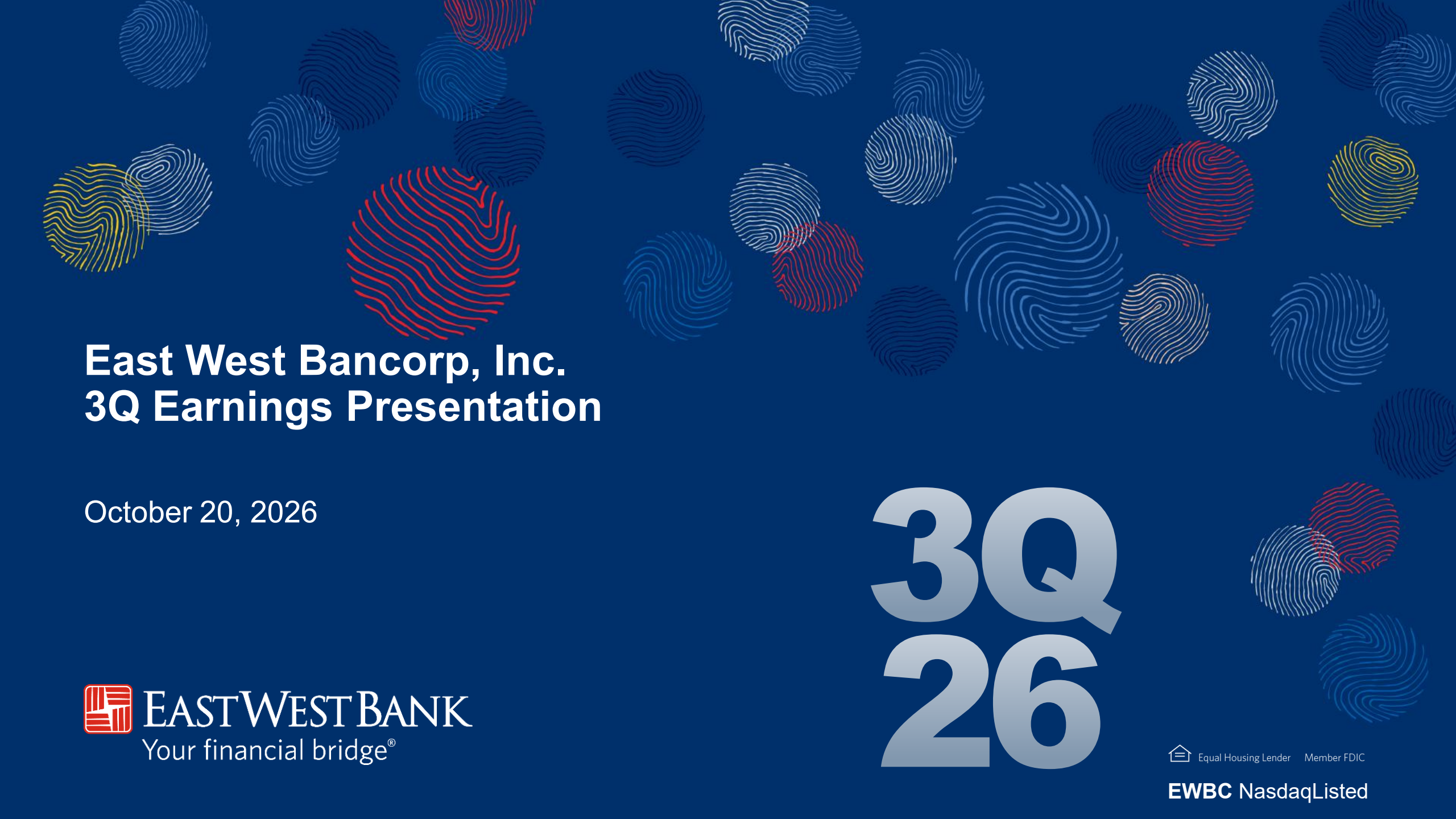




East West Bancorp, Inc. 3Q Earnings Presentation

October 20, 2026



3Q 26

 Equal Housing Lender  Member FDIC

EWBC NasdaqListed

Forward-Looking Statements and Additional Information

In this presentation, “we”, “our”, “us”, “East West” and the “Company” refer to East West Bancorp, Inc., and its consolidated subsidiaries unless the context indicates otherwise.

Forward-Looking Statements

This presentation contains forward-looking statements that are intended to be covered by the safe harbor for such statements provided by the Private Securities Litigation Reform Act of 1995. These statements are based on the current assumptions, beliefs, estimates, and projections, many of which, by their nature, are inherently uncertain and beyond our control. You should not place undue reliance on these statements. There are various important factors that could cause the Company’s future results to differ materially from historical performance and any forward-looking statements, including the factors described in the Company’s filings with the Securities and Exchange Commission, including the “Risk Factors” section of the Company’s Annual Report on Form 10-K for the year ended December 31, 2025 and in its subsequent Quarterly Reports on Form 10-Q. When considering these forward-looking statements, you should keep in mind these risks and uncertainties, as well as any cautionary statements the Company may make. These statements speak only as of the date they are made and are based only on information then actually known to the Company. The Company does not undertake, and specifically disclaims, any obligation to update or revise any forward-looking statements, whether written or oral, except as required by law.

Basis of Presentation

The preparation of the Company’s consolidated financial statements in conformity with U.S. generally accepted accounting principles (“GAAP”) requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities as of the date of the consolidated financial statements, income and expenses during the reporting periods, and the related disclosures. Although our estimates consider current conditions and how we expect them to change in the future, it is reasonably possible that actual results could be materially different from those estimates. Hence, the current period’s results of operations are not necessarily indicative of results that may be expected for any future interim period or for the year as a whole. Certain prior period information has been reclassified to conform to the current presentation.

Industry Information

This presentation includes statistical and other industry and market data that we obtained from government reports and other third-party sources. Although we believe that this information is accurate and reliable, we have not independently verified such information. Forward-looking information that we have obtained from these sources is subject to the same uncertainties and qualifications as other forward-looking statements contained herein.

Non-GAAP Financial Measures

Certain financial information in this presentation has not been prepared in accordance with GAAP and is presented on a non-GAAP basis. Investors should refer to the reconciliations included in the appendix to this presentation and should consider the Company’s non-GAAP measures in addition to, not as a substitute for or superior to, measures prepared in accordance with GAAP. These measures may not be comparable to similarly titled measures used by other companies.

3Q26 Financial Highlights

Record quarterly net income of \$382 million or \$2.76 diluted quarterly earnings per share



Deposit-Led Growth

- Grew EOP deposits over 7% Y-o-Y
 - Strong growth Q-o-Q from non-maturity deposits via deepening customer relationships
- Grew EOP loans 7% Y-o-Y
 - Prudent growth Q-o-Q in SFR and multifamily bolstering diversification



Record Revenue, NII, Profitability

- Record quarterly revenue of \$823mm
 - YTD revenue up 10% Y-o-Y
- Record quarterly NII of \$719mm
 - YTD NII up 9.5% Y-o-Y
- Record quarterly net income of \$382mm, diluted EPS of \$2.76
 - YTD each up 14%



Resilient Asset Quality

- Net charge-offs at \$22mm, or 15bps annualized
 - YTD net charge-offs of 14bps annualized
- Nonperforming assets at 30bps
- Healthy ALLL at 1.45%
- Provision for credit losses of \$45mm



Position of Significant Strength

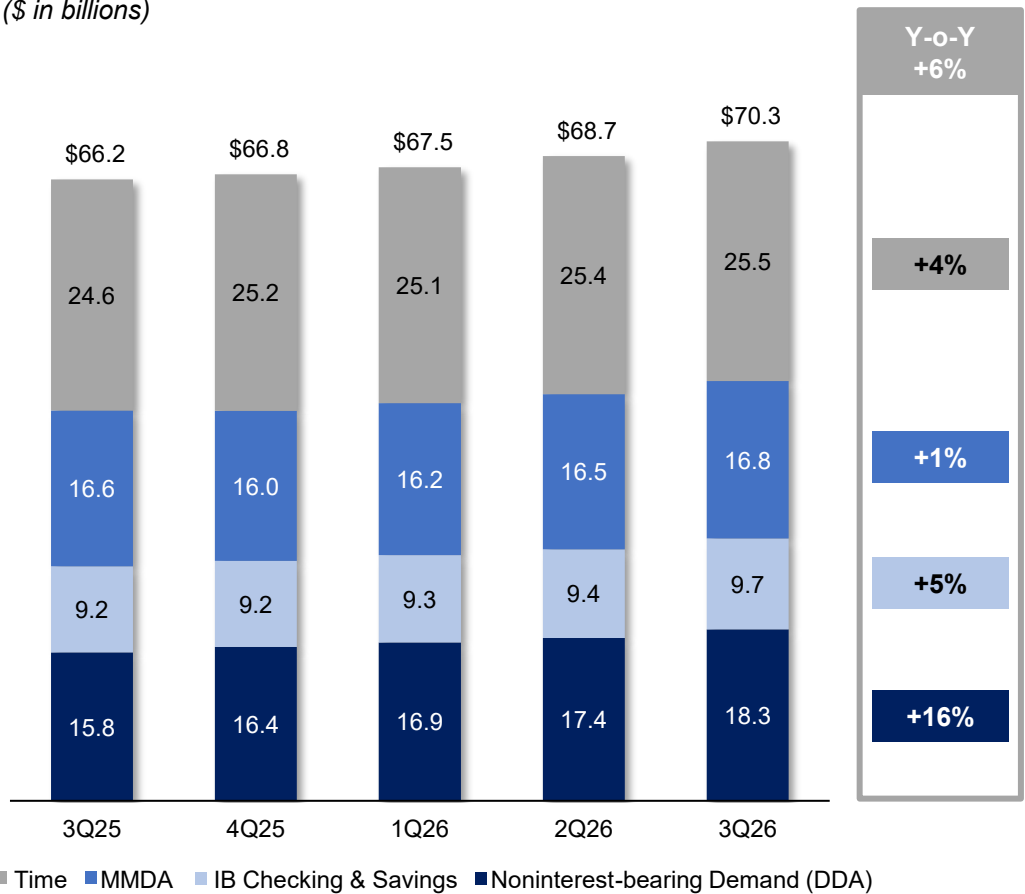
- 10.0% Tangible Common Equity (TCE)¹ ratio; 15.3% Common Equity Tier 1 (CET1)
- YTD 16% ROACE (17% ROTCE)¹
- Ample liquidity: 27% of assets in cash and securities
- Declared 4Q26 dividend of \$0.80

Deposits

Strong noninterest-bearing deposit growth Y-o-Y

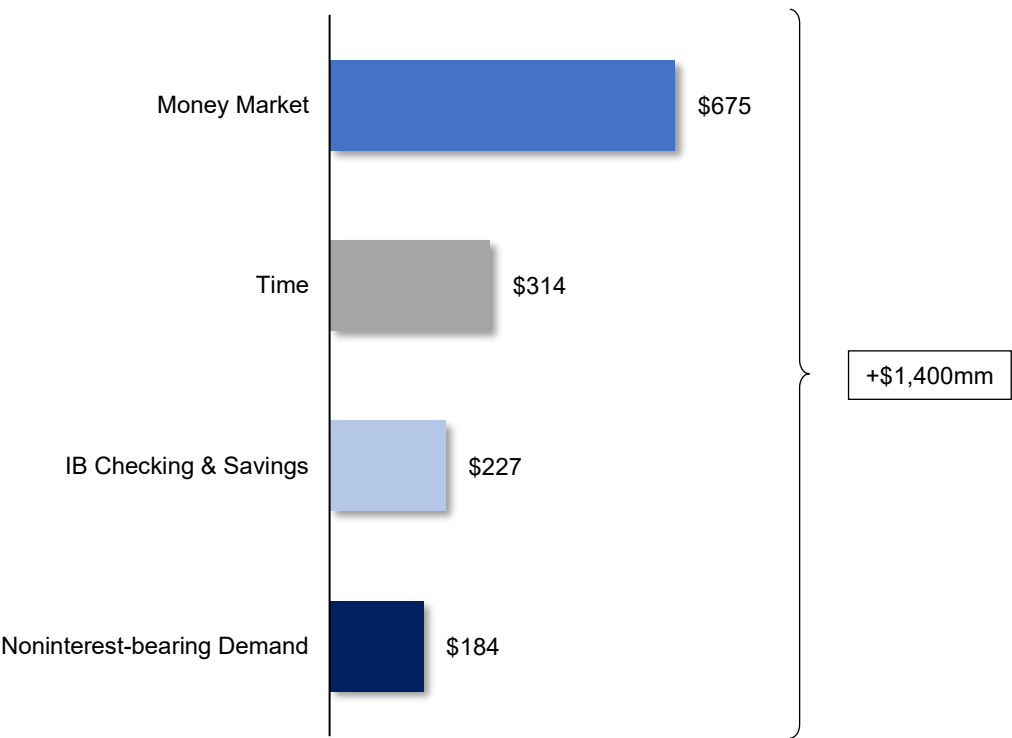
Average Deposits

(\$ in billions)



End of Period Deposit Growth by Category (2Q26 to 3Q26)

(\$ in millions)

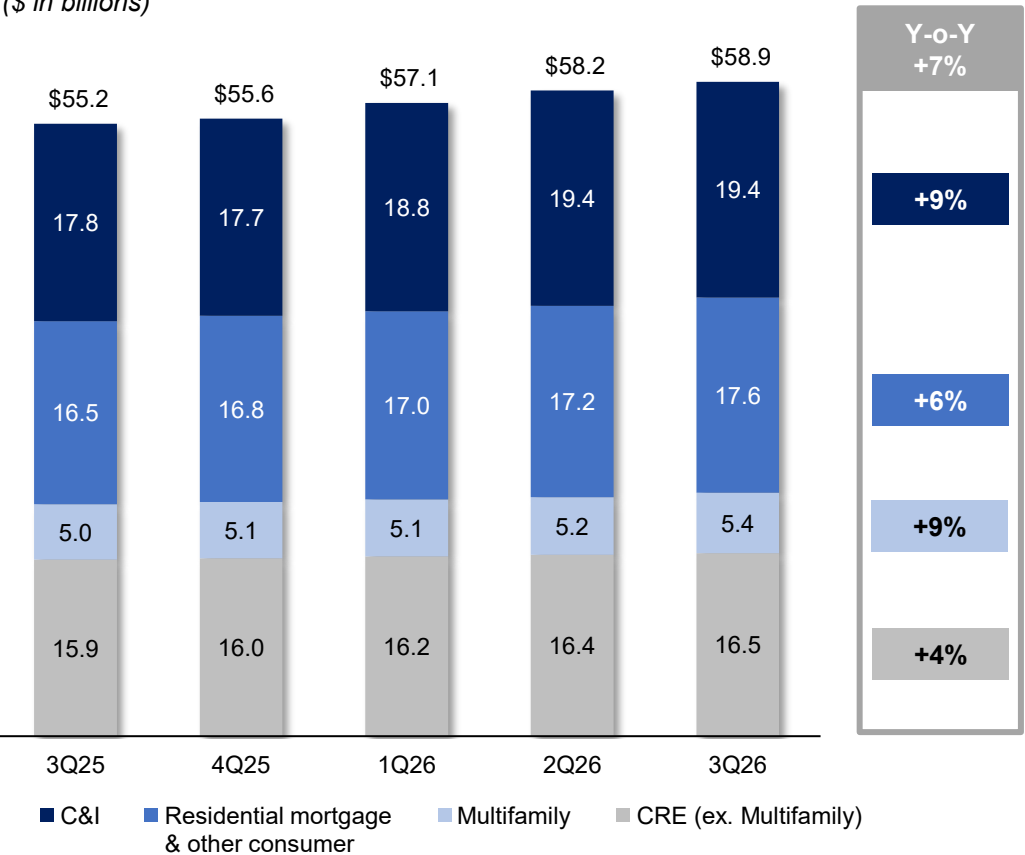


Loans

Prudent growth Y-o-Y, aligned with our areas of focus

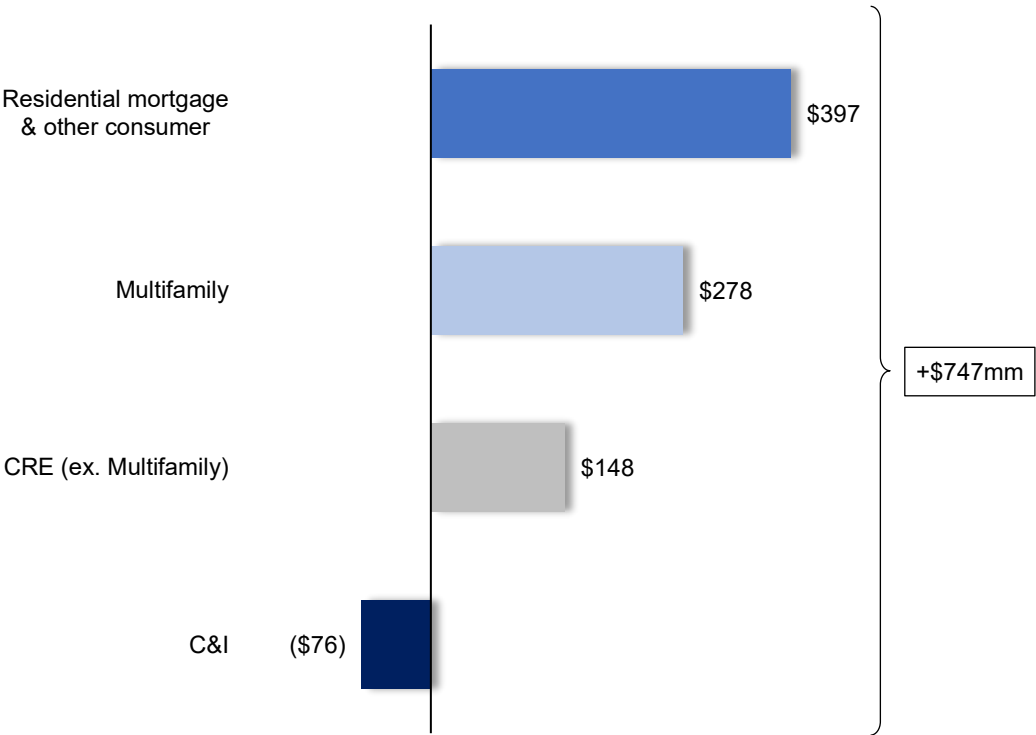
Average Loans

(\$ in billions)



End of Period Loan Growth by Category (2Q26 to 3Q26)

(\$ in millions)

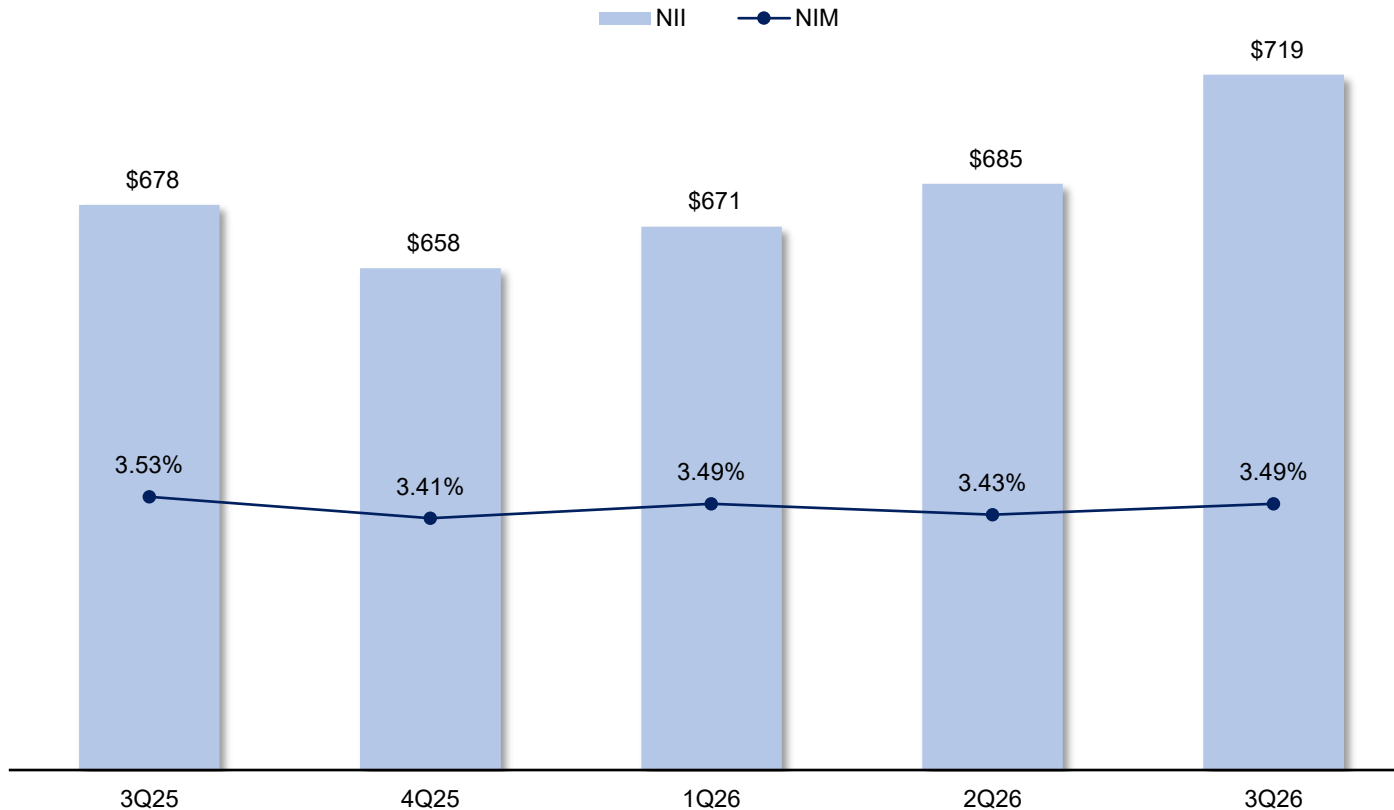


Net Interest Income & Net Interest Margin

Lower total average deposit costs, asset repricing supported NII growth and NIM

Net Interest Income (NII) & Net Interest Margin (NIM)

(\$ in millions)



3Q26 Highlights

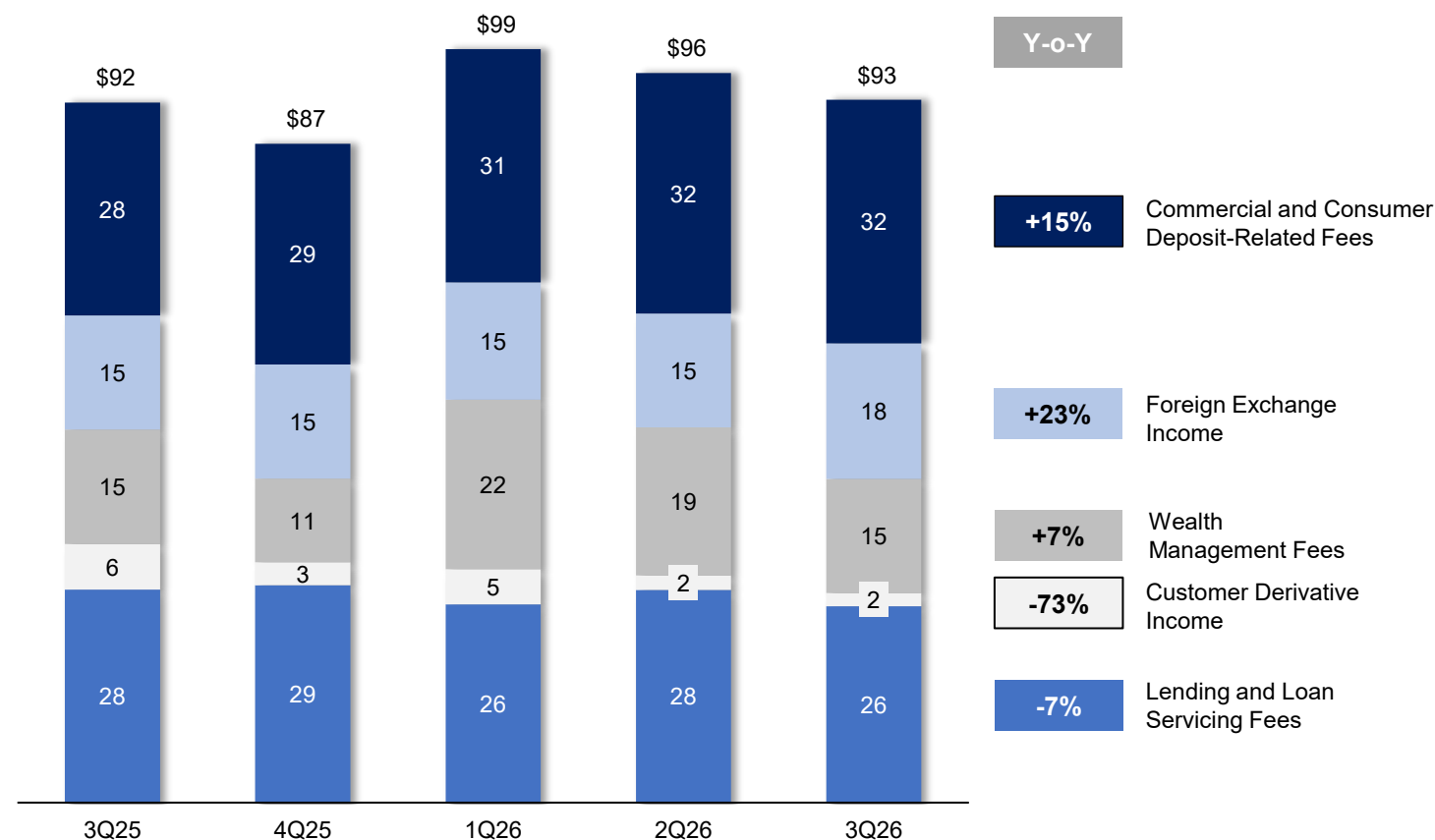
- Record NII of \$719mm, up \$34mm Q-o-Q
- Total average deposit cost of 2.08%, down 2bps Q-o-Q
- Total average interest-earning asset yield of 5.45%, up 4bps Q-o-Q, supported by loan and securities yield expansion
- NIM up 6bps Q-o-Q
 - \$4 billion of active cash flow hedges provide incremental protection to a downrate scenario
 - NIM expected to remain broadly stable in Q4

Fee Income

Strong Y-o-Y growth in wealth management, deposit-related fees, and foreign exchange income

Fee Income¹

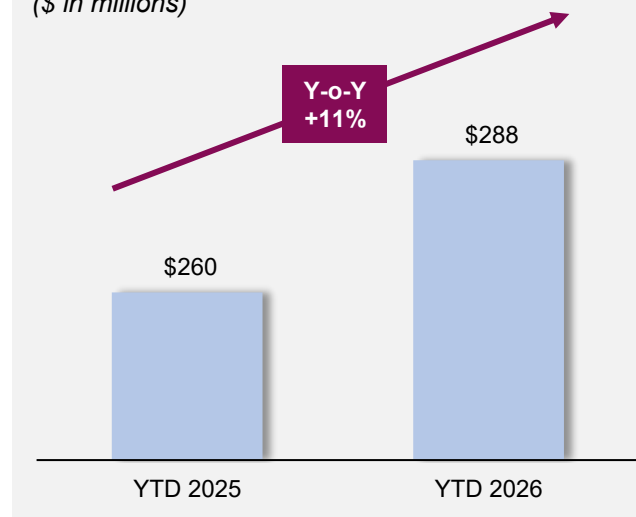
(\$ in millions)



Highlights

- Fee income¹ of \$93mm
 - Deposit-related fees and foreign exchange income grew by a combined \$4mm Q-o-Q

Fee Income¹, Nine Months Ended 09/30/2026 (\$ in millions)

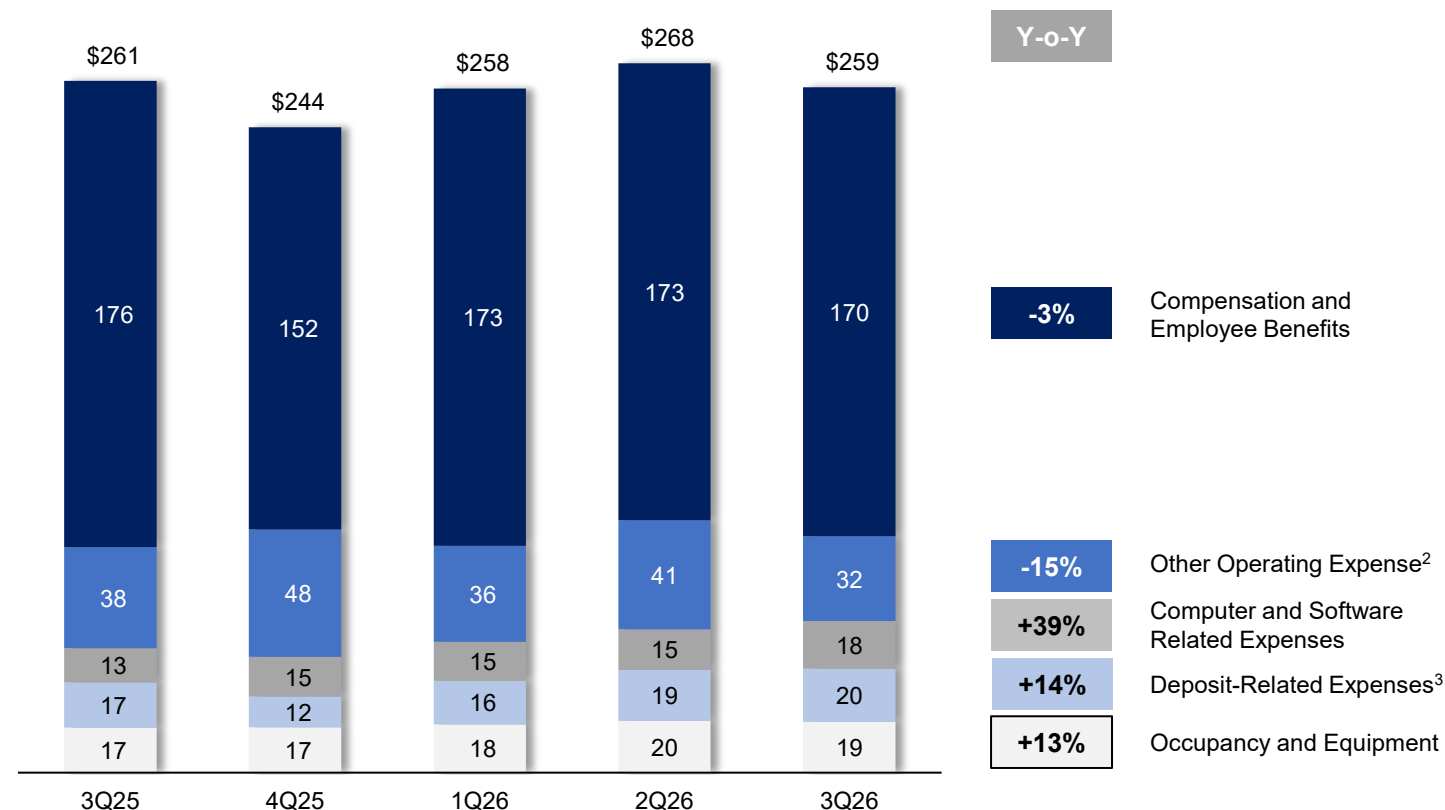


Operating Expense & Efficiency

Maintained best-in-class efficiency while investing in people and platforms to sustain growth

Total Operating Noninterest Expense¹

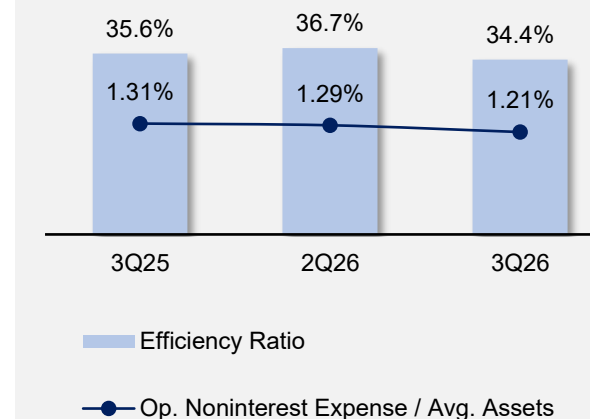
(\$ in millions)



Highlights

- Total operating noninterest expense¹ of \$259mm, down \$9mm Q-o-Q
- Maintained best-in-class efficiency while investing for future growth

Efficiency Ratio and Operating Noninterest Expense/Average Assets Ratio¹



(1) Total noninterest expense excluding amortization of tax credit and CRA investments

(2) Other operating expense includes other real estate owned ("OREO") (income) expense

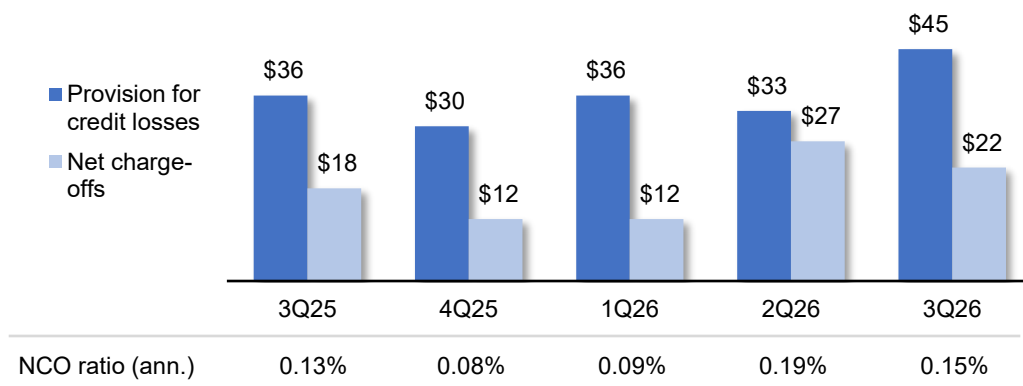
(3) Deposit-related expenses include deposit account expenses and deposit insurance premiums and regulatory assessments, including FDIC special deposit insurance assessment reversals of \$2 million, \$7 million and \$1 million for 3Q25, 4Q25, and 1Q26, respectively

Asset Quality Metrics

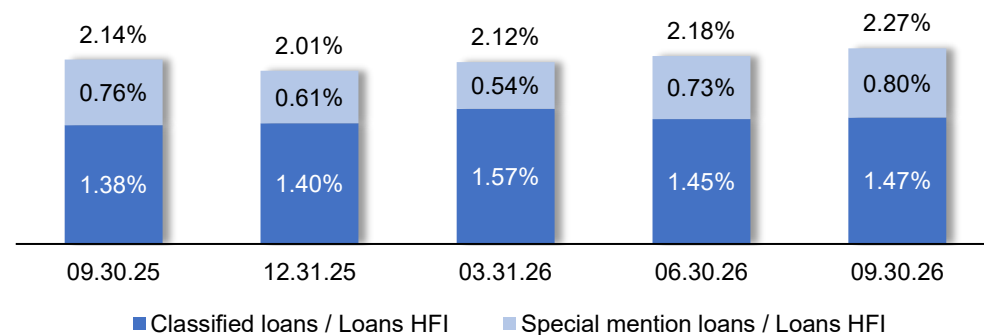
Credit performance remained resilient

Provision for Credit Losses & Net Charge-offs

(\$ in millions)

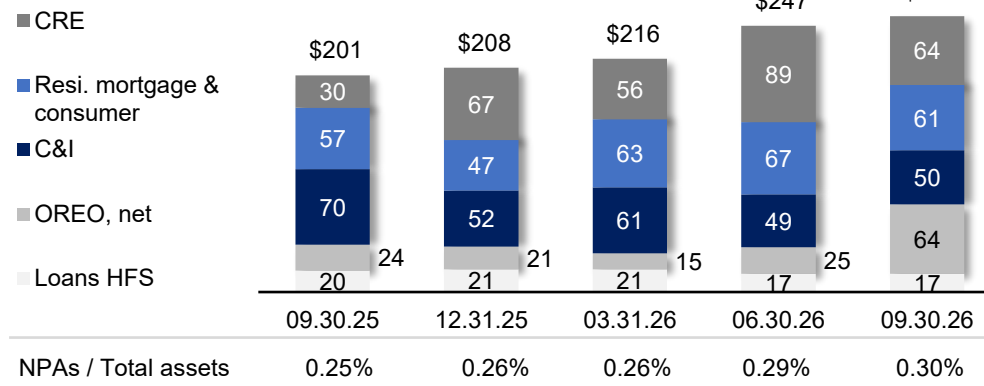


Criticized Loans / Loans HFI

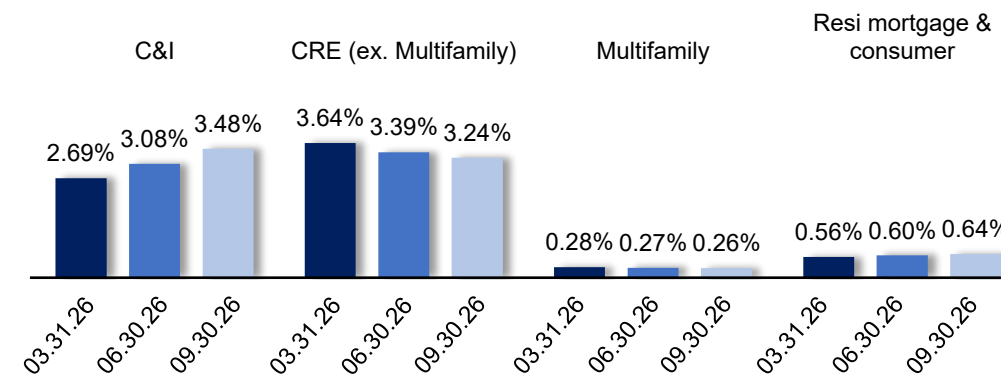


Nonperforming Assets (NPAs)

(\$ in millions)



Criticized Ratio by Loans HFI Portfolio

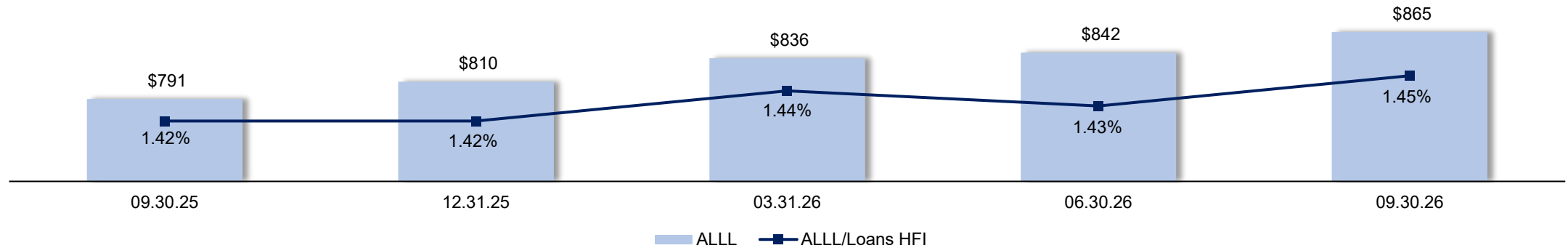


Allowance for Loan Losses

Healthy allowance levels, up \$23mm Q-o-Q

Allowance for Loan Losses (ALLL)

(\$ in millions)



Composition of ALLL by Portfolio

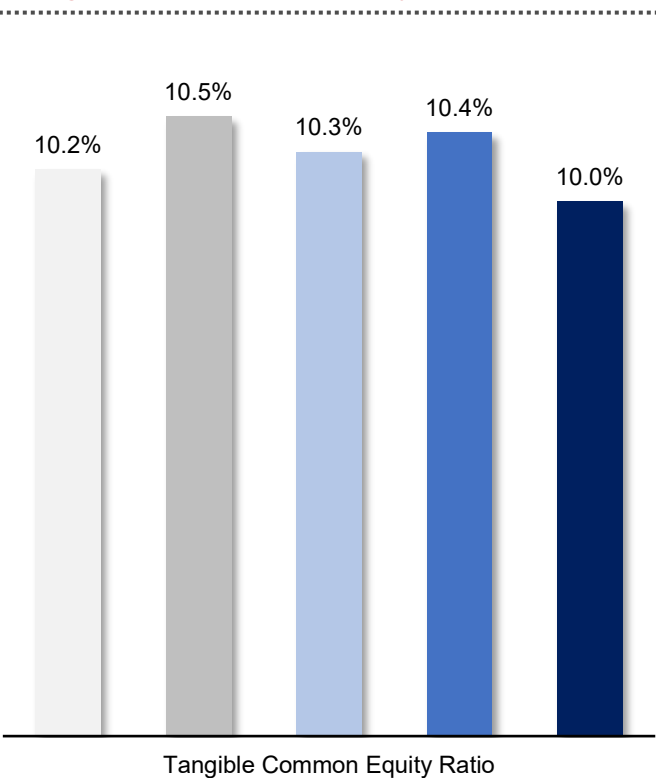
(\$ in millions)

Loan category	09.30.25		06.30.26		09.30.26	
	ALLL	ALLL ratio	ALLL	ALLL ratio	ALLL	ALLL ratio
C&I	\$ 442	2.45%	\$ 481	2.42%	\$ 491	2.48%
Total CRE	281	1.33	292	1.35	299	1.35
Multifamily	35	0.70	40	0.77	46	0.82
Office	64	2.93	66	2.85	68	2.78
All Other CRE	182	1.31	186	1.32	185	1.31
Resi. mortgage	67	0.40	68	0.39	73	0.41
Other consumer	1	2.37	1	2.65	2	2.49
Total loans	\$ 791	1.42%	\$ 842	1.43%	\$ 865	1.45%

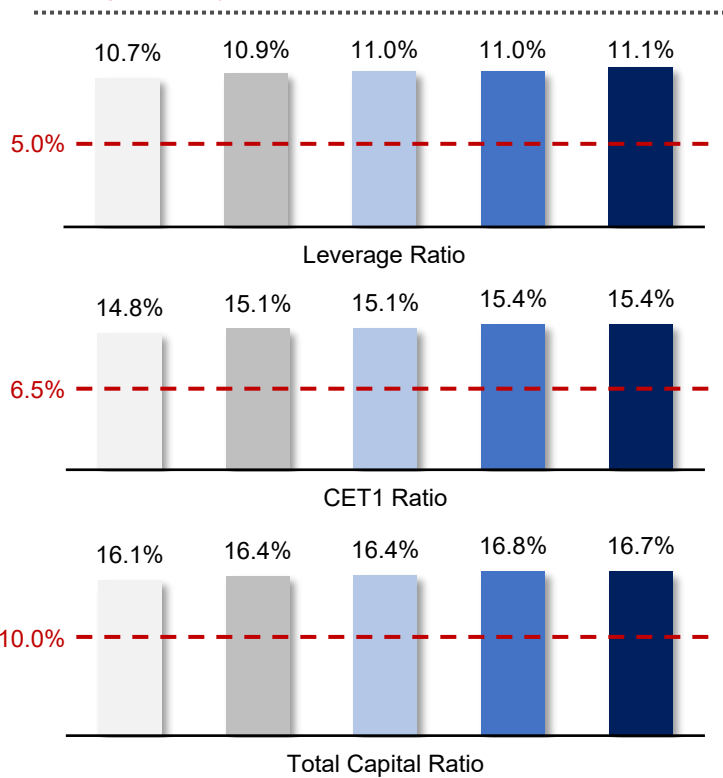
Capital

Position of significant strength

Tangible Common Equity Ratio¹



Regulatory Capital Ratios



Highlights

- 10.0% (TCE)¹ ratio, with regulatory capital well in excess of requirements and well above regional bank averages
- Declared 4Q26 dividend of \$0.80
- \$117mm of repurchase authorization remains available
- Capital priorities**
 - Organic growth
 - Competitive dividend
 - Disciplined M&A
 - Share repurchases

09.30.25 12.31.25 03.31.26 06.30.26 09.30.26²

— Regulatory well capitalized requirement

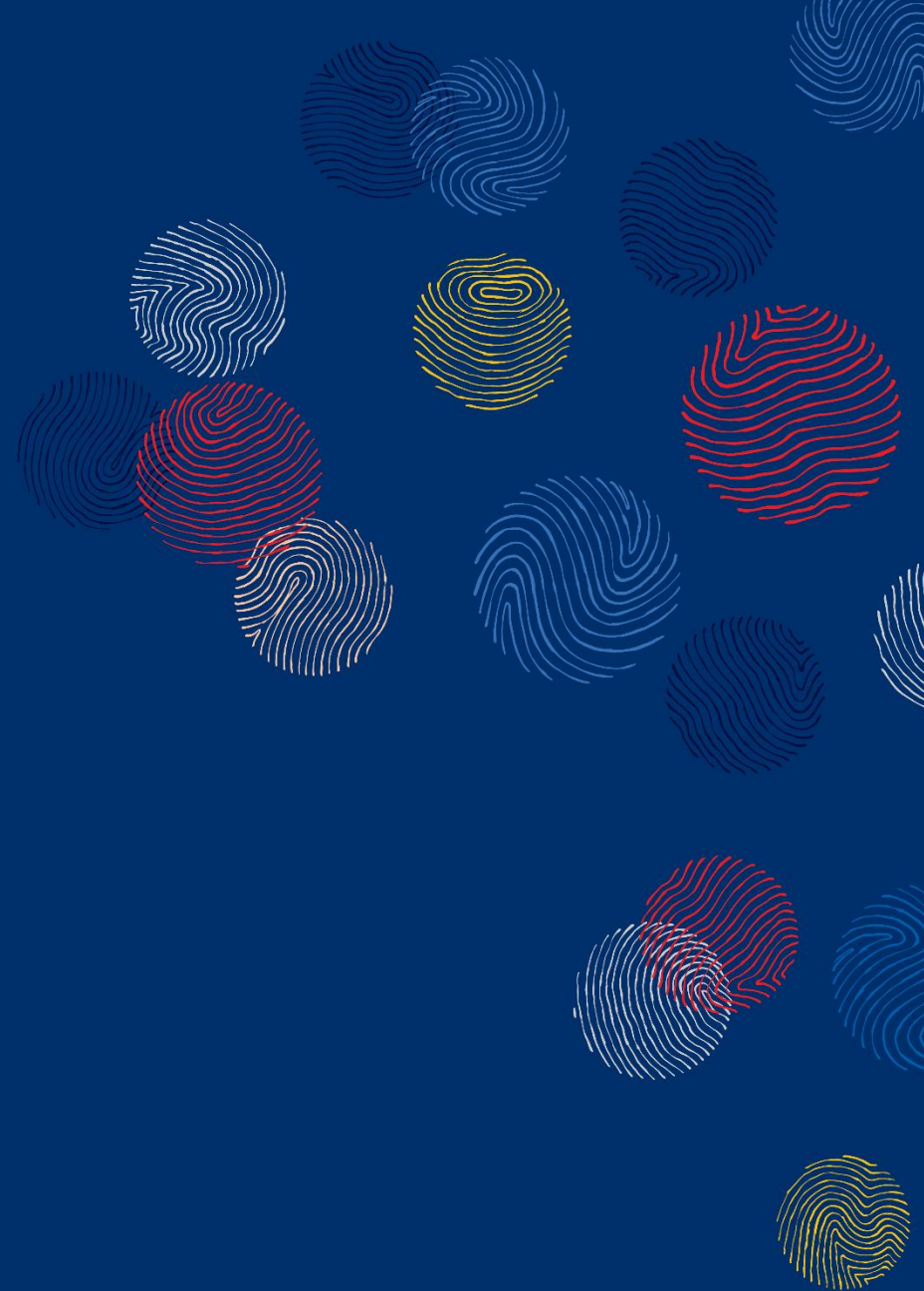
Management Outlook: Full Year 2026

Earnings Drivers	FY 2025 Results (Y-o-Y)	FY 2026 Expectations	9 mos. Y-o-Y / YTD Results
Interest Rate Outlook	-	Assumes flat rates	-
End of Period Loans	6% (\$56.9bn)	Growing 6% to 8% Y-o-Y	7.1% (\$59.7bn)
Net Interest Income	12% (\$2.55bn)	Growing 9% to 10% Y-o-Y (Up from 8% to 9%)	9.5% (\$2.07bn)
Total Operating Noninterest Expense ¹	7% (\$972mm)	Growing 8% to 9% Y-o-Y	8.0% (\$785mm)
Net Charge-offs	11bps	In the range of 15bps to 20bps (Narrowing the range from 15bps to 25bps)	14bps
Effective Tax Rate	23%	In the range of 22% to 23%	22.3%
Amortization of Tax Credit and CRA Investments	\$75mm	In the range of \$90 - \$95 million (Narrowing the range from \$85 - \$95 million)	\$69mm

**Top Quartile
Returns**

**Best-in-Class
Efficiency**

Appendix



East West at a Glance

09.30.26

09.30.26

09.30.26

3Q26

\$17B Market Cap

\$86B Assets

\$71B Deposits

17% ROTCE¹

A Leading Regional Bank with Cross-Border Capabilities...



Headquartered in **Pasadena, California**



Founded in 1973 - over 50 years in operation



Over 25 years on Nasdaq



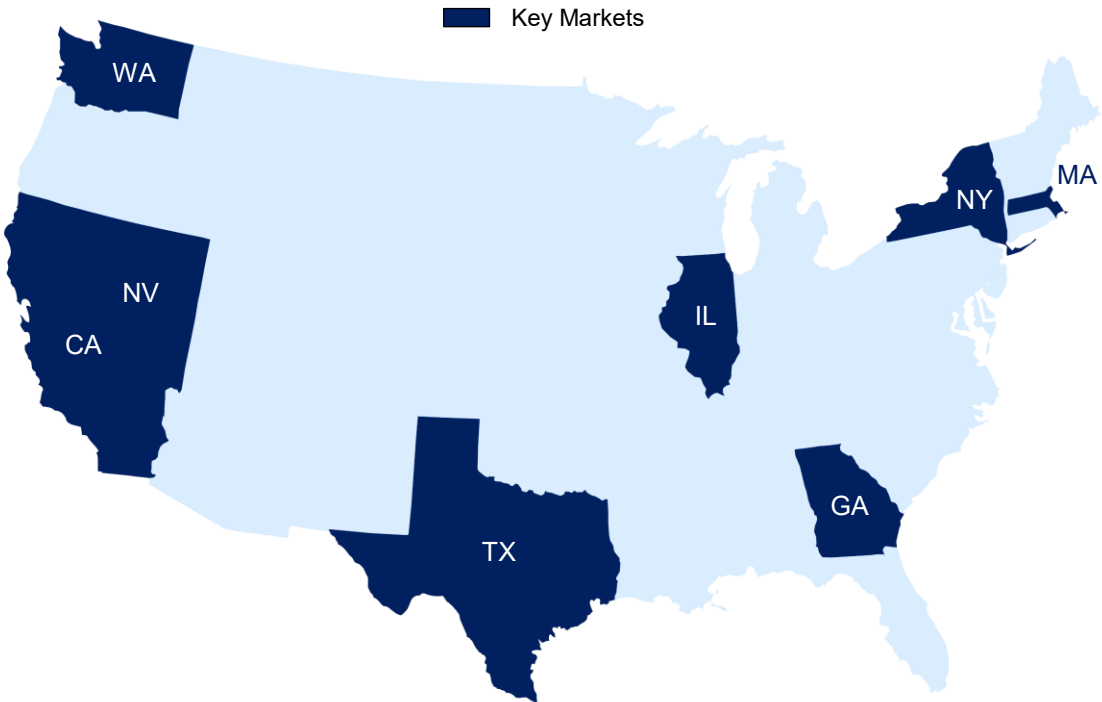
Roots in the U.S. **Asian-American immigrant community**, expanded to bridge businesses across the Pacific



Award-winning Company

#1 Top Performing Bank in 2025, \$50+ Billion (Bank Director), marking our 3rd consecutive year
Top 3 Performing Banks in 2025, \$50+ Billion (American Banker)

...Well Positioned in Dense, Attractive Markets...



EASTWESTBANK

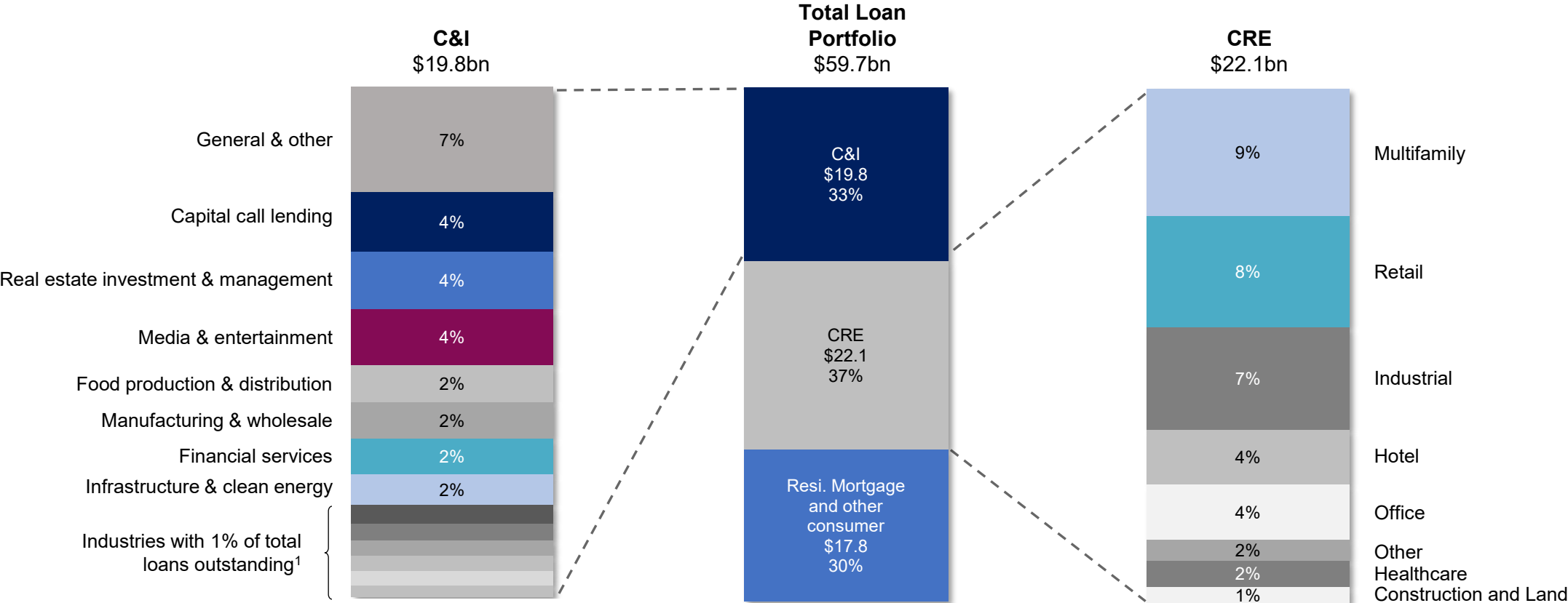
(1) See reconciliation of GAAP to non-GAAP financial measures in the appendix and in the Company's earnings press release

Diversified Loan Portfolio

Approximately 70% of loans support commercial customers, with broad diversification across industry and asset types

Commercial Loans by Type

(as % of Total Loans, 09.30.26)



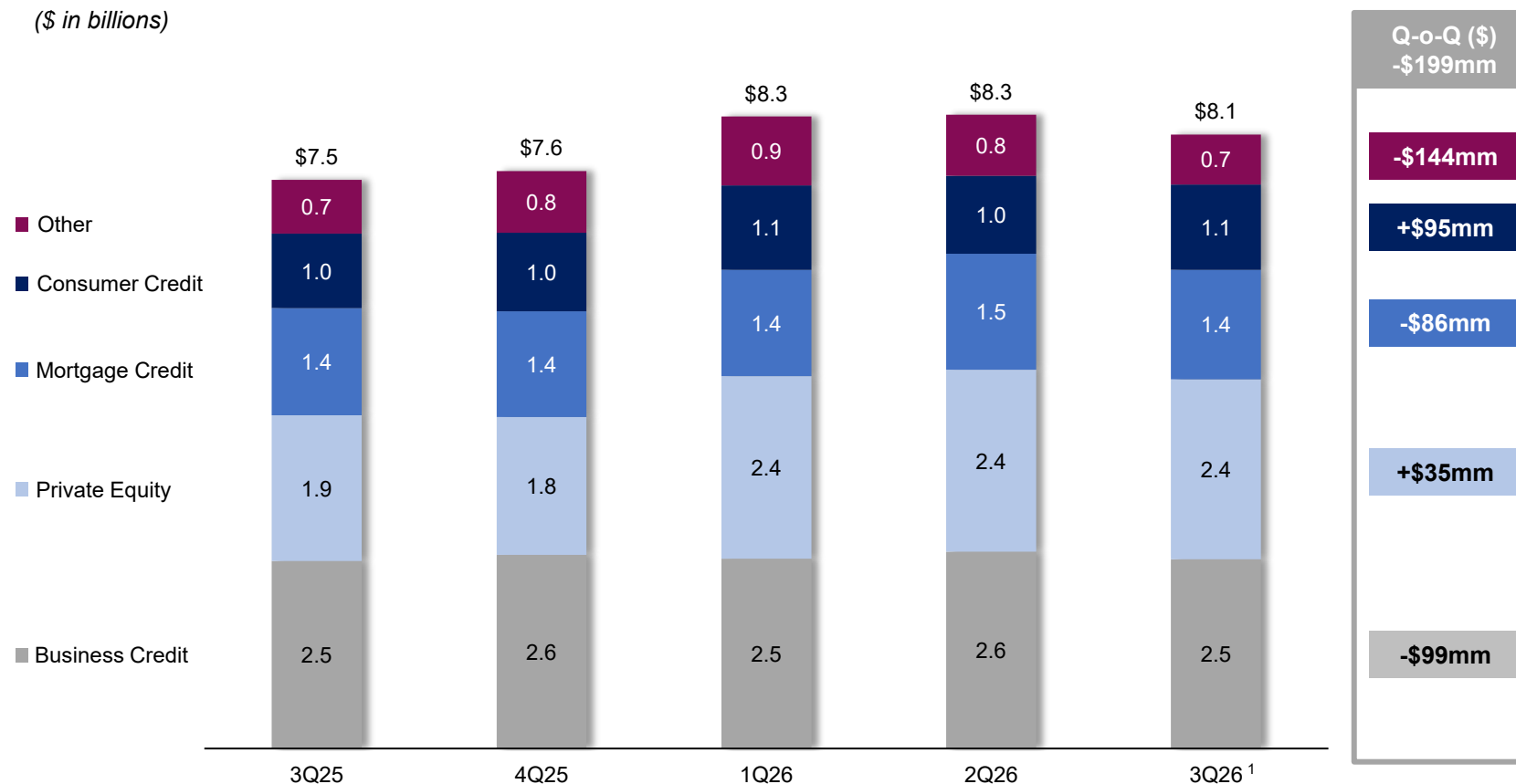
(1) Industries with 1% of total loans outstanding: Technology & telecommunications, Hospitality & leisure, Healthcare, Equipment finance, Oil & gas, Art finance

C&I Nondepository Financial Institution (NDFI) Loans

Our NDFI portfolio is granular with diversification across industry and category types

NDFI Outstanding: Loan Mix by Call Report Category

(\$ in billions)



Highlights

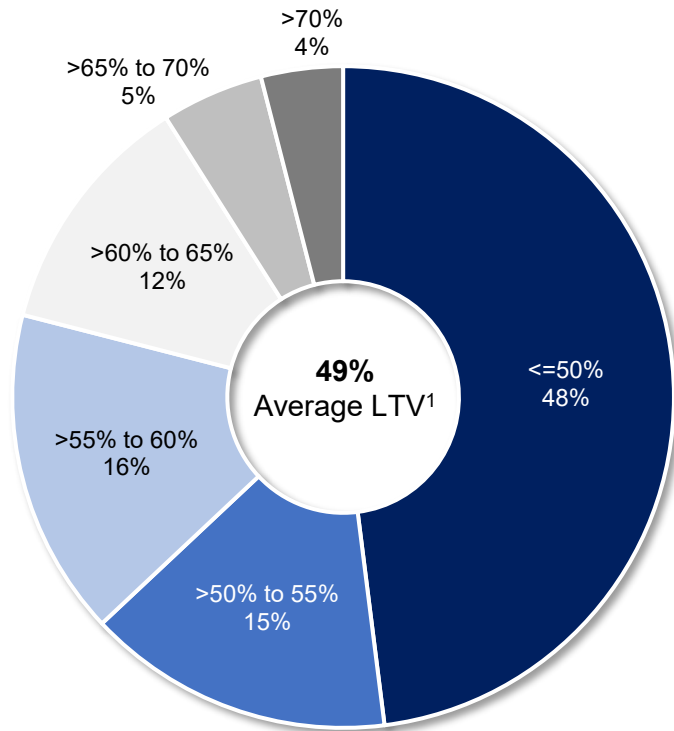
- Well diversified by underlying asset and borrower
- Virtually no net charge-offs in the past decade
- 99.99%+ loans are current

Commercial Real Estate Portfolio Detail

Our CRE portfolio is granular - many loans have full recourse and personal guarantees

Distribution by Loan-to-Value (LTV)¹

(as of 09.30.26)



- Fewer than 25% of CRE loans have an LTV over 60%

Size and LTV by Property Type

(as of 09.30.26)

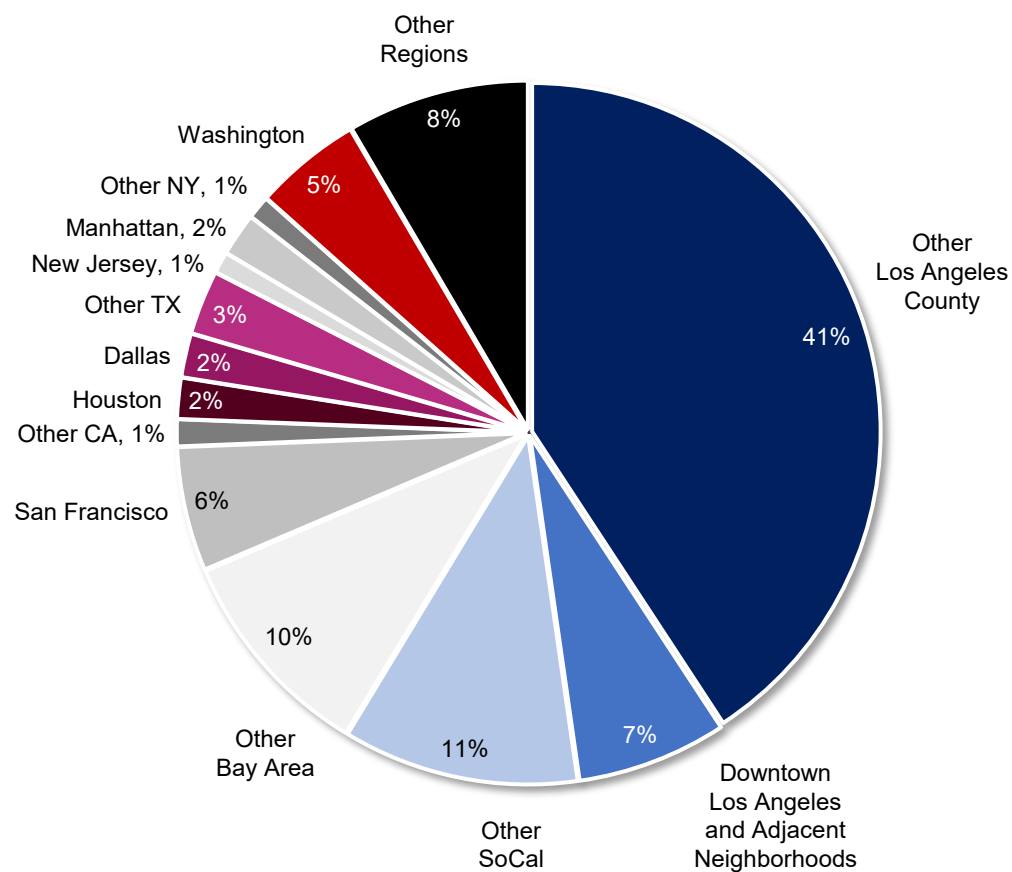
	Total Portfolio Size (\$bn)	Weighted Avg. LTV ¹ (%)	Average Loan Size (\$mm)
Multifamily	\$5.5	50%	\$2
Retail	4.7	47	3
Industrial	4.1	46	3
Hotel	2.6	50	10
Office	2.5	54	5
Other	1.1	48	4
Healthcare	0.9	51	4
Construction & Land ²	0.7	51	14
Total CRE	\$22.1	49%	\$3

CRE Office – Additional Information

Our office portfolio has low LTVs across segments and low average loan sizes

CRE Office: Geographic Mix by Metro Area

(as of 09.30.26)



CRE Office by Size Segment

(as of 09.30.26)

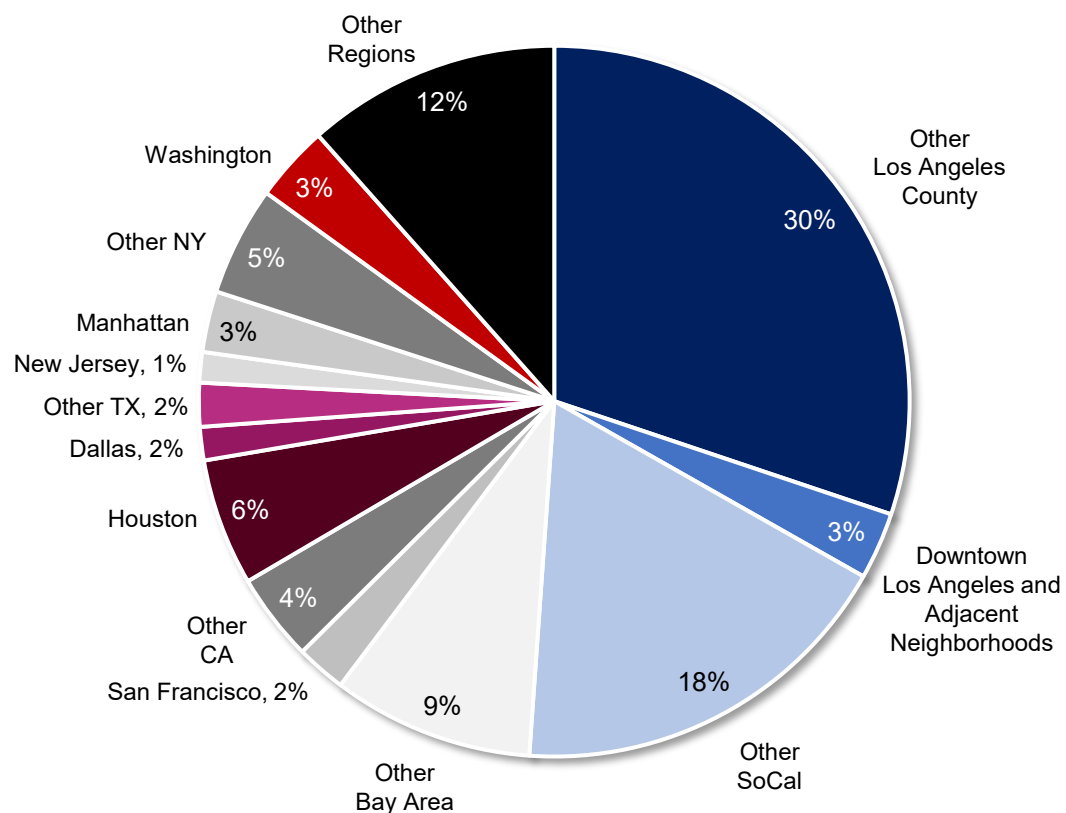
Loan Size	Balance (\$ in mm)	No. of Loans	Avg. Loan Size (\$ in mm)	Weighted Avg. LTV (%)
>\$30mm	\$547	14	\$39	55%
\$20mm - \$30mm	480	20	24	59
\$10mm - \$20mm	455	32	14	58
\$5mm - \$10mm	446	62	7	53
<\$5mm	534	387	1	44
Total	\$2,462	515	\$5	54%

CRE Retail – Additional Information

Our retail portfolio has a weighted average LTV profile of 47%

CRE Retail: Geographic Mix by Metro Area

(as of 09.30.26)



CRE Retail by Size Segment

(as of 09.30.26)

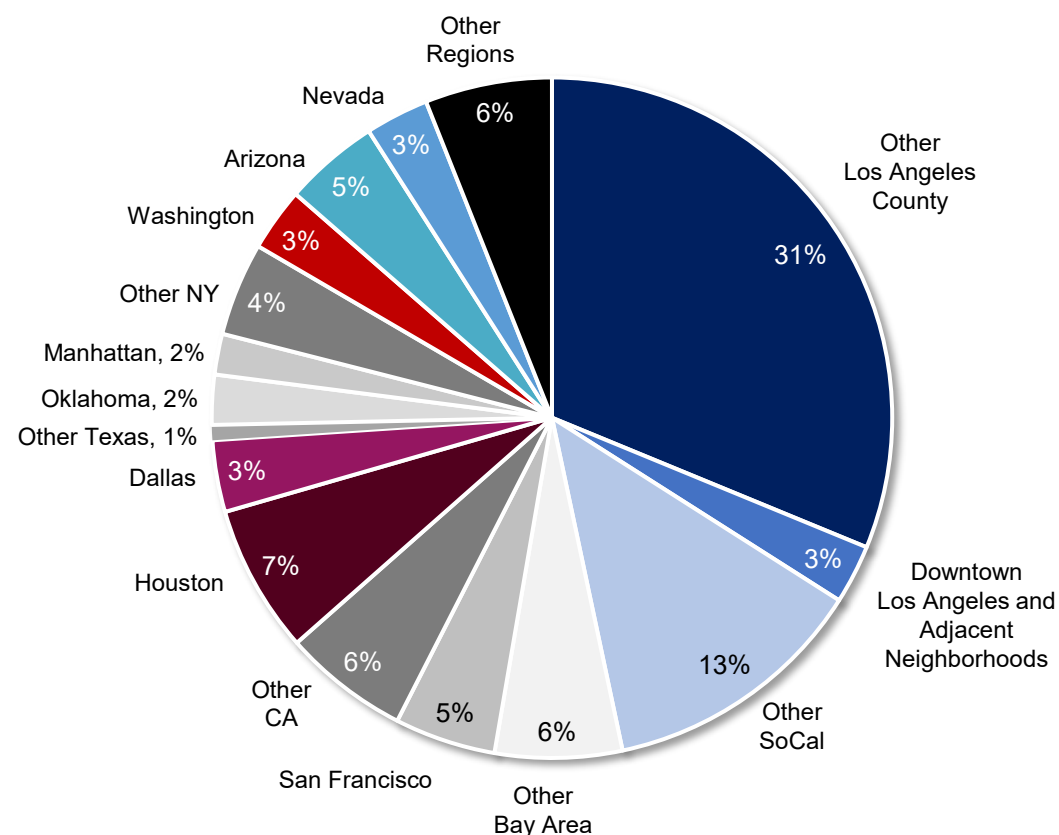
Loan Size	Balance (\$ in mm)	No. of Loans	Avg. Loan Size (\$ in mm)	Weighted Avg. LTV (%)
>\$30mm	\$225	6	\$38	46%
\$20mm - \$30mm	522	21	25	59
\$10mm - \$20mm	798	58	14	48
\$5mm - \$10mm	922	134	7	47
<\$5mm	2,222	1,590	1	44
Total	\$4,689	1,809	\$3	47%

CRE Multifamily – Additional Information

Our multifamily portfolio is amongst our most granular

CRE Multifamily: Geographic Mix by Metro Area

(as of 09.30.26)



CRE Multifamily by Size Segment

(as of 09.30.26)

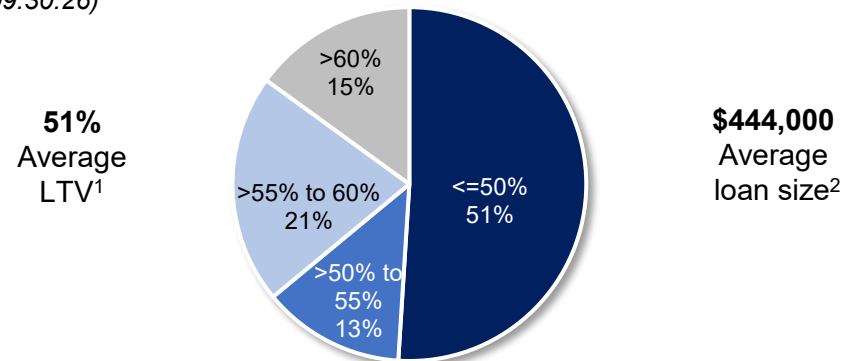
Loan Size	Balance (\$ in mm)	No. of Loans	Avg. Loan Size (\$ in mm)	Weighted Avg. LTV (%)
>\$30mm	\$715	19	\$38	59%
\$20mm - \$30mm	820	34	24	54
\$10mm - \$20mm	707	53	13	51
\$5mm - \$10mm	774	109	7	54
<\$5mm	2,514	2,662	1	45
Total	\$5,530	2,877	\$2	50%

Residential Mortgage Portfolio

Our residential mortgage portfolio benefits from both low LTVs and smaller average loan size

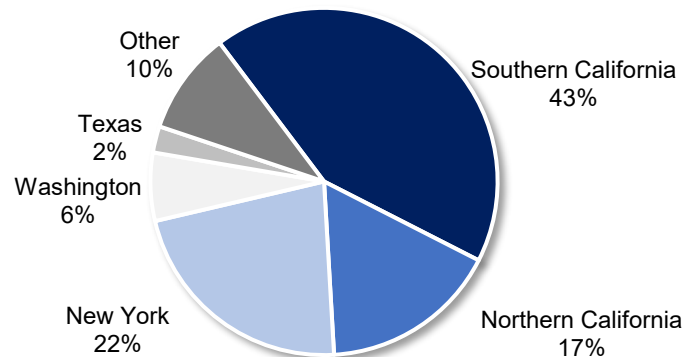
Resi. Mortgage Distribution by LTV¹

(as of 09.30.26)



Resi. Mortgage Distribution by Geography³

(as of 09.30.26)



Portfolio Highlights as of 09.30.26

Outstandings

- \$17.8bn loans outstanding
- +2% Q-o-Q and +7% Y-o-Y

Originations

- \$1.2bn in 3Q26
- Primarily originated through East West Bank branches

Single-family Residential

- \$15.7bn loans outstanding
- +2% Q-o-Q and +6% Y-o-Y

HELOC

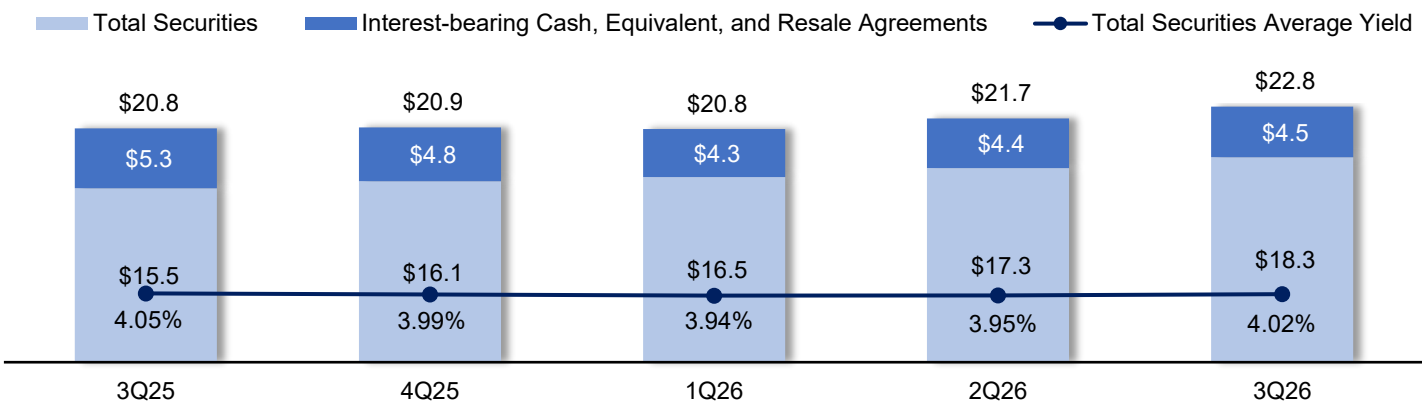
- \$2.1bn loans outstanding
- \$3.8bn in undisbursed commitments
- 35% utilization as of 09.30.26
- 74% of commitments in first lien position

Cash and Securities

Strong on-balance-sheet liquidity levels

Average Total Securities Portfolio and Cash

(\$ in billions)



Securities Portfolio Composition by Risk-Weighted Asset (RWA) Distribution

(\$ in billions, as of 09.30.26)



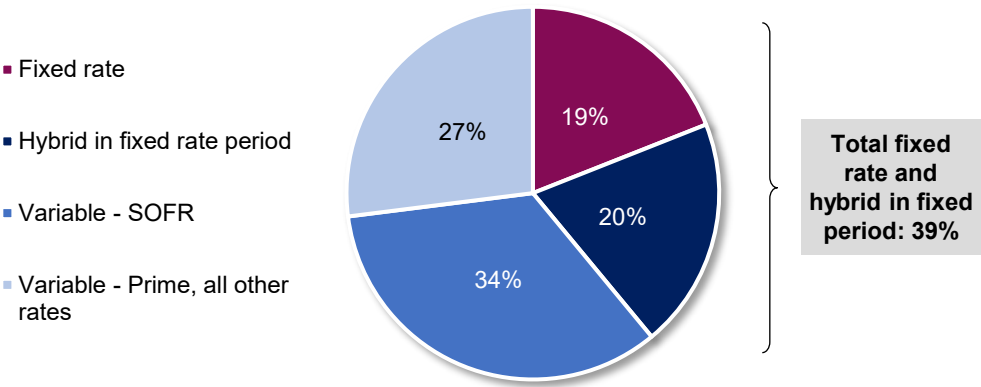
Highlights

- Securities portfolio well-positioned as a source of liquidity, interest rate risk management, and earnings support
 - Total securities average yield up 7bps Q-o-Q
 - 98% of investment portfolio 0% - 20% risk-weighted (HQLA)
 - 79% fixed-rate securities, 21% floating

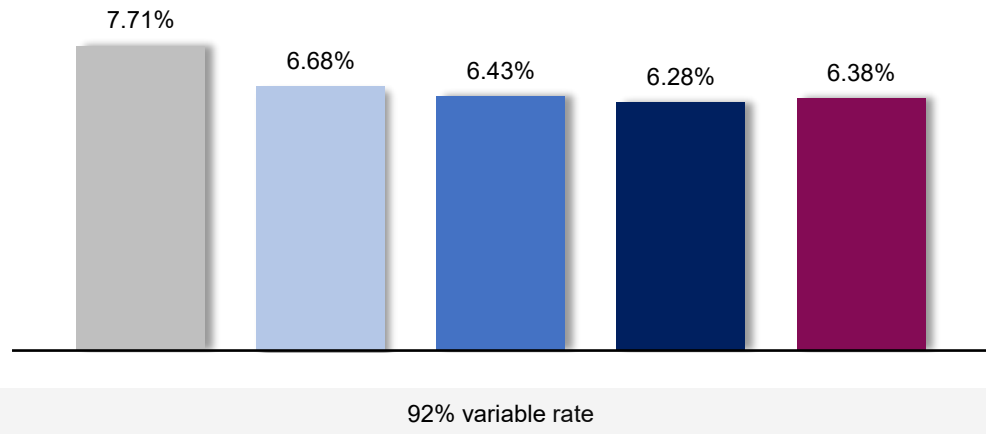
Loan Yields

Loan Portfolio by Index Rate

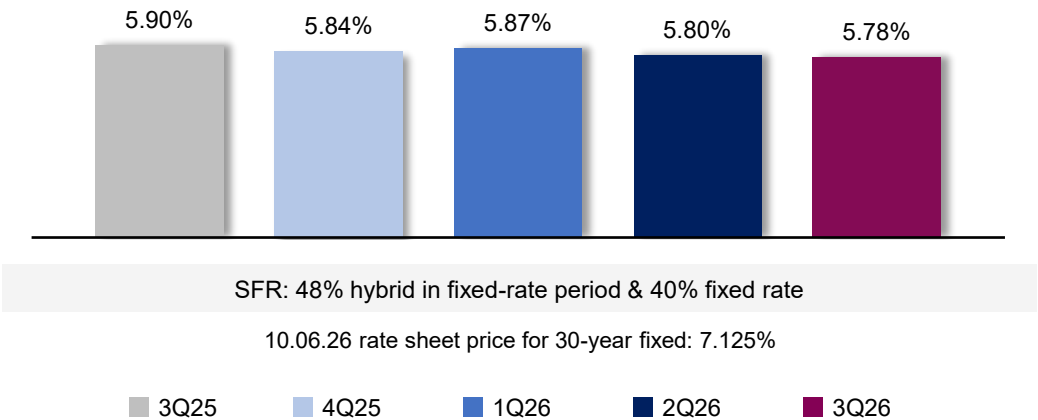
(as of 09.30.26)



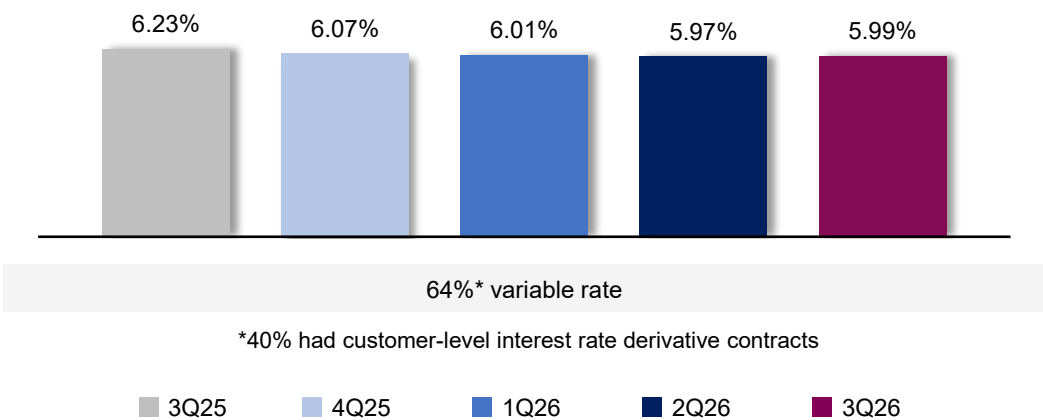
Average C&I Loan Rate



Average Residential Mortgage Loan Rate

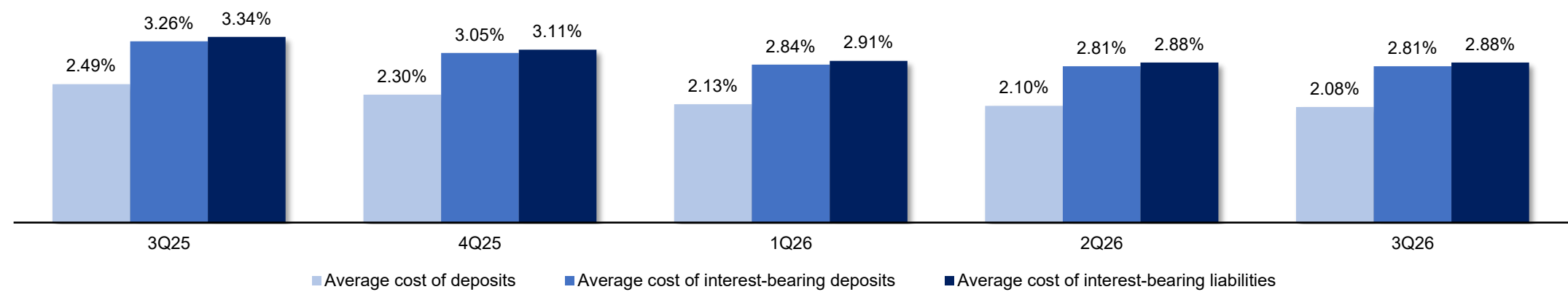


Average CRE Loan Rate

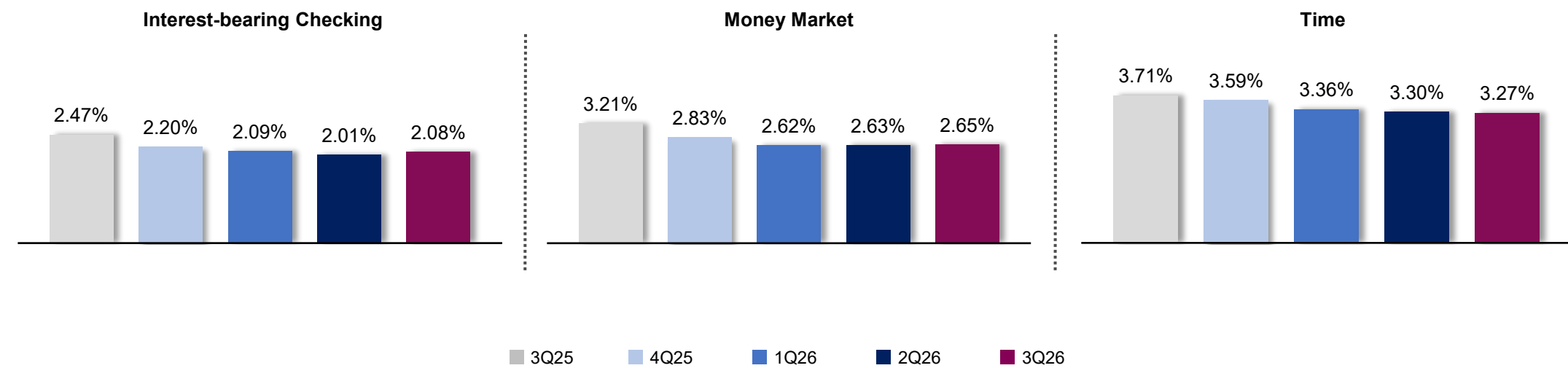


Deposit and Funding Cost

Average Deposit and Liability Cost



Average Deposit Rate by Portfolio



Appendix: GAAP to Non-GAAP Reconciliation

EAST WEST BANCORP, INC. AND SUBSIDIARIES
GAAP TO NON-GAAP RECONCILIATION
(\$ in thousands)
(unaudited)

The Company uses certain non-GAAP financial measures to provide supplemental information regarding the Company's performance. Tangible book value, tangible book value per share and TCE ratio are non-GAAP financial measures. Tangible book value and tangible assets represent stockholders' equity and total assets, respectively, which have been reduced by goodwill and mortgage servicing assets. Given that the use of such measures and ratios is more prevalent in the banking industry, and are used by banking regulators and analysts, the Company has included them below for discussion.

		September 30, 2026	June 30, 2026	September 30, 2025
Common stock		\$ 171	\$ 171	\$ 170
Additional paid-in capital		2,166,851	2,151,229	2,096,227
Retained earnings		9,071,609	8,800,428	8,028,882
Treasury stock		(1,293,174)	(1,292,113)	(1,166,922)
Accumulated other comprehensive income:				
AFS debt securities net unrealized losses		(852,700)	(396,324)	(383,621)
Cash flow hedges net unrealized (losses) gains		(42,723)	(4,637)	30,425
Foreign currency translation adjustments		(10,272)	(12,825)	(22,361)
Total accumulated other comprehensive loss		(905,695)	(413,786)	(375,557)
Stockholders' equity	(a)	\$ 9,039,762	\$ 9,245,929	\$ 8,582,800
Less: Goodwill		(465,697)	(465,697)	(465,697)
Mortgage servicing assets		(3,475)	(3,736)	(4,362)
Tangible book value	(b)	\$ 8,570,590	\$ 8,776,496	\$ 8,112,741
Number of common shares at period-end	(c)	137,020	137,011	137,568
Book value per share	(a)/(c)	\$ 65.97	\$ 67.48	\$ 62.39
Tangible book value per share	(b)/(c)	\$ 62.55	\$ 64.06	\$ 58.97
Total assets	(d)	\$ 86,011,738	\$ 84,763,472	\$ 79,669,531
Less: Goodwill		(465,697)	(465,697)	(465,697)
Mortgage servicing assets		(3,475)	(3,736)	(4,362)
Tangible assets	(e)	\$ 85,542,566	\$ 84,294,039	\$ 79,199,472
Total stockholders' equity to assets ratio	(a)/(d)	10.51%	10.91%	10.77%
TCE ratio	(b)/(e)	10.02%	10.41%	10.24%

Appendix: GAAP to Non-GAAP Reconciliation

EAST WEST BANCORP, INC. AND SUBSIDIARIES
GAAP TO NON-GAAP RECONCILIATION
(\$ in thousands)
(unaudited)

Return on average TCE represents tangible net income divided by average tangible book value. Tangible net income excludes the after-tax impacts of the amortization of mortgage servicing assets. Adjusted return on average TCE represents adjusted tangible net income divided by average tangible book value. Adjusted tangible net income is tangible net income excluding the following tax-effected impacts: discount accretion and interest recoveries from the full payment on purchased credit-impaired and workout loans, change in equity award expense recognition for retirement eligible employees, FDIC special assessment and DC Solar recoveries, and the impact of the CA SSF. Given that the use of such measures and ratios is more prevalent in the banking industry, and are used by banking regulators and analysts, the Company has included them below for discussion.

		Three Months Ended			Nine Months Ended	
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
Net income	(a)	\$ 382,196	\$ 363,700	\$ 368,394	\$ 1,103,692	\$ 968,917
Add: Amortization of mortgage servicing assets		269	264	266	682	875
Tax effect of amortization adjustment ¹		(75)	(74)	(75)	(191)	(247)
Tangible net income	(b)	\$ 382,390	\$ 363,890	\$ 368,585	\$ 1,104,183	\$ 969,545
Less: Loan payoff discount accretion and interest recoveries		-	-	(32,296)	-	(32,296)
Add: Change in equity award expense recognition for retirement eligible employees		-	-	27,141	-	27,141
Less: FDIC special assessment reversals		-	-	(1,927)	(1,015)	(1,927)
Less: DC Solar recoveries		(323)	-	(50)	(323)	(50)
Tax effects of adjustments ¹		91	-	2,010	375	2,010
Add: Impact of the CA SSF		-	-	-	-	6,391
Adjusted tangible net income	(c)	\$ 382,158	\$ 363,890	\$ 363,463	\$ 1,103,220	\$ 970,814
Average stockholders' equity	(d)	\$ 9,304,928	\$ 9,114,396	\$ 8,381,214	\$ 9,156,509	\$ 8,108,615
Less: Average goodwill		(465,697)	(465,697)	(465,697)	(465,697)	(465,697)
Average mortgage servicing assets		(3,640)	(3,884)	(4,534)	(3,848)	(4,824)
Average tangible book value	(e)	\$ 8,835,591	\$ 8,644,815	\$ 7,910,983	\$ 8,686,964	\$ 7,638,094
Return on average common equity²	(a)/(d)	16.30%	16.01%	17.44%	16.12%	15.98%
Return on average TCE²	(b)/(e)	17.17%	16.88%	18.48%	16.99%	16.97%
Adjusted return on average TCE²	(c)/(e)	17.16%	16.88%	18.23%	16.98%	16.99%