



EAST WEST BANK

Your Financial Bridge[®]

Company Profile and Investment Overview

East West Bancorp | Nasdaq: EWBC

December 31, 2014

This presentation may include forward-looking statements that involve inherent risks and uncertainties. East West Bancorp, Inc. cautions readers that a number of important factors could cause actual results to differ materially from those in any forward-looking statements. These factors include economic conditions and competition in the geographic and business areas in which East West Bancorp and its subsidiaries operate, inflation or deflation, fluctuation in interest rates, legislation and governmental regulations, investigation of acquired banks and other factors discussed in the company's filings with the SEC.

Our Vision

To be recognized as the Premier Bridge
between East and West,
and acknowledged for delivering relationship
driven financial solutions to an increasingly
diverse and sophisticated customer base.

East West Today*

- Headquartered in Pasadena, California, East West Bank is a commercial bank with focus on the U.S. and Greater China markets
- Market Capitalization of \$5.74 Billion
 - › 24th Largest Market Capitalization in the U.S. for Public Banks
- Total Assets of \$28.7 Billion
 - › 30th Largest Public Bank in the U.S. by Assets
 - › 2nd Largest Independent Bank Headquartered in Southern California
- Ranked in the Top 20 of the 100 Best Banks in America by Forbes in 2014 for the fifth consecutive year
- Over 130 Locations Worldwide
- Five Full Service Branches in Greater China
- 2,700 Employees

*Market capitalization is as of February 27, 2015. Financial information as of most recently reported figures, December 31, 2014.

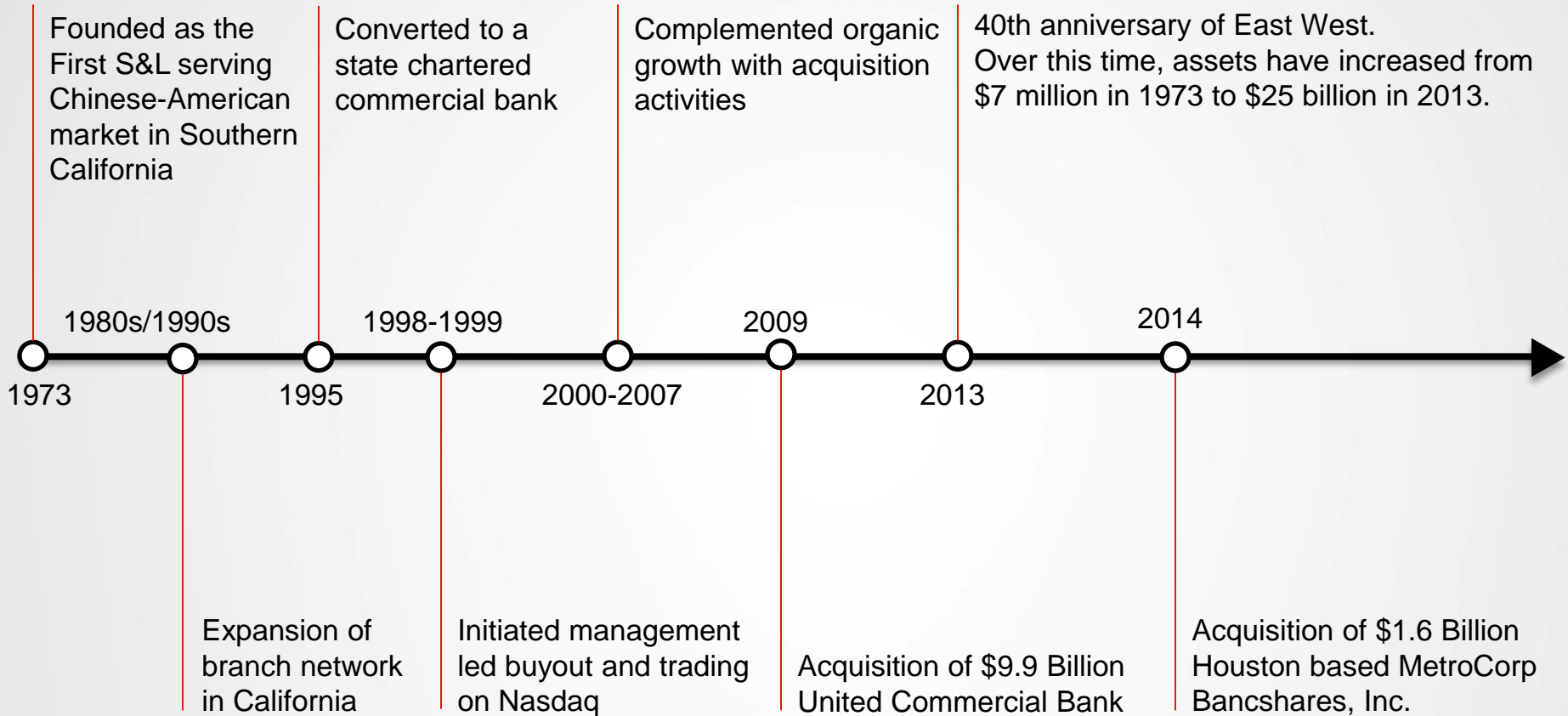
Top 25 Banks by Market Capitalization

Rank	Company	Market Capitalization at 2/27/15 (in billions)
1	Wells Fargo & Company	\$282.29
2	JPMorgan Chase & Co.	228.47
3	Bank of America Corporation	166.31
4	Citigroup Inc.	159.03
5	U.S. Bancorp	79.46
6	PNC Financial Services Group, Inc.	48.10
7	Bank of New York Mellon Corporation	43.60
8	Capital One Financial Corp.	43.42
9	State Street Corporation	30.70
10	BB&T Corporation	27.42
11	SunTrust Banks, Inc.	21.44
12	Fifth Third Bancorp	15.77
13	Northern Trust Corporation	16.30

Rank	Company	Market Capitalization at 2/27/15 (in billions)
14	M&T Bank Corporation	\$16.08
15	Citizens Financial Group Inc.	13.56
16	Regions Financial Corporation	12.91
17	KeyCorp	11.91
18	Huntington Bancshares Inc.	8.86
19	Comerica Incorporated	8.17
20	First Republic Bank	7.89
21	New York Community Bancorp	7.37
22	SVB Financial Group	6.26
23	Signature Bank	6.21
24	East West Bancorp	5.74
25	Zions Bancorporation	5.43

Source: SNL Financial (includes all publicly traded banks)

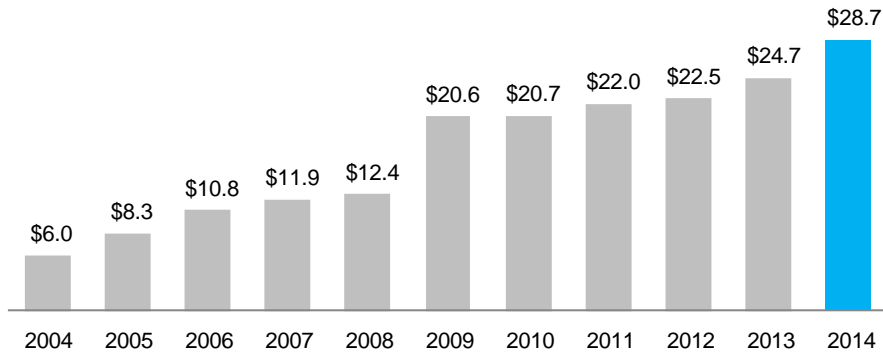
East West Bank Milestones



Strong Growth and Performance

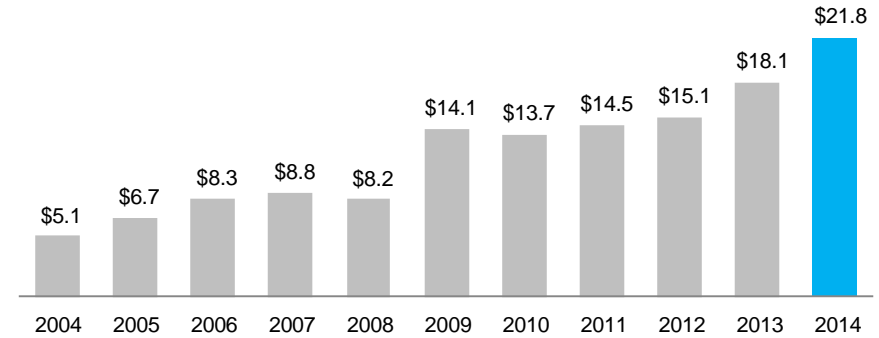
Total Assets (in billions)

CAGR* = 17%



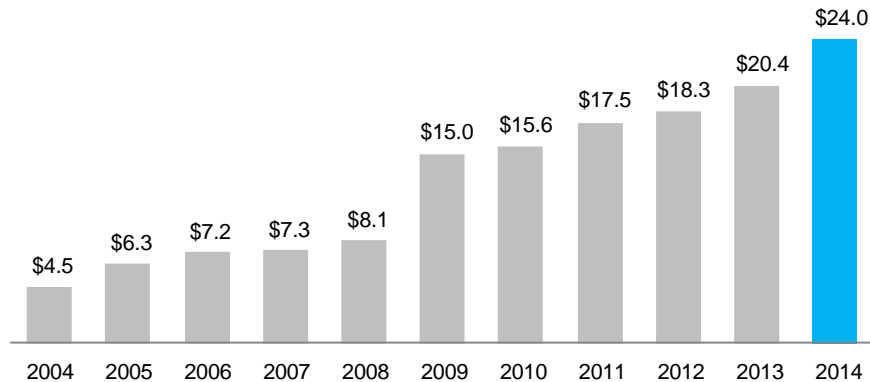
Total Loans (in billions)

CAGR* = 16%



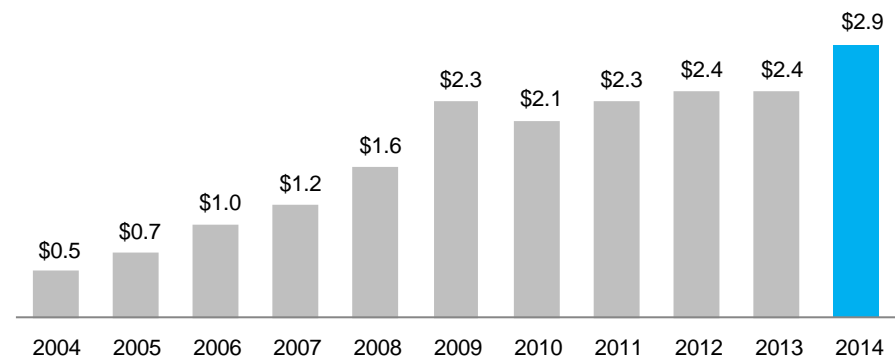
Deposits (in billions)

CAGR* = 18%



Stockholders' Equity (in billions)

CAGR* = 19%

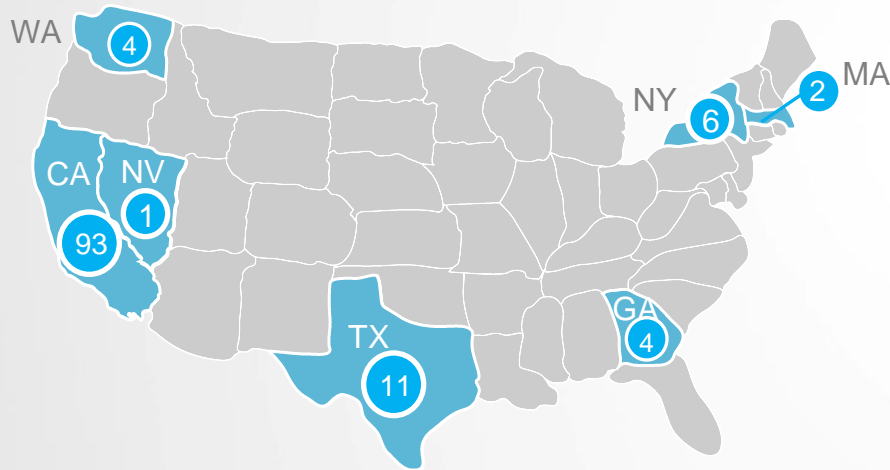


* CAGR from 2004 – 2014

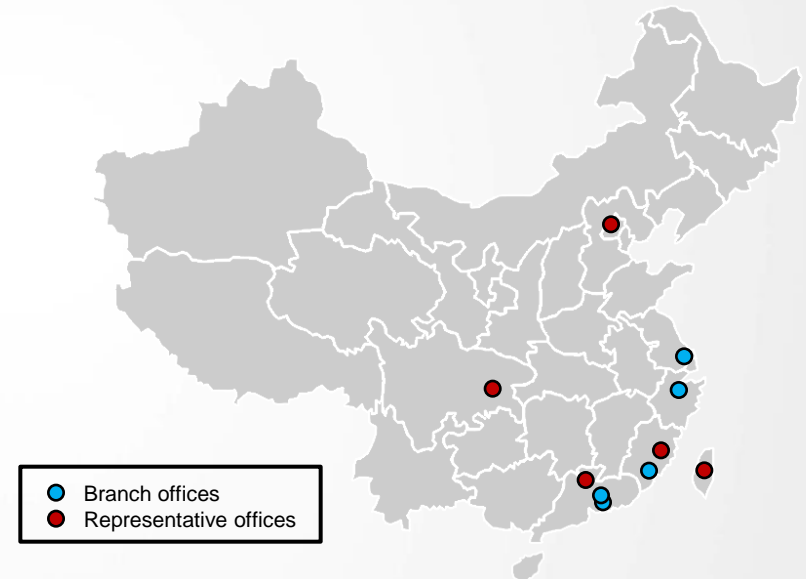
Our Distribution Channel

- Leading retail presence in Asian communities
- Commercial banking centers strategically located
- In-store branches located in twelve 99 Ranch Markets, an Asian supermarket chain
- Only Chinese-American focused bank with full service banking offices in U.S. and China

United States (121 branches)



Greater China (10 locations)



5 Full Service Branches:

- Hong Kong, Shanghai, Shanghai FTZ, Shantou, Shenzhen

5 Representative Offices:

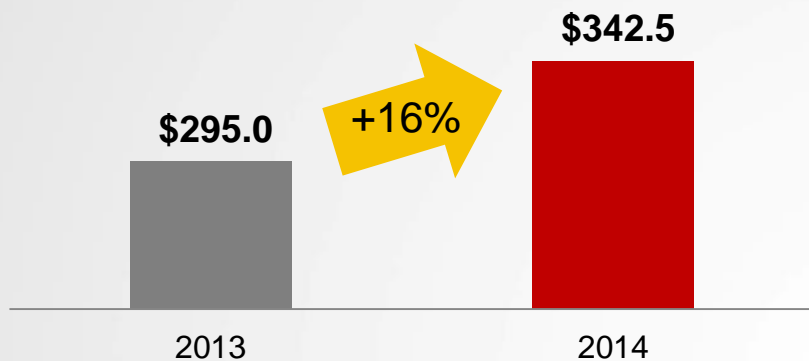
- Beijing, Chongqing, Guangzhou, Taipei, Xiamen

- East West Bank is a top performing commercial bank with focus on the U.S. and Greater China markets, with 5 full service branches in Greater China
- Greater China is an increasingly important constituent of the global economy
 - › Increasing Chinese foreign direct investment in the U.S.
 - › Cross-border trade between U.S. and Greater China companies
- Bank of choice for new immigrant Chinese-Americans
- The financial bridge between the East and West
 - › Leading market share in the Chinese-American market – *The East*
 - › Growing position in key mainstream banking markets – *The West*
 - › Strengthening network to support cross border business – *The East and West*
- Invaluable access to customer
 - › Assist customers in cross-border business and personal financial objectives
 - › Bridge customers to manufacturers, distributors and investors in China
 - › Bridge customers in China to business opportunities and personal goals in the U.S.
 - › Understanding of cultural and business practices on both sides of the Pacific allows us to guide our customers through complex transactions

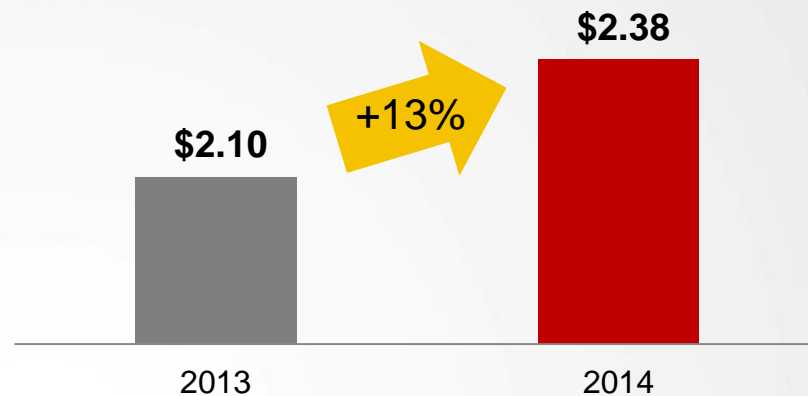
Year over Year Results

Net Income

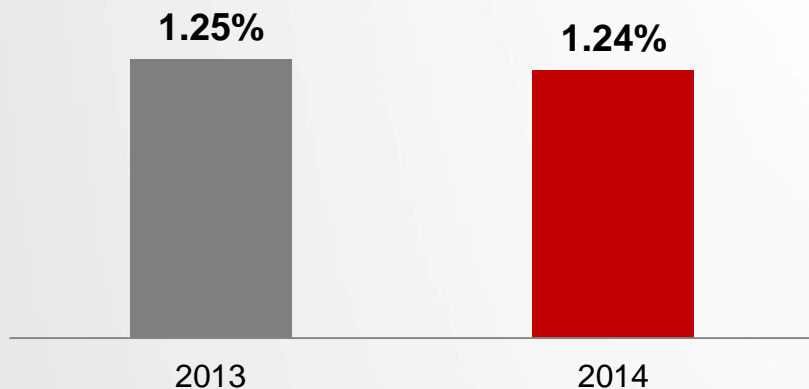
(in millions)



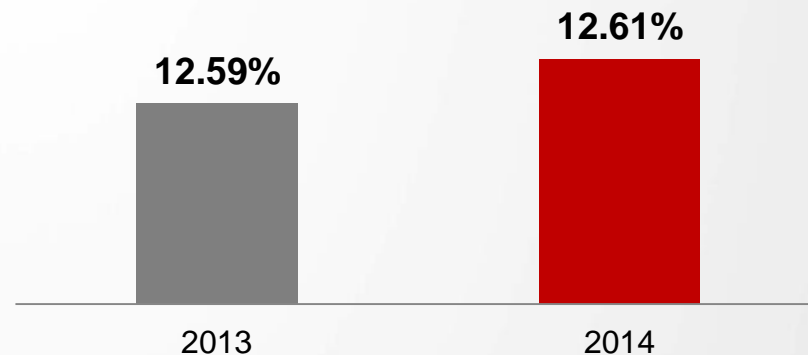
Earnings Per Share



Return On Assets



Return On Equity

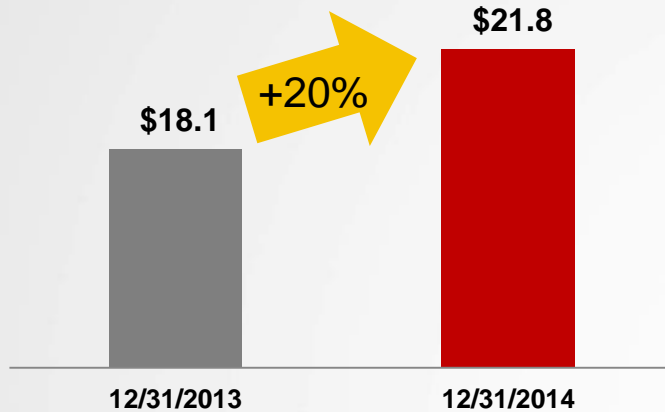


- Strong Earnings
 - › Net income of \$93.0 million or \$0.65 per diluted share
 - › Net income increased \$4.2 million or 5% from third quarter 2014
 - › EPS up \$0.03 or 5% from third quarter 2014
- Strong ROE and ROA
 - › ROE increased to 12.95%, up 15 bps from third quarter 2014
 - › ROA increased to 1.27%, up 2 bps from third quarter 2014
- Solid Net Interest Margin
 - › Adjusted Net Interest Margin of 3.39%, down 2 bps from third quarter 2014
 - › Adjusted Net Interest Income of \$231.5 million, up 3% from third quarter 2014
- Cost of Deposits of 0.28%, down 1 bp from third quarter 2014
- Strong Expense Control with Efficiency Ratio of 42.13%

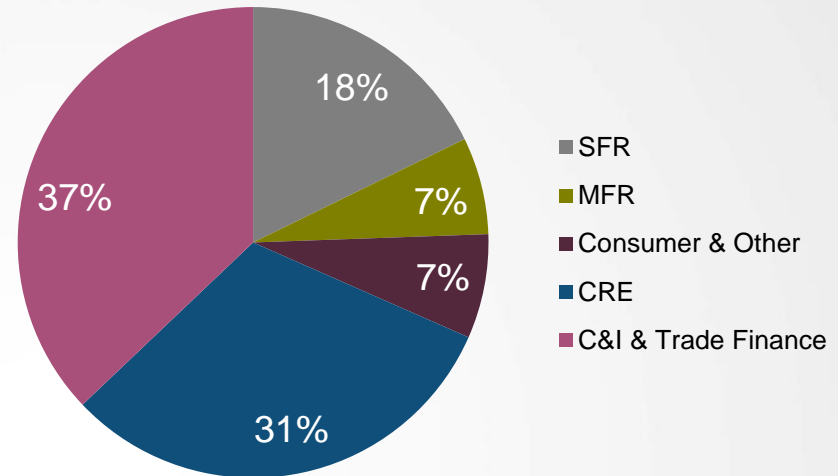
- Strong Loan Growth (including covered and non-covered)
 - › Total loans receivable grew to a record \$21.8 billion as of December 31, 2014, up \$541.6 million or 3% from September 30, 2014
- Deposit Growth
 - › Total deposits grew to a record \$24.0 billion as of December 31, 2014
 - › Total deposits consist of:
 - \$17.9 billion in Core Deposits (\$219.6 million or 1% increase from third quarter 2014)
 - \$6.1 billion in Time Deposits (stable from third quarter 2014)
 - › We remain committed on growing low-cost commercial deposits, while reducing our reliance on time deposits
- Strong Asset Quality
 - › Nonperforming non-covered loans remain low at 0.46% of total loans
 - › Nonperforming non-covered assets remain low at 0.45% of total assets
 - › Maintaining strong allowance for loan losses on non-covered loans of 1.27%

Strong Loan Growth

Total Loans (\$ in billions)



Loan Portfolio Distribution



- Total loans grew to a record \$21.8 billion as of December 31, 2014
 - › This was an increase of \$3.7 billion or 20% year over year
 - › The growth stemmed from strong growth in C&I and single family loans
- Total of \$1.5 billion of covered loans as of December 31, 2014
 - › \$1.1 billion of covered loans acquired from the United Commercial Bank FDIC assisted transaction no longer covered under loss share agreements after December 31, 2014
 - › Credit performance from covered loans continues to be better than original estimates

Strong Credit Quality

- Asset quality continues to remain strong
- NPAs have remained under 1% of total assets for the fourth consecutive year

Credit Quality (excludes covered loans)

(\$ in millions)	12/31/14	9/30/14	06/30/14	03/31/14	12/31/13
NPAs					
Total NPAs	\$128.7	\$159.1	\$161.4	\$160.9	\$130.6
NPA to Total Assets ¹	0.45%	0.56%	0.59%	0.59%	0.53%
Nonaccrual loans to total loans ²	0.46%	0.59%	0.58%	0.67%	0.62%
Allowance for Loan Losses					
ALLL to non-covered nonaccrual loans	255.51%	198.27%	207.25%	185.34%	216.68%
ALLL to total gross non-covered loans	1.27%	1.29%	1.35%	1.42%	1.54%
Credit Costs					
Quarterly Annualized Charge-off % ³	0.19%	0.11%	0.16%	0.10%	(0.03%)
Quarterly Provision for Loan Losses on Non-covered Loans	\$19.67	\$7.56	\$8.94	\$7.95	\$6.29

¹Nonperforming asset exclude covered loans and covered REOs. Total assets include covered assets.

²Nonaccrual loans exclude covered loans. Total loans include covered loans.

³Annualized.

CLTV

Distribution at
December 31,
2014

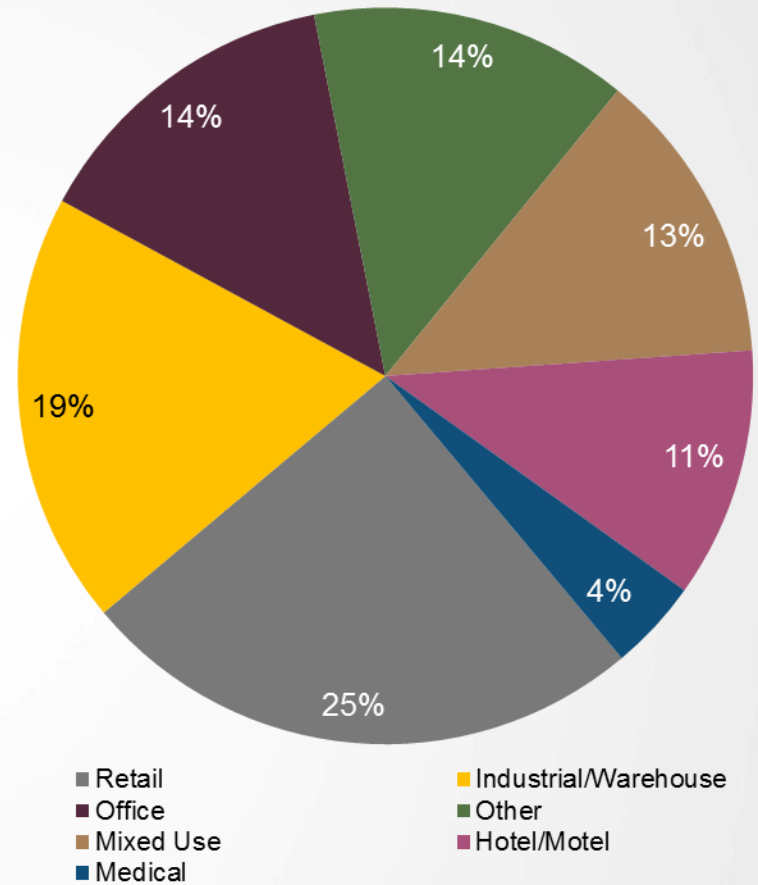
	# of Loans	Balance (\$ in millions)	% of Total	Cumulative % of Total
50% or less	1,719	\$ 2,015	37%	37%
51% to 55%	389	729	13%	50%
56% to 60%	418	752	13%	63%
61% to 65%	417	959	17%	80%
66% to 70%	239	637	11%	91%
71% to 75%	68	178	3%	94%
Over 75%	114	341	6%	100%
Total non-covered CRE Loans	3,364	\$ 5,611	100%	

Well diversified non-covered commercial real estate loan portfolio of \$5.6 billion as of 12/31/14

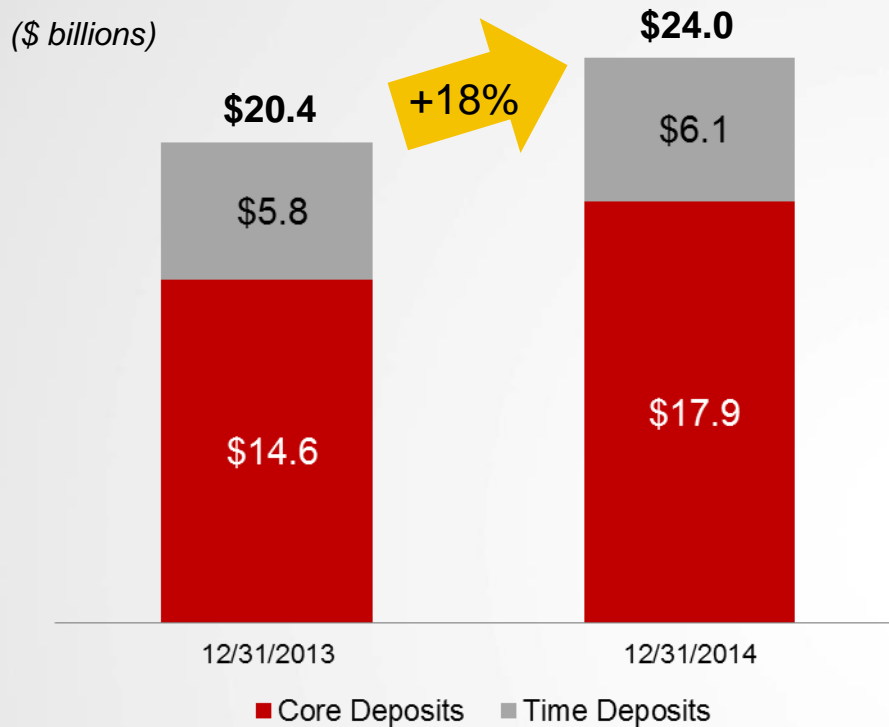
- › Average loan size low at \$1.7 million
- › Average LTV low at 56%*

*Based on original appraisal

CRE Loan Portfolio Distribution

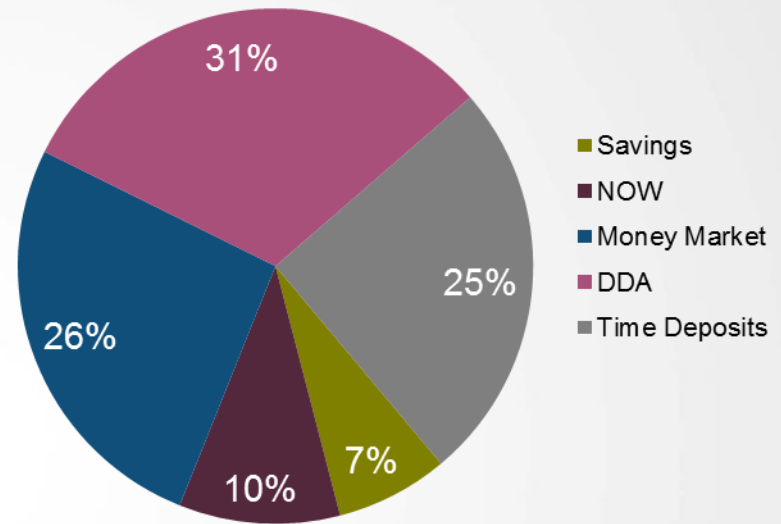


Strong Deposit Growth



Total Deposits

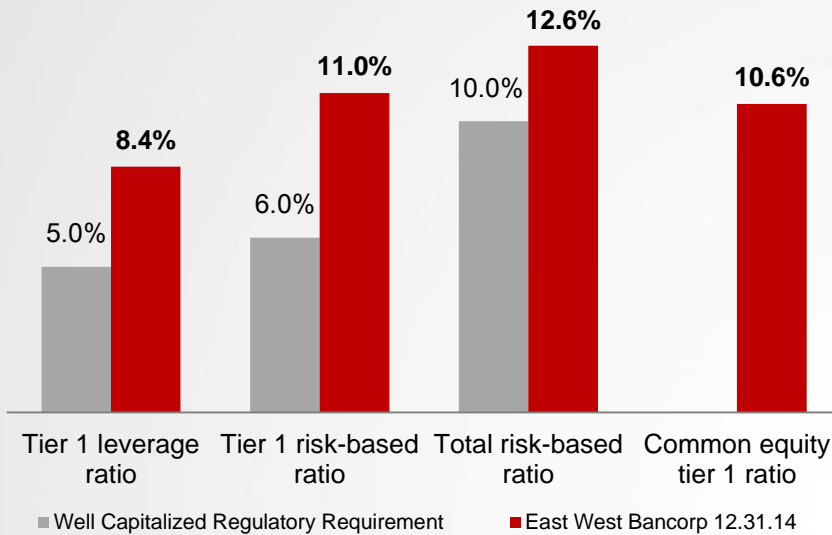
(December 31, 2014)



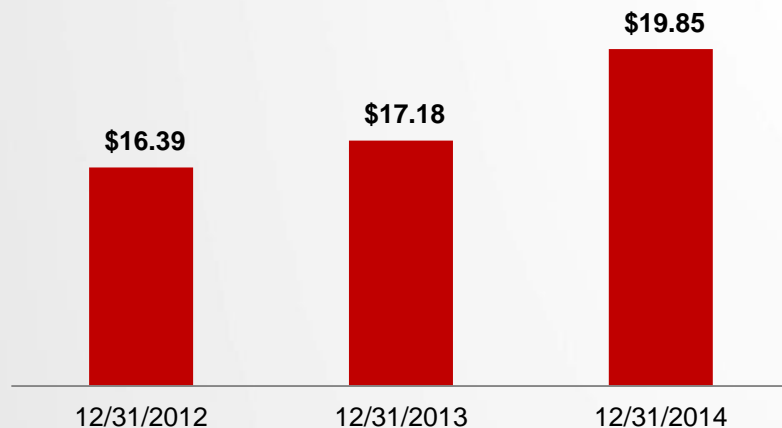
- Total deposits grew to a record \$24.0 billion as of December 31, 2014, an increase of \$3.6 billion or 18% from December 31, 2013.
- Core deposits grew to \$17.9 billion as of December 31, 2014, an increase of \$3.3 billion or 23% from December 31, 2013.

Strong Capital Position

Capital Ratios



Book Value Growth



- Capital position for East West remains strong
- Assuming Basel III risk weightings and end of UCB loss share agreement, pro-forma total risk-based capital ratio is over 12% and CET1 capital ratio is over 10% as of 12/31/14
- Book value has increased by 21% since 2012 and 16% from 2013
- Increased return to shareholders with 11% increase in dividend in January 2015 to \$0.20 per quarter

Key Focus Areas



- Strengthened position as the leading Asian-American bank
- Financially bridge Asian and mainstream customers
- Strong financial performance and balance sheet
- Focus on growing core earnings and fee income
- Large California, domestic, and China growth opportunities
- Only Asian-American focused bank with full service banking offices in U.S. and China