

4th Quarter

2025 Corporate Profile

East West Bancorp

East West Bancorp (NASDAQ: EWBC) is the largest publicly-held bank holding company based in Southern California and is the parent of East West Bank.

(as of 12.31.25)

\$80B Assets	\$67B Deposits	\$57B Loans	\$9B Equity
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Operating with strong capital, robust liquidity, and targeted scale, East West is one of the leading cross-border financial institutions bridging commerce in the U.S. and across the Pacific.

Comprehensive Solutions

Commercial Banking

- Commercial and industrial (C&I) and commercial real estate (CRE) lending
- Expertise across the media and entertainment, private equity, clean energy, healthcare, manufacturing, and wholesale industries
- Interest rate derivative and foreign currency risk management
- Deposits and liquidity management

Consumer and Business Banking

- Checking, savings, certificates of deposit (CDs)*
- Residential mortgages and home equity loans and lines of credit
- Small business banking and Small Business Administration (SBA) loans
- Private banking

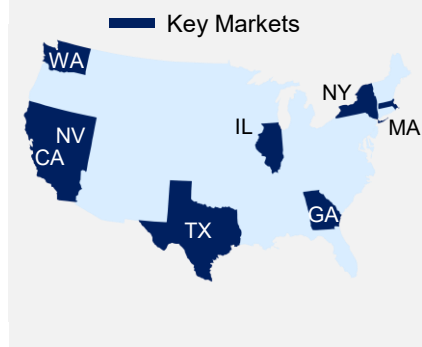
Investment Products[†]

- Investments, wealth management, insurance[†]



National Footprint

- Headquartered in Pasadena, CA
- 110+ locations in the U.S. and Asia
- 3,100 associates
- Serving leading metropolitan markets including Atlanta, Boston, Dallas, Houston, Los Angeles, New York, San Diego, San Francisco, and Seattle



East West Bancorp, Inc.

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* Checking, savings, and CD deposit accounts are FDIC insured.

Please see reverse side for important disclosure information >>

Award-Winning Company



#1 Top Performing Bank in 2025, \$50+ Billion
(Bank Director), our third consecutive year

Top 3 Performing Banks in 2025, \$50+ Billion
(American Banker)

Outstanding CRA Rating

Financial Highlights

	<i>Full Year Ended</i>	<i>Full Year Ended</i>
<i>\$mm, except per share data</i>	<i>12.31.25</i>	<i>12.31.24</i>
Total Revenue	\$2,932	\$2,614
Net Income	\$1,325	\$1,166
Diluted Earnings per Share	\$9.52	\$8.33
Book Value per Share	\$64.68	\$55.79
Return on Average Assets	1.70%	1.60%
Return on Average Common Equity	16.01%	15.93%
Return on Average Tangible Common Equity ¹	16.99%	17.05%
Total Stockholders' Equity	\$8,899	\$7,723
Total Cash and Securities	\$20,287	\$19,063
Total Assets	80,435	\$75,976

Robust Capital Ratios

Tangible Common Equity

Capital ratio¹..... 10.5%

Leverage ratio..... 10.9%

Common Equity Tier 1

Capital ratio..... 15.1%

Total Capital ratio... 16.4%

Strong Liquidity

Loans/Deposits..... 84.8%

Cash & Securities/

Assets..... 25.2%

Investment-Grade Credit Ratings

East West Bank

Fitch long-term²: BBB+

Outlook: Stable

S&P long-term³: BBB+

Outlook: Stable



(1) Tangible common equity ratio and return on average tangible common equity are non-GAAP financial measures. See reconciliation of GAAP to non-GAAP measures in Table 16 of East West's detailed 4Q25 and Full Year 2025 earnings release and financial tables, available at www.eastwestbank.com/investors.

(2) Fitch ratings as of March 4, 2025

(3) S&P ratings as of July 11, 2025

This document is for informational purposes only and does not constitute an offer to sell or a solicitation of an offer to buy any securities or financial products.

†Investment, Securities, and Insurance Products:

NOT FDIC INSURED	NOT BANK GUARANTEED	MAY LOSE VALUE	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	NOT A DEPOSIT
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