

The Quarter in Review

1ST QUARTER 2016



CORPORATE PROFILE

East West Bancorp (“East West” or the “Company”) is a publicly owned company with \$33.1 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 largest independent bank headquartered in southern California.

East West Bank 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

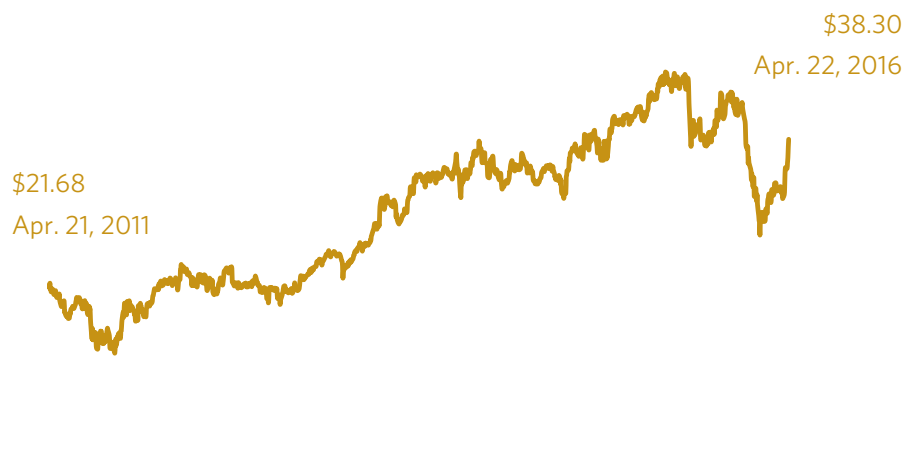
“East West is pleased to report strong earnings of \$107.5 million or \$0.74 per diluted share for the first quarter of 2016, an increase in diluted earnings per share of \$0.11 or 17% from the fourth quarter of 2015. During the quarter, we grew both loans and deposits, expanded our net interest income to \$252.2 million and net interest margin to 3.32%, and improved our profitability ratios with a return on average assets of 1.33% and a return on average equity of 13.59%.”

“East West is off to a great start for 2016. During the first quarter of 2016, East West remained focused on growing our balance sheet and business profitably and prudently, while ensuring that we are taking the appropriate risk management measures to sustain the Company for future growth. We will continue with this strategy for the remainder of 2016.”

— Dominic Ng, Chairman and CEO

5-YR STOCK PERFORMANCE

April 21, 2011 to April 22, 2016



STOCK INFO

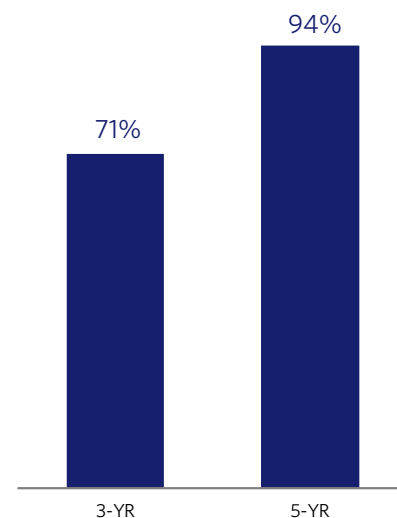
Ticker	EWBC
Exchange	NASDAQ
Market Cap (as of 04.22.16)	\$5.5B
Closing Price (as of 04.22.16)	\$38.30
52-week high	\$46.50
52-week low	\$27.25
No. of shares outstanding	144M
Annual Dividend	\$0.80

GOVERNANCE

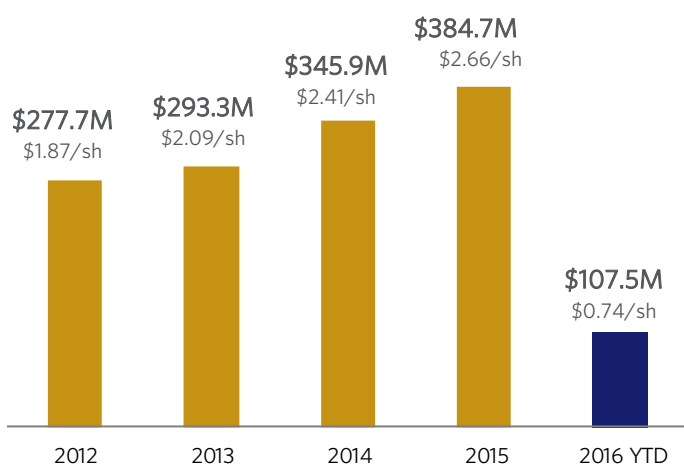
- East West Bank’s Board of Directors is comprised of nine independent directors and one inside director.
- East West Bank is subject to oversight by U.S. regulatory agencies, including the Federal Reserve Bank (FRB), the California department of Business Oversight (DBO) and the Consumer Financial Protection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

TOTAL SHAREHOLDER RETURN

As of April 22, 2016



NET INCOME¹ AND DILUTED EARNINGS PER SHARE¹



\$107.5M

1Q16 Net Income

+15.7M or +17%

QoQ growth in net income

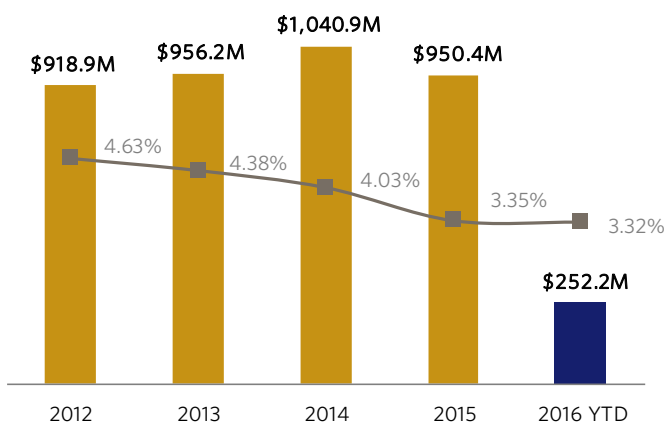
\$0.74

1Q16 Earnings per diluted share

+\$0.11 or +17%

QoQ growth in earnings per diluted share

NET INTEREST INCOME AND MARGIN



\$252.2M

1Q16 Net Interest Income

+\$5.3M or 2%

QoQ growth in net interest income

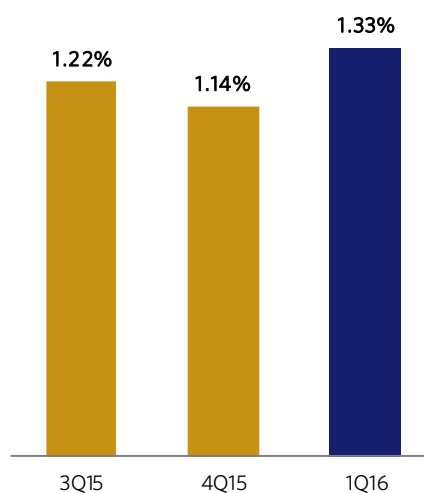
3.32%

1Q16 Net Interest Margin

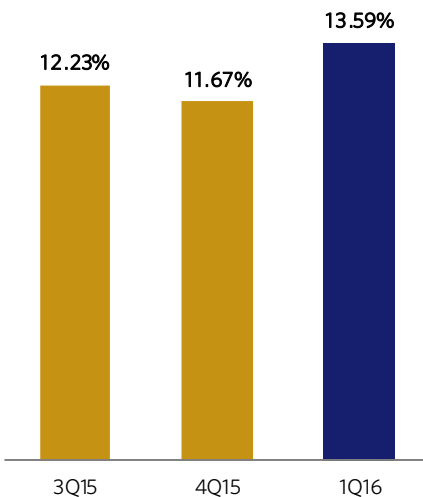
+6 basis points

QoQ growth in net interest margin

ROA (Quarter to Date)



ROE (Quarter to Date)



1.33%

1Q16 ROA

+19 bps

QoQ growth in ROA

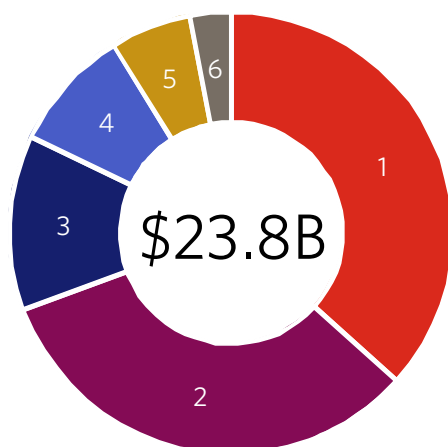
13.59%

1Q16 ROE

+1.92%

QoQ growth in ROE

LOANS



1	C&I	37%
2	CRE	33%
3	SFR	13%
4	CONSUMER	8%
5	MFR	6%
6	LAND/CONSTRUCTION	3%

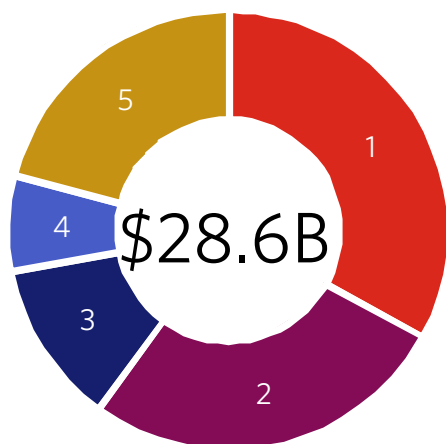
\$23.8B
Record Loans as of 03.31.16

+\$105.0M
QoQ Increase
+\$2.2B or +10%
YoY Increase

4.28%
1Q16 Average loan yield

Loan portfolio is diversified across multiple industries and locations

DEPOSITS



1	NONINTEREST-BEARING	33%
2	MONEY MARKET	27%
3	INTEREST-BEARING	12%
4	SAVINGS	7%
5	Time Deposits	21%

\$28.6B
Record Deposits as of 03.31.16

+\$1.1B or +4%
QoQ Increase
+\$3.4B or +14%
YoY Increase

\$22.5B
Record Core Deposits as of 03.31.16

0.28%
1Q16 Cost of Deposits

CAPITAL STRENGTH

Regulatory Capital Metrics (\$ in thousands)	Basel III					
	Mar. 31, 2016 ^(a)	Dec. 31, 2015	Mar. 31, 2015	Minimum Regulatory Requirements	Well Capitalized Regulatory Requirement	Well Capitalized Regulatory Requirement
CET1 capital ratio	10.7%	10.5%	10.6%	4.5%	6.5%	7.0%
Tier 1 risk-based capital ratio	10.7%	10.6%	10.7%	6.0%	8.0%	8.5%
Total risk-based capital ratio	12.4%	12.2%	12.4%	8.0%	10.0%	10.5%
Tier 1 leverage capital ratio	8.5%	8.5%	8.6%	4.0%	5.0%	5.0%
RWA ^(b)	\$ 25,541,262	\$ 25,232,575	\$ 23,101,162	N/A	N/A	N/A

N/A Not applicable

^(a) The Company's March 31, 2016 regulatory capital ratios, capital and Risk Weighted Assets ("RWA") are preliminary.

^(b) 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 based on the nature 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

Quarter-Ended
(in thousands, except for per share data)

	First Quarter 2016	Fourth Quarter 2015	First Quarter 2015
Summary of Operations			
Interest and dividend income	\$ 276,172	\$ 270,477	\$ 263,261
Interest expense	(23,968)	(23,536)	(27,544)
Net interest income before (provision for) reversal of credit losses	252,204	246,941	235,717
(Provision for) reversal of credit losses	(1,440)	2,000	(4,987)
Net interest income after (provision for) reversal of credit losses	250,764	248,941	230,730
Noninterest income	40,513	44,483	44,126
Noninterest expense	(146,606)	(144,939)	(128,030)
Income before income taxes	144,671	148,485	146,826
Income tax expense	(37,155)	(56,680)	(46,799)
Net income	\$ 107,516	\$ 91,805	\$ 100,027
Per common share			
Basic EPS	\$ 0.75	\$ 0.64	\$ 0.70
Diluted EPS	\$ 0.74	\$ 0.63	\$ 0.69
Common dividends per share	\$ 0.20	\$ 0.20	\$ 0.20
Average number of shares outstanding, basic	143,958	143,900	143,655
Average number of shares outstanding, diluted	144,803	144,686	144,349
At period-end			
Total assets	\$ 33,109,169	\$ 32,350,922	\$ 29,906,835
Total loans receivable	23,796,698	23,691,719	21,571,679
Deposits	28,596,247	27,475,981	25,162,833
Stockholders' equity	3,216,781	3,122,950	2,938,763
Financial Ratios			
Return on average assets	1.33%	1.14%	1.39%
Return on average equity	13.59%	11.67%	13.93%
Net interest margin	3.32%	3.26%	3.51%
Adjusted efficiency ratio ^{2,3}	44.53%	43.99%	42.65%
Asset Quality Ratios			
Non-PCI Nonperforming assets/total assets ⁴	0.51%	0.40%	0.40%
Allowance for loan losses/total loans held-for-investment ⁴	1.09%	1.12%	1.21%

¹ Prior year periods were 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 amortization of tax credit and other investments and amortization of premiums on deposits acquired, dividend by the aggregate of net interest income before (provision for) reversal of credit losses, and noninterest income.

³ See reconciliation of GAAP to non-GAAP financial measures available in the Company's first quarter 2016 financial results press release.

⁴ Total assets and loans held-for-investment include PCI loans of \$866.8 million, \$970.8 million and \$1.2 billion as of March 31, 2016, December 31, 2015, and March 31, 2015, respectively.

Corporate Headquarters
135 N. Los Robles Avenue, 7th Floor
Pasadena, CA 91101
T: 626.768.6000

Irene Oh
EVP/CFO
T: 626.768.6360
E: InvestorRelations@eastwestbank.com

Transfer agent
Computershare:
T: 888.761.3967