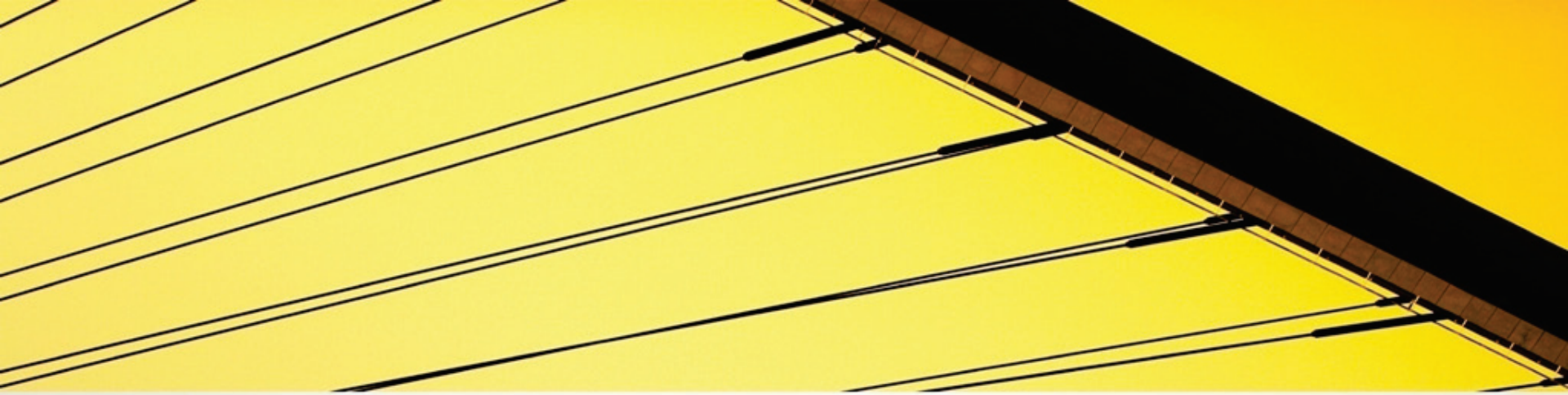


EAST WEST BANK

Your Financial Bridge®

Company Profile and Investment Overview

East West Bancorp | Nasdaq: EWBC

June 30, 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

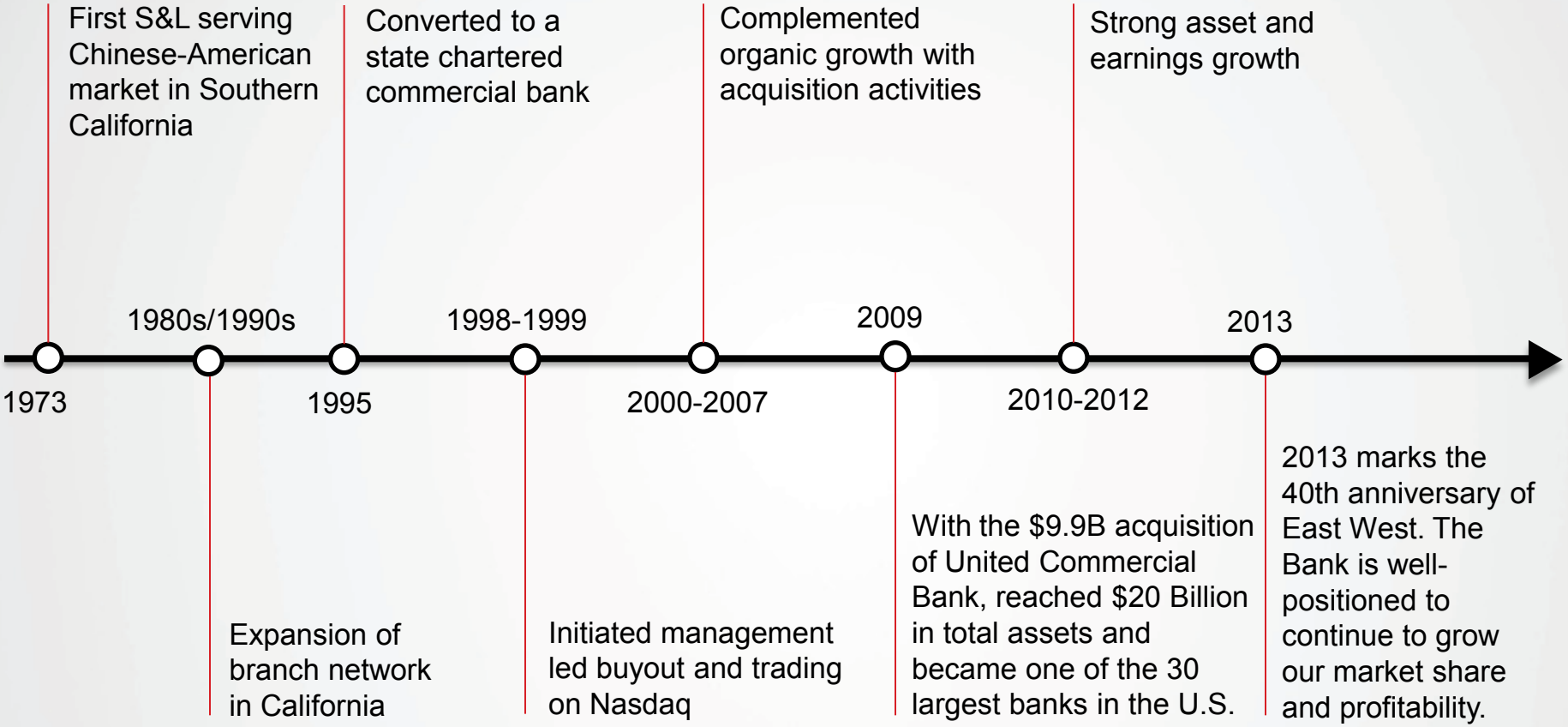
To be recognized as the Premier Bridge between East and West,
and acknowledged for delivering relationship driven financial solutions to an increasingly diverse and sophisticated customer base.



East West Today *(as of June 30, 2013)*

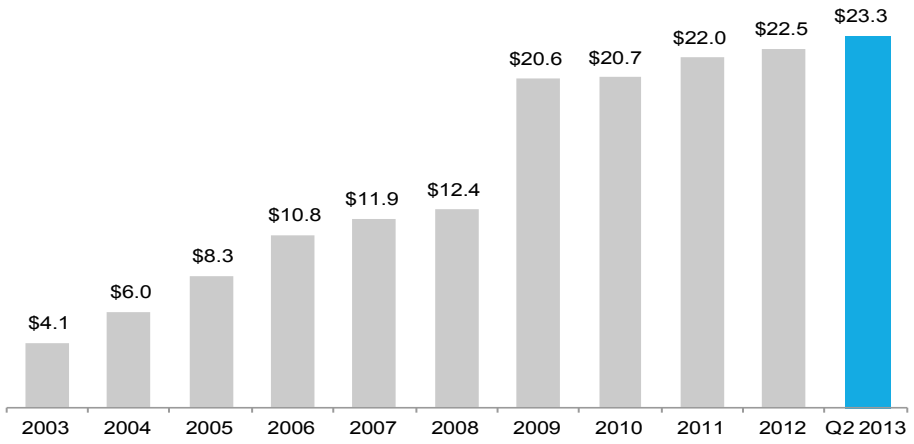
- Market Capitalization of $3.9 Billion
  - 25th Largest Market Capitalization in the U.S. for Public Banks
- Total Assets of $23.3 Billion
  - 29th Largest Total Assets in the U.S. for Public Banks
  - 2nd Largest Independent Bank Headquartered in Southern California
- Ranked in the Top 10 of the 100 Best Banks in America by Forbes for three consecutive years (2012, 2011, 2010)
- Strong Earnings
  - Net Income of $74.0 million for Q2 2013
  - ROE of 12.59% for Q2 2013
- Over 120 Locations Worldwide
- Full Service Branches in Greater China
- 2,300 Employees

East West Bank Milestones

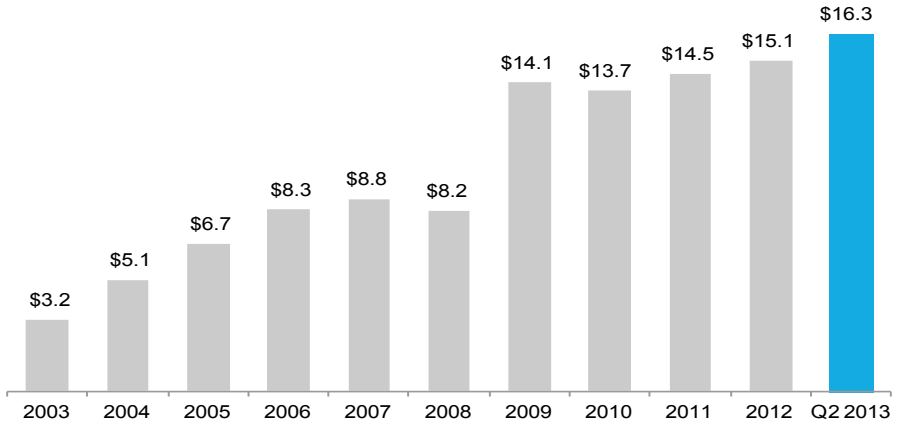


Strong Growth and Performance

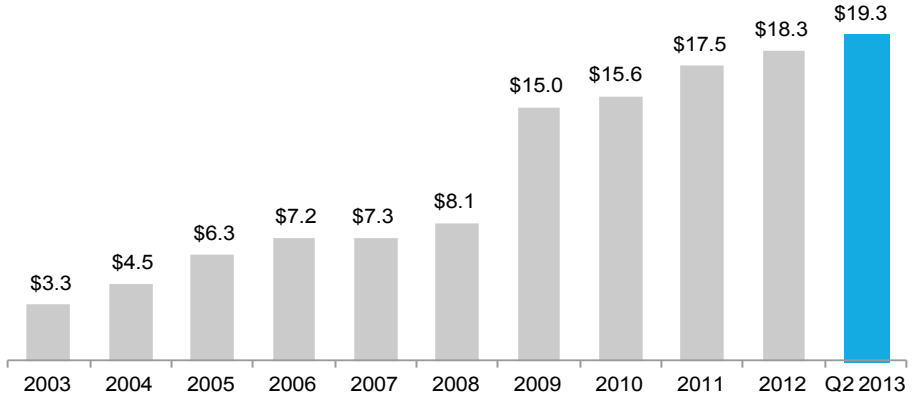
Total Assets (in billions) CAGR* = 20%



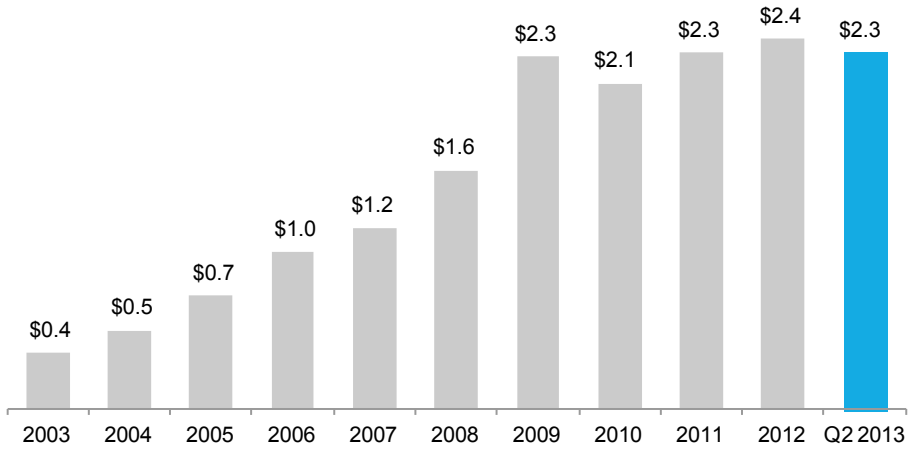
Total Loans (in billions) CAGR* = 19%



Deposits (in billions) CAGR* = 20%



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



* CAGR from 2003 – June 30, 2013

Top 25 Banks by Market Capitalization

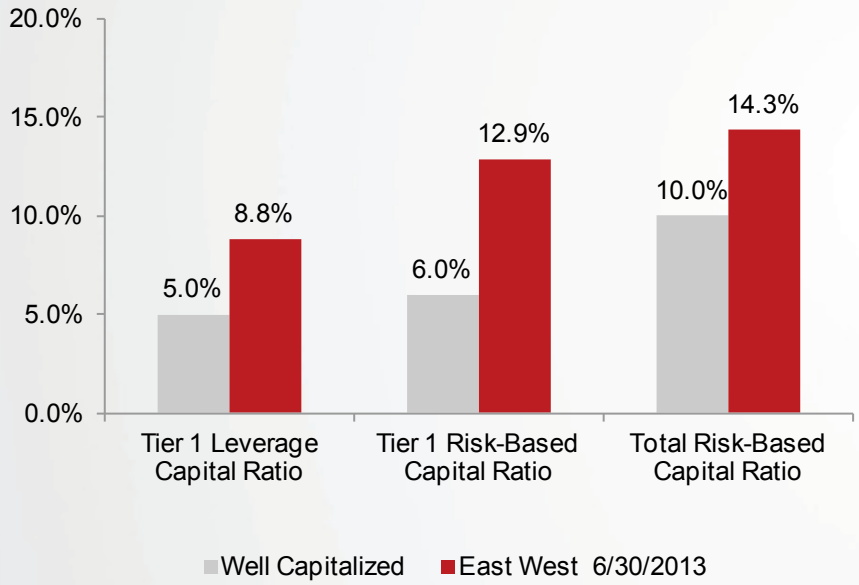
Rank	Company	Market Capitalization at 06/30/13 (in billions)
1	Wells Fargo & Co.	$218.58
2	JPMorgan Chase & Co.	199.53
3	Citigroup Inc.	145.97
4	Bank of America Corp.	138.64
5	U.S. Bancorp	66.86
6	PNC Financial Services Group	38.61
7	Capital One Financial Corp.	36.69
8	Bank of New York Mellon Corp.	32.25
9	State Street Corp.	29.74
10	BB&T Corp.	23.77
11	SunTrust Banks Inc.	17.09
12	Fifth Third Bancorp	15.79
13	M&T Bank Corp.	14.42
14	Northern Trust Corp.	$13.85
15	Regions Financial Corp.	13.47
16	KeyCorp	10.16
17	Comerica Inc.	7.43
18	Huntington Bancshares Inc.	6.60
19	Zions Bancorp.	5.33
20	First Republic Bank	5.06
21	BOK Financial Corp.	4.40
22	Cullen/Frost Bankers Inc.	4.01
23	Signature Bank	3.95
24	Commerce Bancshares Inc.	3.92
25	**East West Bancorp Inc.**	$3.90

Source: SNL Financial (includes all publicly traded banks)

Strong Capital Generation

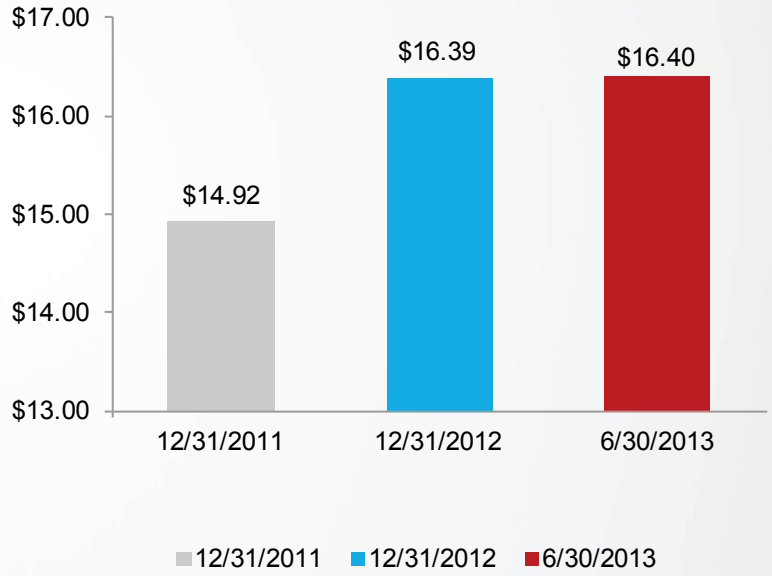
East West Capital Levels Compared to Well Capitalized Guidelines

East West has excess capital above the well capitalized requirement by more than $650 million



East West Book Value Growth December 2011 to June 2013

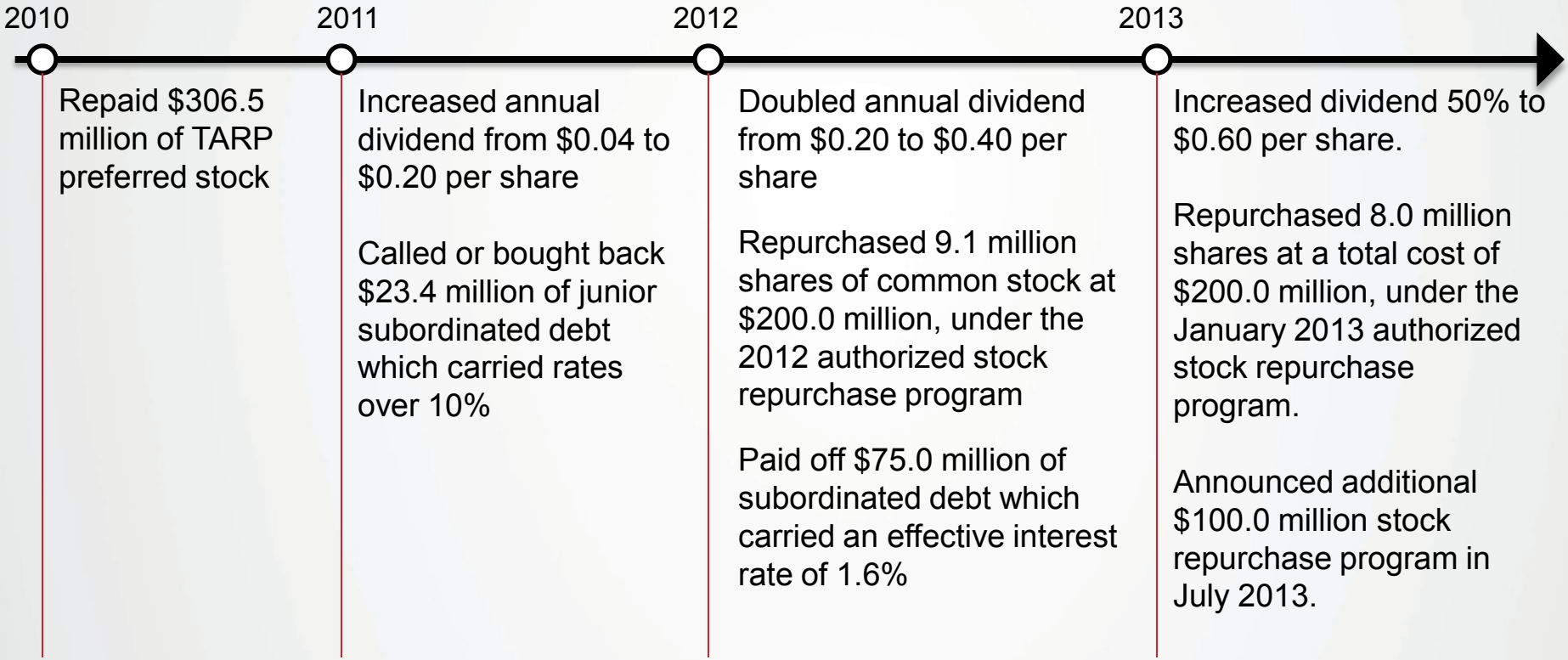
East West has grown book value per common share by 10% since 2011 and increased slightly from 2012



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

- 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 – 95 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 Branches
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

Second Quarter 2013 Highlights

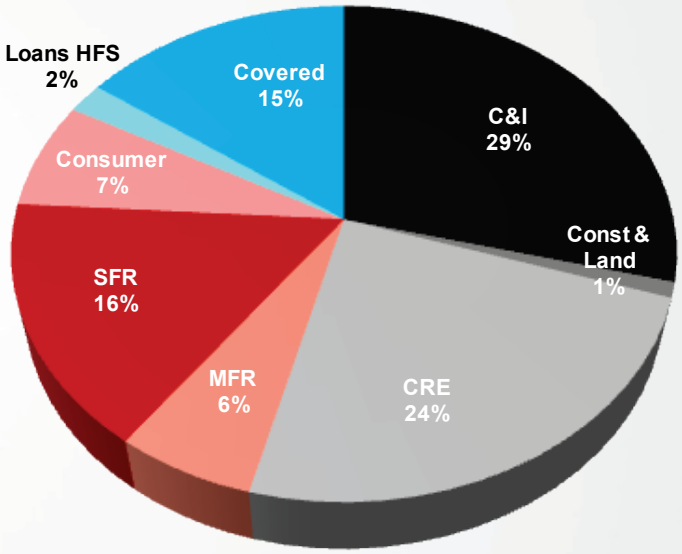
- Strong Earnings
  - Net Income was $74.0 million or $0.52 per share
  - EPS up 11% from second quarter 2012
- Strong ROE and ROA
  - ROE increased to 12.59% up from 12.46% in second quarter 2012
  - ROA remains steady at 1.29% compared to 1.32% in second quarter 2012
- Solid Net Interest Margin of 3.62%
- Cost of Deposits Down 12 bps from second quarter 2012 to 0.33%
- Strong Expense Control with Efficiency Ratio of 40.40%
- Strong Loan Growth (including covered and non-covered)
  - Commercial & Trade Finance loans grew to $5.2 billion
  - Single family loans grew to $2.9 billion
- Core Deposits Grew to a record $13.3 billion
- Strengthening Asset Quality
  - Nonperforming loans remain low at 0.69% of total loans
  - Nonperforming assets remain low at 0.57% of total assets
  - Maintaining strong allowance for loan losses on non-covered loans of 1.73% as of June 30, 2013

Strong Loan Growth

Strong non-covered C&I Loan growth of $1.3 billion or 38% from June 30, 2012

(in billions)				Change From 6/30/12 to 6/30/13	
Loan Category	6/30/13	12/31/12	06/30/12	$	%
SFR	2.57	2.19	2.02	0.55	27%
C&I & Trade Finance	4.71	4.23	3.42	1.29	38%
CRE	3.92	3.64	3.44	0.48	14%
MFR	0.93	0.90	0.91	0.02	2%
Consumer	1.16	0.75	0.70	0.46	66%
Const & Land	0.23	0.25	0.30	-0.07	-23%
Noncovered	13.52	11.96	10.79	2.73	25%
Covered	2.51	2.94	3.42	-0.91	-27%
Loans Held for Sale	0.25	0.17	0.14	0.11	79%
Total Loans	16.28	15.07	14.35	1.93	13%

Diversified Loan Portfolio



Strong Credit Quality

($ in millions)	6/30/2013	12/31/12	6/30/12
NPAs			
Total NPAs	$133.5	$141.0	$155.7
NPA to Total Assets	0.57%	0.63%	0.72%
Nonaccrual loans to total loans	0.69%	0.72%	0.78%
Allowance for Loan Losses			
ALLL to non-covered nonaccrual loans	208.41%	212.18%	195.18%
ALLL to total gross non-covered loans*	1.73%	1.92%	2.03%
Credit Costs			
Quarterly Annualized Charge-off %*	0.12%	0.33%	0.44%
Quarterly Provision for Loan Losses on Non-covered Loans	$8.28	$13.77	$16.60

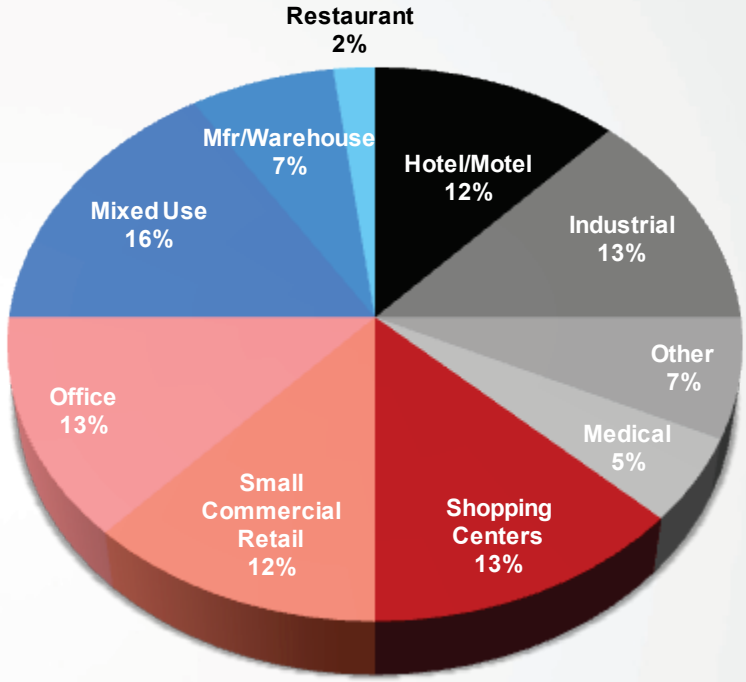
* Excludes covered loans

- 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

Diversified Commercial Real Estate Portfolio

Non-covered CRE Loans as of 06/30/13

Loan Balance	$3.9	Billion
Average Loan Size	$1.5	Million
Average LTV	55%	*
Average Seasoning	5	Years



* Based on original appraisal

Commercial Real Estate Portfolio

- Non-covered CRE loans total 24% of loans as of June 30, 2013
- East West is well within the FFIEC high CRE concentration definition
  - CRE, construction, land, and MFR to total capital is at 188% – under the 300% FFIEC threshold
  - Construction and land loans to total capital is at 11% – under the 100% FFIEC threshold
- As of June 30, 2013:
  - Nonaccrual CRE to CRE = 0.40%
  - 30-89 day delinquent CRE to CRE = 1.16%
  - CRE had a net recovery of $585 thousand

Commercial Real Estate Loans by LTV

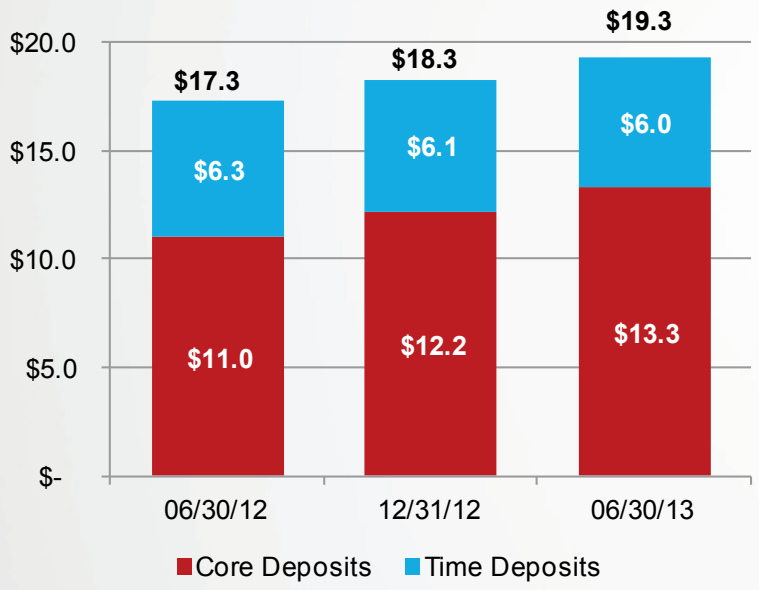
- Only 7% of portfolio with an LTV greater than 75%
- Weighted average LTV is 55%*

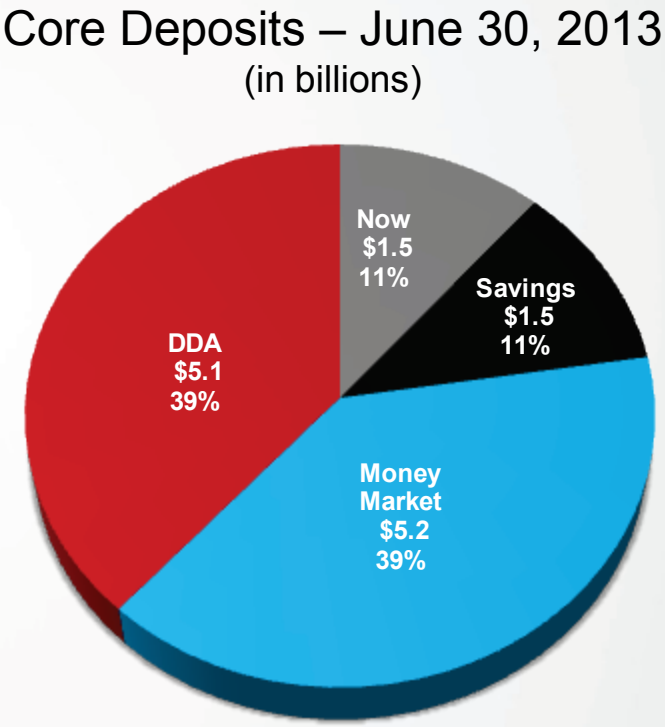
CLTV Distribution at June 30, 2013	# of Loans	($ in millions) Balance	% of Total	Cumulative % of Total
Less than 50%	1,275	$ 1,472	38%	38%
50% to 55%	362	517	13%	51%
55% to 60%	369	581	14%	65%
60% to 65%	289	538	14%	79%
65% to 70%	160	347	9%	88%
70% to 75%	57	179	5%	93%
75% and Above	89	283	7%	100%
Total Loans	2,601	3,917	100%	

* Based on original appraisal

Strong Deposit Growth

- Total deposits of $19.3 billion as of June 30, 2013, an increase of $2.0 billion from June 30, 2012
- Core deposits grew to a record $13.3 billion in the second quarter of 2013





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