



EAST WEST BANK

Your Financial Bridge[®]

Company Profile and Investment Overview

May 6, 2015

Safe Harbor Statement

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.

- Headquartered in Pasadena, California, East West Bank is a commercial bank with focus on the U.S. and Greater China markets
- Market Capitalization of \$5.8 Billion
 - › 23rd Largest Market Capitalization in the U.S. for Public Banks
- Total Assets of \$29.9 Billion
 - › 29th Largest Total Assets in the U.S. for Public Banks
 - › 2nd Largest Independent Bank Headquartered in Southern California
- Ranked in the Top 15 of the 100 Best Banks in America by Forbes for five consecutive years (2010-2014)
- 130 Locations Worldwide
- Five Full Service Branches in Greater China
- 2,700 Employees

East West Bank Milestones

1970's - 1980's



1973

Opened our first branch in Chinatown, Los Angeles. East West Bank was the first S&L serving the Chinese-American market in Southern California

1980's

Expansion of branch network in California

1990's

1991

Assets exceeded \$1 billion

1995

Converted to a state chartered commercial bank

1998

Initiated management-led buyout

02-99

EWBC begins to trade on Nasdaq

2000's

2005

Exceeded \$100 million in net income

2007

First full-service branch in Greater China opened in Hong Kong

2009

Acquired \$9.9 billion United Commercial Bank. Size doubled to over \$20 billion in assets.

2010's

2013

Opened new branch in Las Vegas

2014

Acquired \$1.6 billion Houston based MetroCorp. Presence expanded in Texas and California.

Q4-14: Opened new branches in Shanghai FTZ & Shenzhen



TODAY

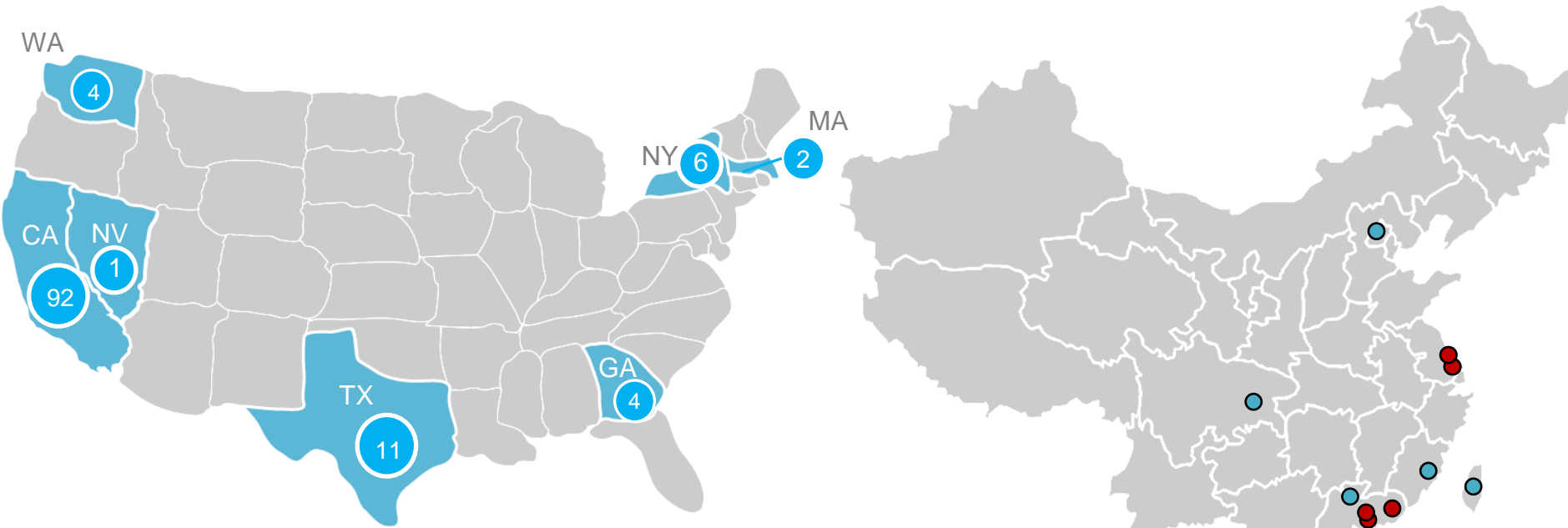
03-15

Q1 net income of \$100 million

Record assets of \$29.9 billion

130 locations throughout U.S. and Greater China

Our Distribution Channel in the U.S. and Greater China



2ND LARGEST
INDEPENDENT BANK HEADQUARTERED IN SOCAL

92 BRANCHES
IN CALIFORNIA

130 LOCATIONS
THROUGHOUT THE U.S. AND GREATER CHINA

2,700 EMPLOYEES
AND GROWING

5 FULL-SERVICE BRANCHES
HONG KONG, SHANGHAI, SHANGHAI FTZ,
SHANTOU, SHENZHEN

5 REPRESENTATIVE OFFICES
BEIJING, CHONGQING, GUANGZHOU,
TAIPEI, XIAMEN

Making the U.S. – Greater China Connection

- 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

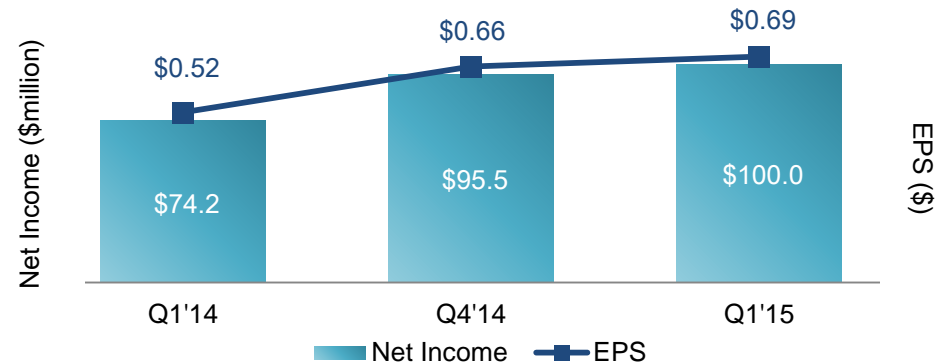
Bank Rankings by Total Assets and Market Cap

Rank	Total Assets*	\$Billion	Rank	Market Cap*	\$Billion
1	JPMorgan Chase & Co.	2,577.15	1	Wells Fargo & Company	284.94
2	Bank of America Corporation	2,143.55	2	JPMorgan Chase & Co.	236.06
3	Citigroup Inc.	1,831.80	3	Bank of America Corporation	169.19
4	Wells Fargo & Company	1,737.74	4	Citigroup Inc.	163.11
5	U.S. Bancorp	410.23	5	U.S. Bancorp	76.38
6	Bank of New York Mellon Corp.	399.09	6	Bank of New York Mellon Corp.	47.93
7	PNC Financial Services Group, Inc.	350.96	7	PNC Financial Services Group, Inc	47.84
8	Capital One Financial Corporation	306.22	8	Capital One Financial Corporation	44.90
9	State Street Corporation	279.48	9	State Street Corporation	31.94
10	SunTrust Banks, Inc.	189.88	10	BB&T Corporation	27.81
11	BB&T Corporation	189.23	11	SunTrust Banks, Inc.	21.76
12	Fifth Third Bancorp	140.50	12	Northern Trust Corporation	17.20
13	Citizens Financial Group, Inc.	136.54	13	Fifth Third Bancorp	16.50
14	Regions Financial Corporation	122.45	14	M&T Bank Corporation	15.86
15	Northern Trust Corporation	106.95	15	Citizens Financial Group, Inc.	14.22
16	M&T Bank Corporation	98.38	16	Regions Financial Corporation	13.20
17	KeyCorp	94.21	17	KeyCorp	12.25
18	Comerica Incorporated	69.34	18	Huntington Bancshares Inc.	8.80
19	Huntington Bancshares Inc.	68.00	19	Comerica Incorporated	8.43
20	Zions Bancorporation	57.56	20	First Republic Bank	8.26
21	First Republic Bank	51.07	21	Signature Bank	6.93
22	SVB Financial Group	39.70	22	SVB Financial Group	6.63
23	First Niagara Financial Group, Inc.	38.91	23	East West Bancorp, Inc.	5.80
24	People's United Financial, Inc.	36.41	24	Zions Bancorporation	5.75
25	Popular, Inc.	35.62	25	City National Corporation	5.14
26	City National Corporation	32.70	26	People's United Financial, Inc.	4.63
27	BOK Financial Corporation	30.30	27	PacWest Bancorp	4.61
28	First Citizens BancShares, Inc.	30.08	28	Cullen/Frost Bankers, Inc.	4.61
29	East West Bancorp, Inc.	29.91	29	BOK Financial Corporation	4.44
30	Signature Bank	28.59	30	Commerce Bancshares, Inc.	4.09

First Quarter 2015 Highlights

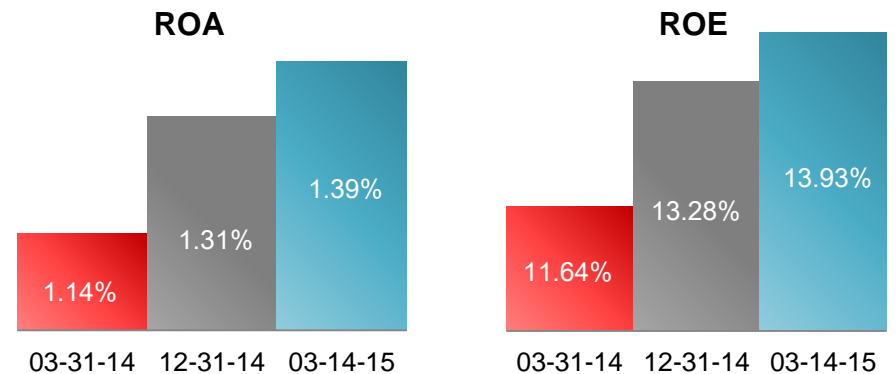
Strong Q1'15 Earnings

- › Net income of \$100.0 million
- › EPS of \$0.69



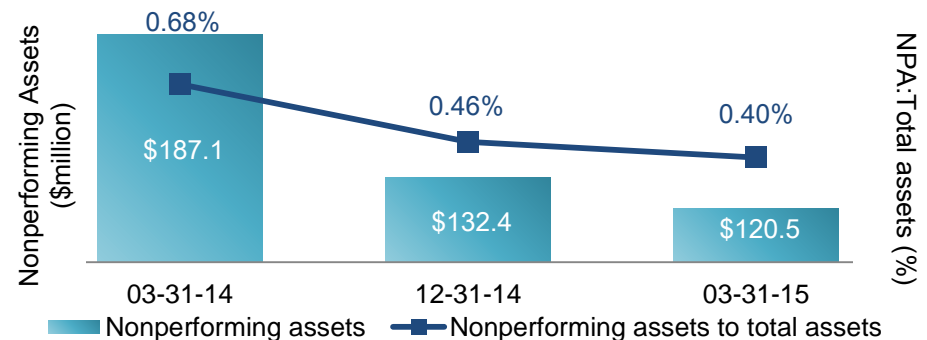
Profitability continues to rise

- › ROA of 1.39%
- › ROE of 13.93%



Asset Quality continues to improve

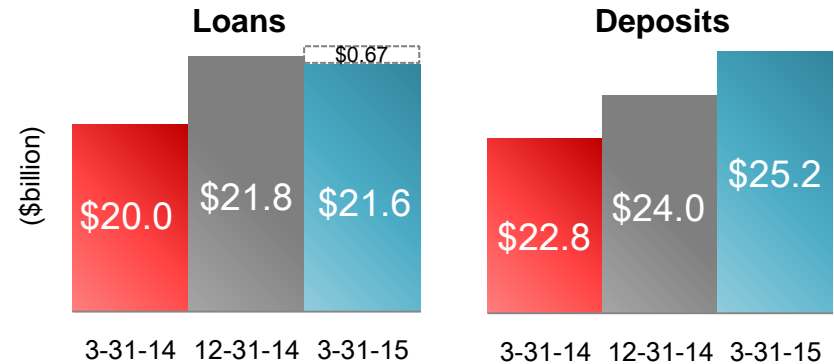
- › Nonperforming assets of \$120.5 million
- › NPA:Total Assets of 0.40%



First Quarter 2015 Highlights

Loans

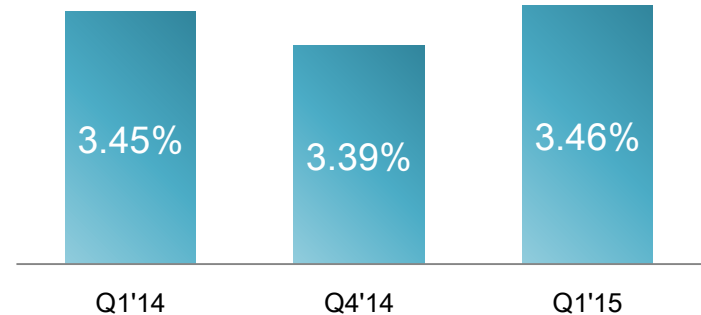
- › Excluding loan sale of \$668.8 million in Q1'15, loan portfolio grew 9% annualized



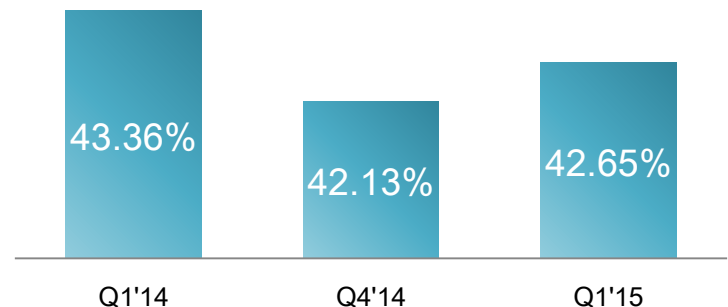
Deposits grew to a record \$25.2 billion as of 3-31-15

Core Interest Margin remains strong

- › Core margin continues to grow YOY
- › Adjusted NII increased \$746K from Q4'14 to \$232.3 million in Q1'15



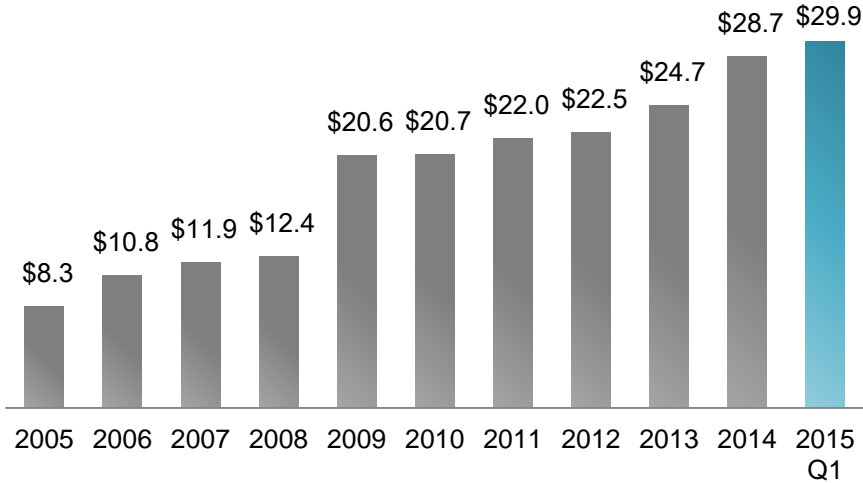
Efficiency Ratio, stronger than many peers, continues to improve year over year



Strong Growth and Performance

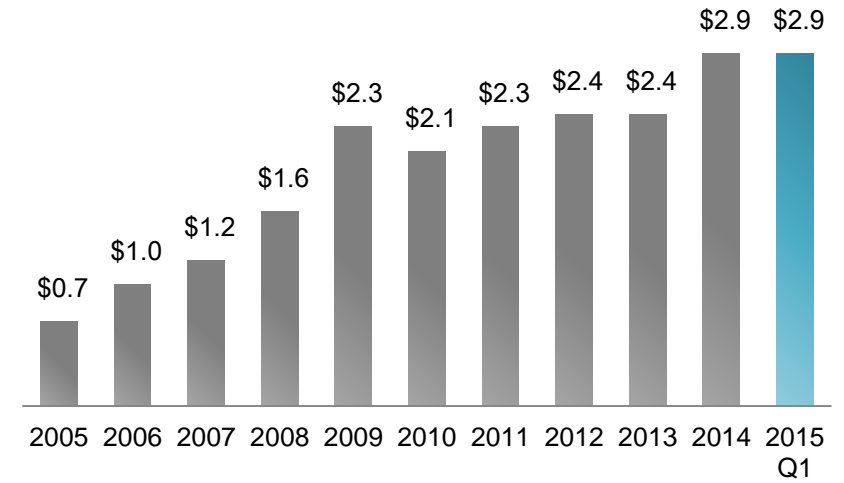
Total Assets (\$ billion)

CAGR* = 15%



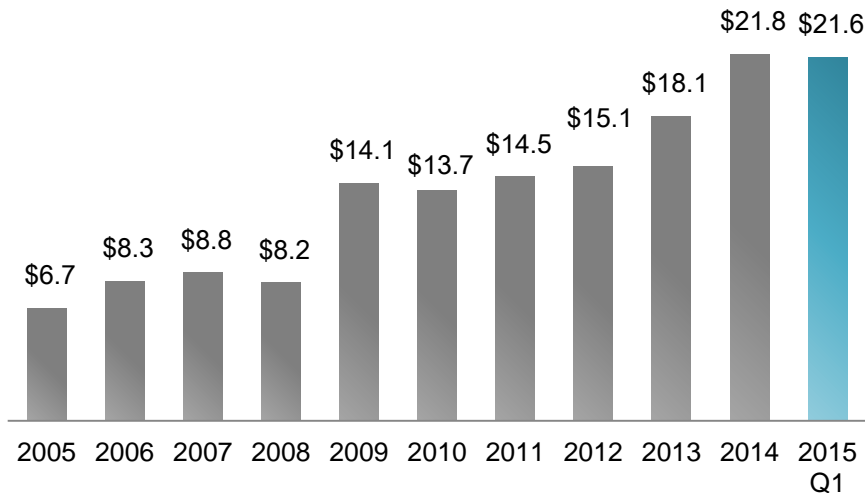
Stockholders' Equity (\$ billion)

CAGR* = 16%



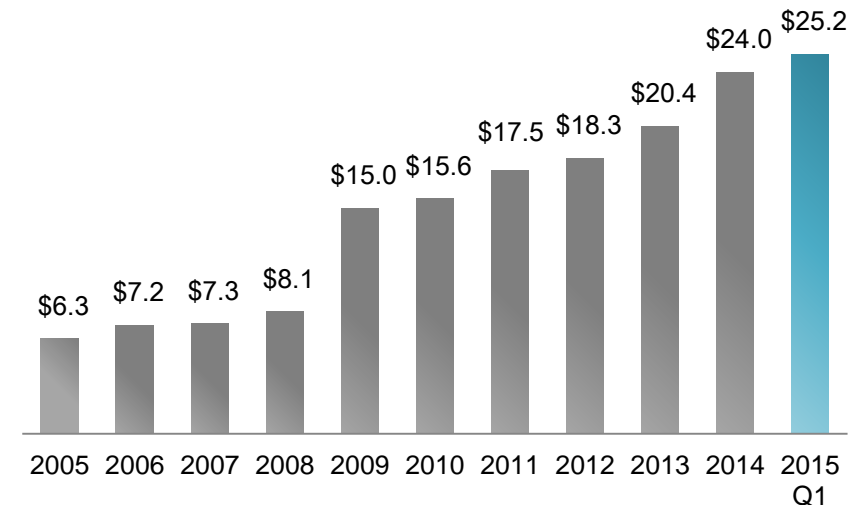
Total Loans (\$ billion)

CAGR* = 13%



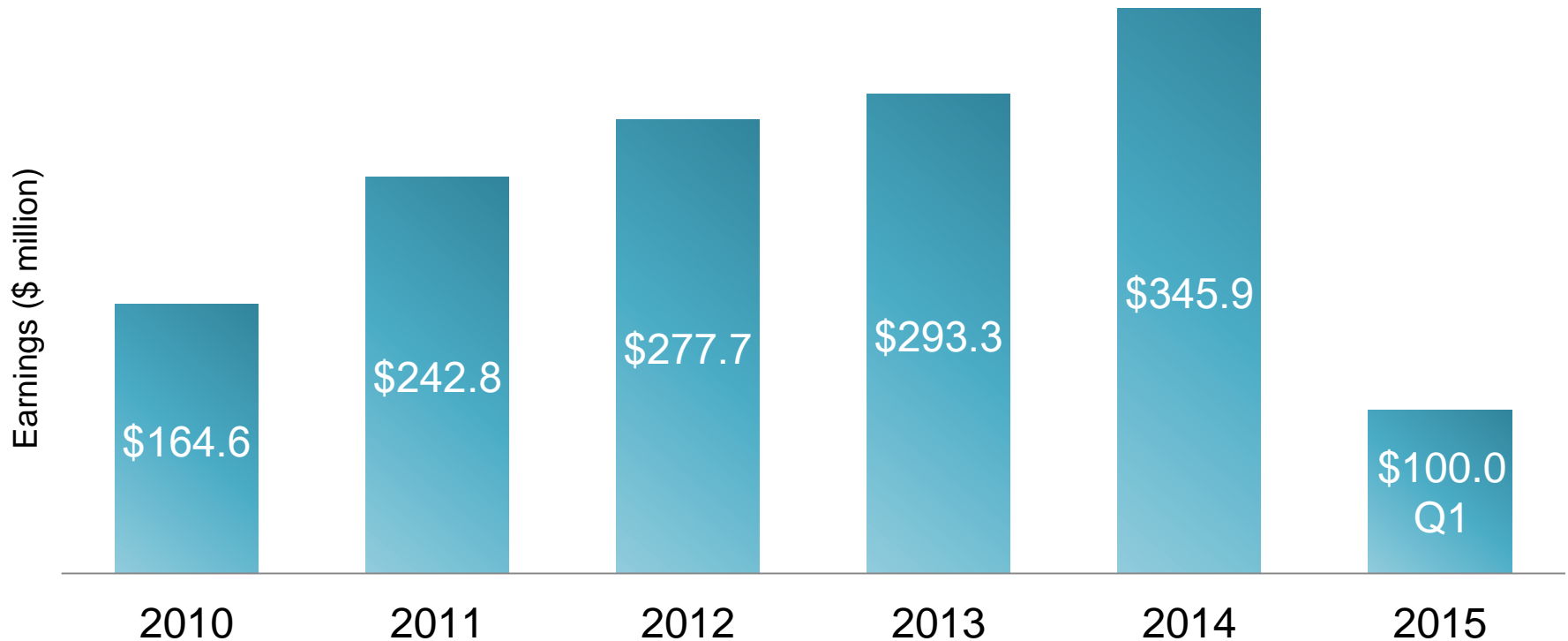
Deposits (\$ billion)

CAGR* = 16%



Fifth Consecutive Year of **RECORD EARNINGS*** for 2014

>20% CAGR for Net Income



* Periods 2010-2014 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 Standard Update ("ASU") 2014-01.

Sixth Consecutive Year of EPS* GROWTH for 2014

49% CAGR for Earnings Per Share

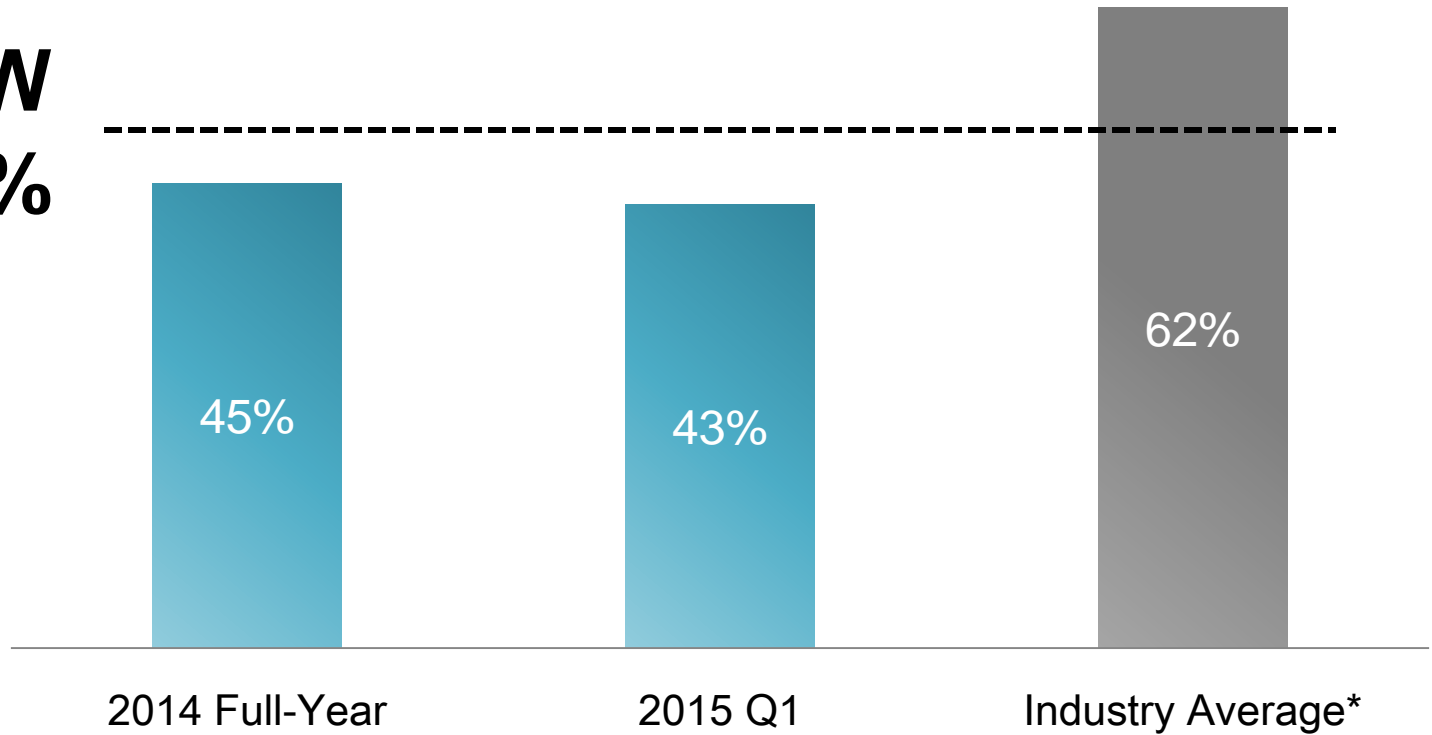


* Periods 2010-2014 were restated to reflect the retrospective application of adopting the new accounting guidance related to the Company's investments in qualified affordable housing projects Accounting Standard Update ("ASU") 2014-01.

Strong Efficiency Ratio

East West Bank has better operating efficiency compared to peer banks

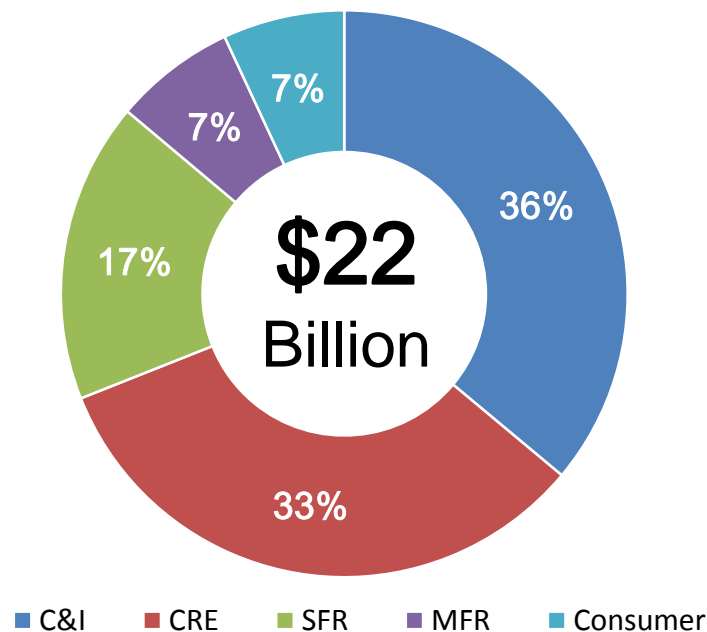
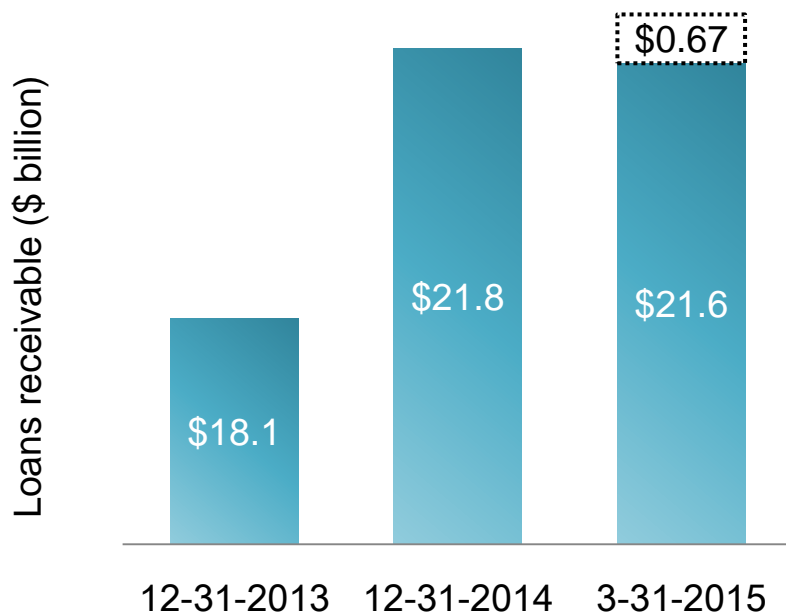
**BELOW
50%**



* Industry average based on FDIC's Quarterly Banking Profile for FDIC Insured Commercial Banks.

Diversified Loan Portfolio

- Loans receivable totaled \$21.6 billion as of 03-31-15, compared to \$21.8 billion as of 12-31-14
 - \$668.8 million loans sold in Q1'15
 - Excluding loans sold in Q1'15, the loan portfolio grew \$467.0 million or 9% annualized
- Organic loan growth stemmed largely from growth in CRE, consumer and single family loans

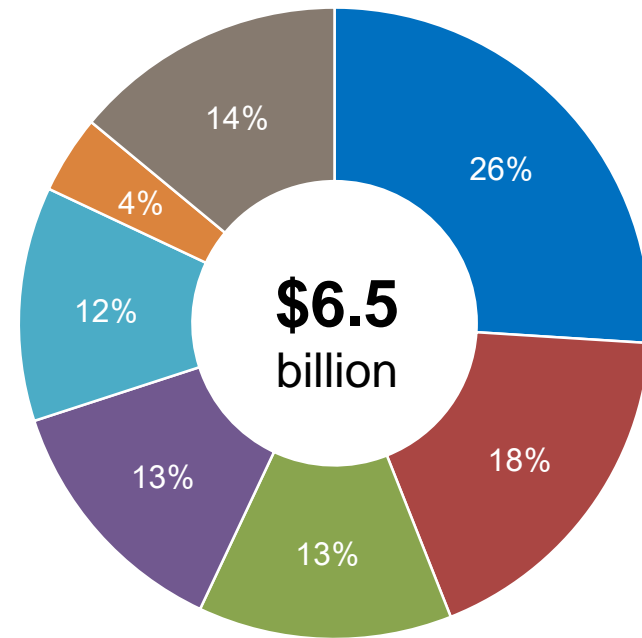


As of March 31, 2015

Diversified Commercial Real Estate Portfolio

CLTV

Distribution at 03-31-15	# of Loans	Balance (\$ in millions)	% of Total	Cumulative % of Total
50% or less	2,042	\$ 2,336	36%	36%
51% to 55%	424	789	12%	48%
56% to 60%	474	953	15%	63%
61% to 65%	470	1,137	18%	81%
66% to 70%	247	614	10%	91%
71% to 75%	87	224	3%	94%
Over 75%	135	402	6%	100%
Total CRE Loans	3,879	\$ 6,455	100%	



Well diversified commercial real estate loan portfolio of \$6.5 billion as of 3/31/15

- › Average loan size low at \$960 thousand
- › Average LTV low at 56%*

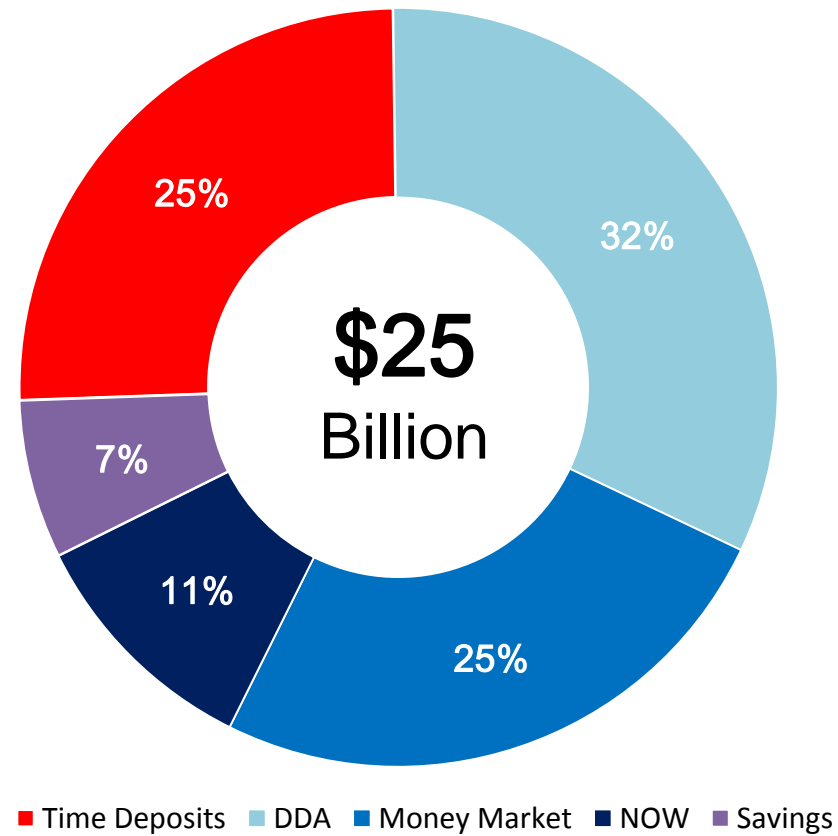
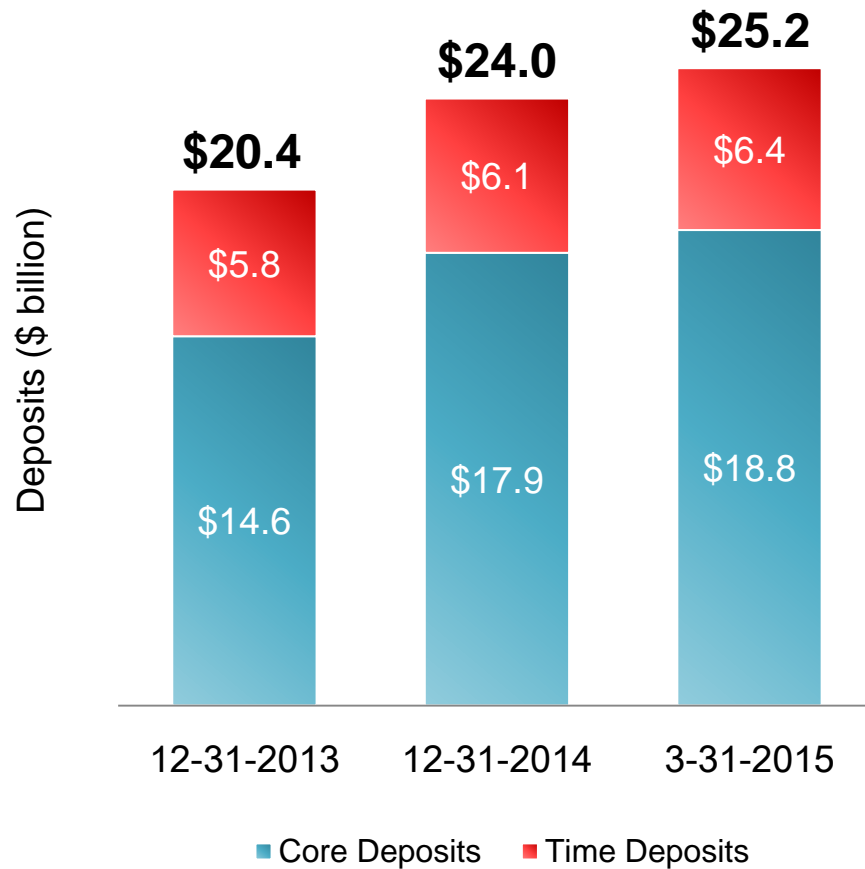


*Based on original appraisal

As of March 31, 2015

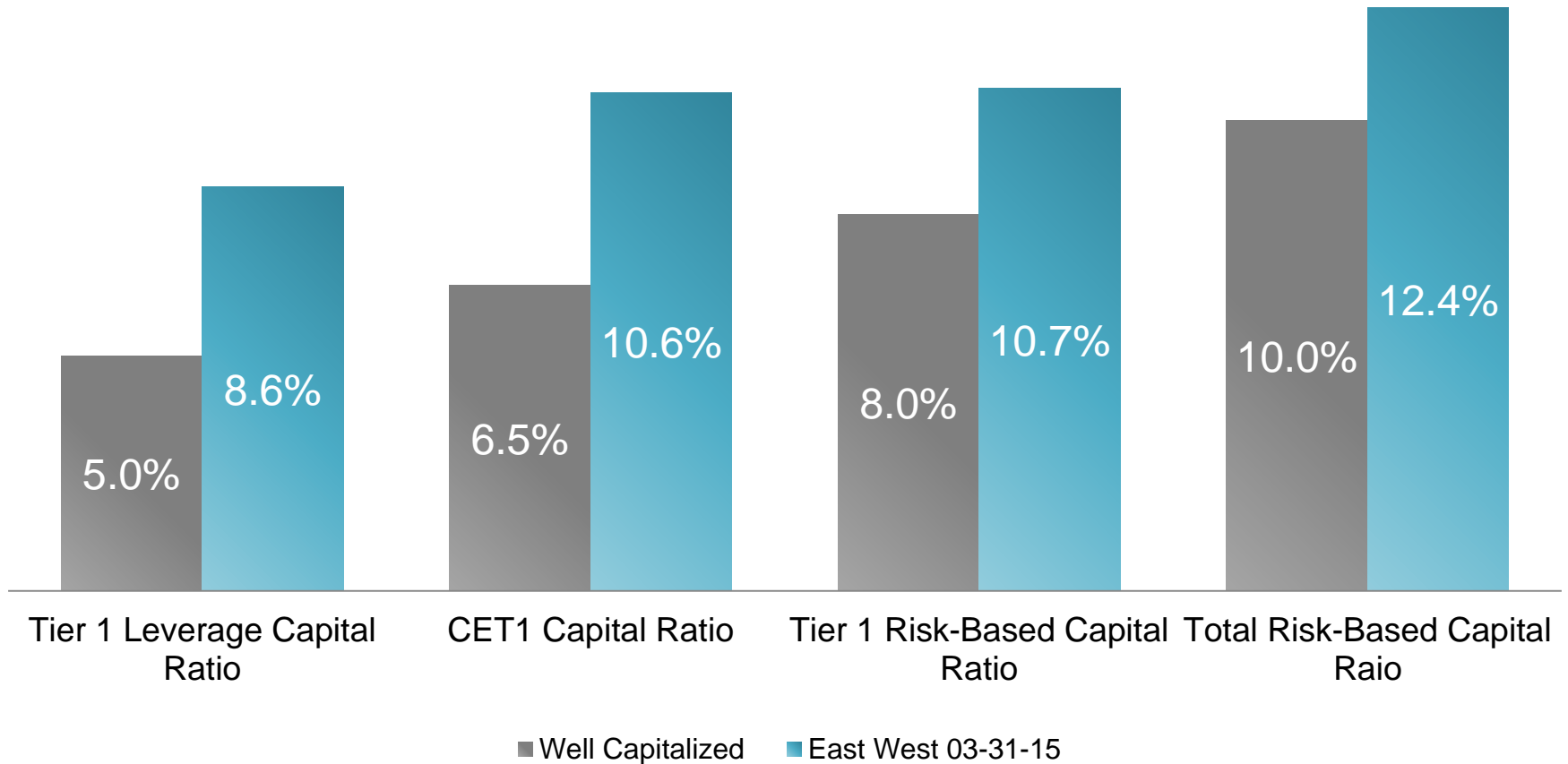
Strong Deposit Growth

18% YOY increase to \$24 billion in total deposits as of December 31, 2014



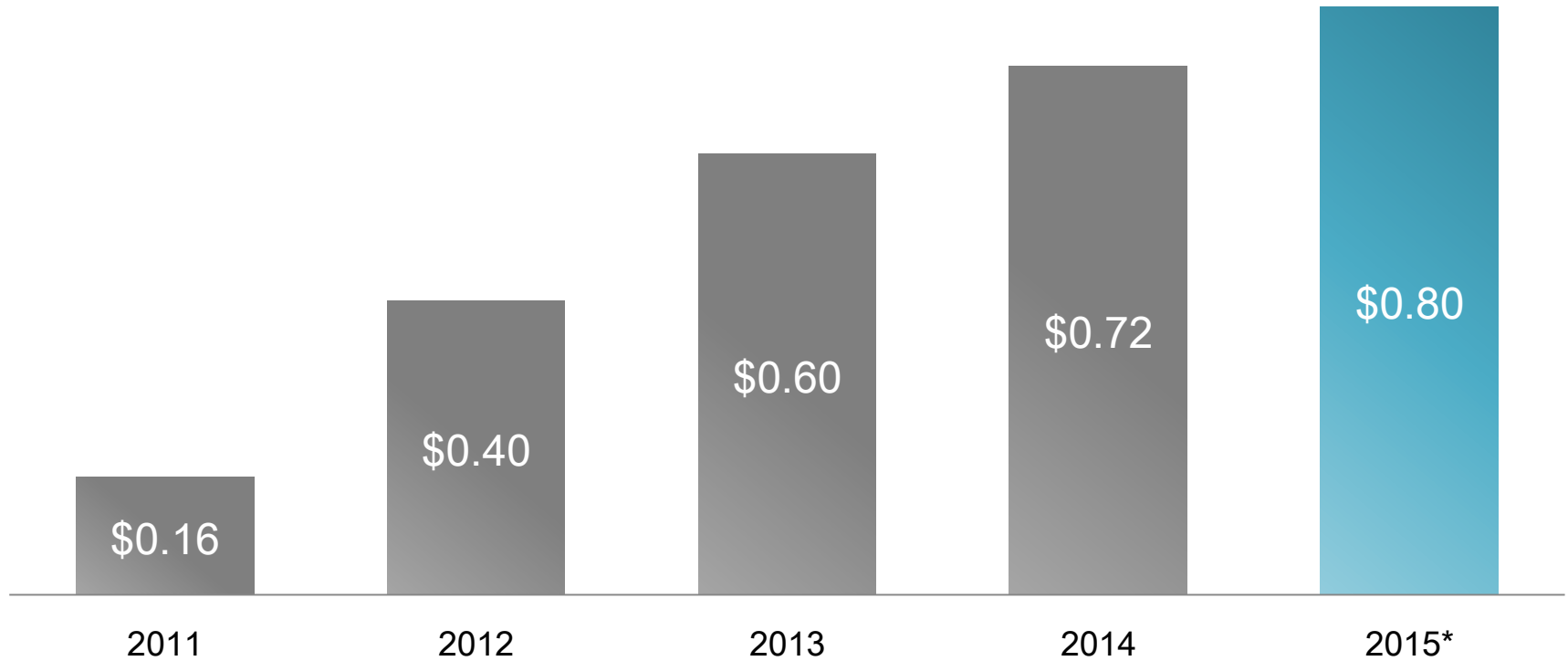
As of March 31, 2015

East West Bank has strong capital levels



Providing a Healthy Dividend to Shareholders

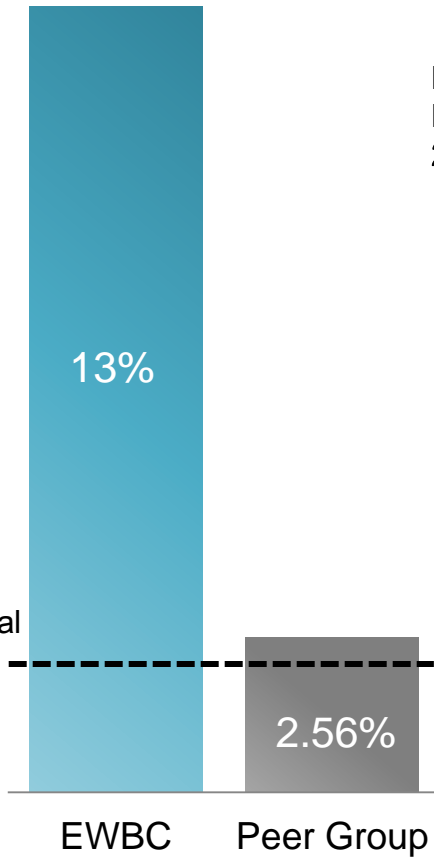
400% or \$0.64 per share increase in dividend since 2011



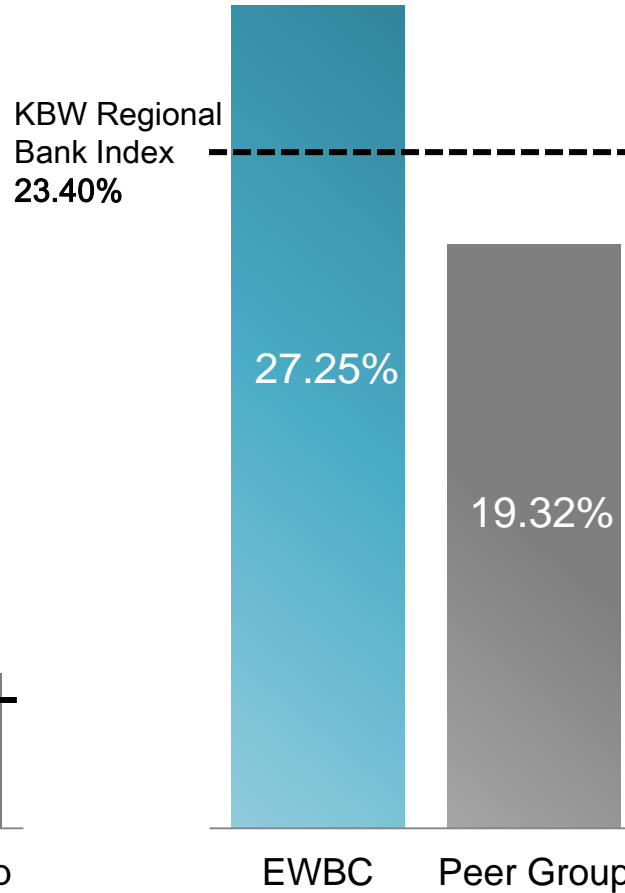
*Annualized based on dividend rate for the first quarter of 2015.

Outperforming Peers in Total Shareholder Return

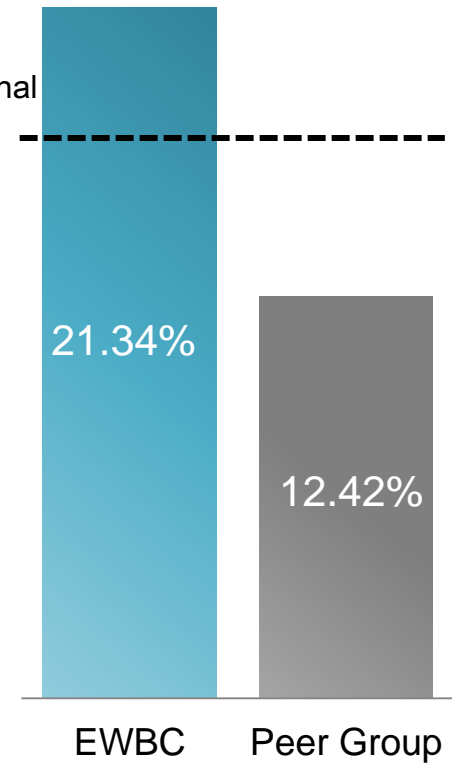
1-Year



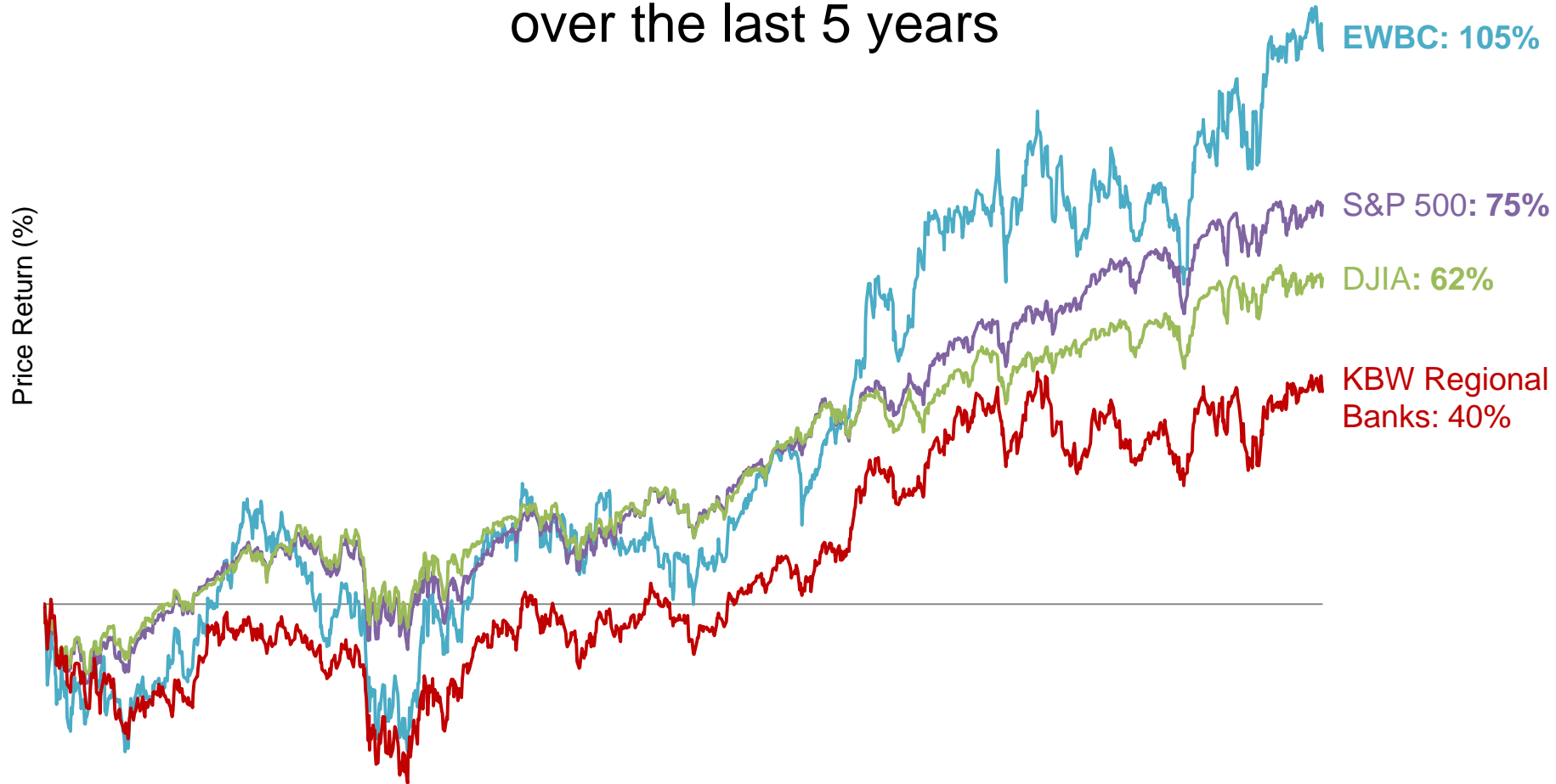
3-Year



5-Year



EWBC stock has outperformed peers and major indices over the last 5 years



Price return for the period 05-03-10 to 05-01-15. Source: SNL Financial.

Key Focus Areas



Summary

- 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 Greater China