East West Bancorp, Inc.
2Q Earnings Presentation

July 21, 2026

2Q 26

EAST WEST BANK
Your financial bridge®

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.

2Q26 Financial Highlights

2Q26 net income of $364 million or $2.63 diluted quarterly earnings per share; diluted EPS up 18% Y-o-Y

Balanced Growth

- Grew EOP deposits 8% Y-o-Y
  - Strong growth Q-o-Q from noninterest bearing demand; total DDA up 19% Y-o-Y
- Grew EOP loans 7% Y-o-Y
  - Growth in resi. mortgage and C&I bolstering diversification

Record Revenue, NII, and Noninterest Income

- Record revenue of $791mm, up 12% Y-o-Y
- Record NII of $685mm, up 11%Y-o-Y
- Record noninterest income of $106mm
- Total fee income of $96mm, up 19% Y-o-Y
  - Notable quarterly strength in deposit account and lending fees

Resilient Asset Quality

- Net charge-offs at $27mm, or 19bps annualized
  - YTD net charge-offs of 14bps annualized
- Nonperforming assets at 29bps
- Provision for credit losses of $33mm
- Healthy ALLL at 1.43%

Position of Significant Strength

- 10.4% Tangible Common Equity (TCE)[1] ratio
- 16% ROACE (17% ROTCE)[1]
- Book value per share up 13% Y-o-Y, tangible book value per share[1] up 14% Y-o-Y
- Declared 3Q26 dividend of $0.80

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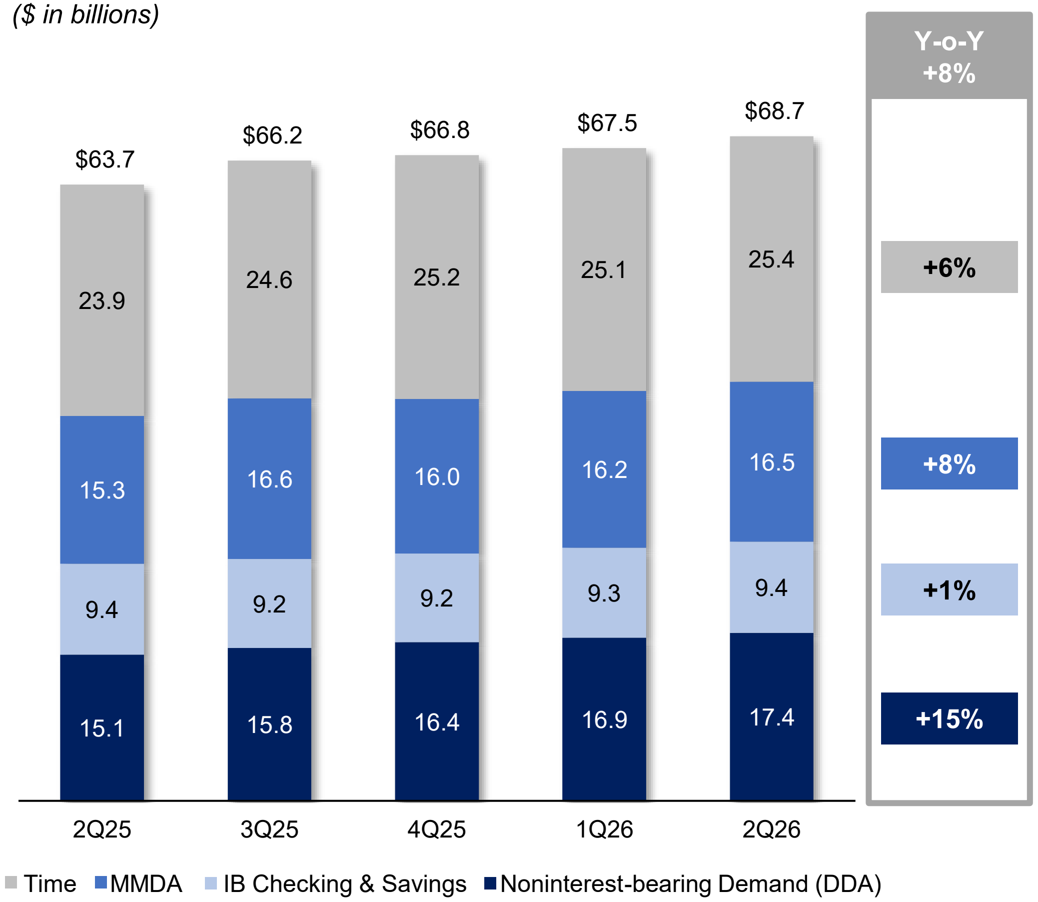
(1) See reconciliation of GAAP to non-GAAP financial measures in the appendix and in the Company's earnings press releases

Deposits

Strong noninterest-bearing deposit growth Q-o-Q

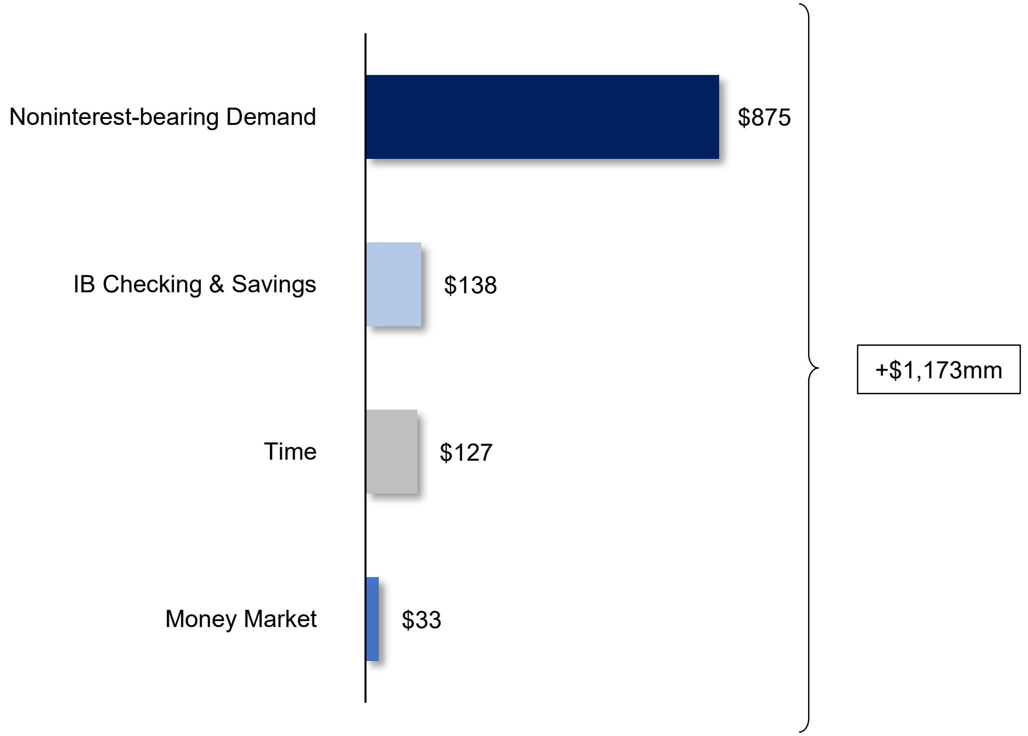
Average Deposits

($ in billions)



End of Period Deposit Growth by Category (1Q26 to 2Q26)

($ in millions)

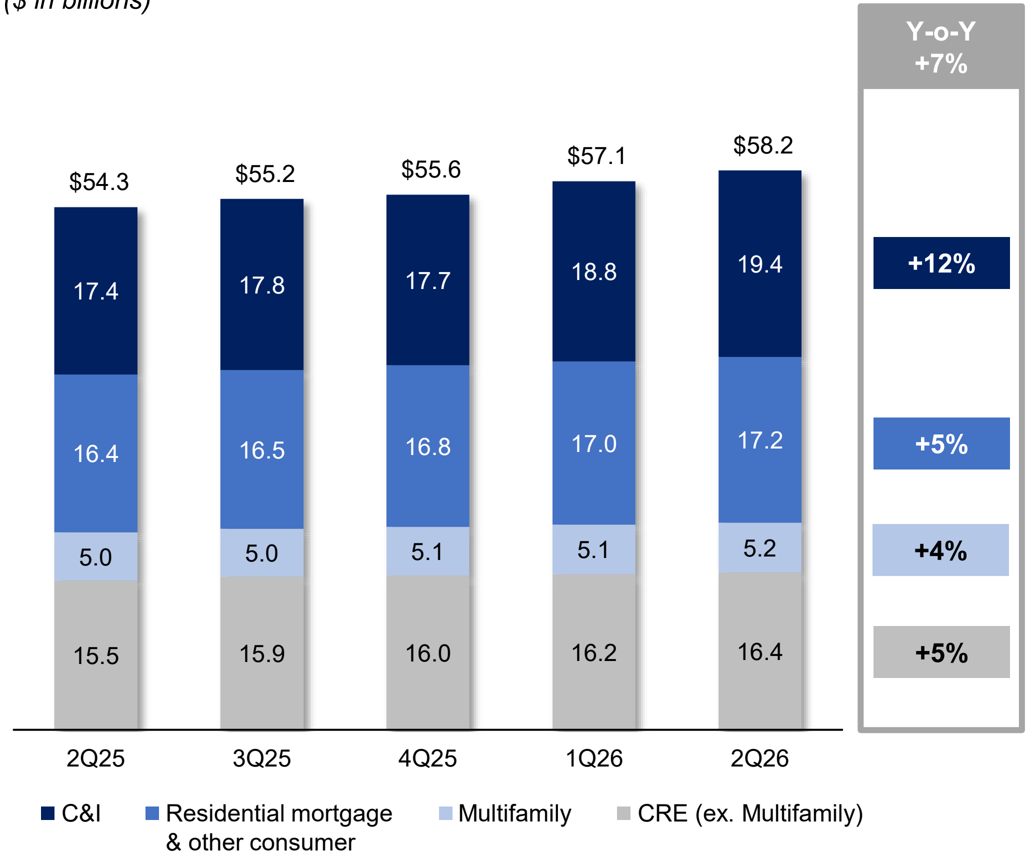


Loans

Bolstered diversification, with prudent Q-o-Q growth in our focus categories

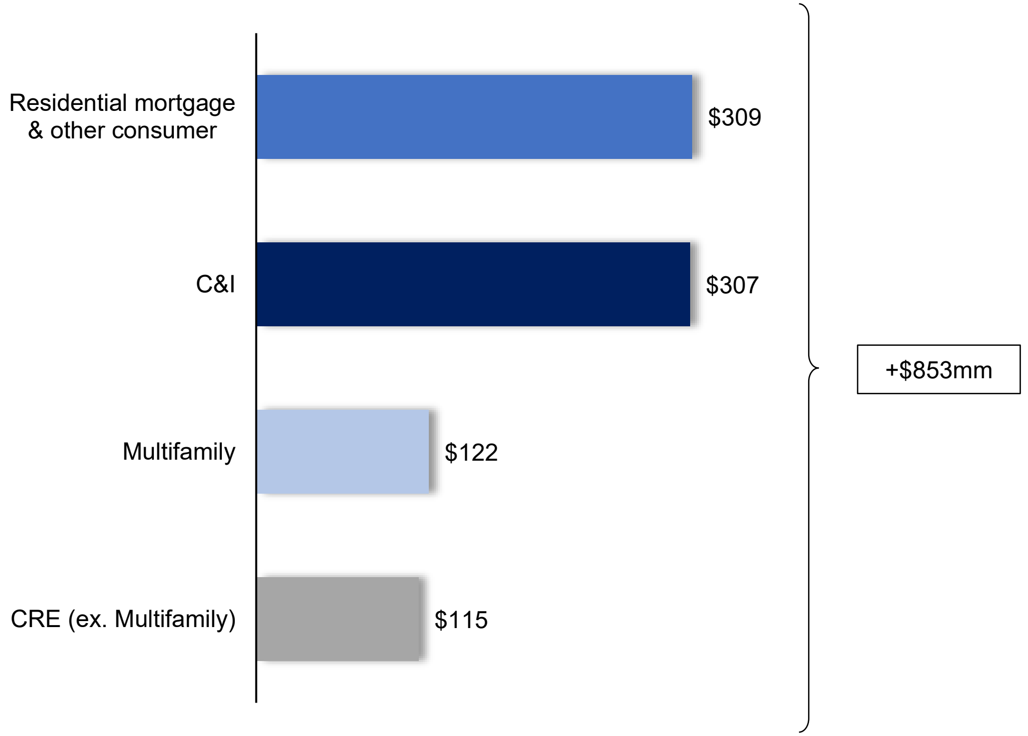
Average Loans

($ in billions)



End of Period Loan Growth by Category (1Q26 to 2Q26)

($ in millions)

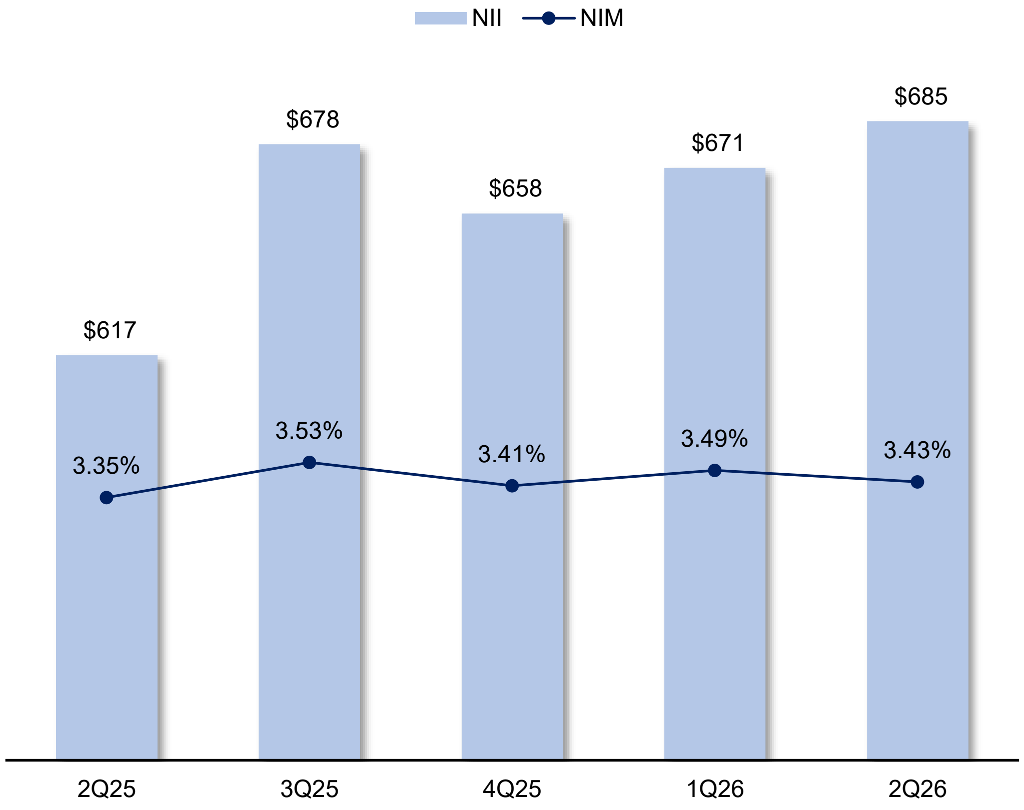


Net Interest Income & Net Interest Margin

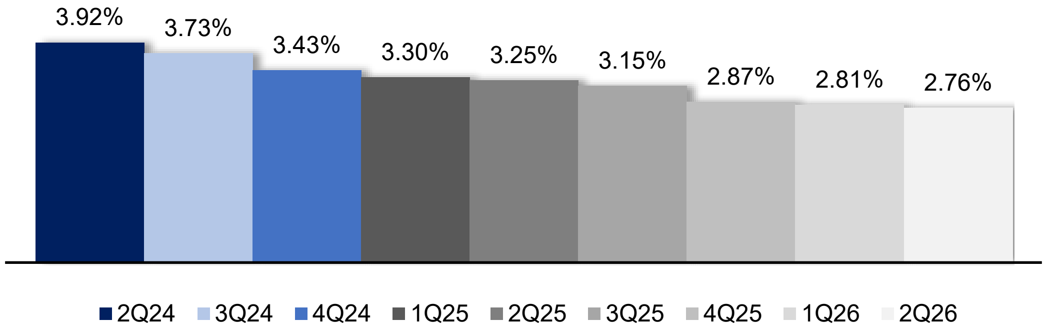
Positive deposit mix trends supported income Q-o-Q

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

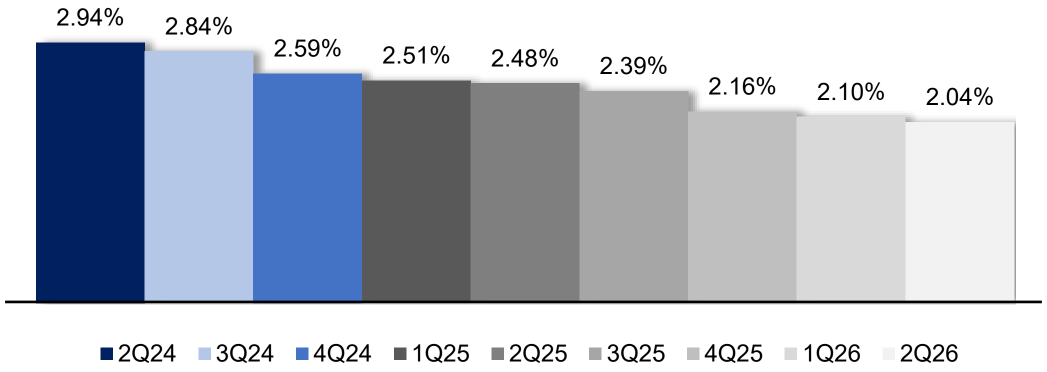
($ in millions)



End of Period Interest-bearing Deposit Cost (2Q24 to 2Q26)



End of Period Cost of Deposits (2Q24 to 2Q26)

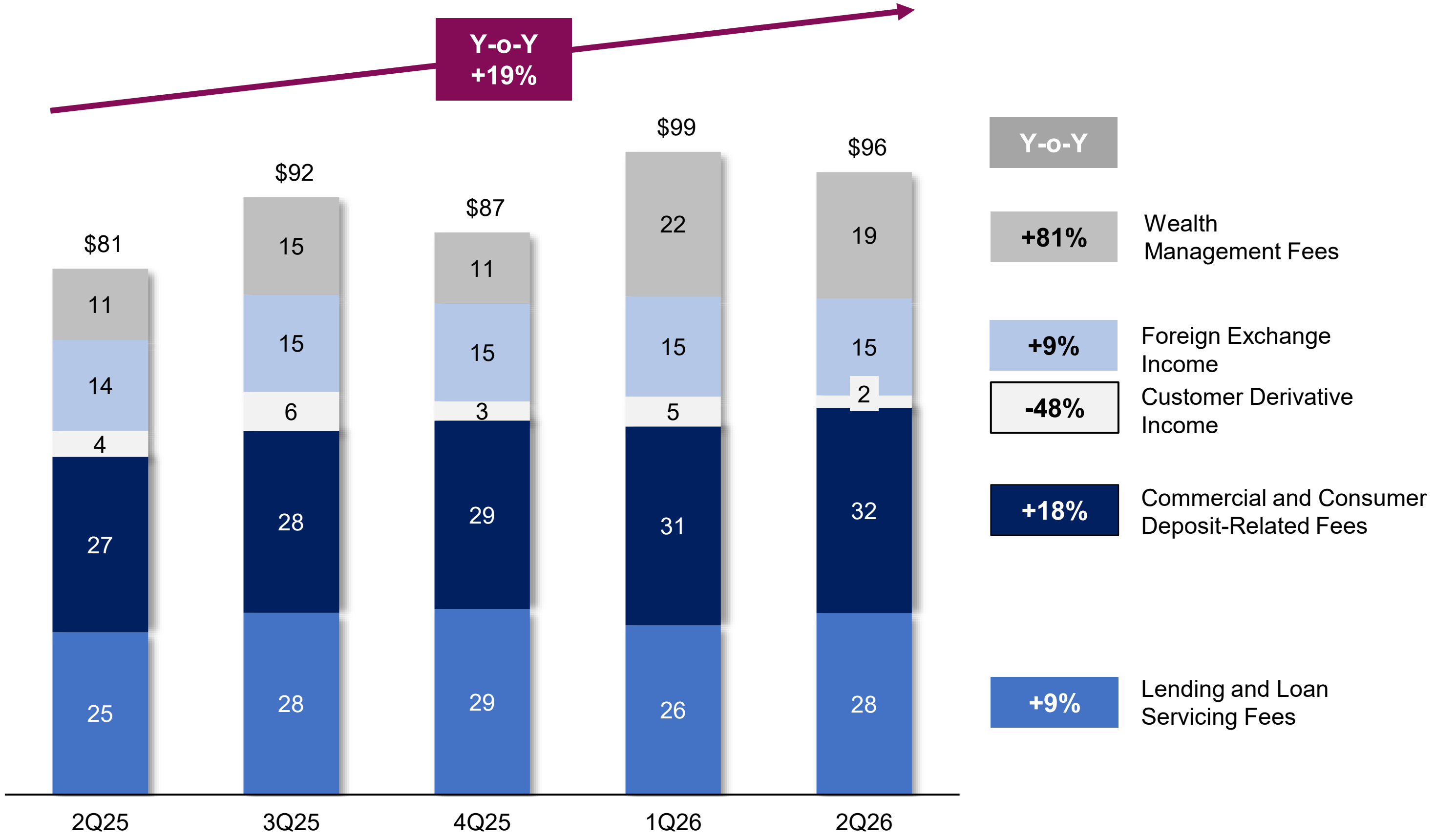


Fee Income

Strong Y-o-Y growth, driven by strong execution and relationship deepening

Fee Income[1]

($ in millions)



Highlights

- Fee income[1] of $96mm, up $15mm or +19% Y-o-Y
  - Deposit-related fees and lending fees grew by a combined $3mm Q-o-Q, reflecting higher customer activity and syndication fees, respectively
  - Wealth management and customer derivative fees down by a combined $5mm Q-o-Q, reflecting lower customer activity

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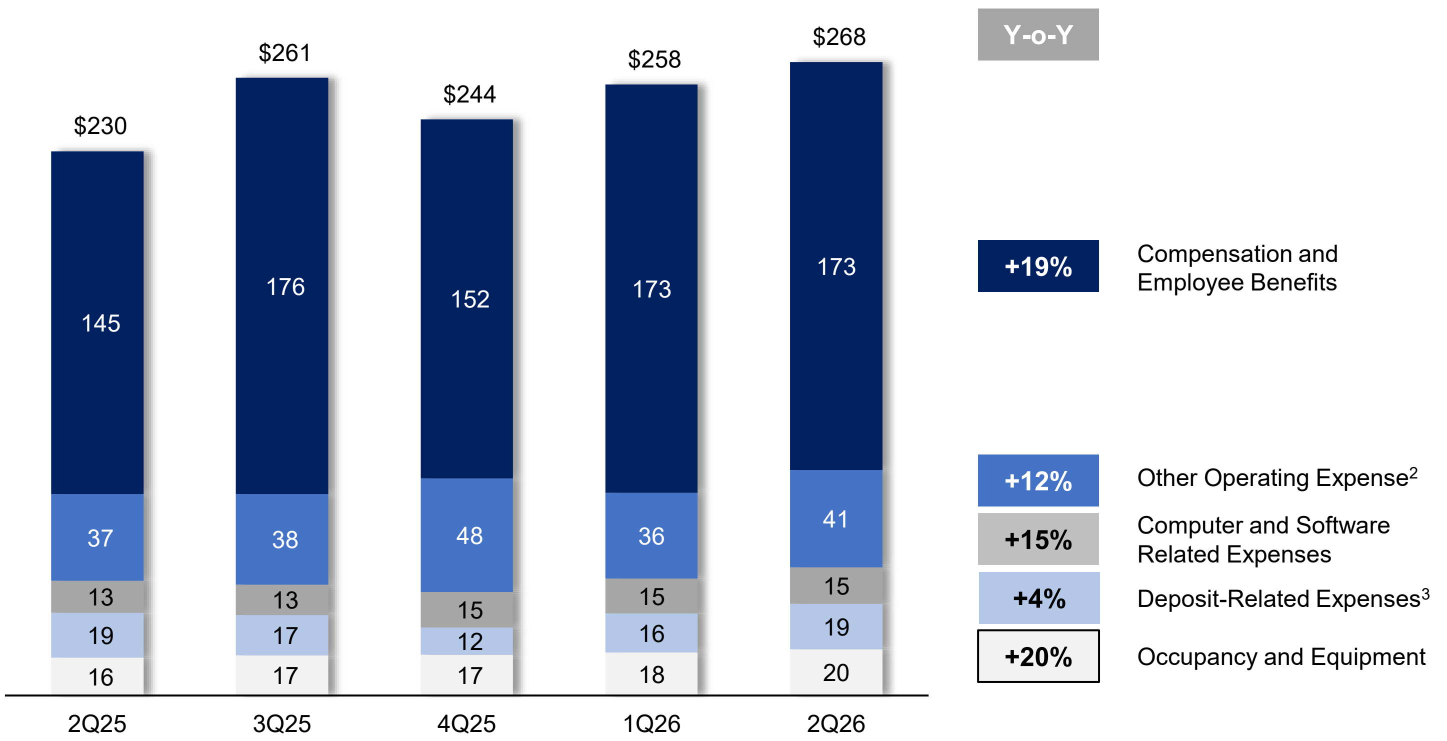
(1) Fee income excludes mark-to-market adjustments related to customer and other derivatives; net gains on AFS debt securities; other investment income and other income

Operating Expense & Efficiency

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

Total Operating Noninterest Expense[1]

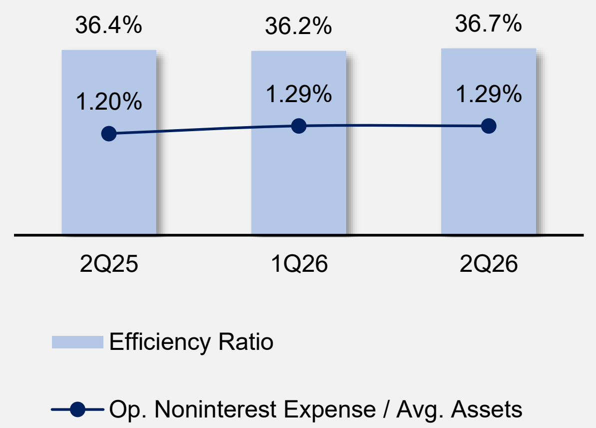
($ in millions)



Highlights

- Total operating noninterest expense[1] of $268mm, up $9mm Q-o-Q
  - Maintained best-in-class efficiency while investing for future growth

Efficiency Ratio and Operating Noninterest Expense/Average Assets Ratio[1]



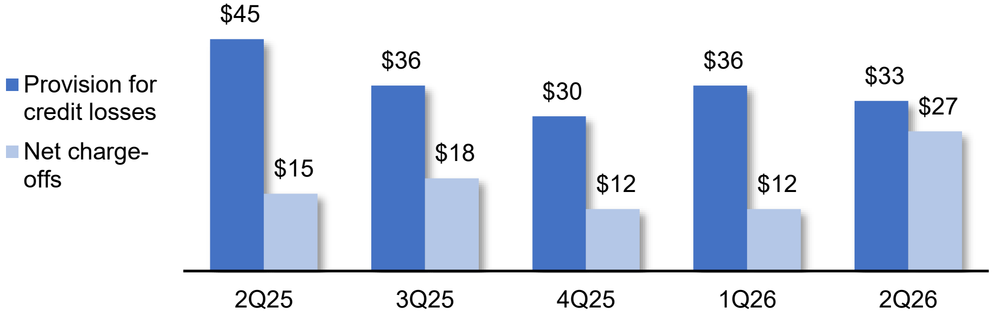
(1) Total noninterest expense excluding amortization of tax credit and CRA investments
(2) Other operating expense includes other real estate owned ("OREO") (income) expense
(3) Deposit-related expenses include deposit account expenses and deposit insurance premiums and regulatory assessments, including FDIC special deposit insurance assessment reversals of $833 thousand, $2 million, $7 million and $1 million for 2Q25, 3Q25, 4Q25, and 1Q26, respectively

Asset Quality Metrics

Credit performance remains stable

Provision for Credit Losses & Net Charge-offs

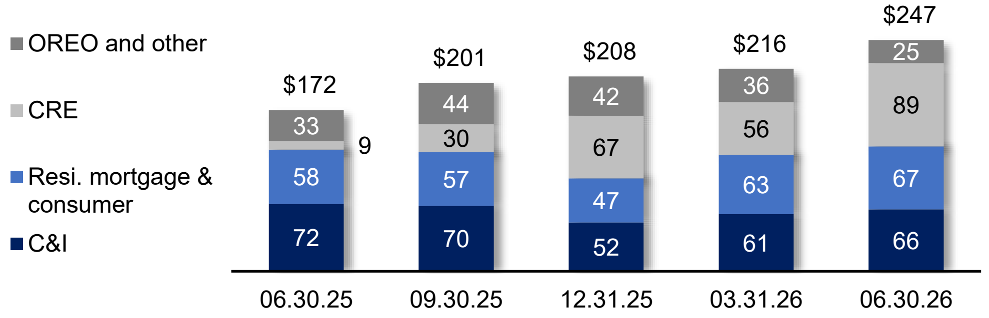
($ in millions)



NCO ratio (ann.)	0.11%	0.13%	0.08%	0.09%	0.19%

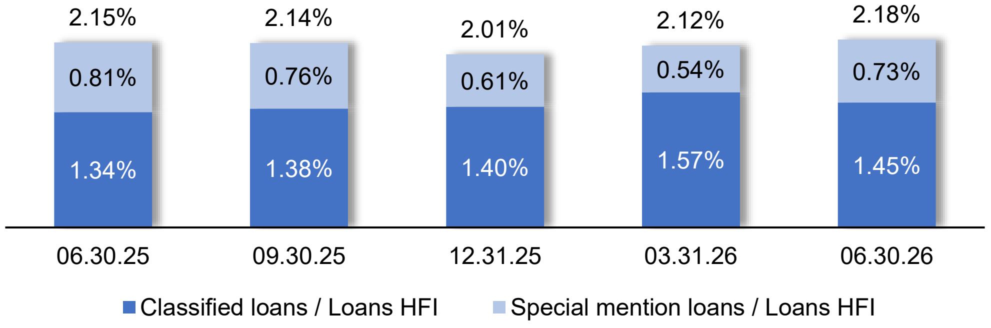
Nonperforming Assets (NPAs)

($ in millions)

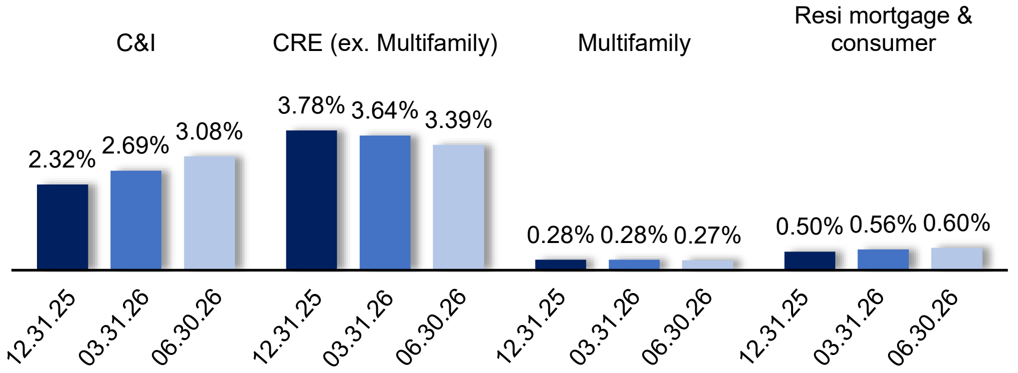


NPAs / Total assets	0.22%	0.25%	0.26%	0.26%	0.29%

Criticized Loans / Loans HFI



Criticized Ratio by Loans HFI Portfolio



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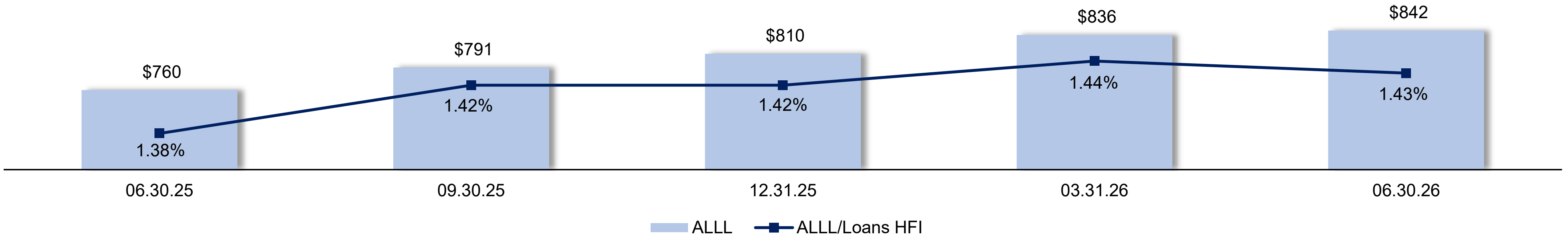
Allowance for Loan Losses

Healthy allowance levels, up $6mm Q-o-Q reflecting loan growth and portfolio mix shift

Allowance for Loan Losses (ALLL)

($ in millions)



Composition of ALLL by Portfolio

($ in millions)

	06.30.25		03.31.26		06.30.26	
Loan category	ALLL	ALLL ratio	ALLL	ALLL ratio	ALLL	ALLL ratio
C&I	$ 442	2.48%	$ 483	2.47%	$ 481	2.42%
Total CRE	260	1.26	289	1.35	292	1.35
Multifamily	*29*	*0.58*	*40*	*0.77*	*40*	*0.77*
Office	*61*	*2.78*	*66*	*2.87*	*66*	*2.85*
All Other CRE	*170*	*1.26*	*183*	*1.31*	*186*	*1.32*
Resi. mortgage	57	0.35	63	0.37	68	0.39
Other consumer	1	2.65	1	2.48	1	2.65
Total loans	**$ 760**	**1.38%**	**$ 836**	**1.44%**	**$ 842**	**1.43%**

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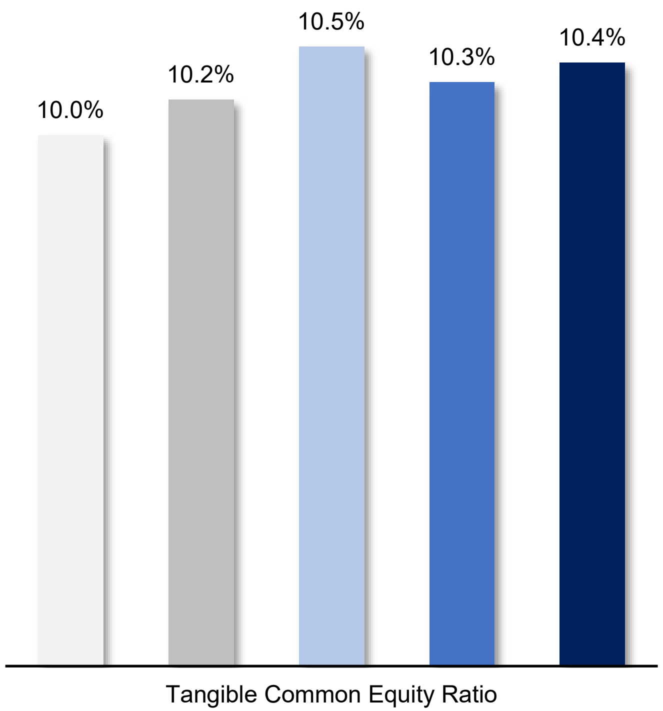
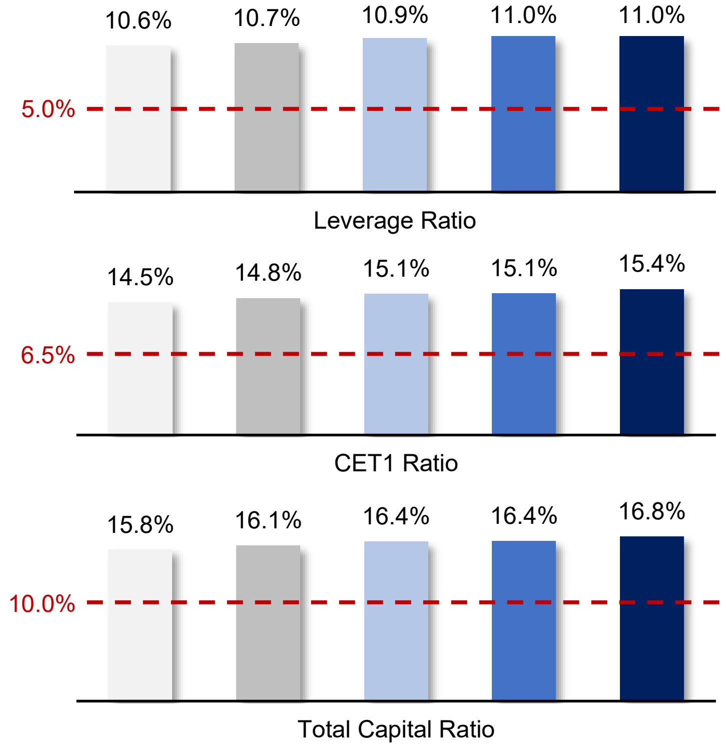
Capital

Position of significant strength

Tangible Common Equity Ratio[1]



Regulatory Capital Ratios



06.30.25 09.30.25 12.31.25 03.31.26 06.30.26[2]

Regulatory well capitalized requirement

Highlights

- **Strong book value per share growth**
  - Up 13% Y-o-Y, tangible book value per share[1] up 14% Y-o-Y
- **Capital priorities**
  1. Organic growth
  2. Competitive dividend
  3. Disciplined M&A
  4. Share repurchases

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(1) See reconciliation of GAAP to non-GAAP financial measures in the appendix and in the Company's earnings press release
(2) The Company's June 30, 2026 regulatory capital ratios and Risk-Weighted Assets (RWA) are preliminary

Management Outlook: Full Year 2026

Earnings Drivers	FY 2025 Results (Y-o-Y)	Updated FY 2026 Expectations	2Q26 Results (YTD)
Interest Rate Outlook	-	▪ **Assumes flat rates**	-
End of Period Loans	6% ($56.9bn)	▪ **Growing 6% to 8% Y-o-Y (Up from 5% to 7%)**	7% ($59.0bn)
Net Interest Income	12% ($2.55bn)	▪ **Growing 7% to 9% Y-o-Y (Up from 6% to 8%)**	11% ($1.36bn)
Total Operating Noninterest Expense[1]	7% ($972mm)	▪ **Growing 8% to 9% Y-o-Y (Narrowing from 7% to 9%)**	13% ($526mm)
Net Charge-offs	11bps	▪ In the range of 15bps to 25bps	14bps
Effective Tax Rate	23%	▪ In the range of 22% to 23%	22%
Amortization of Tax Credit and CRA Investments	$75mm	▪ In the range of $85 - $95 million	$45mm

Top Quartile Returns

Best-in-Class Efficiency

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

Appendix

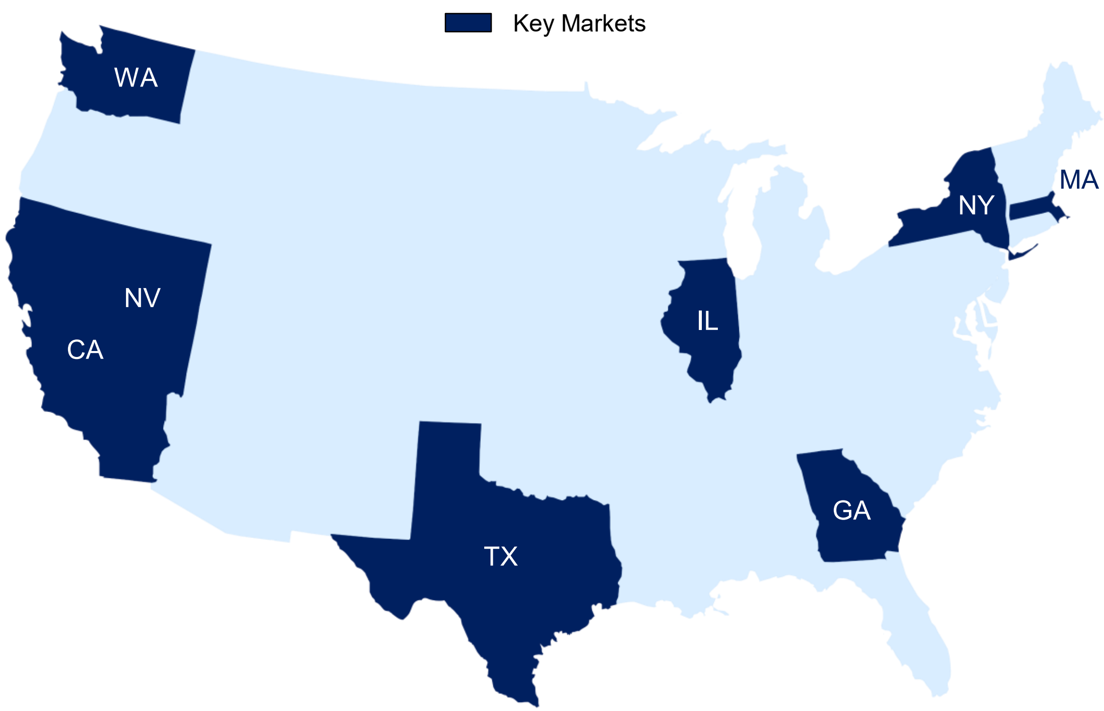
East West at a Glance

06.30.26	06.30.26	06.30.26	2Q26
$18B Market Cap	**$85B** Assets	**$70B** 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…



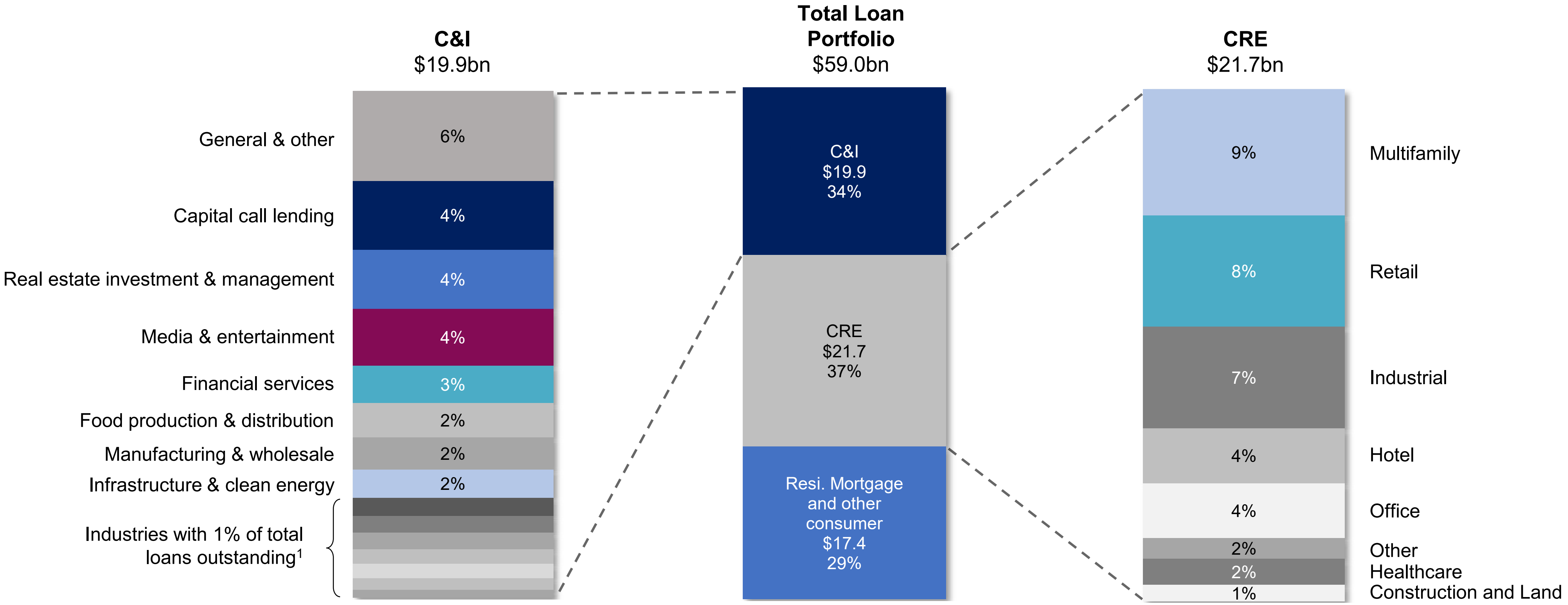
(1) See reconciliation of GAAP to non-GAAP financial measures in the appendix and in the Company's earnings press release

Diversified Loan Portfolio

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

Commercial Loans by Type

(as % of Total Loans, 06.30.26)



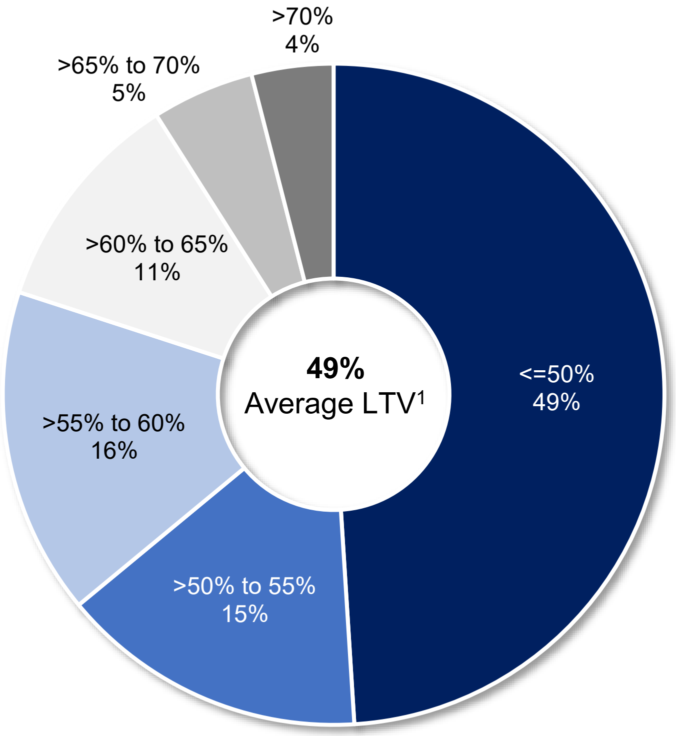
(1) Industries with 1% of total loans outstanding: Technology & telecommunications, Healthcare, Hospitality & leisure, Equipment finance, Oil & gas, Art finance, Consumer finance

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 06.30.26)



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

Size and LTV by Property Type

(as of 06.30.26)

	Total Portfolio Size ($bn)	Weighted Avg. LTV[1] (%)	Average Loan Size ($mm)
Multifamily	$5.3	50%	$2
Retail	4.6	47	3
Industrial	4.1	46	3
Hotel	2.6	51	10
Office	2.3	53	4
Other	1.1	48	4
Healthcare	0.9	51	4
Construction & Land[2]	0.8	50	14
Total CRE	**$21.7**	**49%**	**$3**

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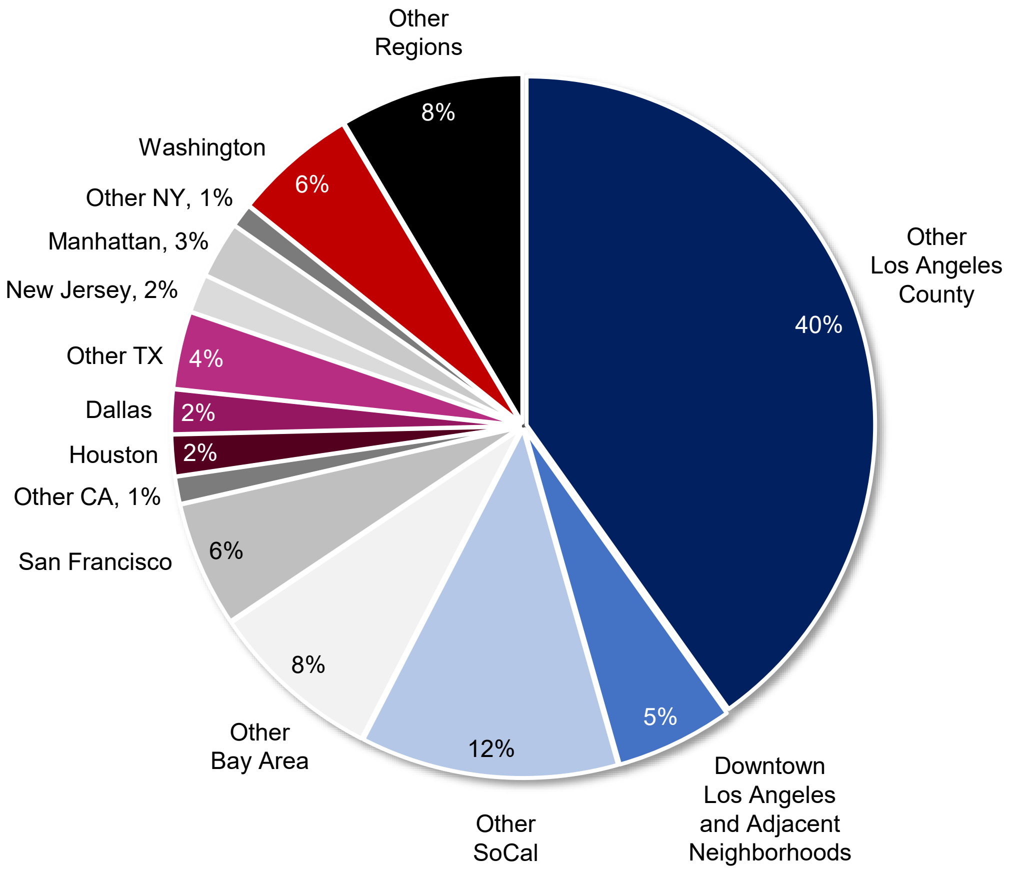
(1) Weighted average LTV is based on most recent LTV, using most recent available appraisal and current loan commitment
(2) Construction & Land average size based on total commitment

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 06.30.26)



CRE Office by Size Segment

(as of 06.30.26)

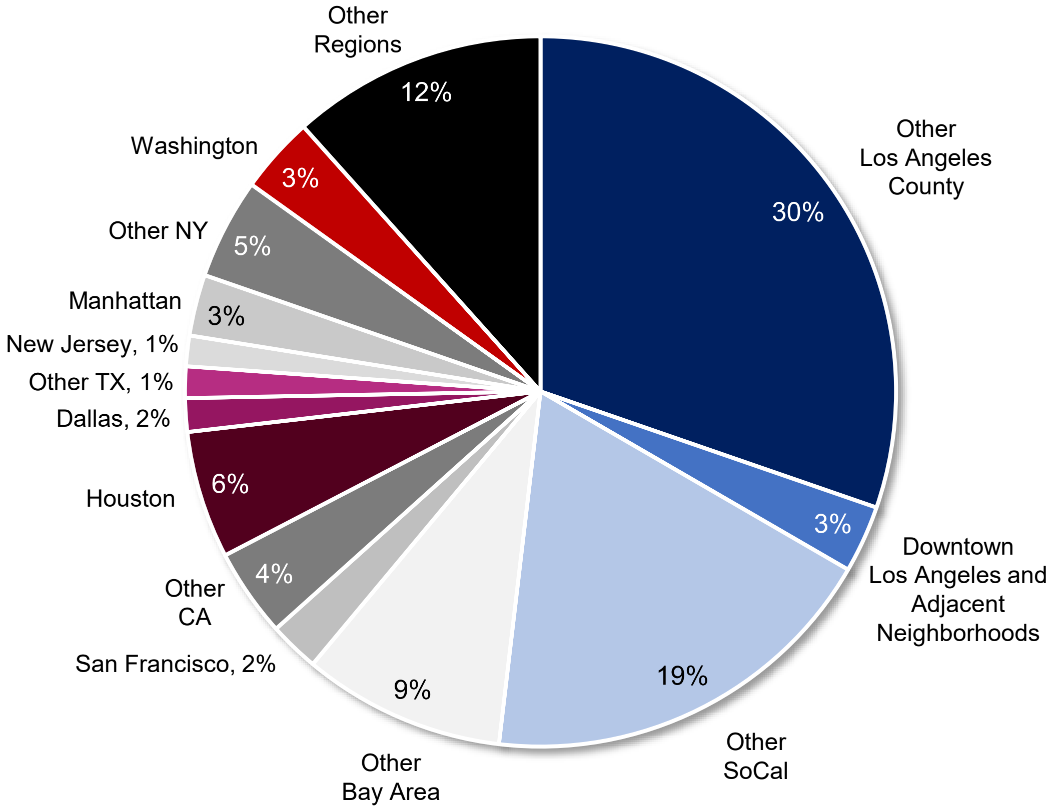
Loan Size	Balance ($ in mm)	No. of Loans	Avg. Loan Size ($ in mm)	Weighted Avg. LTV (%)
>$30mm	$387	10	$39	54%
$20mm - $30mm	454	19	24	58
$10mm - $20mm	456	32	14	57
$5mm - $10mm	455	63	7	53
<$5mm	544	391	1	44
Total	**$2,296**	**515**	**$4**	**53%**

CRE Retail – Additional Information

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

CRE Retail: Geographic Mix by Metro Area

(as of 06.30.26)



CRE Retail by Size Segment

(as of 06.30.26)

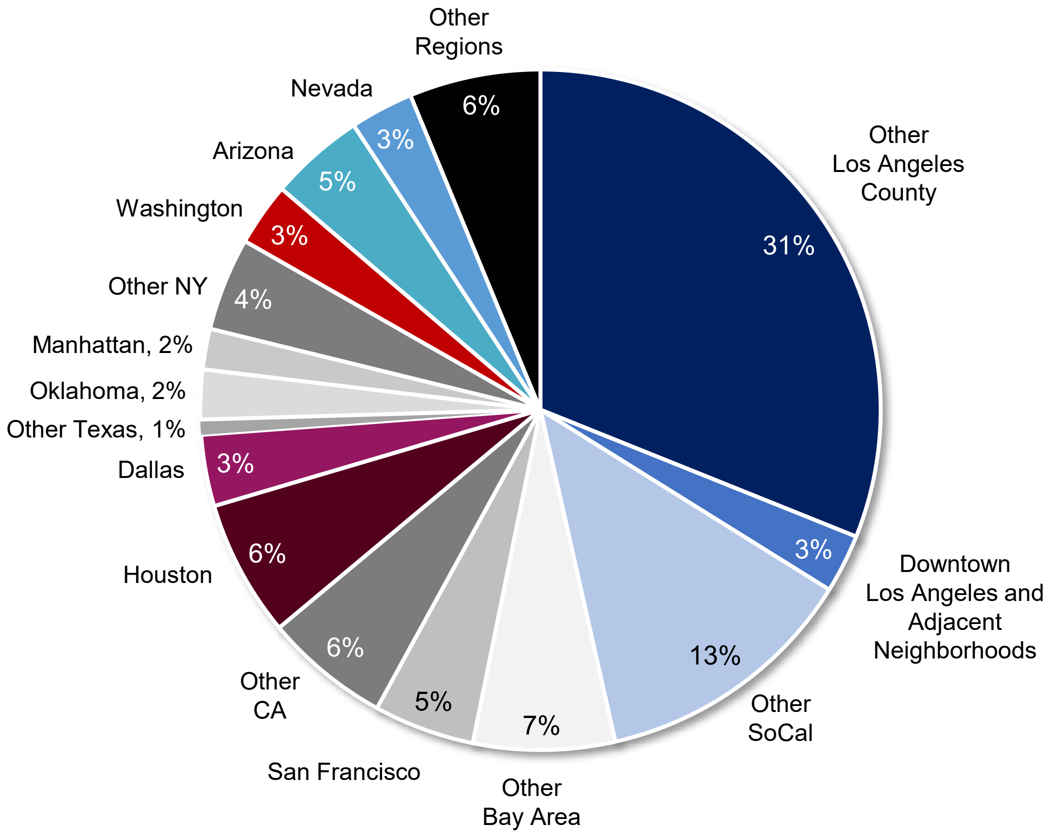
Loan Size	Balance ($ in mm)	No. of Loans	Avg. Loan Size ($ in mm)	Weighted Avg. LTV (%)
>$30mm	$226	6	$38	46%
$20mm - $30mm	517	21	25	57
$10mm - $20mm	791	58	14	48
$5mm - $10mm	873	126	7	48
<$5mm	2,208	1,575	1	44
Total	**$4,615**	**1,786**	**$3**	**47%**

CRE Multifamily – Additional Information

Our multifamily portfolio is amongst our most granular

CRE Multifamily: Geographic Mix by Metro Area

(as of 06.30.26)



CRE Multifamily by Size Segment

(as of 06.30.26)

Loan Size	Balance ($ in mm)	No. of Loans	Avg. Loan Size ($ in mm)	Weighted Avg. LTV (%)
>$30mm	$687	18	$38	59%
$20mm - $30mm	706	29	24	54
$10mm - $20mm	667	50	13	52
$5mm - $10mm	728	104	7	54
<$5mm	2,464	2,640	1	45
Total	**$5,252**	**2,841**	**$2**	**50%**

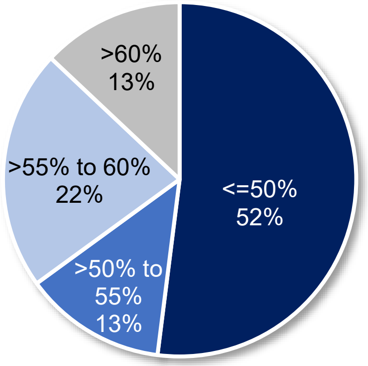
Residential Mortgage Portfolio

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

Resi. Mortgage Distribution by LTV[1]

(as of 06.30.26)

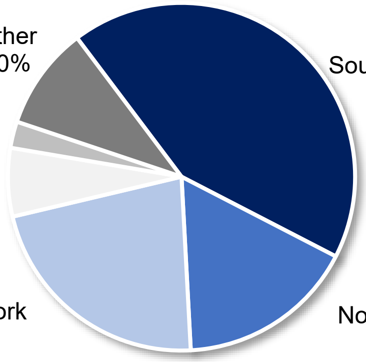
52%
Average
LTV[1]



$442,000
Average
loan size[2]

Resi. Mortgage Distribution by Geography[3]

(as of 06.30.26)



Portfolio Highlights as of 06.30.26

Outstandings
- $17.4bn loans outstanding
- +2% Q-o-Q and +6% Y-o-Y

Originations
- $1.2bn in 2Q26
- Primarily originated through East West Bank branches

Single-family Residential
- $15.3bn loans outstanding
- +1% Q-o-Q and +5% Y-o-Y

HELOC
- $2.1bn loans outstanding
- $3.7bn in undisbursed commitments
- 36% utilization as of 06.30.26
- 75% of commitments in first lien position

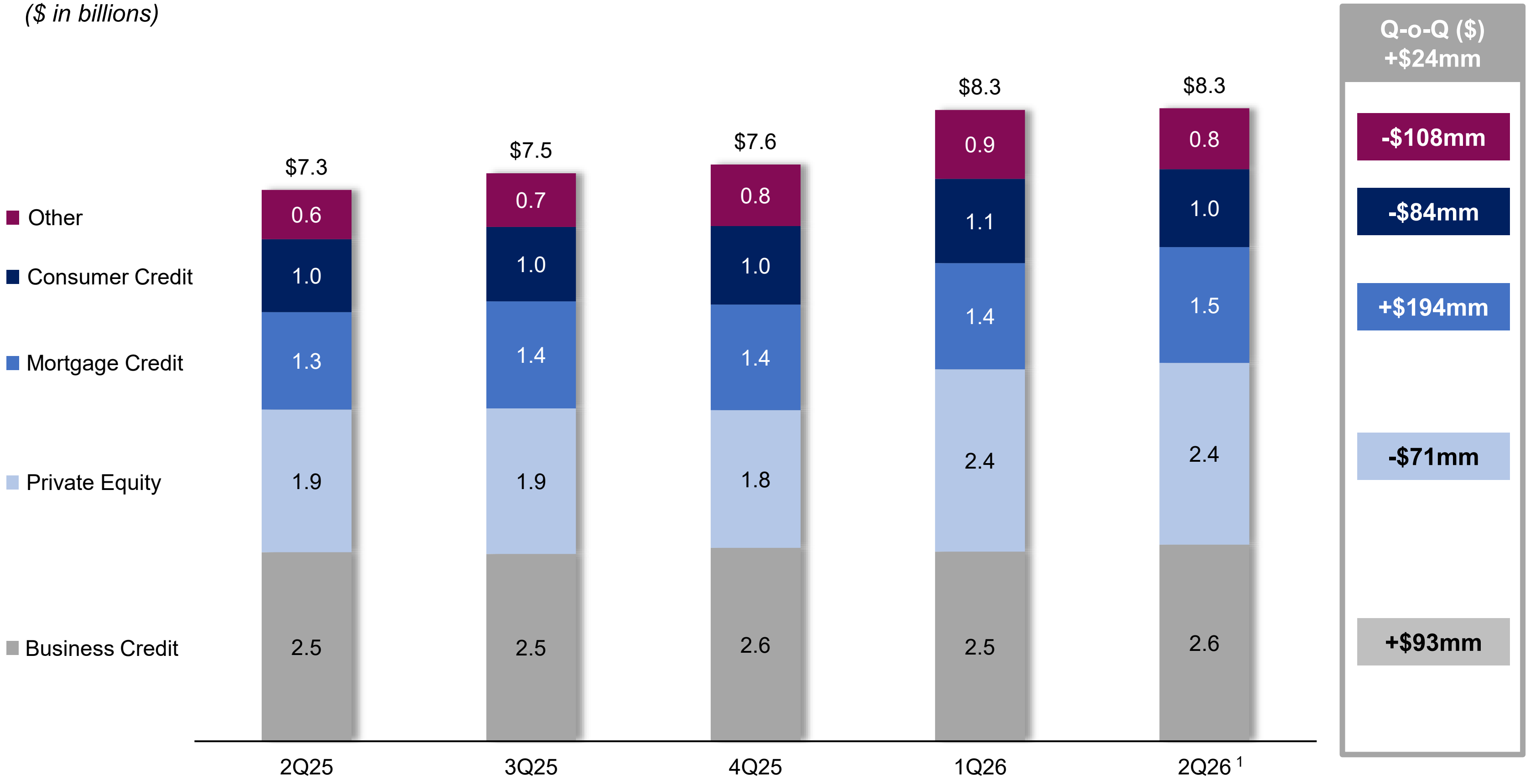
(1) Combined LTV for 1st and 2nd liens; based on commitment
(2) Average loan size based on loan outstanding for single-family residential and commitment for HELOC
(3) Geographic distribution based on commitment size

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
- Approximately 32% of loans are underwritten as capital call lines
- Virtually no net charge-offs in the past decade
- 99.99%+ loans are current

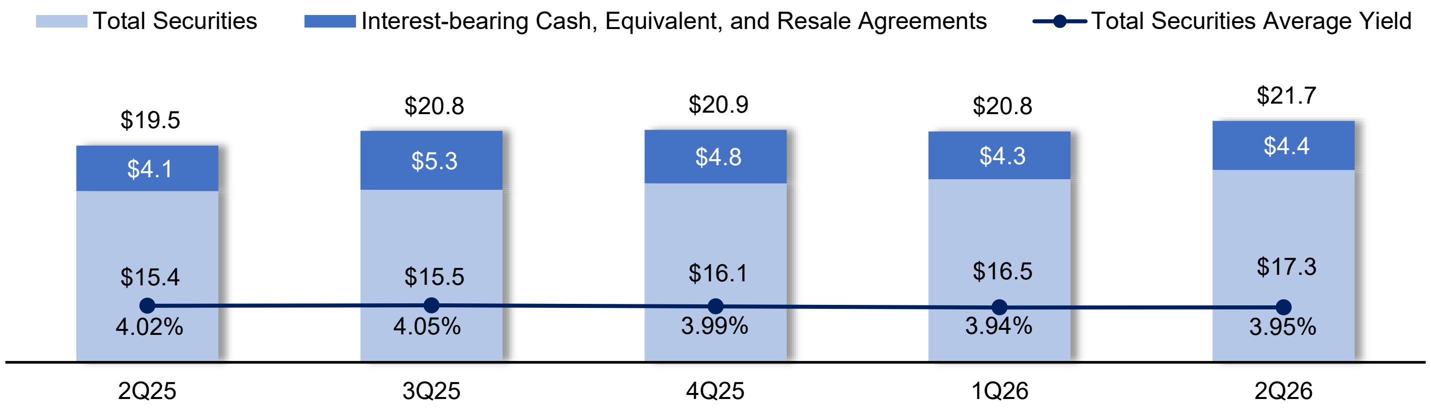
(1) The Company's 2Q26 NDFI loan mix by Call Report Category is preliminary

Cash and Securities

Strong on-balance-sheet liquidity levels

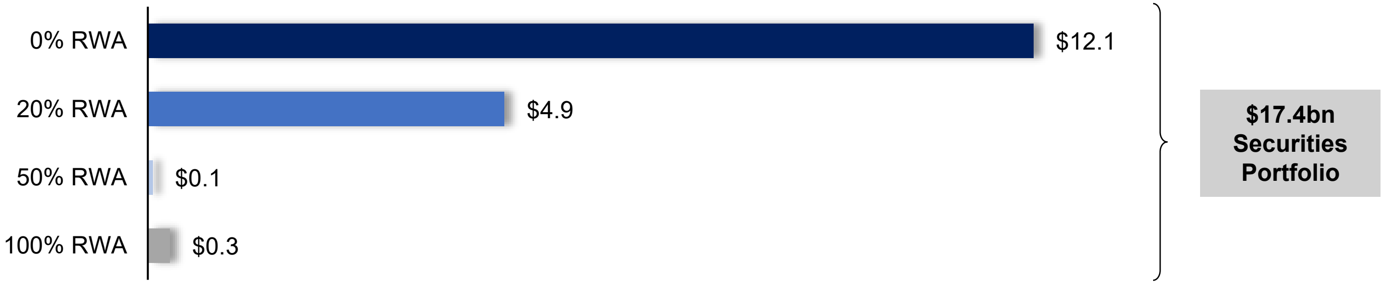
Average Total Securities Portfolio and Cash

($ in billions)



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

($ in billions, as of 06.30.26)



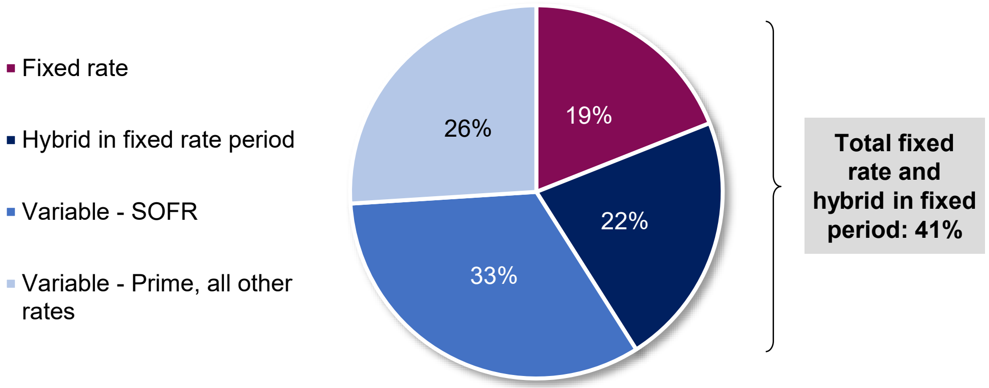
Highlights

- Securities portfolio well-positioned as a source of liquidity, interest rate risk management, and earnings support
  - Total securities average yield up 1bp Q-o-Q
  - 98% of investment portfolio 0% - 20% risk-weighted (HQLA)
  - 76% fixed-rate securities, 24% floating

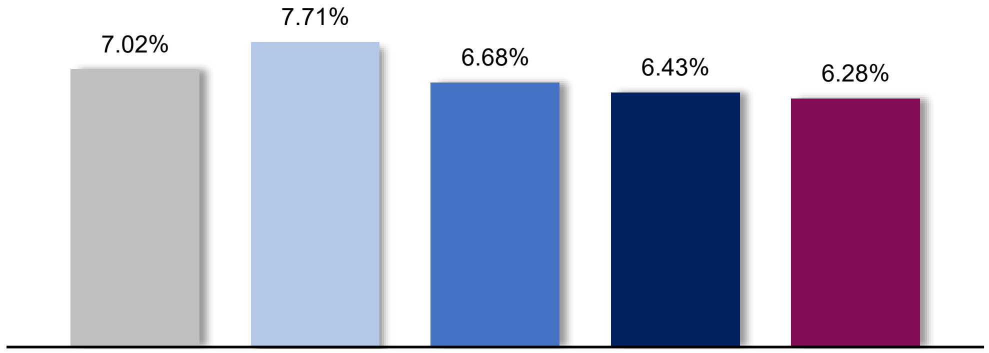
Loan Yields

Loan Portfolio by Index Rate

(as of 06.30.26)

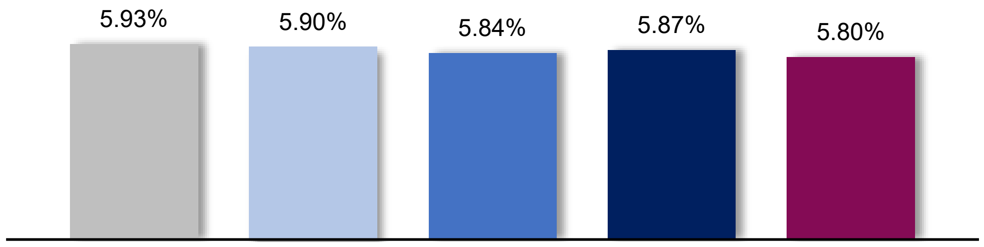


Average C&I Loan Rate



91% variable rate

Average Residential Mortgage Loan Rate

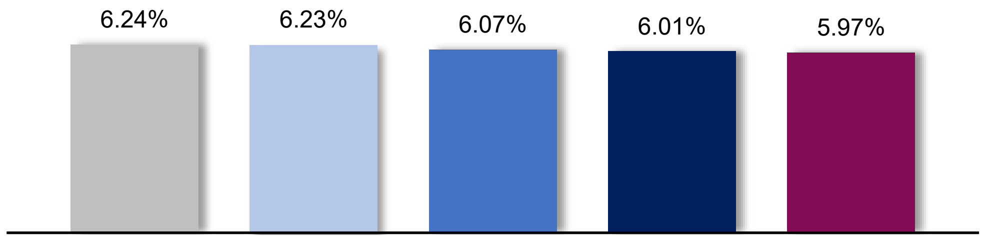


SFR: 48% hybrid in fixed-rate period & 40% fixed rate

07.08.26 rate sheet price for 30-year fixed: 6.625%

2Q25 3Q25 4Q25 1Q26 2Q26

Average CRE Loan Rate



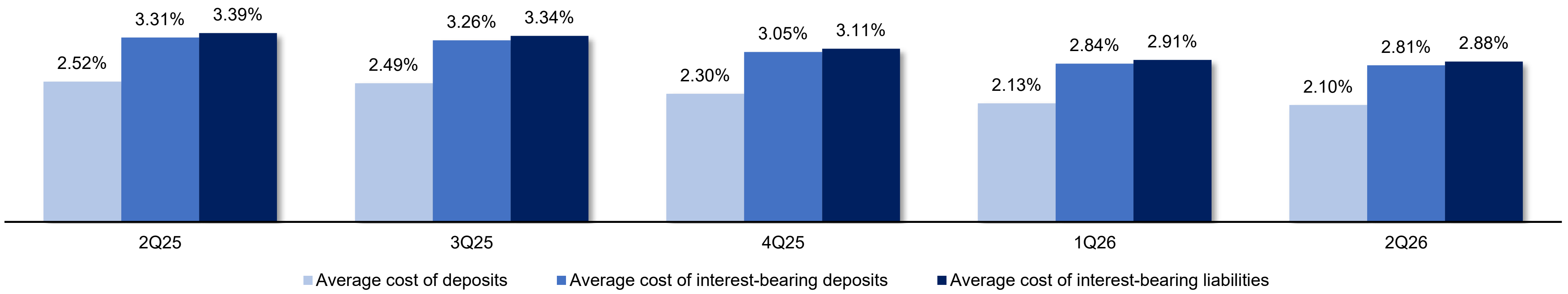
59%* variable rate

*46% had customer-level interest rate derivative contracts

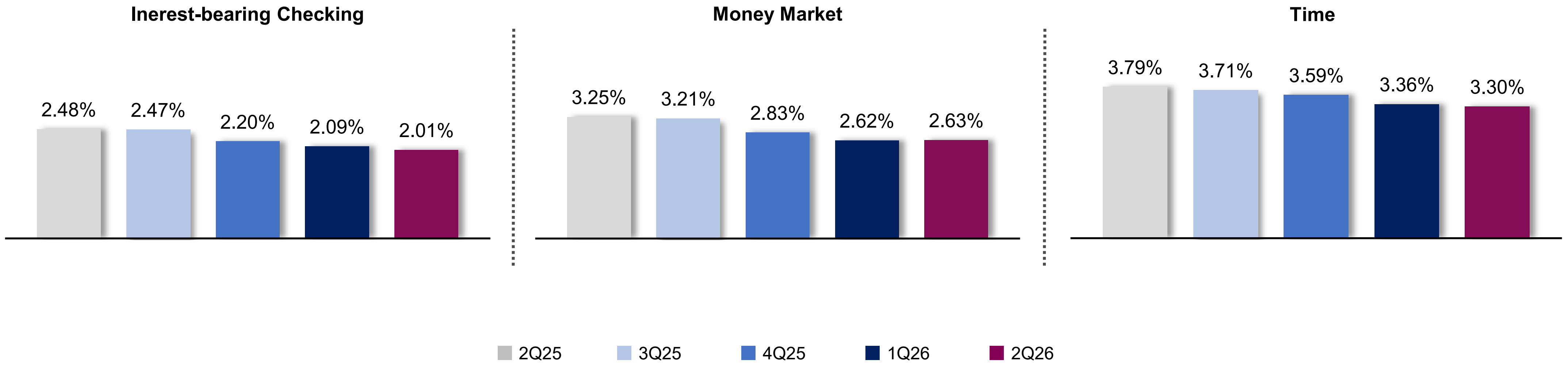
2Q25 3Q25 4Q25 1Q26 2Q26

Deposit and Funding Cost

Average Deposit and Liability Cost



Average Deposit Rate by Portfolio



EASTWESTBANK

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.

		June 30, 2026	March 31, 2026	June 30, 2025
Common stock		$ 171	$ 171	$ 170
Additional paid-in capital		2,151,229	2,131,219	2,060,115
Retained earnings		8,800,428	8,547,820	7,744,221
Treasury stock		(1,292,113)	(1,291,555)	(1,140,359)
Accumulated other comprehensive income:				
AFS debt securities net unrealized losses		(396,325)	(383,753)	(466,568)
Cash flow hedges net unrealized (losses) gains		(4,636)	12,034	28,622
Foreign currency translation adjustments		(12,825)	(16,501)	(24,434)
Total accumulated other comprehensive loss		(413,786)	(388,220)	(462,380)
Stockholders' equity	(a)	**$ 9,245,929**	**$ 8,999,435**	**$ 8,201,767**
Less: Goodwill		(465,697)	(465,697)	(465,697)
Mortgage servicing assets		(3,736)	(3,978)	(4,628)
Tangible book value	(b)	**$ 8,776,496**	**$ 8,529,760**	**$ 7,731,442**
Number of common shares at period-end	(c)	**137,011**	**136,979**	**137,816**
Book value per share	(a)/(c)	**$ 67.48**	**$ 65.70**	**$ 59.51**
Tangible book value per share	(b)/(c)	**$ 64.06**	**$ 62.27**	**$ 56.10**
Total assets	(d)	**$ 84,763,472**	**$ 82,886,152**	**$ 78,158,067**
Less: Goodwill		(465,697)	(465,697)	(465,697)
Mortgage servicing assets		(3,736)	(3,978)	(4,628)
Tangible assets	(e)	**$ 84,294,039**	**$ 82,416,477**	**$ 77,687,742**
Total stockholders' equity to assets ratio	(a)/(d)	**10.91%**	**10.86%**	**10.49%**
TCE ratio	(b)/(e)	**10.41%**	**10.35%**	**9.95%**

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 tax-effected impacts of the FDIC special assessment reversals 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			Six Months Ended	
		June 30, 2026	**March 31, 2026**	**June 30, 2025**	**June 30, 2026**	**June 30, 2025**
Net income	(a)	$ 363,700	$ 357,796	$ 310,253	$ 721,496	$ 600,523
Add: Amortization of mortgage servicing assets		264	149	316	413	609
Tax effect of amortization adjustment[1]		(74)	(42)	(89)	(116)	(172)
Tangible net income	(b)	**$ 363,890**	**$ 357,903**	**$ 310,480**	**$ 721,793**	**$ 600,960**
Less: FDIC special assessment reversals		-	(1,015)	(833)	(1,015)	-
Tax effects of adjustments[1]		-	284	235	284	-
Add: Impact of the CA SSF		-	-	6,391	-	6,391
Adjusted tangible net income	(c)	**$ 363,890**	**$ 357,172**	**$ 316,273**	**$ 721,062**	**$ 607,351**
Average stockholders' equity	(d)	$ 9,114,396	$ 9,047,373	$ 8,069,982	$ 9,081,070	$ 7,970,083
Less: Average goodwill		(465,697)	(465,697)	(465,697)	(465,697)	(465,697)
Average mortgage servicing assets		(3,884)	(4,025)	(4,825)	(3,954)	(4,971)
Average tangible book value	(e)	**$ 8,644,815**	**$ 8,577,651**	**$ 7,599,460**	**$ 8,611,419**	**$ 7,499,415**
Return on average common equity[2]	(a)/(d)	**16.01%**	**16.04%**	**15.42%**	**16.02%**	**15.19%**
Return on average TCE[2]	(b)/(e)	**16.88%**	**16.92%**	**16.39%**	**16.90%**	**16.16%**
Adjusted return on average TCE[2]	(c)/(e)	**16.88%**	**16.89%**	**16.69%**	**16.89%**	**16.33%**

(1) Applied statutory tax rate of 28.02% for the three and six months ended June 30, 2026, and the three months ended March 31, 2026. Applied statutory tax rate of 28.18% for the three and six months ended June 30, 2025.
(2) Annualized.