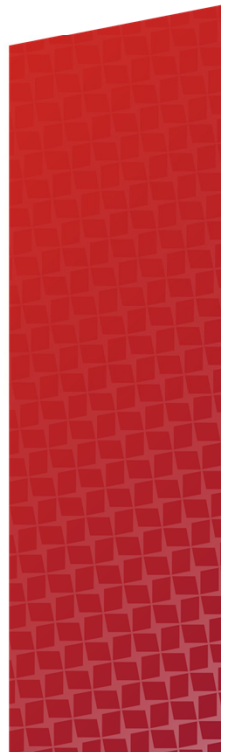


Q3 2015 INVESTOR PRESENTATION

November 18, 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.

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 \$5.8 Billion
 - 25th Largest Market Capitalization in the U.S. for Public Banks
- Total Assets of \$31.1 Billion
- 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
- 2,800 Employees

*Market Cap as of 10.30.15. Financial information is as of 09.30.15

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



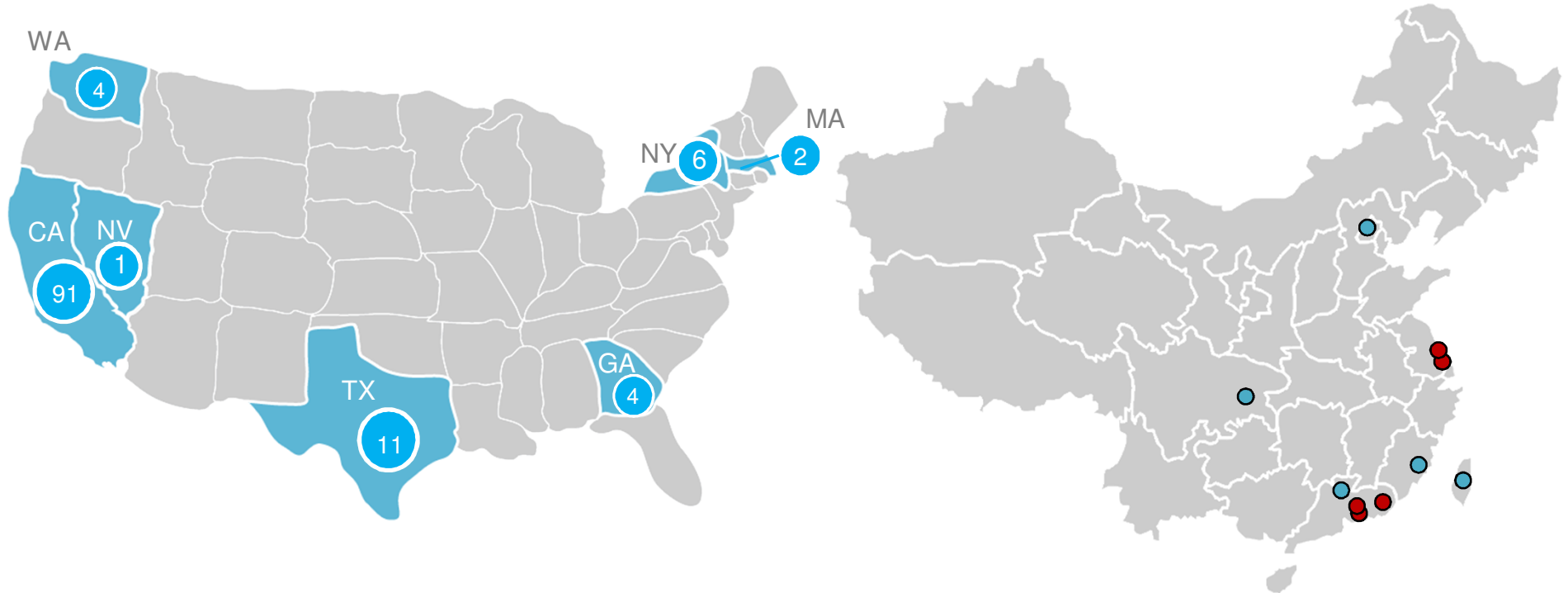
TODAY

09.15

YTD net income of \$292.9 million

Record assets of \$31.1 billion

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



2ND LARGEST
INDEPENDENT BANK HEADQUARTERED IN SOUTHERN CALIFORNIA

91 BRANCHES
IN CALIFORNIA

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 09.30.15)	\$ Billion	Rank	Market Cap (as of 10.30.15)	\$ Billion
1	JPMorgan Chase & Co.	2,417.1	1	Wells Fargo & Company	276.6
2	Bank of America Corporation	2,153.0	2	JPMorgan Chase & Co.	236.5
3	Citigroup Inc.	1,808.4	3	Bank of America Corporation	175.0
4	Wells Fargo & Company	1,751.3	4	Citigroup Inc.	158.4
5	U.S. Bancorp	415.9	5	U.S. Bancorp	74.0
6	Bank of New York Mellon Corporation	377.4	6	PNC Financial Services Group, Inc.	46.0
7	PNC Financial Services Group, Inc.	362.1	7	Bank of New York Mellon Corporation	45.5
8	Capital One Financial Corporation	313.7	8	Capital One Financial Corporation	42.2
9	State Street Corporation	247.3	9	BB&T Corporation	29.0
10	BB&T Corporation	208.8	10	State Street Corporation	27.9
11	SunTrust Banks, Inc.	187.0	11	SunTrust Banks, Inc.	21.3
12	Fifth Third Bancorp	141.9	12	Northern Trust Corporation	16.3
13	Citizens Financial Group, Inc.	135.4	13	M&T Bank Corporation	16.0
14	Regions Financial Corporation	124.8	14	Fifth Third Bancorp	15.1
15	Northern Trust Corporation	120.0	15	Citizens Financial Group, Inc.	12.8
16	M&T Bank Corporation	97.8	16	Regions Financial Corporation	12.2
17	KeyCorp	95.4	17	KeyCorp	10.4
18	Comerica Incorporated	71.0	18	First Republic Bank	9.3
19	Huntington Bancshares Incorporated	70.2	19	Huntington Bancshares Incorporated	8.7
20	Zions Bancorporation	58.4	20	New York Community Bancorp, Inc.	8.0
21	First Republic Bank	55.4	21	Signature Bank	7.7
22	New York Community Bancorp, Inc.	49.0	22	Comerica Incorporated	7.7
23	SVB Financial Group	41.7	23	SVB Financial Group	6.3
24	First Niagara Financial Group, Inc.	39.4	24	Zions Bancorporation	5.9
25	People's United Financial, Inc.	37.5	25	East West Bancorp, Inc.	5.8
26	Popular, Inc.	35.5	26	Hudson City Bancorp, Inc.	5.4
27	Signature Bank	31.9	27	City National Corporation	5.0
28	First Citizens BancShares, Inc.	31.4	28	People's United Financial, Inc.	4.9
29	East West Bancorp, Inc.	31.1	29	BOK Financial Corporation	4.5
30	BOK Financial Corporation	30.6	30	Cullen/Frost Bankers, Inc.	4.3

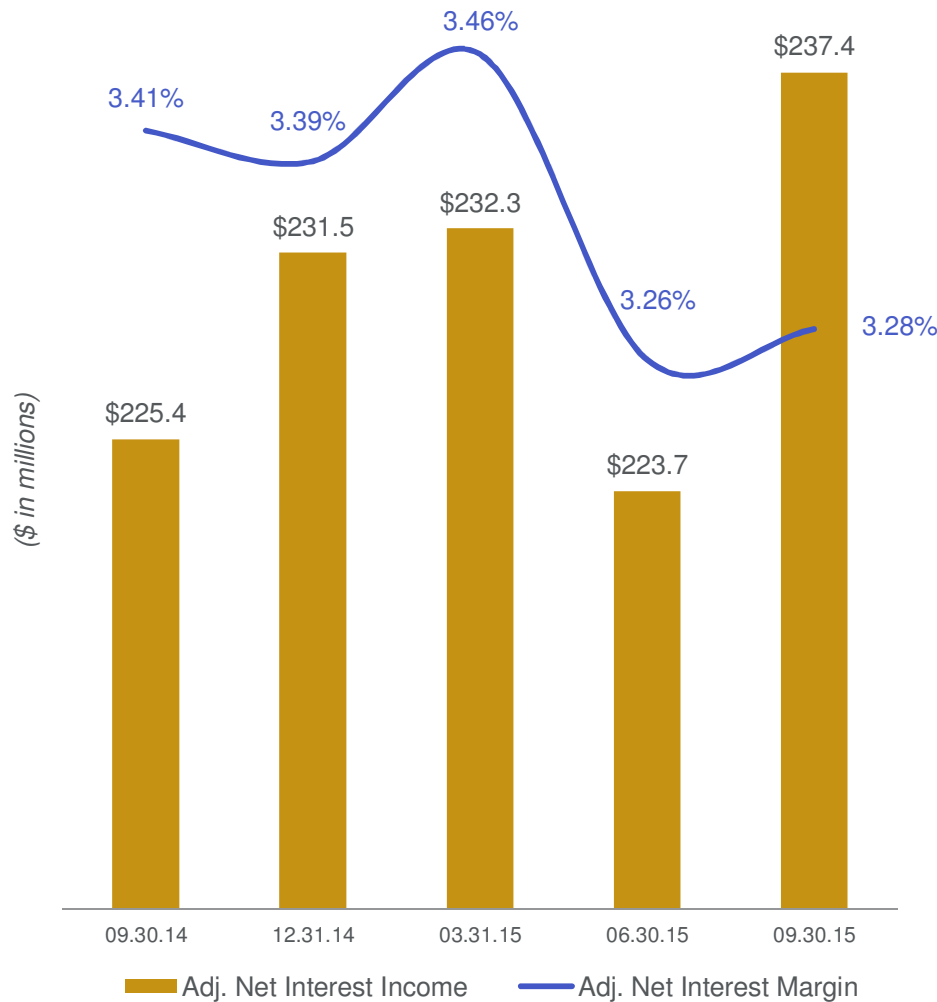
Third Quarter 2015 Highlights

	3Q15		2Q15		Change	3Q14		Change
<i>(\$ in millions, except per share data)</i>								
Net Income	\$	94.1	\$	98.7	-5%	\$	91.9	+2%
Earnings per share (diluted)	\$	0.65	\$	0.68	-4%	\$	0.64	+2%
At period-end								
Total Loans	\$	23,008.3	\$	22,160.0	+4%	\$	21,231.5	+8%
Total Deposits		26,759.1		25,528.2	+5%		23,812.3	+12%
Total Assets		31,119.7		30,064.1	+4%		28,484.2	+9%
Selected Ratios								
Return on average assets ¹		1.22%		1.34%	-0.12%		1.30%	-0.08%
Return on average equity ¹		12.23%		13.25%	-1.02%		13.26%	-1.03%
Net Interest Margin		3.32%		3.31%	+0.01%		3.89%	-0.57%
Cost of deposits		0.28%		0.29%	-0.01%		0.29%	-0.01%
Adjusted efficiency ratio ²		40.06%		40.36%	Improved 0.30%		51.42%	Improved 11.36%

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 ASU 2014-01. See the Company's 3Q15 Press release for more details.

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. See reconciliation of the GAAP to non-GAAP financial measure in the Company's 3Q15 press release.

Third Quarter Adjusted Net Interest Income and Margin



\$237.4M

3Q15 Adj. Net Interest Income

+13.8M or +6%

From 2Q15 Adj. Net Interest Income

Due to:

- Increase in interest income on loans
- Higher accretion income assoc. with loans acquired from the FDIC-assisted acquisition of United Commercial Bank
- Higher loan balances

3.28%

3Q15 Adj. Net Interest Margin

+2 basis points

From 2Q15 Adj. Net Interest Margin

Due to:

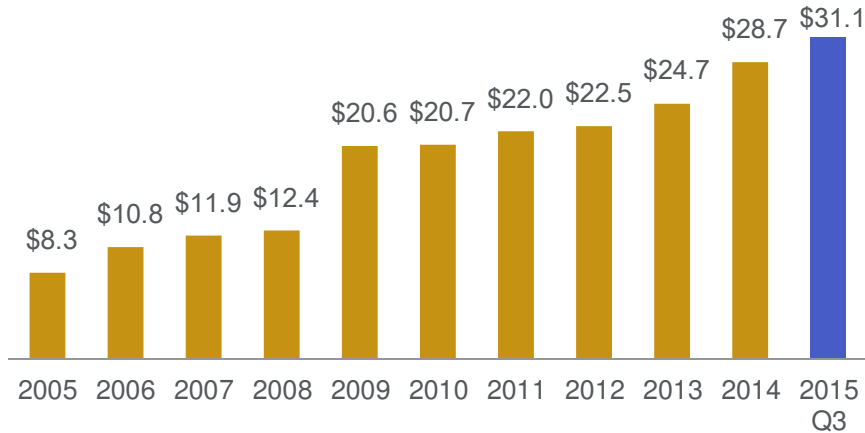
- Higher accretion income assoc. with loans acquired from the FDIC-assisted acquisition of United Commercial Bank

Note: Adjusted Net interest income and Adjusted net interest margin takes into consideration the net impact of covered loan activity and amortization of the FDIC indemnification asset.

Strong Growth and Performance

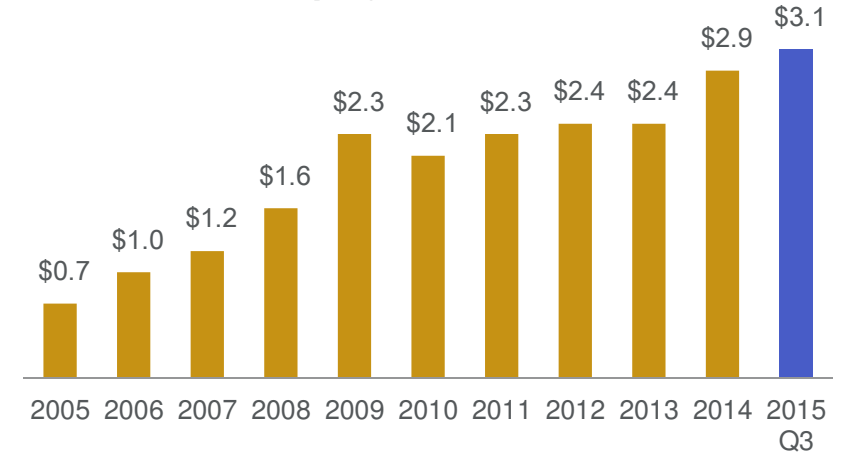
Total Assets** (\$ billion)

CAGR* = 14%



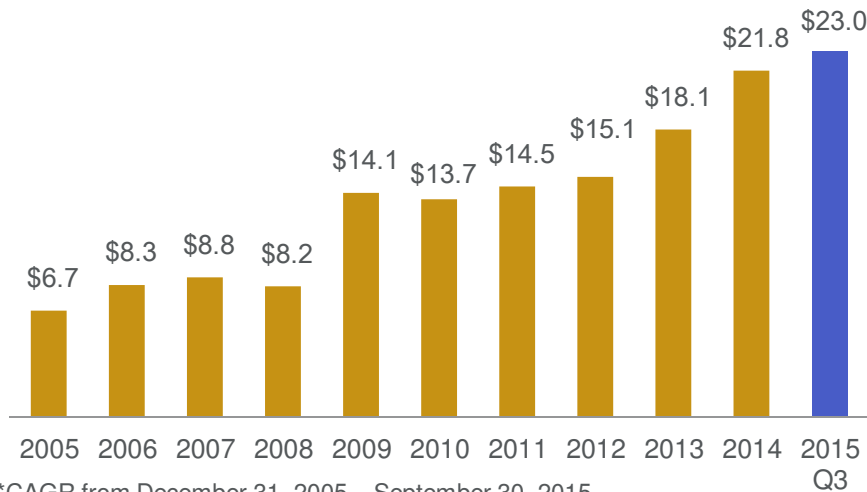
Stockholders' Equity** (\$ billion)

CAGR* = 16%



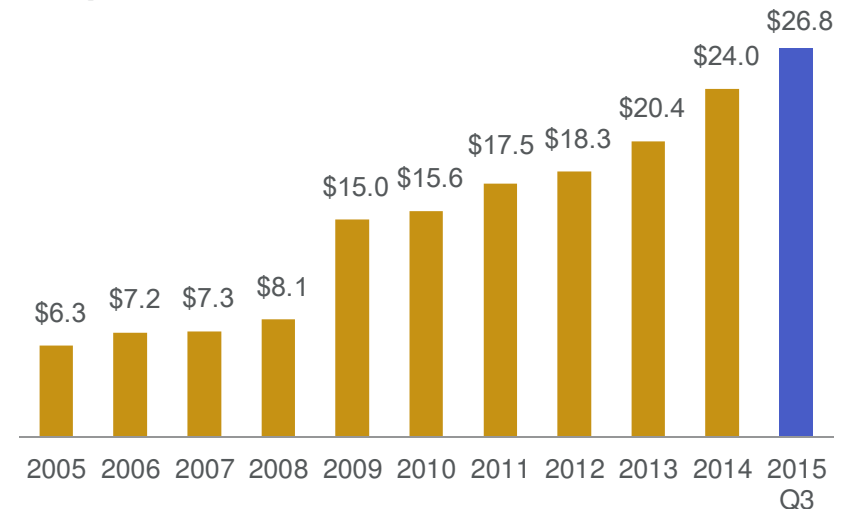
Total Loans (\$ billion)

CAGR* = 13%



Deposits (\$ billion)

CAGR* = 16%

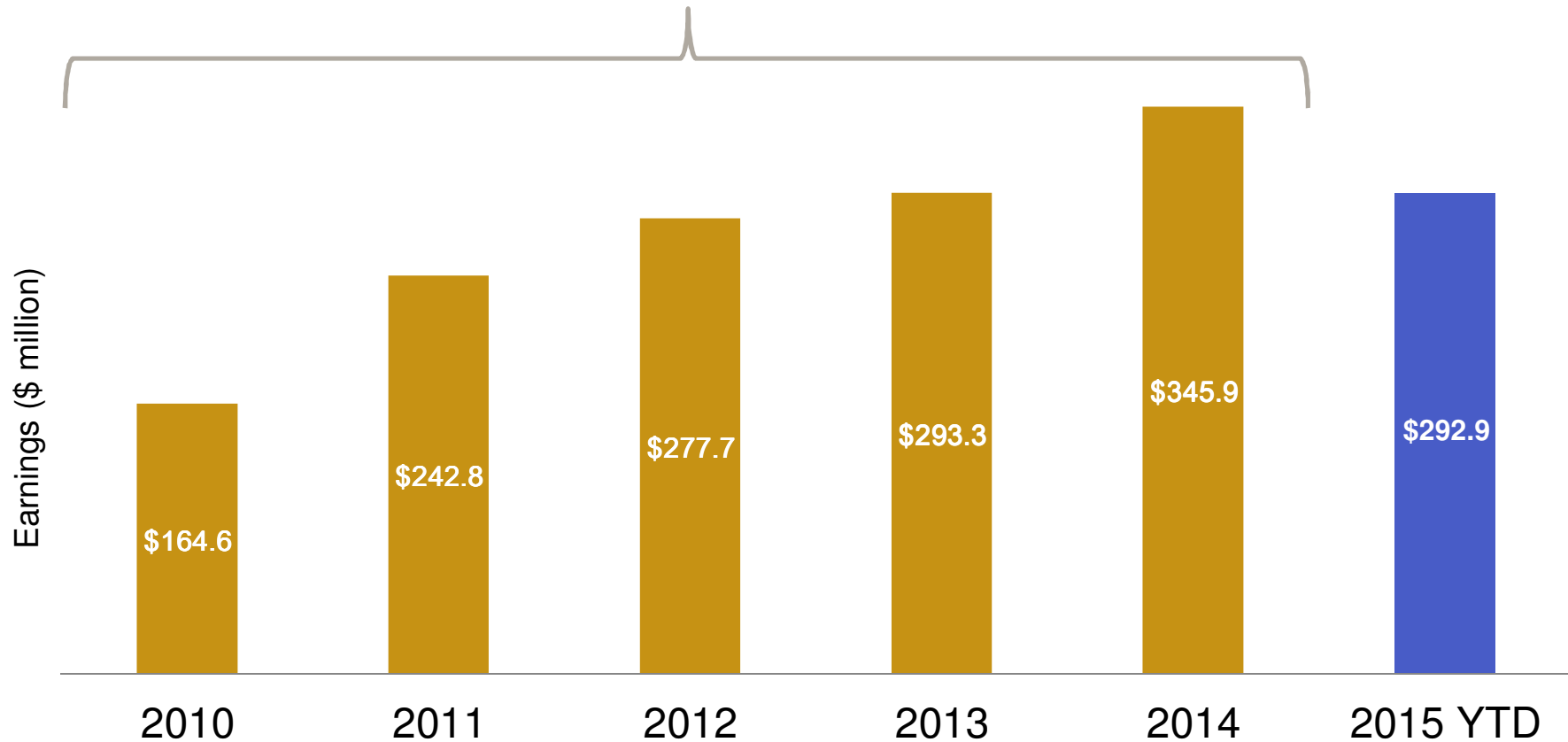


*CAGR from December 31, 2005 – September 30, 2015.

**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.

Fifth Consecutive Year of Record Earnings* for 2014

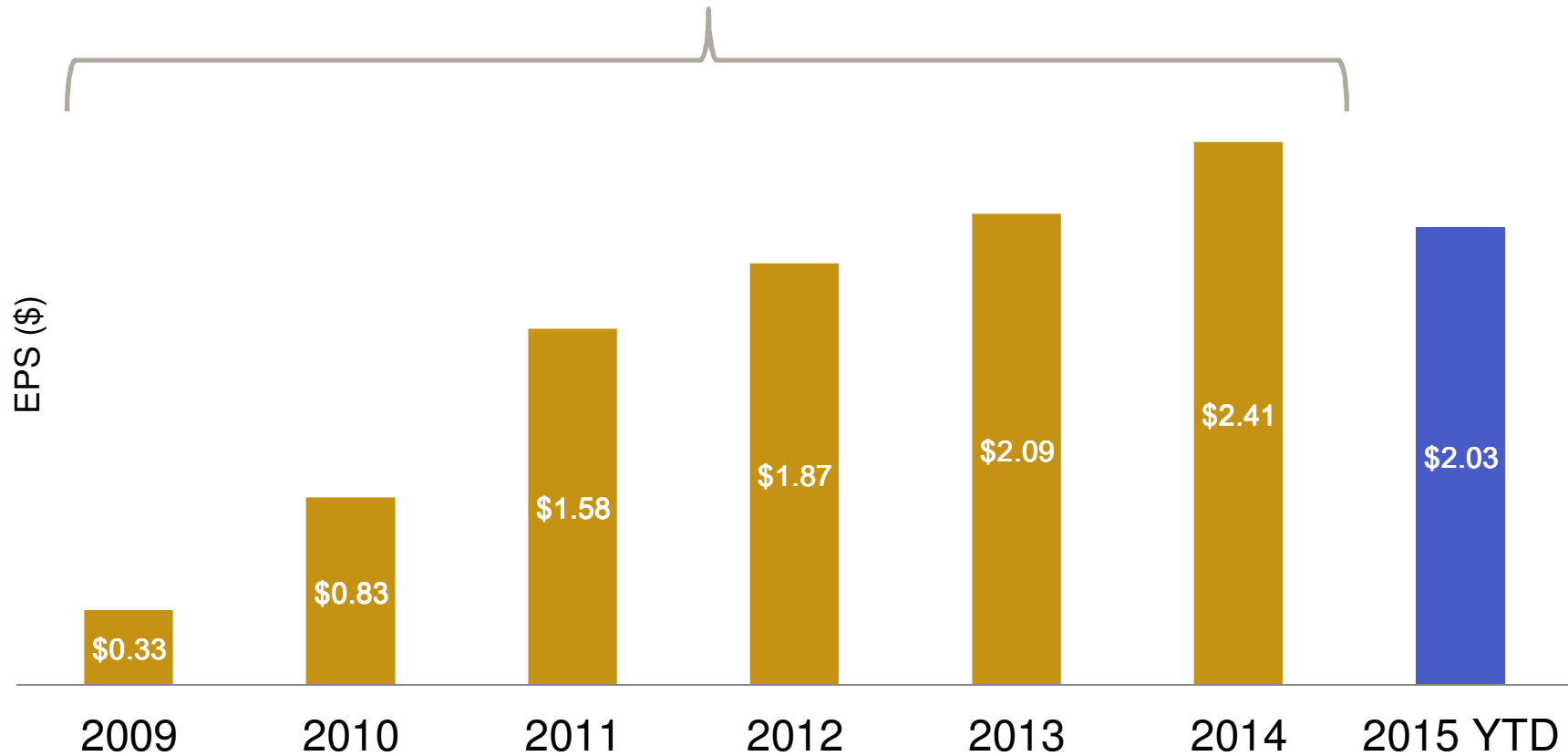
>20% CAGR for Net Income



* 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

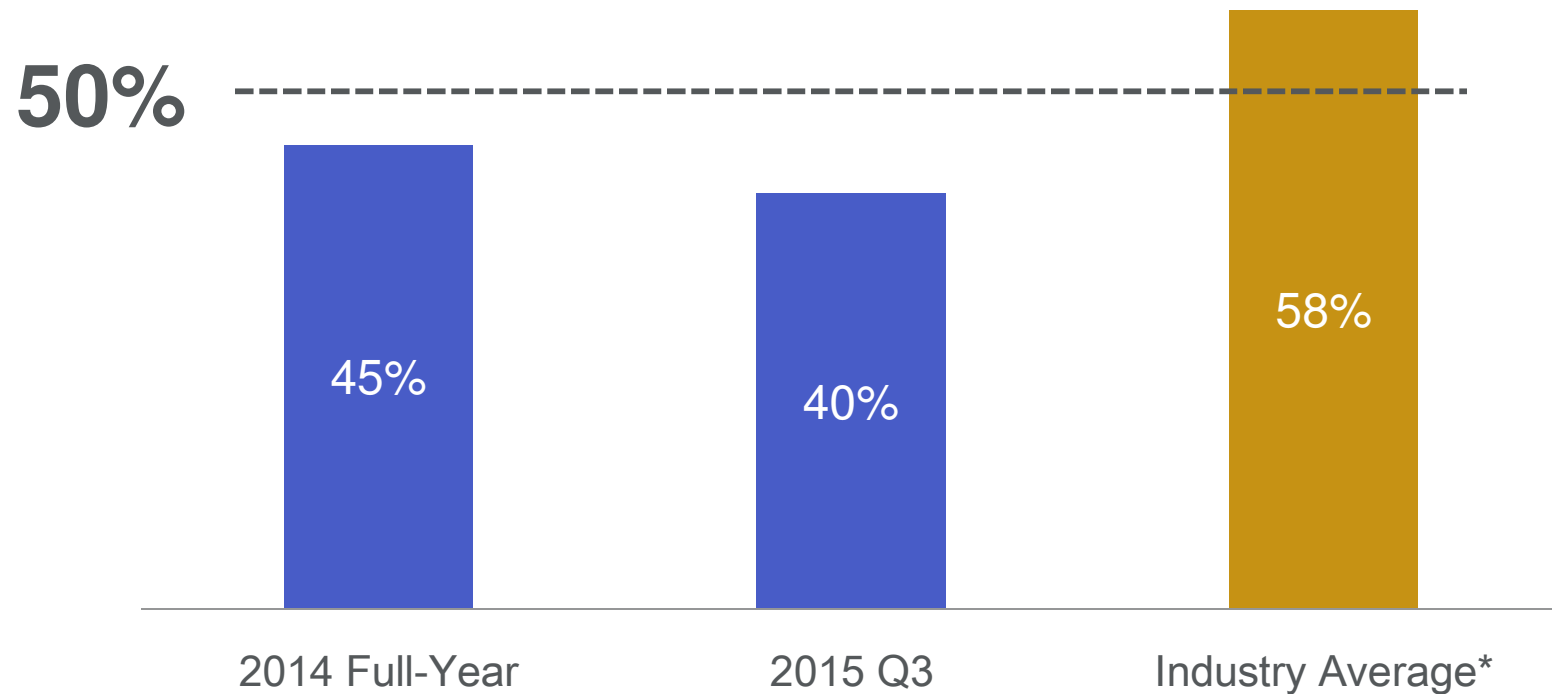
49% CAGR for Earnings Per Share



* 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



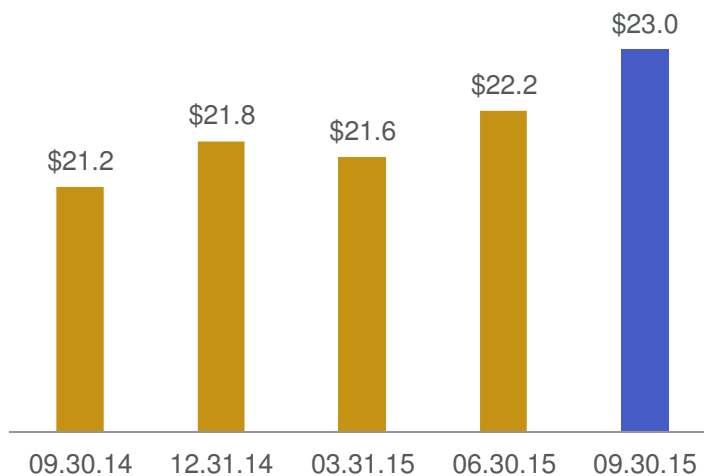
* Industry average based on FDIC's 2Q15 Quarterly Banking Profile for FDIC Insured Banks with Asset size >\$10B.

Diversified Loan Portfolio

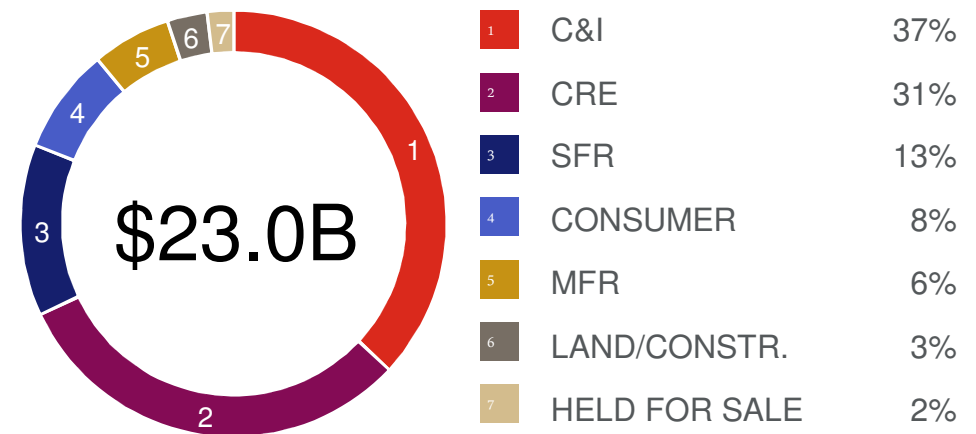
\$23.0B record loans receivables as of 09.30.15

- +\$848.2M or +4% QoQ
- Organic loan growth was mostly driven by commercial and CRE loans
- 3Q15 average loan yield of 4.33%

Loans
(\$ in billions)



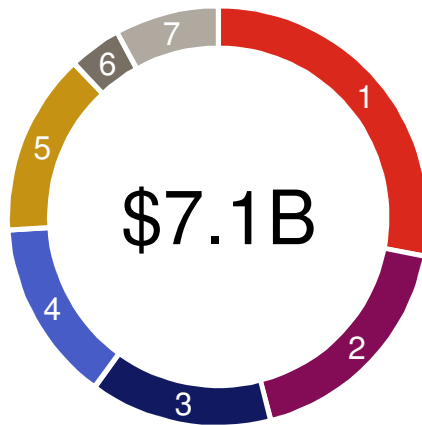
Loan Distribution
(as of 09.30.15)



Diversified Commercial Real Estate Portfolio

CRE Distribution

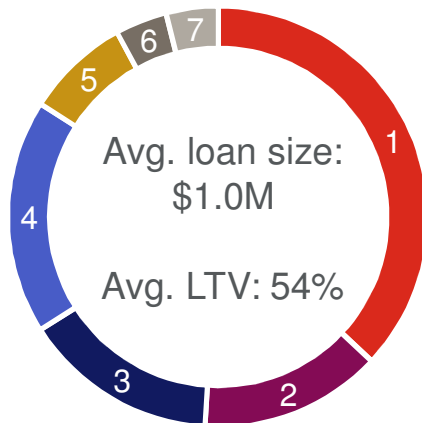
(as of 09.30.15)



1	RETAIL	28%
2	INDUSTRIAL/WAREHOUSE	18%
3	HOTEL	14%
4	OFFICE	14%
5	MIXED USE	14%
6	MEDICAL	4%
7	OTHER	8%

CRE LTV Distribution

(as of 09.30.15)

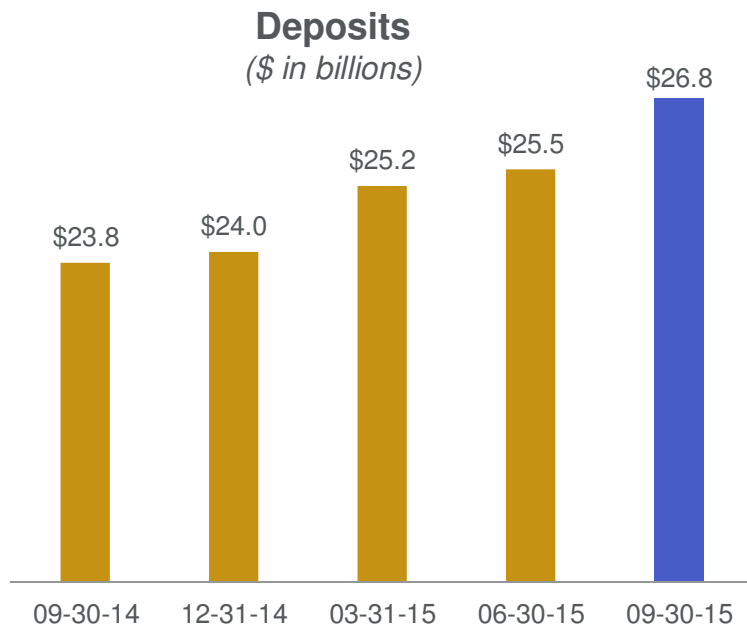


1	<50%	37%
2	50%-55%	14%
3	56%-60%	15%
4	61%-65%	18%
5	66%-70%	8%
6	71%-75%	4%
7	>75%	4%

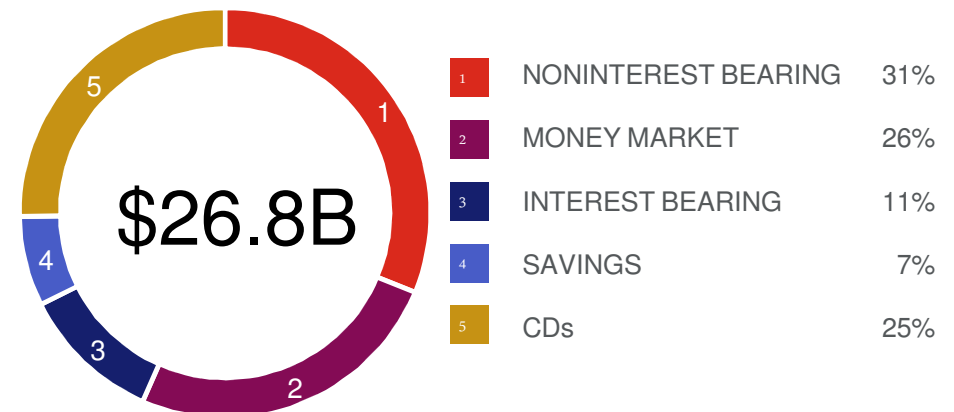
Strong Deposit Growth

\$26.8B record deposits as of 09.30.15

- +\$1.2B or +5% QoQ
- Deposit growth was mostly driven by noninterest bearing and interest bearing checking deposits
- 3Q15 cost of deposits of 0.28%

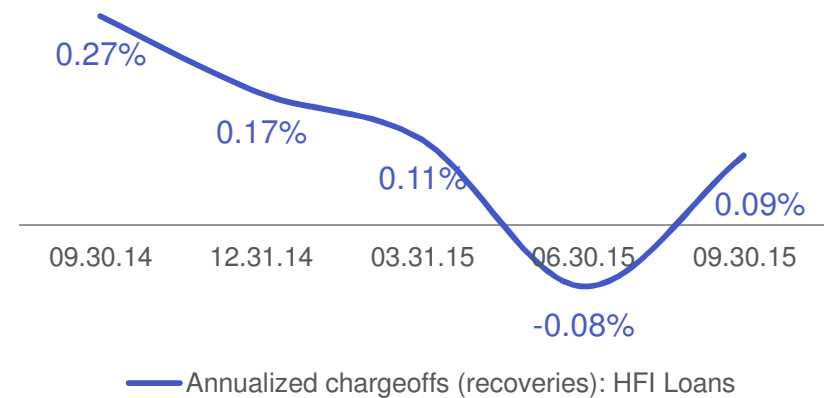
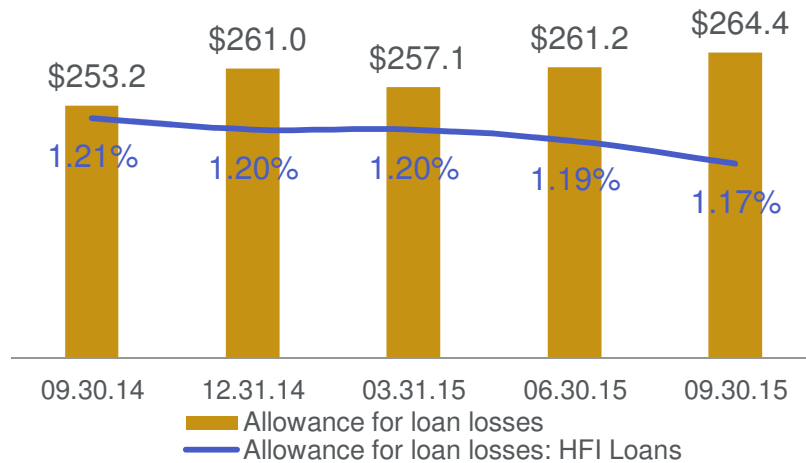
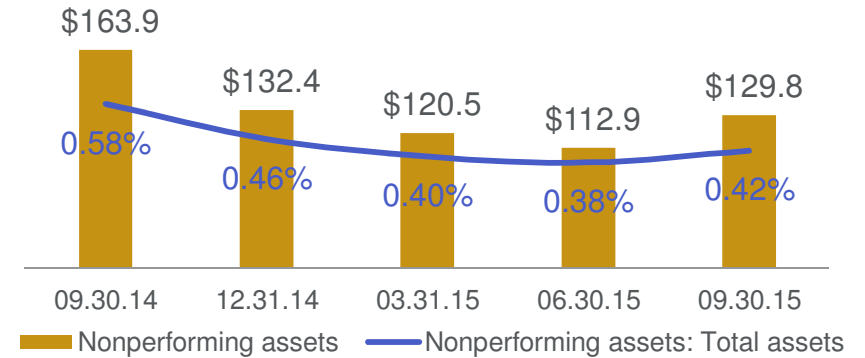
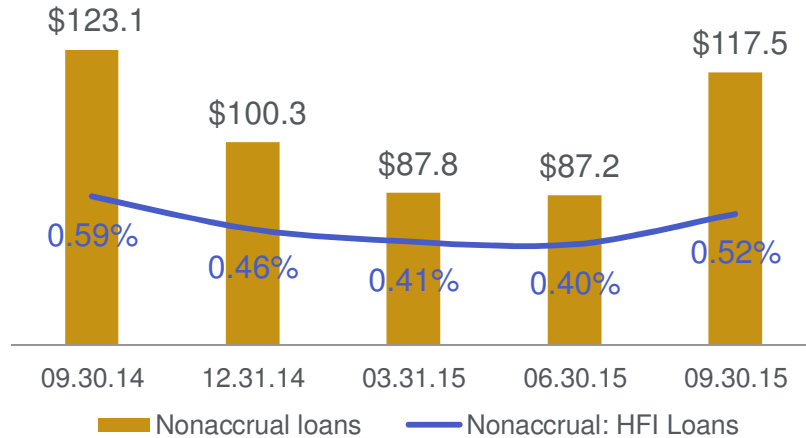


Deposits Distribution (as of 09.30.15)



Low Levels of Nonaccrual Loans & Net charge-offs

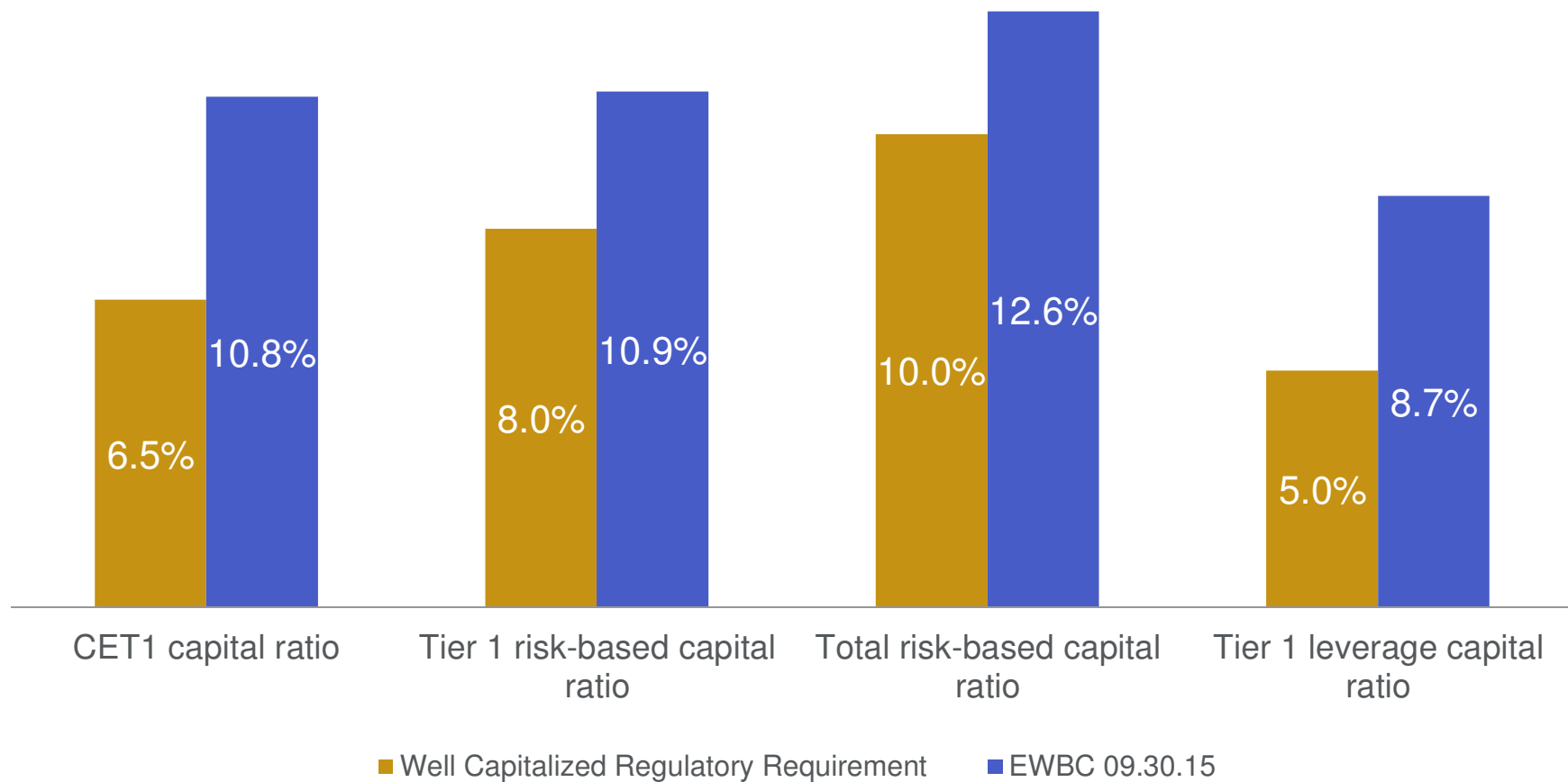
\$ in millions



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

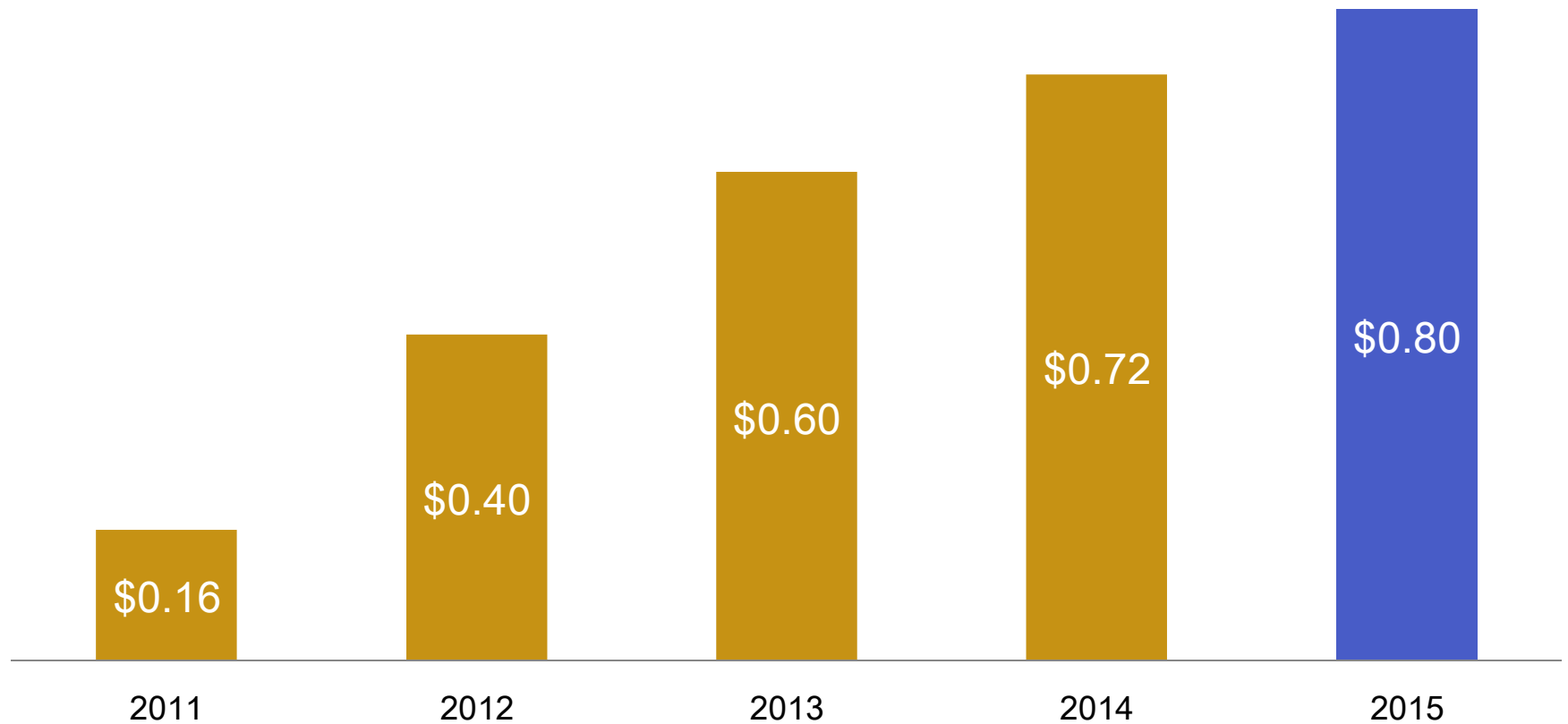
Strong Capital Levels

East West Bank has strong capital levels



Providing a Healthy Dividend to Shareholders

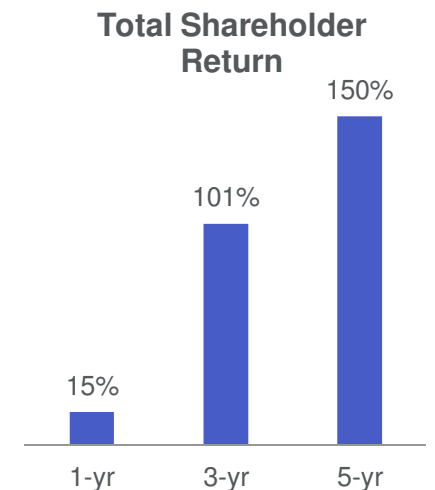
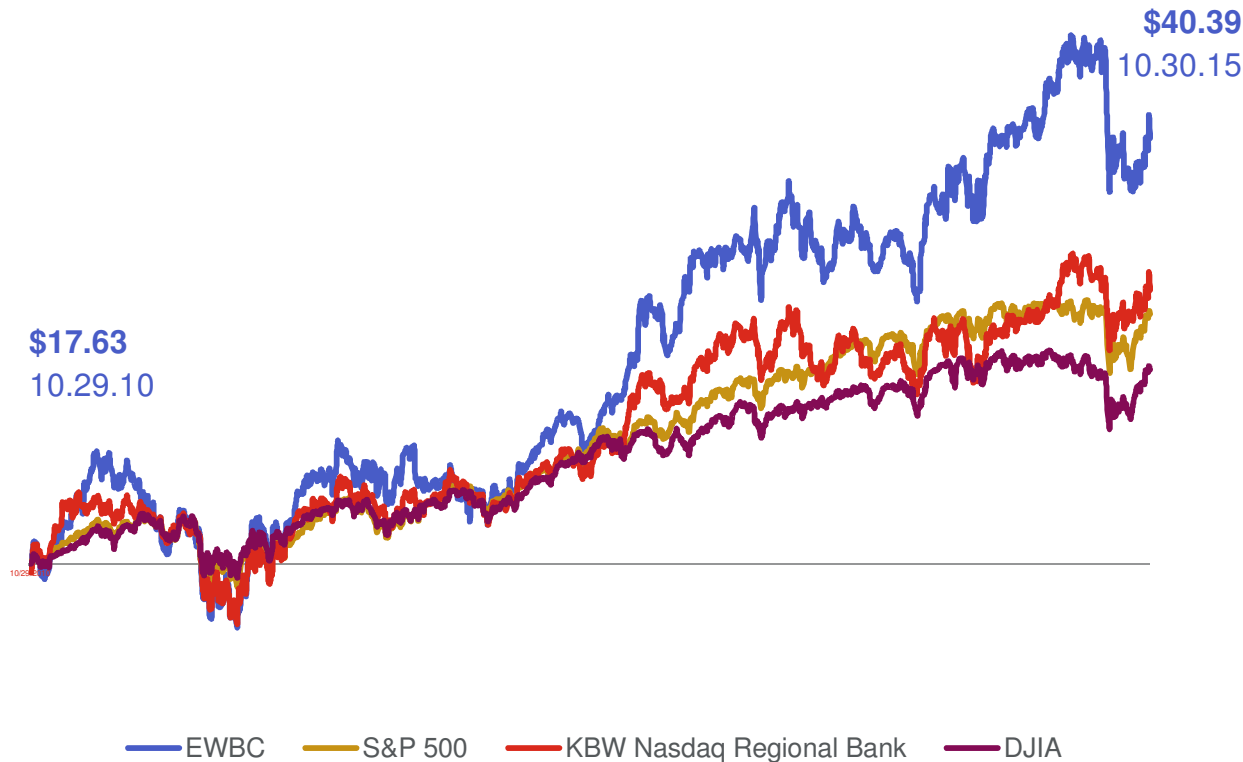
400% or \$0.64 per share increase in dividends since 2011



Outperforming Peers in Total Shareholder Return

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

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



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