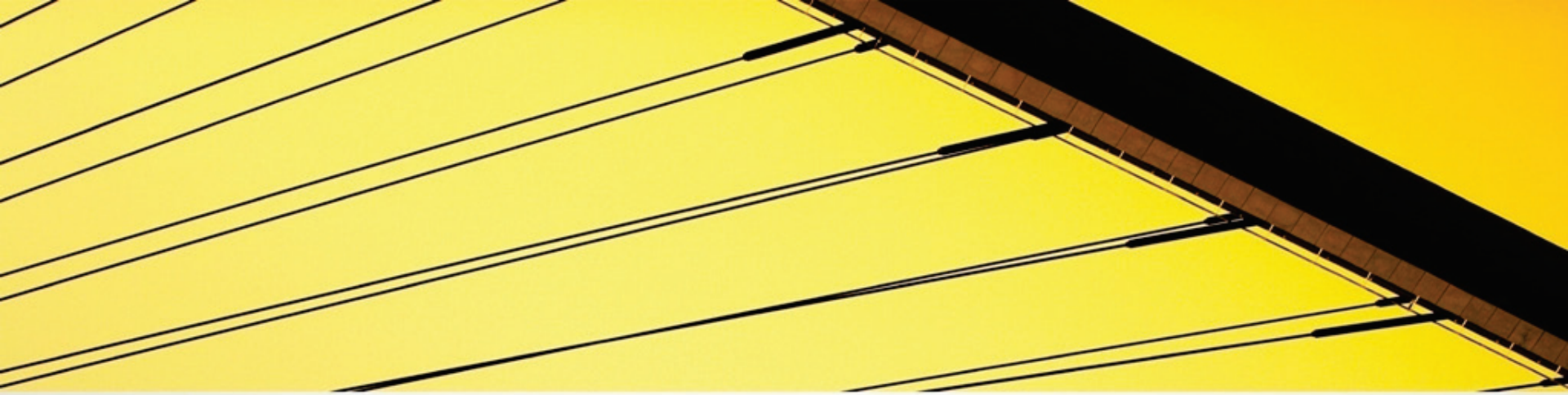


EAST WEST BANK

Your Financial Bridge®

Company Profile and Investment Overview

East West Bancorp | Nasdaq: EWBC

December 31, 2013

Safe Harbor Statement

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.

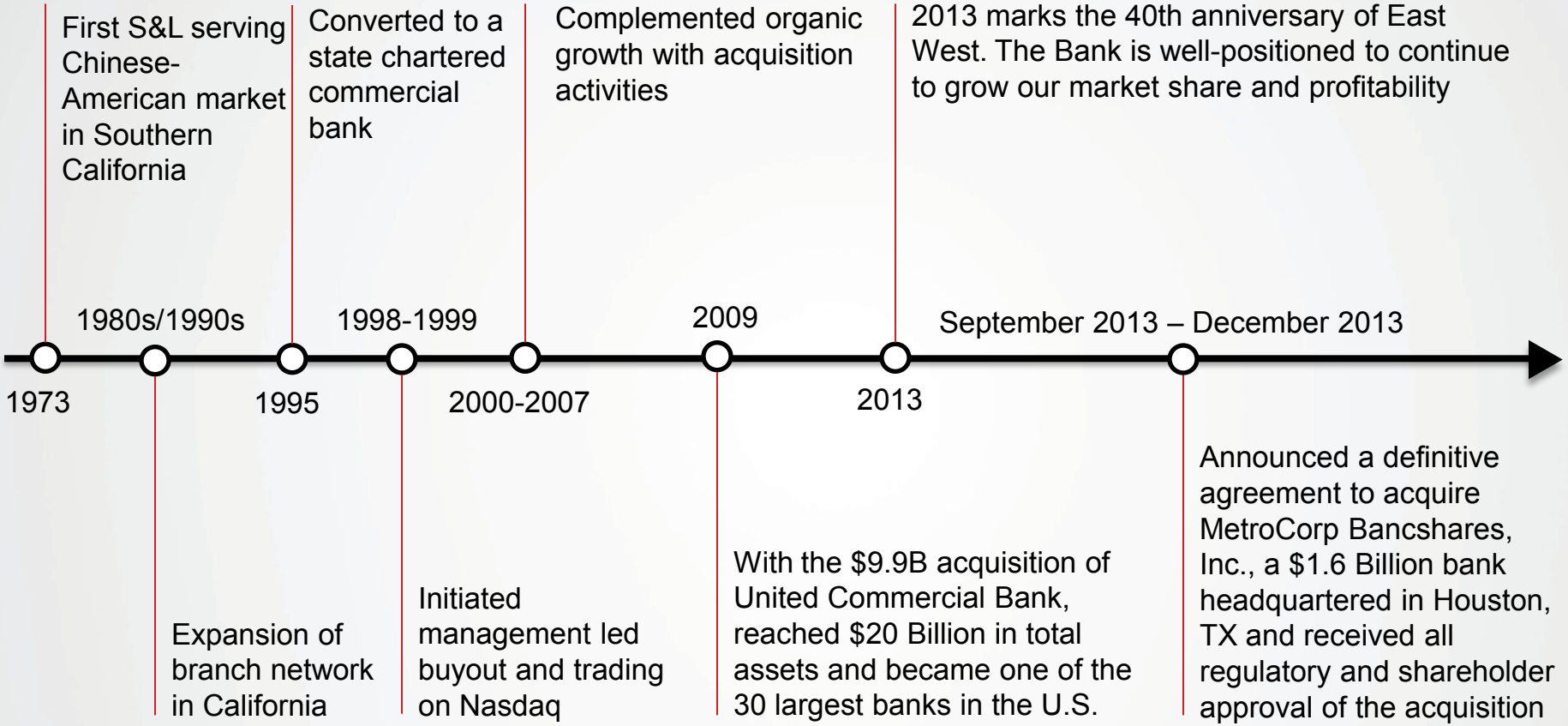


East West Today *(as of December 31, 2013)*

- Market Capitalization of $4.8 Billion
  - 22st Largest Market Capitalization in the U.S. for Public Banks
- Total Assets of $24.7 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 four consecutive years (2010-2013)
- Strong Earnings
  - Net Income of $295.0 million for 2013
  - ROE of 12.65% for Q4 2013
- Over 120 Locations Worldwide*
- Full Service Branches in Greater China
- 2,400 Employees

* As of the close of the MetroCorp Bancshares, Inc. acquisition on January 17, 2014, East West has $26.0 billion in total assets and over 130 locations.

East West Bank Milestones

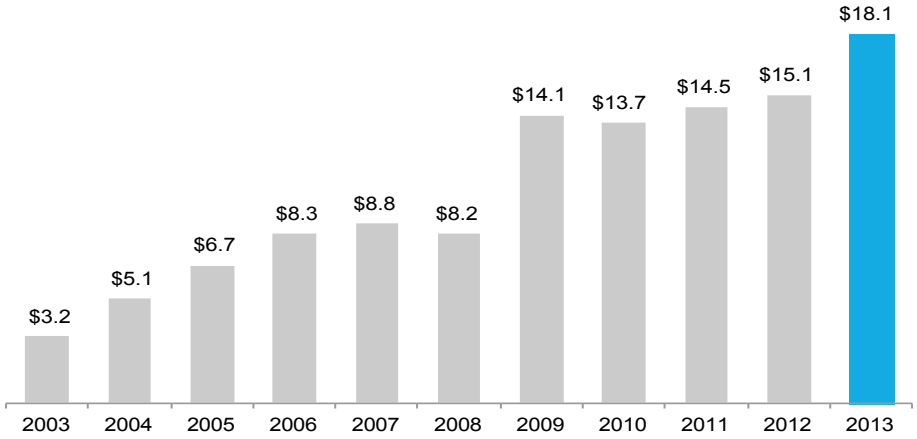


Strong Growth and Performance

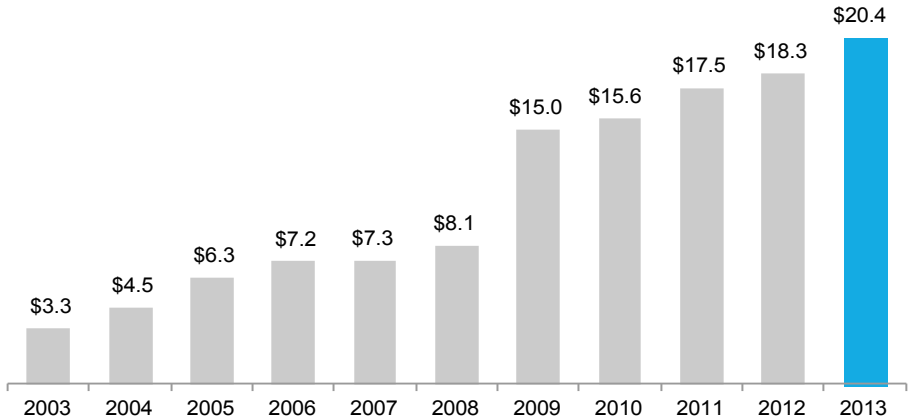
Total Assets (in billions) CAGR* = 20%



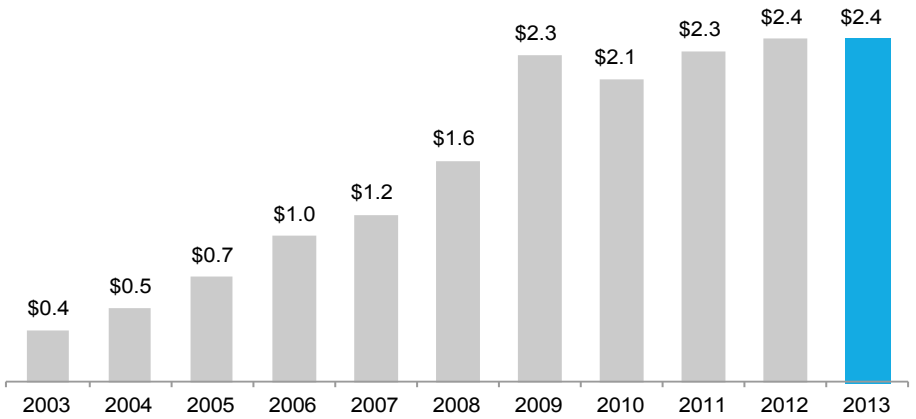
Total Loans (in billions) CAGR* = 19%



Deposits (in billions) CAGR* = 20%



Stockholders' Equity (in billions) CAGR* = 21%



* CAGR from 2003 – 2013

Top 25 Banks by Market Capitalization

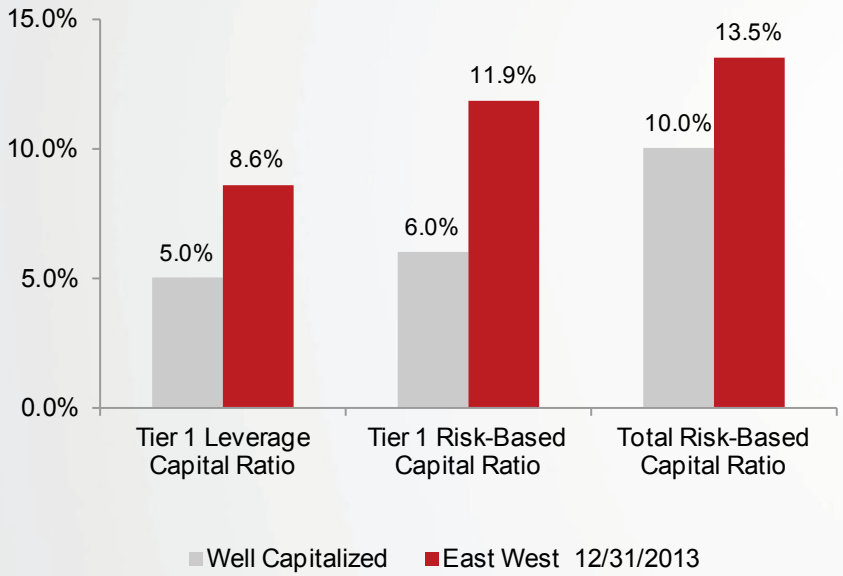
Rank	Company	Market Capitalization at 12/31/13 (in billions)
1	Wells Fargo & Company	$239.15
2	JPMorgan Chase & Co.	219.84
3	Bank of America Corporation	166.07
4	Citigroup Inc.	158.05
5	U.S. Bancorp	73.78
6	Capital One Financial Corporatic	44.17
7	PNC Financial Services Group, I	41.28
8	Bank of New York Mellon Corpor	39.78
9	State Street Corporation	32.22
10	BB&T Corporation	26.31
11	SunTrust Banks, Inc.	19.73
12	Fifth Third Bancorp	18.57
13	M&T Bank Corporation	15.16
14	Northern Trust Corporation	$14.79
15	Regions Financial Corporation	13.62
16	KeyCorp	12.03
17	Comerica Incorporated	8.70
18	Huntington Bancshares Incorpora	8.02
19	First Republic Bank	6.93
20	Zions Bancorporation	5.53
21	Signature Bank	5.08
22	**East West Bancorp, Inc.**	**4.82**
23	BOK Financial Corporation	4.79
24	SVB Financial Group	4.56
25	Cullen/Frost Bankers, Inc.	$4.50

Source: SNL Financial (includes all publicly traded banks)

Strong Capital Generation

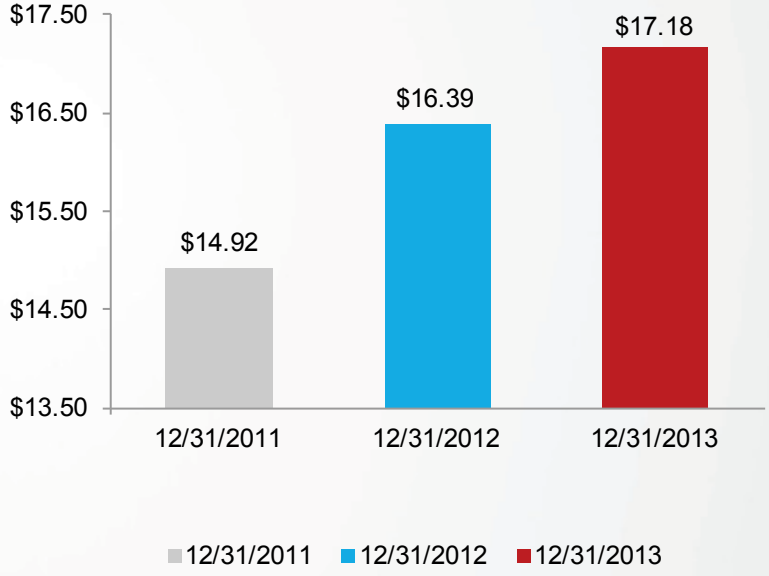
East West Capital Levels Compared to Well Capitalized Guidelines

East West has excess capital above the well capitalized requirement by more than $600 million



East West Book Value Growth December 2011 to December 2013

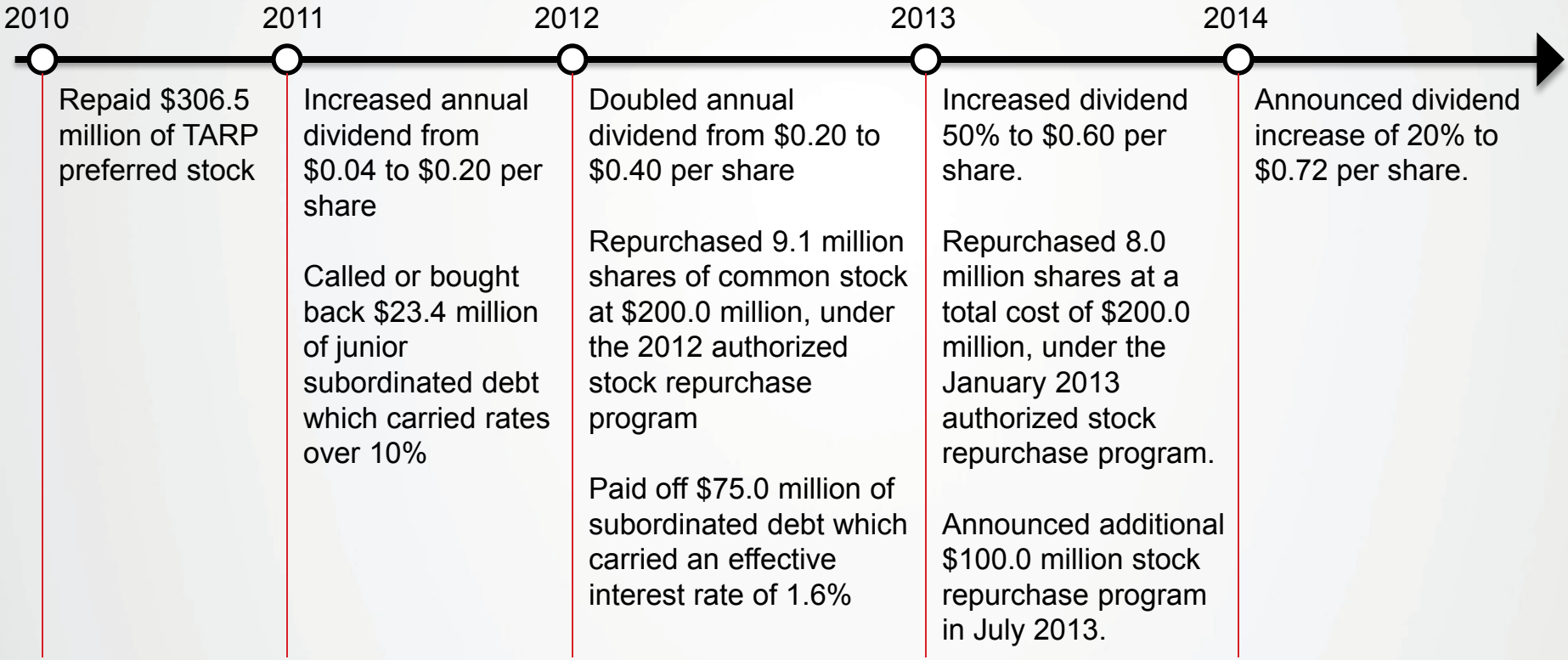
East West has grown book value per common share by 15% since 2011 and increased 5% from 2012



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 December 31, 2013

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

United States
(111 Branches)

California – 94 Branches:

Northern California – 30 Locations:

› 28 Full Service Branches

› 2 In-Store 99 Ranch Market Branches

Southern California – 64 Locations:

› 54 Full Service Branches

› 10 In-Store 99 Ranch Market Branches

New York – 6 Branches
Georgia – 4 Branches
Massachusetts – 2 Branches
Texas – 1 Branch
Washington – 4 Branches

Greater China
(7 Locations)

Full Service Branches - 3
Hong Kong, Shanghai and Shantou

Representative Offices - 4
Beijing, Guangzhou, Shenzhen, and Taipei

Making the U.S. – Greater China Connection

- 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

Fourth Quarter 2013 Highlights

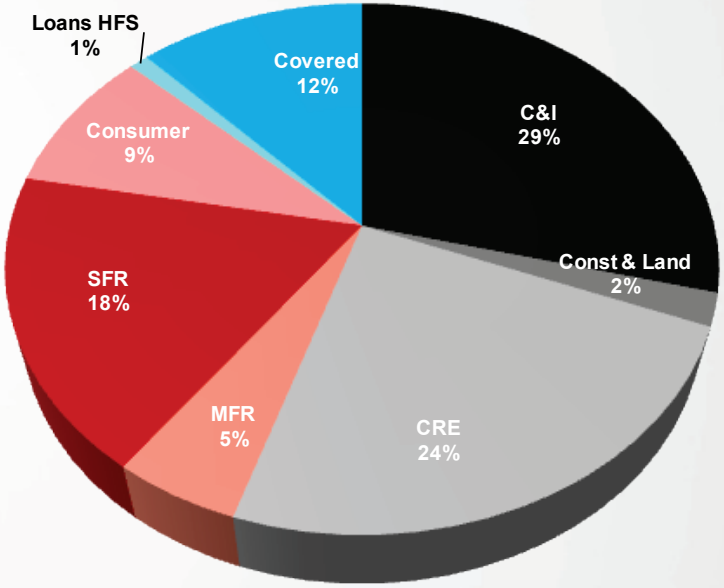
- Strong Earnings
  - Net Income was $75.8 million or $0.55 per share
  - EPS up 11% from fourth quarter 2012
- Strong ROE and ROA
  - ROE increased to 12.65% up from 12.26% in fourth quarter 2012
  - ROA remains steady at 1.21% compared to 1.28% in fourth quarter 2012
- Solid Net Interest Margin of 3.41%
- Cost of Deposits Down 9bps from fourth quarter 2012 to 0.31%
- Strong Expense Control with Efficiency Ratio of 47.69%
- Strong Loan Growth (including covered and non-covered)
  - Commercial & Trade Finance loans grew to $5.8 billion
  - Single family loans grew to $3.5 billion
- Core Deposits Grew to a record $14.6 billion
- Strengthening Asset Quality
  - Nonperforming loans remain low at 0.62% of total loans
  - Nonperforming assets remain low at 0.53% of total assets
  - Maintaining strong allowance for loan losses on non-covered loans of 1.54% as of December 31, 2013

Strong Loan Growth

- Strong total loan growth of $3.01 billion or 20% from December 31, 2012

(in billions)				Change From 12/31/12 to 12/31/2013	
Loan Category	12/31/2013	12/31/12	12/31/11	$	%
SFR	3.19	2.19	1.80	1.00	46%
C&I & Trade Finance	5.36	4.23	3.14	1.13	27%
CRE	4.30	3.64	3.49	0.66	18%
MFR	0.99	0.90	0.93	0.09	10%
Consumer	1.55	0.75	0.59	0.80	107%
Const & Land	0.29	0.25	0.34	0.04	16%
Noncovered	15.68	11.96	10.29	3.72	31%
Covered	2.20	2.94	3.93	-0.74	-25%
Loans Held for Sale	0.20	0.17	0.28	0.03	18%
Total Loans	18.08	15.07	14.50	3.01	20%

Diversified Loan Portfolio



Strong Credit Quality

- Asset quality continues to remain strong
- NPAs have remained under 1% of total assets for the third consecutive year
- Net Charge-offs continue to decline while ALLL level remains strong

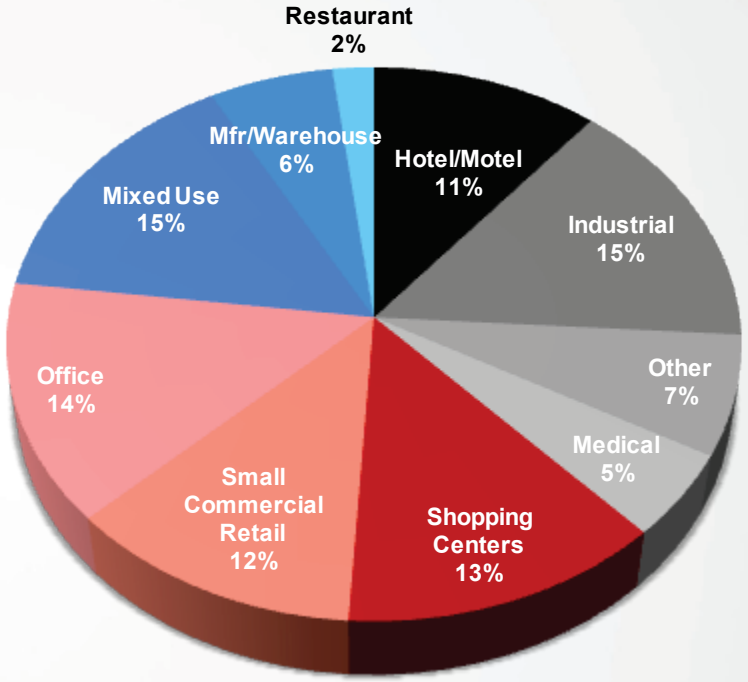
Credit Quality

($ in millions)	12/31/13	09/30/13	06/30/13	03/31/13	12/31/12
NPAs					
Total NPAs	$130.6	$124.1	$133.5	$159.5	$141.0
NPA to Total Assets	0.53%	0.51%	0.57%	0.69%	0.63%
Nonaccrual loans to total loans	0.62%	0.60%	0.69%	0.83%	0.72%
Allowance for Loan Losses					
ALLL to non-covered nonaccrual loans	216.68%	225.48%	208.41%	179.92%	212.18%
ALLL to total gross non-covered loans*	1.54%	1.60%	1.73%	1.85%	1.92%
Credit Costs					
Quarterly Annualized Charge-off %*	(0.03%)	0.01%	0.12%	0.02%	0.33%
Quarterly Provision for Loan Losses on Non-covered Loans	$6.29	$4.53	$8.28	($0.76)	$13.77

* Excludes covered loans

Diversified Commercial Real Estate Portfolio

Non-covered CRE Loans as of 12/31/13		
Loan Balance	$4.3	Billion
Average Loan Size	$1.7	Million
Average LTV		54% *



* Based on original appraisal

Commercial Real Estate Portfolio

- Non-covered CRE loans total 24% of loans as of December 31, 2013
- East West is well within the FFIEC high CRE concentration definition
  - CRE, construction, land, and MFR to total capital is at 194% – under the 300% FFIEC threshold
  - Construction and land loans to total capital is at 12% – under the 100% FFIEC threshold
- As of December 31, 2013:
  - Nonaccrual CRE to CRE = 0.90%
  - 30-89 day delinquent CRE to CRE = 0.37%

Commercial Real Estate Loans by LTV

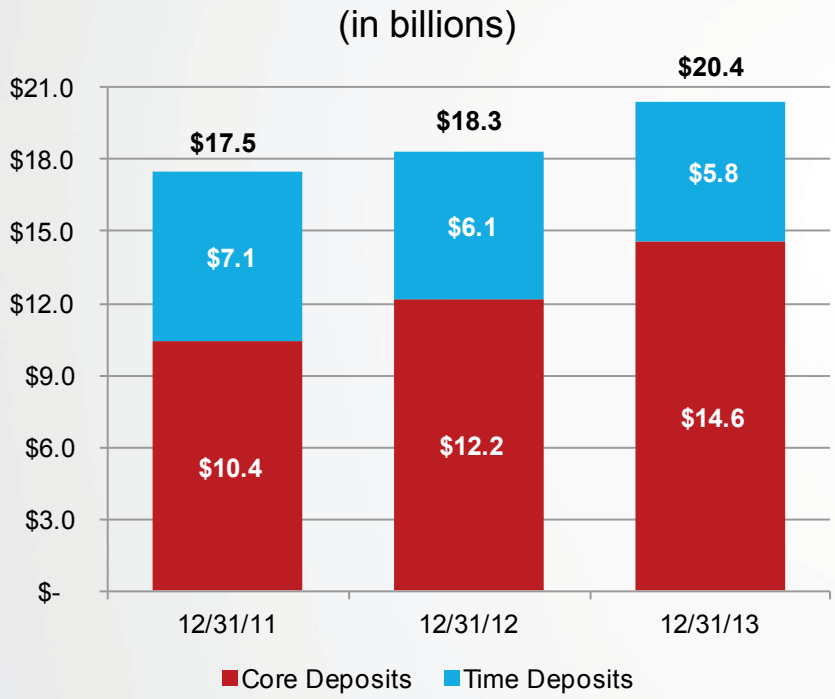
- Only 6% of portfolio with an LTV greater than 75%
- Weighted average LTV is 54%*

CLTV Distribution at December 31, 2013	# of Loans	($ in millions) Balance	% of Total	Cumulative % of Total
Less than 50%	1,271	$ 1,593	37%	37%
50% to 55%	331	501	12%	49%
55% to 60%	376	727	16%	65%
60% to 65%	307	615	14%	79%
65% to 70%	167	426	10%	89%
70% to 75%	63	202	5%	94%
75% and Above	81	237	6%	100%
Total Loans	2,596	$ 4,301	100%	

* Based on original appraisal

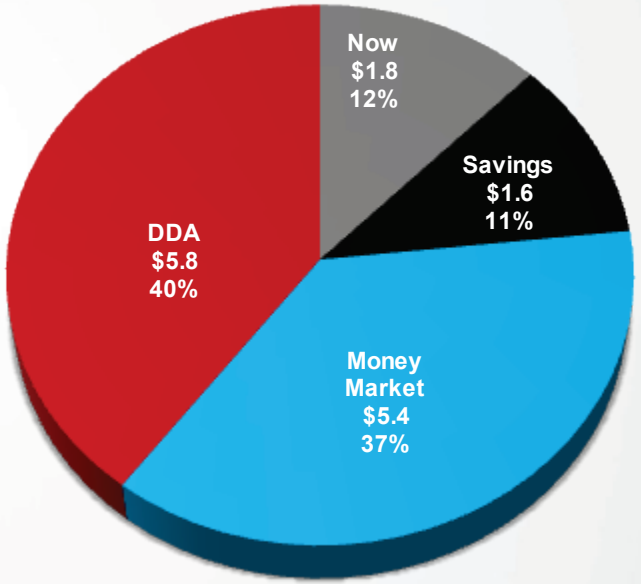
Strong Deposit Growth

- Total deposits of $20.4 billion as of December 31, 2013, an increase of $2.1 billion from December 31, 2012
- Core deposits grew to a record $14.6 billion in the fourth quarter of 2013



Core Deposits – December 31, 2013

(in billions)



Key Focus Areas



Summary

- Strengthened position as the leading Asian-American bank
- Financially bridge Asian and mainstream customers
- Strong financial performance and balance sheet
- Focusing 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