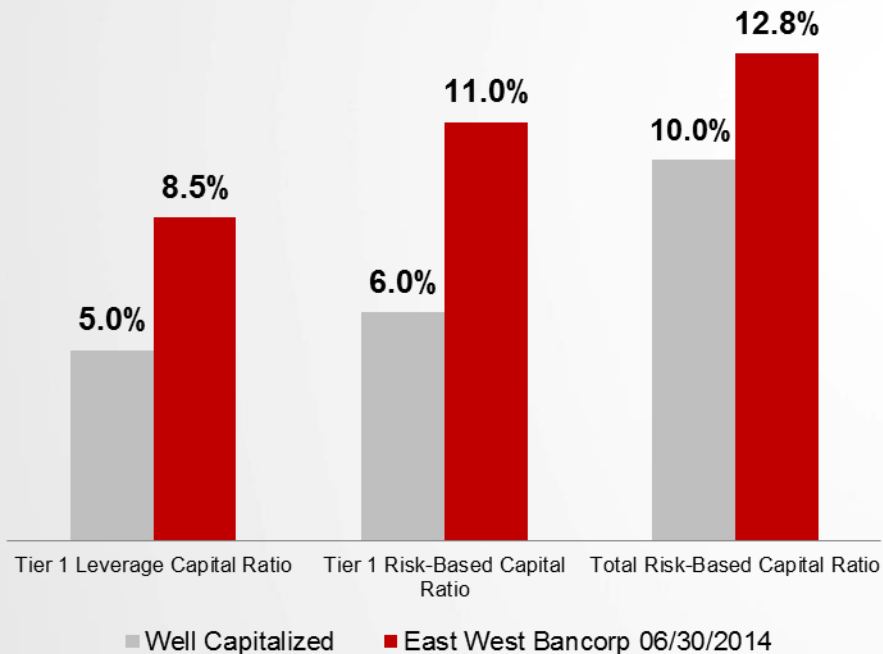
Rank	Company	Market Capitalization at 6/30/14 (in billions)
1	Wells Fargo & Company	\$276.84
2	JPMorgan Chase & Co.	218.08
3	Bank of America Corporation	161.63
4	Citigroup Inc.	143.08
5	U.S. Bancorp	78.63
6	PNC Financial Services Group, Inc.	47.56
7	Capital One Financial Corporation	47.21
8	Bank of New York Mellon Corporation	42.40
9	State Street Corporation	28.95
10	BB&T Corporation	28.33
11	SunTrust Banks, Inc.	21.35
12	Fifth Third Bancorp	18.03
13	M&T Bank Corporation	16.31

Rank	Company	Market Capitalization at 6/30/14 (in billions)
14	Northern Trust Corporation	\$15.18
15	Regions Financial Corporation	14.65
16	KeyCorp	12.66
17	Comerica Incorporated	9.11
18	Huntington Bancshares Inc.	7.90
19	First Republic Bank	7.57
20	Signature Bank	6.49
21	SVB Financial Group	5.89
22	Zions Bancorporation	5.45
23	East West Bancorp, Inc.	5.02
24	Cullen/Frost Bankers, Inc.	5.00
25	BOK Financial Corporation	\$4.61

Source: SNL Financial (includes all publicly traded banks)

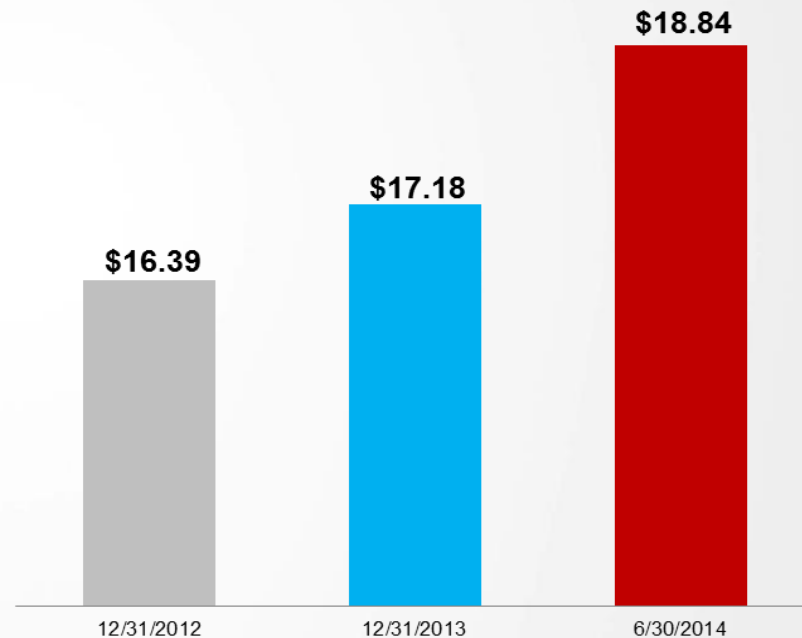
East West Bancorp Capital Levels Compared to Well Capitalized Guidelines

East West has excess capital above the well capitalized requirement by more than \$550 million



East West Book Value Growth December 2012 to June 2014

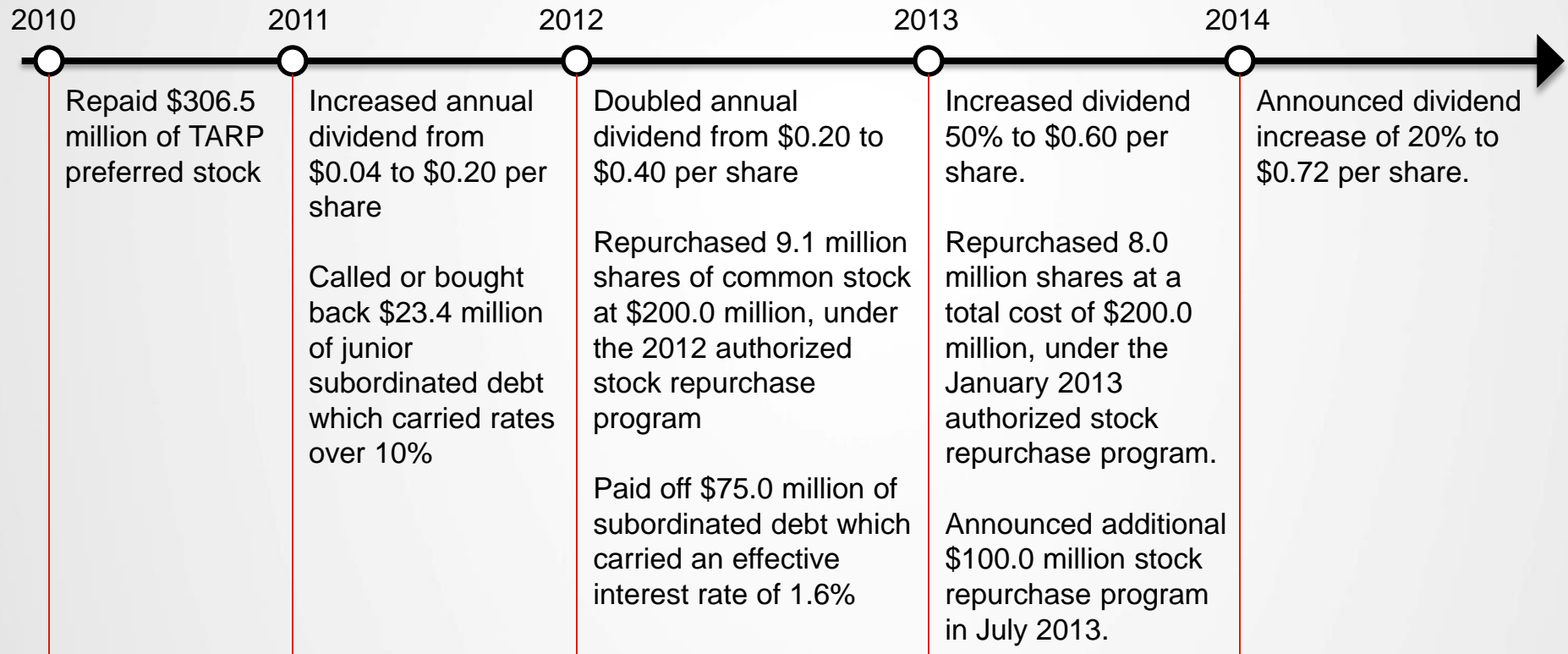
East West has grown book value per common share by 15% since 2012 and by 10% from 2013



Capital Management Goals

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

Recent Capital Actions Taken



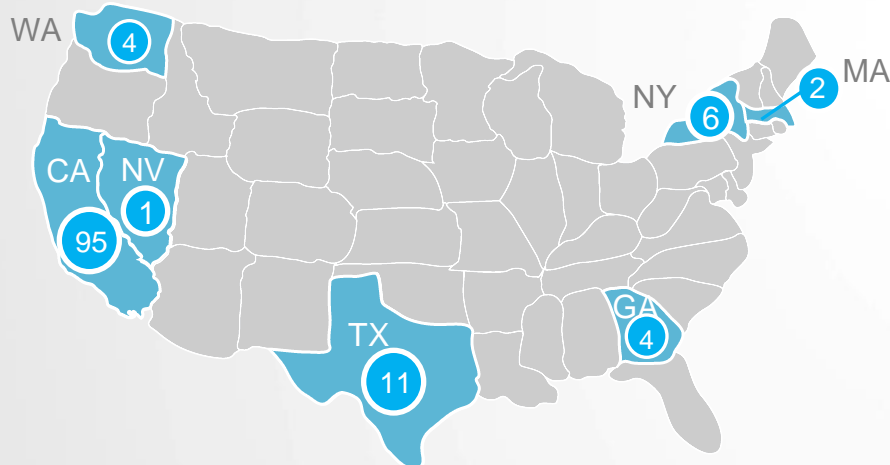
Our Distribution Channel

As of June 30, 2014

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

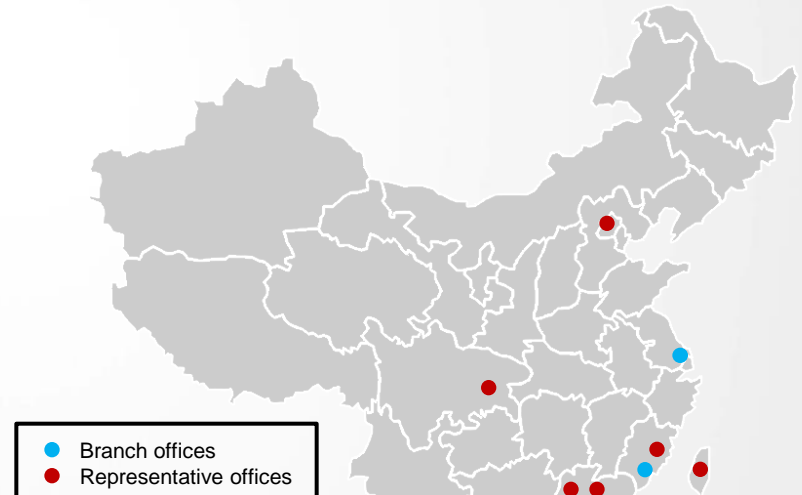
United States

(123 Branches)



Greater China

(9 Locations)



3 Full Service Branches:

- Hong Kong, Shanghai, Shantou

6 Representative Offices:

- Beijing, Chongqing, Guangzhou, Shenzhen, Taipei, Xiamen

- 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
 - › Increasing Chinese foreign direct investment in the 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, Caltech, Sempra Energy, the LA Lakers and the Houston Rockets sought East West to tap into U.S. Asian communities and partner in “Green” initiatives

- Strong Earnings
 - › Net Income of \$84.0 million or \$0.58 per share
 - › EPS up 7% from Q1 2014
- Strong ROE and ROA
 - › ROE increased to 12.56%, up 51bps from Q1 2014
 - › ROA increased to 1.24%, up 6bps from Q1 2014
- Solid Adjusted Net Interest Margin of 3.46%, up 1bp from Q1 2014
- Cost of Deposits down 2bps from Q1 2014 to 0.28%
- Strong Expense Control with Efficiency Ratio of 43.98%

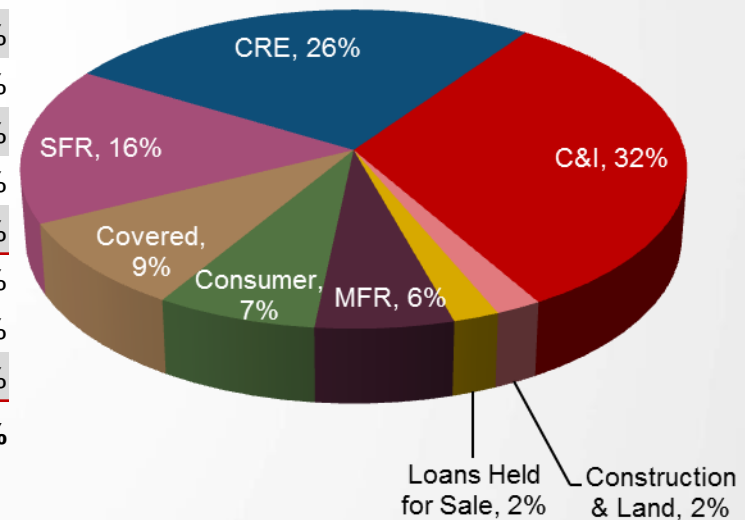
- Strong Loan Growth (including covered and non-covered)
 - › Total loans receivable grew to \$20.5 billion, up \$615.5 million or 3% from end of Q1 2014
- Deposit Growth
 - › Total deposits of \$22.9 billion as of June 30, 2014
 - › Total deposits consist of:
 - \$16.6 billion in Core Deposits (\$198.7 million or 1% increase from Q1 2014) and
 - \$6.3 billion in Time Deposits (\$151.7 million or 2% decrease from Q1 2014)
 - › We continue to execute our strategy to grow low-cost commercial deposits, while reducing our reliance on time deposits
- Strengthening Asset Quality
 - › Nonperforming loans remain low at 0.58% of total loans
 - › Nonperforming assets remain low at 0.59% of total assets
 - › Maintaining strong allowance for loan losses on non-covered loans of 1.35%

Strong Loan Growth

- Total loans grew to \$20.5 billion, an increase of \$4.3 billion or 26% from June 30, 2013

(in billions)				Change From	
	06/30/2014	12/31/2013	06/30/2013	06/30/2013 to 06/30/2014	
Loan Category				\$	%
SFR	3.32	3.19	2.57	0.75	29%
C&I & Trade Finance	6.67	5.36	4.71	1.96	42%
CRE	5.36	4.30	3.92	1.44	37%
MFR	1.13	0.99	0.93	0.20	22%
Consumer	1.36	1.55	1.16	0.20	17%
Construction & Land	0.44	0.29	0.23	0.21	91%
Noncovered	18.28	15.68	13.52	4.76	35%
Covered	1.81	2.20	2.51	-0.70	-28%
Loans Held for Sale	\$0.45	0.20	0.25	0.20	80%
Total Loans	20.54	18.08	16.28	4.26	26%

Diversified Loan Portfolio



Strong Credit Quality

- Asset quality continues to remain strong
- NPAs have remained under 1% of total assets for the fourth consecutive year

Credit Quality

(\$ in millions)	06/30/14	03/31/14	12/31/13	09/30/13	06/30/13
NPAs					
Total NPAs	\$161.4 ⁽¹⁾	\$160.9 ⁽²⁾	\$130.6	\$124.1	\$133.5
NPA to Total Assets	0.59%	0.59%	0.53%	0.51%	0.57%
Nonaccrual loans to total loans	0.58%	0.67%	0.62%	0.60%	0.69%
Allowance for Loan Losses					
ALLL to non-covered nonaccrual loans	207.25%	185.34%	216.68%	225.48%	208.41%
ALLL to total gross non-covered loans*	1.35%	1.42%	1.54%	1.60%	1.73%
Credit Costs					
Quarterly Annualized Charge-off %*	0.16%	0.10%	(0.03%)	0.01%	0.12%
Quarterly Provision for Loan Losses on Non-covered Loans	\$8.94	\$7.95	\$6.29	\$4.53	\$8.28

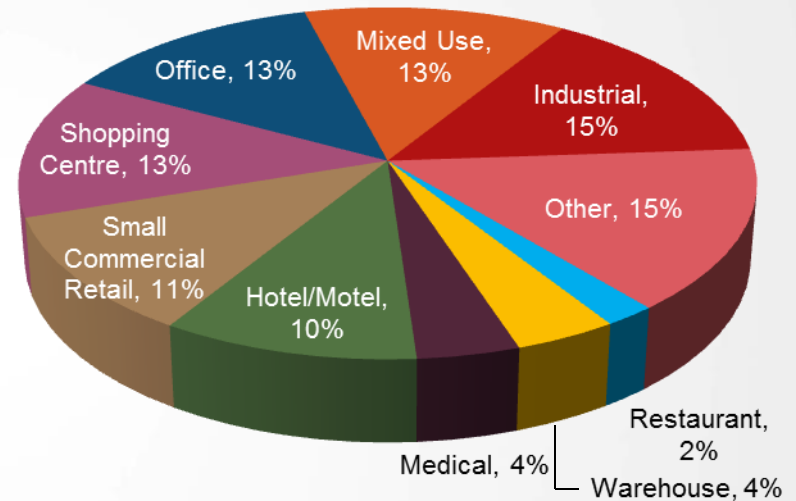
* Excludes covered loans

(1) Includes \$22.7 million of nonperforming assets from MetroCorp

(2) Includes \$26.5 million of nonperforming assets from MetroCorp

Non-covered CRE Loans as of 06/30/14

Loan Balance	\$5.4	Billion
Average Loan Size	\$1.6	Million
Average LTV	57%*	



* Based on original appraisal

- Non-covered CRE loans total 26% of loans as of June 30, 2014
- East West is well within the FFIEC high CRE concentration definition
 - › CRE, construction, land, and MFR to total capital is at 191% – under the 300% FFIEC threshold
 - › Construction and land loans to total capital is at 17% – under the 100% FFIEC threshold
- As of June 30, 2014:
 - › Nonaccrual CRE to CRE = 0.81%
 - › 30-89 day delinquent CRE to CRE = 0.51%

Commercial Real Estate Loans by LTV

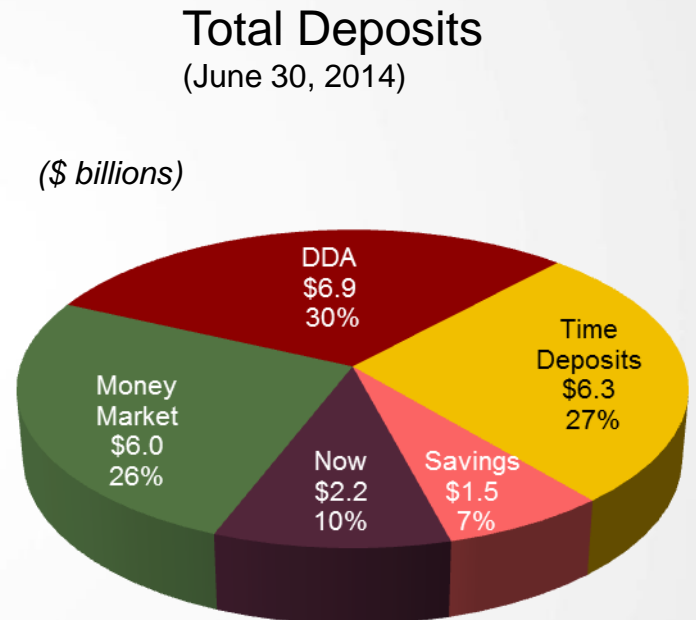
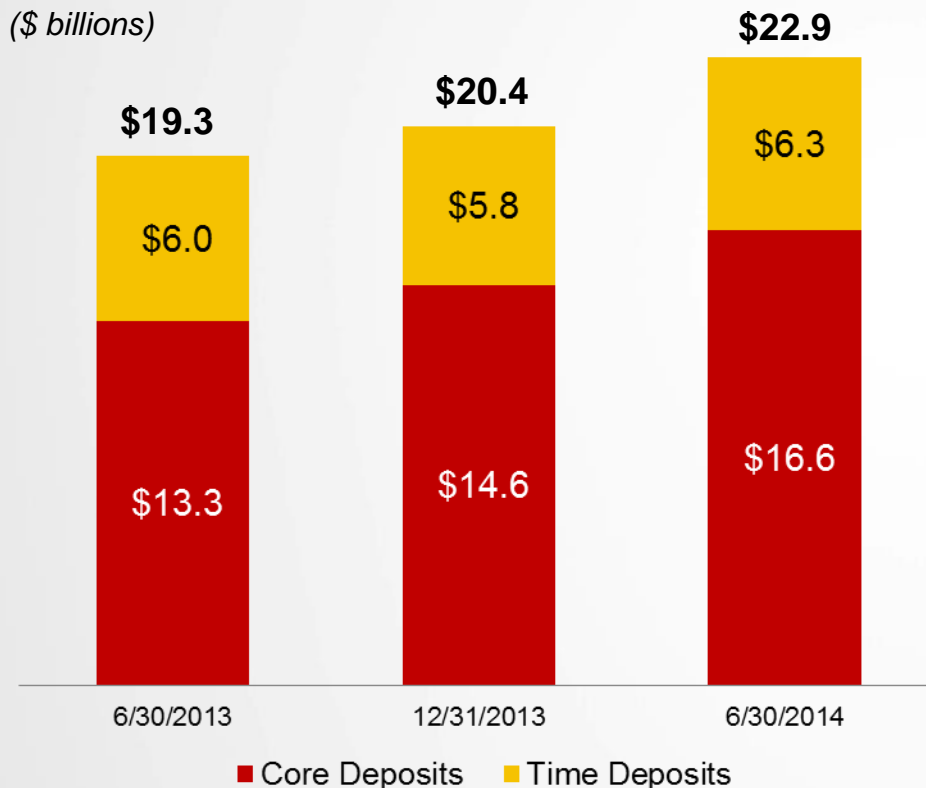
- Only 6% of portfolio with an LTV greater than 75%
- Weighted average LTV is 57%*

CLTV Distribution at June 30, 2014	# of Loans	Balance	% of Total	Cumulative % of Total
Less than 50%	1,754	\$ 1,998	37%	37%
50% to 55%	397	619	12%	49%
55% to 60%	435	767	14%	63%
60% to 65%	407	889	17%	80%
65% to 70%	225	544	10%	90%
70% to 75%	93	231	4%	94%
75% and Above	119	311	6%	100%
Total Loans	3,430	\$ 5,359	100%	

* Based on original appraisal

Strong Deposit Growth

- Total deposits of \$22.9 billion as of June 30, 2014, an increase of \$3.6 billion from June 30, 2013.
- Core deposits grew to \$16.6 billion in the second quarter of 2014





- Strengthened position as the leading Asian-American bank
- Financially bridge Asian and mainstream customers
- Strong financial performance and balance sheet
- Focus 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