BancAnalysts Association of Boston Conference

November 5, 2026

2026

EastWest Bank
Your financial bridge®

Equal Housing Lender Member FDIC

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.

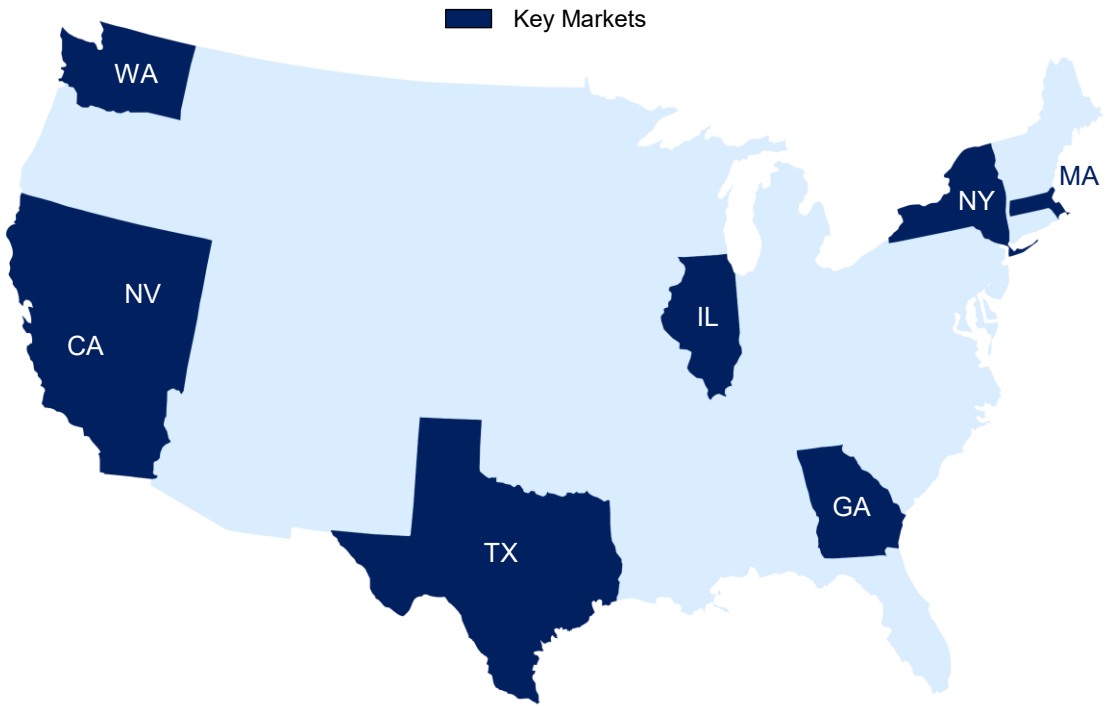
East West at a Glance

10.26.26	*09.30.26*	*09.30.26*	*3Q26*
$18B Market Cap	**$86B** Assets	**$71B** Deposits	**17%** ROTCE[1]

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…



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

A Multi-Decade Track Record of Growth and Strategic Execution

East West has grown from a Southern California-centric bank into a full-service regional commercial bank serving customers in five of the eight largest U.S. state markets by economic activity



Dominic Ng | *Chairman and CEO*

35 years leading East West

Positioned for the Next Phase of Growth

The Beginning
1973 - 2014

- Founded as a savings and loan with a mission to **serve underbanked Asian American immigrants** in Los Angeles
- Converted to a state-chartered commercial Bank to better **meet the needs of local Asian American and mainstream business communities**
- Developed **expertise in cross-border trade and finance**, particularly between U.S. importers and Asian exporters
- **Completed over a dozen bank acquisitions,** building affinity scale and integration experience
- **Entered new markets** across both the U.S. and Asia
- Added **commercial banking expertise across a range of industry verticals**, products, and services

The Past Decade
2015 - 2025

- **A financial bridge** between East and West
- **Largest Asian Affinity bank** in the U.S., operating with targeted scale
- Grew to become a **Top 25 U.S. bank**[1] based on total assets
- Established Private Banking and Wealth Management capabilities
- Expanded commercial banking expertise across media and entertainment, private equity, clean energy, and healthcare
- Representative office opened in **Singapore**
- Celebrated over **50 years** in business
- **Top workplace for employees**[2], with a top reputation among customers & prospects[3]
- Top Art World Bank (ArtNews)

Today, Tomorrow, and Beyond
2026+

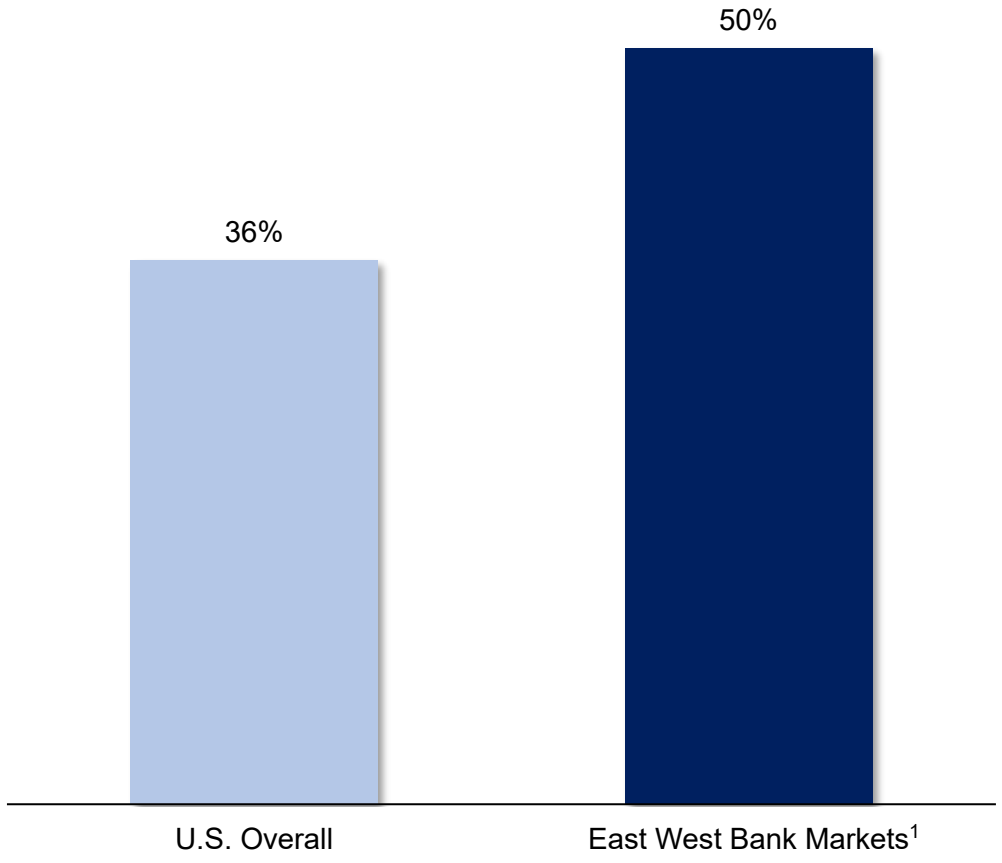
- **Capitalizing on** market and demographic **growth opportunities**
- Deepening **C&I expertise** into aerospace, charter schools, and Employee Stock Ownership Plan (ESOP) offerings
- Accelerating our wealth business
- Growing granular, **high-quality deposits**
- Continuing to serve long-standing commercial real estate clients
- Generating **top-quartile returns**
- **Maintaining best-in-class efficiency**

(1) Source: S&P Capital IQ. Excludes trust and card banks, foreign bank subsidiaries
(2) Source: Newsweek's 100 Most Loved Workplaces in America (2023), Fortune's Top 5 Best Workplaces for Women (2023)
(3) Source: American Banker Reputation Survey (2023)

Operating in Markets with Attractive Demographics

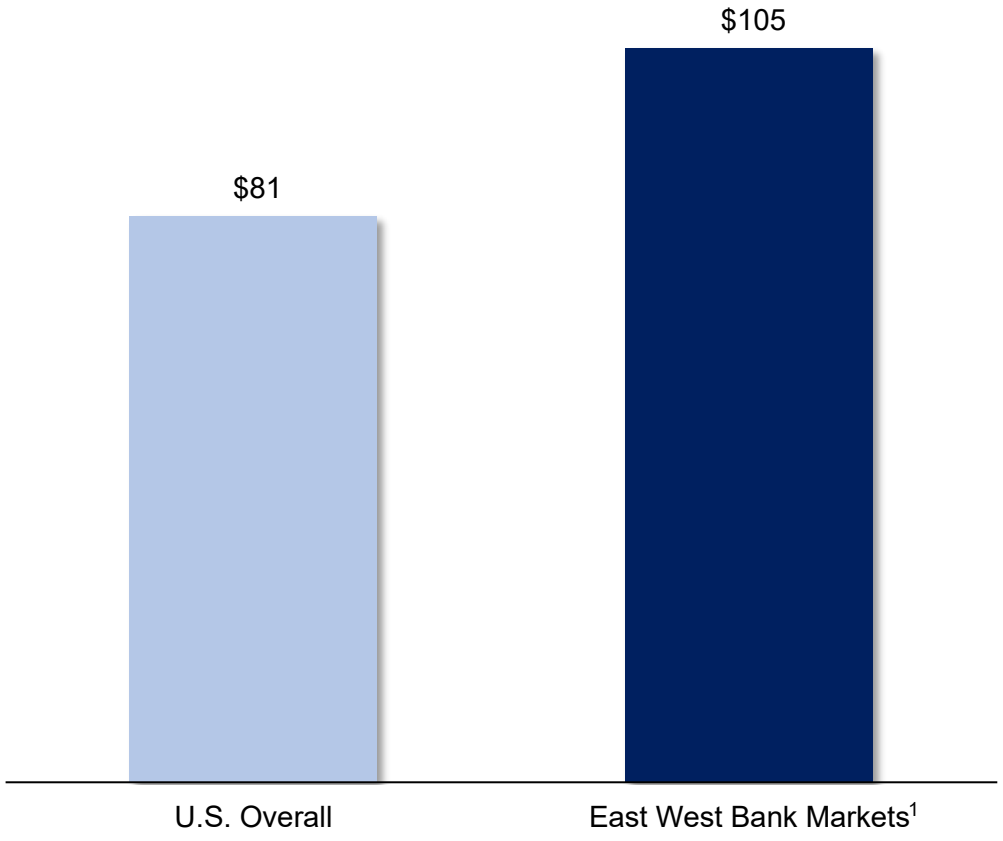
Higher educational attainment…

Population with a Bachelor's degree or higher, 25 years old and over



…and higher household income levels

Median household income, past 12 months ($ in thousands)



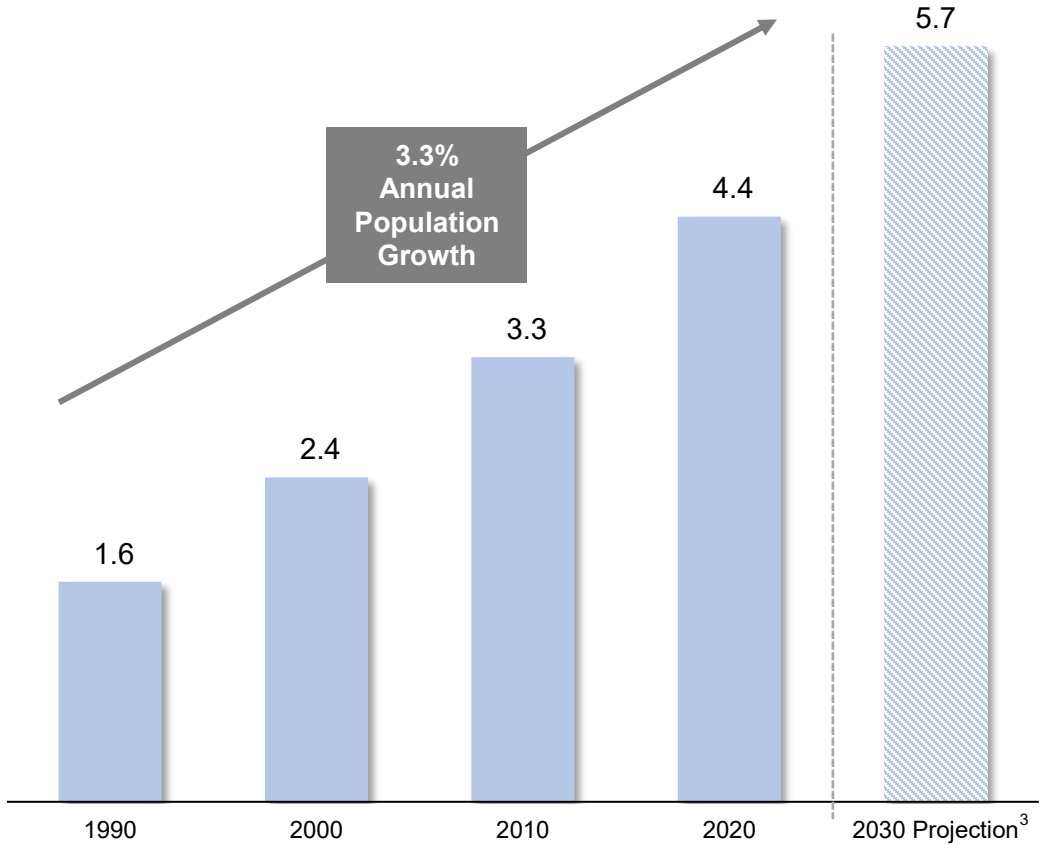
EAST WEST BANK

Source: U.S. Census Bureau American Community Survey (ACS) 5-Year Estimates, 2024
(1) Median across 54 cities with an East West Bank branch location

Structural Growth Trends Supporting Long-Term Opportunity

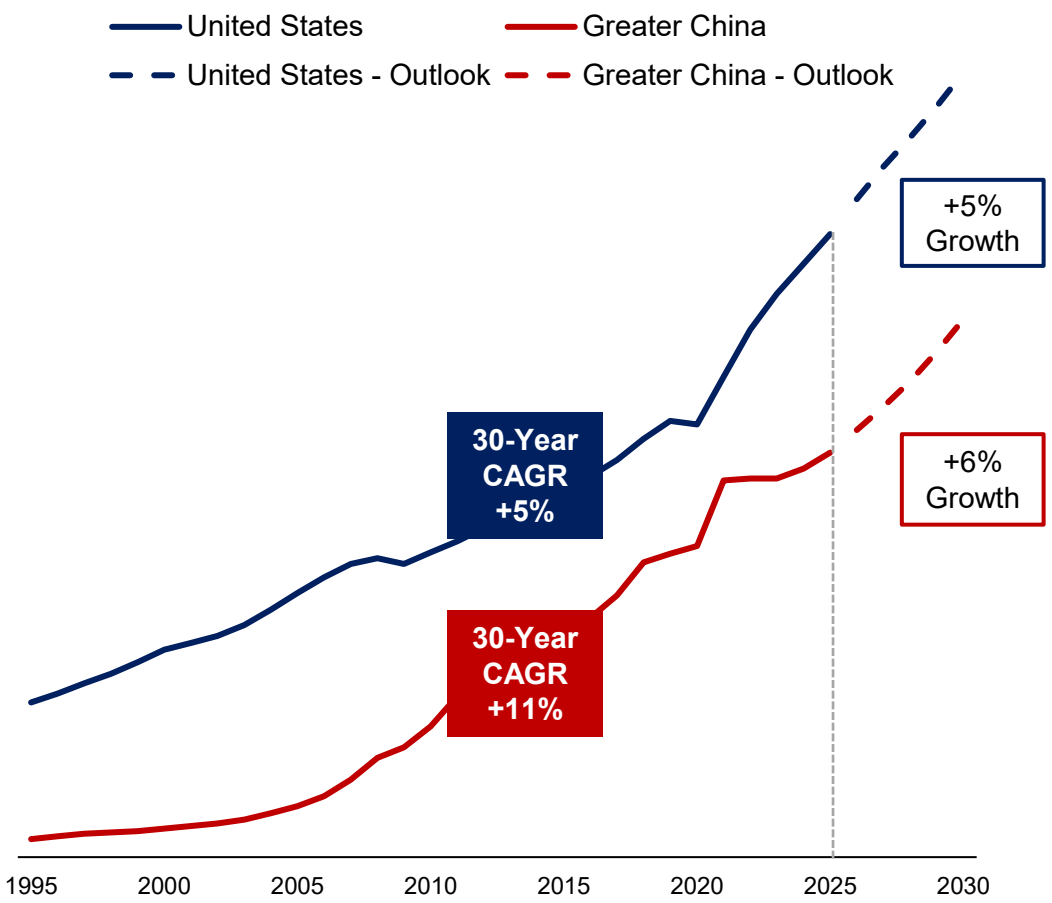
We serve a high-growth community where our brand resonates…

Resident U.S. Population, Persons of Chinese Descent[1]
(in millions)



…two large and growing economies support cross-border demand

Nominal GDP[2]



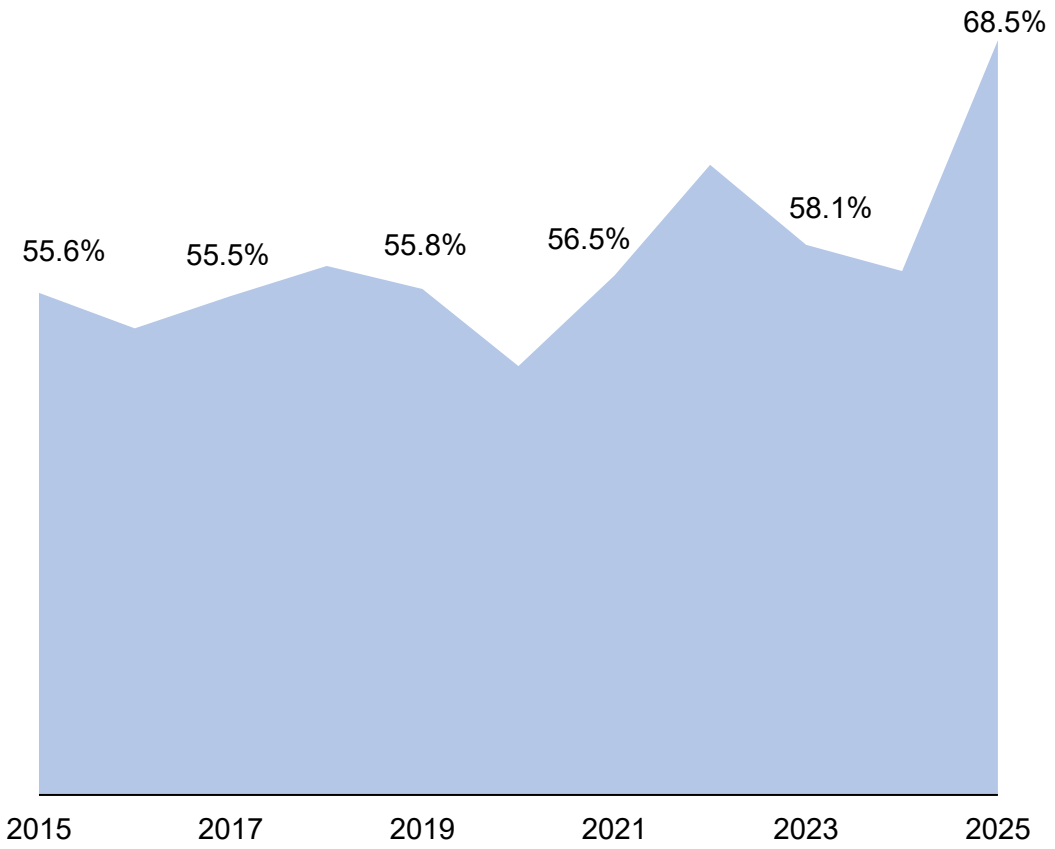
EAST WEST BANK

(1) Source: U.S. Census Bureau. A person of either Chinese or Taiwanese descent not in combination with other races
(2) Sources: World Bank Group, Moody's Baseline Outlook (August 2026)
(3) Internal projection based on U.S. Census Bureau data

Strong Trade Activity Driving Cross-Border Demand

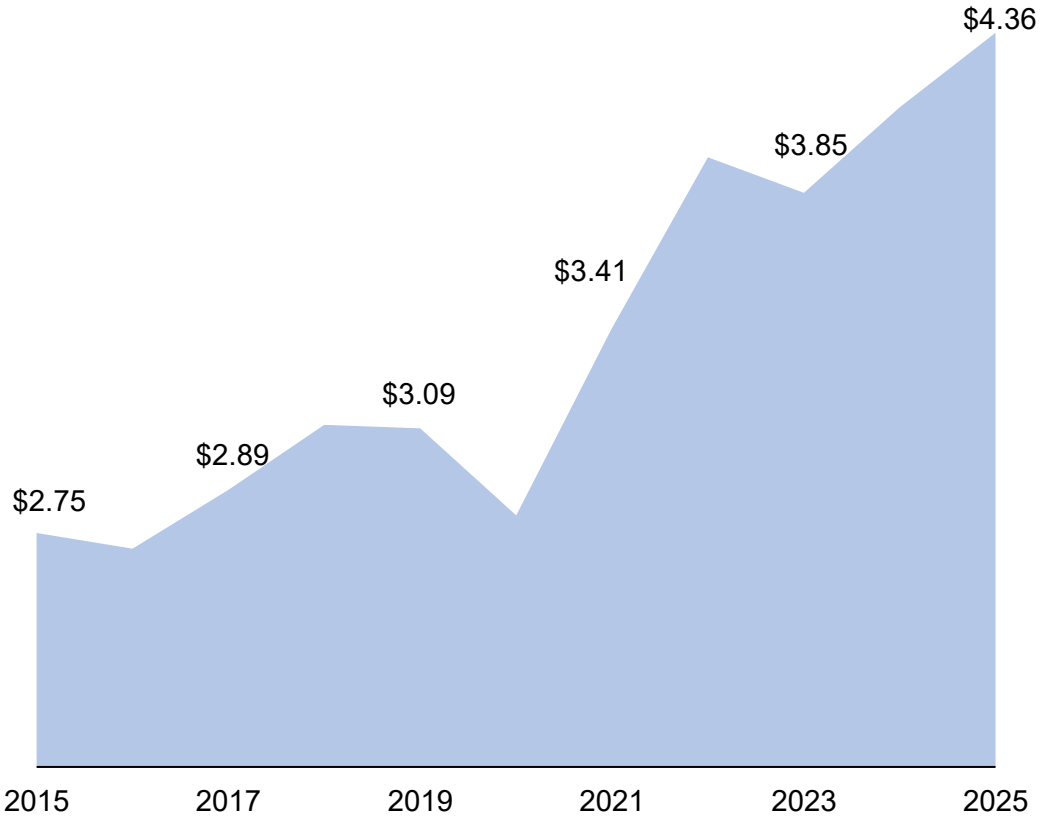
Global trade continues to expand despite recent headlines…

Global trade flows / world GDP (%)



…supported by resilient demand from the U.S. consumer

U.S. import volume of goods and services ($ in trillions)



EAST WEST BANK

Source: World Bank World Development Indicators (2026)

A Blue Ocean Strategy: Fish Where There is Less Competition

Only a handful of U.S. banks compete for Asia Pacific cross-border business, while over 4,000 compete domestically



THE EAST WEST ADVANTAGE

Cross-Border Expertise
Deep market knowledge across the U.S. and Asia

Strength and Scale
A balance sheet that can support clients as they grow

In-Market Capabilities
Established infrastructure to serve global clients

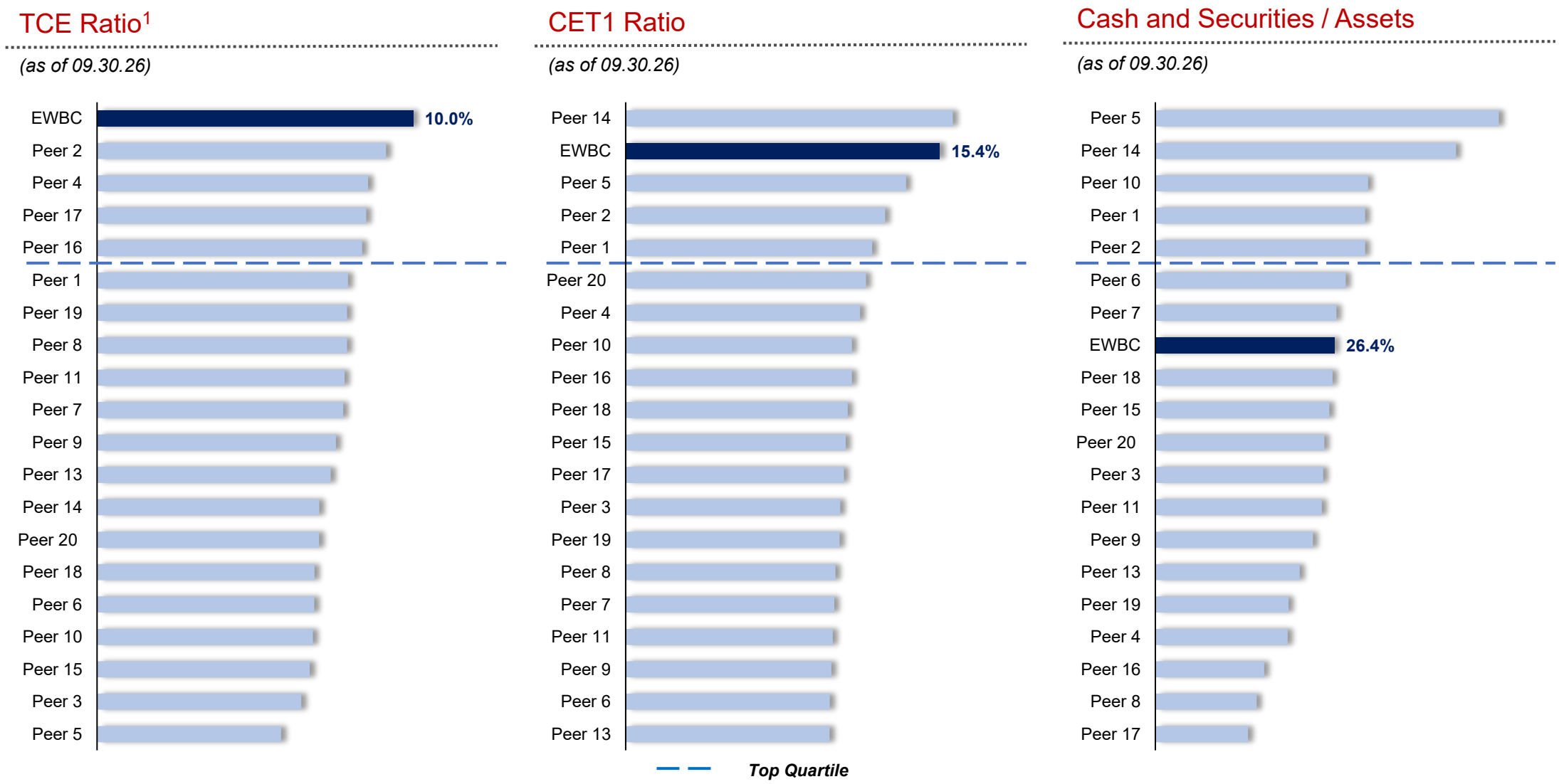
Responsive Execution
Relationship-driven service and tailored solutions

Top-Quartile Profitability Compared to Peers



(1) See reconciliation of GAAP to non-GAAP financial measures in the appendix and in the Company's earnings press releases
Source: S&P Capital IQ
Note: Peers include BKU, BOKF, CFG, COLB, CFR, FITB, FCNC.A, HBAN, KEY, MTB, NTRS, PNFP, BPOP, RF, SSB, VLY, WAL, WTFC, and ZION

Robust Capital and Liquidity Position



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Source: S&P Capital IQ
Note: Peers include BKU, BOKF, CFG, COLB, CFR, FITB, FCNC.A, FHN, HBAN, KEY, MTB, PNFP, BPOP, RF, SSB, VLY, WAL, WTFC, and ZION

Delivering Superior Long-Term Shareholder Returns

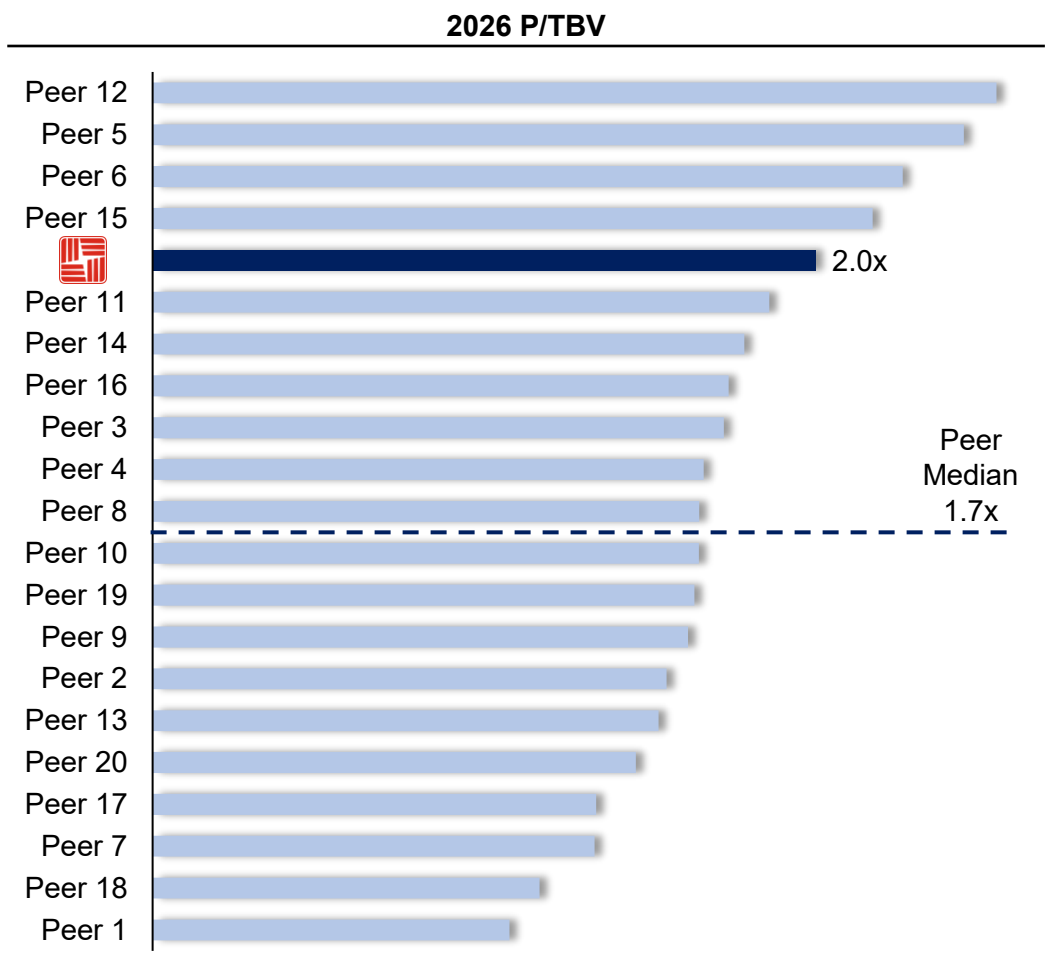
EWBC vs. Peer Total Shareholder Return

(as of 10.23.26)

	5 Year		10 Year		25 Year	
1	Peer 7	186%	Peer 7	741%	Peer 13	3,118%
2	Peer 14	120	Peer 14	439	Peer 7	2,781
3	Peer 19	78	**EWBC**	**310**	**EWBC**	**1,604**
4	**EWBC**	**76**	Peer 15	287	Peer 5	1,265
5	Peer 8	63	Peer 3	260	Peer 16	1,054
6	Peer 11	62	Peer 6	253	Peer 19	918
7	Peer 3	59	Peer 19	219	Peer 2	672
8	Peer 12	55	Peer 12	211	Peer 11	538
9	Peer 16	50	Peer 5	175	Peer 12	476
10	Peer 15	45	Peer 20	172	Peer 4	248
11	Peer 2	41	Peer 11	148	Peer 15	215
12	Peer 6	40	Peer 10	145	Peer 17	192
13	Peer 5	39	Peer 9	137	Peer 9	143
14	Peer 17	27	Peer 18	136	Peer 10	137
15	Peer 1	25	Peer 2	127	Peer 20	136
16	Peer 20	18	Peer 13	120	Peer 6	99
17	Peer 9	18	Peer 17	118	Peer 14	89
18	Peer 4	16	Peer 8	116	Peer 8	70
19	Peer 10	12	Peer 1	99		
20	Peer 13	8	Peer 4	94		
21	Peer 18	-30	Peer 16	83		

EWBC vs. Peer Price / Tangible Book Value Per Share

(as of 10.23.26)



EAST WEST BANK

Source: S&P Capital IQ
Note: Peers include BKU, BOKF, CFG, COLB, CFR, FITB, FCNC.A, FHN, HBAN, KEY, MTB, NTRS, PNFP, BPOP, RF, SSB, VLY, WAL, WTFC, and ZION

Executive Leadership Team

Extensive experience, with a track record of strong execution



Doug Krause

Vice Chairman and Chief Corporate Officer
1996



Irene Oh

Executive Vice President and Chief Risk Officer
2004



Parker Shi

Executive Vice President and Chief Operating Officer
2021



Gary Teo

Executive Vice President and Chief Human Resources Officer
2010



Deborah Leerhsen

Executive Vice President and Head of Global Banking
2025



Christopher Del Moral-Niles, CFA

Executive Vice President and Chief Financial Officer
2023



Elizabeth Wang

Executive Vice President and Head of Wealth Management, Asset Management, and Advisory
2025



Anthony Wong

Executive Vice President and Chief Marketing Officer
2026

Appendix

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 equity[2]	(a)/(d)	**16.30%**	**16.01%**	**17.44%**	**16.12%**	**15.98%**
Return on average TCE[2]	(b)/(e)	**17.17%**	**16.88%**	**18.48%**	**16.99%**	**16.97%**
Adjusted return on average TCE[2]	(c)/(e)	**17.16%**	**16.88%**	**18.23%**	**16.98%**	**16.99%**

(1) Applied statutory tax rate of 28.02% for the three and nine months ended September 30, 2026, and the three months ended June 30, 2026. Applied statutory tax rate of 28.18% for the three and nine months ended September 30, 2025.
(2) Annualized.