

The Quarter in Review

3RD QUARTER 2016



CORPORATE PROFILE

East West Bancorp (“East West” or the “Company”) is a publicly owned company with \$33.3 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 \$110.1 million or \$0.76 per diluted share for the third quarter of 2016, an increase in diluted earnings per share of \$0.05 or 7% from the prior quarter and \$0.11 or 17% from the third quarter of 2015. For the third quarter of 2016, East West achieved solid profitability, earning a return on average assets of 1.33% and a return on average equity of 13.1%.

“Third quarter of 2016 results reflect East West’s continued focus on prudent growth and strong profitability. Total gross loans grew \$484.8 million from June 30, 2016 to a record \$24.8 billion as of September 30, 2016. Quarter over quarter, total deposits also grew \$375.2 million from June 30, 2016 to \$28.6 billion as of September 30, 2016.

“Throughout the year, the Company has made important progress in strengthening our risk management infrastructure and technology, to support our differentiated strategy as the bridge between the East and the West, in which we continue to see attractive business growth opportunities.”

— *Dominic Ng, Chairman and CEO*

RECENT NEWS

On October 5, 2016, East West announced the appointment of Gregory L. Guyett as President and Chief Operating Officer of East West Bancorp and East West Bank. Mr. Guyett is a seasoned professional with over 30 years of corporate and international banking experience. Mr. Guyett will be responsible for overseeing commercial banking business, including lending, deposit, operations and support functions, international banking, treasury management and information technology.

Mr. Guyett’s role at East West follows a 30-year career at J.P. Morgan in leadership roles of progressively increasing responsibility. From 2014 to 2015 he served as the Co-Head of Banking and Head of Investment Banking, Asia Pacific, in Hong Kong. Prior to Hong Kong, Mr. Guyett was the Shanghai-based CEO for Greater China, a role in which he focused on strengthening client relationships in the region, while overseeing governance and regulatory engagement. He also served from 2009 to 2012, as the CEO of J.P. Morgan’s Global Corporate Bank. Beginning in 2007, Mr. Guyett served as President and CEO of J.P. Morgan Securities Japan Co., Ltd. and J.P. Morgan’s senior representative in Japan. Mr. Guyett began his career at J.P. Morgan in real estate banking in 1985.

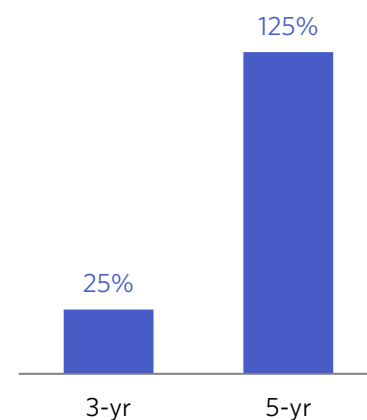
STOCK INFO

Ticker	EWBC
Exchange	NASDAQ
Market Cap (as of 10.31.16)	\$5.7B
Closing Price (as of 10.31.16)	\$39.51
52-week high	\$43.94
52-week low	\$27.25
No. of shares outstanding	144M
Annual Dividend	\$0.80

GOVERNANCE

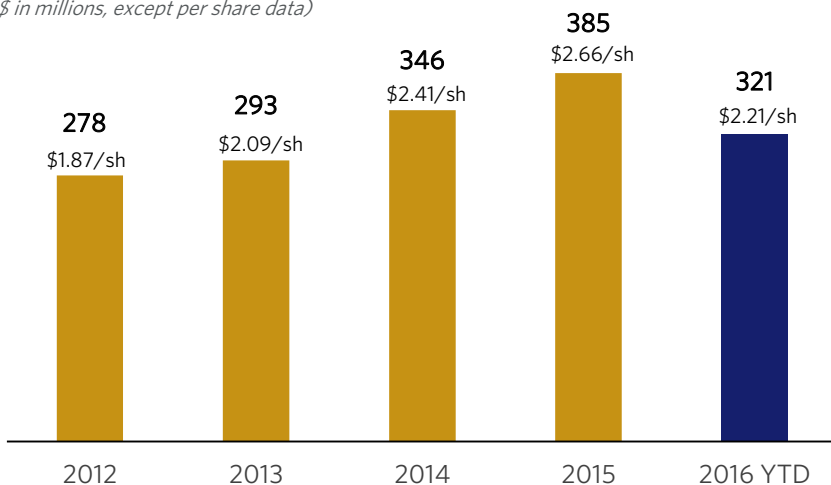
- East West Bank’s Board of Directors is comprised of nine independent directors and one inside director.
- East West Bank is subject to oversight by U.S. regulatory agencies, including the Federal Reserve Bank (FRB), the California Department of Business Oversight (DBO) and the Consumer Financial Protection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

TOTAL SHAREHOLDER RETURN (As of October 31, 2016)



NET INCOME¹ AND DILUTED EARNINGS PER SHARE¹

(\$ in millions, except per share data)



\$110M

3Q16 net income

+\$7M or +7%

QoQ change in net income

\$0.76

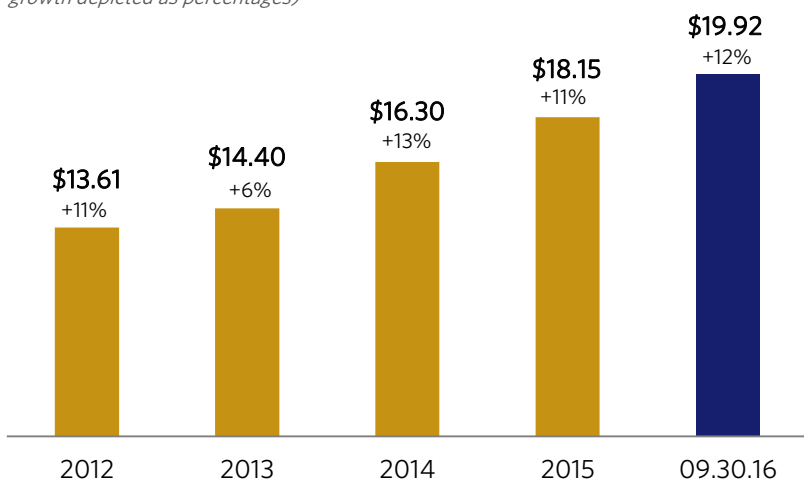
3Q16 diluted earnings per share

+\$0.05 or +7%

QoQ change in diluted earnings per share

Tangible equity per common share^{1,3}

(YoY growth depicted as percentages)



\$2.9B

Tangible equity as of 09.30.16

+3% QoQ change in tang. equity

+12% YoY change in tang. equity

8.77%

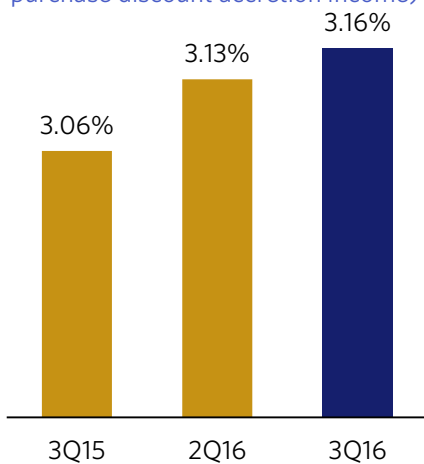
Tangible equity to tangible assets ratio (TCE ratio) as of 09.30.16

+17 bps QoQ change in TCE ratio

+41 bps YoY change in TCE ratio

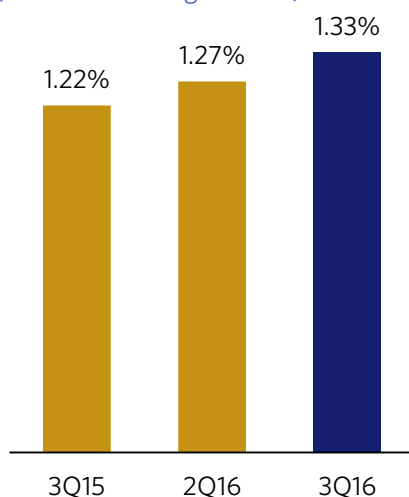
Adjusted NIM^{3,5}

(Adj. net interest margin excludes purchase discount accretion income)



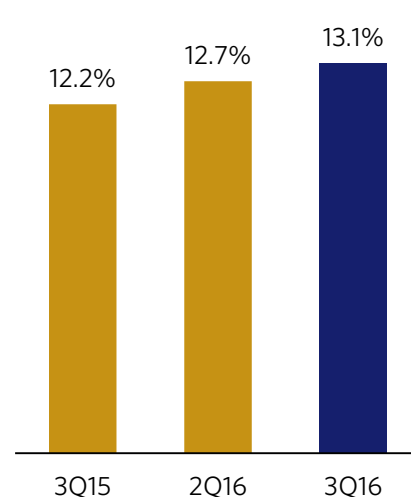
ROAA

(Return on Average Assets)

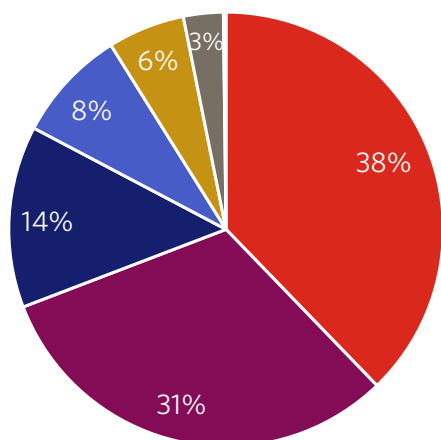


ROAE

(Return on Average Equity)



LOANS



C&I	38%
CRE	31%
SFR	14%
CONSUMER	8%
MFR	6%
LAND/CONSTRUCTION	3%

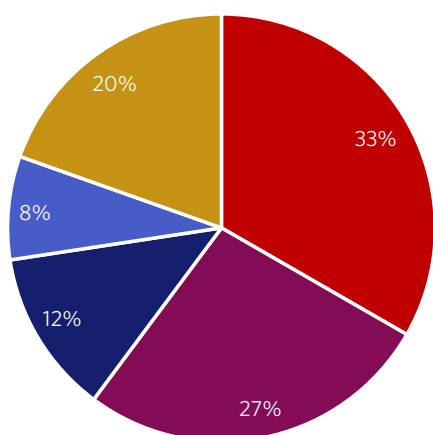
\$24.8B
Record loans as of 09.30.16

+\$485M or +2%
QoQ increase
+\$1.8B or +8%
YoY increase

4.18%
3Q16 average loan yield

86%
3Q16 avg. loans/ avg. deposits

DEPOSITS



DDA	33%
MMDA	27%
CHECKING	12%
SAVINGS	8%
CDs	20%

\$28.6B
Total deposits as of 09.30.16

+\$375M or +1%
QoQ increase
+\$1.8B or +7%
YoY increase

0.30%
3Q16 cost of deposits

80%
Avg. core deposits/avg. deposits
for 3Q16

CAPITAL STRENGTH

Regulatory Capital Metrics (\$ in millions)	Basel III					
	Sep. 30, 2016 ^(a)	June 30, 2016	Sep. 30, 2015	Minimum Regulatory Requirements	Well Capitalized Regulatory Requirement	Fully Phased- in Minimum Regulatory Requirement
CET1 capital ratio	10.9%	10.7%	10.8%	4.5%	6.5%	7.0%
Tier 1 risk-based capital ratio	10.9%	10.7%	10.9%	6.0%	8.0%	8.5%
Total risk-based capital ratio	12.5%	12.4%	12.6%	8.0%	10.0%	10.5%
Tier 1 leverage capital ratio	8.9%	8.7%	8.7%	4.0%	5.0%	4.0%
RWA ^(b)	\$ 26,486	\$ 26,160	\$ 23,983	N/A	N/A	N/A

N/A Not applicable

^(a) The Company's September 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

(\$ in millions, except per share data)	3Q16	2Q16	3Q15
Summary of Operations			
Interest and dividend income	\$ 280	\$ 279	\$ 265
Interest expense	(26)	(25)	(24)
Net interest income before provision for credit losses	254	254	240
Provision for credit losses	(10)	(6)	(8)
Net interest income after provision for credit losses	245	248	233
Noninterest income	49	44	54
Noninterest expense	(171)	(149)	(148)
Income before income taxes	123	143	139
Income tax expense	(13)	(40)	(45)
Net income	\$ 110	\$ 103	\$ 94
Per common share			
Diluted EPS	\$ 0.76	\$ 0.71	\$ 0.65
Common dividend per share	\$ 0.20	\$ 0.20	\$ 0.20
Tangible equity per share ³	\$ 19.92	\$ 19.36	\$ 17.79
Weighted average number of shares outstanding, diluted (in thousands)	145,238	145,078	144,590
At period-end			
Total assets	\$ 33,255	\$ 32,952	\$ 31,120
Total loans	24,772	24,288	23,008
Total deposits	28,592	28,217	26,759
Stockholders' equity	3,378	3,297	3,071
Financial Ratios			
Tangible equity to tangible assets ratio (TCE ratio) ³	8.77%	8.60%	8.36%
Net interest margin	3.26%	3.31%	3.32%
Adjusted net interest margin ^{3,5}	3.16%	3.13%	3.06%
Adjusted efficiency ratio ^{2,3}	44.8%	44.6%	40.1%
Pre-tax, pre-provision profitability ratio ³	2.03%	2.04%	2.28%
Return on average assets	1.33%	1.27%	1.22%
Return on average equity	13.1%	12.7%	12.2%
Asset Quality Ratios			
Non-PCI nonperforming assets/total assets ⁴	0.39%	0.54%	0.42%
Allowance for loan losses/loans held-for-investment ⁴	1.03%	1.10%	1.17%

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 third quarter 2016 financial press release.

⁴ Total assets and loans held-for-investment include Purchased Credit Impaired ("PCI") loans of \$717.6 million, \$794.0 million and \$1.1 billion as of September 30, 2016, June 30, 2016, and September 30, 2015, respectively.

⁵ Adjusted NIM excludes ASC 310-30 discount accretion income.

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