

The Quarter in Review

4TH QUARTER AND FULL-YEAR 2015



CORPORATE PROFILE

East West Bancorp is a publicly owned company with \$32.4 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 ("East West"), is the largest independent bank headquartered in southern California.

East West is a premier bank focused exclusively on the United States and Greater China markets and operates over 130 locations between these two markets. In the U.S., East West operates in California, Georgia, Massachusetts, Nevada, New York, Texas and Washington. In Greater China, East West's presence includes full service branches in Hong Kong, Shanghai, Shantou and Shenzhen, and representative offices in Beijing, Chongqing, Guangzhou, Taipei and Xiamen.

CEO QUOTE

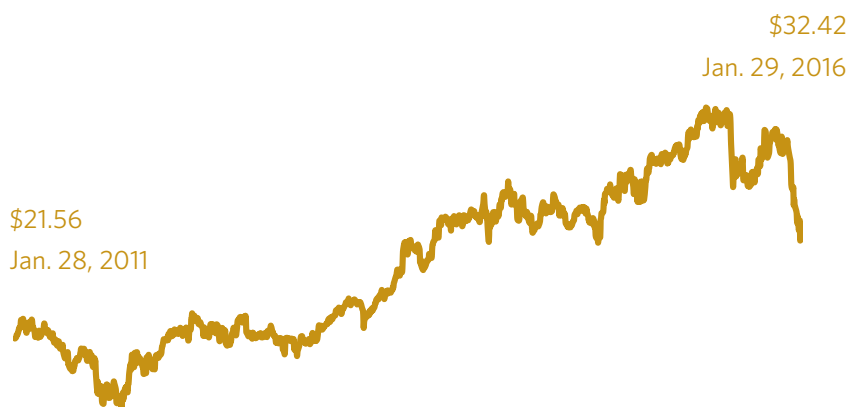
"East West is pleased to report record earnings of \$384.7 million or \$2.66 per diluted share for the full year of 2015, an increase in diluted earnings per share of 10% from 2014. 2015 marks the sixth consecutive year that East West has achieved record earnings. Our growth and strong profitability have been achieved, in part by the strength of the U.S. economy and markets we serve, our niche as the bridge between the East and West, and through the hard work and dedication of our 2,800 associates."

"We are proud that this robust growth has been achieved with growing profitability. The return on average assets was 1.27% and the return on average equity was 12.74% for the year ended December 31, 2015, both up two basis points year-over-year. As we look towards 2016, we are confident that the outlook for East West is bright."

— Dominic Ng, Chairman and CEO

5-YR STOCK PERFORMANCE

January 28, 2011 to January 29, 2016



STOCK INFO

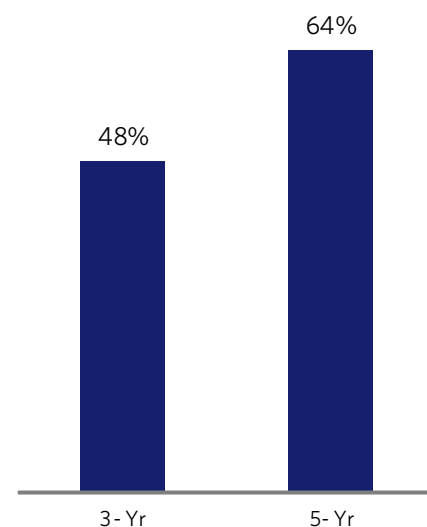
Ticker	EWBC
Exchange	NASDAQ
Market Cap (as of 01.29.16)	\$4.7B
Closing Price (as of 01.29.16)	\$32.42
52-week high	\$46.50
52-week low	\$31.33
No. of shares outstanding	144M
Annual Dividend	\$0.80

GOVERNANCE

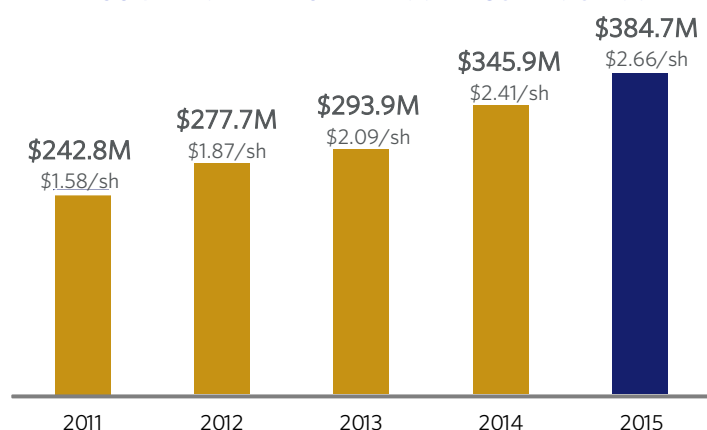
- East West Bank's Board of Directors is comprised of nine independent directors and two inside directors.
- East West Bank is subject to oversight by U.S. regulatory agencies, including the Federal Reserve Bank (FRB), the California department of Business Oversight (DBO) and the Consumer Financial Protection Bureau (CFPB).

TOTAL SHAREHOLDER RETURN

As of January 29, 2016

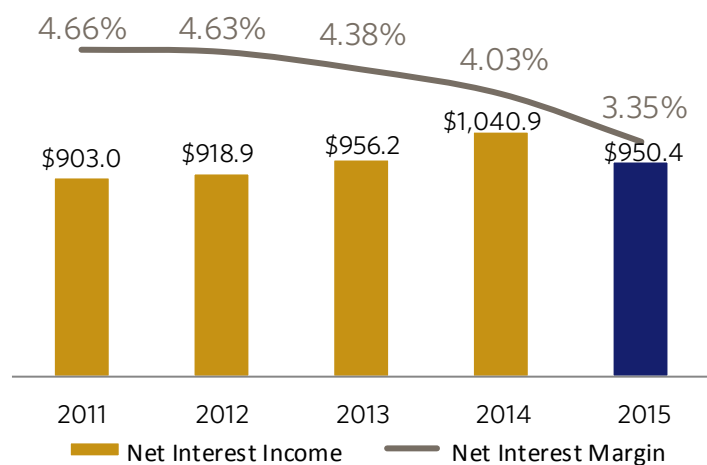


NET INCOME ¹ AND DILUTED EARNINGS PER SHARE ¹



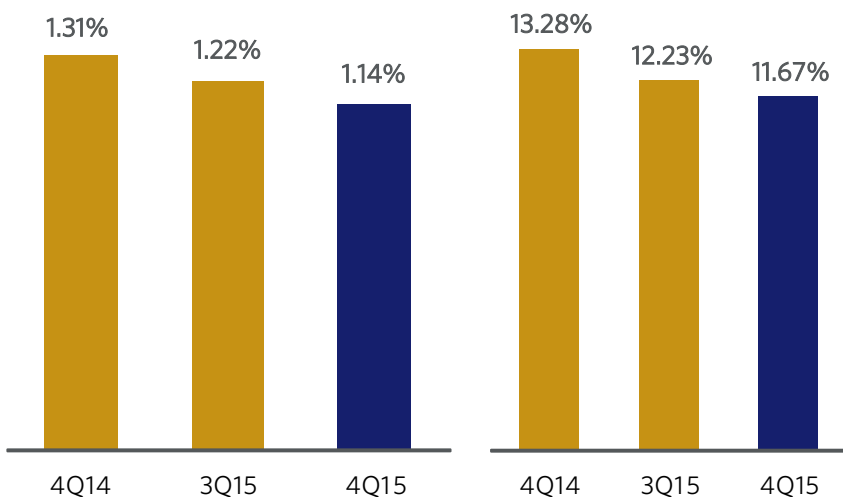
4Q15	FY 2015
\$91.8M	\$384.7M
Net Income	Net Income
-\$2.3M	+\$38.8M
QoQ change	YoY change
-\$3.7M	+11%
YoY change	YoY change
\$0.63	\$2.66
Earnings per diluted share	Earnings per diluted share
-\$0.02	+\$0.25
QoQ change	YoY change
-\$0.03	+10%
YoY change	YoY change

NET INTEREST INCOME AND MARGIN

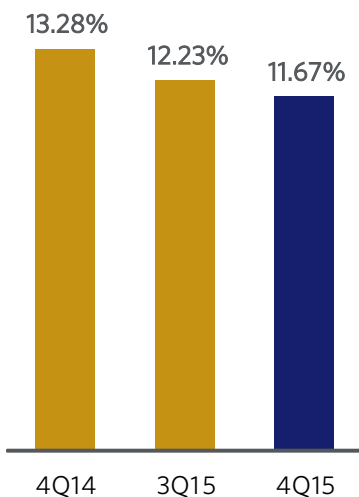


4Q15	FY 2015
\$246.9M	\$950.4M
Net Interest Income	Net Interest Income
+\$6.7M	-\$90.4M
QoQ change	YoY change
-\$12.5M	-9%
YoY change	YoY change
3.26%	3.35%
Net Interest Margin	Net Interest Margin

ROA ¹

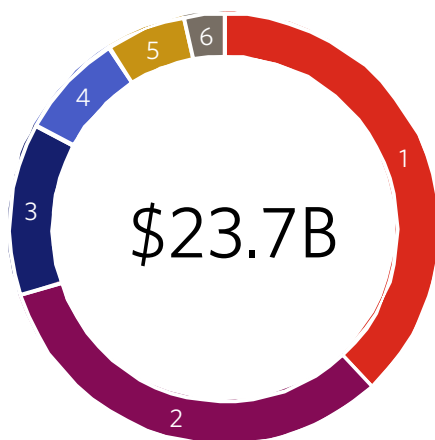


ROE ¹



Period Ended	
4Q15	FY 2015
1.14%	1.27%
ROA	ROA
11.67%	12.74%
ROE	ROE

LOANS



1	C&I	38%
2	CRE	32%
3	SFR	13%
4	CONSUMER	8%
5	MFR	6%
6	LAND/CONSTRUCTION	3%

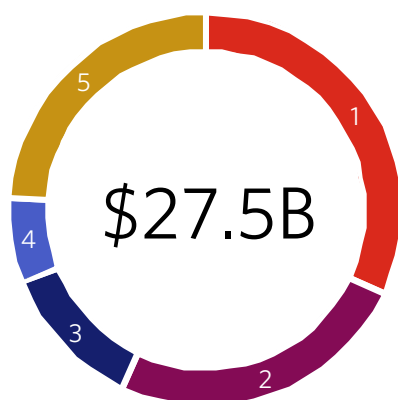
\$23.7B
Record Loans as of 12.31.15

+\$683.4M or +3%
QoQ Increase
+\$1.9B or +9%
YoY Increase

4.27%
4Q15 Average loan yield

Loan portfolio is diversified across multiple industries and locations

DEPOSITS



1	NONINTEREST-BEARING	32%
2	MONEY MARKET	25%
3	INTEREST-BEARING	12%
4	SAVINGS	7%
5	CDs	24%

\$27.5B
Record Deposits as of 12.31.15

+\$716.9M or +3%
QoQ Increase
+\$3.5B or +14%
YoY Increase

\$20.9B
Record Core Deposits as of 12.31.15

0.29%
4Q15 Cost of Deposits

CAPITAL STRENGTH

Regulatory Capital Metrics (\$ in thousands)	Basel III ^(a)		Basel I		
	Dec. 31, 2015 ^(b)	Sep. 30, 2015	Well Capitalized Regulatory Requirement	Dec. 31, 2014	Well Capitalized Regulatory Requirement
CET1 capital ratio	10.5%	10.8%	6.5%	N/A	N/A
Tier 1 risk-based capital ratio	10.6%	10.9%	8.0%	11.0%	6.0%
Total risk-based capital ratio	12.2%	12.6%	10.0%	12.6%	10.0%
Tier 1 leverage capital ratio	8.5%	8.7%	5.0%	8.4%	5.0%
Risk-weighted assets ("RWA") ^(c)	\$ 25,231,370	\$ 23,983,349	N/A	\$21,931,486	N/A

N/A Not applicable

^(a) On January 1, 2015, the Basel III capital rules became effective for the Company. Basel III revises the definition of capital and introduces a minimum CET1 ratio. The Basel III rules are subject to transition provisions primarily related to regulatory capital adjustments and deductions impacting CET1 capital and Tier 1 capital.

^(b) The Company's December 31, 2015 regulatory capital ratios, capital and RWA are preliminary.

^(c) Under regulatory guidelines, on-balance sheet assets and credit equivalent amounts of derivatives and off-balance sheet items are assigned to one of several broad risk categories of the obligor, or, if relevant, the guarantor or the nature of any collateral. The aggregate dollar value in each risk category is then multiplied by the risk weight associated with that category. The resulting weighted values from each of the risk categories are aggregated for determining total RWA.

SUMMARY OF SELECTED FINANCIAL INFORMATION

(in thousands, except for per share data)

	Quarter-Ended			Year-Ended	
	Fourth Quarter 2015	Third Quarter 2015	Fourth Quarter 2014	Full Year 2015	Full Year 2014
Summary of Operations					
Interest and dividend income	\$ 270,477	\$ 264,632	\$ 287,135	\$ 1,053,815	\$ 1,153,698
Interest expense	(23,536)	(24,343)	(27,647)	(103,376)	(112,820)
Net interest income before reversal of (provision for) credit losses	246,941	240,289	259,488	950,439	1,040,878
Reversal of (provision for) for credit losses	2,000	(7,736)	(19,000)	(14,217)	(49,158)
Net interest income after reversal of (provision for) credit losses	248,941	232,553	240,488	936,222	991,720
Noninterest income (loss)	44,483	54,181	7,805	183,383	(11,714)
Noninterest expense ¹	(144,939)	(147,745)	(125,698)	(540,884)	(532,983)
Income before income taxes ¹	148,485	138,989	122,595	572,721	447,023
Income tax expense ¹	(56,680)	(44,892)	(27,093)	(194,044)	(101,145)
Net income ¹	\$ 91,805	\$ 94,097	\$ 95,502	\$ 384,677	\$ 345,878
Per common share					
Basic EPS ¹	\$ 0.64	\$ 0.65	\$ 0.67	\$ 2.67	\$ 2.42
Diluted EPS ¹	\$ 0.63	\$ 0.65	\$ 0.66	\$ 2.66	\$ 2.41
Common dividends per share	\$ 0.20	\$ 0.20	\$ 0.18	\$ 0.80	\$ 0.72
Average number of shares outstanding, basic	143,900	143,861	143,432	143,818	142,952
Average number of shares outstanding, diluted	144,686	144,590	144,116	144,512	143,563
At period-end					
Total assets ¹	\$ 32,350,922	\$ 31,119,676	\$ 28,743,592	\$ 32,350,922	\$ 28,743,592
Total loans receivable	23,691,719	23,008,283	21,773,095	23,691,719	21,773,095
Deposits	27,475,981	26,759,050	24,008,774	27,475,981	24,008,774
Stockholders' equity ¹	3,122,950	3,071,115	2,856,111	3,122,950	2,856,111
Financial Ratios					
Return on average assets ¹	1.14%	1.22%	1.31%	1.27%	1.25%
Return on average equity ¹	11.67%	12.23%	13.28%	12.74%	12.72%
Net interest margin	3.26%	3.32%	3.80%	3.35%	4.03%
Adjusted efficiency ratio ^{2,3}	43.99%	40.06%	42.13%	41.78%	45.28%
Asset Quality Ratios					
Non-PCI Nonperforming assets/total assets ⁴	0.40%	0.42%	0.46%	0.40%	0.46%
Allowance for loan losses/total loans held-for-investment ⁴	1.12%	1.17%	1.20%	1.12%	1.20%

¹ Prior year period was restated to reflect the retrospective application of adopting the new accounting guidance related to the Company's investments in qualified affordable housing projects Accounting Standards Update 2014-01.

² Represents noninterest expense, excluding the repurchase agreements' extinguishment costs, amortization of tax credit and other investments and amortization of premiums on deposits acquired, divided by the aggregate of net interest income before provision for credit losses and noninterest income.

³ See reconciliation of the GAAP to non-GAAP financial measure available in the Company's fourth quarter and full year 2015 financial results press release.

⁴ Total assets and loans held-for-investment include PCI loans of \$970.4 million, \$1.1 billion and \$1.3 billion as of December 31, 2015, September 30, 2015 and December 31, 2014, respectively.

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