

The Quarter in Review

2ND QUARTER 2017



CEO QUOTE

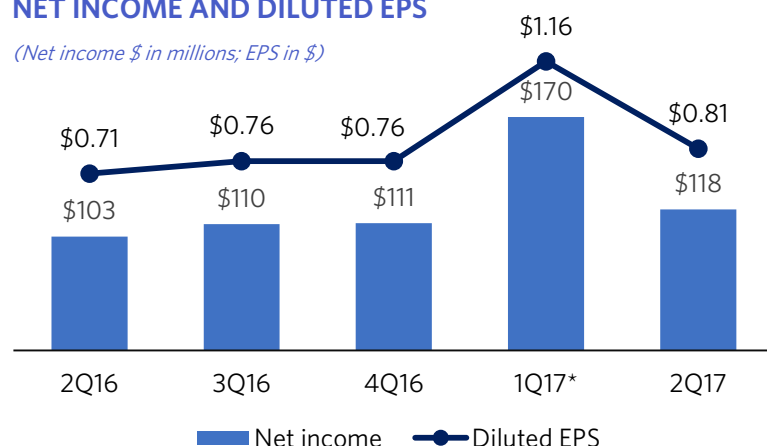
"Second quarter results continued East West's positive momentum from the first quarter. In the second quarter of 2017, total loans grew \$732 million or 11% annualized to a record \$27.2 billion from \$26.5 billion as of March 31, 2017. Total deposits grew \$611 million or 8% annualized to a record \$31.2 billion as of June 30, 2017 from \$30.5 billion at the end of the previous quarter. East West's balance sheet growth during the quarter, augmented by the positive impact of rising short-term interest rates on our loan portfolio, resulted in net interest income growth of 7% and net interest margin expansion of 16 basis points linked quarter.

In addition, our strong operating performance was supported by stable asset quality. Quarter over quarter, nonperforming assets declined by 8%, to 0.37% of total assets. The allowance for loan losses to loans held-for-investment increased to 1.02%, in part due to annualized net recoveries of four basis points for the quarter. In summary, second quarter results were consistent with East West's track record of delivering long-term shareholder value through attractive growth and profitability."

— Dominic Ng, Chairman and CEO

NET INCOME AND DILUTED EPS

(Net income \$ in millions; EPS in \$)



*1Q17 net income and diluted EPS include the sale of a commercial property for an after-tax gain of \$41.5 million. See reconciliation of GAAP to non-GAAP financial measures in the Company's 2Q17 Earnings Release.

\$118 million

2Q17 Net income

+\$15 million or 15%

YoY** change

\$0.81

2Q17 Diluted EPS

+\$0.10 or +14%

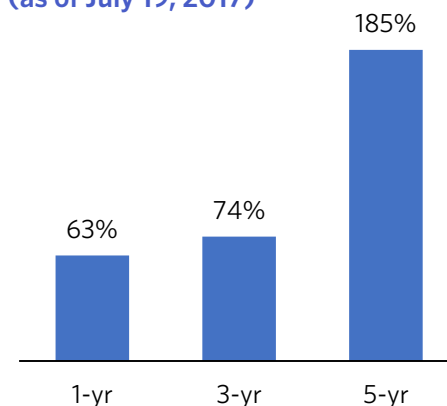
YoY** change

**YoY=Year over year

STOCK INFORMATION

Ticker	EWBC
Exchange	NASDAQ
Market cap (as of 07.19.17)	\$8.3 bn
Closing price (as of 07.19.17)	\$57.31
52-week high	\$60.42
52-week low	\$33.02
No. of shares outstanding	144 mm
Annual dividend	\$0.80

TOTAL STOCKHOLDER RETURN (as of July 19, 2017)



HIGHLIGHTS OF RESULTS

Solid Earnings - Net income of \$118 million for 2Q17 increased by 15% compared to \$103 million for 2Q16; diluted EPS of \$0.81 increased by 14% from \$0.71 for 2Q16.

Solid Profitability - 2Q17 Return on average assets was 1.36%, return on average equity was 13.0%, and tangible return on average tangible equity was 15.3%.

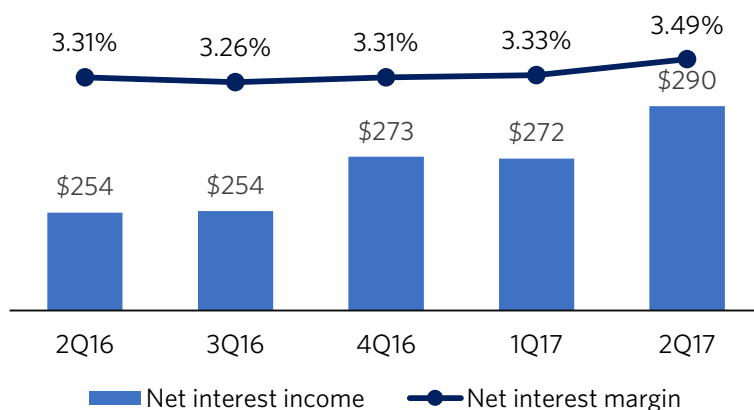
Record Loans - Total loans of \$27.2 billion as of June 30, 2017 were up by \$732 million or 11% annualized from March 31, 2017.

Record Deposits - Total deposits of \$31.2 billion were up \$611 million or 8% annualized from March 31, 2017.

Net Interest Income Growth and Net Interest Margin Expansion - 2Q17 net interest income of \$290 million increased by 7% from 1Q17. 2Q17 net interest margin of 3.49% was up by 16 basis points from 1Q17.

NET INTEREST INCOME AND NET INTEREST MARGIN

\$ in millions



\$290 million

2Q17 Net interest income

+\$18 million or 7%

QoQ* change

3.49%

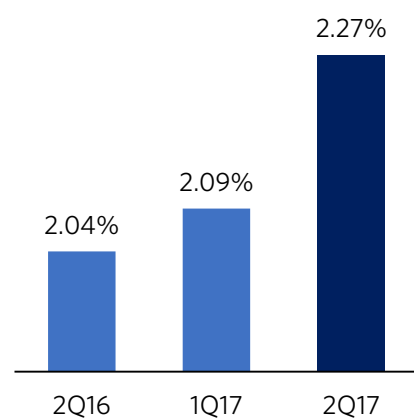
2Q17 Net interest margin

+16 basis points

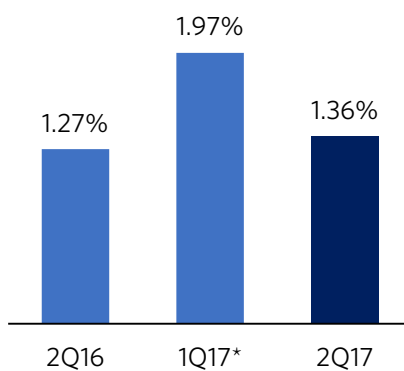
QoQ* change

*QoQ=Quarter over quarter

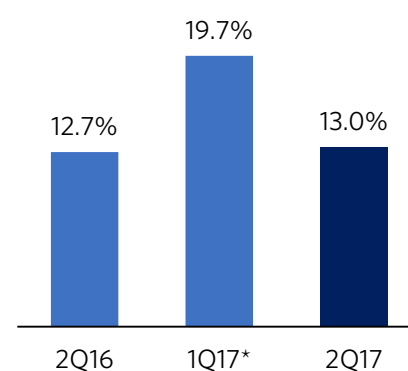
ADJUSTED PRE-TAX, PRE-PROVISION PROFITABILITY RATIO*



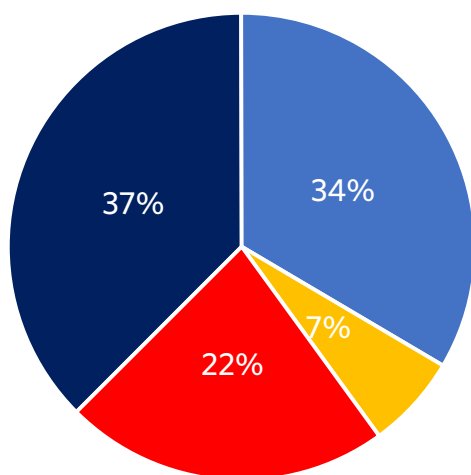
RETURN ON AVERAGE ASSETS



RETURN ON AVERAGE EQUITY



LOANS



C&I	37%
CRE (incl. land/constr.)	34%
MFR	7%
SFR & Consumer	22%

\$27.2 billion

Record loans as of 06.30.17

+\$732 million or 3%

QoQ* change

4.40%

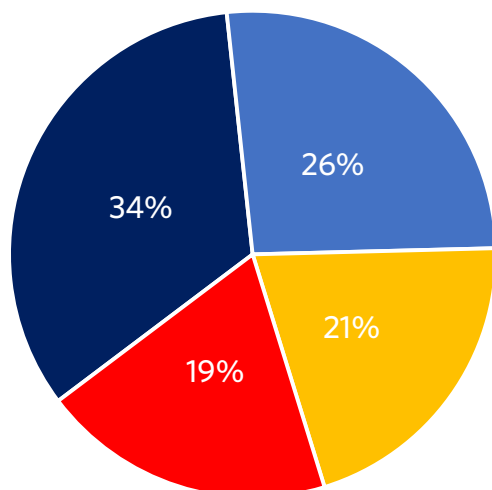
2Q17 Average loan yields

+17 basis points

QoQ* change

*QoQ=Quarter over quarter

DEPOSITS



DDA	34%
Money Market	26%
IB checking & savings	21%
CDs	19%

DDA = Noninterest-bearing demand deposits
IB checking = Interest-bearing checking

\$31.2 billion

Record deposits as of
06.30.17

+\$611 million or 2%

QoQ* change

0.36%

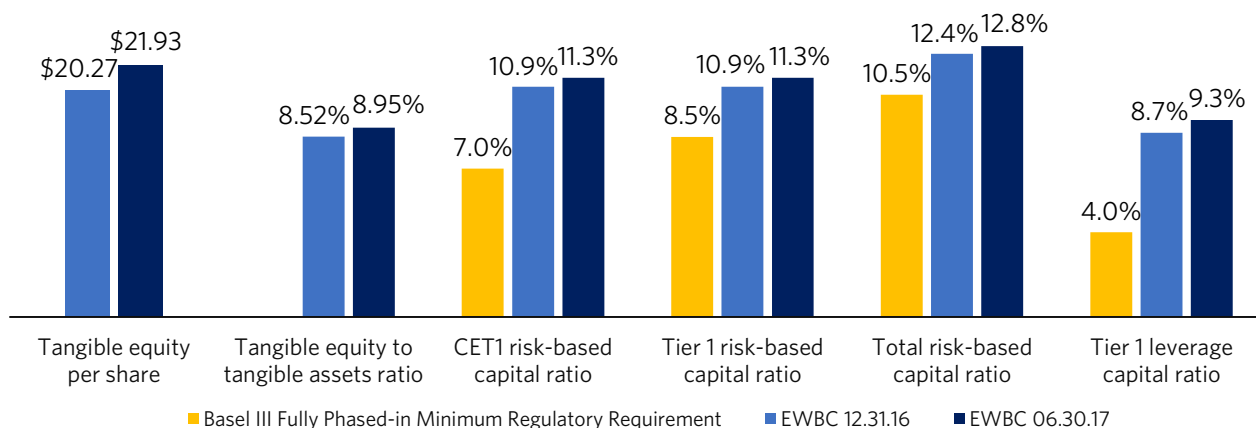
2Q17 Cost of deposits

+4 basis points

QoQ* change

*QoQ=Quarter over quarter

CAPITAL STRENGTH



Note: The Company's June 30, 2017 regulatory capital ratios are preliminary.

SUMMARY OF SELECTED FINANCIAL INFORMATION

(\$ in millions, except per share data)

	2Q17	1Q17	2Q16
Summary of Operations			
Net interest income before provision for credit losses	\$ 290	\$ 272	\$ 254
Provision for credit losses	(11)	(7)	(6)
Net interest income after provision for credit losses	\$ 279	\$ 265	\$ 248
Noninterest income	47	116	44
Noninterest expense	(169)	(153)	(149)
Income before income taxes	158	228	143
Income tax expense	(39)	(58)	(40)
Net income	\$ 118	\$ 170	\$ 103
Per common share			
Diluted EPS	\$ 0.81	\$ 1.16	\$ 0.71
Common dividend per share	\$ 0.20	\$ 0.20	\$ 0.20
Tangible equity per share ¹	\$ 21.93	\$ 21.20	\$ 19.36
At period-end			
Total assets	\$ 35,918	\$ 35,342	\$ 32,952
Total loans	27,222	26,490	24,288
Total deposits	31,154	30,543	28,217
Stockholders' equity	3,670	3,566	3,297
Tangible equity to tang. assets ratio (TCE ratio) ¹	8.95%	8.79%	8.60%
Financial Ratios			
Net interest margin ²	3.49%	3.33%	3.31%
Adjusted net interest margin ^{1,2}	3.41%	3.29%	3.13%
Adjusted efficiency ratio ¹	41.3%	43.3%	44.6%
Adjusted pre-tax, pre-provision profitability ratio ^{1,2}	2.27%	2.09%	2.04%
Return on average assets ²	1.36%	1.97%	1.27%
Return on average equity ²	13.0%	19.7%	12.7%
Asset Quality Ratios			
Non-PCI nonperforming assets/total assets ³	0.37%	0.41%	0.54%
Allowance for loan losses/loans held-for-investment ³	1.02%	0.99%	1.10%

¹ See reconciliation of GAAP to non-GAAP financial measures in the Company's 2Q17 Earnings Release.

² Annualized.

³ Total assets and loans held-for-investment include purchased credit impaired loans of \$565.5 million, \$611.7 million and \$794.0 million as of June 30, 2017, March 31, 2017 and June 30, 2016, respectively.

CORPORATE PROFILE

East West Bancorp ("East West" or the "Company") is a publicly owned company with \$35.9 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.

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