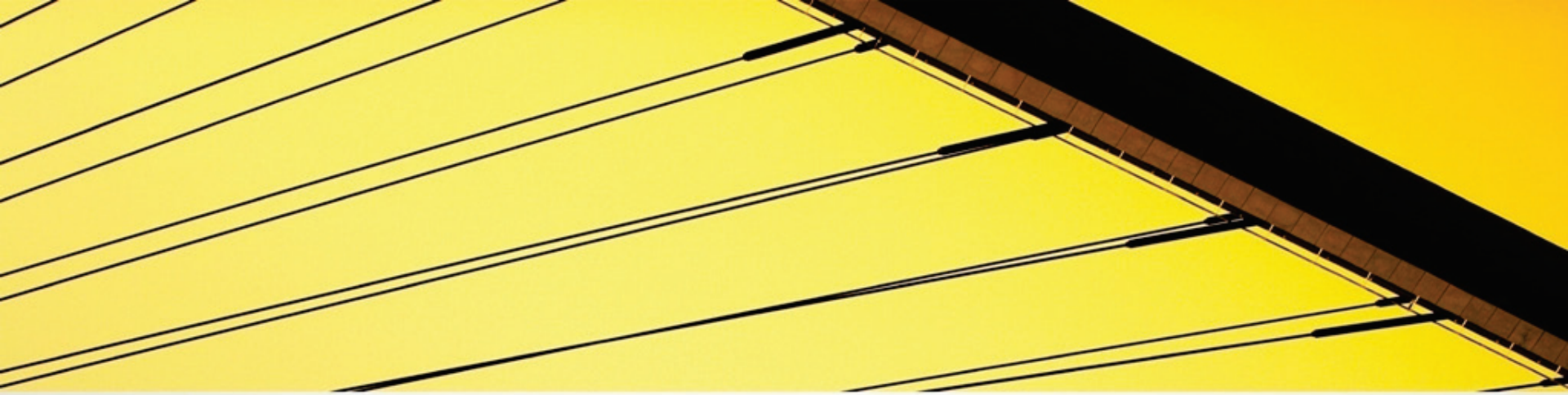


EAST WEST BANK

Your Financial Bridge®

Company Profile and Investment Overview

East West Bancorp | Nasdaq: EWBC

March 31, 2014

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

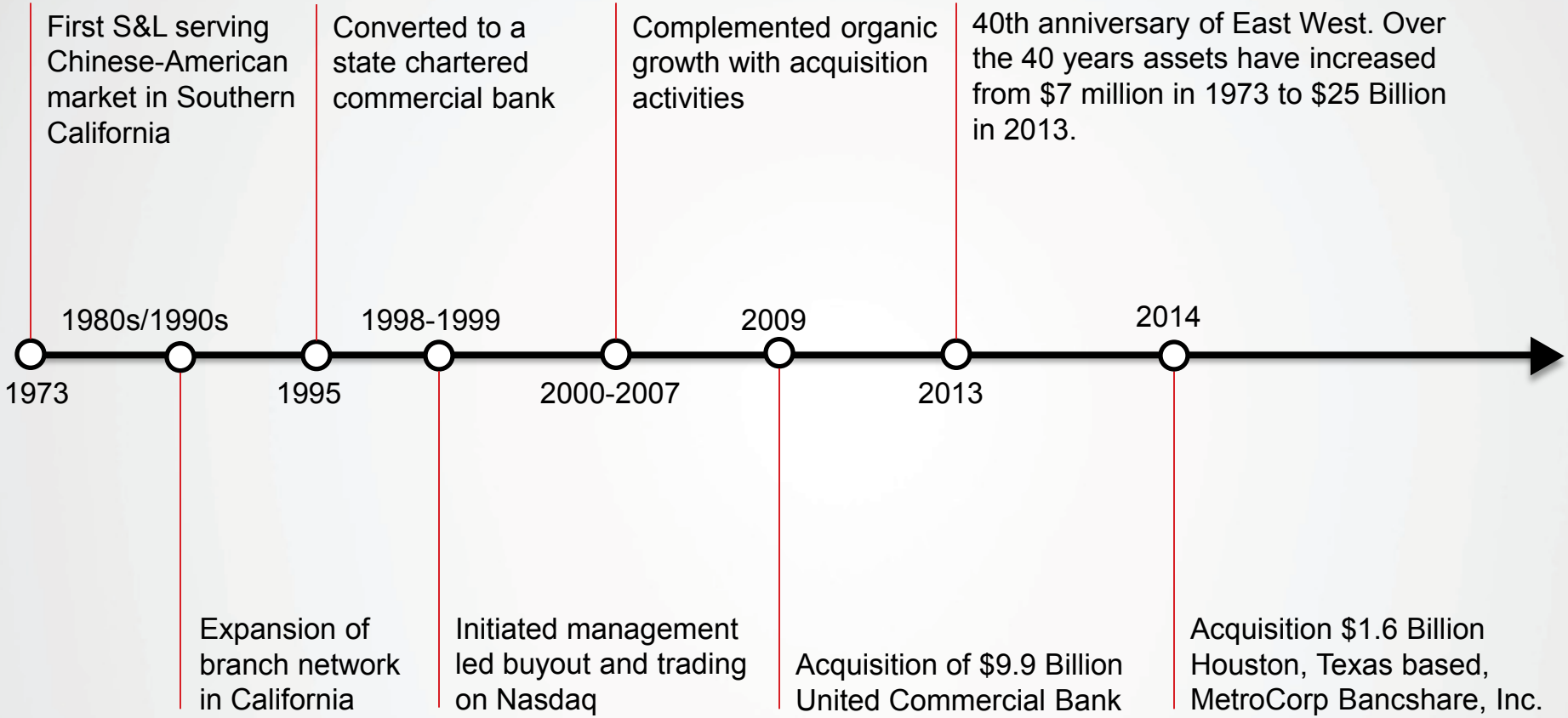
To be recognized as the Premier Bridge between East and West,
and acknowledged for delivering relationship driven financial solutions to an increasingly diverse and sophisticated customer base.



East West Today *(as of March 31, 2014)*

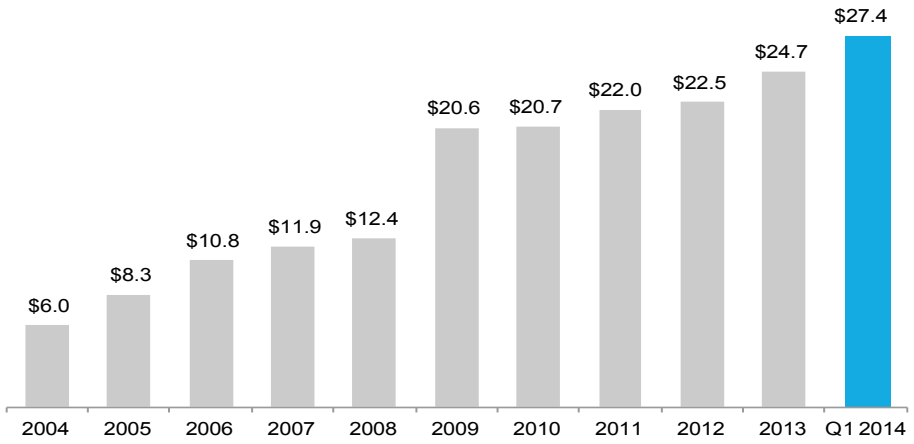
- Market Capitalization of $5.2 Billion
  - 23rd Largest Market Capitalization in the U.S. for Public Banks
- Total Assets of $27.4 Billion
  - 25th Largest Total Assets in the U.S. for Public Banks
  - 2nd Largest Independent Bank Headquartered in Southern California
- Ranked in the Top 10 of the 100 Best Banks in America by Forbes for four consecutive years (2010-2013)
- Strong Earnings
  - Net Income of $76.7 million for Q1 2014
  - ROE of 12.05% for Q1 2014
- Over 130 Locations Worldwide
- Full Service Branches in Greater China
- 2,690 Employees

East West Bank Milestones

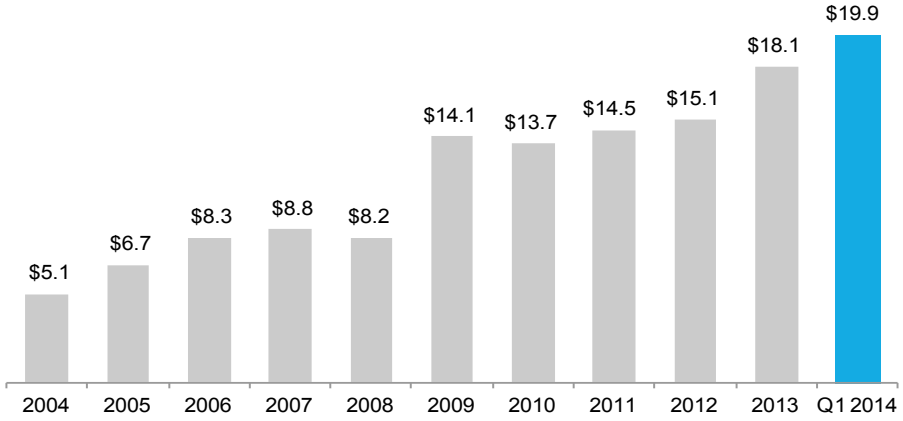


Strong Growth and Performance

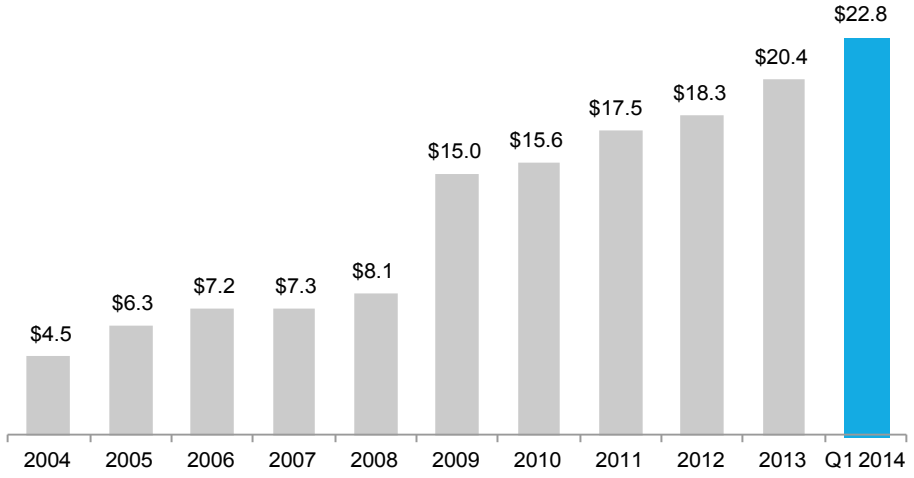
Total Assets (in billions) CAGR* = 18%



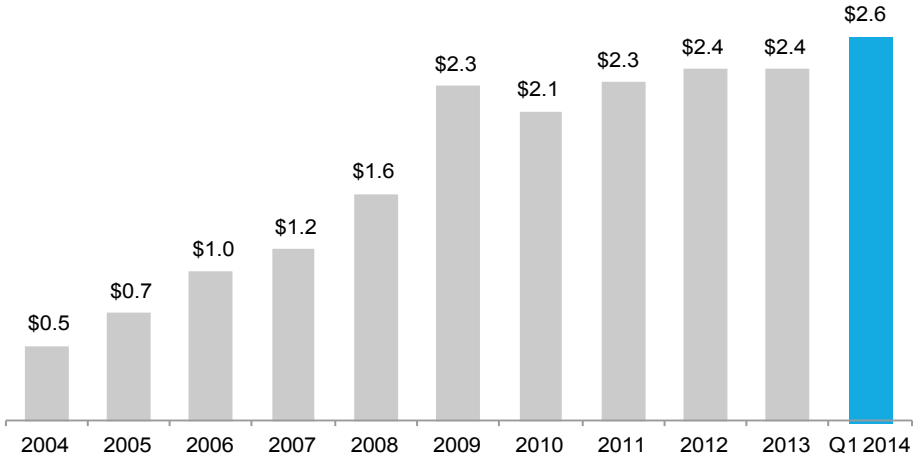
Total Loans (in billions) CAGR* = 16%



Deposits (in billions) CAGR* = 19%



Stockholders' Equity (in billions) CAGR* = 19%



* CAGR from 2004 – Q1 2014

Top 25 Banks by Market Capitalization

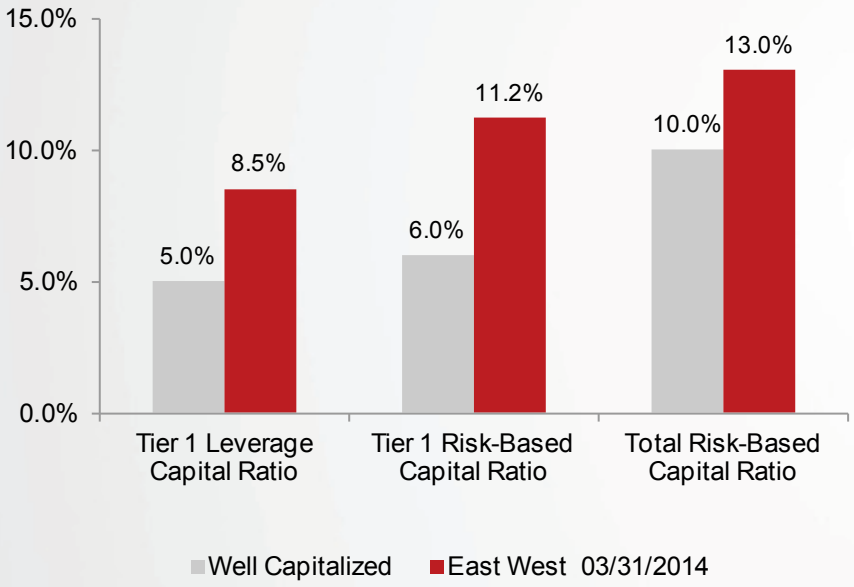
Rank	Company	Market Capitalization at 3/31/14 (in billions)
1	Wells Fargo & Co.	$261.72
2	JPMorgan Chase & Co.	229.90
3	Bank of America Corp.	181.77
4	Citigroup Inc.	144.63
5	U.S. Bancorp	78.01
6	PNC Financial Services Group	46.46
7	Capital One Financial Corp.	44.19
8	Bank of New York Mellon Corp.	40.06
9	State Street Corp.	30.02
10	BB&T Corp.	28.56
11	SunTrust Banks Inc.	21.27
12	Fifth Third Bancorp	19.55
13	M&T Bank Corp.	15.89
14	Regions Financial Corp.	$15.77
15	Northern Trust Corp.	15.56
16	KeyCorp	12.67
17	Comerica Inc.	9.43
18	Huntington Bancshares Inc.	8.40
19	First Repub Bank	7.43
20	Signature Bank	5.94
21	SVB Financial Group	5.91
22	Zions Bancorp.	5.73
23	**East West Bancorp Inc.**	**5.23**
24	BOK Financial Corp.	4.76
25	Cullen/Frost Bankers Inc.	$4.71

Source: SNL Financial (includes all publicly traded banks)

Strong Capital Generation

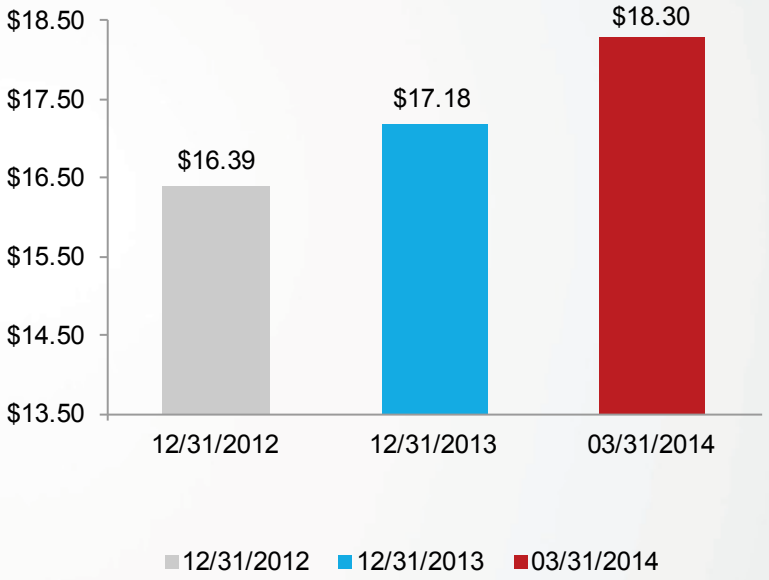
East West Capital Levels Compared to Well Capitalized Guidelines

East West has excess capital above the well capitalized requirement by more than $590 million



East West Book Value Growth December 2012 to March 2014

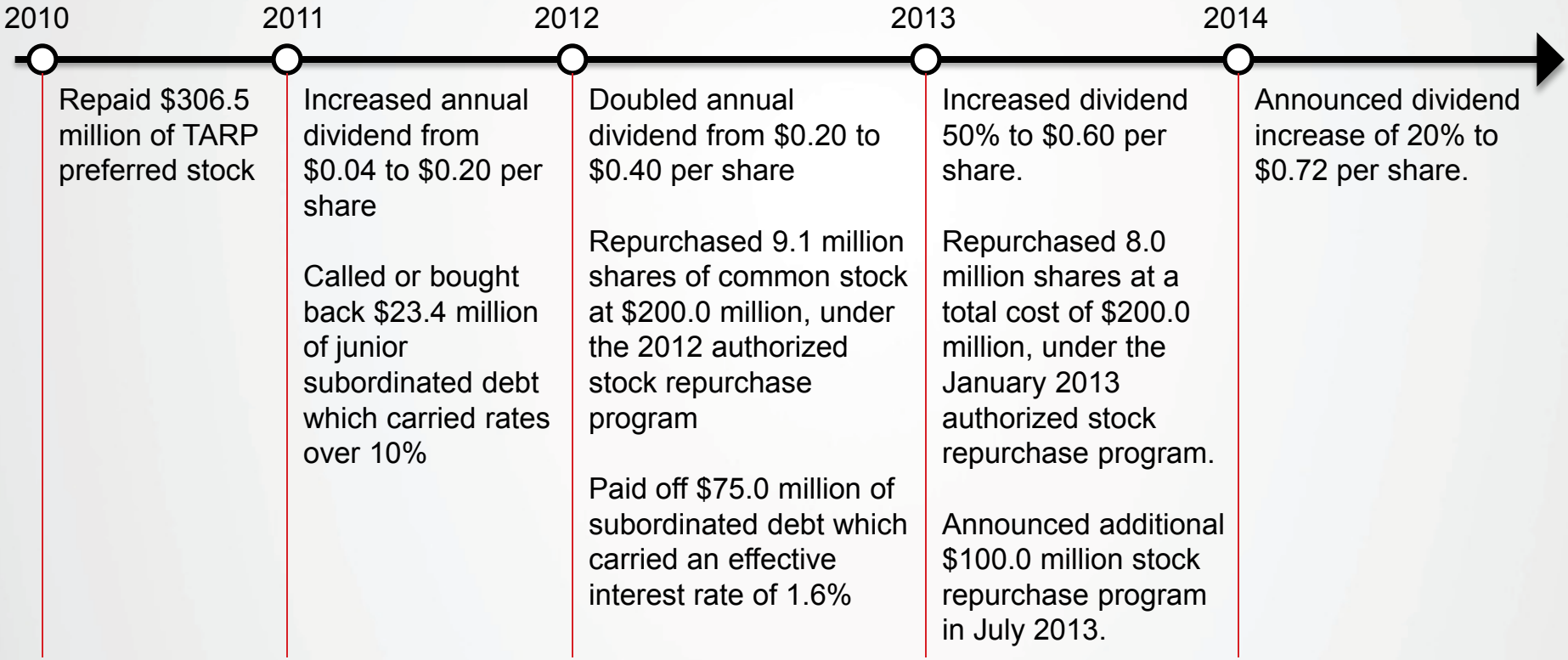
East West has grown book value per common share by 12% since 2012 and increased 7% from 2013



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 March 31, 2014

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

United States
(130 Branches)

California – 99 Branches:

Northern California – 32 Locations:

› 30 Full Service Branches

› 2 In-Store 99 Ranch Market Branches

Southern California – 67 Locations:

› 57 Full Service Branches

› 10 In-Store 99 Ranch Market Branches

Nevada – 1 Branch
New York – 6 Branches
Georgia – 4 Branches
Massachusetts – 2 Branches
Texas – 14 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

First Quarter 2014 Highlights

- Strong Earnings
  - › Net Income was $76.7 million or $0.54 per share
  - › EPS up 8% from first quarter 2013
- Strong ROE and ROA
  - › ROE remains strong at 12.05% compared to12.45% in first quarter 2013
  - › ROA remains steady at 1.18% compared to 1.30% in first quarter 2013
  - Closed acquisition of MetroCorp Bancshare, Inc.
  - › MetroCorp closed on January 17, 2014, expanding our footprint in the Houston and Dallas markets
- Solid Net Interest Margin of 3.45%
- Cost of Deposits down 7bps from first quarter 2013 to 0.30%
- Strong Expense Control with Efficiency Ratio of 43.36%

First Quarter 2014 Highlights (continued)

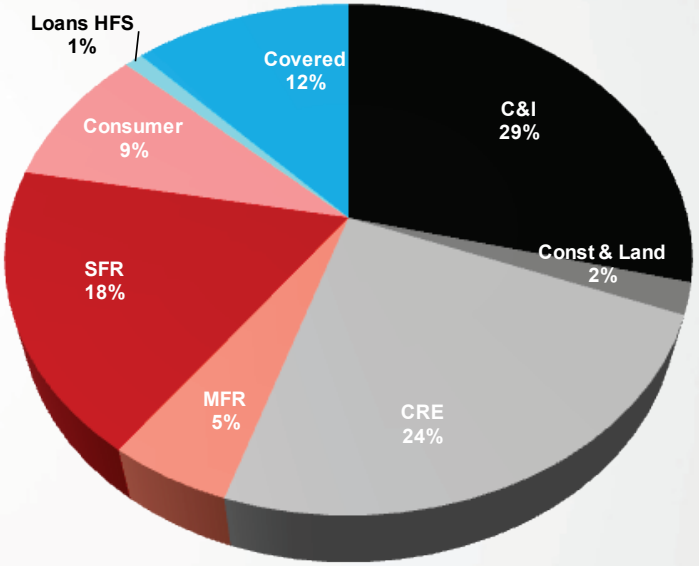
- Strong Loan Growth (including covered and non-covered)
  - › Total loans receivable grew to a record $19.9 billion, up 10% or $1.8 billion from prior quarter
  - › The increase consists of $1.1 billion of MetroCorp loans acquired and $727.7 million of East West loan growth, primarily in commercial and industrial loans
- Core Deposits Grew to a record $16.4 billion
  - › The increase consists of $803.1 million of MetroCorp core deposits acquired and $1.0 billion of East West core deposit growth, due to a strong increase in noninterest-bearing demand deposits
- Strengthening Asset Quality
  - › Nonperforming loans remain low at 0.67% of total loans
  - › Nonperforming assets remain low at 0.59% of total assets
  - › Maintaining strong allowance for loan losses on non-covered loans of 1.42%

Strong Loan Growth

- Strong total loan growth of $4.56 billion or 30% from March 31, 2013

(in billions)				Change From 03/31/2013 to 03/31/2014	
Loan Category	03/31/2014	12/31/2013	03/31/2013	$	%
SFR	3.24	3.19	2.34	0.90	38%
C&I & Trade Finance	6.20	5.36	4.28	1.92	45%
CRE	5.12	4.30	3.75	1.37	37%
MFR	1.11	0.99	0.92	0.19	21%
Consumer	1.24	1.55	0.85	0.39	46%
Const & Land	0.4	0.29	0.24	0.16	67%
Noncovered	17.31	15.68	12.38	4.93	40%
Covered	2.04	2.20	2.76	0 -0.72	-26%
Loans Held for Sale	0.58	0.20	0.23	0.35	152%
Total Loans	19.93	18.08	15.37	4.56	30%

Diversified Loan Portfolio



Strong Credit Quality

- Asset quality continues to remain strong
- NPAs have remained under 1% of total assets for the fourth consecutive year

Credit Quality

($ in millions)	03/31/14	12/31/13	09/30/13	06/30/13	03/31/13
NPAs					
Total NPAs	$160.9 (1)	$130.6	$124.1	$133.5	$159.5
NPA to Total Assets	0.59%	0.53%	0.51%	0.57%	0.69%
Nonaccrual loans to total loans	0.67%	0.62%	0.60%	0.69%	0.83%
Allowance for Loan Losses					
ALLL to non-covered nonaccrual loans	185.34%	216.68%	225.48%	208.41%	179.92%
ALLL to total gross non-covered loans*	1.42%	1.54%	1.60%	1.73%	1.85%
Credit Costs					
Quarterly Annualized Charge-off %*	0.10%	(0.03%)	0.01%	0.12%	0.02%
Quarterly Provision for Loan Losses on Non-covered Loans	$7.95	$6.29	$4.53	$8.28	($0.76)

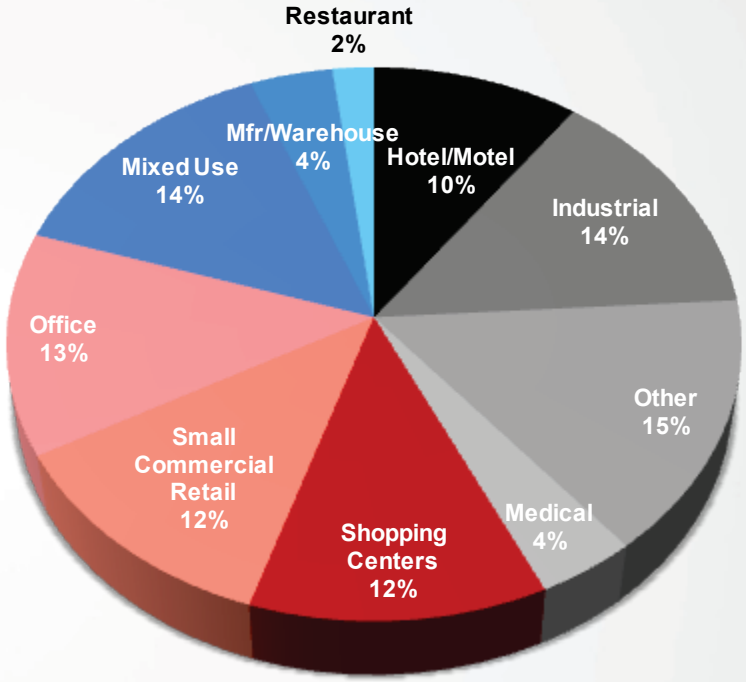
• Excludes covered loans

(1) Includes $26.5 million of nonperforming assets from MetroCorp

Diversified Commercial Real Estate Portfolio

Non-covered CRE Loans as of 03/31/14

Loan Balance	$5.1	Billion
Average Loan Size	$1.6	Million
Average LTV		55% *



* Based on original appraisal

Commercial Real Estate Portfolio

- Non-covered CRE loans total 24% of loans as of March 31, 2014
- East West is well within the FFIEC high CRE concentration definition
  - CRE, construction, land, and MFR to total capital is at 213% – under the 300% FFIEC threshold
  - Construction and land loans to total capital is at 16% – under the 100% FFIEC threshold
- As of March 31, 2014:
  - Nonaccrual CRE to CRE = 0.94%
  - 30-89 day delinquent CRE to CRE = 0.69%

Commercial Real Estate Loans by LTV

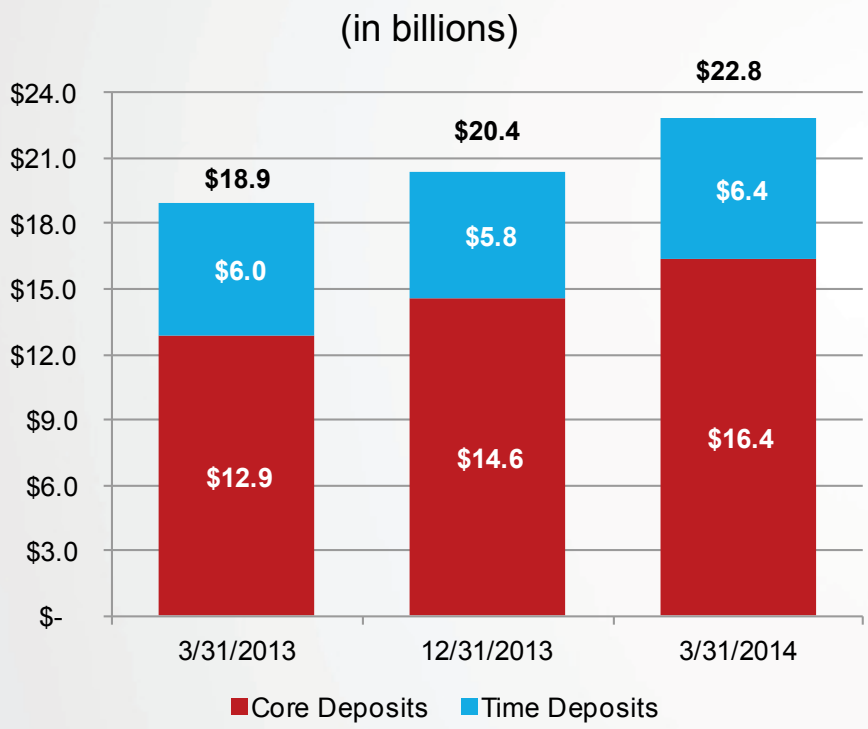
- Only 5% of portfolio with an LTV greater than 75%
- Weighted average LTV is 55%*

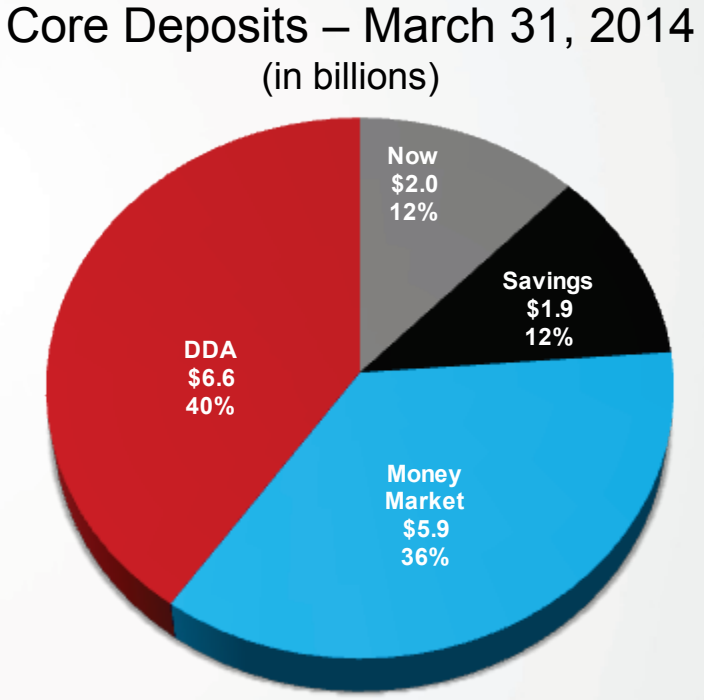
CLTV Distribution at March 31, 2014	# of Loans	($ in millions) Balance	% of Total	Cumulative % of Total
Less than 50%	1,633	$ 1,861	36%	36%
50% to 55%	395	603	12%	48%
55% to 60%	438	819	16%	64%
60% to 65%	387	767	15%	79%
65% to 70%	228	532	10%	89%
70% to 75%	97	244	5%	94%
75% and Above	113	292	6%	100%
Total Loans	3,291	$ 5,118	100%	

* Based on original appraisal

Strong Deposit Growth

- Total deposits of $22.8 billion as of March 31, 2014, an increase of $3.9 billion from March 31, 2013.
- Core deposits grew to a record $16.4 billion in the first quarter of 2014
  - The increase consists of $803.1 million of MetroCorp core deposits acquired and $1.0 billion of East West core deposit growth, due to a strong increase in noninterest-bearing demand deposits





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