EAST WEST BANCORP

Nasdaq: EWBC

Company Profile and Investment Overview

June 12, 2012

EAST WEST BANK
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Notice

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.

East West Bank

The premier financial bridge between East and West

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

- **Top performing commercial bank with exclusive focus on U.S. and Greater China**
- **Record Earnings in 2011 and 2010**
  - Record net income of $245 million in 2011 and $165 million in 2010
  - Net income of $68 million and ROE of 12.0% for first quarter 2012
- **Ranked among the largest 25 banks in the U.S. by market capitalization***
  - 24th largest bank in the nation
  - Largest bank headquartered in Southern California
- **28th largest publicly traded bank in the U.S. based on total assets of $21.7 billion***
- **For the last two consecutive years, ranked in the top 10 of the 100 Best Banks in America by Forbes**
- **Over 120 full-service branch locations, covering all major U.S. Chinese-American communities and key regions in Greater China**
- **2,300 Employees**

*** Market capitalization as of May 21, 2012 and total assets as of March 31, 2012. Source: SNL Financial and includes all publicly traded banks.**

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East West Bank Milestones

1973	1980's-1990's	1995	1998-1999	2000-2007	2009	2010-2011	2012
First S&L Serving Chinese-American Market in Southern California	Expansion of Branch Network in California	Converted to a State Chartered Commercial Bank	Initiated Management Led Buyout Trading on NASDAQ	Complemented Organic Growth with Acquisition Activities	$20 Bil in Total Assets & One of the 30 Largest Banks in the Nation	Strong Asset and Earnings Growth	Well-positioned to Grow our Market Share and Profitability

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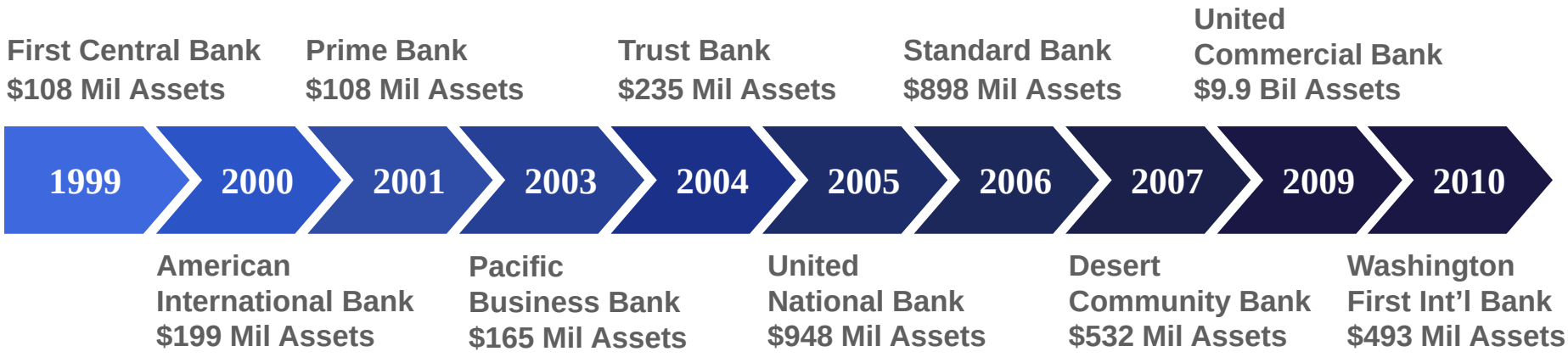
Successful Acquisition History



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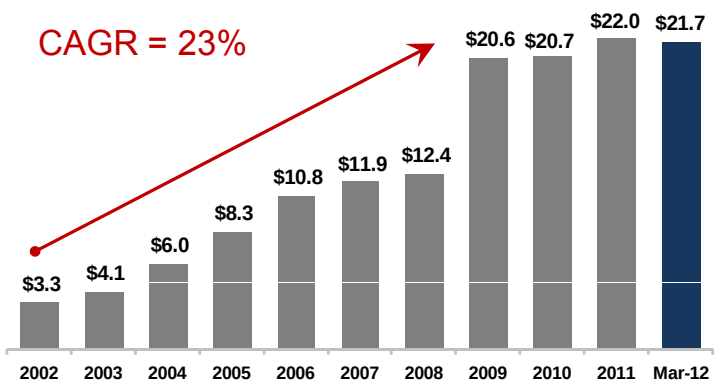
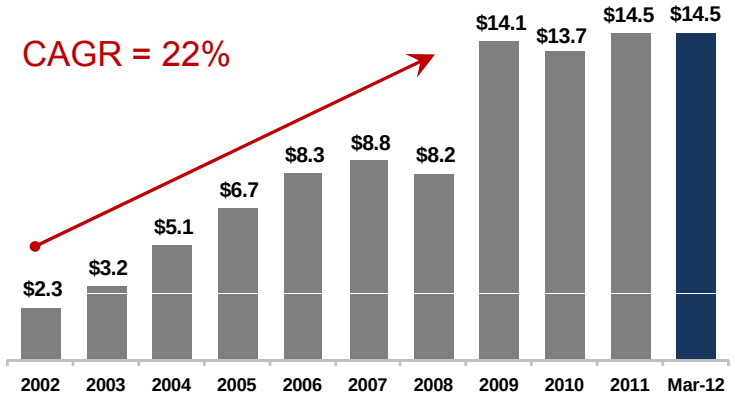
Strong Growth and Performance

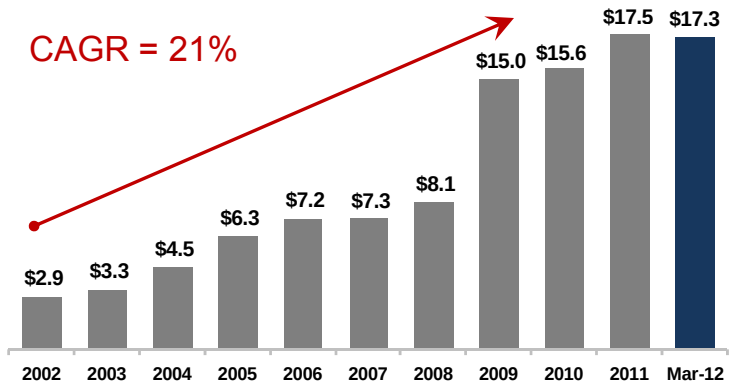
Total Assets (in billions)



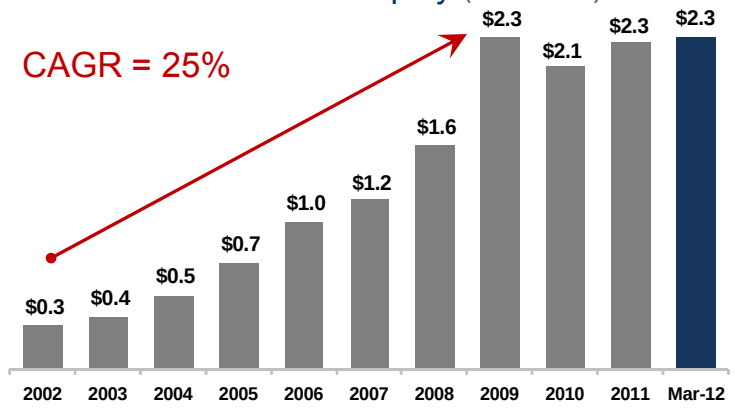
Total Loans (in billions)



Deposits (in billions)



Stockholders' Equity (in billions)



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Top 25 Banks by Market Capitalization

Rank	Company	Market Cap at 3/31/12 (in Billions)
1	Wells Fargo & Co.	$180.99
2	JPMorgan Chase & Co.	175.74
3	Citigroup Inc.	107.17
4	Bank of America Corp.	103.12
5	U.S. Bancorp	60.21
6	PNC Financial Services Group	34.05
7	Capital One Financial Corp.	32.34
8	Bank of New York Mellon Corp.	28.78
9	State Street Corp.	22.28
10	BB&T Corp.	21.93
11	SunTrust Banks Inc.	13.01
12	Fifth Third Bancorp	12.92
13	Northern Trust Corp.	11.44
14	M&T Bank Corp.	$10.99
15	Regions Financial Corp.	9.31
16	KeyCorp	8.13
17	Comerica Inc.	6.38
18	Huntington Bancshares Inc.	5.57
19	First Republic Bank	4.29
20	Zions Bancorp.	3.95
21	BOK Financial Corp.	3.83
22	Commerce Bancshares Inc.	3.59
23	Cullen/Frost Bankers Inc.	3.57
24	First Niagara Finl Group	3.46
25	**East West Bancorp Inc.**	**$3.35**

Souce: SNL Financial and includes all publicly traded banks.

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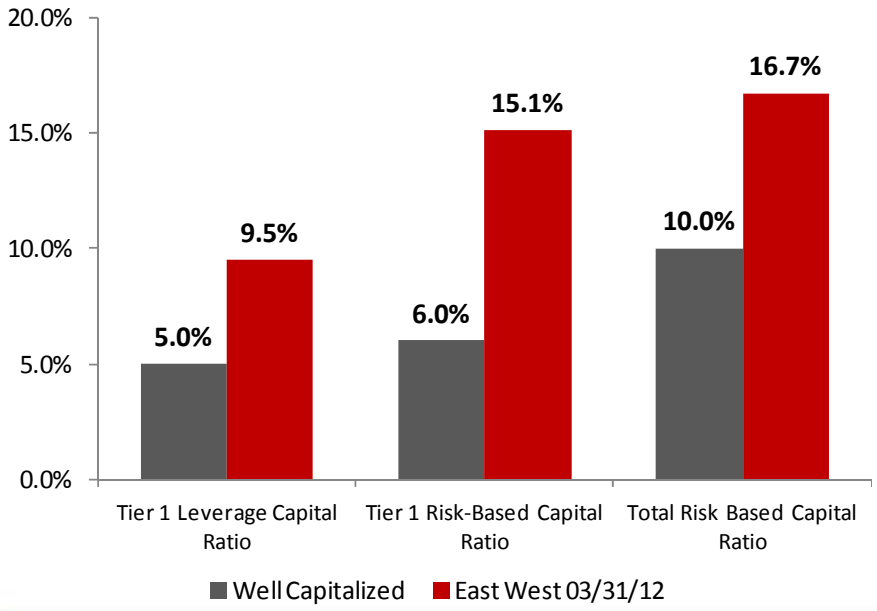
Strong Capital Generation

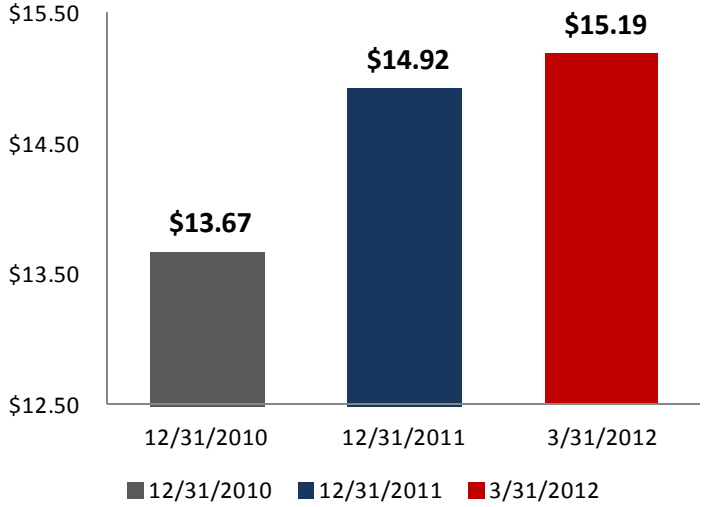
East West Capital Levels Compared to Well Capitalized Guidelines

East West has excess capital above the well capitalized requirement by $900 million or more



Book Value Growth Dec 2010 to March 2012

East West has grown book value per common share by 11% since 2010



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Active Capital Management

- **Capital Management Goals:**
  - Ensure excellent capital levels to support organic growth
  - Provide a strong return to our shareholders
- **Recent Capital Actions Taken:**
  - 2010 – Repaid $306.5 million of TARP preferred stock
  - 2011 – Called or bought back $23.1 million of junior subordinated debt which carried high interest rates
- **2012 Actions Taken to Create Shareholder Value:**
  - 2012 – 100% Increase in annual dividend from $0.20 to $0.40 per share
  - 2012 – Announced stock buyback program up to $200.0 million of common stock and repurchased 4.6 million shares at $101 million in Q1 2012

Our Distribution Channel

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



U.S. – 120 Branches:

California – 98 Branches:

Northern California – 32 Locations:

30 Full Service Branches

2 In-Store 99 Ranch Market Branch

Southern California – 66 Locations:

57 Full Service Branches

9 In-Store 99 Ranch Market Branches

New York – 8 Branches
Georgia – 5 Branches
Massachusetts – 3 Branches
Texas – 2 Branches
Washington – 4 Branches

Greater China – 7 Locations:

Full Service Branches - 3
Hong Kong, Shanghai and Shantou

Representative Offices -
Beijing, Guangzhou, Shenzhen and Taipei

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Making the U.S. – Greater China Connection

- **East West Bank is one of a very few U.S. banks with full service branches in China and exclusive focus on the U.S. and Greater China markets**
- **Bridge Banking – our strategy and point of difference**
  - Growing business and bilateral trade between the 2 largest economies in the world, the U.S. and China
  - GDP growth in China has increased more than 10x since 1978*
  - The U.S. is China's largest export market and its 4th largest supplier of imports*
- **Growing Chinese overseas investments in American companies**
- **American companies also have increased investment and growth opportunities in Greater China**
- **East West Bank continues to be the Bank of Choice for new immigrant Chinese-Americans**

* Source: the CIA World Factbook (2012) and PRC General Administration of Customs, China's Customs Statistics

Making the U.S. – Greater China Connection

- **East West Bank has the specialized skills, expertise and infrastructure that enable customers to satisfy business and financial needs in the U.S. and Greater China to:**
  - Bridge Chinese investors with American business owners
  - Provide credit facilities for Chinese companies with growing presence in the U.S.
  - Bridge U.S. based customers with partners, manufacturers and customers in China
  - Provide customers with local currency deposit accounts in both the U.S. and China
- **East West Bank is expanding dedicated teams focused on growth areas for Bridge Banking Business, including the markets of:**
  - Tech and Clean Tech
  - Entertainment and Media
  - Agriculture
  - Automotive and Aviation

First Quarter 2012 Highlights

- **Strong Earnings**
  - Net income was $68 million or $0.45 per share
  - EPS increased 22% from first quarter 2011
- **Growing ROA and ROE**
  - ROA increased to 1.26% from 1.07% in first quarter 2011
  - ROE increased to 12.01% from 10.50% in first quarter 2011
- **Strong Adjusted Net Interest Margin of 4.21%***
- **Cost of Deposits Down 19 bps from Q1 2011 to 0.47%**
- **Strong Expense Control with Efficiency Ratio of 44%**

*** The net interest margin excludes the net impact of covered loan dispositions and amortization of the FDIC indemnification asset.**

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First Quarter 2012 Highlights

- **Strong Loan Growth**
  - Commercial & trade finance loans grew to $3.2 billion
  - Single family loans grew to $2.0 billion
- **Core Deposit Growth**
  - Core deposits grew to $10.6 billion
  - Demand deposits grew 6% to a record $3.7 billion
- **Strengthening Asset Quality**
  - Net charge-offs down 53% from fourth quarter 2011 to $10.3 million for the first quarter of 2012
  - Nonperforming assets down to 0.77% of total assets

Key Focus for 2012 and Beyond

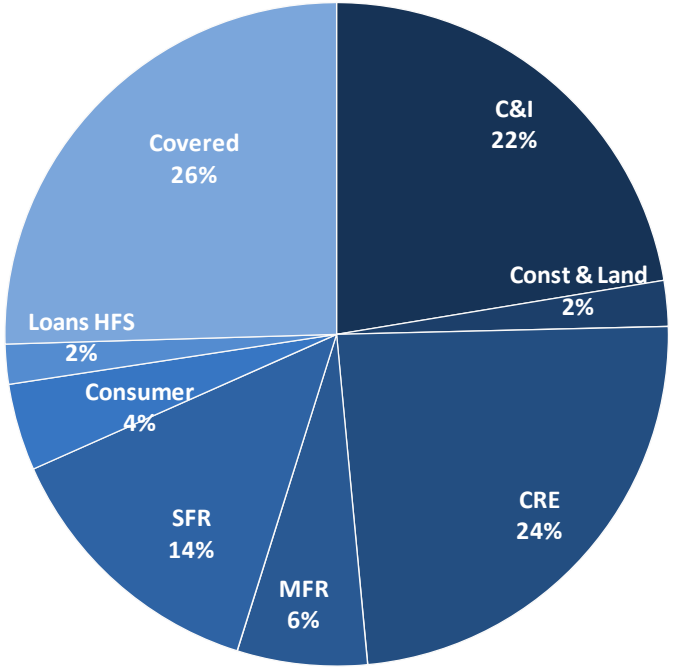
- Growing C&I loans as a percentage of total loans
- Building fee-based business lines, i.e. F/X and cash management
- Maintaining strong and stable net interest margin
- Growing core deposits and improving deposit mix
- Maintaining low NPA/total assets and total delinquency ratios
- Increasing profitability and expanding market footprint
- Remaining disciplined on expense management
- Actively manage capital to deliver long term shareholder value

Strong Loan Growth

Strong noncovered C&I loan growth of $1.26 billion or 64% from 2010

(in billions)				Change from 12/31/10 - 3/31/12	
Loan Category	**3/31/12**	**12/31/11**	**12/31/10**	**$**	**%**
SFR	1.95	1.80	1.12	0.83	74%
C&I & Trade Finance	3.24	3.14	1.98	1.26	64%
CRE	3.45	3.49	3.39	0.06	2%
MFR	0.92	0.93	0.98	-0.06	-6%
Consumer	0.61	0.58	0.73	-0.12	-16%
Const & Land	0.32	0.35	0.51	-0.19	-37%
Covered	3.68	3.92	4.80	-1.12	-23%
Loans Held for Sale	0.28	0.28	0.22	0.06	28%
Total Loans	14.46	14.49	13.73	0.73	5%

3/31/12 Loan Portfolio Mix



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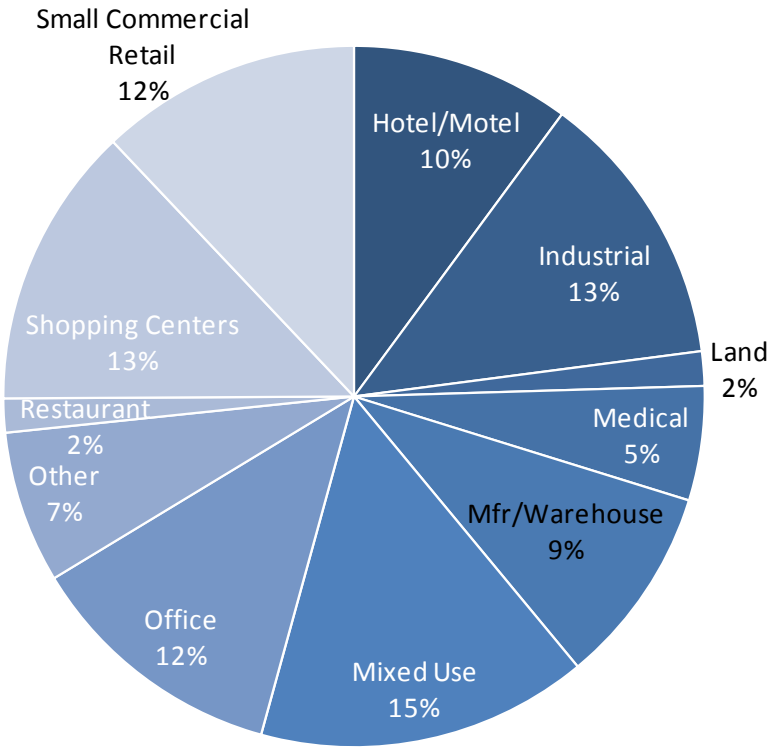
Strong Credit Quality

(Dollars in millions)	3/31/12	12/31/11
NPAS		
Total NPAs	$167.1	$175.0
NPA to Total Assets	0.77%	0.80%
Nonaccrual loans to total loans	0.83%	1.00%
Allowance for Loan Losses		
ALLL to non-covered nonaccrual loans	177.36%	144.11%
ALLL to total gross non-covered loans*	2.04%	2.04%
Credit Costs		
Quarterly Annualized Charge-off %*	0.39%	0.85%
Quarterly Provision for Loan Losses	$18.10	$20.00

- Asset Quality Continues to Remain High
- NPAs have remained under 1% of total assets for 10 consecutive quarters
- Net Chargeoffs Continues to Decline while ALLL level remains strong

Diversified Commercial Real Estate Portfolio



Non-covered CRE Loans as of 3/31/12

Loan Balance	$3.5 Billion
Average Loan Size	$1.3 Million
Average LTV	53%*
Average Seasoning	5 Years
Q1 2012 CRE Chargeoffs	0.50%**

(Dollars in millions)

CLTV Distribution at March 31, 2012	# of Loans	Loan Balance	% Of Total	Cumulative % Of Total
Less than 50%	1,285	$ 1,358	39%	39%
50% to 55%	340	406	12%	51%
55% to 60%	374	539	16%	67%
60% to 65%	302	502	15%	81%
65% to 70%	144	307	9%	90%
70% to 75%	**67**	**101**	**3%**	**93%**
75% and Above	84	240	7%	100%
Total Loans	2,596	$ 3,452	100%	

*** Based on original appraisal.**
**** Annualized.**

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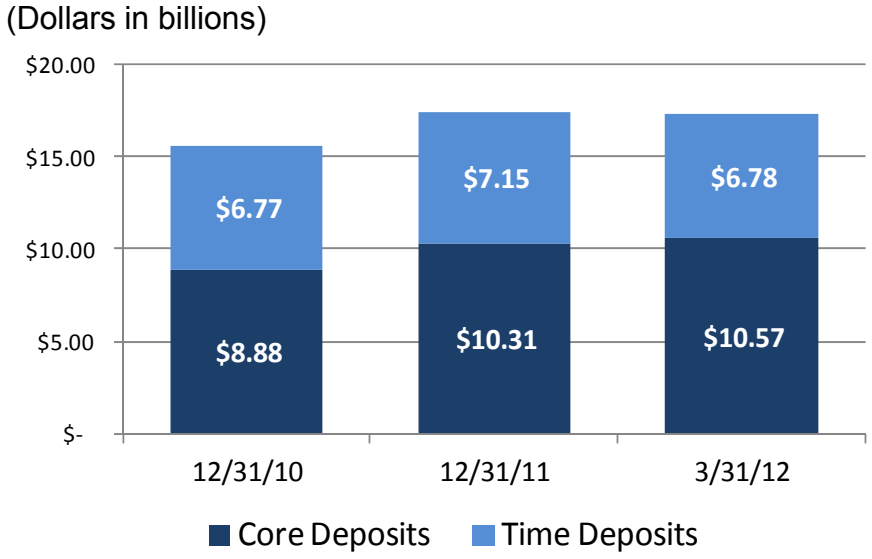
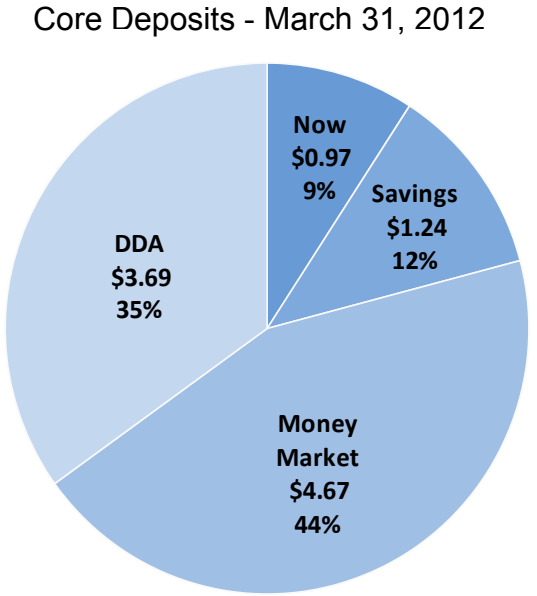
Strong Deposit Growth

- Total deposits of $17.3 billion as of March 31, 2012, an increase of $1.7 billion from 2010
- In the first quarter of 2012:
  - Core deposits grew to a record $10.6 billion
  - Demand deposits increased $197.3 million or 6% to a record $3.7 billion





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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 opportunity
- Only Asian-American focused bank with full service banking offices in U.S. and China

Thank You

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