

The Quarter in Review

2ND QUARTER 2016



CORPORATE PROFILE

East West Bancorp (“East West” or the “Company”) is a publicly owned company with \$33.0 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 is the largest independent bank headquartered in southern California.

East West Bank 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, Massachusetts, Nevada, New York, 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

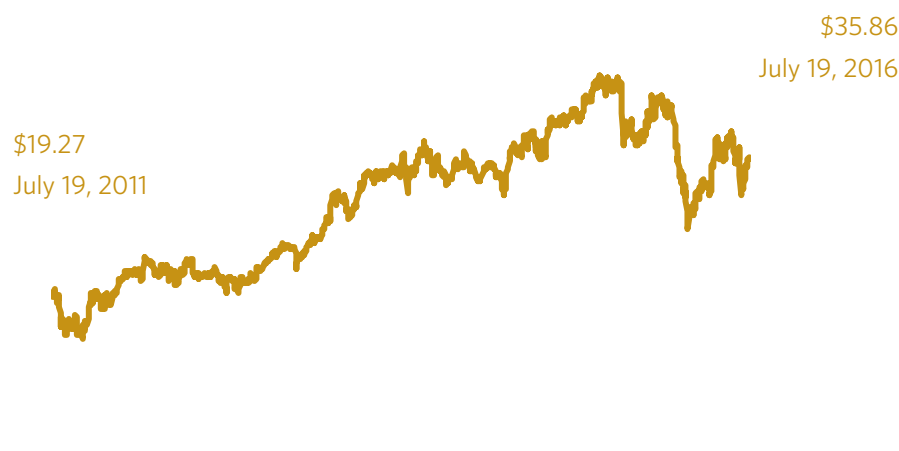
“East West is pleased to report strong earnings of \$103.3 million or \$0.71 per diluted share for the second quarter of 2016, an increase in diluted earnings per share of \$0.03 or 4% from the second quarter of 2015. For the second quarter of 2016, East West achieved solid profitability, earning a return on average assets of 1.27% and a return on average equity of 12.71%.”

“We are pleased with our solid performance in the second quarter of 2016. As we enter the second half of 2016, we will continue to focus on prudent growth and maintaining our strong profitability. As the bridge between the East and the West, we continue to see opportunities to grow our business profitability. Further, we continue to make progress in strengthening our risk management infrastructure and technology while being mindful of expense control.”

— Dominic Ng, Chairman and CEO

5-YR STOCK PERFORMANCE

July 19, 2011 to July 19, 2016



STOCK INFO

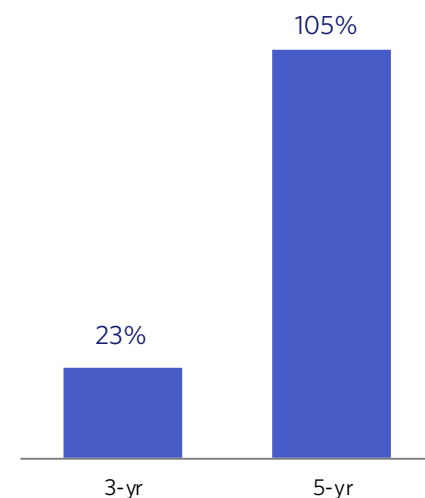
Ticker	EWBC
Exchange	NASDAQ
Market Cap (as of 07.19.16)	\$5.2B
Closing Price (as of 07.19.16)	\$35.86
52-week high	\$45.67
52-week low	\$27.25
No. of shares outstanding	144M
Annual Dividend	\$0.80

GOVERNANCE

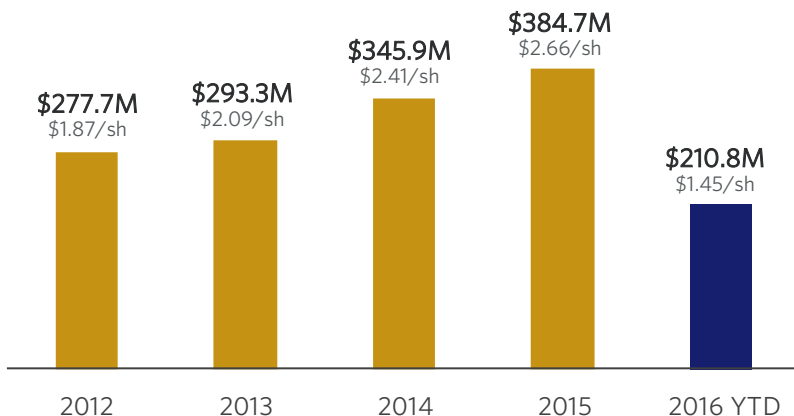
- East West Bank’s Board of Directors is comprised of nine independent directors and one inside director.
- East West Bank is subject to oversight by U.S. regulatory agencies, including the Federal Reserve Bank (FRB), the California department of Business Oversight (DBO) and the Consumer Financial Protection Bureau (CFPB).

TOTAL SHAREHOLDER RETURN

As of July 19, 2016



NET INCOME¹ AND DILUTED EARNINGS PER SHARE¹



\$103.3M

2Q16 Net Income

-\$4.2M or -4%

QoQ change in net income

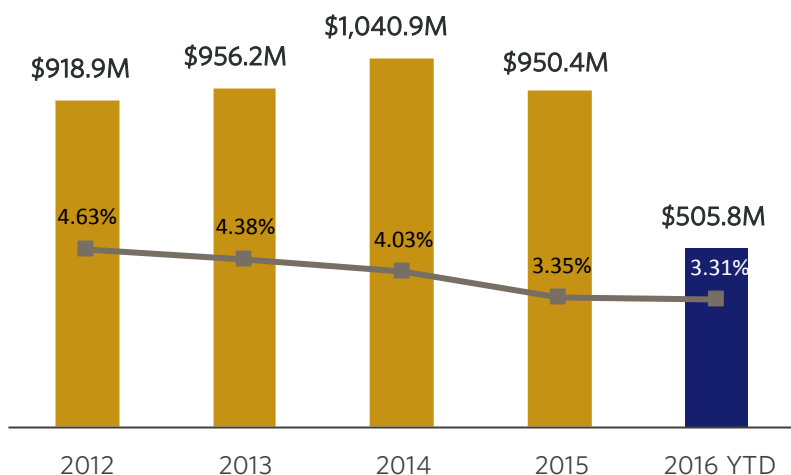
\$0.71

2Q16 Diluted earnings per share

-\$0.03 or -4%

QoQ change in diluted earnings per share

NET INTEREST INCOME AND MARGIN



\$253.6M

2Q16 Net Interest Income

+\$1.4M or +1%

QoQ growth in net interest income

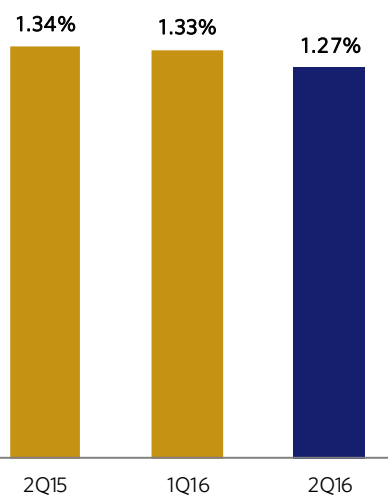
3.31%

2Q16 Net Interest Margin

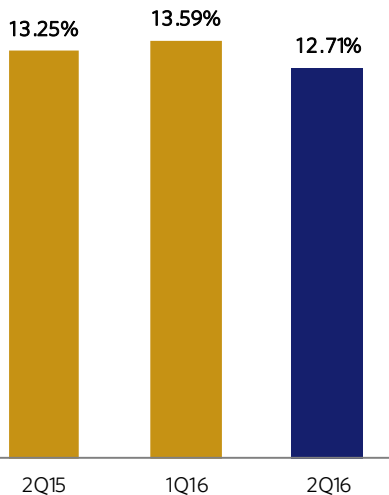
-1 basis point

QoQ change in net interest margin

ROA (Quarter to Date)



ROE (Quarter to Date)



1.27%

2Q16 ROA

-6 bps

QoQ change in ROA

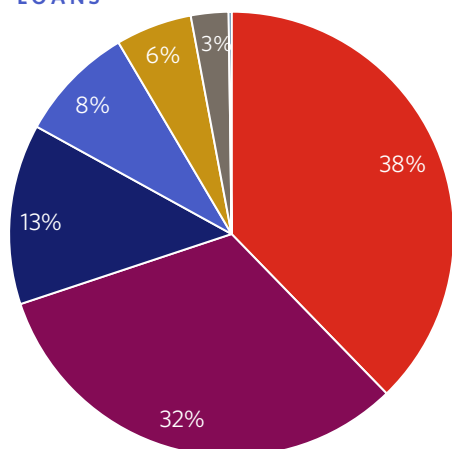
12.71%

2Q16 ROE

-88 bps

QoQ change in ROE

LOANS



C&I	38%
CRE	32%
SFR	13%
CONSUMER	8%
MFR	6%
LAND/CONSTRUCTION	3%

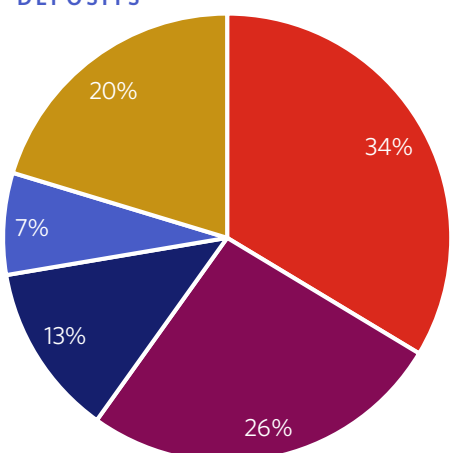
\$24.3B
Record Loans as of 06.30.16

+\$490.8M
QoQ Increase
+\$2.1B or +10%
YoY Increase

4.28%
2Q16 Average loan yield

0.35%
2Q16 Cost of funds

DEPOSITS



NONINTEREST-BEARING	34%
MONEY MARKET	26%
INTEREST-BEARING	13%
SAVINGS	7%
CDs	20%

\$28.2B
Deposits as of 06.30.16

-\$379.0M or -1%
QoQ Change
+\$2.7B or +11%
YoY Increase

\$22.5B
Core Deposits as of 06.30.16

0.29%
2Q16 Cost of Deposits

CAPITAL STRENGTH

Regulatory Capital Metrics (\$ in thousands)	Basel III						
	June 30, 2016 ^(a)	Mar. 31, 2016	June 30, 2015	Minimum Regulatory Requirements	Well Capitalized Regulatory Requirement	Fully Phased- in Minimum Regulatory Requirement	
CET1 capital ratio	10.7%	10.7%	10.8%	4.5%	6.5%	7.0%	
Tier 1 risk-based capital ratio	10.7%	10.7%	11.0%	6.0%	8.0%	8.5%	
Total risk-based capital ratio	12.4%	12.4%	12.7%	8.0%	10.0%	10.5%	
Tier 1 leverage capital ratio	8.7%	8.5%	8.8%	4.0%	5.0%	5.0%	
RWA ^(b)	\$ 26,158,658	\$ 25,541,265	\$ 23,227,483	N/A	N/A	N/A	

N/A Not applicable

^(a) The Company's June 30, 2016 regulatory capital ratios, capital and Risk Weighted Assets ("RWA") are preliminary.

^(b) 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 based on the nature 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)

	2Q16	1Q16	2Q15
Summary of Operations			
Interest and dividend income	\$ 278,865	\$ 276,172	\$ 255,445
Interest expense	(25,281)	(23,968)	(27,953)
Net interest income before provision for credit losses	253,584	252,204	227,492
Provision for credit losses	(6,053)	(1,440)	(3,494)
Net interest income after provision for credit losses	247,531	250,764	223,998
Noninterest income	44,264	40,513	40,593
Noninterest expense	(148,879)	(146,606)	(120,170)
Income before income taxes	142,916	144,671	144,421
Income tax expense	(39,632)	(37,155)	(45,673)
Net income	\$ 103,284	\$ 107,516	\$ 98,748
Per common share			
Basic EPS	\$ 0.72	\$ 0.75	\$ 0.69
Diluted EPS	\$ 0.71	\$ 0.74	\$ 0.68
Common dividends per share	\$ 0.20	\$ 0.20	\$ 0.20
Weighted average number of shares outstanding, basic (in thousands)	144,101	143,958	143,846
Weighted average number of shares outstanding, diluted (in thousands)	145,078	144,803	144,480
At period-end			
Total assets	\$ 32,952,212	\$ 33,109,169	\$ 30,064,072
Total loans receivable	24,287,506	23,796,698	22,160,039
Deposits	28,217,243	28,596,247	25,528,220
Stockholders' equity	3,296,910	3,216,781	3,004,948
Financial Ratios			
Return on average assets	1.27%	1.33%	1.34%
Return on average equity	12.71%	13.59%	13.25%
Net interest margin	3.31%	3.32%	3.31%
Adjusted efficiency ratio ^{2,3}	44.59%	44.53%	40.36%
Asset Quality Ratios			
Non-PCI nonperforming assets/total assets ⁴	0.54%	0.51%	0.38%
Allowance for loan losses/total loans held-for-investment ⁴	1.10%	1.09%	1.19%

¹ Periods prior to 1Q15 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 2014-01.

² Represents noninterest expense, excluding 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 GAAP to non-GAAP financial measures available in the Company's second quarter 2016 financial press release.

⁴ Total assets and loans held-for-investment include Purchased Credit Impaired ("PCI") loans of \$790.4 million, \$866.8 million and \$1.2 billion as of June 30, 2016, March 31, 2016, and June 30, 2015, respectively.

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