



EAST WEST BANK

Your Financial Bridge[®]

Company Profile and Investment Overview

East West Bancorp | Nasdaq: EWBC

September 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

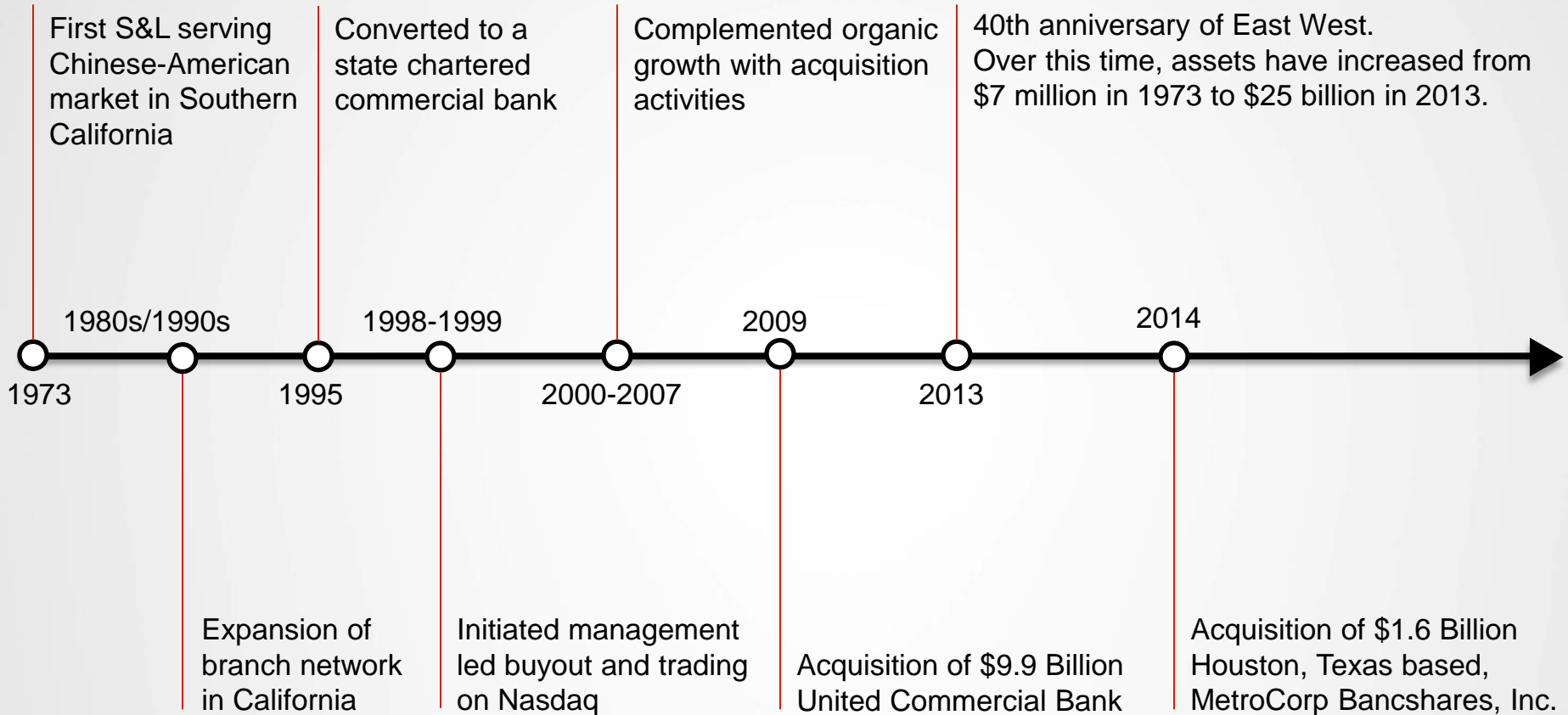
To be recognized as the Premier Bridge between East and West, and acknowledged for delivering relationship driven financial solutions to an increasingly diverse and sophisticated customer base.

East West Today¹

- Market Capitalization of \$5.0 Billion
 - › 23rd Largest Market Capitalization in the U.S. for Public Banks
- Total Assets of \$28.5 Billion
 - › 26th 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 the fourth consecutive year
- Strong Earnings
 - › Net Income of \$88.8 million for Q3 2014
 - › ROE of 12.80% for Q3 2014
- Over 130 Locations Worldwide
- Full Service Branches in Greater China
- 2,700 Employees

¹As of September 30, 2014

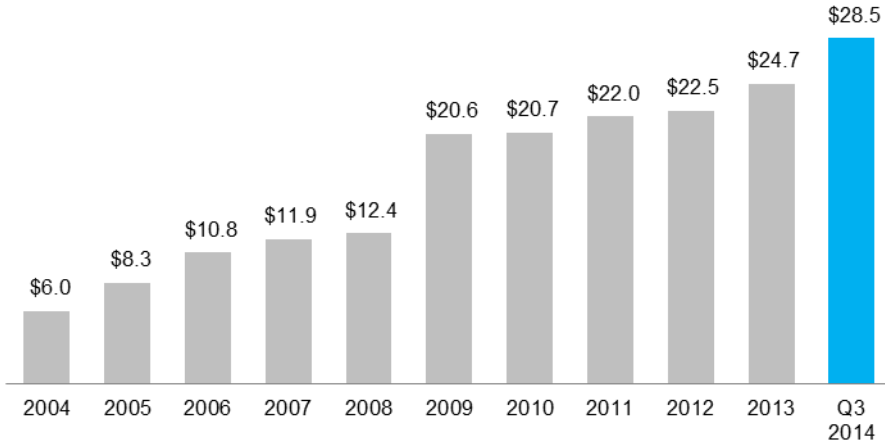
East West Bank Milestones



Strong Growth and Performance

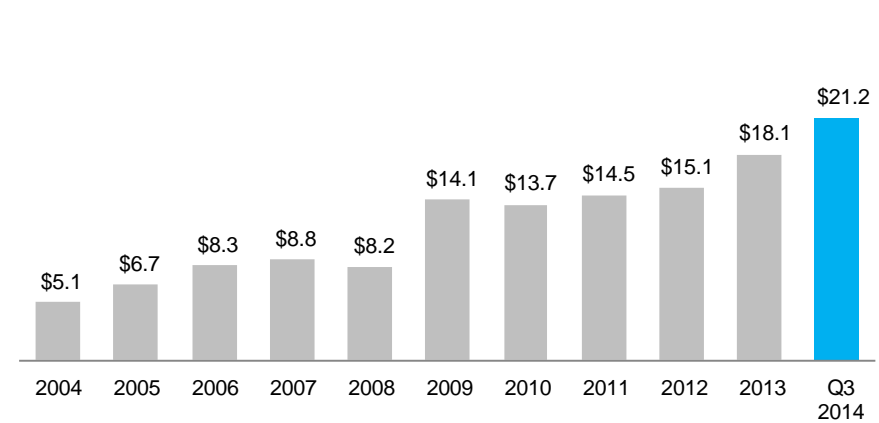
Total Assets (in billions)

CAGR* = 17%



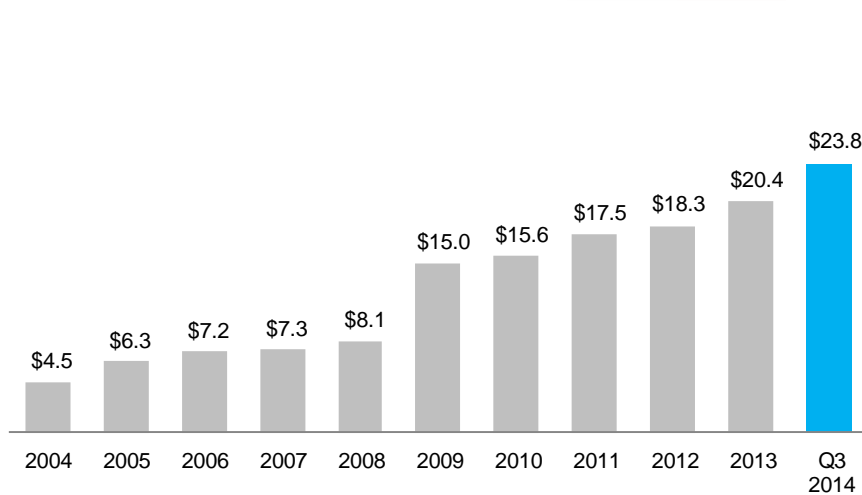
Total Loans (in billions)

CAGR* = 16%



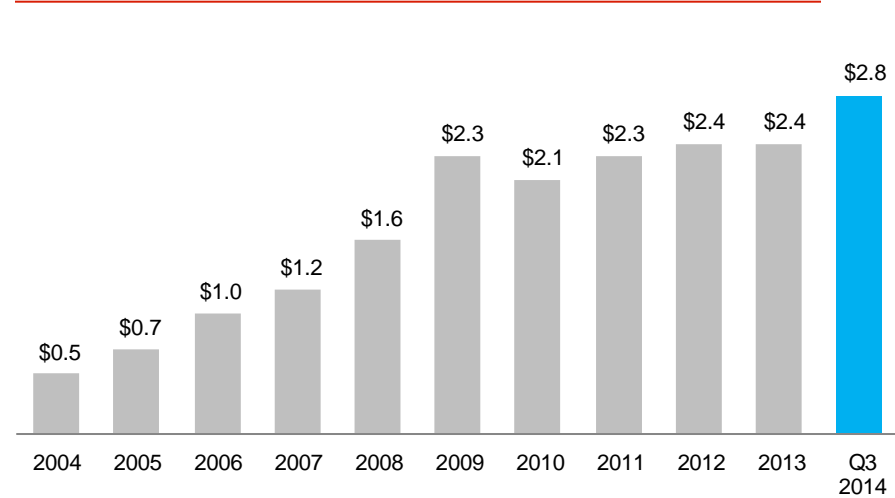
Deposits (in billions)

CAGR* = 19%



Stockholders' Equity (in billions)

CAGR* = 19%



* CAGR from 2004 – Q3 2014

Top 25 Banks by Market Capitalization

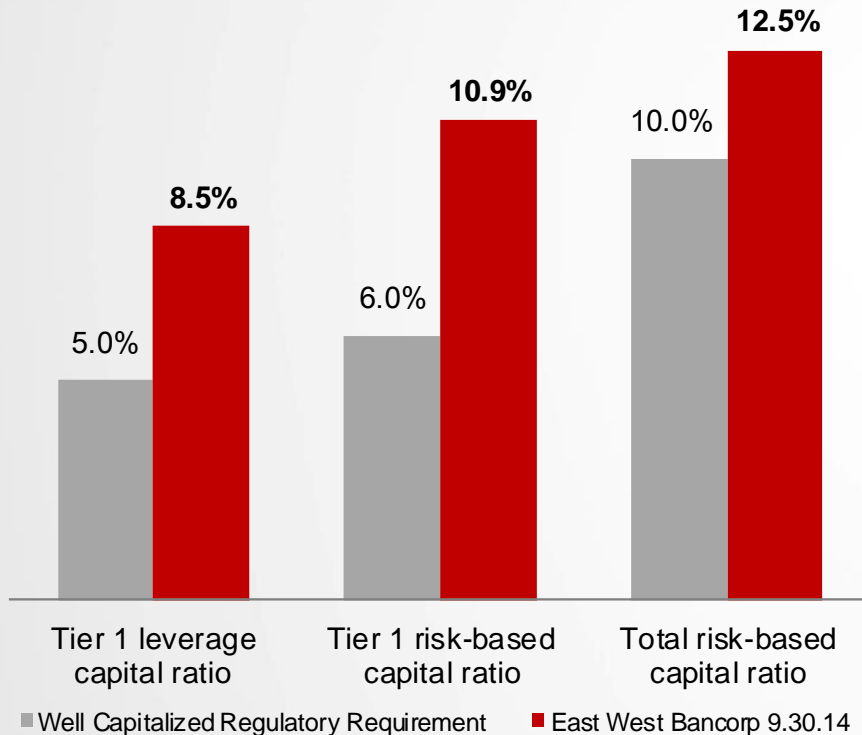
Rank	Company	Market Capitalization at 9/30/14 (in billions)
1	Wells Fargo & Company	\$270.50
2	JPMorgan Chase & Co.	225.19
3	Bank of America Corporation	179.30
4	Citigroup Inc.	156.99
5	U.S. Bancorp	75.09
6	Capital One Financial Corp.	45.59
7	PNC Financial Services Group, Inc.	45.19
8	Bank of New York Mellon Corporation	43.60
9	State Street Corporation	30.91
10	BB&T Corporation	26.80
11	SunTrust Banks, Inc.	20.06
12	Fifth Third Bancorp	16.70
13	M&T Bank Corporation	16.29

Rank	Company	Market Capitalization at 9/30/14 (in billions)
14	Northern Trust Corporation	\$16.02
15	Regions Financial Corporation	13.85
16	KeyCorp	11.58
17	Comerica Incorporated	8.98
18	Huntington Bancshares Inc.	7.93
19	First Republic Bank	6.82
20	Zions Bancorporation	5.90
21	Signature Bank	5.72
22	SVB Financial Group	5.70
23	East West Bancorp, Inc.	4.88
24	Cullen/Frost Bankers, Inc.	4.83
25	BOK Financial Corporation	4.61

Source: SNL Financial (includes all publicly traded banks)

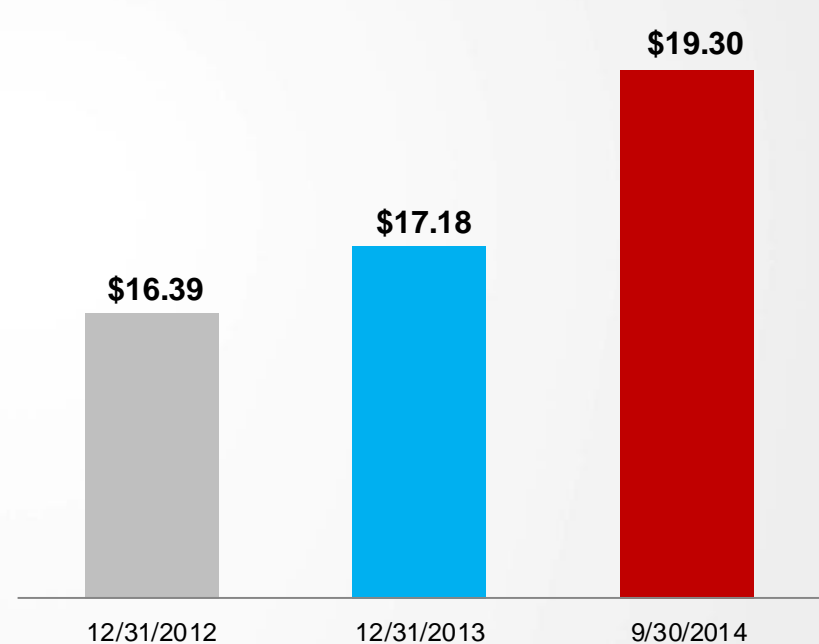
East West Bancorp Capital Levels Compared to Well Capitalized Guidelines

East West has excess capital above the well capitalized requirement by more than \$500 million



East West Book Value Growth December 2012 to September 2014

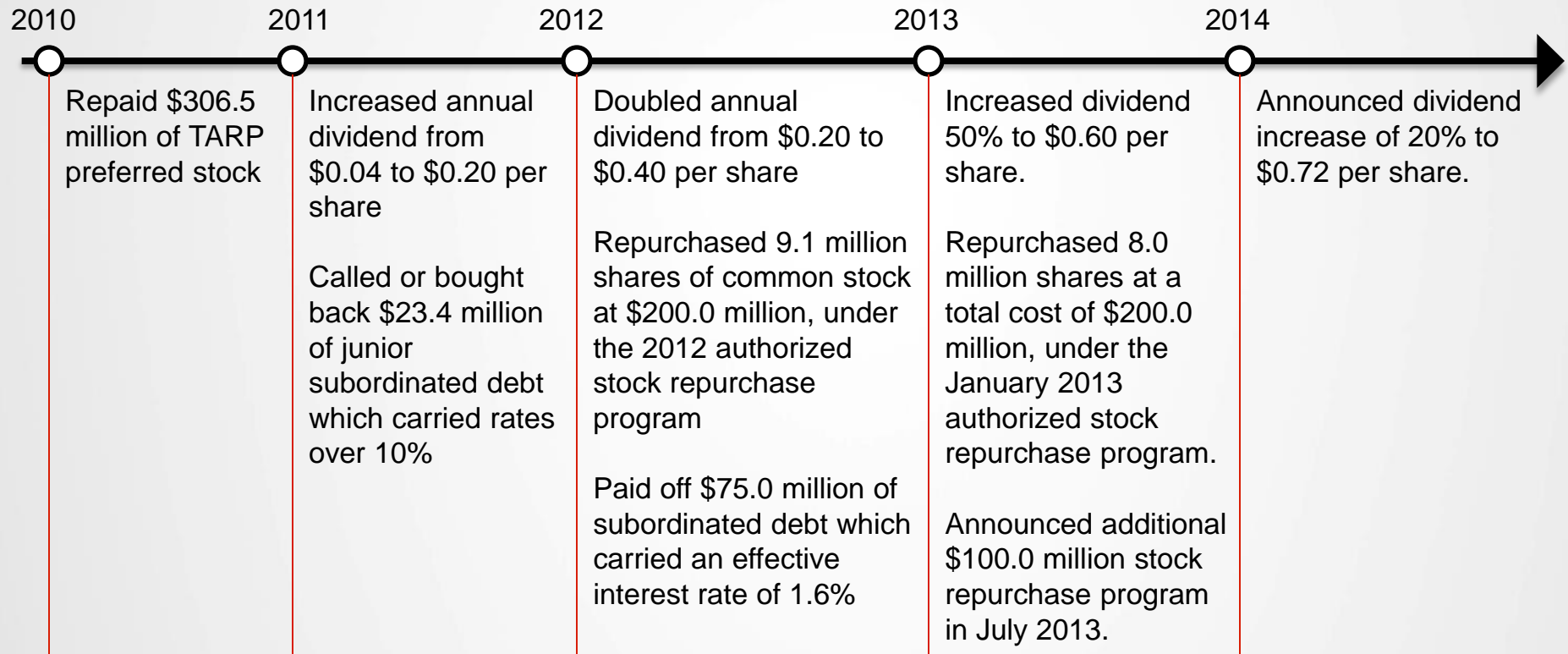
East West has grown book value per common share by 18% since 2012 and by 12% from 2013



Capital Management Goals

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

Recent Capital Actions Taken



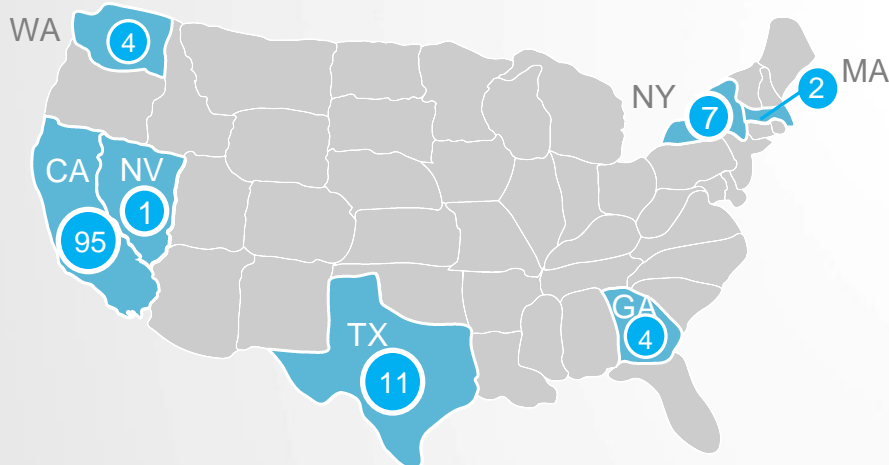
Our Distribution Channel

As of September 30, 2014

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

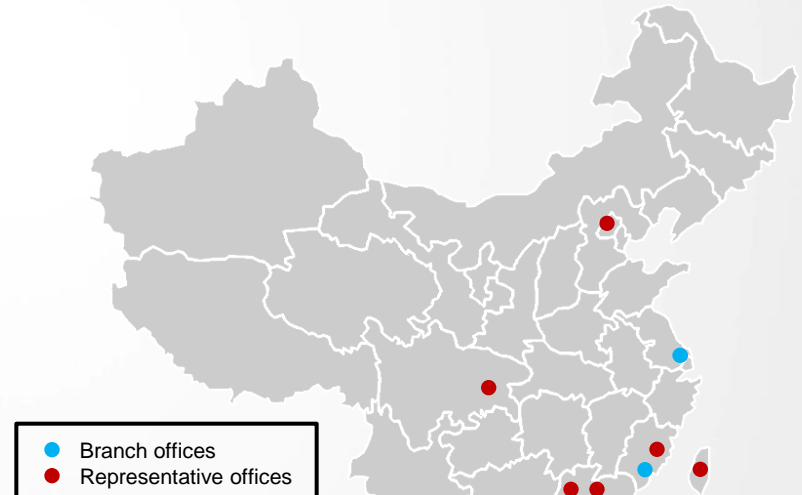
United States

(124 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 \$88.8 million or \$0.62 per share
 - › EPS up 7% from Q2 2014
- Strong ROE and ROA
 - › ROE increased to 12.80%, up 24bps from Q2 2014
 - › ROA increased to 1.25%, up 1bp from Q2 2014
- Solid Adjusted Net Interest Margin of 3.41%
- Cost of Deposits of 0.29%
- Strong Expense Control with Efficiency Ratio of 51.42%

- Strong Loan Growth (including covered and non-covered)
 - › Total loans receivable grew to a record \$21.2 billion, up \$694.9 million or 3% from end of Q2 2014
- Deposit Growth
 - › Total deposits grew to a record \$23.8 billion as of September 30, 2014
 - › Total deposits consist of:
 - \$17.7 billion in Core Deposits (\$1.0 billion or 6% increase from Q2 2014) and
 - \$6.1 billion in Time Deposits (\$95.7 million or 2% decrease from Q2 2014)
 - › We continue to execute our strategy to grow low-cost commercial deposits, while reducing our reliance on time deposits
- Strengthening Asset Quality
 - › Nonperforming non-covered loans remain low at 0.59% of total loans
 - › Nonperforming non-covered assets remain low at 0.56% of total assets
 - › Maintaining strong allowance for loan losses on non-covered loans of 1.29%

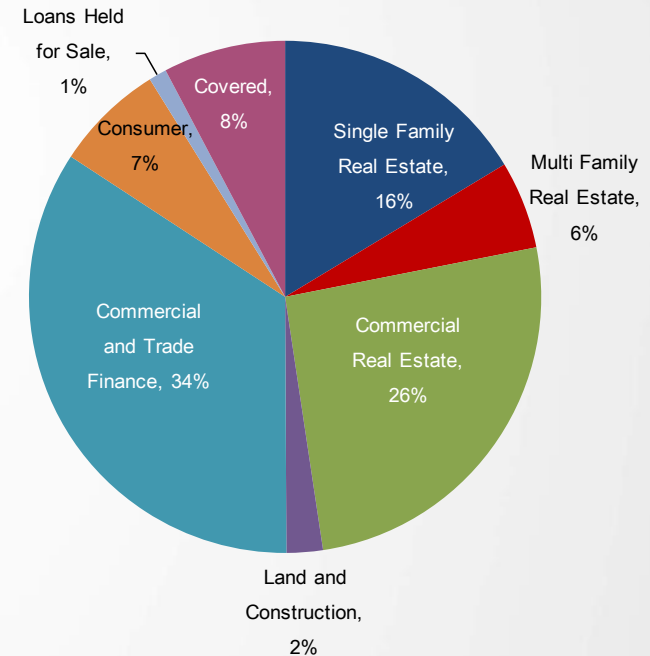
Strong Loan Growth

Total loans grew to a record **\$21.2 billion**, an increase of \$4.0 billion or 23% from September 30, 2013

(\$ in billions)

Loan Category				Change from 9/30/2013 to 09/30/2014	
	9/30/2014	12/31/2013	9/30/2013	\$	%
Single Family Real Estate	\$ 3.47	\$ 3.19	\$ 3.00	0.47	16%
Multifamily Real Estate	1.18	0.99	0.98	0.20	20%
Commercial Real Estate	5.46	4.30	4.13	1.33	32%
Construction & Land	0.49	0.29	0.23	0.26	113%
C&I & Trade Finance	7.28	5.36	4.88	2.40	49%
Consumer	1.47	1.55	1.38	0.09	7%
Total Non-covered	\$ 19.35	\$ 15.68	\$ 14.60	4.75	33%
Covered	\$ 1.64	\$ 2.20	\$ 2.37	-0.73	-31%
Loans Held for Sale	\$ 0.24	\$ 0.20	\$ 0.23	0.01	4%
Total Loans	\$ 21.23	\$ 18.08	\$ 17.20	4.03	23%

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)	9/30/14	06/30/14	03/31/14	12/31/13	09/30/13
NPAs					
Total NPAs	\$159.1	\$161.4	\$160.9	\$130.6	\$124.1
NPA to Total Assets	0.56%	0.59%	0.59%	0.53%	0.51%
Nonaccrual loans to total loans	0.59%	0.58%	0.67%	0.62%	0.60%
Allowance for Loan Losses					
ALLL to non-covered nonaccrual loans	198.27%	207.25%	185.34%	216.68%	225.48%
ALLL to total gross non-covered loans	1.29%	1.35%	1.42%	1.54%	1.60%
Credit Costs					
Quarterly Annualized Charge-off %*	0.11%	0.16%	0.10%	(0.03%)	0.01%
Quarterly Provision for Loan Losses on Non-covered Loans	\$7.56	\$8.94	\$7.95	\$6.29	\$4.54

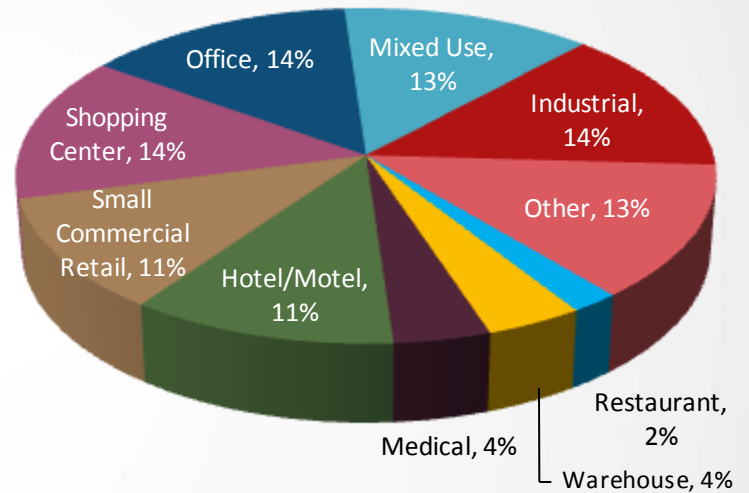
* Excludes covered loans

Non-covered CRE Loans as of 09/30/14

Loan Balance \$5.5 Billion

Average Loan Size \$1.7 Million

Average LTV 57%*



* Based on original appraisal

- Non-covered CRE loans total 26% of loans as of September 30, 2014
- East West is well within the FFIEC high CRE concentration definition
 - › CRE, construction, land, and MFR to total capital is at 196% – under the 300% FFIEC threshold
 - › Construction and land loans to total capital is at 18% – under the 100% FFIEC threshold
- As of September 30, 2014:
 - › Nonaccrual CRE to CRE = 0.89%
 - › 30-89 day delinquent CRE to CRE = 0.50%

Commercial Real Estate Loans by LTV

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

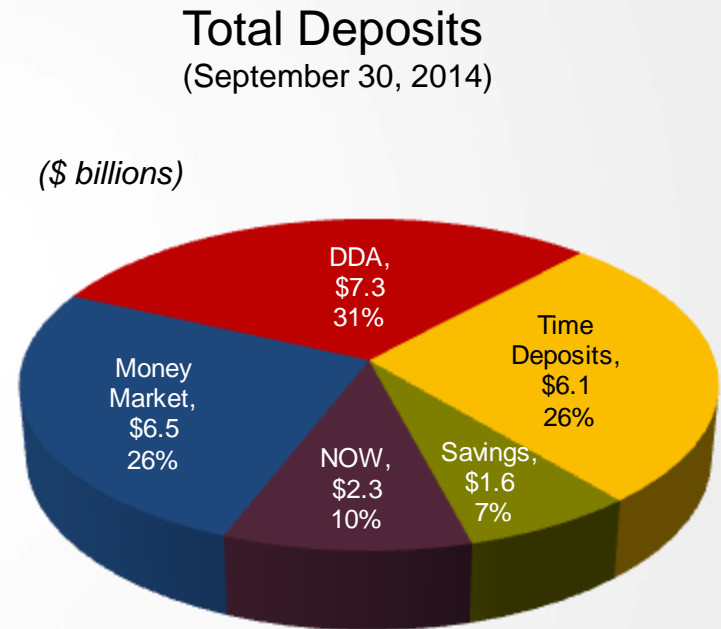
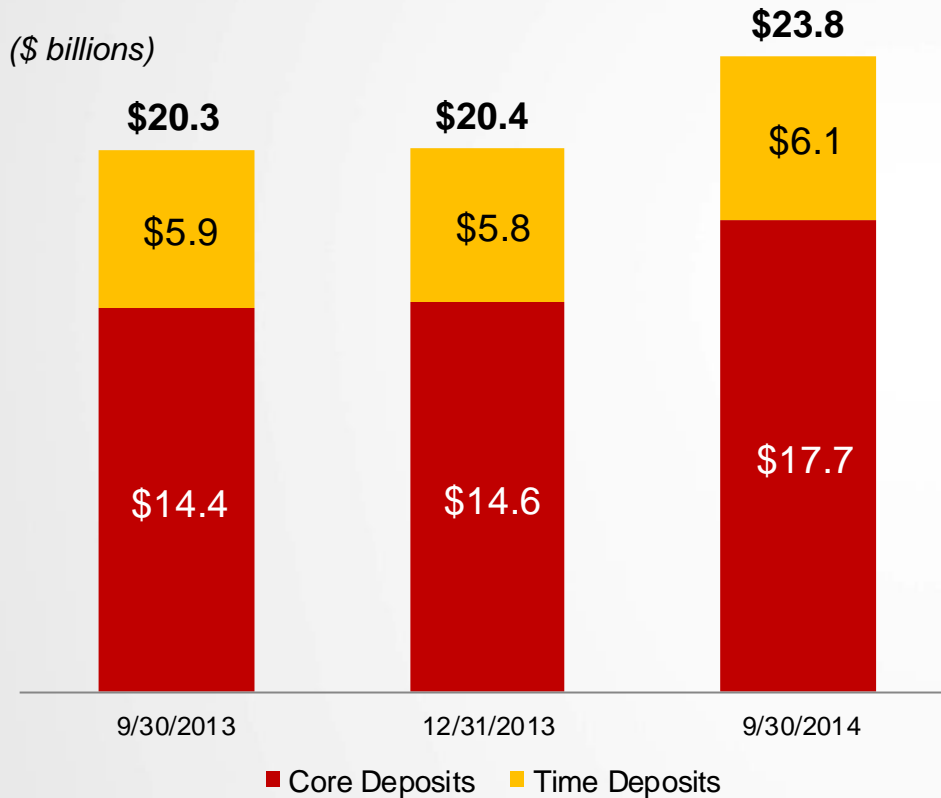
(\$ in millions)

CLTV Distribution at September 30, 2014	# of Loans	Balance	% of Total	Cumulative % of Total
Less than 50%	1,778	\$ 2,062	38%	38%
50% to 55%	391	676	12%	50%
56% to 60%	409	686	13%	63%
61% to 65%	411	875	16%	79%
66% to 70%	241	642	12%	91%
71% to 75%	78	190	3%	94%
Over 75%	118	332	6%	100%
Total non-covered CRE Loans	3,430	\$ 5,463	100%	

* Based on original appraisal

Strong Deposit Growth

- Total deposits grew to a record \$23.8 billion as of September 30, 2014, an increase of \$3.5 billion from September 30, 2013.
- Core deposits grew to \$17.7 billion as of September 30, 2014, an increase of \$3.3 billion from September 30, 2013.





- 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