

Q4 2015 INVESTOR PRESENTATION

February 29, 2016



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.

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 \$4.3 Billion
 - 25th Largest Market Capitalization in the U.S. for Public Banks
- Total Assets of \$32.4 Billion
- Ranked in the Top 15 of the 100 Best Banks in America by Forbes for six consecutive years (2010-2015)
- 130+ Locations Worldwide
- Five Full Service Branches in Greater China
- 2,800 Employees

*Market Cap as of 02.29.16. Financial information is as of 12.31.15

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

Acquired banking license in China

2010's

2013

Opened new branch in Las Vegas

2014

Acquired \$1.7 billion Houston based MetroCorp. Presence expanded in Texas and California.

4Q14: Opened new branches in Shanghai FTZ & Shenzhen



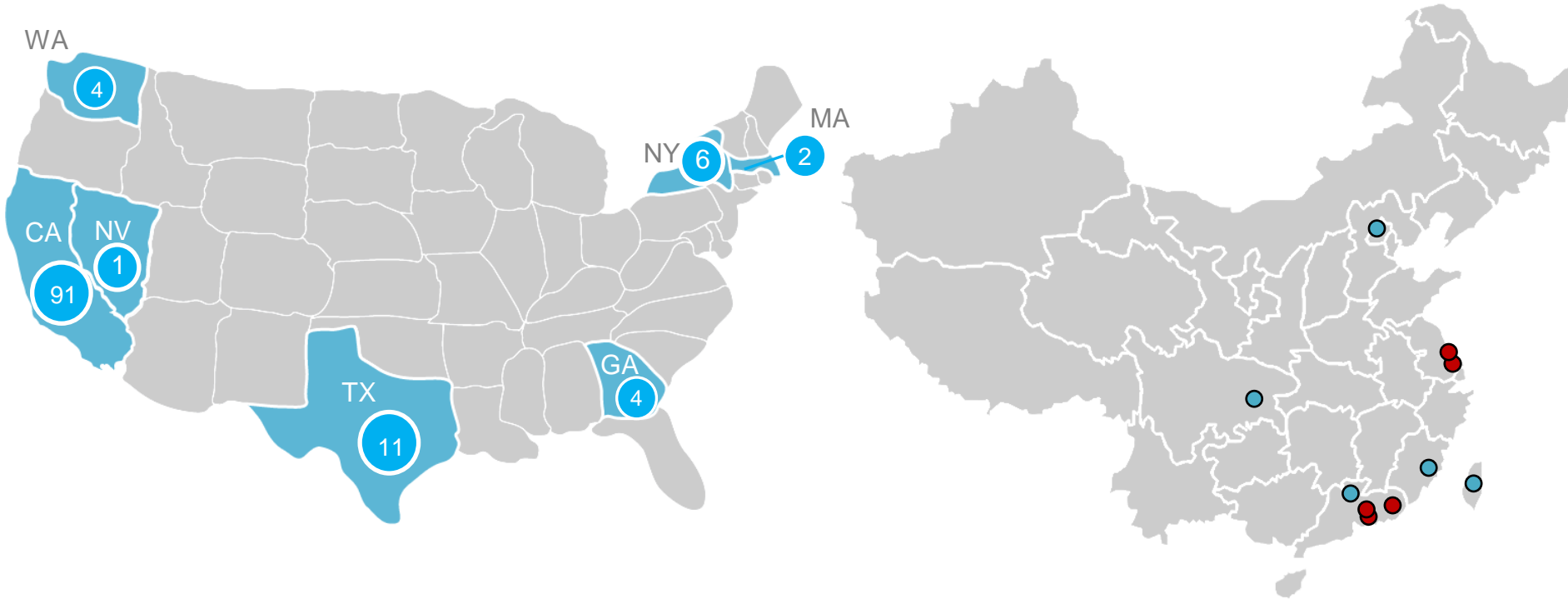
TODAY

2015

Record net income of \$384.7 million

Record assets of \$32.4 billion

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



LARGEST

INDEPENDENT BANK BASED IN SOUTHERN CALIFORNIA

91 BRANCHES

IN CALIFORNIA

120+ LOCATIONS

ACROSS 7 STATES

2,800 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
- 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 (as of 12.31.15)	\$ Billion	Rank	Market Cap (as of 02.29.16)	\$ Billion
1	JPMorgan Chase & Co.	2,351.7	1	Wells Fargo & Company	238.2
2	Bank of America Corporation	2,144.3	2	JPMorgan Chase & Co.	206.6
3	Wells Fargo & Company	1,787.6	3	Bank of America Corporation	129.3
4	Citigroup Inc.	1,731.2	4	Citigroup Inc.	114.5
5	U.S. Bancorp	421.9	5	U.S. Bancorp	66.9
6	Bank of New York Mellon Corporation	393.8	6	PNC Financial Services Group, Inc.	41.0
7	PNC Financial Services Group, Inc.	358.5	7	Bank of New York Mellon Corporation	38.1
8	Capital One Financial Corporation	334.0	8	Capital One Financial Corporation	34.7
9	State Street Corporation	245.2	9	BB&T Corporation	25.1
10	BB&T Corporation	209.9	10	State Street Corporation	21.9
11	SunTrust Banks, Inc.	190.8	11	SunTrust Banks, Inc.	16.8
12	Fifth Third Bancorp	141.1	12	M&T Bank Corporation	16.3
13	Citizens Financial Group, Inc.	138.2	13	Northern Trust Corporation	13.6
14	Regions Financial Corporation	126.1	14	Fifth Third Bancorp	12.0
15	M&T Bank Corporation	122.8	15	Citizens Financial Group, Inc.	10.1
16	Northern Trust Corporation	116.7	16	Regions Financial Corporation	9.7
17	KeyCorp	95.1	17	First Republic Bank	9.0
18	Comerica Incorporated	71.9	18	KeyCorp	8.8
19	Huntington Bancshares Incorporated	71.0	19	Signature Bank	7.0
20	Zions Bancorporation	59.7	20	Huntington Bancshares Incorporated	7.0
21	First Republic Bank	59.0	21	Comerica Incorporated	5.9
22	SVB Financial Group	44.7	22	SVB Financial Group	4.6
23	First Niagara Financial Group, Inc.	39.9	23	People's United Financial, Inc.	4.5
24	People's United Financial, Inc.	38.9	24	Zions Bancorporation	4.4
25	Popular, Inc.	35.8	25	East West Bancorp, Inc.	4.3
26	Signature Bank	33.5	26	Commerce Bancshares, Inc.	4.1
27	East West Bancorp, Inc.	32.4	27	PacWest Bancorp	3.9
28	BOK Financial Corporation	31.5	28	Synovus Financial Corp.	3.4
29	First Citizens BancShares, Inc.	31.5	29	Bank of the Ozarks, Inc.	3.4
30	Synovus Financial Corp.	28.8	30	BankUnited, Inc.	3.3

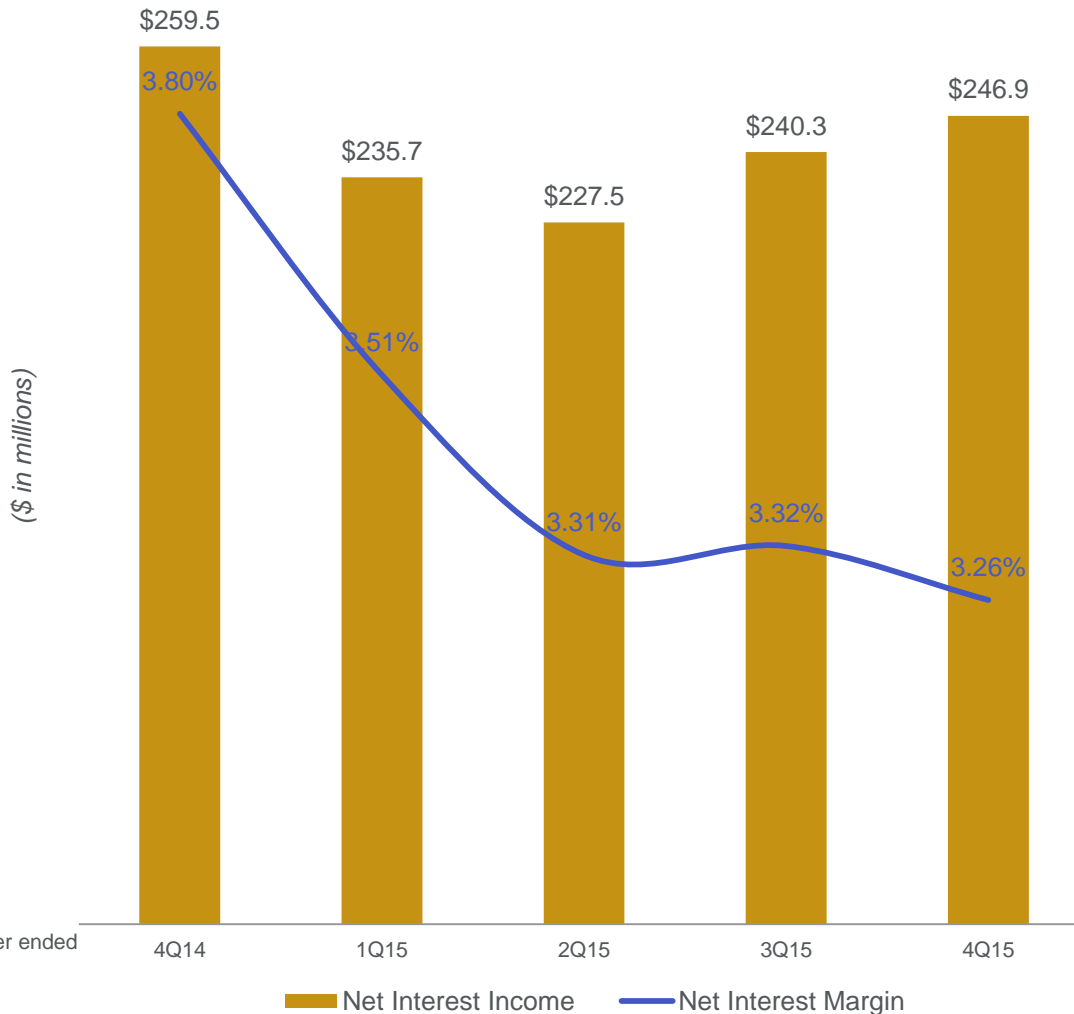
Fourth Quarter 2015 Highlights

	4Q15		3Q15		QoQ Change	4Q14		YoY Change
<i>(\$ in millions, except per share data)</i>								
Net Income ¹	\$	91.8	\$	94.1	-2%	\$	95.5	-4%
Earnings per share (diluted) ¹	\$	0.63	\$	0.65	-3%	\$	0.66	-5%
At period-end								
Total Loans	\$	23,691.7	\$	23,008.3	+3%	\$	21,773.1	+9%
Total Deposits	\$	27,476.0	\$	26,759.1	+3%	\$	24,008.8	+14%
Total Assets	\$	32,350.9	\$	31,119.7	+4%	\$	28,743.6	+13%
Selected Ratios								
Return on average assets ¹		1.14%		1.22%	-0.08%		1.31%	-0.17%
Return on average equity ¹		11.67%		12.23%	-0.56%		13.28%	-1.61%
Net Interest Margin		3.26%		3.32%	-0.06%		3.80%	-0.54%
Cost of deposits		0.29%		0.28%	+0.01%		0.28%	+0.01%
Adjusted efficiency ratio ²		43.99%		40.06%	+3.93%		42.13%	+1.86%

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 ("ASU") 2014-01. See the Company's 4Q15 Press release for more details.

² Represents noninterest expense, excluding repurchase agreements' extinguishment costs, amortization of tax credit and other investments, amortization of premiums on deposits acquired and integration and merger related expenses (where applicable), divided by the aggregate of net interest income before reversal of (provision for) credit losses and noninterest income. See reconciliation of the GAAP to non-GAAP financial measure in the Company's 4Q15 press release.

Fourth Quarter Net Interest Income and Margin



Net Interest Income

\$246.9M

4Q15 Net Interest Income

+\$6.7M or +3%

From 3Q15 Net Interest Income

Due to:

- Loan portfolio growth

Net Interest Margin

3.26%

4Q15 Net Interest Margin

-6 basis points

From 3Q15 Net Interest Margin

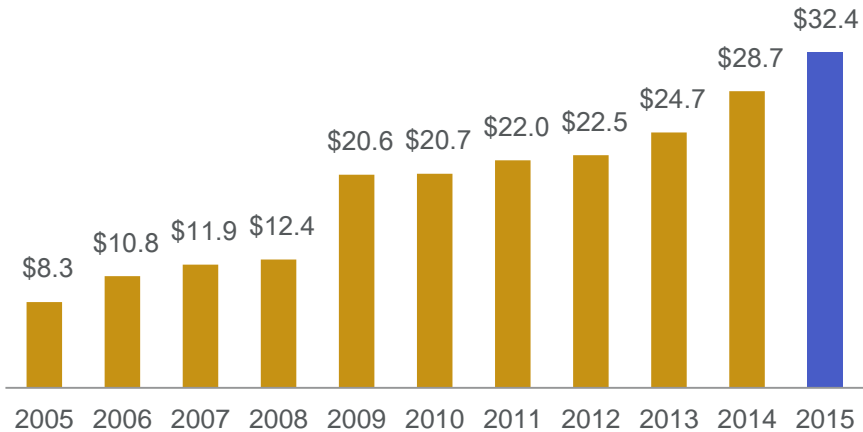
Due to:

- Lower accretion income assoc. with loans acquired from the FDIC-assisted acquisition of United Commercial Bank

Strong Growth and Performance

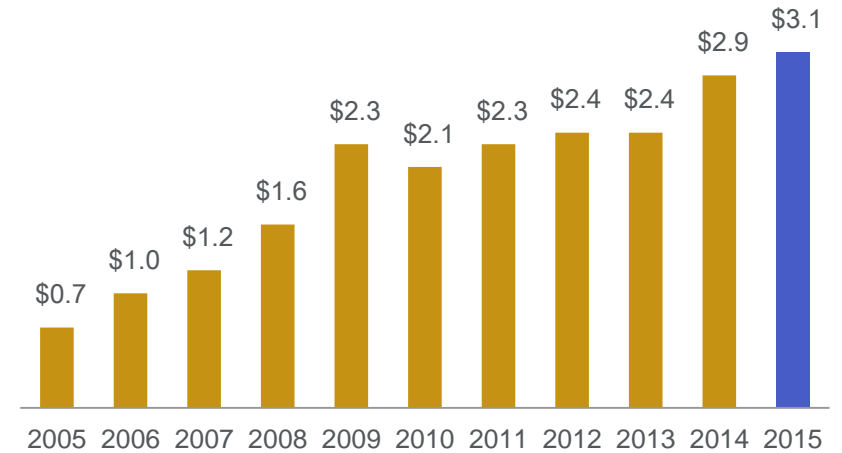
Total Assets** (\$ billion)

CAGR* = 15%



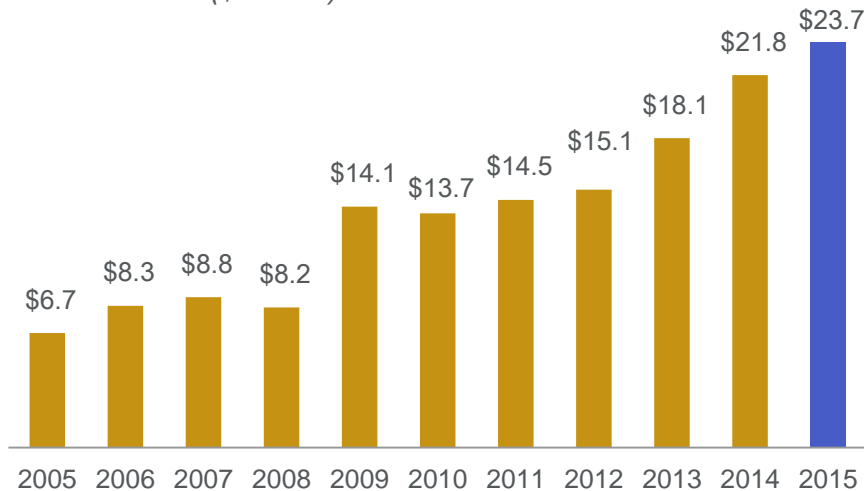
Stockholders' Equity** (\$ billion)

CAGR* = 16%



Total Loans (\$ billion)

CAGR* = 13%



Deposits (\$ billion)

CAGR* = 16%

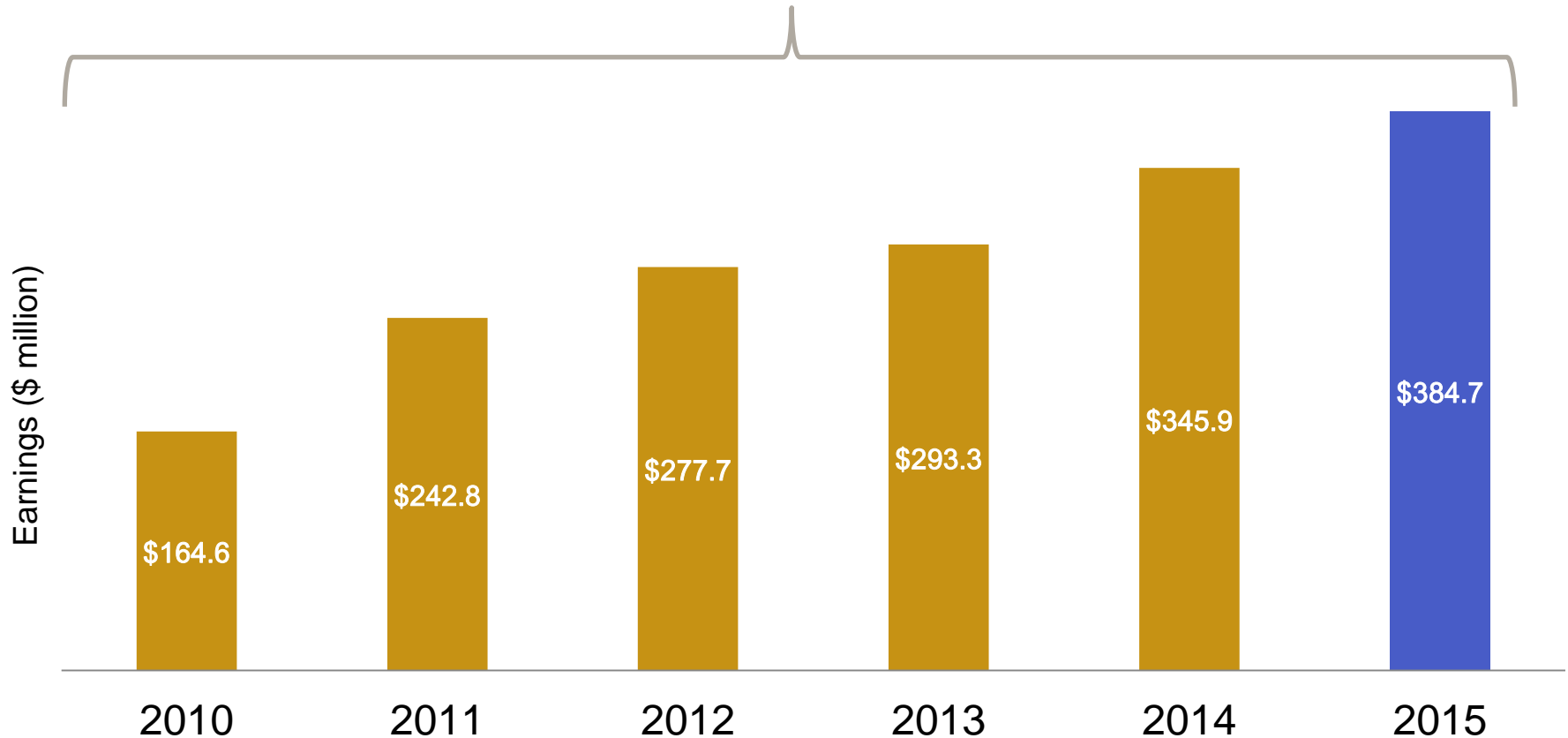


*CAGR from December 31, 2005 – December 31, 2015.

**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 Record Earnings*

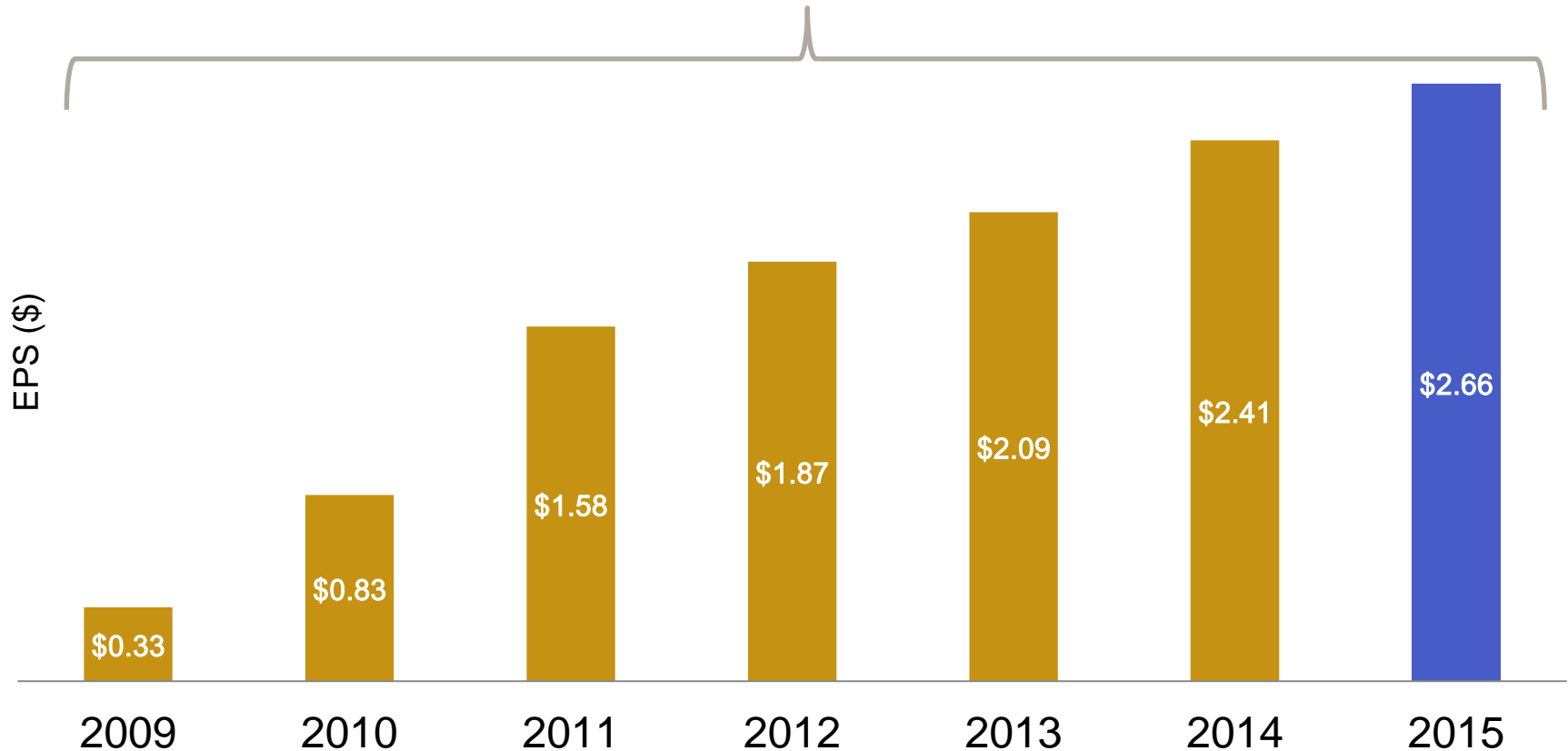
>18% CAGR for Net Income



* 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.

Seventh Consecutive Year of EPS* Growth

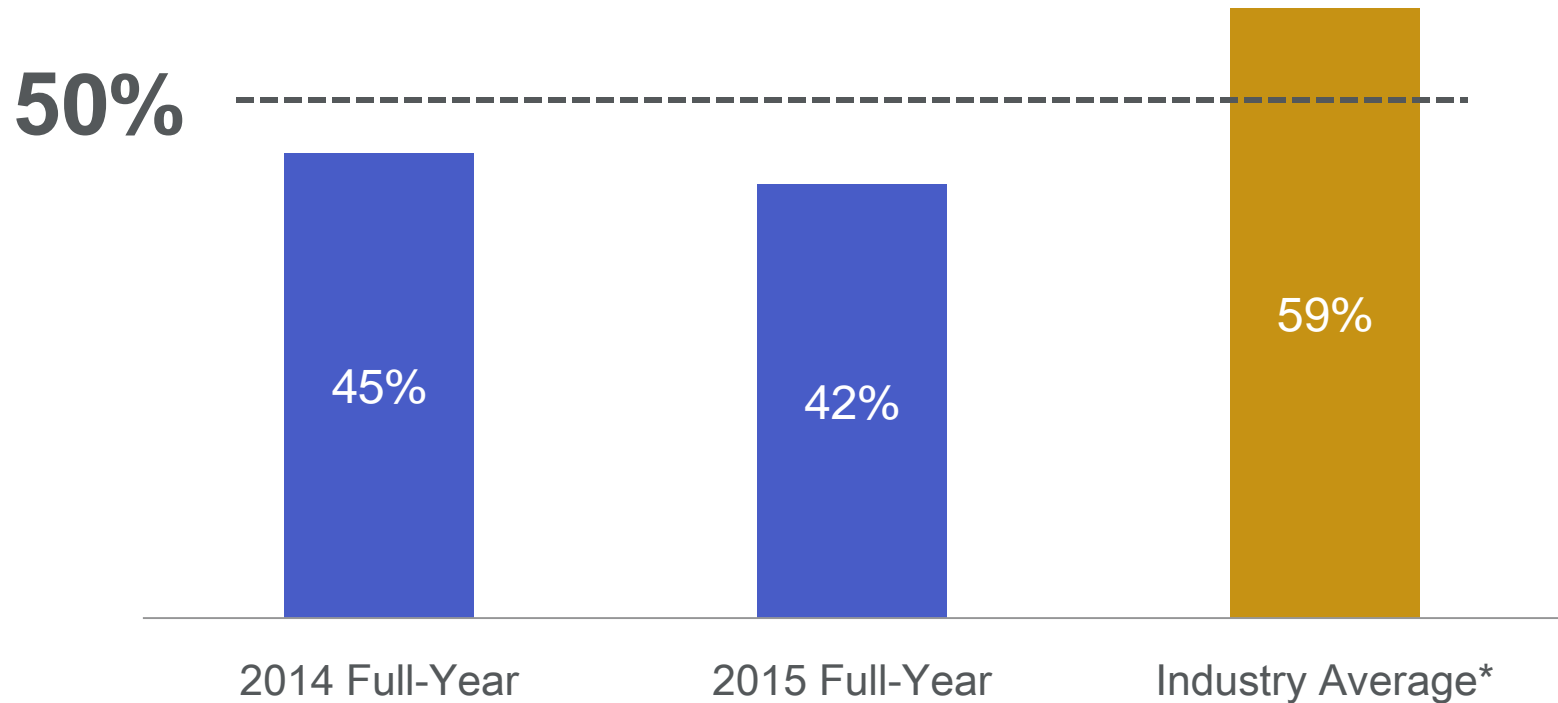
42% CAGR for Earnings Per Share



* 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

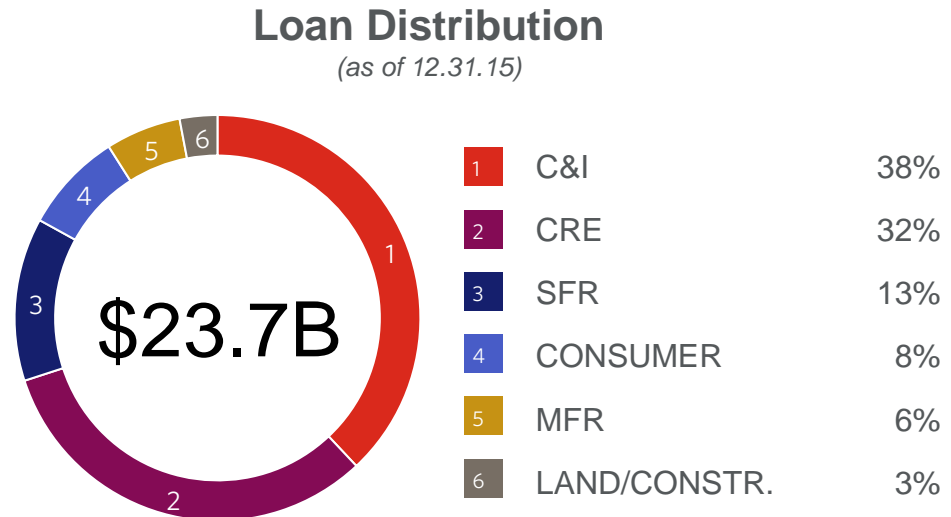
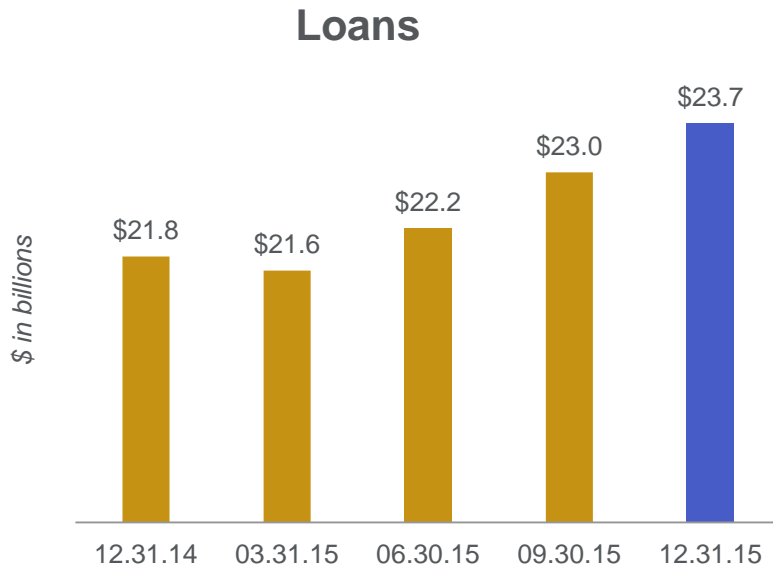


* Industry average based on FDIC's 3Q15 Quarterly Banking Profile for FDIC Insured Banks with Asset size >\$10B.

Diversified Loan Portfolio

\$23.7B record loans receivables as of 12.31.15

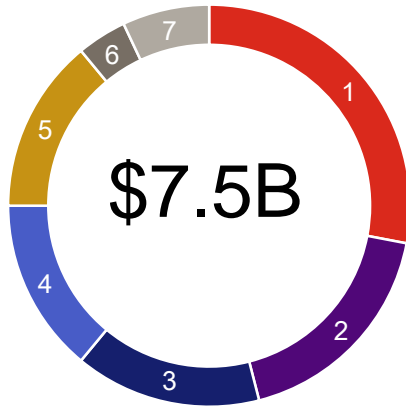
- +\$683.4M or +3% QoQ / +\$1.9B or +9% YoY
- Organic loan growth was mostly driven by CRE and commercial loans
- 4Q15 average loan yield of 4.27%



Diversified Commercial Real Estate Portfolio

CRE Distribution

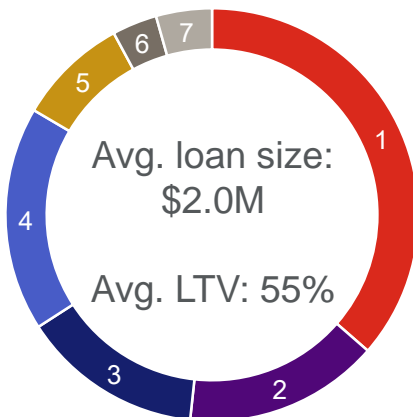
(as of 12.31.15)



1	RETAIL	28%
2	INDUSTRIAL/WAREHOUSE	18%
3	MIXED USE	15%
4	HOTEL	14%
5	OFFICE	14%
6	MEDICAL	4%
7	OTHER	7%

CRE LTV Distribution

(as of 12.31.15)



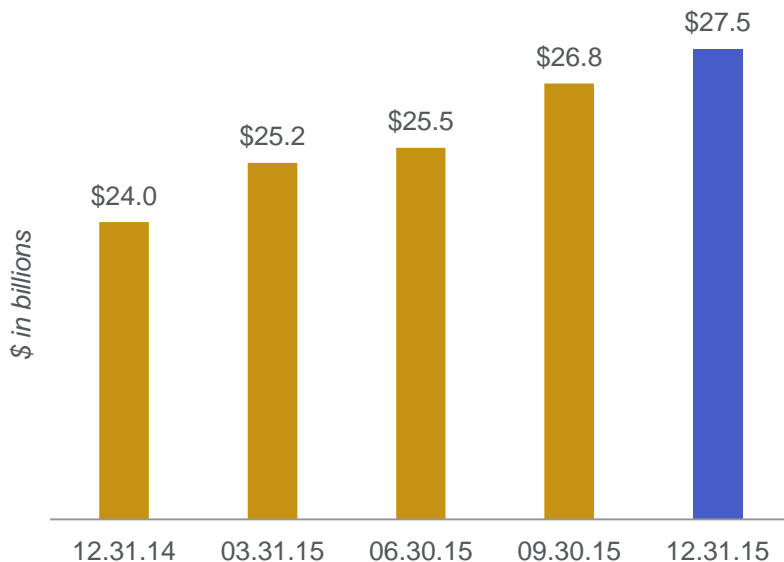
1	<50%	36%
2	50%-55%	15%
3	56%-60%	14%
4	61%-65%	18%
5	66%-70%	9%
6	71%-75%	4%
7	>75%	4%

Strong Deposit Growth

\$27.5B record deposits as of 12.31.15

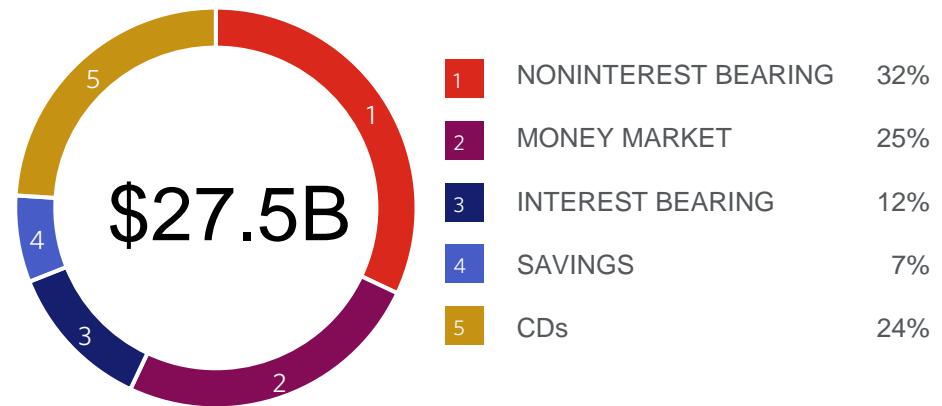
- +\$716.9M or +3% QoQ or +\$3.5B or +14% YoY
- Deposit growth was mostly driven by noninterest bearing and interest bearing checking deposits
- 4Q15 cost of deposits of 0.29%

Deposits



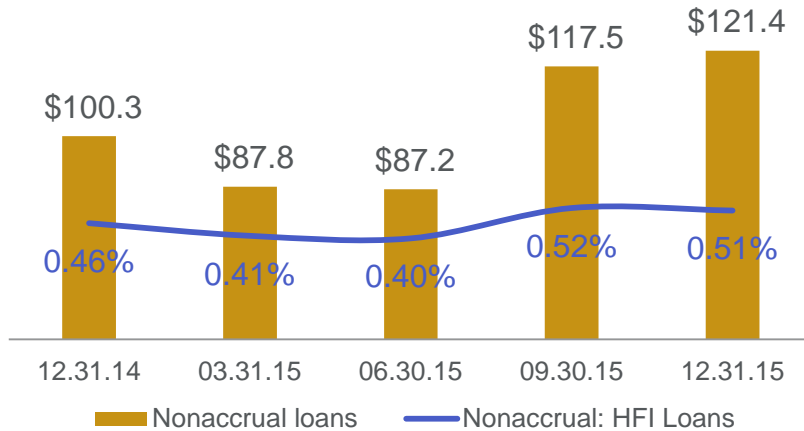
Deposits Distribution

(as of 12.31.15)

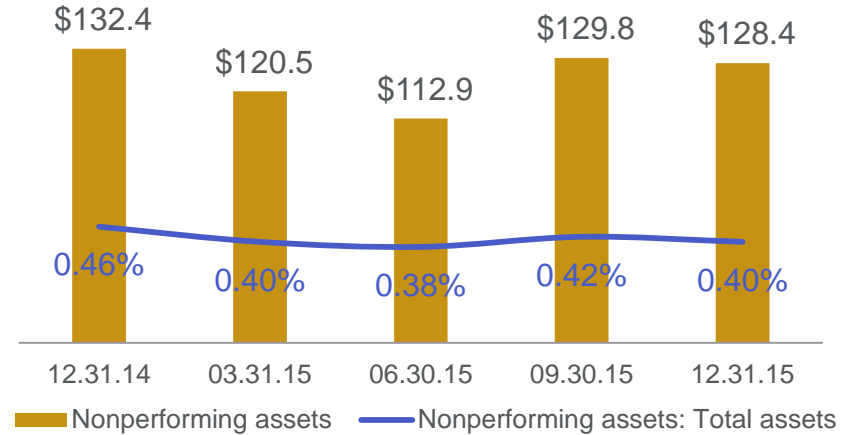


Low Levels of Nonaccrual Loans & Net charge-offs

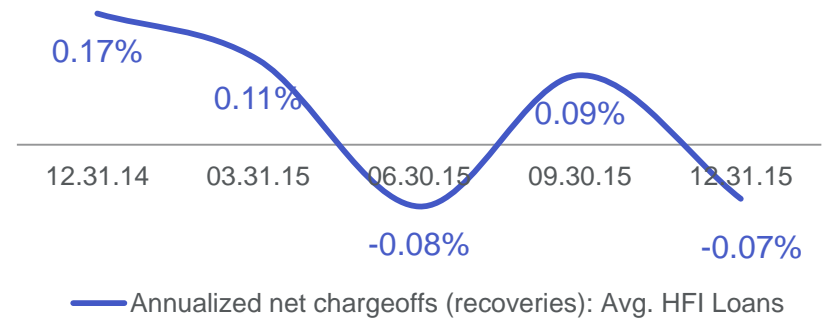
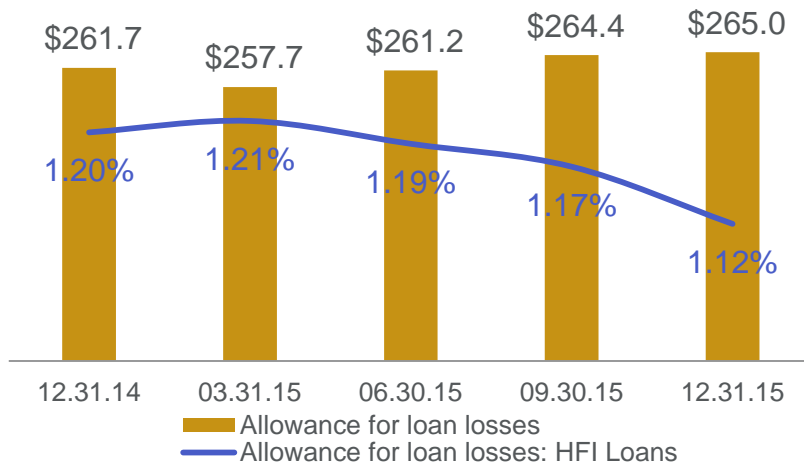
\$ in millions



\$ in millions



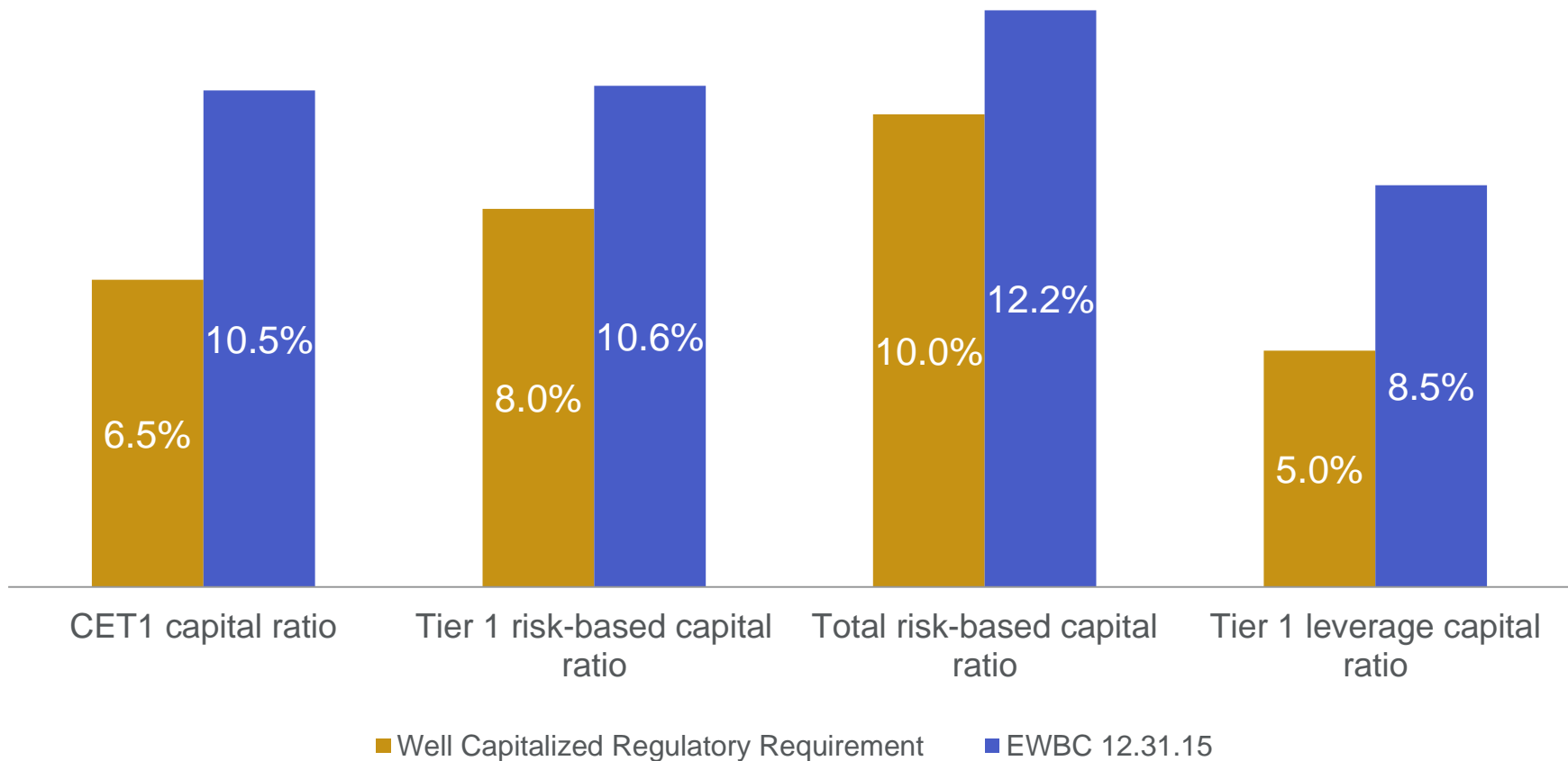
\$ in millions



Nonaccrual loans and Nonperforming assets exclude Purchased Credit Impaired loans. HFI represents Held for Investment.

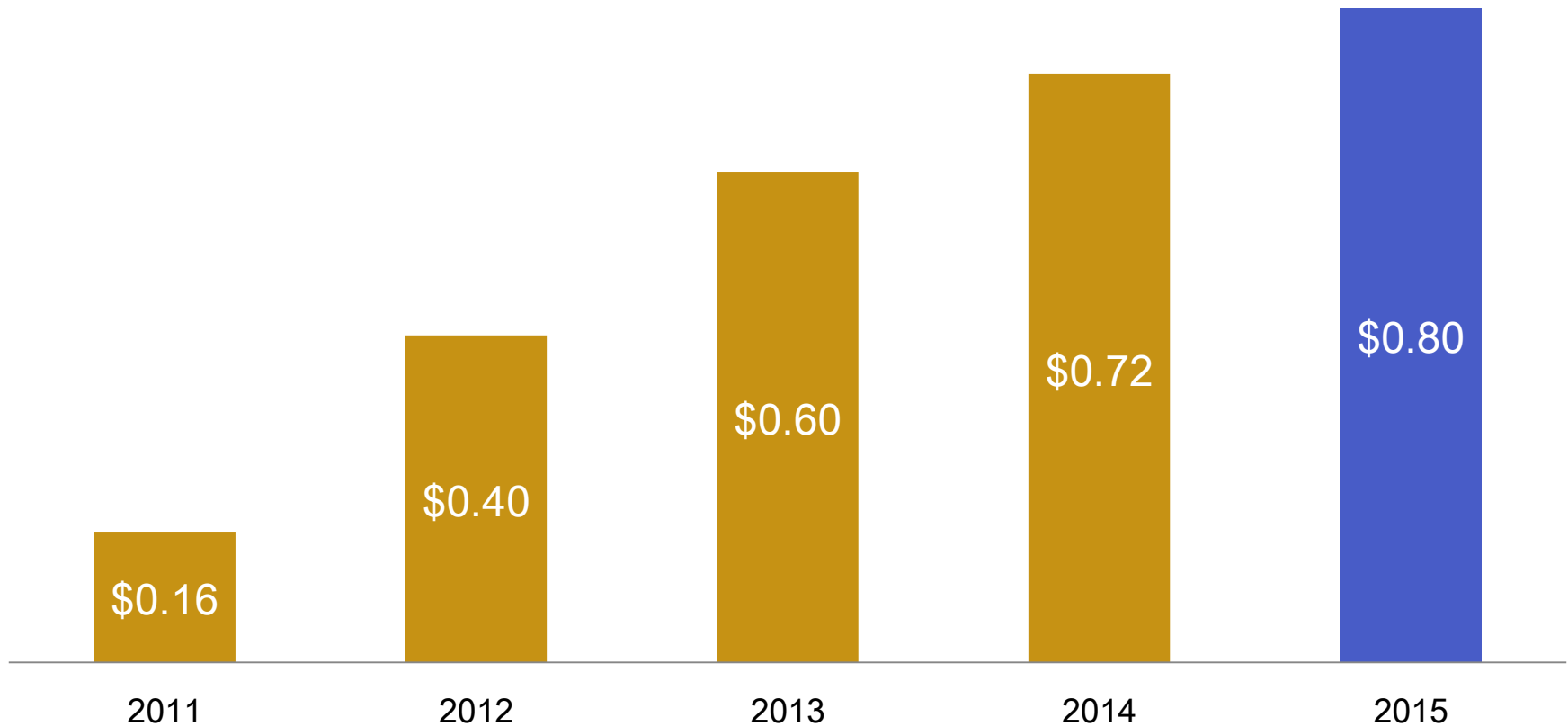
Strong Capital Levels

East West Bank has strong capital levels



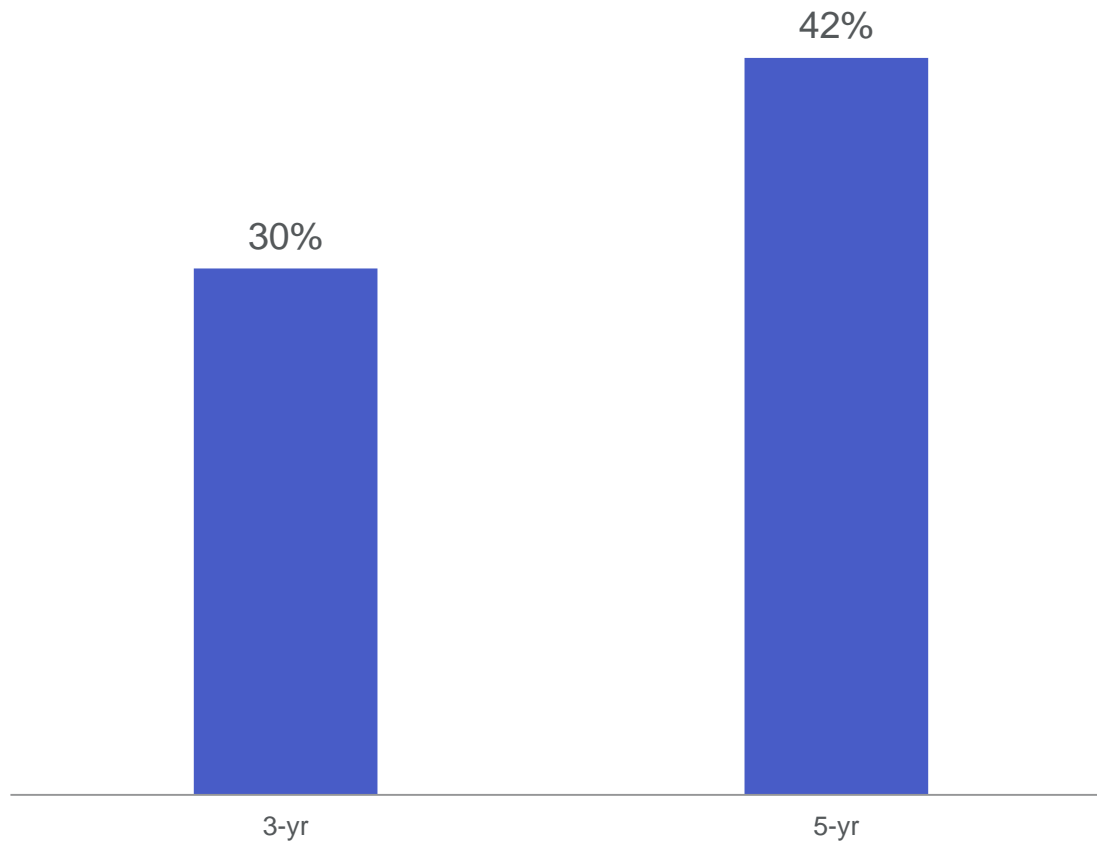
Providing a Healthy Dividend to Shareholders

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



Strong Total Shareholder Return

Total Shareholder Return



Ticker	EWBC
Exchange	NASDAQ
Market Cap (as of 02.29.16)	\$4.3B
Closing Price (as of 02.29.16)	\$29.97
52-week high	\$46.50
52-week low	\$27.25
No. of shares outstanding	144M
Annual Dividend	\$0.80

Total Shareholder Return as of 02.29.16. 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