

First Quarter 2016 INVESTOR PRESENTATION

May 13, 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 Profile

East West Bank is the largest independent bank based in Los Angeles, CA.

With \$33 billion in total assets, 43 years of operating history, and 2,800 associates, East West Bank is the leading U.S. Bank serving the Asian community.

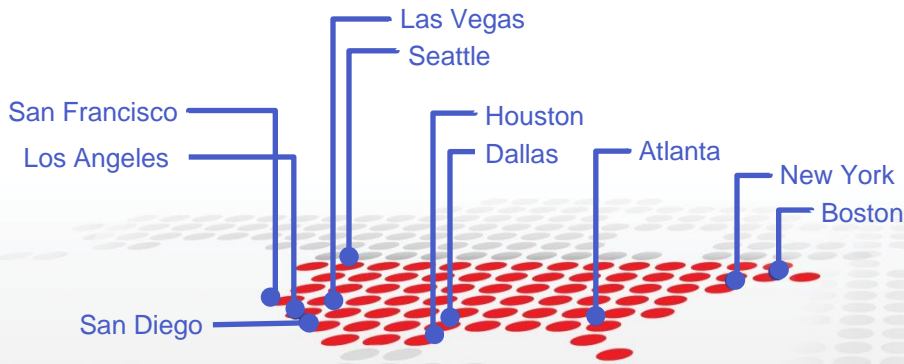
UNITED STATES

120+ Locations

Across 60+ cities in 10 metropolitan areas

90 Branches

In California



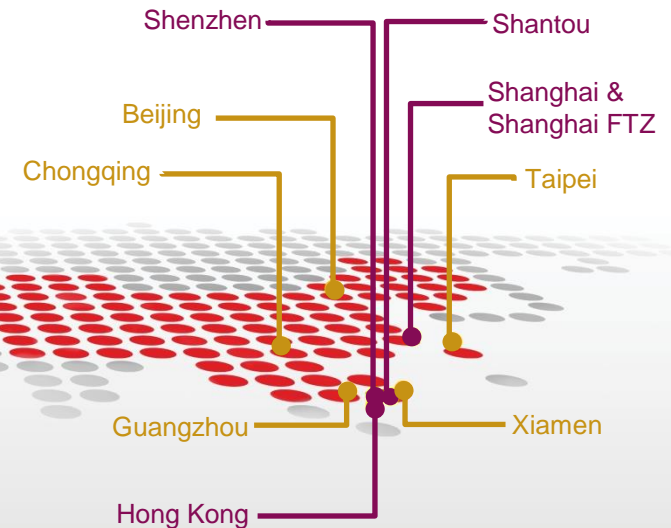
130+ LOCATIONS
THROUGHOUT

GREATER CHINA

10 Locations

5 Full-service branches

5 Representative offices



East West Bank Milestones

The Beginning

1973
First EWB Branch opens for business. First S&L bank serving the Asian American market in Southern California.

Going Public

1999
EWBC begins to trade on Nasdaq.

Size Doubles

2009
Acquired \$10 billion United Commercial Bank and doubled asset size to over \$20 billion.

Acquired China banking license.

Expansion in TX and CA

2014
Presence expanded in TX and CA with acquisition of \$2 billion Houston-based MetroCorp.

Opened new branches in Shanghai FTZ and Shenzhen.

Today

2016
Q1 net income of \$107.5 million and assets of \$33.1 billion.

1980s

Branch network expanded in CA.

1991

Assets exceeded \$1 billion.

1995

Converted to state chartered commercial Bank.

1998

Initiated management-led buyout.

2005

Net income exceeded \$100 million.

2007

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

2013

New branch in Las Vegas.

East West Bank's Advantage

THE U.S. FACTOR

- Largest U.S. bank serving the Asian community.
- Among the top 30 largest public banks.
- Bank of choice for new Chinese-American immigrants.
- Voted by Forbes as top 15 of America's best banks (2010-2015).

THE CHINA FACTOR

- China is the 2nd largest world economy.
- Foreign direct investment in the U.S. continues to rise.
- Cross-border trade between U.S. and Greater China companies is strong.
- EWB is one of the few U.S. banks with a banking license in China.
- 10 locations in Greater China.

BRIDGE BANKING EXPERTISE

- Knowledge and experience in:
 - Culture
 - Geography
 - Economics
 - Business practices
- Well-connected with business leaders and service professionals.
- Cross-border products and services.
- Long-term relationship building.

VALUE FOR CUSTOMERS

- Help navigate complicated business transactions.
- Broaden opportunities with our partners and resources.
- Customized solutions meet the unique financial needs across various industries.
- Beyond banking approach helps customers assimilate seamlessly into a new country.

Bank Rankings by Total Assets and Market Cap

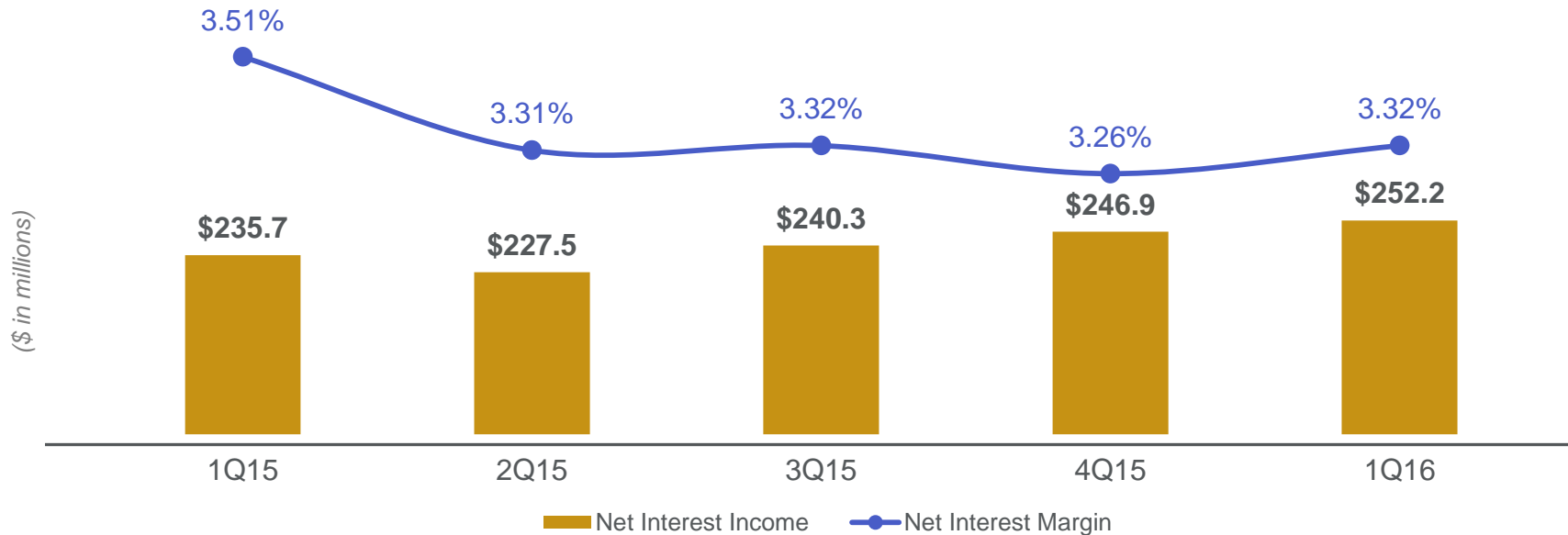
Rank	Total Assets (as of 03.31.16)	\$ Billion	Rank	Market Cap (as of 05.13.16)	\$ Billion
1	JPMorgan Chase & Co.	2,423.8	1	Wells Fargo & Company	244.9
2	Bank of America Corporation	2,185.5	2	JPMorgan Chase & Co.	223.8
3	Wells Fargo & Company	1,849.2	3	Bank of America Corporation	142.6
4	Citigroup Inc.	1,801.0	4	Citigroup Inc.	126.5
5	U.S. Bancorp	428.6	5	U.S. Bancorp	71.5
6	Bank of New York Mellon Corporation	372.9	6	Bank of New York Mellon Corporation	42.5
7	PNC Financial Services Group, Inc.	361.0	7	PNC Financial Services Group, Inc.	42.3
8	Capital One Financial Corporation	330.3	8	Capital One Financial Corporation	35.2
9	State Street Corporation	243.7	9	BB&T Corporation	25.9
10	BB&T Corporation	212.4	10	State Street Corporation	23.5
11	SunTrust Banks, Inc.	194.2	11	SunTrust Banks, Inc.	20.3
12	Fifth Third Bancorp	142.4	12	M&T Bank Corporation	18.0
13	Citizens Financial Group, Inc.	140.1	13	Northern Trust Corporation	15.6
14	Regions Financial Corporation	125.5	14	Fifth Third Bancorp	13.2
15	M&T Bank Corporation	124.6	15	Regions Financial Corporation	11.4
16	Northern Trust Corporation	117.8	16	Citizens Financial Group, Inc.	11.3
17	KeyCorp	98.4	17	First Republic Bank	9.9
18	Huntington Bancshares Incorporated	72.6	18	KeyCorp	9.8
19	Comerica Incorporated	69.0	19	Huntington Bancshares Incorporated	7.7
20	First Republic Bank	62.1	20	Comerica Incorporated	7.4
21	Zions Bancorporation	59.2	21	Signature Bank	7.2
22	SVB Financial Group	43.6	22	Zions Bancorporation	5.3
23	First Niagara Financial Group, Inc.	40.1	23	East West Bancorp, Inc.	5.1
24	People's United Financial, Inc.	39.3	24	SVB Financial Group	4.8
25	Popular, Inc.	36.1	25	People's United Financial, Inc.	4.7
26	Signature Bank	34.9	26	Commerce Bancshares, Inc.	4.5
27	East West Bancorp, Inc.	33.1	27	PacWest Bancorp	4.5
28	First Citizens BancShares, Inc.	32.2	28	BOK Financial Corporation	3.8
29	BOK Financial Corporation	31.4	29	Synovus Financial Corp.	3.7
30	Synovus Financial Corp.	29.2	30	Cullen/Frost Bankers, Inc.	3.7

First Quarter 2016 Highlights

<i>(\$ in millions, except per share data)</i>	1Q16	4Q15	QoQ Change	1Q15	YoY Change
Net income	\$ 107.5	\$ 91.8	+17%	\$ 100.0	+7%
Earnings per share (diluted)	\$ 0.74	\$ 0.63	+17%	\$ 0.69	+7%
At period-end					
Total loans	\$ 23,796.7	\$ 23,691.7	+0.4%	\$ 21,571.7	+10%
Total deposits	\$ 28,596.2	\$ 27,476.0	+4%	\$ 25,162.8	+14%
Total assets	\$ 33,109.2	\$ 32,350.9	+2%	\$ 29,906.8	+11%
Selected ratios					
Return on average assets	1.33%	1.14%	+19 bps	1.39%	-6 bps
Return on average equity	13.59%	11.67%	+1.92%	13.93%	-0.34%
Net interest margin	3.32%	3.26%	+6 bps	3.51%	-19 bps
Cost of deposits	0.28%	0.29%	Improved 1 bp	0.28%	-
Adjusted efficiency ratio ¹	44.53%	43.99%	+54 bps	42.65%	+188 bps

¹ Represents noninterest expense, excluding 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) reversal of credit losses, and noninterest income.

First Quarter Net Interest Income and Margin



Net Interest Income

\$252.2 million
1Q16 Net Interest Income

+\$5.3 million or +2%
From 4Q15 Net Interest Income

Due to loan portfolio growth

Net Interest Margin

3.32%
1Q16 Net Interest Margin

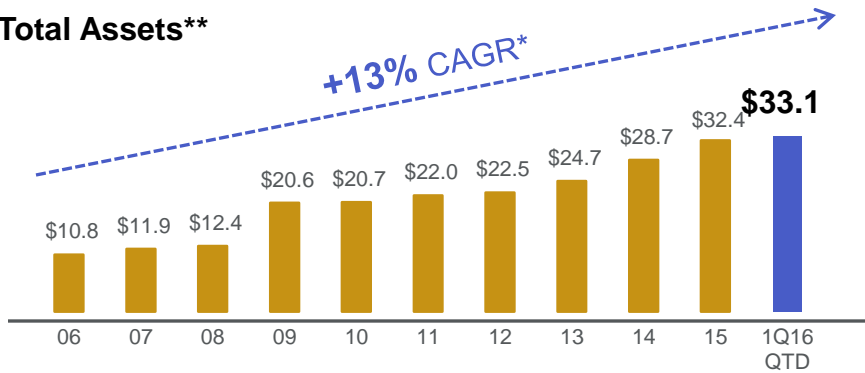
+6 basis points
From 4Q15 Net Interest Margin

Due to higher yield on interest-earning assets

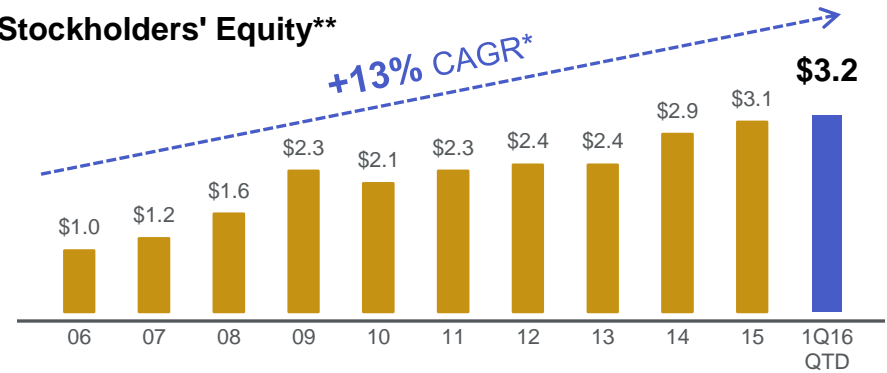
Strong Growth and Performance

(\$ in billion)

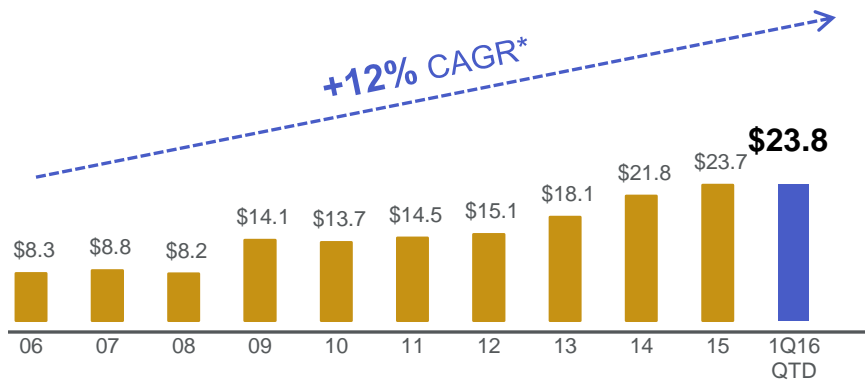
Total Assets**



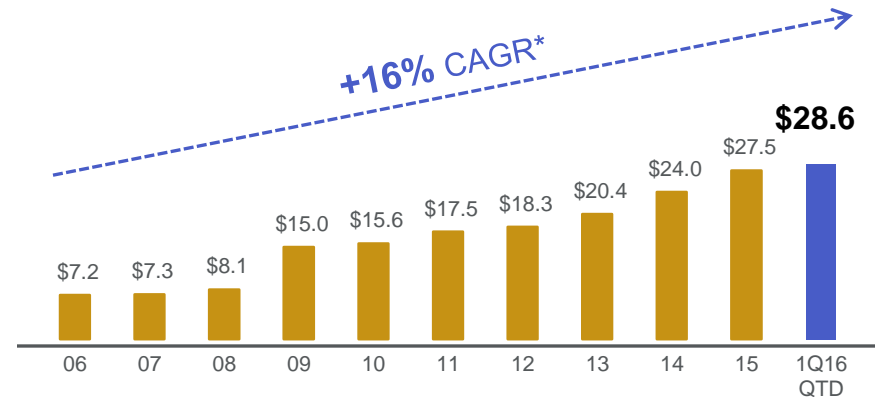
Stockholders' Equity**



Total Loans



Deposits

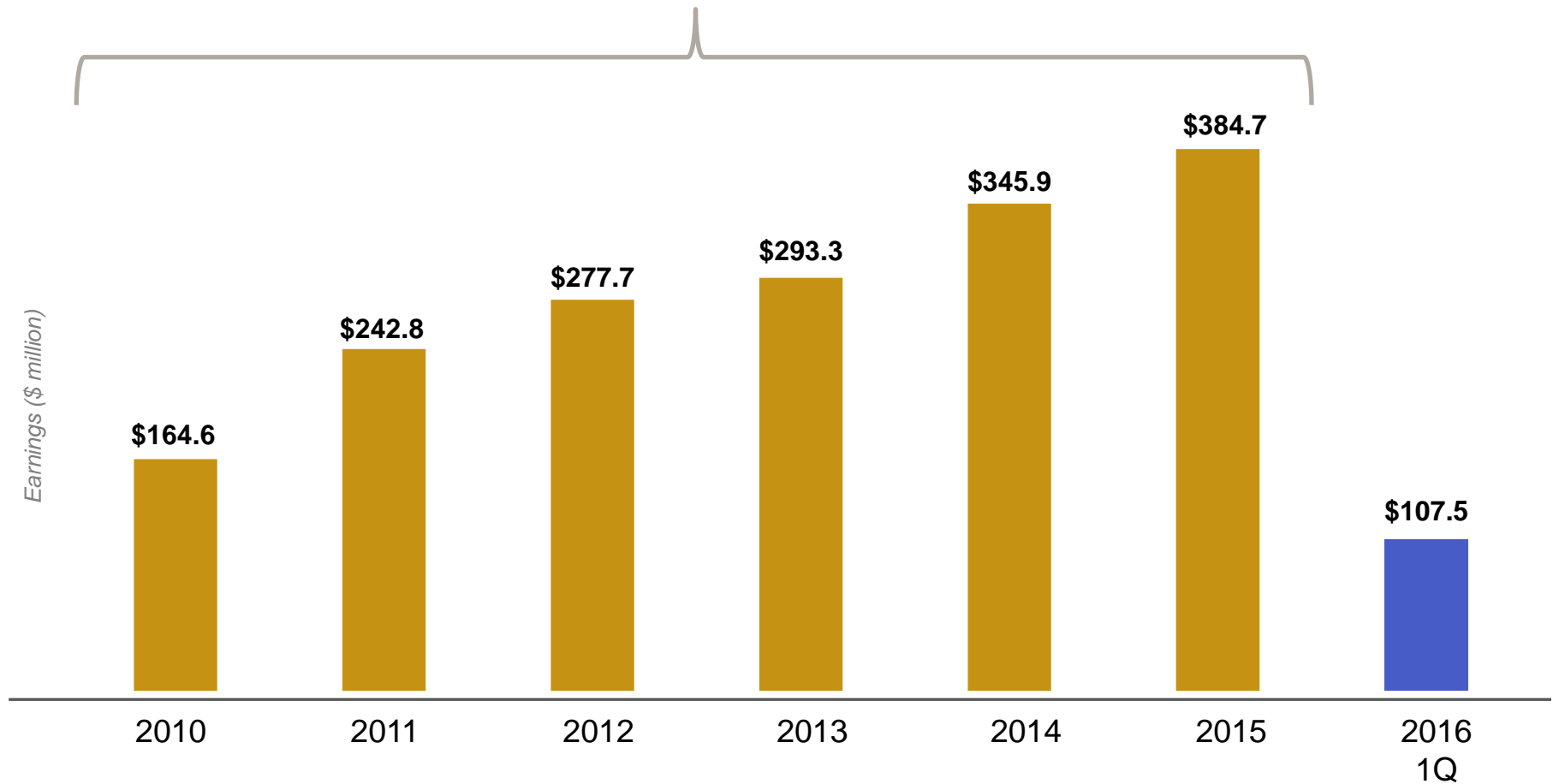


*CAGR from December 31, 2006 – March 31, 2016.

**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 Standards Update ("ASU") 2014-01.

Sixth Consecutive Year of Record Earnings* for 2015

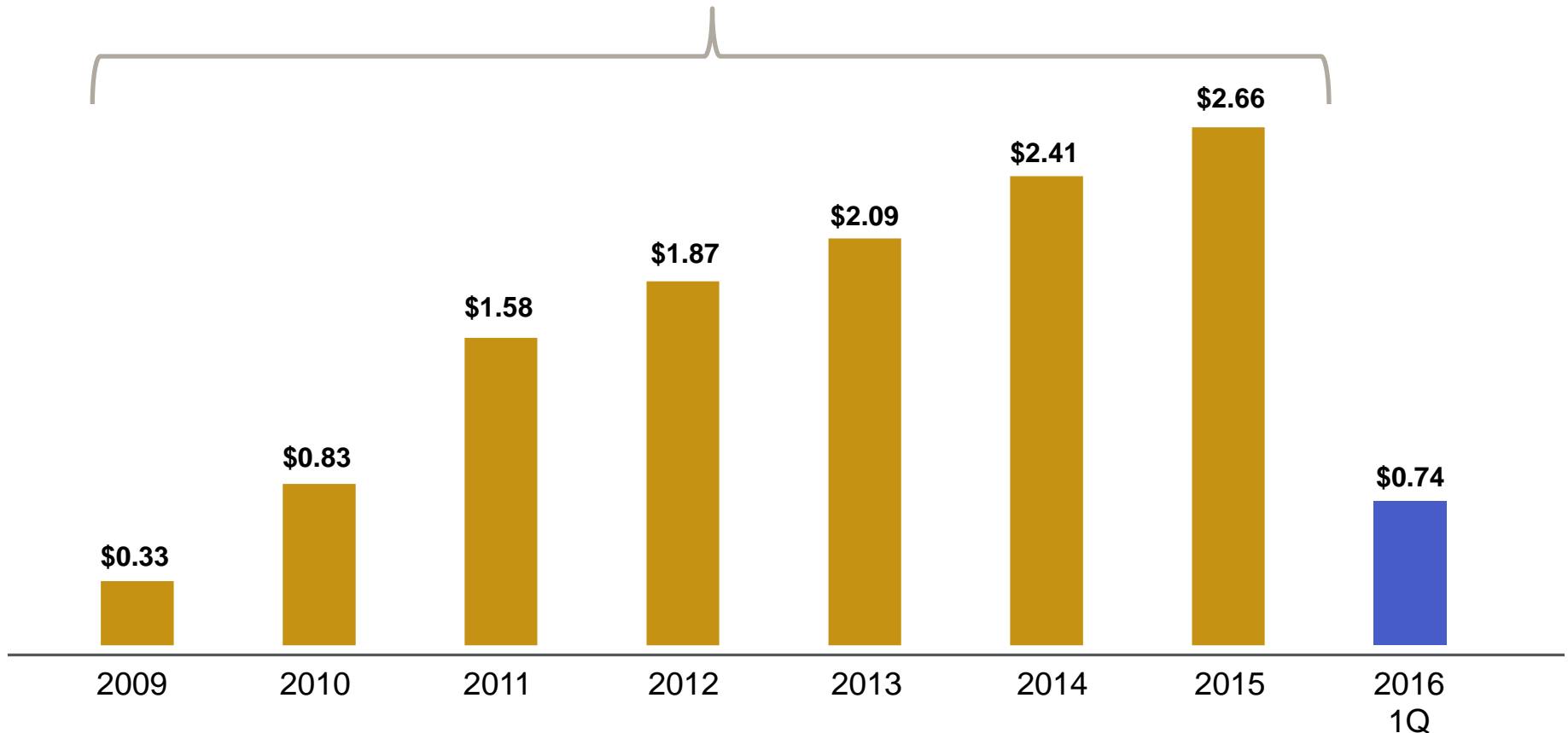
>18% CAGR for Net Income



* 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 for 2015

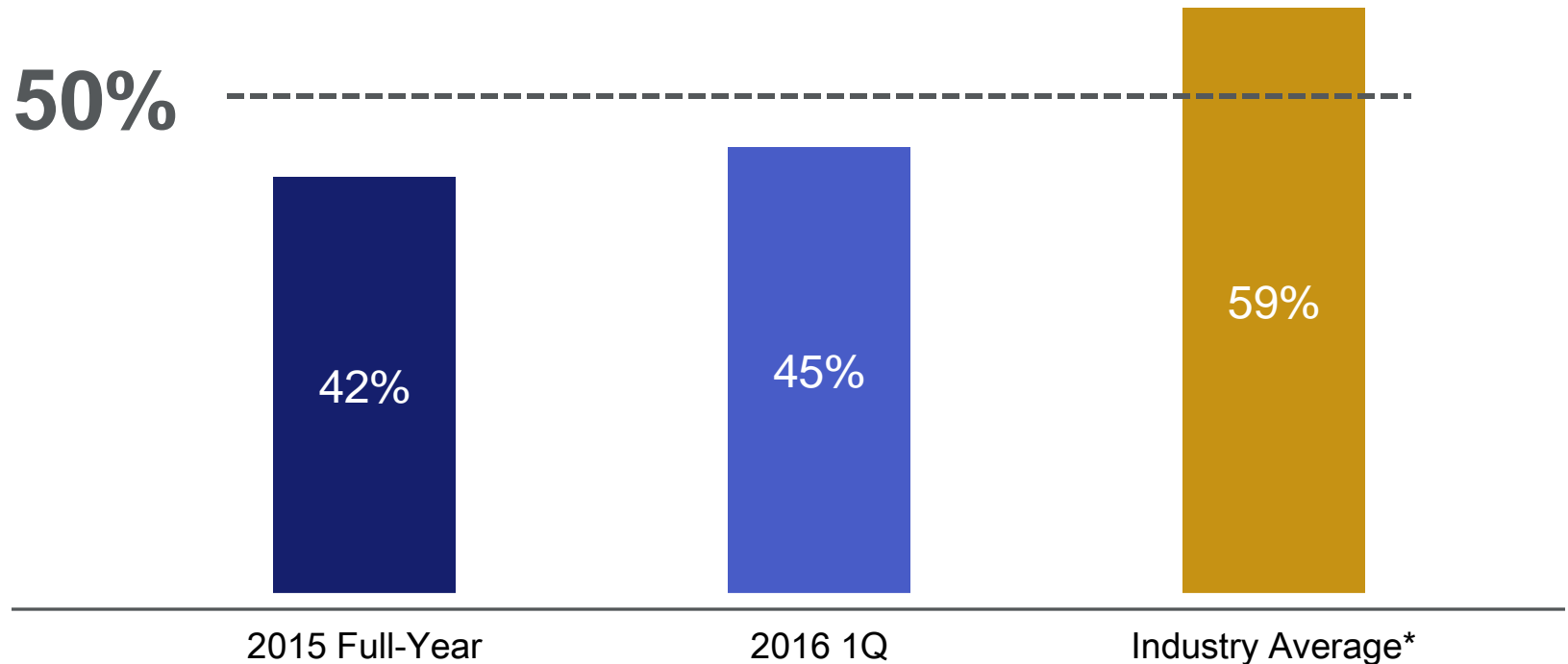
42% CAGR for Earnings Per Share



* 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

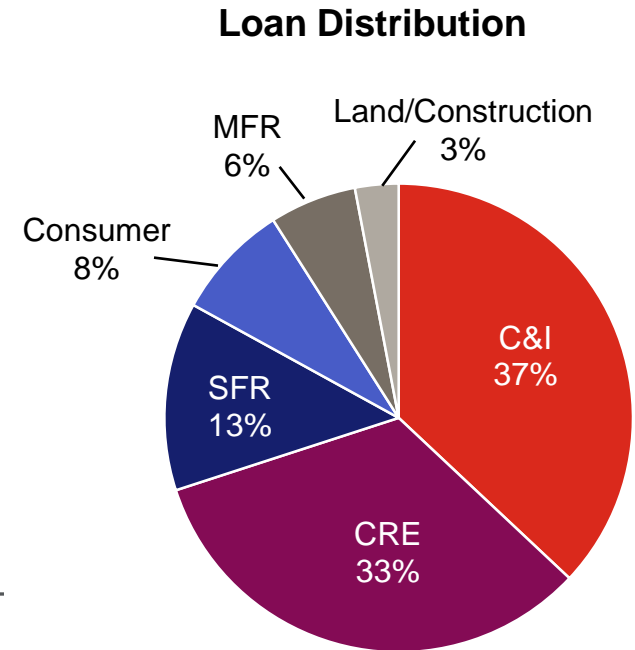
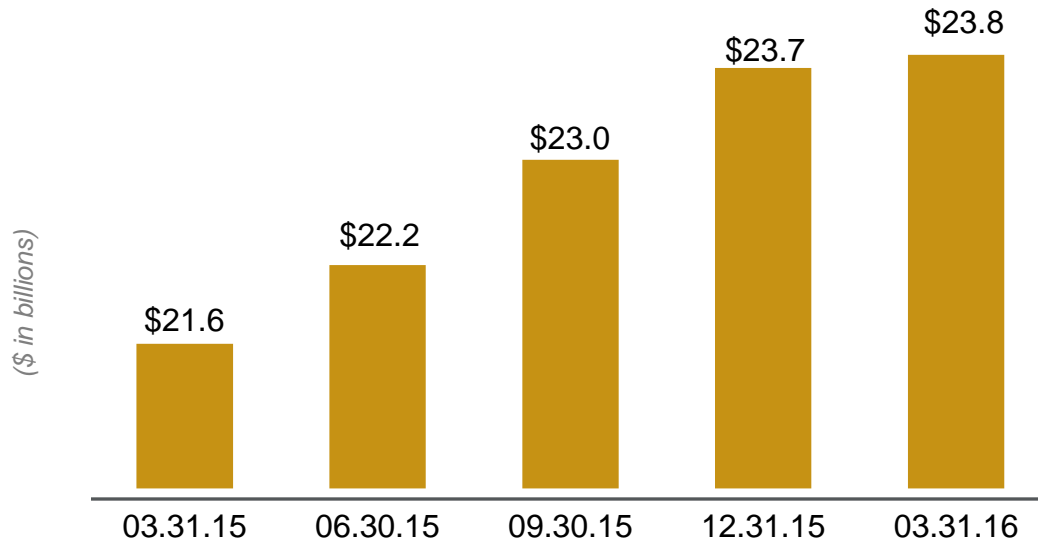
East West Bank has better operating efficiency compared to peer banks



* Industry average based on FDIC's 4Q15 Quarterly Banking Profile for FDIC Insured Banks with Asset size >\$10B.

Diversified Loan Portfolio

\$23.8 billion RECORD loans as of March 31, 2016



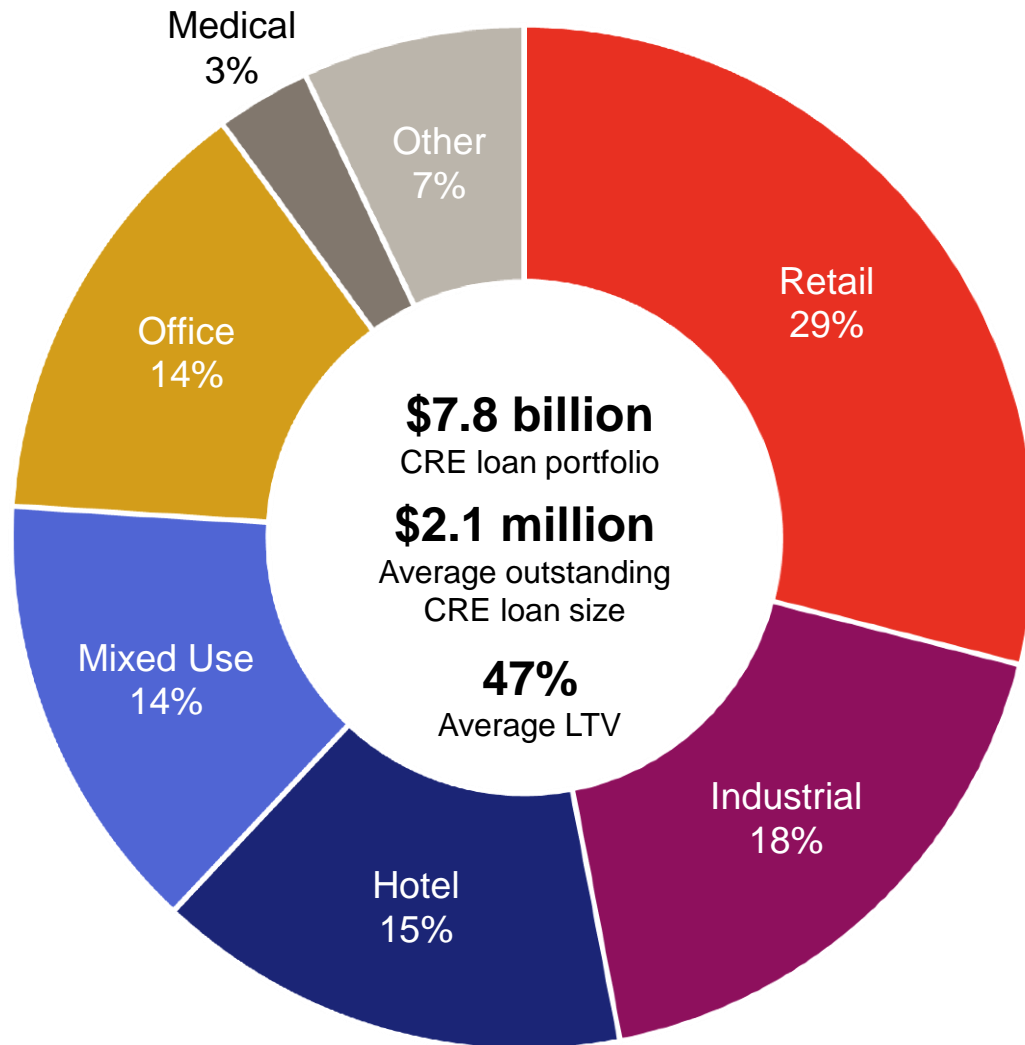
+\$105.0 million QoQ increase

+\$2.2 billion or 10% YoY increase

QoQ organic loan growth mostly driven by CRE, consumer and SFR

1Q16 average loan yield was 4.28%

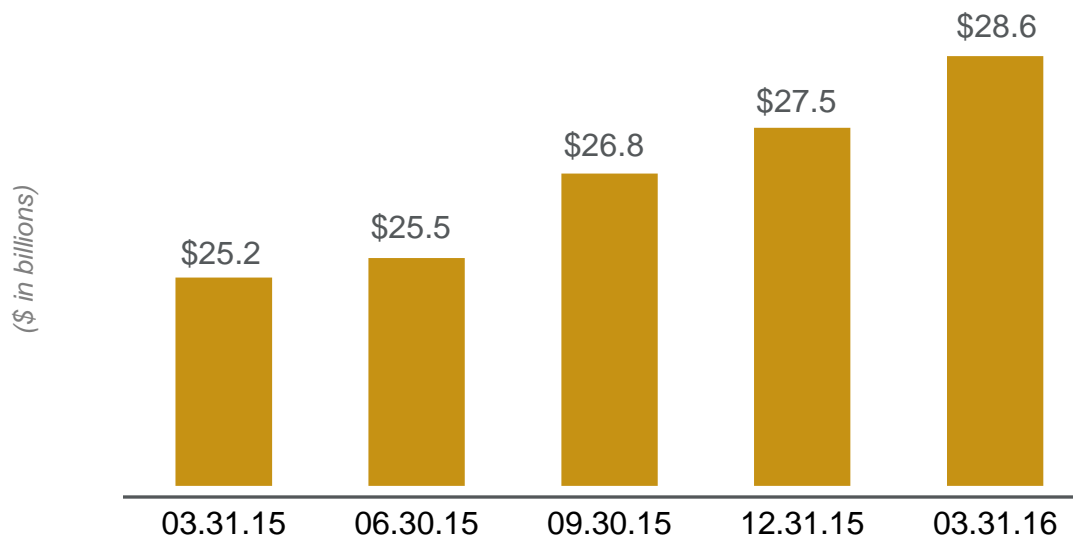
Diversified Commercial Real Estate Portfolio*



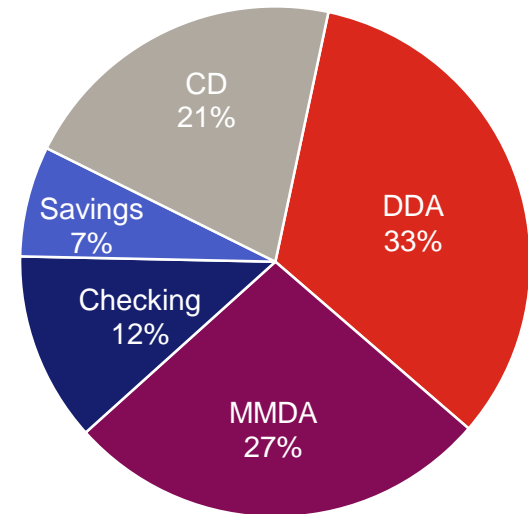
*As of March 31, 2016

Strong Deposit Growth

\$28.6 billion RECORD deposits as of March 31, 2016



Deposit Distribution



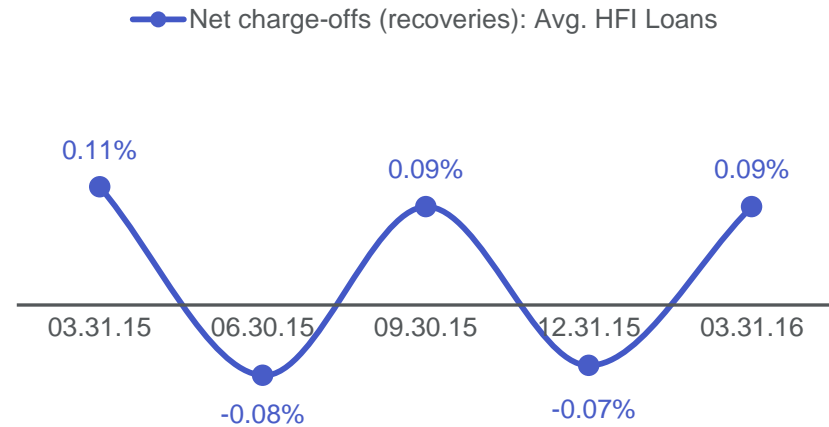
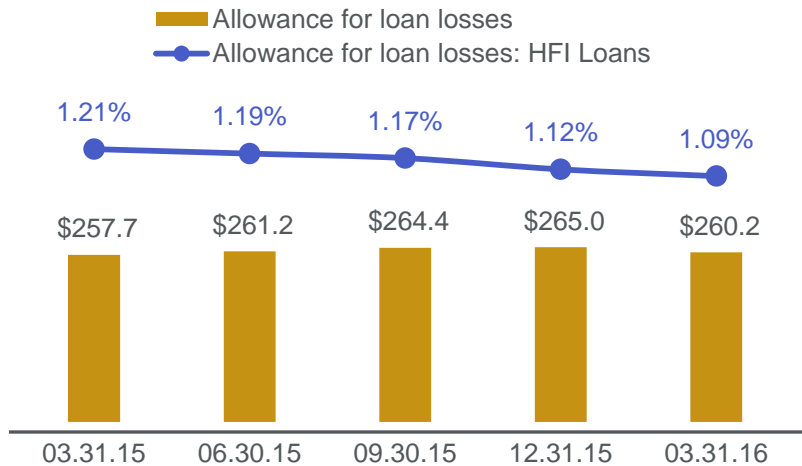
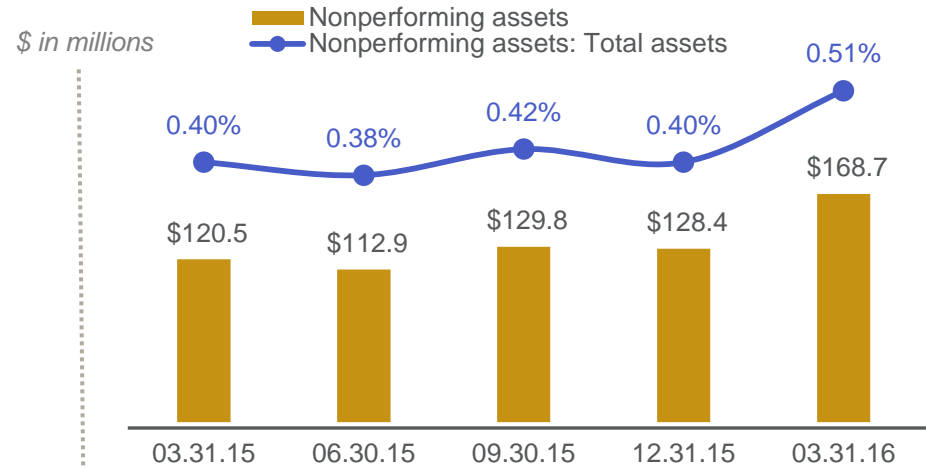
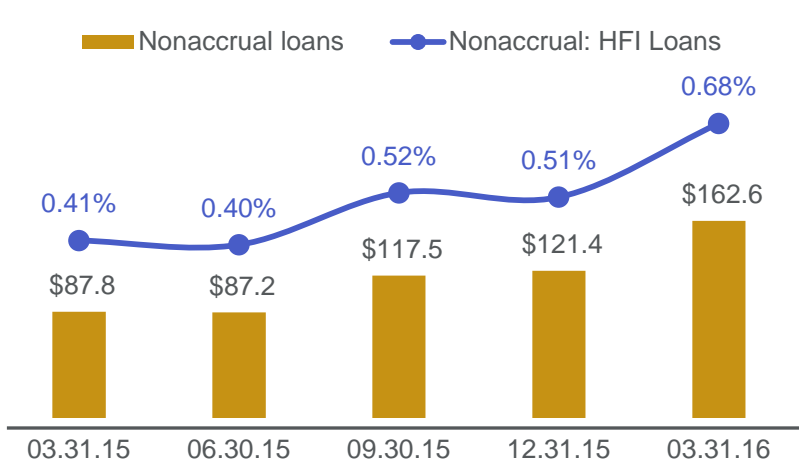
+\$1.1 billion or 4% QoQ increase

+\$3.4 billion or 14% YoY increase

\$22.5 billion record core deposits

1Q16 cost of deposit was 0.28%

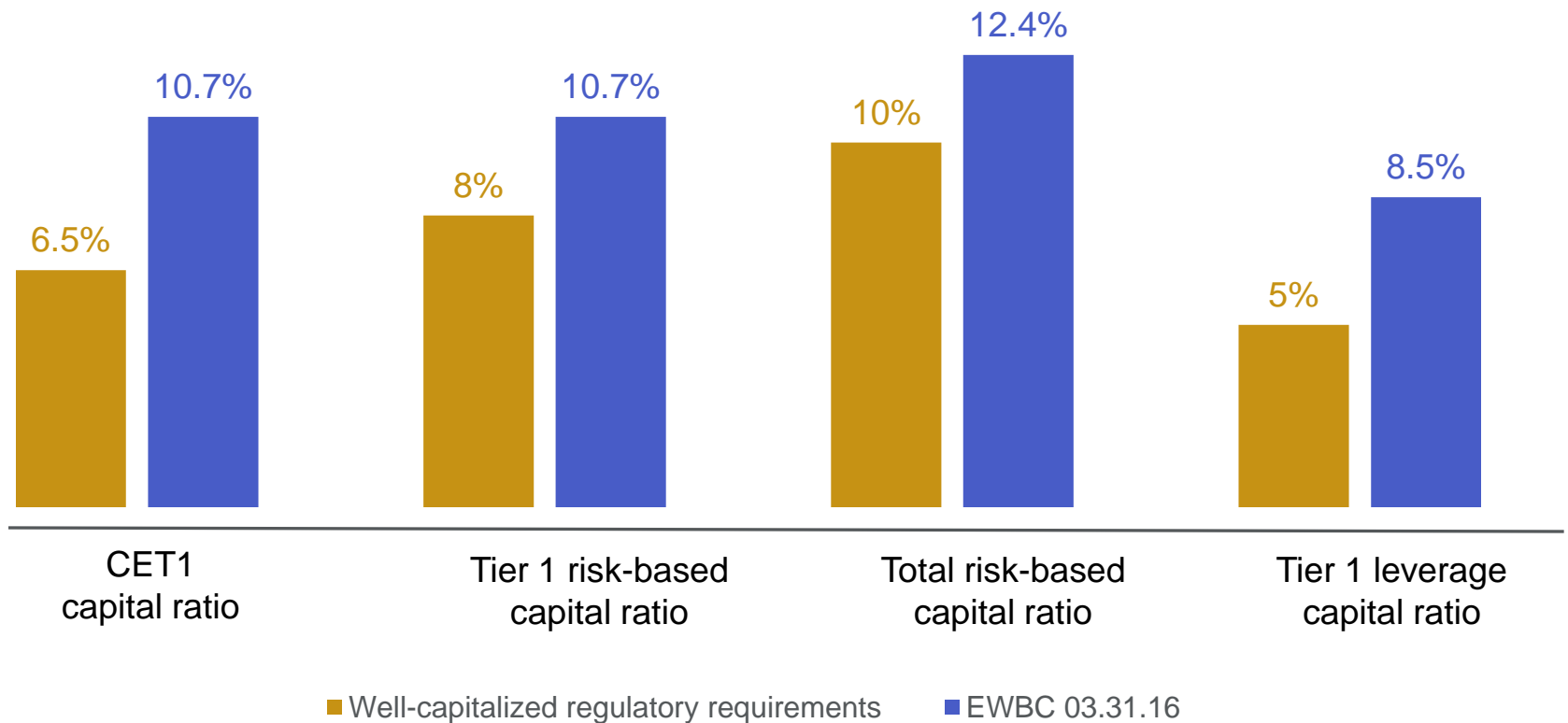
Low Levels of Nonaccrual Loans & Net Charge-Offs



Nonaccrual loans and nonperforming assets exclude purchased credit impaired loans. HFI represents held-for-investment.

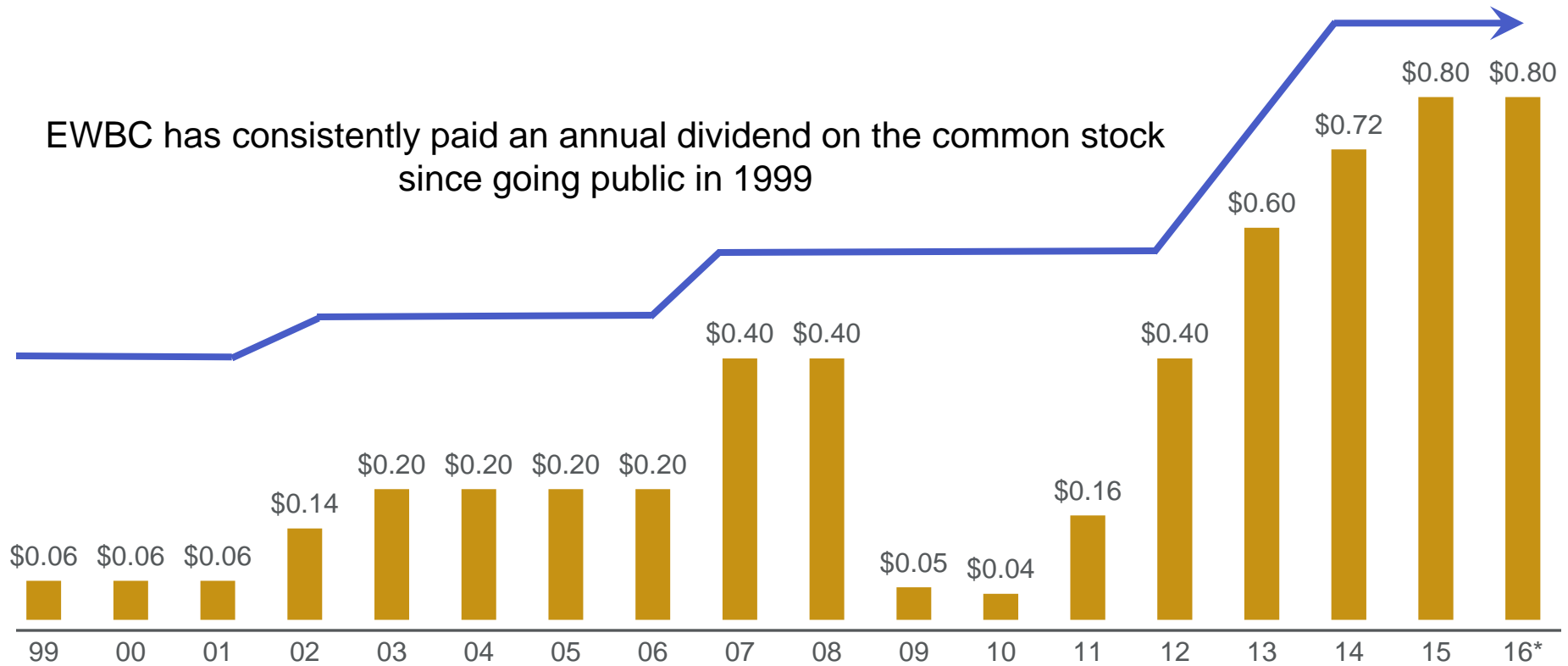
Strong Capital Levels

East West Bank's capital levels exceed well-capitalized regulatory requirements



Providing a Healthy Dividend to Shareholders

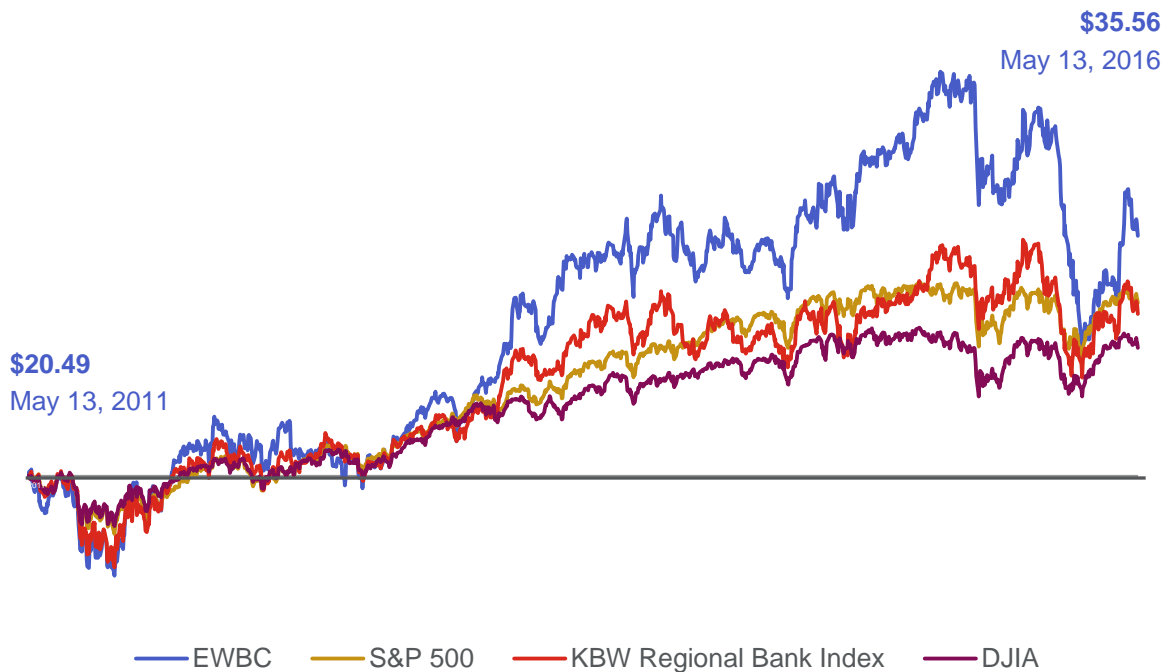
400% or \$0.64 per share increase in dividends since 2011



*Annualized based on dividend rate for the first and second quarters of 2016.

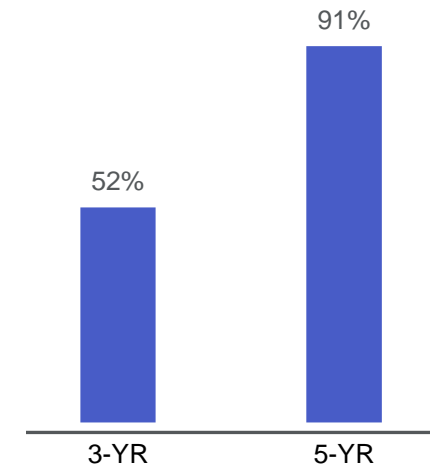
Strong Total Shareholder Return

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



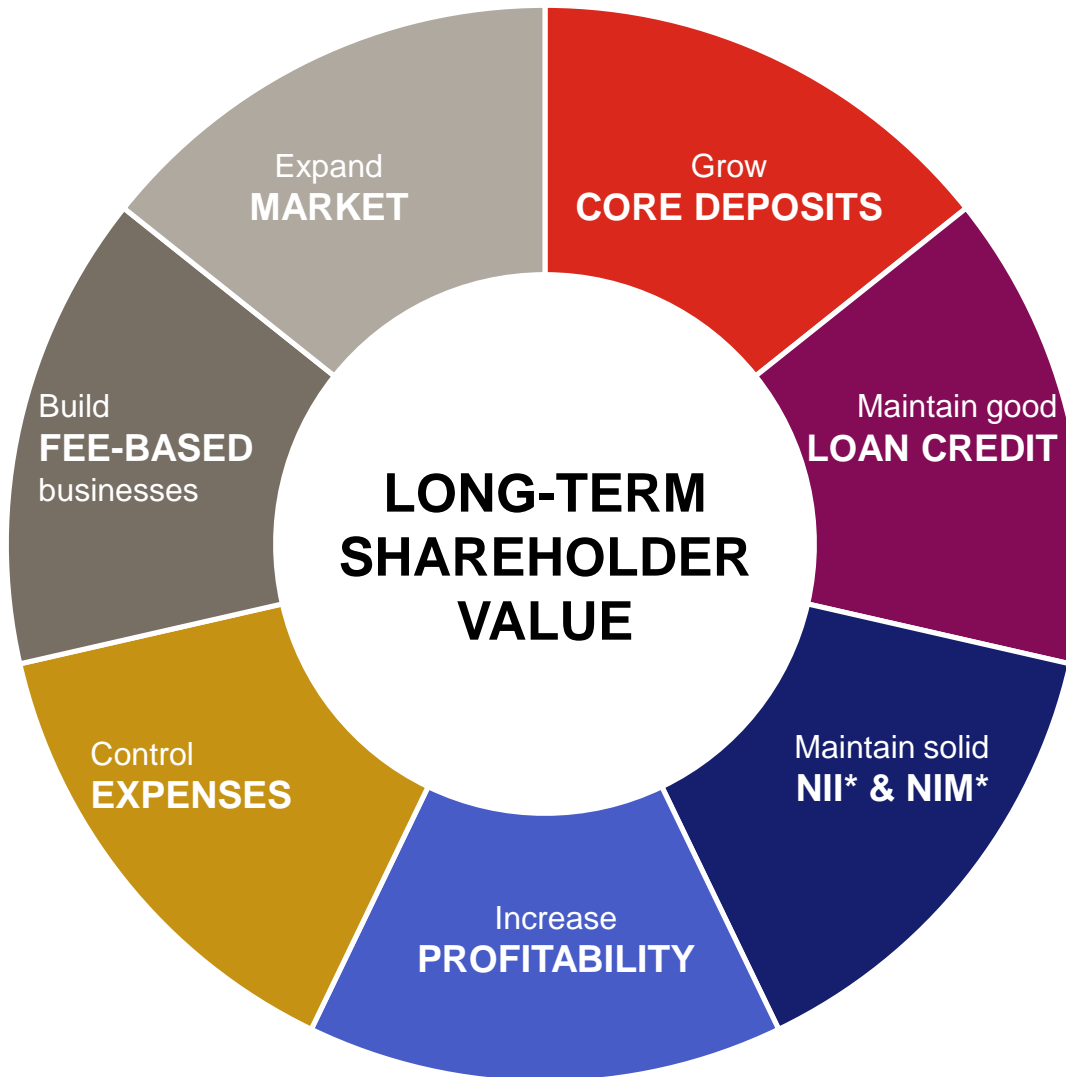
Ticker	EWBC
Exchange	NASDAQ
Market Cap (as of 05.13.16)	\$5.1B
Closing Price (as of 05.13.16)	\$35.56
52-week high	\$46.50
52-week low	\$27.25
No. of shares outstanding	144M
Annual Dividend	\$0.80

Total Shareholder Return



Total Shareholder Return as of 05.13.16. Source: SNL Financial LC.

Key Focus Areas



*NII = Net Interest Income. NIM = Net Interest Margin

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