



EAST WEST BANK

Your Financial Bridge[®]

Company Profile and Investment Overview

July 24, 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 \$6.5 Billion
 - › 23rd Largest Market Capitalization in the U.S. for Public Banks
- Total Assets of \$30.1 Billion
 - › 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

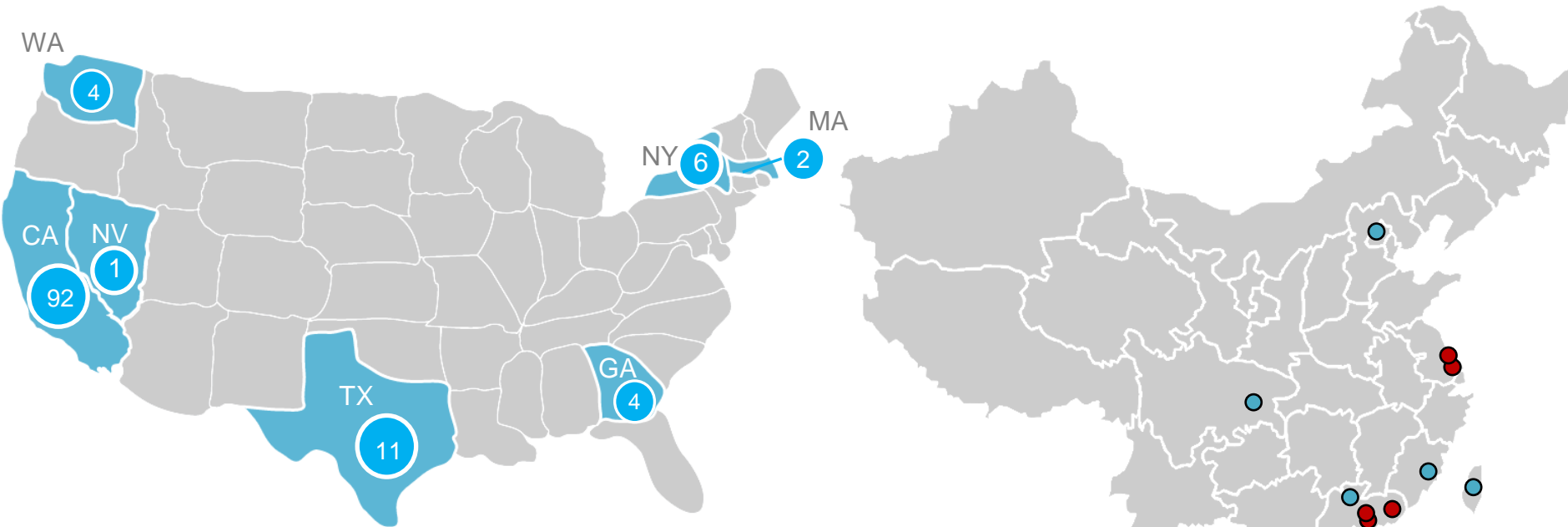
June 2015

YTD net income of \$198.8 million

Record assets of \$30.1 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

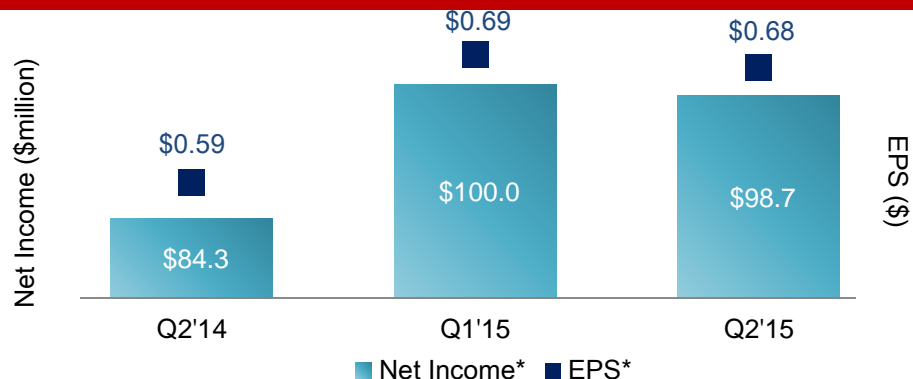
Bank Rankings by Total Assets and Market Cap

| Rank | Total Assets* | \$ Billion | Rank | Market Cap* | \$Billion |
|------|-------------------------------------|------------|------|------------------------------------|-----------|
| 1 | JPMorgan Chase & Co. | 2449.60 | 1 | Wells Fargo & Co. | 301.10 |
| 2 | Bank of America Corp. | 2149.03 | 2 | JPMorgan Chase & Co. | 259.16 |
| 3 | Citigroup Inc. | 1827.10 | 3 | Bank of America Co. | 193.21 |
| 4 | Wells Fargo & Co. | 1720.62 | 4 | Citigroup Inc. | 181.61 |
| 5 | U.S. Bancorp | 419.08 | 5 | U.S. Bancorp | 81.19 |
| 6 | Bank of New York Mellon Corp. | 396.53 | 6 | PNC Financial Services Group, Inc. | 51.49 |
| 7 | PNC Financial Services Group, Inc. | 353.95 | 7 | Capital One Financial Corp. | 49.72 |
| 8 | Capital One Financial Corp. | 310.51 | 8 | Bank of New York Mellon Corp. | 49.49 |
| 9 | State Street Corp. | 294.57 | 9 | State Street Corp. | 32.95 |
| 10 | BB&T Corp. | 191.02 | 10 | BB&T Corp/ | 30.51 |
| 11 | SunTrust Banks, Inc. | 188.86 | 11 | SunTrust Banks, Inc. | 23.16 |
| 12 | Fifth Third Bancorp | 141.66 | 12 | Northern Trust Corp. | 18.16 |
| 13 | Citizens Financial Group, Inc. | 137.25 | 13 | M&T Bank Corp. | 17.73 |
| 14 | Regions Financial Corp. | 121.86 | 14 | Fifth Third Bancorp | 17.49 |
| 15 | Northern Trust Corp. | 119.94 | 15 | Citizens Financial Group, Inc. | 14.52 |
| 16 | M&T Bank Corp. | 97.08 | 16 | Regions Financial Corp. | 14.24 |
| 17 | KeyCorp | 94.61 | 17 | KeyCorp | 12.93 |
| 18 | Comerica Inc. | 69.95 | 18 | Huntington Bancshares Inc. | 9.32 |
| 19 | Huntington Bancshares Inc. | 68.85 | 19 | First Republic Bank | 9.17 |
| 20 | Zions Bancorp | 58.37 | 20 | Comerica Inc. | 8.79 |
| 21 | First Republic Bank | 53.12 | 21 | SVB Financial Group | 7.71 |
| 22 | SVB Financial Group | 40.24 | 22 | Signature Bank | 7.62 |
| 23 | First Niagara Financial Group, Inc. | 39.06 | 23 | East West Bancorp, Inc. | 6.52 |
| 24 | People's United Financial, Inc. | 37.18 | 24 | Zions Bancorp | 6.51 |
| 25 | Popular, Inc. | 36.75 | 25 | People's United Financial, Inc. | 5.08 |
| 26 | City National Corp. | 33.80 | 26 | City National Corp. | 4.97 |
| 27 | First Citizens BancShares, Inc. | 30.90 | 27 | PacWest Bancorp | 4.95 |
| 28 | BOK Financial Corp. | 30.73 | 28 | BOK Financial Corp. | 4.69 |
| 29 | East West Bancorp, Inc. | 30.06 | 29 | Cullen/Frost Bankers, Inc. | 4.64 |
| 30 | Signature Bank | 29.97 | 30 | Commerce Bancshares, Inc. | 4.48 |

Second Quarter 2015 Highlights

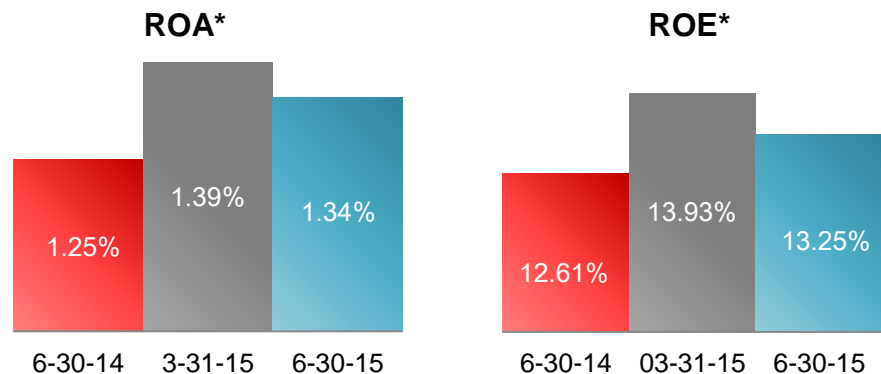
Strong Earnings

- › Net income of \$98.7 million
- › EPS of \$0.68



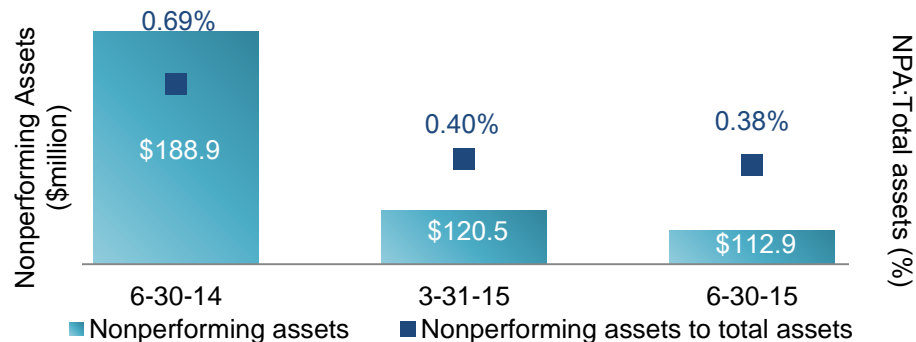
Solid Profitability

- › ROA of 1.34%
- › ROE of 13.25%



Asset Quality continues to improve

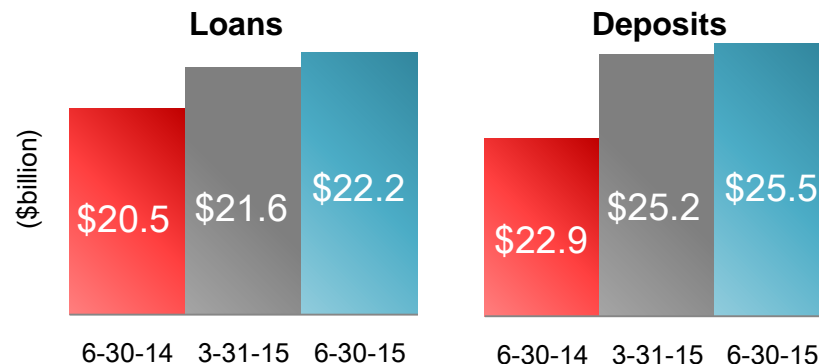
- › Nonperforming assets of \$112.9 million
- › NPA:Total Assets of 0.38%



Second Quarter 2015 Highlights

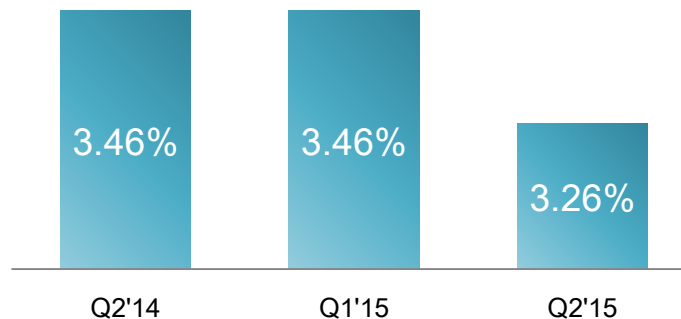
Loans grew to a record \$22.2 billion as of 6-30-15

Deposits grew to a record \$25.5 billion as of 6-30-15

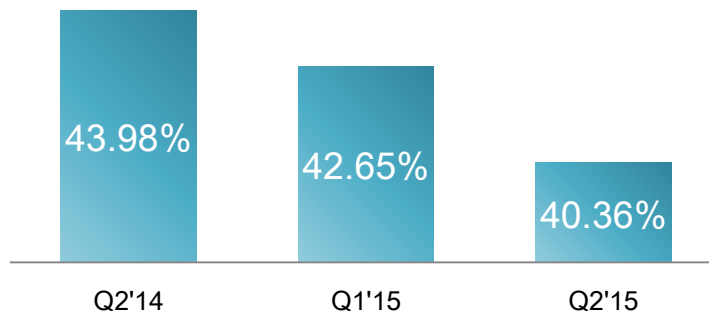


Core Interest Margin

› Core margin was 3.26% in Q2-15



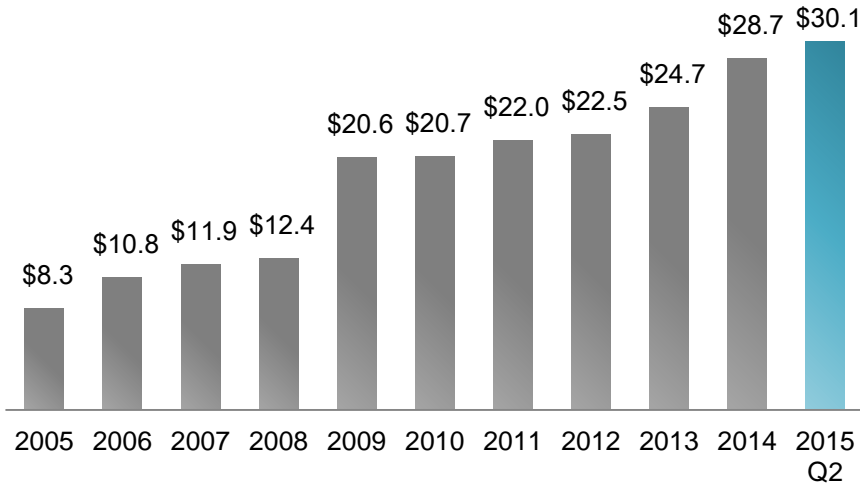
Efficiency Ratio, stronger than many peers, continues to improve year over year



Strong Growth and Performance

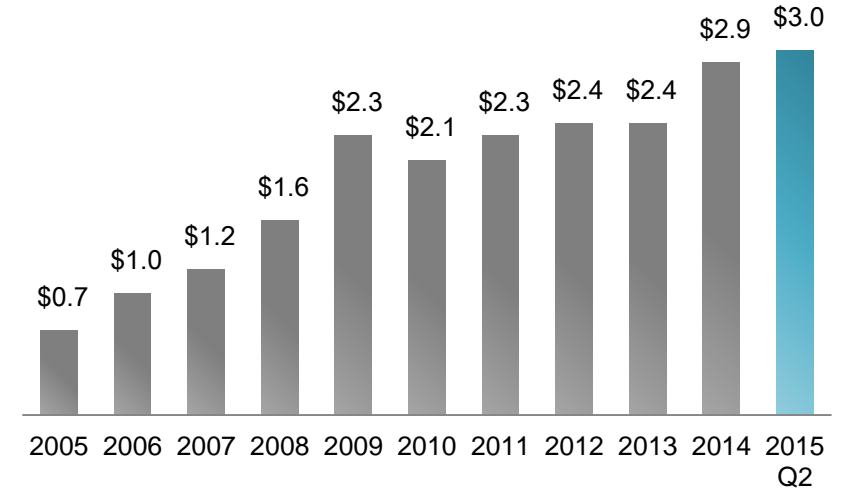
Total Assets** (\$ billion)

CAGR* = 15%



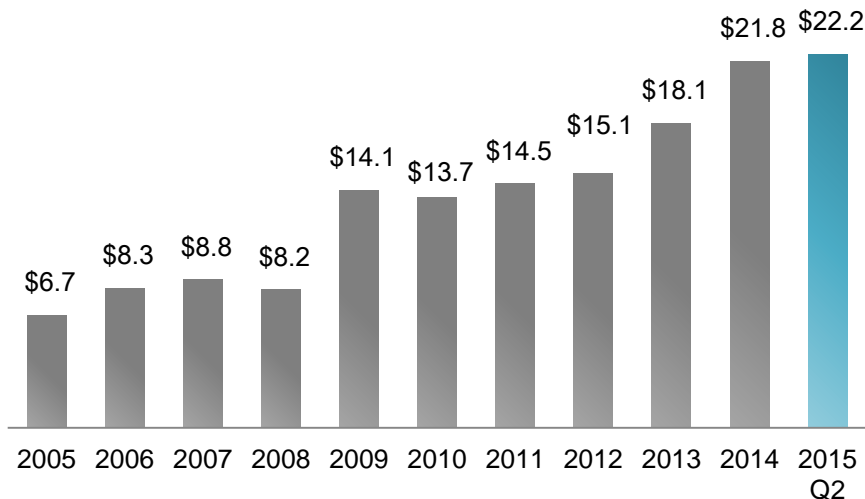
Stockholders' Equity** (\$ billion)

CAGR* = 16%



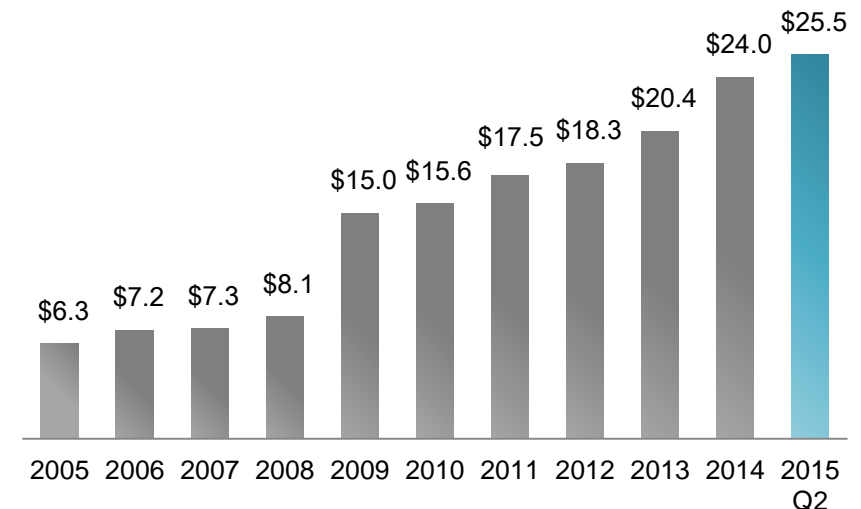
Total Loans (\$ billion)

CAGR* = 13%



Deposits (\$ billion)

CAGR* = 16%

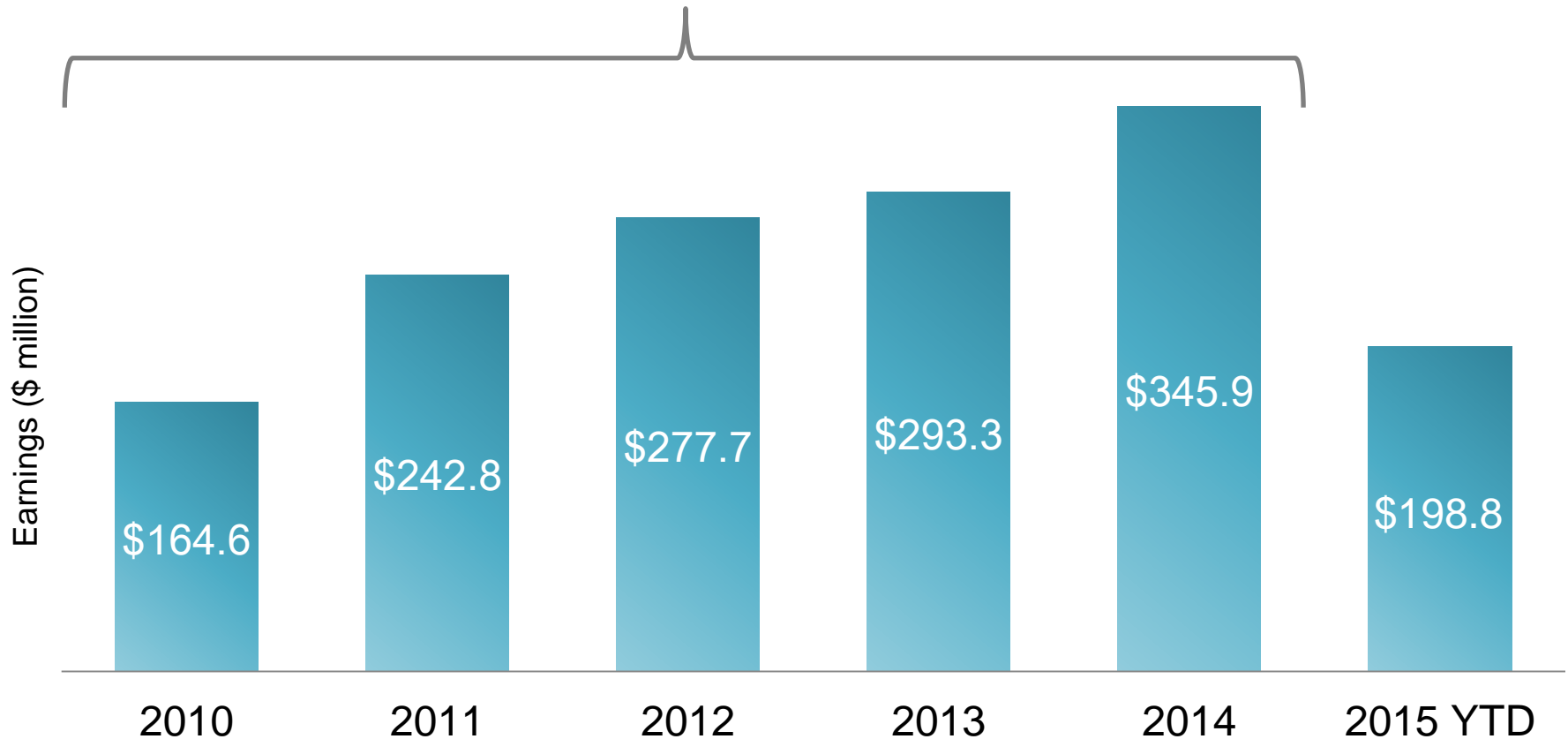


* CAGR from December 31, 2005 – June 30, 2015.

**Restatement of prior periods are related to the Company's investments in qualified affordable housing projects ASU 2014-01.

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

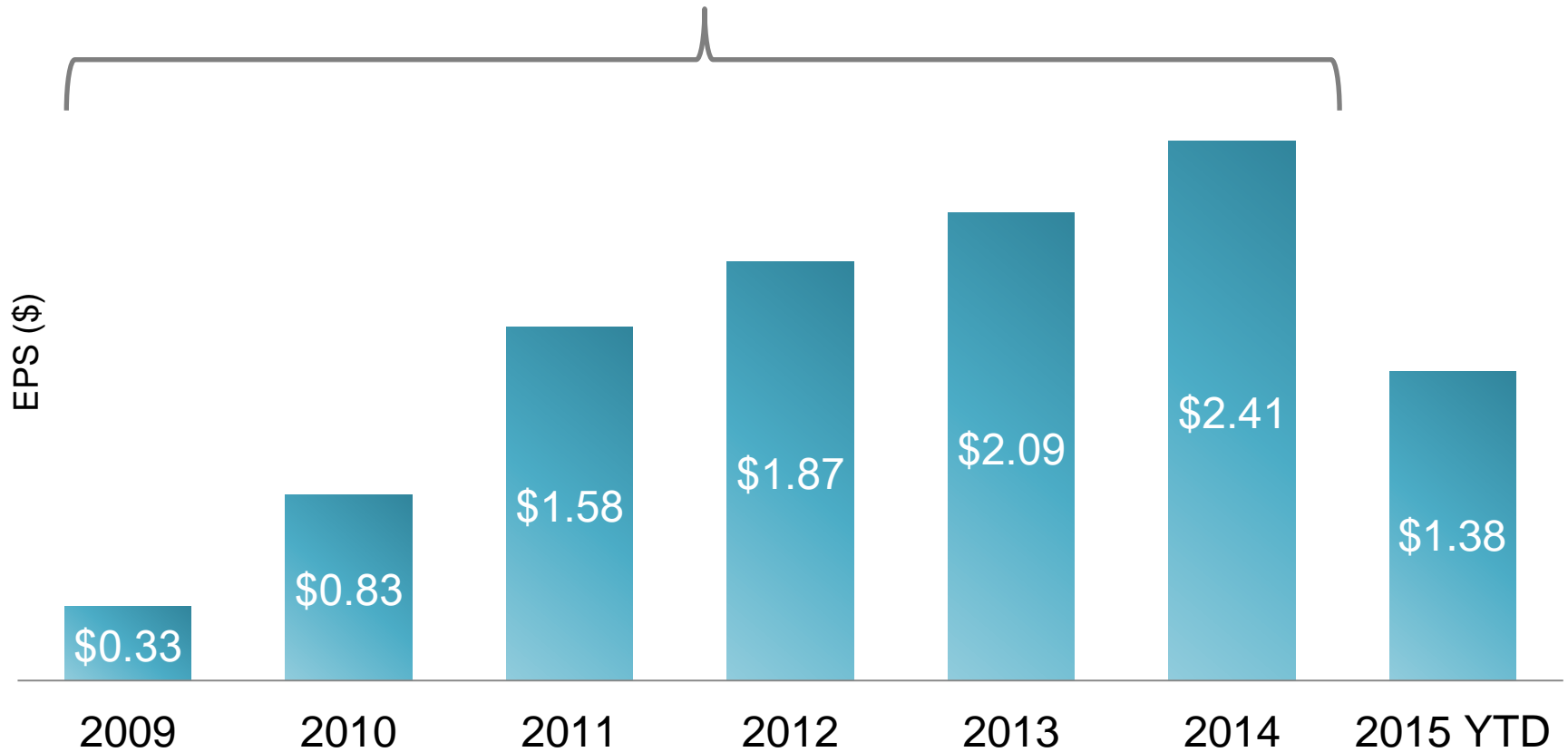
>20% CAGR for Net Income



* 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 ASU 2014-01.

Sixth Consecutive Year of EPS* GROWTH for 2014

49% CAGR for Earnings Per Share

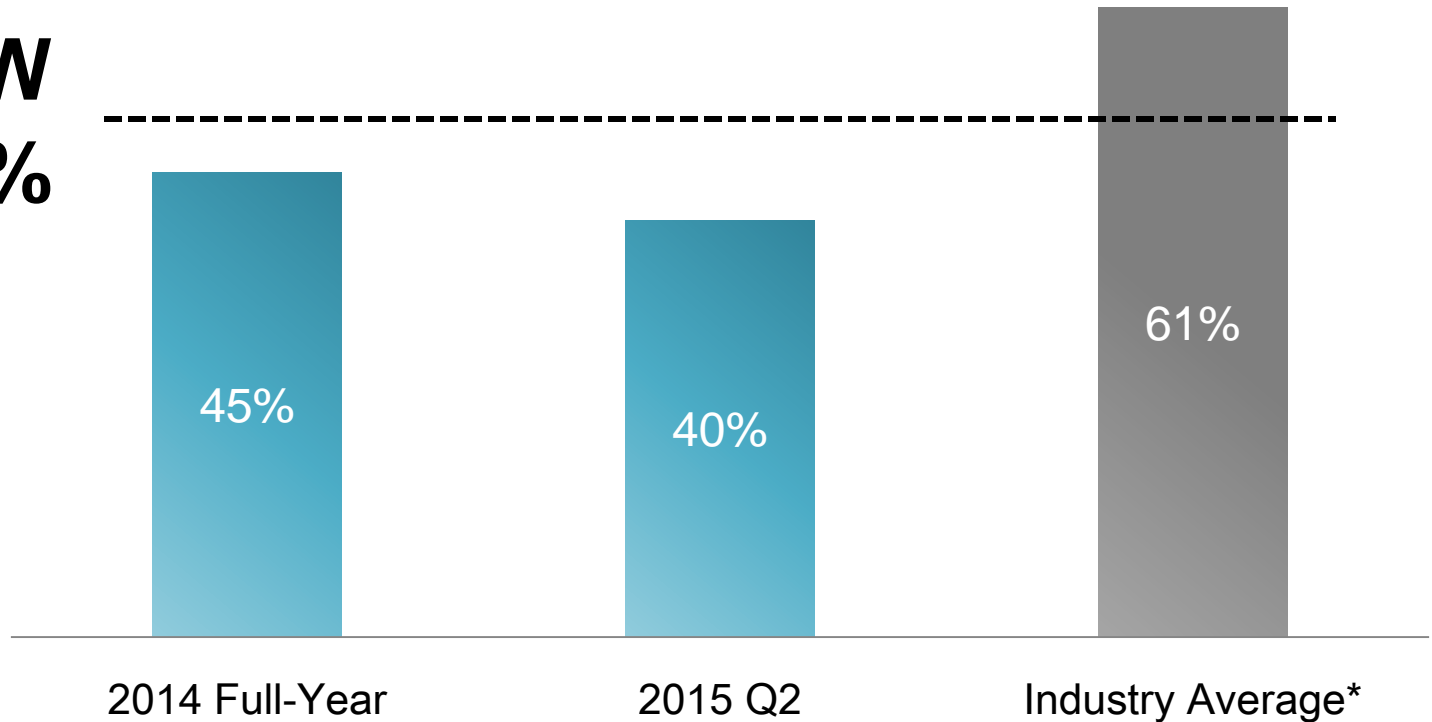


* Periods 2010-2014 were restated to reflect the retrospective application of adopting the new accounting guidance related to the Company's investments in qualified affordable housing projects ASU 2014-01.

Strong Efficiency Ratio

East West Bank has better operating efficiency compared to peer banks

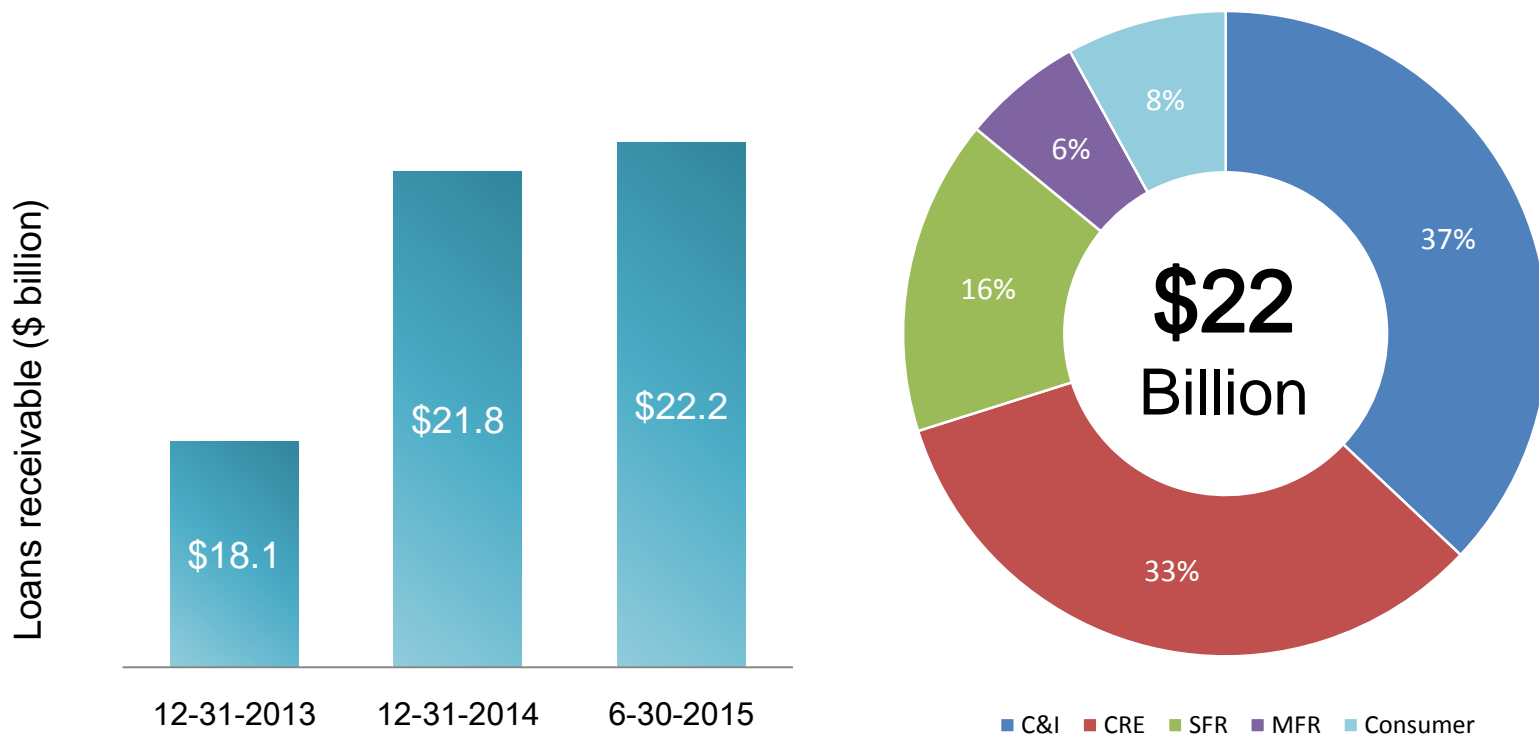
**BELOW
50%**



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

Diversified Loan Portfolio

- Loans receivable grew to a record \$22.2 billion as of 6-30-15
 - Up \$588.4 million from 3-31-15
- Organic loan growth was mostly driven by increases in commercial, CRE and consumer loans.



As of June 30, 2015

Diversified Commercial Real Estate Portfolio

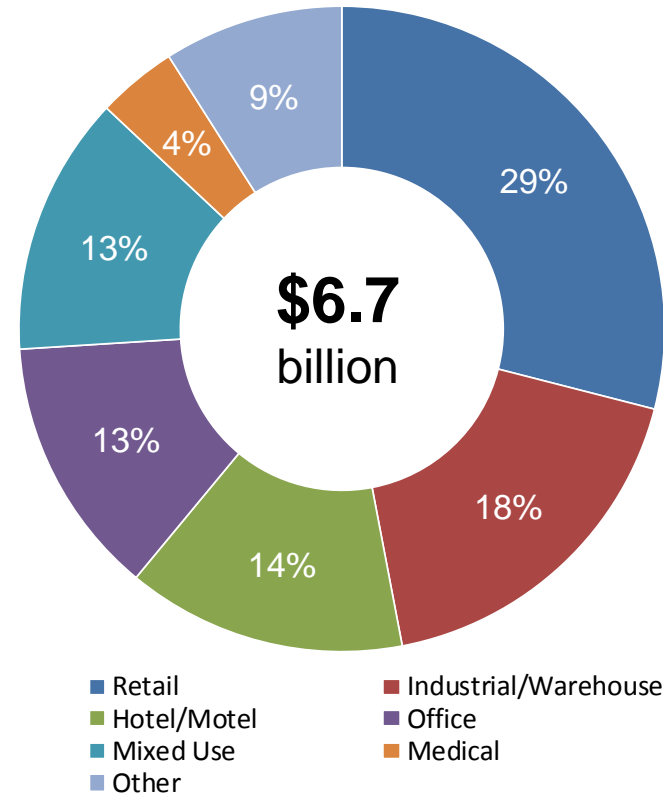
CLTV

| Distribution at 06-30-15 | # of Loans | Balance (\$ in millions) | % of Total | Cumulative % of Total |
|--------------------------|--------------|--------------------------|-------------|-----------------------|
| 50% or less | 2,061 | \$ 2,490 | 37% | 37% |
| 51% to 55% | 421 | 845 | 13% | 50% |
| 56% to 60% | 480 | 1,002 | 15% | 65% |
| 61% to 65% | 470 | 1,207 | 18% | 83% |
| 66% to 70% | 230 | 583 | 9% | 92% |
| 71% to 75% | 88 | 243 | 3% | 95% |
| Over 75% | 126 | 344 | 5% | 100% |
| Total CRE Loans | 3,876 | \$ 6,714 | 100% | |

Well diversified commercial real estate loan portfolio of \$6.7 billion as of 6-30-15

- › Average loan size low at \$982 thousand
- › Average LTV low at 55%*

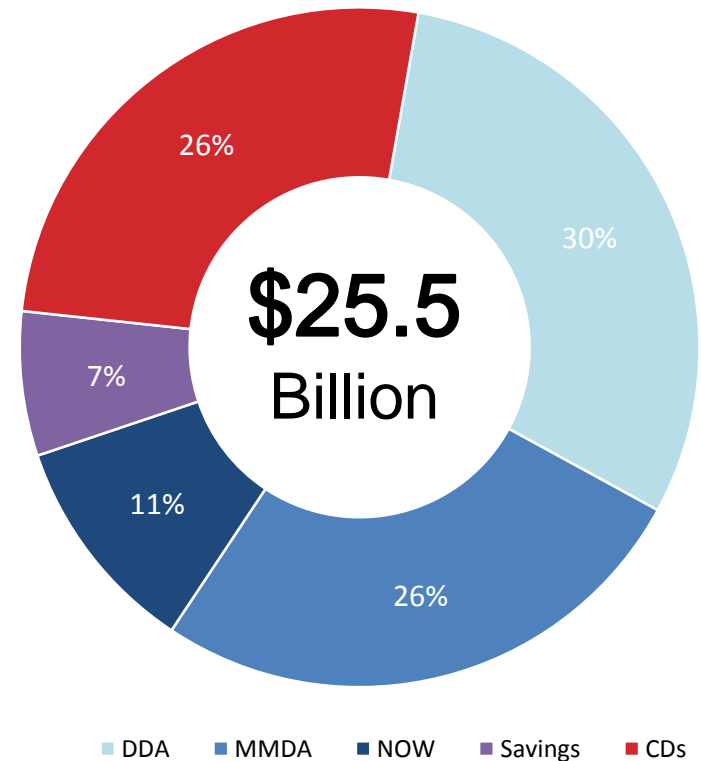
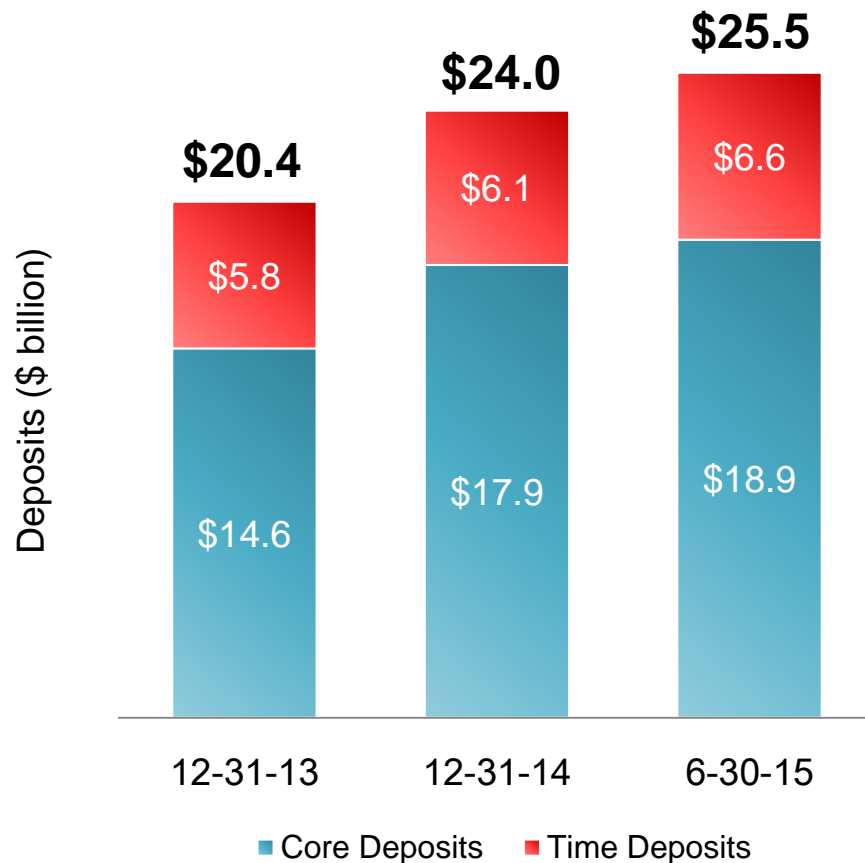
*Based on original appraisal



As of June 30, 2015

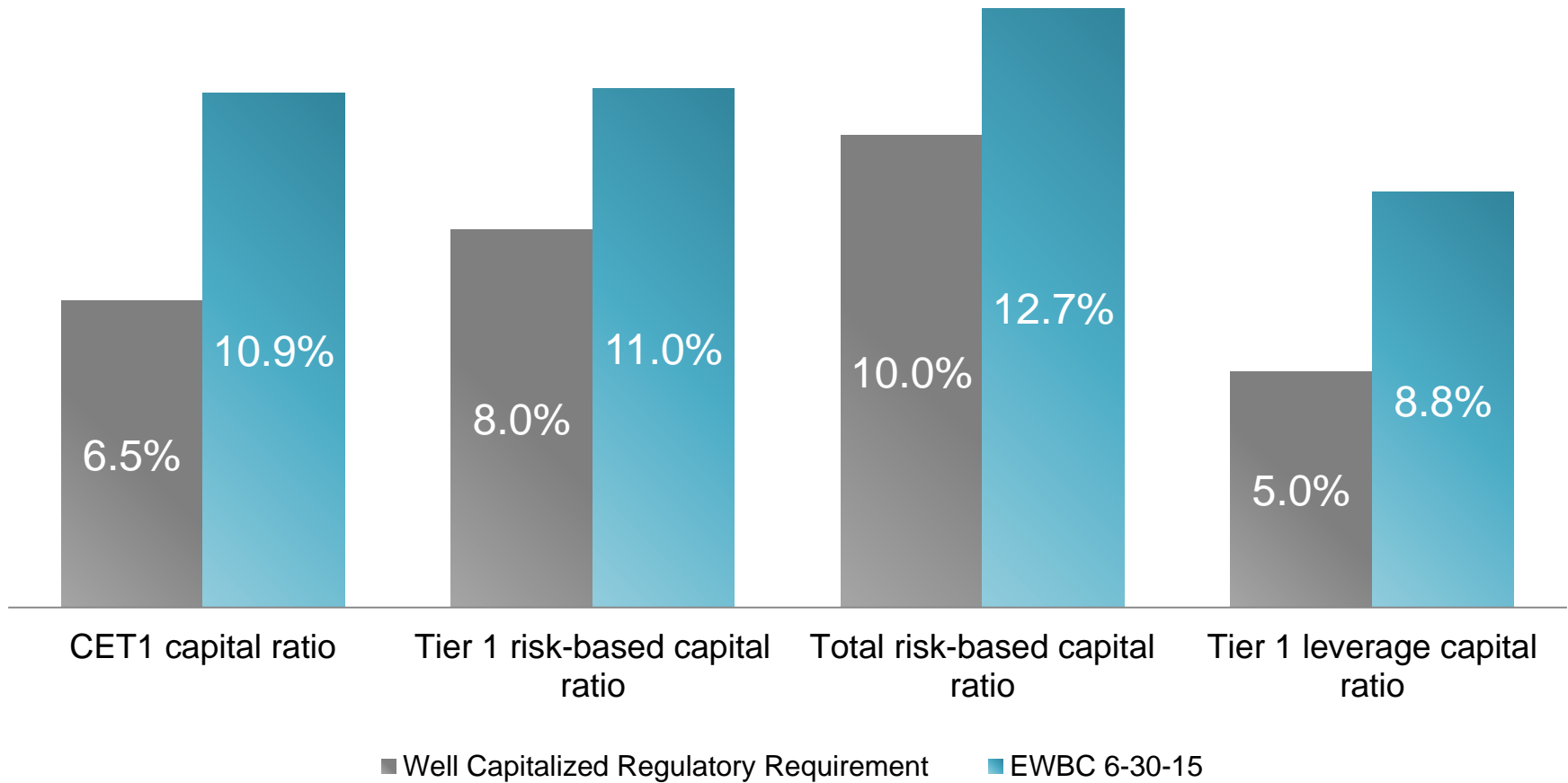
Strong Deposit Growth

- Deposits grew to a record \$25.5 billion as of 6-30-15
 - › Up \$365.4 million from 3-31-15
- Growth was mostly driven by increases in money market and time deposits



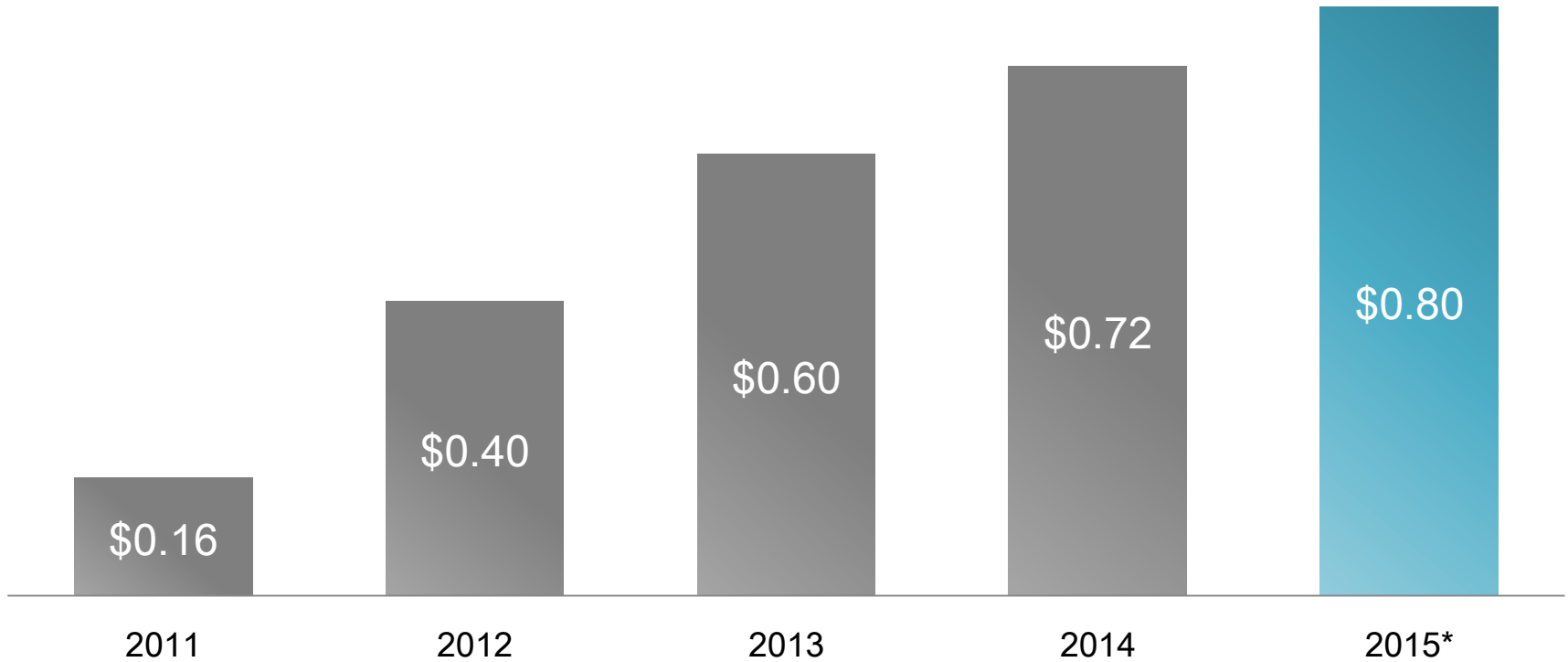
As of June 30, 2015

East West Bank has strong capital levels



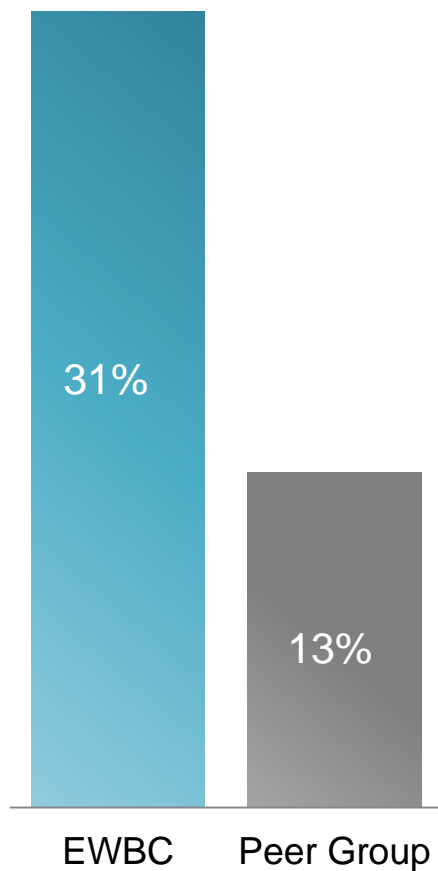
Providing a Healthy Dividend to Shareholders

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

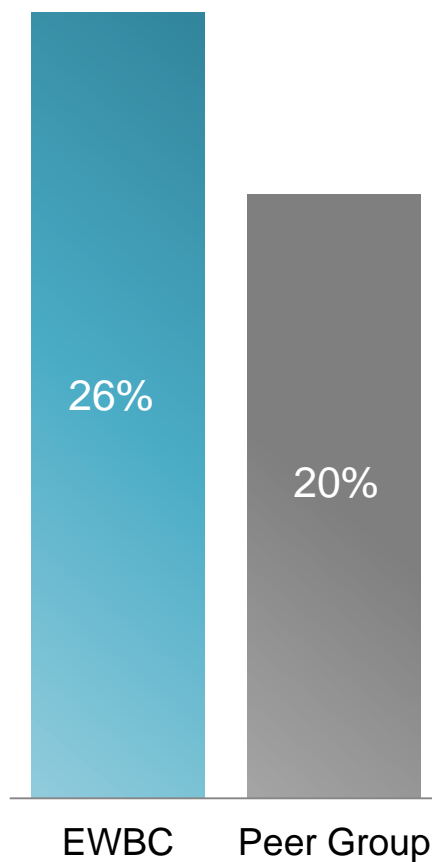


Outperforming Peers in Total Shareholder Return

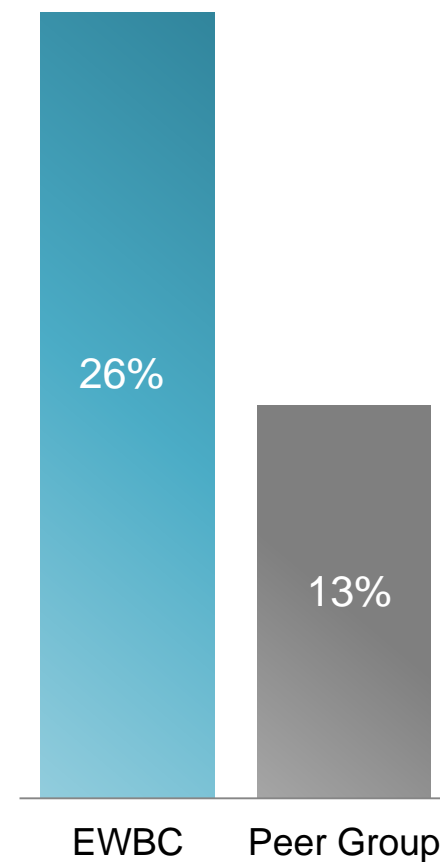
1-Year



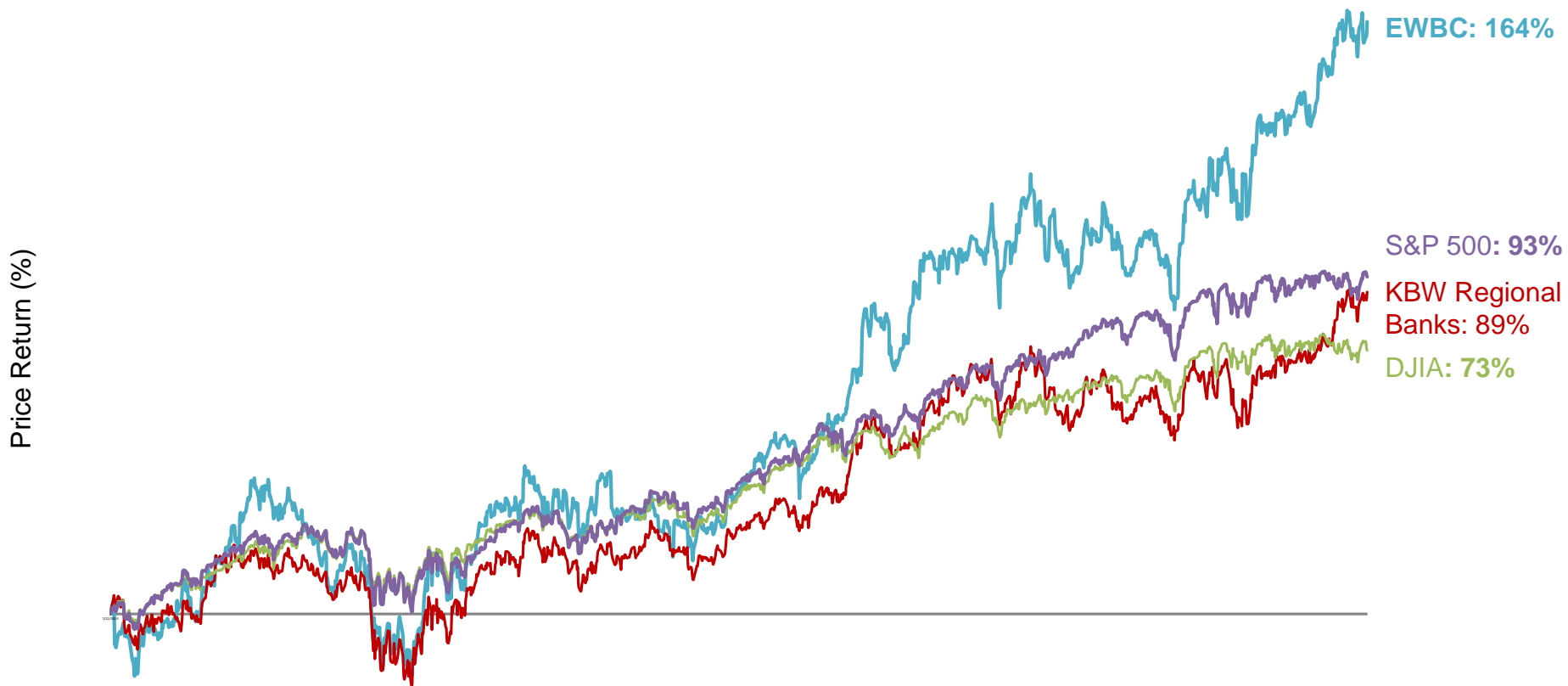
3-Year



5-Year



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



Price return for the period 07-22-10 to 07-22-15. 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