

The Quarter in Review

3RD QUARTER 2017



CEO QUOTE

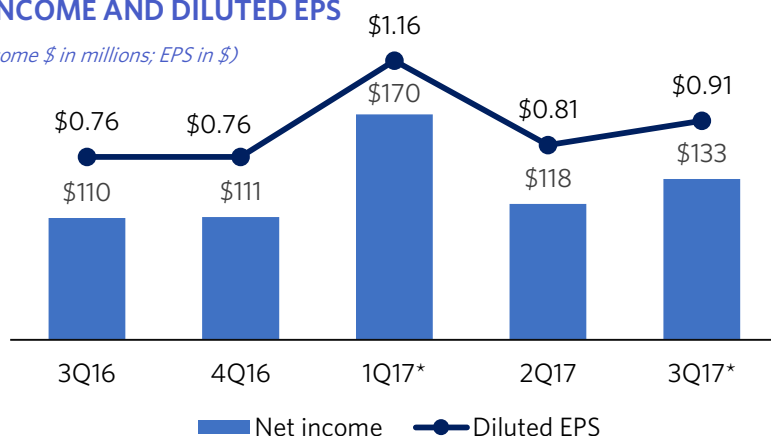
“Our third quarter earnings per share increased by 12% quarter-over-quarter. This outstanding result was driven by strong loan growth across our major lending categories. In the third quarter of 2017, total loans grew \$1.3 billion or 19% annualized to a record \$28.5 billion from \$27.2 billion as of June 30, 2017. Total deposits grew \$157 million or 2% annualized to a record \$31.3 billion as of September 30, 2017 from \$31.2 billion at the end of the previous quarter. Importantly, our core deposits grew by 7% annualized, reflecting growth in noninterest-bearing demand accounts.

East West delivered high quality results in the third quarter of 2017 across key measures of loan growth, revenue and net income growth, and credit quality. We believe we are on track for another year of record earnings in 2017, reflecting the strong commitment and diligence of our 2,900 associates.”

— Dominic Ng, Chairman and CEO

NET INCOME AND DILUTED EPS

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



\$133 million

3Q17 Net income

+\$23 million or 20%

YoY** change

\$0.91

3Q17 Diluted EPS

+\$0.15 or +20%

YoY** change

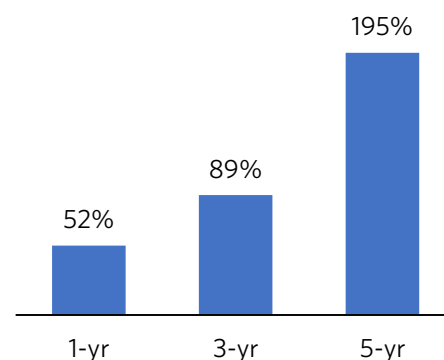
**YoY=Year over Year

*3Q17 net income and diluted EPS include the sale of the Company's insurance brokerage business, East West Insurance Services, Inc. (EWIS), for an after-tax gain of \$2.2 million; 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 financials in the Company's 3Q17 Earnings Press Release.

STOCK INFORMATION

Ticker	EWBC
Exchange	NASDAQ
Market cap (as of 10.18.17)	\$8.3 bn
Closing price (as of 10.18.17)	\$57.46
52-week high	\$60.74
52-week low	\$38.13
No. of shares outstanding	144 mm
Annual dividend	\$0.80

TOTAL STOCKHOLDER RETURN



HIGHLIGHTS OF RESULTS

Solid Earnings - Net income of \$133 million for 3Q17 increased by 12% compared to \$118 million for 2Q17; diluted EPS of \$0.91 also increased by 12% from \$0.81 for 2Q17.

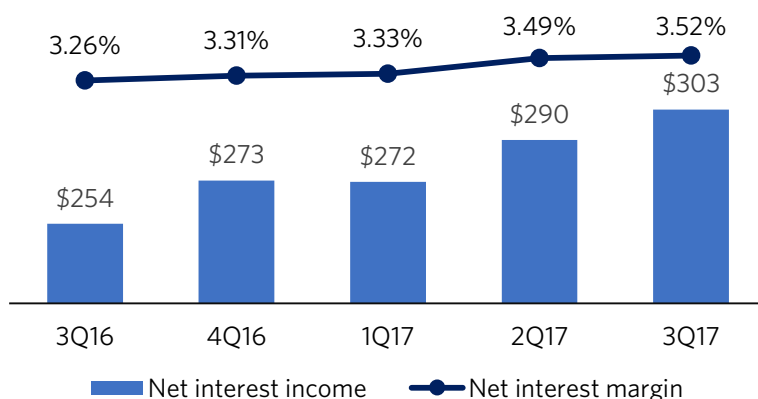
Revenue Growth - Adjusted for the sale of EWIS, 3Q17 revenue of \$349 million increased by 3% compared to \$337 million in 2Q17. Revenue growth was fueled by increases in loans, net interest income and the net interest margin.

Record Loans - Total loans of \$28.5 billion as of September 30, 2017 were up by \$1.3 billion or 19% annualized from June 30, 2017.

Record Deposits - Total deposits of \$31.3 billion were up \$157 million or 2% annualized from June 30, 2017.

NET INTEREST INCOME AND NET INTEREST MARGIN

\$ in millions



\$303 million

3Q17 Net interest income

+\$13 million or 4.5%

QoQ* change

3.52%

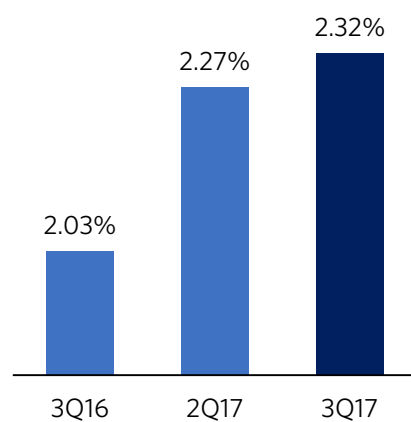
3Q17 Net interest margin

+3 basis points

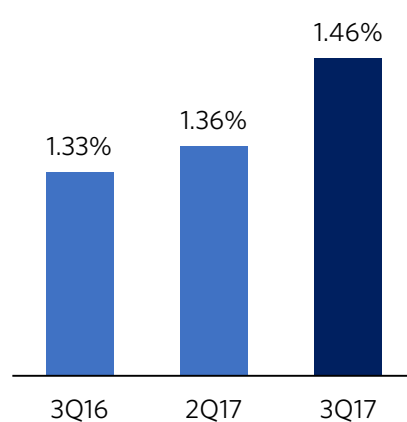
QoQ* change

*QoQ=Quarter over quarter

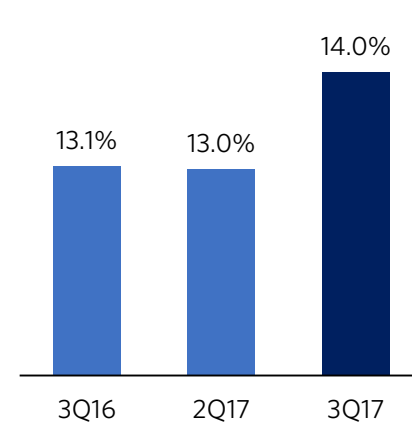
ADJUSTED PRE-TAX, PRE-PROVISION PROFITABILITY RATIO*



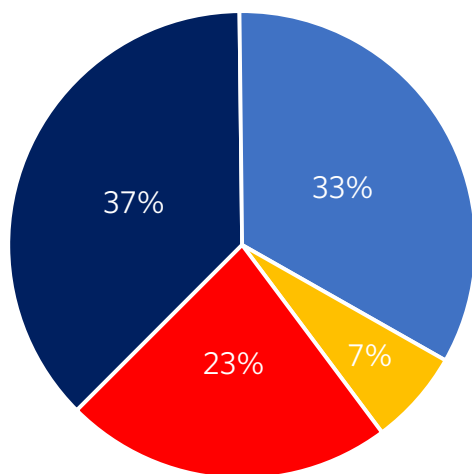
RETURN ON AVERAGE ASSETS



RETURN ON AVERAGE EQUITY



LOANS



C&I	37%
CRE (incl. land/constr.)	33%
MFR	7%
SFR & Consumer	23%

\$28.5 billion

Record loans as of 09.30.17

+\$1.3 billion or 5%

QoQ* change

4.42%

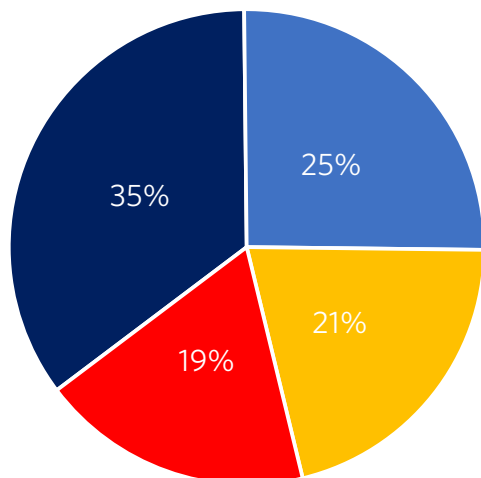
3Q17 Average loan yields

+2 basis points

QoQ* change

*QoQ=Quarter over quarter

DEPOSITS



DDA	35%
Money Market	25%
IB checking & savings	21%
CDs	19%

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

\$31.3 billion

Record deposits as of
09.30.17

+\$157 million or 0.5%

QoQ* change

0.40%

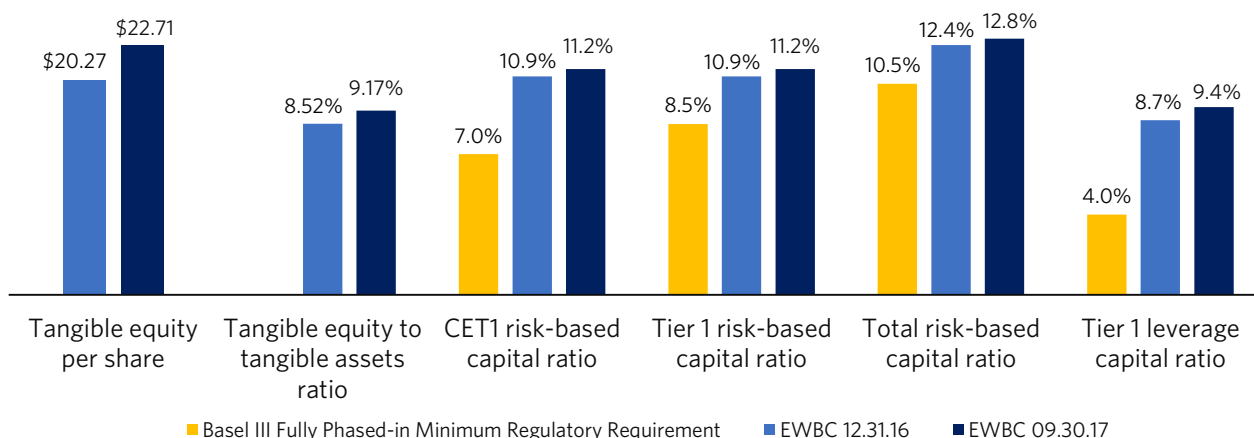
3Q17 Cost of deposits

+4 basis points

QoQ* change

*QoQ=Quarter over quarter

CAPITAL STRENGTH



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

SUMMARY OF SELECTED FINANCIAL INFORMATION

(\$ in millions, except per share data)

	3Q17	2Q17	3Q16
Summary of Operations			
Net interest income before provision for credit losses	\$ 303	\$ 290	\$ 254
Provision for credit losses	(13)	(11)	(10)
Net interest income after provision for credit losses	\$ 290	\$ 279	\$ 245
Noninterest income	50	47	49
Noninterest expense	(164)	(169)	(171)
Income before income taxes	175	158	123
Income tax expense	(43)	(39)	(13)
Net income	\$ 133	\$ 118	\$ 110
Per common share			
Diluted EPS	\$ 0.91	\$ 0.81	\$ 0.76
Common dividend per share	\$ 0.20	\$ 0.20	\$ 0.20
Tangible equity per share ¹	\$ 22.71	\$ 21.93	\$ 19.92
At period-end			
Total assets	\$ 36,308	\$ 35,918	\$ 33,255
Total loans	28,525	27,222	24,780
Total deposits	31,312	31,154	28,592
Stockholders' equity	3,782	3,670	3,378
Tangible equity to tang. assets ratio (TCE ratio) ¹	9.17%	8.95%	8.77%
Financial Ratios			
Net interest margin ²	3.52%	3.49%	3.26%
Adjusted net interest margin ^{1,2}	3.46%	3.41%	3.16%
Adjusted efficiency ratio ¹	39.8%	41.3%	44.8%
Adjusted pre-tax, pre-provision profitability ratio ^{1,2}	2.32%	2.27%	2.03%
Return on average assets ²	1.46%	1.36%	1.33%
Return on average equity ²	14.0%	13.0%	13.1%
Asset Quality Ratios			
Non-PCI nonperforming assets/total assets ³	0.32%	0.37%	0.39%
Allowance for loan losses/loans held-for-investment ³	1.00%	1.02%	1.03%

¹ See reconciliation of GAAP to non-GAAP financial measures in the Company's 3Q17 Earnings Release.

² Annualized.

³ Total assets and loans held-for-investment include purchased credit impaired loans of \$532.3 million, \$565.5 million and \$717.6 million as of September 30, 2017, June 30, 2017 and September 30, 2016, respectively.

CORPORATE PROFILE

East West Bancorp ("East West" or the "Company") is a publicly owned company with \$36.3 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.

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