

The Quarter in Review

3RD QUARTER 2015



CORPORATE PROFILE

East West Bancorp is a publicly owned company with \$31.1 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 ("East West"), is the second 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, Nevada, New York, Massachusetts, 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 \$94.1 million or \$0.65 per diluted share for the third quarter of 2015, an increase in diluted earnings per share of \$0.01 or 2% from the prior year quarter," stated Dominic Ng, Chairman and Chief Executive Officer of East West. "For the third quarter of 2015, East West achieved solid profitability, earning a return on average assets of 1.22% and a return on average equity of 12.23%."

"As the financial bridge between the East and the West, we continue to win new customers in our markets. Our business continues to be profitable and sustainable. We are building our business so that we can thrive in any economic or market environment for years to come. Based on our strong financial results year to date, we believe we are well on our way for 2015 to be the sixth consecutive year of record earnings for East West," concluded Ng.

5-YR STOCK PERFORMANCE

October 29, 2010 to October 30, 2015



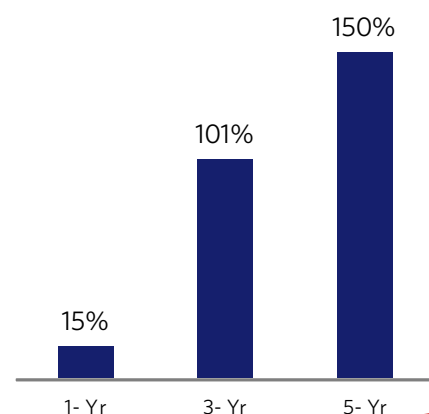
STOCK INFO

Ticker	EWBC
Exchange	NASDAQ
Market Cap (as of 10.30.15)	\$5.8B
Closing Price (as of 10.30.15)	\$40.39
52-week high	\$46.50
52-week low	\$35.55
No. of shares outstanding	144M
Annual Dividend	\$0.80

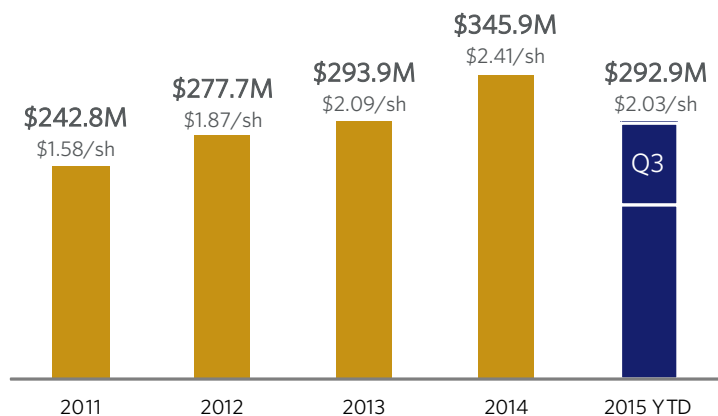
GOVERNANCE

- 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



NET INCOME ¹ AND DILUTED EARNINGS PER SHARE ¹



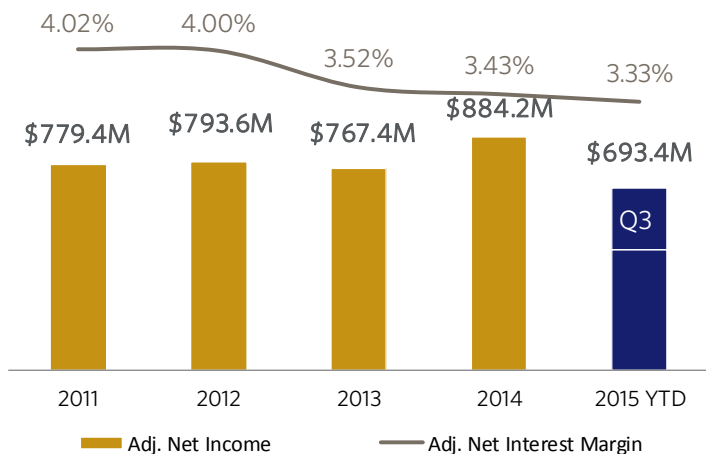
\$94.1M
3Q15 Net Income

+2.2M or +2%
YoY growth in net income

\$0.65
3Q15 Earnings per diluted share

+\$0.01 or +2%
YoY growth in earnings per diluted share

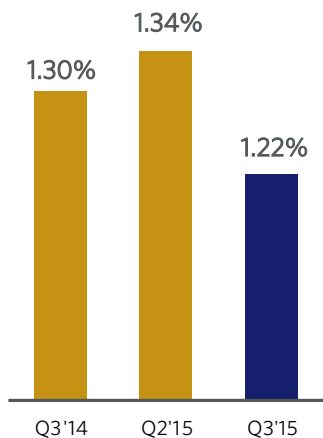
ADJUSTED NET INTEREST INCOME AND MARGIN



\$237.4
3Q15 Adj. Net Interest Income

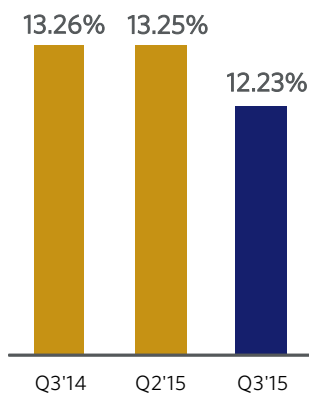
+\$12.1M or 5%
YoY growth

ROA ¹



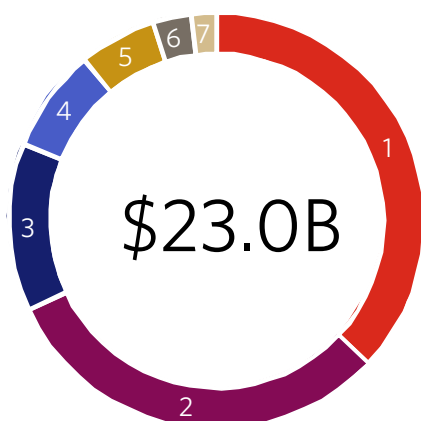
1.22%
3Q15 ROA

ROE ¹



12.23%
3Q15 ROE

LOANS



1	C&I	37%
2	CRE	31%
3	SFR	13%
4	CONSUMER	8%
5	MFR	6%
6	LAND/CONSTRUCTION	3%
7	HELD FOR SALE	2%

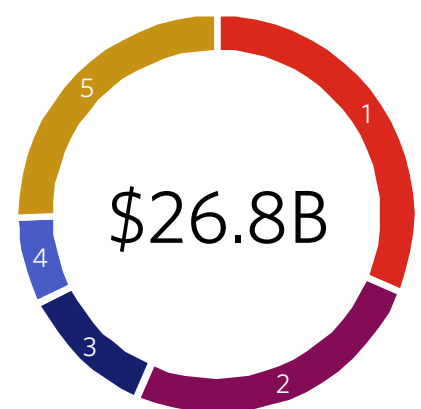
\$23.0B
Record Loans as of 09.30.15

+\$848.2M or +4%
QoQ Increase

4.33%
3Q15 Average loan yield

Loan portfolio is diversified across multiple industries and locations

DEPOSITS



1	NONINTEREST-BEARING	31%
2	MONEY MARKET	26%
3	INTEREST-BEARING	11%
4	SAVINGS	7%
5	CDs	25%

\$26.8B
Record Deposits as of 09.30.15

+\$1.2B or +5%
QoQ Increase

\$20.1B
Record Core Deposits as of 09.30.15

0.28%
3Q15 Cost of deposits
down 1 bp QoQ

CAPITAL STRENGTH

Regulatory Capital Metrics (\$ in thousands)	Basel III ^(a)		Basel I		
	Sep. 30, 2015 ^(b)	Jun. 30, 2015	Well Capitalized Regulatory Requirement	Sep. 30, 2014 ^(b)	Well Capitalized Regulatory Requirement
CET1 capital ratio	10.8%	10.8%	6.5%	N/A	N/A
Tier 1 risk-based capital ratio	10.9%	11.0%	8.0%	10.9%	6.0%
Total risk-based capital ratio	12.6%	12.7%	10.0%	12.5%	10.0%
Tier 1 leverage capital ratio	8.7%	8.8%	5.0%	8.5%	5.0%
Risk-weighted assets ("RWA") ^(c)	\$ 23,959,270	\$ 23,227,483	N/A	\$ 21,501,374	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 September 30, 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

	Quarter-Ended (in thousands, except for per share data)		
	Third Quarter 2015	Second Quarter 2015	Third Quarter 2014
Summary of Operations			
Interest and dividend income	\$ 264,632	\$ 255,445	\$ 285,948
Interest expense	(24,343)	(27,953)	(28,974)
Net interest income before provision for credit losses	240,289	227,492	256,974
Provision for credit losses	(7,736)	(3,494)	(15,225)
Net interest income after provision for credit losses	232,553	223,998	241,749
Noninterest income	54,181	40,593	(10,342)
Noninterest expense ¹	(147,745)	(120,170)	(166,792)
Income before income taxes ¹	138,989	144,421	85,299
Income tax (expense) benefit ¹	(44,892)	(45,673)	6,601
Net income ¹	\$ 94,097	\$ 98,748	\$ 91,900
Per common share			
Basic EPS ¹	\$ 0.65	\$ 0.69	\$ 0.64
Diluted EPS ¹	\$ 0.65	\$ 0.68	\$ 0.64
Common dividends per share	\$ 0.20	\$ 0.20	\$ 0.18
Average number of shares outstanding, basic	143,861	143,846	143,210
Average number of shares outstanding, diluted	144,590	144,480	143,810
At period-end			
Total assets ¹	\$ 31,119,676	\$ 30,064,072	\$ 28,484,169
Total loans receivable	23,008,283	22,160,039	21,231,514
Deposits	26,759,050	25,528,220	23,812,264
Stockholders' equity ¹	3,071,115	3,004,948	2,771,132
Financial Ratios			
Return on average assets ¹	1.22%	1.34%	1.30%
Return on average equity ¹	12.23%	13.25%	13.26%
Net interest margin	3.32%	3.31%	3.89%
Adjusted efficiency ratio ^{2,3}	40.06%	40.36%	51.42%
Asset Quality Ratios			
Non-PCI Nonperforming assets/total assets ⁴	0.42%	0.38%	0.58%
Allowance for loan losses/total loans held-for-investment ⁴	1.17%	1.19%	1.21%

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 third quarter 2015 financial results press release

⁴ Total assets and loans held-for-investment include PCI loans of \$1.1 billion, \$1.2 billion and \$1.5 billion as of September 30, 2015, June 30, 2015 and September 30, 2014, respectively.

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