



2019

# East West Bancorp

ANNUAL REPORT

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BUILDING BETTER BRIDGES



April 2, 2020

Dear Fellow Stockholders, Valued Customers and Community Partners:

On January 1<sup>st</sup>, few could have imagined the COVID-19 pandemic. Today, it is a global concern that we will solve only when everyone pulls in the same direction. At East West Bank, we consider ourselves fortunate, because we've been pulling toward the future with you.

Right now, our priority is the safety, physical and financial health of our associates, customers and the communities we serve. With this in mind, we are developing comprehensive programs to assist those customers enduring a temporary drop in their income.

East West Bank has pulled through turbulence for more than four decades. As you'll see in the attached Annual Report, it's that experience that helped us deliver a solid 2019, and you can be reassured that we hold a strong financial position.

I wish the best for you, your family and our shared community.

Warm regards,

Dominic Ng  
Chairman, President and CEO





## About East West Bank

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East West Bancorp, Inc., with assets of over \$44 billion, is the publicly traded parent of East West Bank. East West Bank opened its doors in 1973 in the heart of Chinatown in Los Angeles, California, as the first federally chartered savings institution focused primarily on serving the financial needs of Chinese Americans. Over the years, this market has grown and flourished, and East West Bank has grown and flourished right along with it.

Today, East West Bank is a full-service bank with 125 locations in key cities in the U.S. and Greater China serving both consumer and commercial interests. The largest independent bank headquartered in Southern California, East West Bank has been recognized as one of the top 15 “Banks in the U.S.” by *Forbes Magazine* for 11 consecutive years.

East West Bank’s unique, cross-border expertise allows the company to meet its customers’ diverse financial needs. As one of the only banks operating in both the U.S. and Greater China markets, East West Bank continues to expand its extensive global network of contacts and resources to better meet its customers’ diverse financial needs in and between the world’s two largest markets.



**By serving our community and keeping the customer at the center of every transaction, we have grown East West Bank from one small branch to the premier East-West bridge you trust today.**

## A Message from our Chairman, President & CEO

Our founders opened East West Bank to serve immigrant families overlooked by traditional banks. It was the original investment in our customers — an investment that has grown over time to serve new customers and help them deliver on their dreams.

That investment continues to perform.

Today, East West Bank is the largest independent bank headquartered in Southern California and the largest individual minority depository institution in the United States.

Our 2019 revenue was a record \$1.7 billion, and we ended the last decade with record loans of \$34.8 billion, record deposits of \$37.3 billion and record total assets of \$44.2 billion.

By focusing on our customers, we are able to prioritize two fundamentals: continually strengthening our core bridge banking capability and expanding our commercial and consumer banking business.

First, in bridge banking, our team's deep understanding of the U.S. and Greater China business environments and banking and trade regulations sets us apart. Working through tough economic headwinds and the ongoing U.S.-China trade negotiations, our experienced bankers gave our clients the creative solutions they needed. Like the famous Simon & Garfunkel song, "Bridge Over Troubled Water," East West Bank gives our customers similar stability through turbulence.





## East West Bank in 2019

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- \$1.7 billion record revenue
- \$34.8 billion record loans
- \$37.3 billion record deposits
- \$44.2 billion record total assets

Second, over the past 10 years, we've grown and diversified our commercial and industrial loan portfolio to provide greater resilience and stability through the up-and-down cycles of any one industry. This includes billions of dollars in financing the next stages of expansion and growth in industries like global entertainment and clean energy. You'll read about a few of our customers' bright futures in this report's following pages.

We can deliver results like these because our customer-centric performance is unchanged from the day we opened our doors. Quite simply, we help our customers get where they want to go.

Looking ahead, we see new opportunities for our customers and East West Bank. While unpredictable geopolitical and societal matters always present risk, there is some clarity in the U.S.-China trade relationship. As our customers regain comfort with markets and expanding their business operations, they'll know that our core bridge banking business is ready to serve and grow with them.

Domestically, we expect to continue growing and serving our consumer and commercial customers. For our consumer customers, we are adding new digital banking products that we believe will dramatically improve the customer experience, bringing East West Bank and our customers closer together through technology. In our

commercial business, we will continue identifying opportunities, building on strengths and working to outperform through this decade and beyond.

East West Bank's deep roots help ensure that the bank remains the strong, dependable bridge our customers, stockholders and stakeholders need. Our diverse and talented team's relentless focus on performance with integrity helped make our recent decade of records a reality. It's one of the reasons *Forbes* ranked us one of America's Top Banks — an accolade we've earned every year the magazine has ranked the industry — and is a testament to our core mission and values.

By serving our community and keeping the customer at the center of every transaction, we have grown East West Bank from one small branch to the premier East-West bridge you trust today. We are grateful for your confidence and will work to earn your continued trust tomorrow.

Sincerely,

Dominic Ng



# Building Better Bridges for Our Customers

Over the past several years, East West Bank has grown its consumer and commercial customer portfolios across services, industries and continents. Through its tireless efforts to build better bridges for the customers and communities it serves, East West Bank has taken steps to continue enhancing banking services for new and existing customers alike, helping connect people with opportunities.

**East West Bank serves a diverse and dynamic range of consumer and commercial interests in the United States and Greater China.** Consumer and commercial customers both enjoy access to a wide range of products and services, including residential lending, personal accounts and wealth management for consumers, as well as commercial lending, commercial accounts, working capital lines, construction loans, cross-border trade financing and global transaction services for commercial interests. These products and services are facilitated through East West Bank's 125 locations. This broad range of customers and offerings is further enhanced through East West Bank's culture of building bridges across borders, creating seamless connections between the East and West for cross-border customers.

From start-up companies to multi-national conglomerates, established investors to first-time homebuyers, East West Bank is proud of every customer it served and connection it created in 2019. **A few examples of the work that East West Bank did and the customers it served in 2019 are presented on the following pages.** These illustrate the diverse range of industries that East West Bank serves and products and services it provides.

While each depicts a different customer and industry, they shared the same experience of finding exactly what they needed by working with East West Bank. Industries as different as television production and plastics manufacturing have found the banking solutions they needed by working with East West Bank.

**More than just serving customers, East West Bank is also committed to serving the communities where we do business.** That's why the bank takes pride in its community investments, as demonstrated by its work with Grameen America in 2019, supporting the organization's innovative microloan program that helps women across the United States find their American dream.

Moving into 2020, East West Bank is focused on continuing to expand the diversity and reach of its customer portfolio. The bank will continue to seek out opportunities to serve a range of customers and facilitate the banking products and services that will result in vibrant and prosperous communities. This focus and growth will help East West Bank continue to build better bridges for many years to come.

# 2019 Industry Highlights



## Entertainment

East West Bank has provided more than \$4.2 billion in financing to the entertainment industry since 2011, funding hit movies and television shows like “Orange is the New Black.”



## Hospitality

In 2019, East West Bank financed exciting hospitality ventures, including the Virgin Hotel San Francisco.



## Clean Energy

East West Bank increased its renewable energy portfolios in 2019, including financing the 100-acre Middle Island Solar Farm in Long Island, New York.



## Manufacturing

In 2019, East West Bank provided financing for manufacturing companies that revitalize local communities, like Sigma Plastics Group, one of the largest plastics manufacturers in the U.S.



## Small Business

East West Bank has financed thousands of small business ventures, including the ultra-popular restaurants Bestia and Bavel in Downtown Los Angeles.





# Orange is the New Black







## The Culmination of a Small-Screen Sensation

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Entertainment is one of California's best-known exports. Home to major production companies, networks and celebrities, the state is world-renowned for creating cultural dialogue through film.

East West Bank is proud to play a role in financing numerous Hollywood ventures, including the critically acclaimed Lionsgate television series "Orange is the New Black." As one of Netflix's best-performing series, the show was not only a financial success, but a culturally significant production.

"East West Bank is very client focused and competitive, with deep expertise in project lending to the entertainment community," said Brian Goldsmith, Chief Operating Officer of Lionsgate. "They provided the seasonal production loans for the seven-year run of Lionsgate's award-winning hit television series, 'Orange is the New Black,' contributing to a memorable television programming experience."

The series received 16 Emmy Award nominations and four wins, and it has sparked interest and dialogue on issues regarding prison life and the American criminal justice system. The show enjoyed high ratings throughout its run and is credited with astutely humanizing incarcerated individuals.

This cultural impact built bridges between the show's fans and the community depicted in the series. By highlighting key issues like race, sexuality and gender, "Orange is the New Black" connected with viewers and left a lasting impact.

East West Bank is proud to have played a role in the development of this significant cultural media and looks forward to future financing opportunities like this one to help entertain audiences all over the world.



***East West Bank is very client focused and competitive, with deep expertise in project lending to the entertainment community.***

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# Virgin Hotel San Francisco







## A Dream Turned Reality 20 Years in the Making

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The Virgin brand is synonymous with innovative, luxurious style, so it's easy to see why a Virgin Hotel is the perfect fit for San Francisco's vibrant energy. Located in the heart of the city's chic SoMa neighborhood, the Virgin Hotel San Francisco is a lifestyle hotel that boasts a restaurant with a Michelin star executive chef, an atrium, two bars and a coffee shop featuring Hugh Jackman's personal coffee roast. The first privately owned Virgin Hotel, its opening in February 2019 generated a lot of local buzz in the Bay Area.

The brainchild of Jay Singh of Paradigm Hotels Group and Raul Leal of Virgin Hotels, the Virgin Hotel San Francisco would not have been possible without Singh's longstanding engagement with East West Bank.

"This dream could not have become a reality had I not met my East West Bank relationship manager at an East West Bank branch office more than 20 years ago," said Jay Singh, Paradigm Hotels Group owner. "East West Bank and I have cultivated a powerful relationship over the past two decades, and this relationship has amounted to multiple hotel and commercial developments across both San Francisco and the Bay Area."



***For the past two decades, East West Bank has stood with Paradigm Hotels Group during good and bad times.***

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East West Bank stood out among other financial institutions from the beginning. Singh was moved by East West Bank's CEO reaching out to personally assure his continued support at a critical juncture in Paradigm's history. Since then, Singh promised himself that East West Bank would always be Paradigm's foremost choice for all its banking needs.

"For the past two decades, East West Bank has stood with Paradigm Hotels Group during good and bad times," said Singh. "I believe that Paradigm's success would not be where it is today without East West Bank. Paradigm will continue to proudly choose East West Bank as its primary partner for all of its financial needs."





# Middle Island Solar Farm



*I have been building in New York City for a long time, and I don't think I've ever gotten as much hands-on help as I did with East West Bank.*





## The Power of the Sun for Long Island

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Many big renewable energy projects are located far from population centers, out in the middle of deserts or wide-open spaces. That's not the case with Middle Island Solar Farm. With 67,000 solar panels, the 100-acre solar farm is producing 19.6 megawatts of clean energy in the most unlikely of places — Long Island, just outside of the Hamptons.

Middle Island Solar Farm is the result of a partnership between New York City real estate developer Gerald Rosengarten and renewable energy executive Thomas Falz. The two saw a serendipitous opportunity to take advantage of a power purchase agreement Falz had secured and land that Rosengarten owned to build a forward-thinking solar farm. But in order to make this idea a reality, they needed financing. That's where East West Bank came in.

"Even though demand for projects like Middle Island Solar Farm is great, there was reticence from other banks to invest," said Rosengarten. "East West Bank knew about this kind of project, recognized the economic and environmental benefits, and was very inspired about wanting to get involved."

While securing all necessary approvals and completing construction of the project saw its share of challenges, like any large-scale project does, Rosengarten and Falz found that East West Bank remained a loyal, committed and engaged partner through every step of the process.

"I have been building in New York City for a long time, and I don't think I've ever gotten as much hands-on help as I did with East West Bank," said Rosengarten.

Middle Island Solar Farm is just one example from East West Bank's expanding renewable energy portfolios to help support a clean environment and greener planet.

"Our renewable energy business consists of high-quality project financings supported by long-term power sales contracts, proven technologies, and strong sponsors like Gerald and Thomas," said Chris Simeone, who heads the East West Bank project finance platform for the Eastern Region. "We're excited to support a wide range of energy solutions, including solar, wind, battery storage, waste-to-energy and hydrogen fuel cells."

Today, Middle Island Solar Farm is not only operational, but also overperforming its anticipated outputs. Thanks to the ingenuity of its founders and funding from East West Bank, the solar farm is and will continue to provide 100% clean energy for Long Island residents and businesses for the next 20 years and beyond.



# Sigma Plastics Group



*East West Bank has been an outstanding lender and commercial bank for Sigma Plastics Group to partner with.*





## The Next Generation of Manufacturing

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Sigma Plastics Group is a clear example of the next generation of American manufacturing. As one of North America's largest manufacturers of extruded polyethylene films and bags, Sigma employs approximately 4,750 people throughout the United States and maintains a pledge to exceed standards by using the highest quality materials and most advanced manufacturing processes to deliver the best products.

"Sigma Plastics Group is an archetypal representation of the American Dream — started by a Chinese American immigrant in 1978 and built from the ground up into the multibillion-dollar plastics company it is today," said Andrew Stein, Senior Managing Director and Head of Commercial Banking and Specialty Finance for the Eastern Region at East West Bank. "At a time when many manufacturers are shuttering operations, Sigma Plastics Group continues its rapid growth, blazing a new path forward for American manufacturing."

The relationship between East West Bank and Sigma Plastics Group allows for a high degree of customer focus and project-oriented decision-making.

"Whether we are looking to grow organically or through acquisitions, I know I can rely on East West Bank to support us and help us with any future growth financing needs," said Andrew Teo, Chief Financial Officer of Sigma Plastics Group. "Because they are engaged with us, they are able to take loan requests and turn them around very quickly so that we, the customer, can make quick decisions and commitments in an ever-increasing speed-to-market requirement."

With over 40 locations across more than a dozen states and Canada, Sigma Plastics Group is helping to provide jobs and create new opportunities in communities throughout North America. By providing the company with the financial support to make this possible, East West Bank and Sigma Plastics Group are building better bridges and strengthening communities.

"East West Bank has been an outstanding lender and commercial bank for Sigma Plastics Group to partner with," said Teo. "They have been a big part of our success in growing our business and will continue to be an important financial partner for Sigma in the future."





# Bestia & Bavel



*We want to help develop our employees so that they can step out on their own to follow their dreams and hopefully open their own restaurants one day.*





## Delivering LA's Finest Meals

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It's hard to think of a more prominent power couple in the Los Angeles restaurant scene than Chef Ori Menashe and his wife, Genevieve Gergis, owner/operators of two of the most popular restaurants in the city, Bestia and Bavel.

The husband and wife pair got their start almost a decade ago when they opened Bestia — a multi-regional rustic Italian restaurant that offers “from scratch” Italian cuisine. The restaurant debuted to rave reviews and quickly became one of the most coveted reservations in town. To no one's surprise, Bestia was declared one of the top 10 Best New Restaurants in 2013 and has enjoyed continued popularity in subsequent years.

Building on the success of Bestia, Menashe and Gergis opened their second restaurant in 2018, thanks to support from East West Bank. Their sophomore venture, Bavel, is a Middle Eastern restaurant that serves up dishes inspired by the couple's family lineages and the dishes they grew up eating.

One thing that stands out about both restaurants is their locations in the Downtown Los Angeles Arts District. “Bestia and Bavel play a big role in revitalizing the surrounding community because a lot of people visit this area to come eat at both restaurants,” said Menashe and Gergis. “This brings more people to the area, encouraging some of them to begin to build their lives here.”

Additionally, the restaurants employ many rising culinary specialists within the Los Angeles area, and the owners are aware of the opportunity this presents.

“We want to help develop our employees so that they can step out on their own to follow their dreams and hopefully open their own restaurants one day,” said Menashe and Gergis. “We hope that their experiences working with us become part of their personal journey to put their own imaginations on a plate.”

East West Bank is proud to serve the financial needs of both Bestia and Bavel, helping support these and other businesses that are building bridges within their communities.



# Committed to Our Communities

East West Bank is always working to build better bridges that support thriving communities every day. This goes beyond the role of a financial institution. It includes charitable efforts with more than two dozen partner organizations throughout the country and leveraging the power of employee volunteerism. Here's a look at some of what East West Bank associates did in 2019 to give back to the communities they serve, particularly in support of initiatives to promote affordable housing, financial literacy and the arts.



**1** OUT OF **3**

East West Bank branches are located in low- to moderate-income areas



**36,947**

volunteered hours dedicated to CRA community development services since 2010



**\$46.9**  
MILLION

corporate giving contributions since 2010



**7,171**

small business loans in 2019



**\$998**  
MILLION

financing for affordable housing and homes in low- to moderate-income areas in 2019







Through our annual "A Season of Giving" presenting partnership with the Los Angeles Lakers and Dwight Howard, East West Bank hosted a series of holiday events to benefit local children and families in need and to honor veterans and first responders.

In partnership with San Gabriel Valley Habitat for Humanity, East West Bank associates participated in a Team Build Day to help construct a home for two hardworking, low-income families in Pasadena, California.







# Community Spotlight



## Lifting America, Empowering Women

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With support from East West Bank, Grameen America is focused on lifting America by providing microloans to women entrepreneurs living in poverty. Building on the legacy of Nobel Peace Prize recipient Professor Muhammad Yunus, Grameen America is a nonprofit microfinance organization that demonstrates that when women are given access to affordable loan capital, they can lift themselves out of poverty.

East West Bank has supported Grameen America's innovative microloan program to provide capital to low-income entrepreneurial women throughout the United States.

"East West Bank's investment in our program is instrumental to our expansion and will amplify our mission to serve low-income entrepreneurial women across the country," said Andrea Jung, President and CEO at Grameen America.

The financial sector has traditionally not had a large presence in low-income, immigrant communities. Nearly one in eight women in the United States lives in poverty and many are single mothers working minimum wage jobs who are unable to afford healthcare or childcare. These women are often excluded from the mainstream financial system and live without credit, credit histories or access to a bank account. By providing microloans that start at less than \$2,000,

Grameen America and East West Bank provide capital to these women to invest in their own enterprises.

East West Bank helped fund more than 5,350 microloans to support small businesses in underserved communities in 2019. Microloans give the women in Grameen America's program the opportunity to realize their economic potential — members own businesses such as clothing stores, hair salons and transportation services, and they are empowered to pursue their passions to build a life of prosperity for their families.

East West Bank and Grameen America joined forces in fall 2019 to establish a new Grameen America branch in Long Beach, California. As part of this effort, East West Bank committed financial support toward the branch's opening and operation. This partnership ensured Grameen America could focus on serving its new members in this community, rather than seeking new funding sources to operate the organization's third branch in Los Angeles.

Through this collaboration, East West Bank and Grameen America are making significant progress in harnessing the entrepreneurial spirit of the women they serve. Together, this partnership has empowered emerging women entrepreneurs to become economic engines of their communities.



*East West Bank's investment in our program is instrumental to our expansion and will amplify our mission to serve low-income entrepreneurial women across the country.*



*East West Bank helped fund more than 5,350 microloans to support small businesses in underserved communities in 2019.*

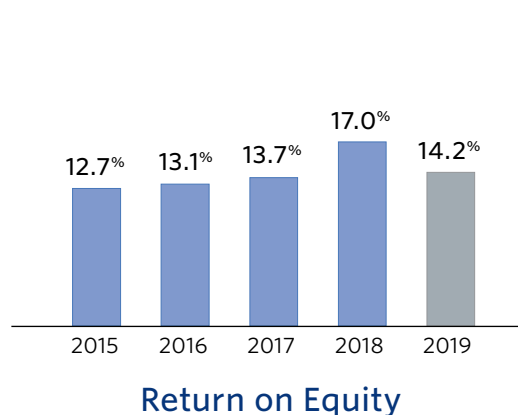
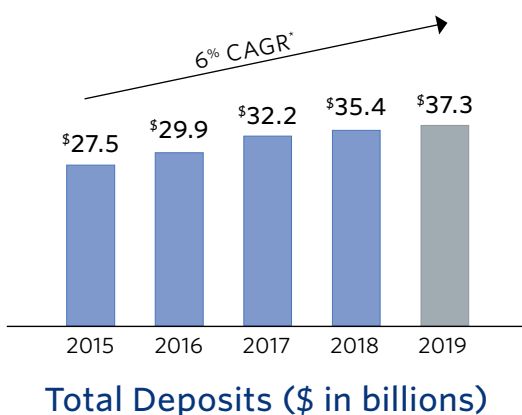
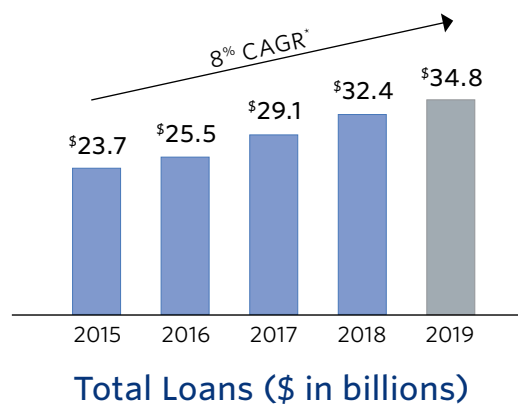
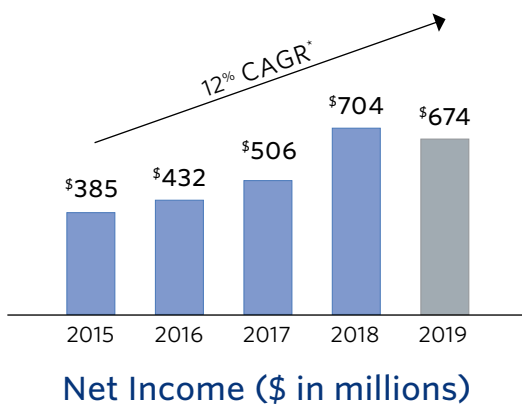


## Summary of Selected Financial Information

(\$ in millions, except per share data)	2015	2016	2017	2018	2019
<b>Summary of operations</b>					
Net interest income	\$950	\$1,033	\$1,185	\$1,387	\$1,468
Net income	\$385	\$432	\$506	\$704	\$674
Diluted earnings per share	\$2.66	\$2.97	\$3.47	\$4.81	\$4.61
Dividends per share	\$0.80	\$0.80	\$0.80	\$0.86	\$1.06
<b>Summary balance sheet</b>					
Total assets	\$32,351	\$34,789	\$37,122	\$41,042	\$44,196
Total loans	\$23,676	\$25,526	\$29,054	\$32,385	\$34,779
Total deposits*	\$27,476	\$29,891	\$32,220	\$35,440	\$37,324
Stockholders' equity	\$3,123	\$3,428	\$3,842	\$4,424	\$5,018
<b>Financial ratios</b>					
Net interest margin	3.35%	3.30%	3.48%	3.78%	3.64%
Return on assets	1.27%	1.30%	1.41%	1.83%	1.59%
Return on equity	12.7%	13.1%	13.7%	17.0%	14.2%

\*Includes held-for-sale as of December 31, 2017.

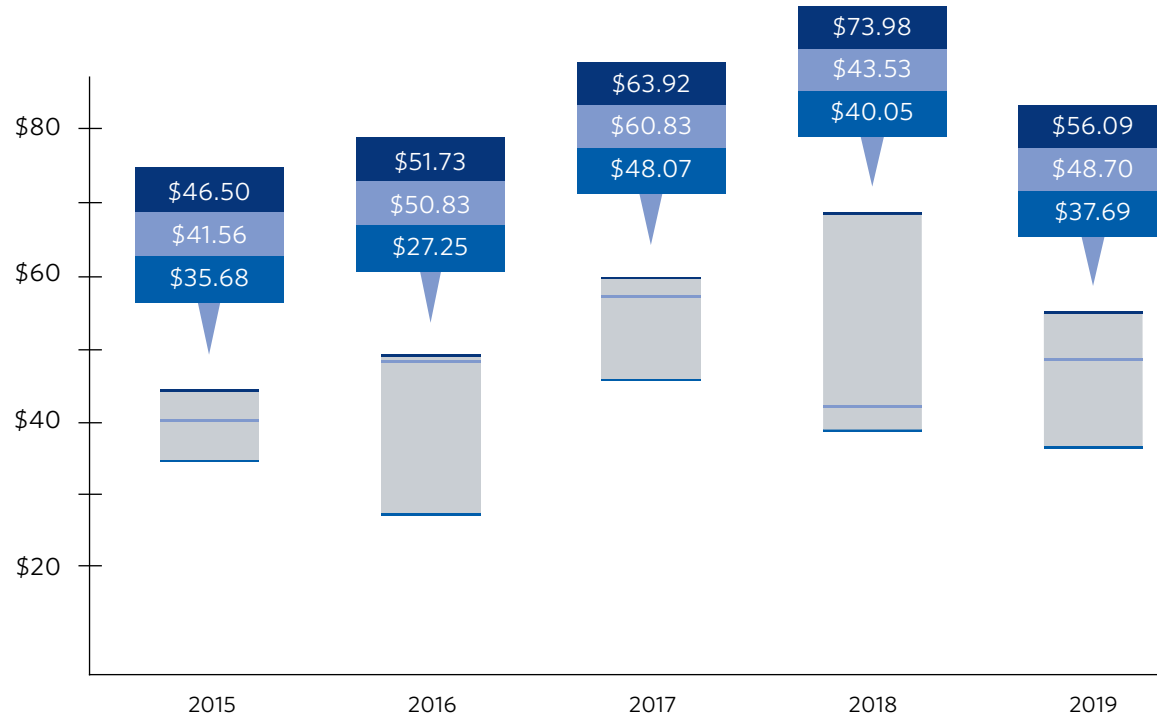
### Financial Highlights



\*CAGR = 5-year compound annual growth rate, December 31, 2014 to December 31, 2019.

## EWBC 5-Year Stock Performance

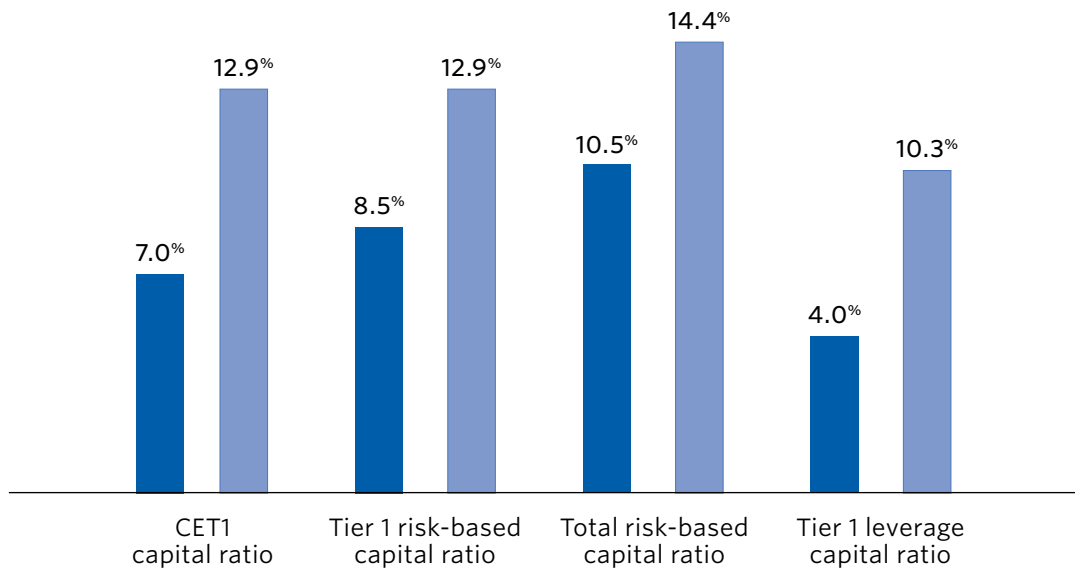
■ High ■ Year-end ■ Low



## Capital Strength

■ EWBC 12.31.19

■ Basel III Fully Phased-in Minimum Regulatory Requirements



# 2019 Financial Overview

## Consolidated Balance Sheet

As of December 31, (\$ in millions, except shares)	2019	2018
<b>ASSETS</b>		
Cash and cash equivalents	\$3,261	\$3,001
Interest-bearing deposits with banks	196	371
Securities purchased under resale agreements ("resale agreements")	860	1,035
Securities:		
Available-for-sale ("AFS") investment securities, at fair value	3,317	2,742
Restricted equity securities, at cost	79	74
Loans held-for-investment (net of allowance for loan losses of \$358 in 2019 and \$311 in 2018)	34,420	32,074
Investments in qualified affordable housing partnerships, net	207	185
Investments in tax credit and other investments, net	254	232
Premises and equipment, net	119	119
Goodwill	466	465
Operating lease right-of-use assets	100	—
Other assets	917	744
<b>TOTAL ASSETS</b>	<b>\$44,196</b>	<b>\$41,042</b>
<b>LIABILITIES</b>		
Deposits:		
Noninterest-bearing	\$11,080	\$11,377
Interest-bearing	26,244	24,063
Total deposits	37,324	35,440
Short-term borrowings	29	57
Federal Home Loan Bank ("FHLB") advances	746	326
Securities sold under repurchase agreements ("repurchase agreements")	200	50
Long-term debt and finance lease liabilities	152	147
Operating lease liabilities	108	—
Accrued expenses and other liabilities	619	598
Total liabilities	39,178	36,618
<b>STOCKHOLDERS' EQUITY</b>		
Common stock, \$0.001 par value, 200,000,000 shares authorized; 166,621,959 and 165,867,587 shares issued in 2019 and 2018, respectively	—	—
Additional paid-in capital	1,826	1,790
Retained earnings	3,690	3,160
Treasury stock, at cost — 20,996,574 shares in 2019 and 20,906,224 shares in 2018	(480)	(468)
Accumulated other comprehensive loss, net of tax	(18)	(58)
Total stockholders' equity	5,018	4,424
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>\$44,196</b>	<b>\$41,042</b>

## Consolidated Statement of Income

Year ended December 31, (\$ in millions, except per share data)	2019	2018
<b>INTEREST AND DIVIDEND INCOME</b>		
Loans receivable, including fees	\$1,717	\$1,504
Investment securities	68	61
Resale agreements	28	29
Restricted equity securities	2	3
Interest-bearing cash and deposits with banks	67	55
Total interest and dividend income	1,882	1,652
<b>INTEREST EXPENSE</b>		
Deposits	376	235
Federal funds purchased and other short-term borrowings	2	1
FHLB advances	17	10
Repurchase agreements	13	12
Long-term debt and finance lease liabilities	6	7
Total interest expense	414	265
Net interest income before provision for credit losses	1,468	1,387
Provision for credit losses	99	65
<b>Net interest income after provision for credit losses</b>	<b>1,369</b>	<b>1,322</b>
<b>NONINTEREST INCOME</b>		
Lending fees	64	60
Deposit account fees	39	39
Foreign exchange income	26	21
Wealth management fees	17	14
Interest rate contracts and other derivative income	40	19
Net gains on sales of loans	4	7
Net gains on sales of AFS investment securities	4	3
Net gains on sales of fixed assets	—	7
Net gain on sale of business	—	31
Other investment income	5	1
Other income	11	9
Total noninterest income	210	211
<b>NONINTEREST EXPENSE</b>		
Compensation and employee benefits	402	380
Occupancy and equipment expense	70	69
Deposit insurance premiums and regulatory assessments	13	21
Legal expense	8	9
Data processing	14	13
Consulting expense	10	11
Deposit related expense	14	11
Computer software expense	26	22
Other operating expense	92	88
Amortization of tax credit and other investments	86	90
Total noninterest expense	735	714
<b>Income before income taxes</b>	<b>844</b>	<b>819</b>
Income tax expense	170	115
<b>NET INCOME</b>	<b>\$674</b>	<b>\$704</b>
<b>EARNINGS PER SHARE</b>		
Basic	\$4.63	\$4.86
Diluted	\$4.61	\$4.81









## Board of Directors

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*From left to right*

**Paul H. Irving**

Chairman, Milken Institute Center  
for the Future of Aging

**Molly Campbell**

Former Director, Port Department,  
Port Authority of New York  
and New Jersey

**Iris S. Chan**

Chief Executive Officer,  
Ameriway Inc.

**Dominic Ng**

Chairman, President and  
Chief Executive Officer,  
East West Bancorp, Inc.  
and East West Bank

**Archana Deskus**

Senior Vice President and  
Chief Information Officer,  
Intel Corporation

**Lester M. Sussman**

Vice President, Advisory Services,  
Resources Global Professionals

**Rudolph I. Estrada**

Chief Executive Officer, Estradagy  
Business Advisors, LLC

**Jack C. Liu, Esq.**

Senior Attorney, Alliance  
International Law Offices

**Herman Y. Li**

Chairman, C&L Management  
Group, Inc.

# Investor Information

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## Transfer Agent and Registrar

Stockholders with inquiries about accounts, lost stock certificates or changes of address may contact the Computershare customer service department:

## **Computershare**

462 South 4th St., Suite 1600  
Louisville, KY 40202

Toll-free within the U.S: 877.254.8651  
International callers: 201.680.6578  
(available 24 hours a day)

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## 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 Ave., 7th Floor  
Pasadena, CA 91101  
626.768.6000

To receive company news releases via email, please contact Investor Relations at the telephone number or address above or sign up at [www.eastwestbank.com/investors](http://www.eastwestbank.com/investors).

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## Annual Meeting

The 2020 Annual Meeting of Stockholders will be held at 2 p.m. Pacific Time on Tuesday, May 19, 2020 at:

## **East West Bancorp, Inc.**

Corporate Headquarters  
135 N. Los Robles Ave.  
Pasadena, CA 91101

Formal notice of the meeting with a proxy card and proxy statement is being mailed to all stockholders of record as of March 23, 2020.

The proxy statement, annual report on Form 10-K and proxy card are available at [www.eastwestbank.com/annual](http://www.eastwestbank.com/annual).

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## Independent Registered Public Accounting Firm

KPMG LLP

## Exchange

NASDAQ: EWBC

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## Number of Shares Outstanding at December 31, 2019

145,625,385



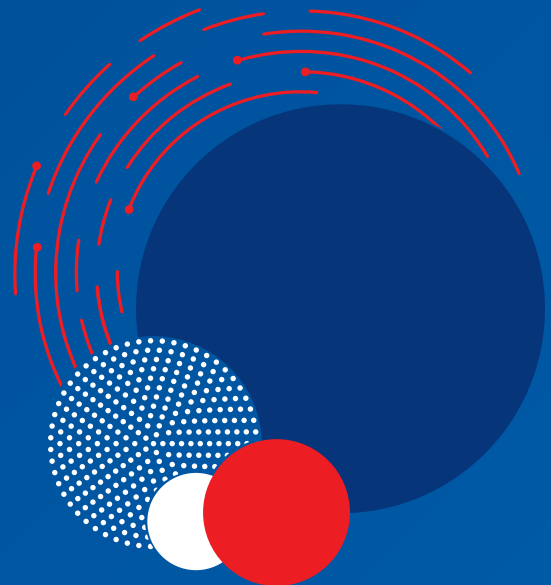
## Cover Art Concept

The East West Bank 2019 Annual Report concept as represented visually on the cover has been carefully conceived with the key themes of connection, community and commitment to the customer in mind. These driving themes are all represented as circles because, in form, the circle is a universal symbol that never ends, representing both movement and unity. Circles are friendly, inviting and complete shapes that radiate integrity.

In total, the cover features five unique circles of varying sizes and designs, each of which represents a different critical element of East West Bank's mission and purpose. Each circle overlaps every other circle at least once. The small white solid circle in the middle represents East West Bank — the unifying force of connection that brings people closer and makes the world a little smaller. Moving outward, the white dotted circle represents East West Bank's customers, each of whom is an individual, independent entity on their own, but becomes part of a much larger universe when connected through East West Bank. The larger red circuit-line circle represents all the ways that we are connected and how these connections ripple throughout the places we do business and where we live. Finally, the red and blue circles represent the forces of land and water and the oceans that we bridge to connect our customers with new opportunities in the East, the West and all around the world.

Further, the variance in the circle sizes, textures and colors symbolizes East West Bank's mission, values and culture about diversity. As the largest minority depository institution in the United States, diversity is the foundation of East West Bank, from its Board of Directors and its associates to the diverse customers it serves all around the nation and world.

Finally, everything is represented in shades of red, blue and white, as these are the bridging colors of East and West, connecting relationships near and far.





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