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NEWS RELEASE

FOR FURTHER INFORMATION AT THE COMPANY:

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**EAST WEST BANCORP REPORTS STRONG EARNINGS
OF \$41.3 MILLION FOR THIRD QUARTER 2007**

Pasadena, CA – October 17, 2007 – East West Bancorp, Inc. (Nasdaq: EWBC), parent company of East West Bank, one of the nation’s premier community banks, today reported financial results for the third quarter of 2007. Fully diluted earnings per share for the third quarter increased 16% to a solid \$0.67 from \$0.58 in the prior year period.

On August 17, 2007, East West completed the acquisition of Desert Community Bank (“DCB”), a \$576 million commercial bank headquartered in Victorville, California. The final consideration paid for the acquisition of DCB was \$142.7 million, consisting of approximately 2.0 million shares of newly issued common stock and \$64.2 million in cash. East West issued \$30.0 million in junior subordinated debt securities to partially fund the acquisition.

“East West delivered strong financial performance for the third quarter of 2007. Although this is a challenging environment for the banking industry, we achieved solid results due to strong loan growth, stable net interest margin and sound asset quality,” stated Dominic Ng, Chairman, President and Chief Executive Officer of East West. “We believe that 2007 will prove to be another consecutive year of record earnings.”

“East West successfully closed the acquisition of DCB during the quarter. This acquisition allows us to expand our footprint in California and reach new customers through nine additional branches. The conversion of all DCB systems is running smoothly and a full integration is scheduled for completion in early November,” reported Ng.

Third Quarter Summary

- Diluted earnings per share of \$0.67, up 16% from third quarter 2006
- Net income of \$41.3 million, up 16% from third quarter 2006
- Record net interest income of \$103.9 million, up 9% from third quarter 2006
- Net interest margin of 3.95%
- Return on equity of 15.19%
- Total nonperforming assets were 0.37% of total assets
- Net loan chargeoffs of \$853 thousand for the quarter

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Financial Summary

Third quarter net income was a strong \$41.3 million, up 16% from \$35.6 million reported in the prior year period. Diluted earnings per share for the third quarter rose to \$0.67, up 16% from \$0.58 in the prior year period. Return on average equity for the quarter totaled 15.19% an increase from 14.94% in the prior year period, while return on average assets for the quarter totaled 1.48%, an increase from 1.38% in the prior year period. Pretax income for the third quarter totaled \$67.7 million, a 17% or \$9.6 million increase over the same period a year ago.

Management Guidance

Based on the year-to-date performance and management's expectations for the fourth quarter of 2007, the Company has increased its earnings per share guidance. Management now estimates that fully diluted earnings per share for the full year of 2007 will be approximately \$2.65, an increase of \$0.30 or 13% from \$2.35 in 2006. Additionally, this is an increase from the previously announced estimate of \$2.61 to \$2.63 for the full year 2007.

The EPS guidance is based on the following assumptions for the fourth quarter of 2007:

- Organic loan growth of approximately 15%
- Stable deposit balances
- Noninterest expense to increase marginally from the third quarter
- Efficiency ratio of approximately 38%
- Effective tax rate of approximately 39%
- A stable interest rate environment and a net interest margin of approximately 3.90%
- \$3.0 million provision for loan losses

Balance Sheet Summary

At September 30, 2007, total assets were \$11.6 billion, an increase of 8% from December 31, 2006. Gross loans at September 30, 2007 totaled \$8.6 billion compared to \$8.3 billion at year-end 2006. Excluding the impact of the acquisition of DCB and loan securitizations, organic loan growth was \$458.1 million, or 23% annualized during the quarter, and \$944.8 million, or 15% annualized year-to-date.

Average earning assets for the third quarter of 2007 equaled \$10.5 billion, 7% higher than the third quarter of 2006. The yield on average earning assets for the quarter was 7.54%, an increase of 31 basis points from a year ago and an increase of 3 basis points from the previous quarter. The yield on average loans receivable for the quarter was 7.86%, an increase of 26 basis points from the year ago quarter and a decrease of 1 basis point from the previous quarter. The yield on average investment securities for the quarter was 6.05%, an increase of 92 basis points from the year ago quarter and an increase of 28 basis points from the previous quarter.

Total deposits at September 30, 2007 were \$7.5 billion, a 3% increase over total deposits of \$7.2 billion at December 31, 2006. Core deposits at September 30, 2007 totaled \$3.6 billion or a 4% increase over year-end 2006.

Average total deposits for the third quarter totaled \$7.3 billion, or 6% above the figure for the prior year period. Average core deposits for the quarter totaled \$3.5 billion, or 5% greater than the prior year period. The average cost of deposits for the third quarter of 2007 was 3.35%, a 26 basis point increase from the year ago quarter and a 7 basis point decrease from the previous quarter. The average cost of funds for the third quarter equaled 3.78%, a 27 basis point increase from the prior year and a 4 basis point decrease from the prior quarter.

Third Quarter Operating Results

Net interest income for the third quarter increased to a record \$103.9 million, 9% or \$8.4 million greater than the third quarter of 2006 and \$4.9 million greater on a sequential quarter basis. The net interest margin for the quarter of 3.95% reflected an increase of 6 basis points from the year ago margin and a decrease of 2 basis points from the previous quarter margin.

East West recorded provision for loan losses of \$3.0 million during the third quarter of 2007. In comparison, East West provided \$3.5 million for loan losses during the third quarter of 2006 and did not record a provision for loan losses for the second quarter of 2007. The provision for loan losses for the quarter reflects both the weakening housing market and the growth of our loan portfolio. Management anticipates that the provision for loan losses will also be \$3.0 million for the fourth quarter of 2007.

Noninterest income for the third quarter totaled \$14.0 million, 73% or \$5.9 million higher than the third quarter of 2006 and 30% or \$3.2 million greater than the second quarter of 2007. The increase from both prior year and prior quarter is primarily the result of a \$1.3 million gain on the sale of bank premises and a \$2.8 million net gain on the sales of investment securities in the third quarter of 2007. Core noninterest income, excluding the impact of gains on sales of investment securities and other assets, totaled \$10.0 million during the quarter, 34% or \$2.5 million higher than the prior year figure and 4% or \$388 thousand higher than the prior quarter.

Noninterest expense totaled \$47.1 million for the third quarter of 2007, 12% or \$5.2 million higher than a year ago and 9% or \$3.9 million higher than the previous quarter. The increase in noninterest expense from both prior year and prior quarter is largely due to increased compensation expense. Management anticipates that noninterest expenses for the fourth quarter may increase marginally from the third quarter due to the impact of the acquisition of DCB. The Company expects that its efficiency ratio for the full year 2007 will be approximately 37%.

East West generated an efficiency ratio of 37.64% for the third quarter of 2007, compared to 37.38% a year ago. The effective tax rate for the third quarter was 38.95% compared to 38.76% in the prior year period. Management anticipates an effective tax rate for the full year 2007 to be approximately 39%.

Asset Quality

Total nonperforming assets as of September 30, 2007 were \$43.4 million or 0.37% of total assets, compared to \$19.9 million, or 0.18% of total assets at December 31, 2006. As nonperforming assets have increased from recent historic lows, we have increased our

loan loss provision. Management is systematically monitoring delinquencies and proactively reviewing the credit risk exposure in the loan portfolio to minimize the ultimate loss rates. Nonaccrual loans as of September 30, 2007 were \$42.8 million or 0.50% of total loans, compared to \$17.1 million or 0.21% of total loans at December 31, 2006. The increase in the nonaccrual loans was primarily the result of the addition of two residential construction loans totaling \$18.5 million.

For the third quarter of 2007, East West had net loan chargeoffs of \$853 thousand or an annualized 0.04% of average loans. This compares to net loan chargeoffs of \$132 thousand, or an annualized 0.01% of average loans for the third quarter of 2006 and net loan chargeoffs of \$576 thousand, or an annualized 0.03% of average loans for the second quarter of 2007.

The allowance for loan losses at September 30, 2007 was \$84.6 million or 0.99% of total loans and 198% of nonaccrual loans, compared to \$78.2 million or 0.95% of total loans and 457% of nonaccrual loans at December 31, 2006. At September 30, 2007, the allowance for unfunded loan commitments and off-balance sheet credit exposures was \$11.4 million, compared to \$12.2 million at December 31, 2006. The allowance for unfunded loan commitments and off-balance sheet credit exposures is included in accrued expenses and other liabilities on the balance sheet.

Capitalization

East West continues to remain well capitalized under all regulatory guidelines. At September 30, 2007, our Tier I risk-based capital ratio was 8.98%, total risk-based capital ratio was 10.57% and Tier I leverage ratio was 8.88%. During the first quarter of 2007, our Board of Directors authorized stock repurchases of up to \$80.0 million of the Company's stock. As of September 30, 2007, East West had \$26.9 million of repurchase authorization remaining. Total stockholders' equity as of September 30, 2007 was \$1.2 billion, representing a book value of \$18.70 per share.

About East West

East West Bancorp is a publicly owned company with \$11.6 billion in assets and is traded on the Nasdaq Global Select Market under the symbol “EWBC”. The Company’s wholly owned subsidiary, East West Bank, is the second largest independent commercial bank headquartered in Southern California with 72 branch locations. East West Bank serves the community with 70 branch locations across Southern and Northern California and a branch location in Houston, Texas. East West Bank has three international locations in Greater China, including a full-service branch in Hong Kong and representative offices in Beijing and Shanghai. For more information on East West Bancorp, visit the Company’s website at www.eastwestbank.com.

Forward-Looking Statements

This release may contain forward-looking statements, which are included in accordance with the “safe harbor” provisions of the Private Securities Litigation Reform Act of 1995 and accordingly, the cautionary statements contained in East West Bancorp’s Annual Report on Form 10-K for the year ended Dec. 31, 2006 (See Item I -- Business, and Item 7 -- Management’s Discussion and Analysis of Consolidated Financial Condition and Results of Operations), and other filings with the Securities and Exchange Commission are incorporated herein by reference. These factors include, but are not limited to: the effect of interest rate and currency exchange fluctuations; competition in the financial services market for both deposits and loans; EWBC’s ability to efficiently incorporate acquisitions into its operations; the ability of EWBC and its subsidiaries to increase its customer base; the effect of regulatory and legislative action, including California tax legislation and an announcement by the state’s Franchise Tax Board regarding the taxation of Registered Investment Companies; and regional and general economic conditions. Actual results and performance in future periods may be materially different from any future results or performance suggested by the forward-looking statements in this release. Such forward-looking statements speak only as of the date of this release. East West expressly disclaims any obligation to update or revise any forward-looking statements found herein to reflect any changes in the Bank’s expectations of results or any change in event.

EAST WEST BANCORP, INC.
CONDENSED CONSOLIDATED BALANCE SHEETS
(In thousands, except per share amounts)
(unaudited)

	<u>September 30, 2007</u>	<u>December 31, 2006</u>	<u>% Change</u>
Assets			
Cash and cash equivalents	\$ 167,282	\$ 192,559	(13)
Securities purchased under resale agreements	150,000	100,000	50
Investment securities available-for-sale	1,962,090	1,647,080	19
Loans receivable (net of allowance for loan losses of \$84,565 and \$78,201)	8,466,796	8,182,172	3
Premiums on deposits acquired, net	30,481	20,383	50
Goodwill	334,867	244,259	37
Other assets	528,647	437,258	21
Total assets	<u>\$ 11,640,163</u>	<u>\$ 10,823,711</u>	8
Liabilities and Stockholders' Equity			
Deposits	\$ 7,478,275	\$ 7,235,042	3
Federal funds purchased	165,910	151,000	10
Federal Home Loan Bank advances	1,453,404	1,136,866	28
Securities sold under repurchase agreements	1,000,837	975,000	3
Notes payable	14,911	11,379	31
Accrued expenses and other liabilities	124,701	111,011	12
Long-term debt	235,570	184,023	28
Total liabilities	<u>10,473,608</u>	<u>9,804,321</u>	7
Stockholders' equity	1,166,555	1,019,390	14
Total liabilities and stockholders' equity	<u>\$ 11,640,163</u>	<u>\$ 10,823,711</u>	8
Book value per share	\$ 18.70	\$ 16.59	13
Number of shares at period end	62,369	61,431	2
Ending Balances			
	<u>September 30, 2007</u>	<u>December 31, 2006</u>	<u>% Change</u>
Loans receivable			
Real estate - single family	\$ 335,707	\$ 365,407	(8)
Real estate - multifamily	778,650	1,584,674	(51)
Real estate - commercial	4,092,208	3,766,634	9
Real estate - construction	1,523,276	1,154,339	32
Commercial	1,203,790	960,375	25
Trade finance	452,752	271,795	67
Consumer	171,931	162,008	6
Total gross loans receivable	<u>8,558,314</u>	<u>8,265,232</u>	4
Unearned fees, premiums and discounts	(6,953)	(4,859)	43
Allowance for loan losses	(84,565)	(78,201)	8
Net loans receivable	<u>\$ 8,466,796</u>	<u>\$ 8,182,172</u>	3
Deposits			
Noninterest-bearing demand	\$ 1,372,694	\$ 1,353,734	1
Interest-bearing checking	432,827	450,201	(4)
Money market	1,273,191	1,280,651	(1)
Savings	504,667	372,546	35
Total core deposits	<u>3,583,379</u>	<u>3,457,132</u>	4
Time deposits less than \$100,000	954,396	1,012,401	(6)
Time deposits \$100,000 or greater	2,940,500	2,765,509	6
Total time deposits	<u>3,894,896</u>	<u>3,777,910</u>	3
Total deposits	<u>\$ 7,478,275</u>	<u>\$ 7,235,042</u>	3

EAST WEST BANCORP, INC.
CONDENSED CONSOLIDATED STATEMENTS OF INCOME
(In thousands, except per share amounts)
(unaudited)

	Nine Months Ended September 30,		%
	2007	2006	
Interest and dividend income	\$ 572,159	\$ 473,862	21
Interest expense	(270,773)	(203,753)	33
Net interest income before provision for loan losses	301,386	270,109	12
Provision for loan losses	(3,000)	(8,166)	(63)
Net interest income after provision for loan losses	298,386	261,943	14
Noninterest income	37,290	25,076	49
Noninterest expense	(132,724)	(117,269)	13
Income before provision for income taxes	202,952	169,750	20
Provision for income taxes	(79,030)	(65,492)	21
Net income	\$ 123,922	\$ 104,258	19
Net income per share, basic	\$ 2.04	\$ 1.76	16
Net income per share, diluted	\$ 2.01	\$ 1.72	17
Shares used to compute per share net income:			
- Basic	60,754	59,204	3
- Diluted	61,712	60,569	2
	Nine Months Ended September 30,		%
	2007	2006	
Noninterest income:			
Branch fees	\$ 10,667	\$ 8,266	29
Letters of credit fees and commissions	7,688	6,396	20
Net gain on sales of investment securities available-for-sale	5,218	2,537	106
Ancillary loan fees	4,164	2,835	47
Net gain on disposal of fixed assets	1,573	-	NA
Net gain on sale of real estate owned	1,344	88	1,427
Income from secondary market activities	1,296	496	161
Other operating income	5,340	4,458	20
Total noninterest income	\$ 37,290	\$ 25,076	49
Noninterest expense:			
Compensation and employee benefits	\$ 63,511	\$ 50,589	26
Occupancy and equipment expense	18,583	15,726	18
Amortization of premiums on deposits acquired	4,824	5,308	(9)
Amortization of investments in affordable housing partnerships	3,521	4,281	(18)
Data processing	3,403	2,678	27
Deposit insurance premiums and regulatory assessments	1,021	1,021	0
Other operating expense	37,861	37,666	1
Total noninterest expense	\$ 132,724	\$ 117,269	13

EAST WEST BANCORP, INC.
SELECTED FINANCIAL INFORMATION
(In thousands)
(unaudited)

Average Balances	Three Months Ended September 30,		% Change
	2007	2006	
Loans receivable			
Real estate - single family	\$ 306,452	\$ 571,051	(46)
Real estate - multifamily	1,000,956	1,654,291	(39)
Real estate - commercial	3,960,450	3,737,320	6
Real estate - construction	1,441,298	932,661	55
Commercial	1,148,493	825,527	39
Trade finance	414,658	260,526	59
Consumer	160,961	184,692	(13)
Total loans receivable	8,433,268	8,166,068	3
Investment securities available-for-sale	1,731,436	1,382,977	25
Earning assets	10,461,572	9,737,428	7
Total assets	11,197,229	10,324,398	8
Deposits			
Noninterest-bearing demand	\$ 1,337,218	\$ 1,261,869	6
Interest-bearing checking	404,418	393,218	3
Money market	1,287,573	1,232,879	4
Savings	424,039	407,904	4
Total core deposits	3,453,248	3,295,870	5
Time deposits less than \$100,000	931,961	1,113,057	(16)
Time deposits \$100,000 or greater	2,961,353	2,513,360	18
Total time deposits	3,893,314	3,626,417	7
Total deposits	7,346,562	6,922,287	6
Interest-bearing liabilities	8,621,171	7,994,802	8
Stockholders' equity	1,088,792	952,435	14

EAST WEST BANCORP, INC.
SELECTED FINANCIAL INFORMATION
(In thousands)
(unaudited)

Average Balances	Nine Months Ended September 30,		% Change
	2007	2006	
Loans receivable			
Real estate - single family	\$ 337,419	\$ 551,429	(39)
Real estate - multifamily	1,194,459	1,538,361	(22)
Real estate - commercial	3,815,688	3,559,884	7
Real estate - construction	1,317,528	815,273	62
Commercial	1,067,855	770,345	39
Trade finance	346,369	232,315	49
Consumer	157,630	192,538	(18)
Total loans receivable	8,236,948	7,660,145	8
Investment securities available-for-sale	1,672,335	1,113,006	50
Earning assets	10,197,908	8,944,862	14
Total assets	10,871,224	9,497,712	14
Deposits			
Noninterest-bearing demand	\$ 1,283,699	\$ 1,241,363	3
Interest-bearing checking	404,328	418,524	(3)
Money market	1,310,525	1,163,839	13
Savings	379,831	391,773	(3)
Total core deposits	3,378,383	3,215,499	5
Time deposits less than \$100,000	965,545	1,087,945	(11)
Time deposits \$100,000 or greater	2,862,437	2,407,942	19
Total time deposits	3,827,982	3,495,887	9
Total deposits	7,206,365	6,711,386	7
Interest-bearing liabilities	8,394,732	7,266,885	16
Stockholders' equity	1,051,416	879,490	20

EAST WEST BANCORP, INC.
SELECTED FINANCIAL INFORMATION
(In thousands)
(unaudited)

Selected Ratios	Three Months Ended September 30,		% Change
	2007	2006	
For The Period			
Return on average assets	1.48%	1.38%	7
Return on average equity	15.19%	14.94%	2
Interest rate spread (3)	3.17%	3.17%	(0)
Net interest margin (3)	3.95%	3.89%	1
Yield on earning assets (3)	7.54%	7.23%	4
Cost of deposits	3.35%	3.09%	8
Cost of funds	3.78%	3.51%	8
Noninterest expense/average assets (1)	1.58%	1.50%	5
Efficiency ratio (1)	37.64%	37.38%	1
Net chargeoffs to average loans (2)	0.04%	0.01%	526
Gross loan chargeoffs	\$ 909	\$ 152	498
Loan recoveries	\$ (56)	\$ (20)	180
Net loan chargeoffs	\$ 853	\$ 132	546
Selected Ratios	Nine Months Ended September 30,		% Change
	2007	2006	
For The Period			
Return on average assets	1.52%	1.46%	4
Return on average equity	15.71%	15.81%	(1)
Interest rate spread (3)	3.20%	3.33%	(4)
Net interest margin (3)	3.96%	4.04%	(2)
Yield on earning assets (3)	7.51%	7.08%	6
Cost of deposits	3.38%	2.84%	19
Cost of funds	3.74%	3.20%	17
Noninterest expense/average assets (1)	1.53%	1.51%	1
Efficiency ratio (1)	36.73%	36.48%	1
Net chargeoffs to average loans (2)	0.03%	0.01%	277
Gross loan chargeoffs	\$ 1,964	\$ 508	287
Loan recoveries	\$ (379)	\$ (117)	224
Net loan chargeoffs	\$ 1,585	\$ 391	305
Period End			
Tier 1 risk-based capital ratio	8.98%	9.18%	(2)
Total risk-based capital ratio	10.57%	10.97%	(4)
Tier 1 leverage capital ratio	8.88%	8.22%	8
Nonperforming assets to total assets	0.37%	0.12%	211
Nonaccrual loans to total loans	0.50%	0.13%	285
Allowance for loan losses to total loans	0.99%	0.94%	5
Allowance for loan losses and unfunded loan commitments to total loans	1.12%	1.08%	4
Allowance for loan losses to nonaccrual loans	197.64%	744.85%	(73)

(1) Excludes the amortization of intangibles and investments in affordable housing partnerships.

(2) Annualized.

(3) Yields on certain securities have been adjusted upward to a "fully taxable equivalent" basis in order to reflect the effect of income which is exempt from federal income taxation at the current statutory tax rate.

EAST WEST BANCORP, INC.
QUARTER TO DATE AVERAGE BALANCES, YIELDS AND RATES PAID
(In thousands)
(unaudited)

	Three Months Ended September 30,					
	2007			2006		
	Average Volume	Interest	Yield (1)	Average Volume	Interest	Yield (1)
ASSETS						
Interest-earning assets:						
Short-term investments	\$ 27,154	\$ 348	5.08%	\$ 7,712	\$ 96	4.94%
Securities purchased under resale agreements	188,043	4,013	8.47%	100,000	1,917	7.61%
Investment securities (2)	1,731,436	26,415	6.05%	1,382,977	17,885	5.13%
Loans receivable	8,433,268	167,066	7.86%	8,166,068	156,333	7.60%
Federal Home Loan Bank and Federal Reserve						
Bank stocks	81,671	1,107	5.38%	80,671	1,106	5.44%
Total interest-earning assets	10,461,572	198,949	7.54%	9,737,428	177,337	7.23%
Noninterest-earning assets:						
Cash and due from banks	155,699			124,641		
Allowance for loan losses	(80,321)			(77,804)		
Other assets	660,279			540,133		
Total assets	\$ 11,197,229			\$ 10,324,398		
LIABILITIES AND STOCKHOLDERS' EQUITY						
Interest-bearing liabilities:						
Checking accounts	404,418	1,615	1.58%	393,218	1,393	1.41%
Money market accounts	1,287,573	13,322	4.10%	1,232,879	12,342	3.97%
Savings deposits	424,039	1,198	1.12%	407,904	746	0.73%
Time deposits less than \$100,000	931,961	9,688	4.12%	1,113,057	11,303	4.03%
Time deposits \$100,000 or greater	2,961,353	36,235	4.85%	2,513,360	28,112	4.44%
Federal funds purchased	172,064	2,316	5.34%	107,639	1,462	5.39%
Federal Home Loan Bank advances	1,257,199	16,175	5.10%	1,291,627	16,081	4.94%
Securities sold under repurchase agreements	962,458	10,263	4.23%	751,095	7,024	3.71%
Long-term debt	220,106	4,102	7.39%	184,023	3,432	7.40%
Total interest-bearing liabilities	8,621,171	94,914	4.37%	7,994,802	81,895	4.06%
Noninterest-bearing liabilities:						
Demand deposits	1,337,218			1,261,869		
Other liabilities	150,048			115,292		
Stockholders' equity	1,088,792			952,435		
Total liabilities and stockholders' equity	\$ 11,197,229			\$ 10,324,398		
Interest rate spread			3.17%			3.17%
Net interest income and net yield on interest-earning assets (2)		\$ 104,035	3.95%		\$ 95,442	3.89%

(1) Annualized

(2) Amounts calculated on a fully taxable equivalent basis using the current statutory federal tax rate.

EAST WEST BANCORP, INC.
YEAR TO DATE AVERAGE BALANCES, YIELDS AND RATES PAID
(In thousands)
(unaudited)

	Nine Months Ended September 30,					
	2007			2006		
	Average Volume	Interest	Yield (1)	Average Volume	Interest	Yield (1)
ASSETS						
Interest-earning assets:						
Short-term investments	\$ 14,756	\$ 564	5.11%	\$ 11,167	\$ 332	3.97%
Securities purchased under resale agreements	192,857	11,742	8.14%	93,040	5,160	7.41%
Investment securities (2)	1,672,335	72,893	5.83%	1,113,006	40,092	4.82%
Loans receivable	8,236,948	484,073	7.86%	7,660,145	425,630	7.43%
Federal Home Loan Bank and Federal Reserve						
Bank stocks	81,012	3,275	5.40%	67,504	2,716	5.38%
Total interest-earning assets	10,197,908	572,547	7.51%	8,944,862	473,930	7.08%
Noninterest-earning assets:						
Cash and due from banks	149,007			129,914		
Allowance for loan losses	(78,212)			(74,765)		
Other assets	602,521			497,701		
Total assets	\$ 10,871,224			\$ 9,497,712		
LIABILITIES AND STOCKHOLDERS' EQUITY						
Interest-bearing liabilities:						
Checking accounts	404,328	4,954	1.64%	418,524	4,095	1.31%
Money market accounts	1,310,525	40,879	4.17%	1,163,839	31,261	3.59%
Savings deposits	379,831	2,411	0.85%	391,773	1,948	0.66%
Time deposits less than \$100,000	965,545	28,569	3.96%	1,087,945	29,810	3.66%
Time deposits \$100,000 or greater	2,862,437	105,331	4.92%	2,407,942	75,610	4.20%
Federal funds purchased	153,422	6,164	5.37%	102,343	3,789	4.95%
Federal Home Loan Bank advances	1,144,657	43,555	5.09%	983,001	32,988	4.49%
Securities sold under repurchase agreements	970,780	27,675	3.81%	535,992	14,906	3.72%
Long-term debt	203,207	11,235	7.39%	175,526	9,346	7.12%
Total interest-bearing liabilities	8,394,732	270,773	4.31%	7,266,885	203,753	3.75%
Noninterest-bearing liabilities:						
Demand deposits	1,283,699			1,241,363		
Other liabilities	141,377			109,974		
Stockholders' equity	1,051,416			879,490		
Total liabilities and stockholders' equity	\$ 10,871,224			\$ 9,497,712		
Interest rate spread			3.20%			3.33%
Net interest income and net yield on interest-earning assets (2)		\$ 301,774	3.96%		\$ 270,177	4.04%

(1) Annualized

(2) Amounts calculated on a fully taxable equivalent basis using the current statutory federal tax rate.