



Connecting you to
Opportunity

East West Bancorp 2012 Annual Report

TOP PERFORMING BANK

With \$22.5 billion in assets and a market capitalization of over \$3 billion, East West Bank is one of the 30 largest public banks in the U.S. We are a top-performing commercial bank and have ranked in the top 10 of the 100 Best Banks in America by *Forbes* for the third year in a row.

INTERNATIONAL PRESENCE

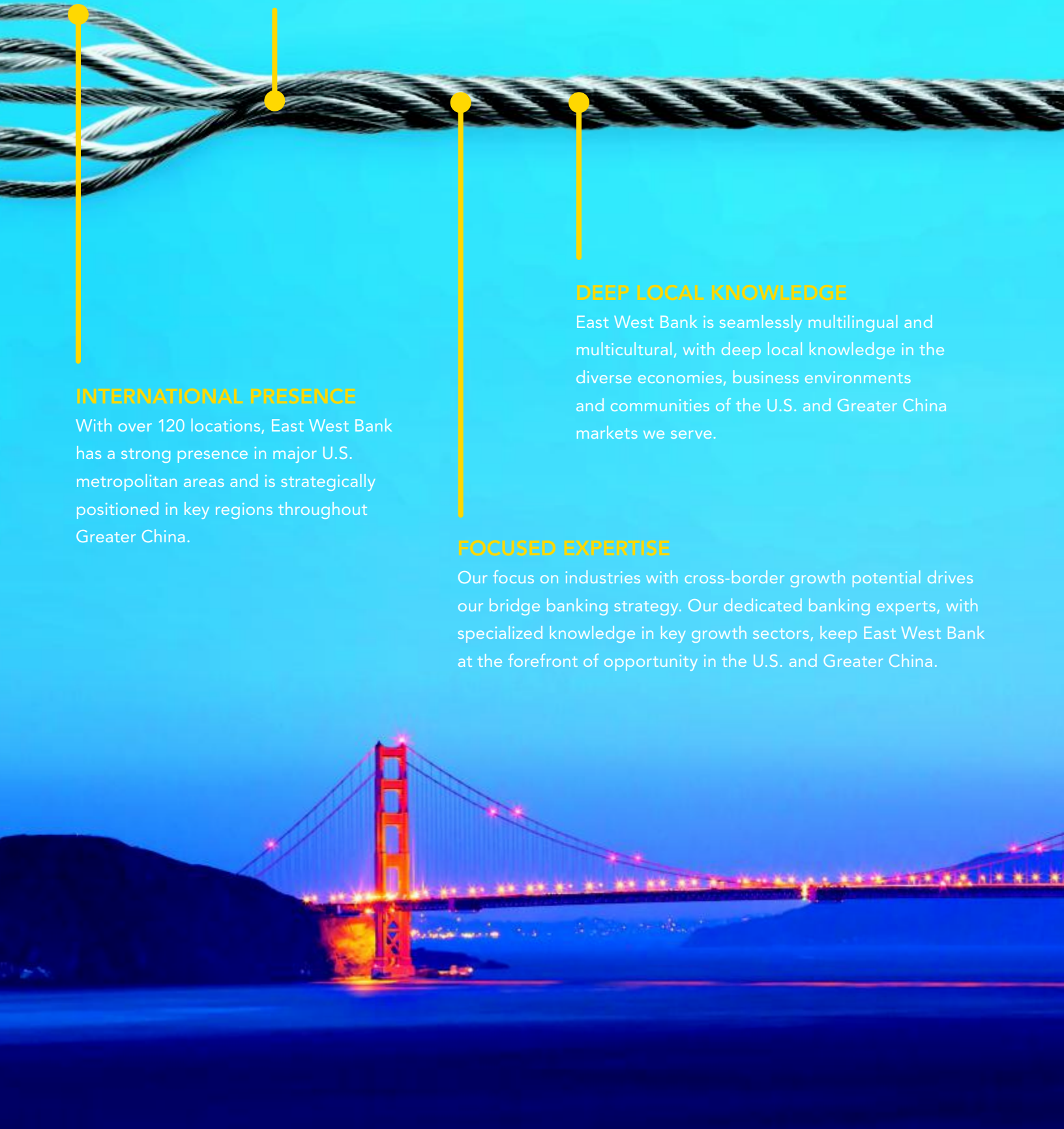
With over 120 locations, East West Bank has a strong presence in major U.S. metropolitan areas and is strategically positioned in key regions throughout Greater China.

DEEP LOCAL KNOWLEDGE


East West Bank is seamlessly multilingual and multicultural, with deep local knowledge in the diverse economies, business environments and communities of the U.S. and Greater China markets we serve.

FOCUSED EXPERTISE

Our focus on industries with cross-border growth potential drives our bridge banking strategy. Our dedicated banking experts, with specialized knowledge in key growth sectors, keep East West Bank at the forefront of opportunity in the U.S. and Greater China.



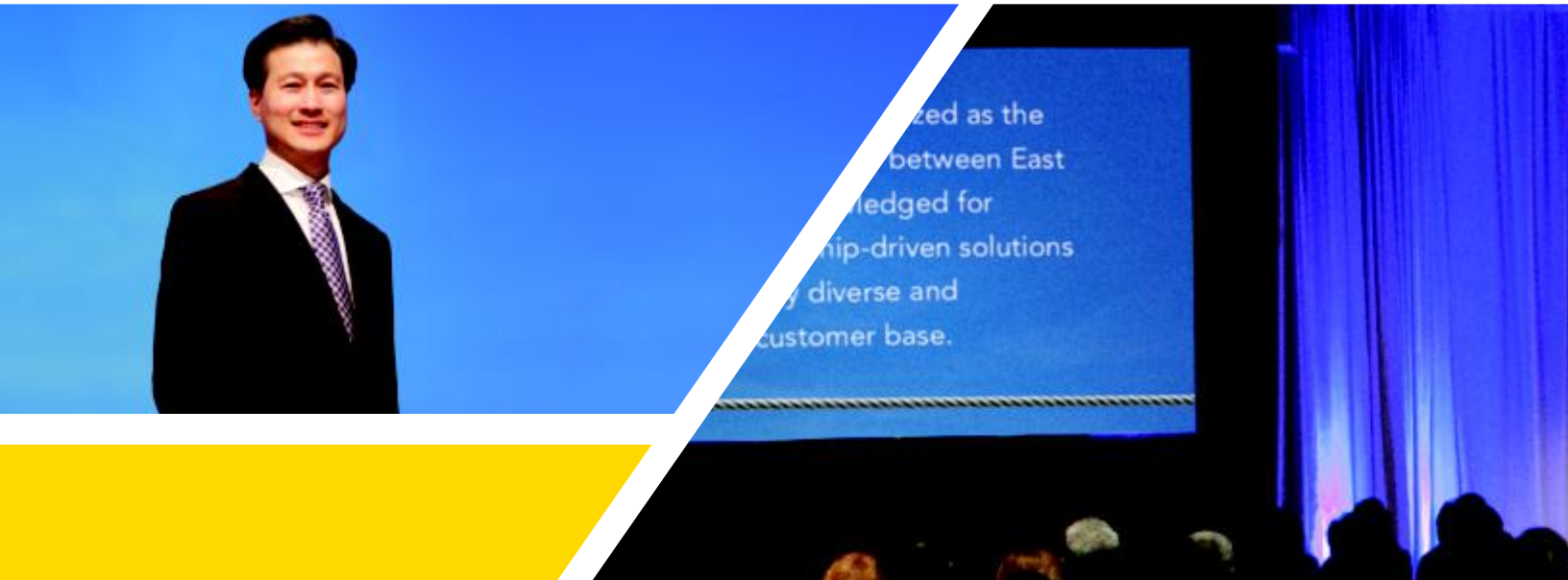
Building a financial bridge: **a closer look**



Like the thousands of wires that are twisted together to form the strong cables of a suspension bridge, East West Bank's position as the premier financial bridge between East and West is strengthened by countless cross-cultural and cross-border connections.

This bridge consists of the specialized skills, expertise and infrastructure that enable our customers to satisfy business and financial needs within and between the U.S. and Greater China. This bridge also connects our customers with unique business opportunities in both markets by providing cultural, geographic and financial insight.





A message from our **Chairman and CEO**

East West Bank's vision to be recognized as the premier financial bridge between East and West has never been more relevant than it is today. In 2012, our focus on connecting customers in the U.S. and Greater China with opportunities in both markets yielded outstanding results.



Dominic Ng

Chairman and Chief Executive Officer

Our bridge banking strategy distinguishes us from our competitors and positions us to excel, even in challenging economic and business environments. In 2012, we achieved another year of record earnings and delivered solid returns to our shareholders, while maintaining our strong market position and investment-grade credit rating.

With \$22.5 billion in assets and a market capitalization of over \$3 billion, East West Bank is one of the 30 largest public banks in the U.S. We are a top-performing commercial bank and have **ranked in the top 10 of the 100 Best Banks in America by Forbes** for the third year in a row.

In 2012 we continued to develop and expand our cross-border account capabilities and services, and refine our systems and processes to bring optimal financial solutions to our customers. **We grew our domestic lending teams focused on industries with cross-border growth potential**, including agriculture, aviation, clean tech, entertainment and media, high tech and real estate. We have grown our customer base to include major exporters to China and expanded our capabilities to include supply chain financing.

At a time when the **U.S. and China** are evaluating their respective positions with regard to cooperation and competition, **the trading relationship between the two markets remains more robust than ever**. We are proud

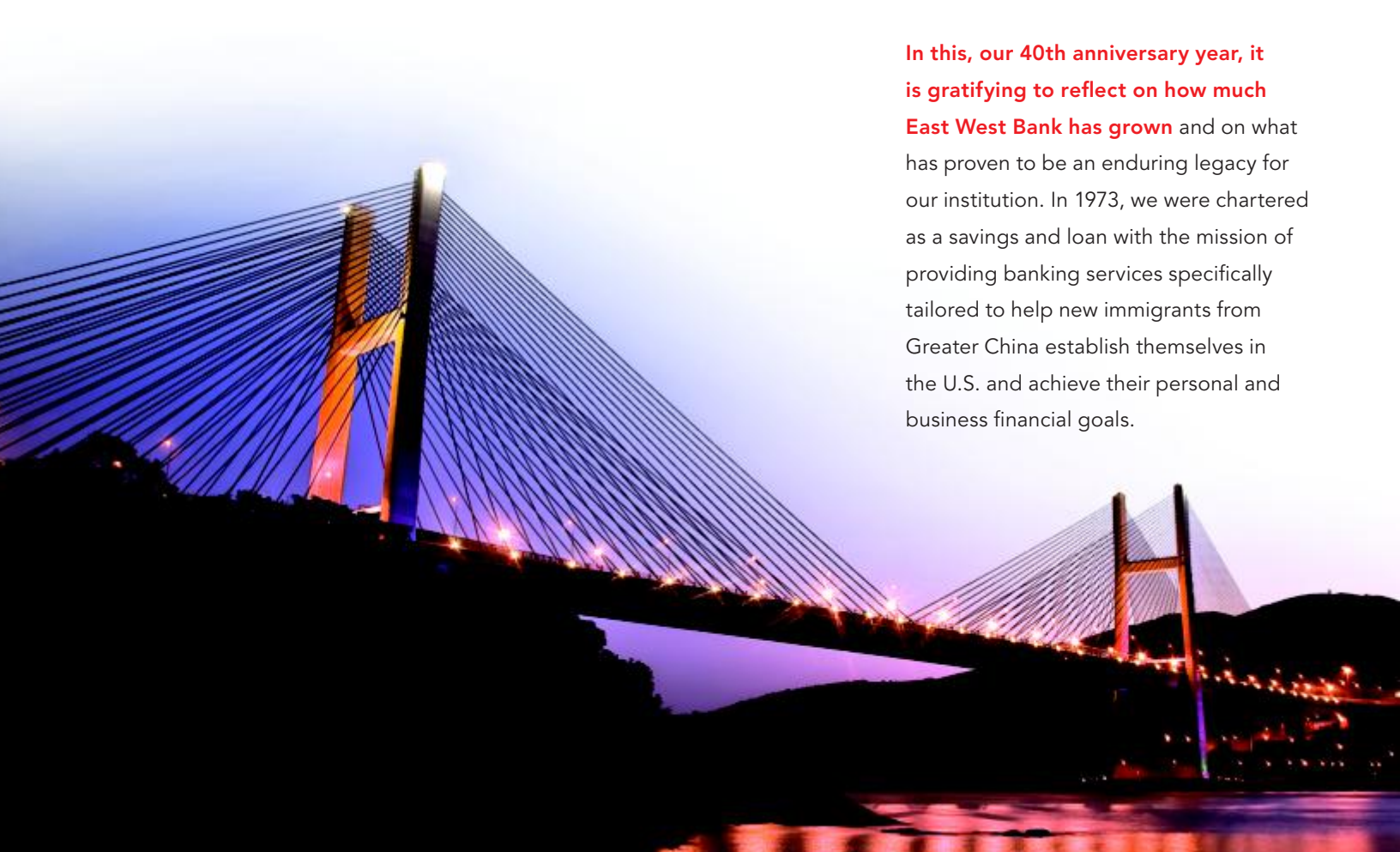
of the supporting role East West Bank is able to play as the financial bridge between East and West in fostering new business in both economies. We believe the benefits of this synergy will continue to drive our growth for many years to come.

East West Bank has grown from one branch opened in 1973 in Los Angeles' Chinatown, into a full service commercial bank with total assets of \$22.5 billion.

In 2012, the banking industry continued to be challenged by both the general economic environment and regulatory issues, eroding fragile public trust.

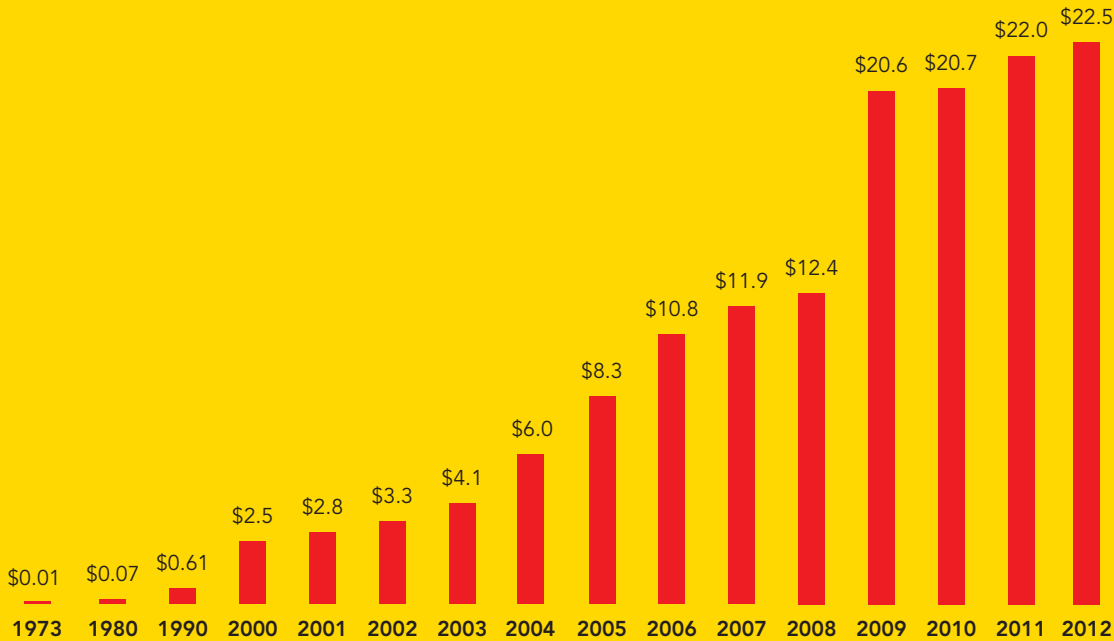
We regard our reputation for sound corporate governance and ethical business activity as a strategic asset in pursuing bridge banking opportunities and building a loyal customer base. We strongly believe in managing reputation risk along with financial risk, and strive to be an outstanding corporate citizen and offer only products we would be proud to provide to friends and family. Such fundamentals supported significant financial achievements this year, including record earnings for the third consecutive year since the financial crisis.

In this, our 40th anniversary year, it is gratifying to reflect on how much East West Bank has grown and on what has proven to be an enduring legacy for our institution. In 1973, we were chartered as a savings and loan with the mission of providing banking services specifically tailored to help new immigrants from Greater China establish themselves in the U.S. and achieve their personal and business financial goals.



Total Assets

(in billions)



Forty years later, our mission is still going strong and supporting a much larger vision to serve as the premier financial bridge between East and West.

We have transformed our vision into reality by relying on our greatest asset: our people. We are especially proud of the teamwork and exceptional customer service demonstrated across the organization, as we strive to enhance the long-term value we provide to customers, shareholders and associates.

Thank you for being part of our vision and continued success.

Sincerely,

Dominic Ng

Chairman and Chief Executive Officer

Making profitable, sustainable connections



East West Bank continues to drive its vision forward, leveraging the connections we've made as the financial bridge between East and West to deliver solid financial performance year after year.

A key component of our success is supported by attracting and growing small- and mid-sized commercial

customers who benefit from our cross-border expertise and deep understanding of local markets. East West Bank's strong financial networks in the U.S. and Greater China provide our enterprising customers with the products and services they need to scale their business and investment opportunities in and between East and West.

Net Income

(in millions)

2012 marked our
third consecutive year
of **record earnings**
since the financial crisis.



Pursuing a vision of serving as
the premier financial bridge
between East and West,
we are building our business from
a position of strength
and stability.

Extending our expertise



Building on our solid foundation as a full-service commercial bank, our bridge banking strategy and focus on business opportunities in the U.S. and Greater China bring added value to our customers. This focus guides our decision-making across virtually every aspect of our operations: the products we develop, the expertise we cultivate and the infrastructure we build to help our customers conduct business seamlessly, whether in the United States, Greater China or both regions.

East West Bank is active in industries with cross-border growth potential, including agriculture, aviation, clean tech, entertainment and media, high tech and real estate. We are one of a very few U.S. banks that have full-service branches in China and are able to open RMB-denominated accounts in China for U.S.-based consumers and businesses. Outside of our bridge banking activity, we continue to build and grow niche businesses that expand our capabilities and give an added boost to our bottom line. Among these are affordable housing tax credit financing; escrow, title, bankruptcy and other fiduciary deposit services; and our Professional Practice Solutions group which provides financial services to dentists, veterinarians and other professional practitioners.

Our dedicated banking experts, with specialized knowledge in key sectors of business, keep **East West Bank at the forefront of cross-border opportunity.**

Strong connections

Specialized knowledge

AVIATION

Led by our U.S.-based team of aviation industry experts, East West Bank has developed a strong and growing presence in the aerospace and aircraft leasing sectors. Recently, we have partnered with China Exim Bank, a Chinese-government backed bank, to provide financing to Chinese companies for the purchase and operation of aircraft. This partnership exemplifies our ability to execute transactions and help our customers compete in China's burgeoning aviation market.

ENTERTAINMENT AND MEDIA

Our entertainment lending team, based in Southern California, works with production companies, studios and film distributors in the U.S. and in Greater China. In the past year, we financed a number of high-profile film and TV projects, including two Oscar-winning films. Our knowledge of the Chinese entertainment market and film business has also generated significant business and gives us a strong competitive advantage, especially as China grows to be one of the world's largest film box office markets.

HIGH TECH

Based in Santa Clara, California, East West Bank's high tech lending team has established a solid reputation in the Silicon Valley technology community and among venture capital and private equity firms. This, coupled with our understanding of the high tech market in China, has helped East West Bank win key cross-border technology customers. With China's high tech expansion in full force, East West Bank is well positioned for future growth.

REAL ESTATE

With a long history and expertise in real estate lending, East West Bank has proven its capabilities in this sector. We have been able to supplement our strong footprint in real estate and generate new business as investors from China have become increasingly active in the U.S. real estate market. In the coming years, we expect ongoing lending opportunities in this sector, as Chinese foreign direct investment in the U.S. real estate market is expected to increase.

Strong connections **Strong community**

We understand that our financial bridge between East and West is supported by the communities we serve. That's why we take our role as a community leader seriously. We believe that giving back is the right thing to do and that making these connections in the community is what keeps us strong.



- Leading by example
- Promoting financial education
- Supporting small business
- Building community partnerships
- Fostering the spirit of giving

Connecting people to financial education serves as the foundation of our community outreach. We work with a number of organizations that are dedicated to helping consumers develop positive spending habits and set personal financial goals. We also support financial literacy programs that offer basic banking services for the unbanked and underbanked, giving these individuals the opportunity to enter the financial mainstream.

Supporting small business is another way we keep our community connections strong. We understand that entrepreneurship fuels America's economic innovation and prosperity, and serves as a key means for families to move out of low-wage jobs and into the middle class. In addition to making small business loans, East West Bank provides information and technical assistance to hundreds of small business owners through our in-branch SBA workshops conducted in English, Chinese and Spanish.

East West Bank's commitment to advancing social stability is also demonstrated by our partnerships with numerous organizations dedicated to building strong communities. These organizations include United Way, Operation HOPE, Asian Pacific American Legal Center, Black Economic Council, Los Angeles Urban League, Junior Achievement, La Casa de San Gabriel Community Center, Lakers Youth Foundation and the Houston Rockets.

Taking the time to foster the spirit of philanthropy in others is another way East West Bank forges strong community connections. We actively promote charitable giving among Chinese Americans in the communities we serve. We help our business partners from China doing business in the U.S. to understand the American philosophy of "giving back" and the importance of actively engaging with the communities where they do business.



A message from our President

2012 Financial Highlights



For 2012, East West Bank earned record net income of \$281.7 million, our third consecutive year of record net income since the financial crisis and a 15% increase from \$245.2 million earned in 2011. The compound annual growth rate of net income for East West Bank since 2010 has been an impressive 30.8%. For the 2012 full year, our return on equity was 12.14%, an increase of 11% over 2011 and well ahead of the industry average return on equity of approximately 9% for 2012.

Although the low interest rate environment and stagnant economy pose ongoing challenges for our industry, East West Bank continues to outperform many of our peers with higher growth, profitability and shareholder returns. We believe that our strong financial performance is a result of our position as a financial institution focused on the United States and Greater China markets, and the inherent competitive advantage this provides us in winning new business and retaining existing customers.

Our strong financial results for 2012 were a direct result of our strong balance

sheet. In 2012, we exceeded our expectations for the year and grew our noncovered commercial and industrial loans to \$4.2 billion, a \$1.1 billion or 35% increase. Total commercial and industrial loans now represent 32% of our loan portfolio. We also ended the year with strong growth in noninterest-bearing demand deposits, which totaled a record \$4.5 billion as of December 31, 2012, a \$1.0 billion or 30% increase year over year. Noninterest-bearing demand deposits now represent 25% of our total deposits. Core deposits grew to \$12.2 billion as of December 31, 2012, an increase of \$1.9 billion or 18% year over year.

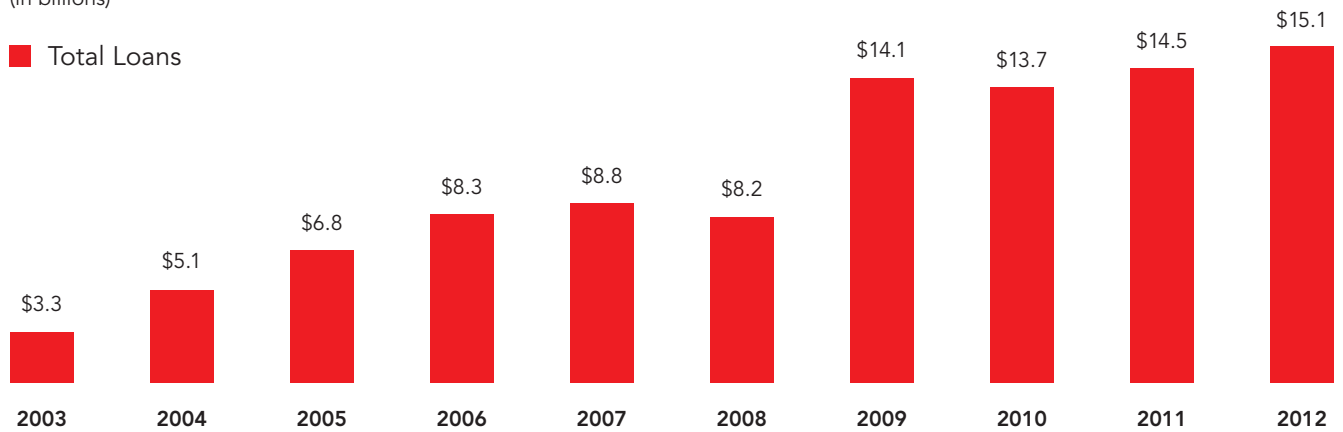


Julia S. Gouw
President and Chief Operating Officer

Loan Growth

(in billions)

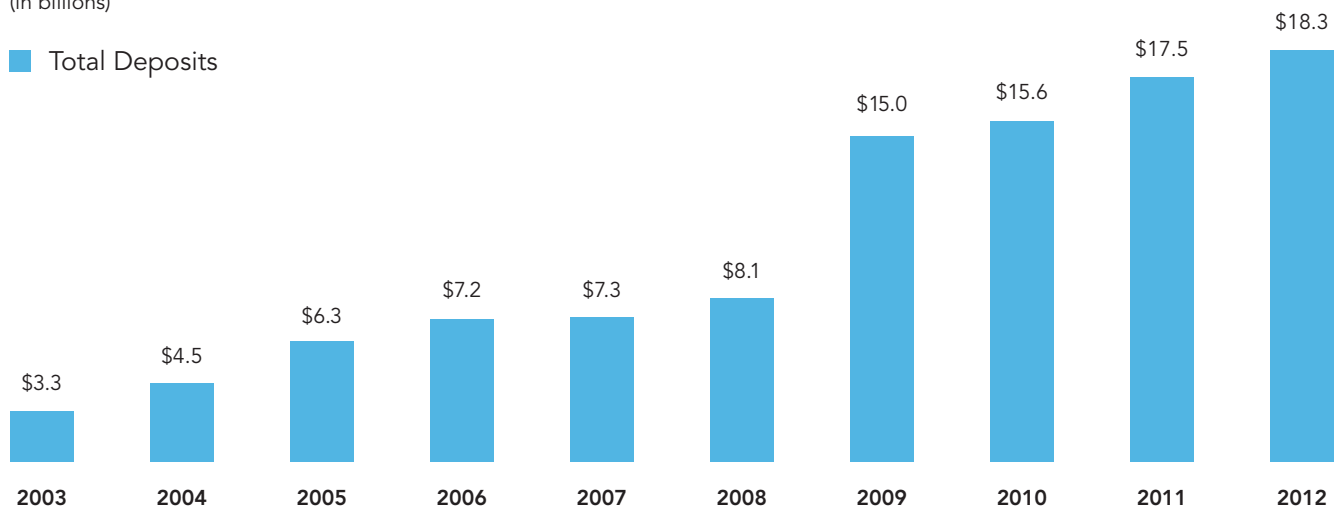
■ Total Loans



Deposit Growth

(in billions)

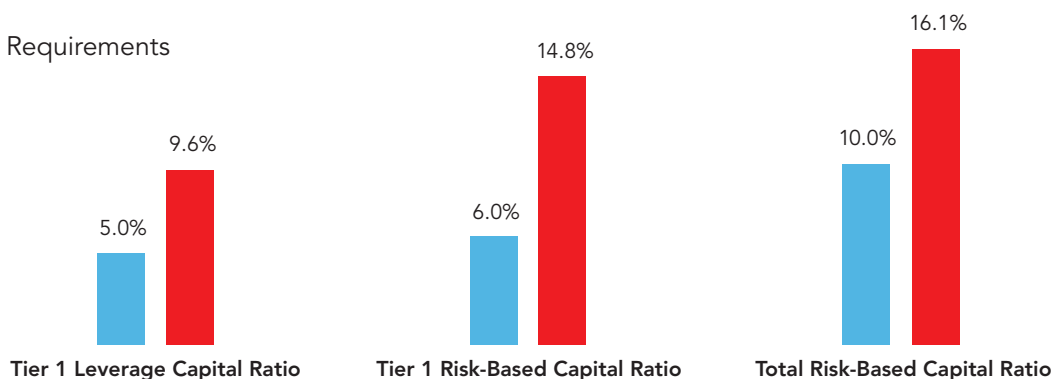
■ Total Deposits



Capital Strength

■ Well Capitalized Regulatory Requirements

■ East West 12.31.12



Additionally, we increased fee income by 19% during 2012, to \$95 million from \$80 million in 2011. We also reduced nonperforming assets to 0.63% of total assets as of December 31, 2012, an improvement of 17 basis points from December 31, 2011. For the full year 2012, we maintained an efficiency ratio of 42.34%, at a time when the industry average has remained above 60%.

East West Bank capital levels continue to remain high. Our Tier 1 risk-based capital and total risk-based ratios were at 14.8% and 16.1%, respectively, as of December 31, 2012, more than \$850 million above the well-capitalized thresholds of 6% and 10%, respectively. Based on our strong capital levels, strong earnings and healthy balance sheet, in 2012, our board of directors approved an increase in the annual dividend rate from \$0.20 to \$0.40 per share, and authorized the repurchase of \$200 million of our common stock. Additionally, in early 2013, our board of directors approved a further increase in the annual dividend rate from \$0.40 to \$0.60 per share, and another \$200 million repurchase authorization of our common stock.

East West Bank retained its position among the top 30 U.S. largest public banks by both market capitalization and asset size, with a market capitalization of over \$3.0 billion and total assets of \$22.5 billion at December 31, 2012.

While retaining our market position, we also maintained our investment-grade credit rating and expanded our market share in specialized industries, continuing to strengthen our bridge banking expertise.

Building on our strong performance in 2012, we will continue in the coming year to expand on our bridge strategy to deliver healthy earnings and strong, profitable balance sheet growth. We will remain focused on growing profitable loan and deposit relationships and increasing fee income. We will also remain vigilant with respect to maintaining strong asset quality and operating efficiency.

East West Bank has proven that it can perform well, even in challenging operating environments. With our ability to grow our market share, deliver healthy earnings and maintain strong capital levels, we are confident that we can continue to provide strong returns to shareholders in 2013 and beyond.

Sincerely,

Julia S. Gouw

President and Chief Operating Officer

We will continue to
expand on our bridge strategy
to deliver **healthy earnings**
and strong, profitable
balance sheet growth.



Investor Information

Common Stock and Dividends

East West Bancorp, Inc., common stock trades on the Nasdaq Global Select Market under the symbol EWBC. As of December 31, 2012, there were 140,294,092 shares of common stock issued and outstanding.

The following table sets forth the range of closing sales prices for the Company's common stock for each of the quarters in the two years ended December 31, 2012:

Year Ended December 31:	2012		2011	
	HIGH	LOW	HIGH	LOW
First quarter	\$24.22	\$19.95	\$23.64	\$19.61
Second quarter	23.46	20.82	23.15	18.14
Third quarter	23.96	21.12	20.51	14.70
Fourth quarter	22.15	19.71	20.09	14.23

East West Bancorp quarterly cash dividends on common stock, when and if declared by the board of directors, are distributed in February, May, August and November.

Annual Meeting

The 2013 Annual Meeting of Stockholders will be held at 2:00 p.m. Pacific Daylight Time on Tuesday, May 28, 2013, at:

East West Bank Corporate Headquarters

135 N. Los Robles Avenue, 6th Floor
Pasadena, California 91101

Formal notice of the meeting with a proxy card and proxy statement is being mailed to all stockholders of record as of March 29, 2013.

The proxy statement, annual report on Form 10-K and proxy card are available on the Internet at the "Investor Relations — SEC Filings" section of our corporate website at: eastwestbank.com.

Stock Transfer Statement

Shareholders with inquiries about accounts, lost stock certificates or changes of address may contact the Computershare customer service department by calling 877.254.8651, available 24-hours a day. Written correspondence may be sent to the following address:

Computershare
250 Royall Street
Canton, Massachusetts 02021

Financial Information and Mailings

You may obtain the Company's annual reports on Form 10-K, quarterly financial results and other financial information by writing or calling:

East West Bancorp, Inc.
Investor Relations
135 N. Los Robles Avenue, 7th Floor
Pasadena, California 91101
626.768.6000

Alternatively, Company information and news releases are also available at eastwestbank.com. To receive company news releases via e-mail, please contact Investor Relations at the telephone number or address above.

East West Bancorp, Inc. and Subsidiaries

Five-Year Summary of Selected Financial Information

(in thousands, except per share data)

	2012	2011	2010	2009	2008
Summary of Operations					
Interest and dividend income	\$ 1,051,095	\$ 1,080,448	\$ 1,095,831	\$ 722,818	\$ 664,858
Interest expense	132,168	177,422	201,117	237,129	309,694
Net interest income	918,927	903,026	894,714	485,689	355,164
Provision for loan losses, excluding covered loans	60,168	92,584	195,934	528,666	226,000
Provision for loan losses on covered loans	5,016	2,422	4,225	—	—
Net interest income (loss) after provision for loan losses	853,743	808,020	694,555	(42,977)	129,164
Noninterest (loss) income ⁽¹⁾	(5,618)	10,924	39,270	390,953	(25,062)
Noninterest expense	422,533	435,610	477,916	243,254	201,270
Income (loss) before provision (benefit) for income taxes	425,592	383,334	255,909	104,722	(97,168)
Provision (benefit) for income taxes	143,942	138,100	91,345	22,714	(47,485)
Net income (loss) before extraordinary item	281,650	245,234	164,564	82,008	(49,683)
Extraordinary item, net of tax	—	—	—	(5,366)	—
Net income (loss)	\$ 281,650	\$ 245,234	\$ 164,564	\$ 76,642	\$ (49,683)
Preferred stock dividends, amortization of preferred stock discount, and inducement of preferred stock conversion	6,857	6,857	43,126	49,115	9,474
Net income (loss) available to common stockholders	\$ 274,793	\$ 238,377	\$ 121,438	\$ 27,527	\$ (59,157)
Per Common Share					
Basic earnings (loss) per share	\$ 1.92	\$ 1.62	\$ 0.88	\$ 0.35	\$ (0.94)
Diluted earnings (loss) per share	\$ 1.89	\$ 1.60	\$ 0.83	\$ 0.33	\$ (0.94)
Common dividends per share	\$ 0.40	\$ 0.16	\$ 0.04	\$ 0.05	\$ 0.40
Average number of shares outstanding, basic	141,457	147,093	137,478	78,770	62,673
Average number of shares outstanding, diluted	147,175	153,467	147,102	84,523	62,673
At Year End:					
Total assets	\$ 22,536,110	\$ 21,968,667	\$ 20,700,537	\$ 20,559,212	\$ 12,422,816
Loans receivable	11,710,190	10,061,788	8,430,199	8,218,671	8,069,377
Covered loans	2,935,595	3,923,142	4,800,876	5,598,155	—
Investment securities	2,607,029	3,072,578	2,875,941	2,564,081	2,162,511
Deposits	18,309,354	17,453,002	15,641,259	14,987,613	8,141,959
Securities sold under repurchase agreements	995,000	1,020,208	1,083,545	1,026,870	998,430
Stockholders' equity	2,382,122	2,311,743	2,113,931	2,284,659	1,550,766
Common shares outstanding	140,294	149,328	148,543	109,963	63,746
Book value per common share	\$ 16.39	\$ 14.92	\$ 13.67	\$ 14.37	\$ 16.92
Financial Ratios:					
Return on average assets	1.29%	1.14%	0.82%	0.55%	(0.42)%
Return on average common equity	12.29	11.08	6.42	2.37	(5.41)
Return on average total equity	12.14	10.98	7.02	4.69	(3.99)
Common dividend payout ratio	20.96	10.02	4.57	13.03	N/A
Average stockholders' equity to average assets	10.62	10.36	11.62	11.81	10.55
Net interest margin	4.63	4.66	5.05	3.76	3.19
Efficiency ratio ⁽²⁾	42.34	43.04	47.51	43.85	45.94
Asset Quality Ratios:					
Net chargeoffs to average non-covered loans	0.38%	1.16%	2.35%	5.69%	1.64%
Nonperforming assets to total assets	0.63	0.80	0.94	0.91	2.12
Allowance for loan losses to total gross non-covered loans	1.92	2.04	2.64	2.81	2.16

⁽¹⁾ 2012, 2011 and 2010 include other-than-temporary impairment ("OTTI") relating to investment securities of \$99 thousand, \$633 thousand and \$16.7 million, respectively, and pre-tax gain on acquisition of \$22.9 million and \$471.0 million during 2010 and 2009, respectively.

⁽²⁾ Represents noninterest expense, excluding the amortization of intangibles, amortization and impairment write-downs of premiums on deposits acquired, impairment write-down on goodwill, amortization of investments in affordable housing partnerships and other investments, and prepayment penalties for FHLB advances and other borrowings, divided by the aggregate of net interest income before provision for loan losses and noninterest income, excluding impairment write-downs on investment securities and other equity investments.

East West Bancorp, Inc. and Subsidiaries

Consolidated Balance Sheet

(in thousands, except share data)

December 31,	2012	2011
Assets		
Cash and cash equivalents	\$ 1,323,106	\$ 1,431,185
Short-term investments	366,378	61,834
Securities purchased under resale agreements	1,450,000	786,434
Investment securities available-for-sale, at fair value (with amortized cost of \$2,599,018 at December 31, 2012 and \$3,132,968 at December 31, 2011)	2,607,029	3,072,578
Loans held for sale	174,317	278,603
Loans receivable, excluding covered loans (net of allowance for loan losses of \$229,382 at December 31, 2012 and \$209,876 at December 31, 2011)	11,710,190	10,061,788
Covered loans (net of allowance for loan losses of \$5,153 at December 31, 2012 and \$6,647 at December 31, 2011)	2,935,595	3,923,142
Total loans receivable, net	14,645,785	13,984,930
FDIC indemnification asset	316,313	511,135
Other real estate owned, net	32,911	29,350
Other real estate owned covered, net	26,808	63,624
Total other real estate owned	59,719	92,974
Investment in Federal Home Loan Bank stock, at cost	107,275	136,897
Investment in Federal Reserve Bank stock, at cost	48,003	47,512
Investment in affordable housing partnerships	185,645	144,445
Premises and equipment, net	107,517	118,926
Accrued interest receivable	94,837	89,686
Due from customers on acceptances	28,612	198,774
Premiums on deposits acquired, net	56,285	67,190
Goodwill	337,438	337,438
Cash surrender value of life insurance policies	110,133	107,486
Other assets	517,718	500,640
Total	\$ 22,536,110	\$ 21,968,667
Liabilities and Stockholders' Equity		
Customer deposit accounts:		
Noninterest-bearing	\$ 4,535,877	\$ 3,492,795
Interest-bearing	13,773,477	13,960,207
Total deposits	18,309,354	17,453,002
Federal Home Loan Bank advances	312,975	455,251
Securities sold under repurchase agreements	995,000	1,020,208
Other borrowings	20,000	—
Bank acceptances outstanding	28,612	198,774
Long-term debt	137,178	212,178
Accrued expenses and other liabilities	350,869	317,511
Total liabilities	20,153,988	19,656,924
Stockholders' Equity		
Preferred stock, \$0.001 par value, 5,000,000 shares authorized; Series A, non-cumulative convertible, 200,000 shares issued and 85,710 shares outstanding in 2012 and 2011.	83,027	83,027
Common stock, \$0.001 par value, 200,000,000 shares authorized; 157,160,193 and 156,798,011 shares issued in 2012 and 2011, respectively; 140,294,092 and 149,327,907 shares outstanding in 2012 and 2011, respectively.	157	157
Additional paid in capital	1,464,739	1,443,883
Retained earnings	1,151,828	934,617
Treasury stock, at cost — 16,866,101 shares in 2012 and 7,470,104 shares in 2011.	(322,298)	(116,001)
Accumulated other comprehensive income (loss), net of tax	4,669	(33,940)
Total stockholders' equity	2,382,122	2,311,743
Total	\$ 22,536,110	\$ 21,968,667

East West Bancorp, Inc. and Subsidiaries

Consolidated Statements of Income

(in thousands, except per share data)

Year Ended December 31,	2012	2011	2010
Interest and Dividend Income			
Loans receivable, including fees	\$ 945,530	\$ 945,798	\$ 998,589
Investment securities	58,184	89,469	70,052
Securities purchased under resale agreements	20,392	19,216	14,208
Investment in Federal Home Loan Bank stock	1,808	550	597
Investment in Federal Reserve Bank stock	2,865	2,840	2,751
Short-term investments	22,316	22,575	9,634
Total interest and dividend income	1,051,095	1,080,448	1,095,831
Interest Expense			
Customer deposit accounts	75,895	107,110	116,737
Federal Home Loan Bank advances	6,248	15,461	26,641
Securities sold under repurchase agreements	46,166	48,561	48,993
Long-term debt	3,855	5,832	6,420
Other borrowings	4	458	2,326
Total interest expense	132,168	177,422	201,117
Net Interest Income Before Provision for Loan Losses			
Provision for loan losses, excluding covered loans	918,927	903,026	894,714
Provision for loan losses on covered loans	60,168	92,584	195,934
	5,016	2,422	4,225
Net Interest Income After Provision for Loan Losses			
	853,743	808,020	694,555
Noninterest (Loss) Income			
Gain on acquisition	—	—	22,874
Impairment loss on investment securities	(5,165)	(5,736)	(32,127)
Less: Noncredit-related impairment loss recorded in other comprehensive income	5,066	5,103	15,458
Net impairment loss on investment securities recognized in earnings	(99)	(633)	(16,669)
Decrease in FDIC indemnification asset and receivable	(122,251)	(100,141)	(83,213)
Branch fees	33,604	33,776	32,634
Net gain on sales of investment securities	757	9,703	31,237
Letters of credit fees and commissions	19,104	13,997	11,816
Foreign exchange income	7,166	9,143	3,171
Ancillary loan fees	8,831	8,350	8,526
Income from life insurance policies	4,015	4,031	4,083
Net gain on sales of loans	17,045	20,185	18,515
Net gain (loss) on sale of fixed assets	4,275	2,274	(189)
Other operating income	21,935	10,239	6,485
Total noninterest (loss) income	(5,618)	10,924	39,270
Noninterest Expense			
Compensation and employee benefits	171,374	160,093	170,052
Occupancy and equipment expense	55,475	50,082	52,073
Amortization of investments in affordable housing partnerships and other investments	18,058	17,324	10,032
Amortization of premiums on deposits acquired	10,906	12,327	13,283
Deposit insurance premiums and regulatory assessments	14,130	20,531	25,201
Loan related expenses	14,987	19,379	21,070
Other real estate owned expense	22,349	40,435	61,568
Legal expense	25,441	21,327	19,577
Prepayment penalty for FHLB advances and other borrowings	6,860	12,281	13,832
Data processing	9,231	8,598	10,615
Deposit-related expenses	6,007	5,699	4,750
Consulting expense	7,984	7,151	7,984
Other operating expenses	59,731	60,383	67,879
Total noninterest expense	422,533	435,610	477,916
Income Before Provision for Income Taxes			
Provision for income taxes	425,592	383,334	255,909
	143,942	138,100	91,345
Net Income			
Preferred stock dividends and amortization of preferred stock discount	281,650	245,234	164,564
	6,857	6,857	43,126
Net Income Available to Common Stockholders			
	\$ 274,793	\$ 238,377	\$ 121,438
Earnings Per Share Available to Common Stockholders			
Basic	\$ 1.92	\$ 1.62	\$ 0.88
Diluted	\$ 1.89	\$ 1.60	\$ 0.83
Weighted Average Number of Shares Outstanding			
Basic	141,457	147,093	137,478
Diluted	147,175	153,467	147,102
Dividends Declared Per Common Share			
	\$ 0.40	\$ 0.16	\$ 0.04



Two markets One focus

East West Bank operates over 120 locations in both the United States and Greater China markets. Our presence across the United States extends to all major Chinese American communities and major metropolitan areas in Southern and Northern California, Georgia, Massachusetts, New York, Texas and Washington. In Greater China, our locations include full-service branches in Hong Kong, Shanghai and Shantou, and representative offices in Beijing, Guangzhou, Shenzhen and Taipei.

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East West Bancorp
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