Second Quarter 2016
INVESTOR PRESENTATION

September 2016

EastWest Bank
Your financial bridge®

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 bank serving the Asian community in the U.S.

UNITED STATES

120+ Locations

Across 60+ cities in 10 metropolitan areas

89 U.S. branches in California

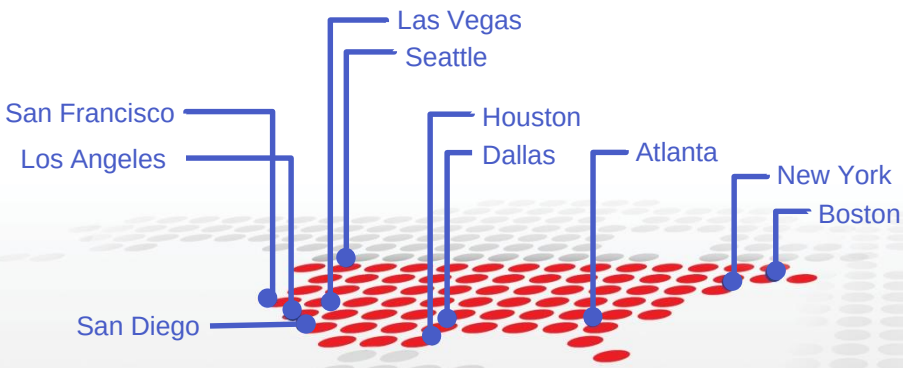
130+ LOCATIONS THROUGHOUT

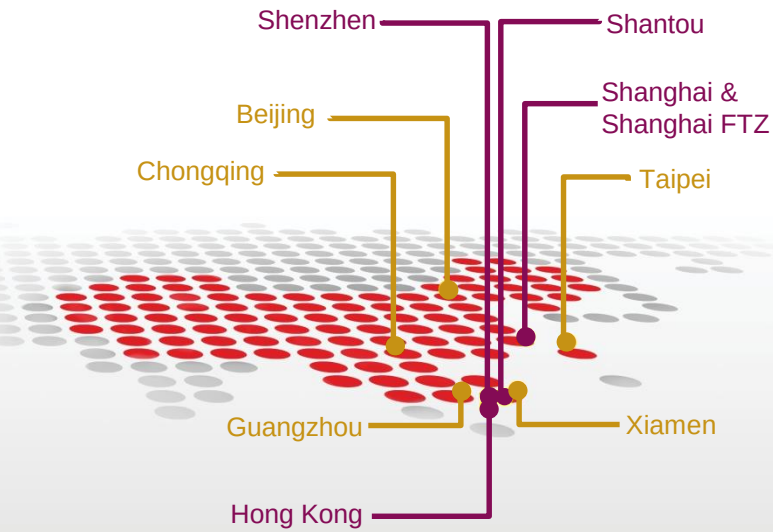
GREATER CHINA

10 Locations

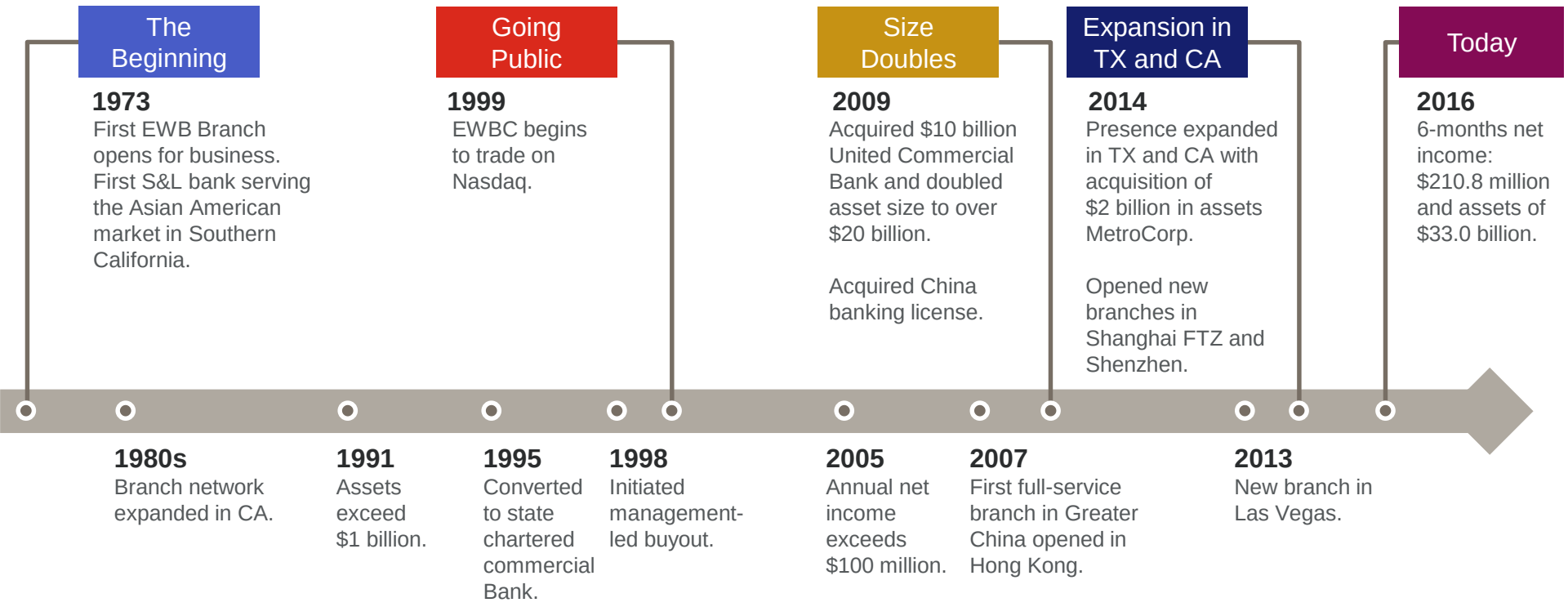
5 *Full-service branches*

5 *Representative offices*





East West Bank Milestones



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.
- Ranked 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 06.30.16)	$ Billion
1	JPMorgan Chase & Co.	2,466.1
2	Bank of America Corporation	2,186.6
3	Wells Fargo & Company	1,889.2
4	Citigroup Inc.	1,818.8
5	U.S. Bancorp	438.5
6	Bank of New York Mellon Corporation	372.4
7	PNC Financial Services Group, Inc.	361.3
8	Capital One Financial Corporation	339.1
9	State Street Corporation	255.4
10	BB&T Corporation	221.9
11	SunTrust Banks, Inc.	199.1
12	Citizens Financial Group, Inc.	145.2
13	Fifth Third Bancorp	143.6
14	Regions Financial Corporation	126.2
15	M&T Bank Corporation	123.8
16	Northern Trust Corporation	121.5
17	KeyCorp	101.2
18	Huntington Bancshares Incorporated	74.0
19	Comerica Incorporated	71.3
20	First Republic Bank	64.7
21	Zions Bancorporation	59.6
22	SVB Financial Group	43.1
23	People's United Financial, Inc.	40.2
24	First Niagara Financial Group, Inc.	40.0
25	Popular, Inc.	37.6
26	Signature Bank	36.5
27	East West Bancorp, Inc.	33.0
28	First Citizens BancShares, Inc.	32.2
29	BOK Financial Corporation	32.0
30	Synovus Financial Corp.	29.5

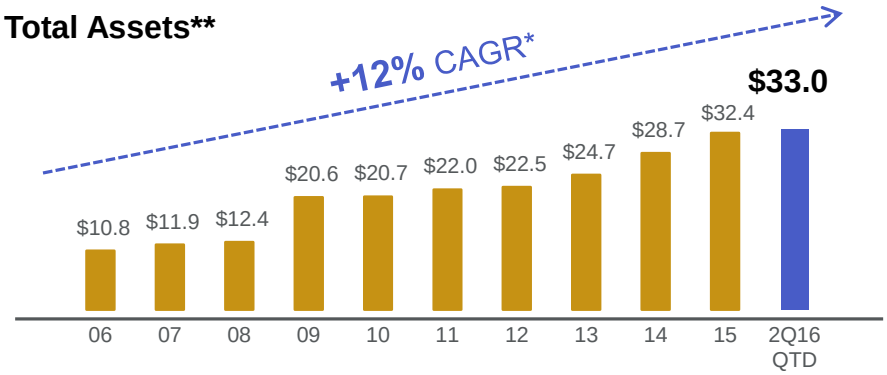
Rank	Market Cap (as of 08.31.16)	$ Billion
1	Wells Fargo & Company	256.3
2	JPMorgan Chase & Co.	243.8
3	Bank of America Corporation	164.7
4	Citigroup Inc.	138.7
5	U.S. Bancorp	75.6
6	Bank of New York Mellon Corporation	44.5
7	PNC Financial Services Group, Inc.	44.3
8	Capital One Financial Corporation	36.2
9	BB&T Corporation	31.4
10	State Street Corporation	27.4
11	SunTrust Banks, Inc.	21.8
12	M&T Bank Corporation	18.6
13	Northern Trust Corporation	16.0
14	Fifth Third Bancorp	15.5
15	KeyCorp	13.6
16	Citizens Financial Group, Inc.	12.9
17	Regions Financial Corporation	12.5
18	First Republic Bank	11.5
19	Huntington Bancshares Incorporated	10.9
20	Comerica Incorporated	8.2
21	Signature Bank	6.7
22	Zions Bancorporation	6.3
23	SVB Financial Group	5.8
24	East West Bancorp, Inc.	5.4
25	PacWest Bancorp	5.2
26	People's United Financial, Inc.	5.1
27	Commerce Bancshares, Inc.	4.9
28	Bank of the Ozarks, Inc.	4.7
29	BOK Financial Corporation	4.5
30	Cullen/Frost Bankers, Inc.	4.5

Source: S&P Global Market Intelligence.

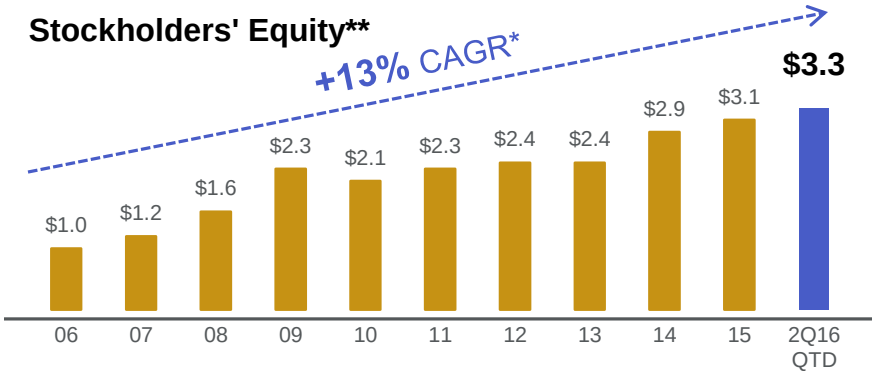
Strong Growth and Performance

($ in billions)

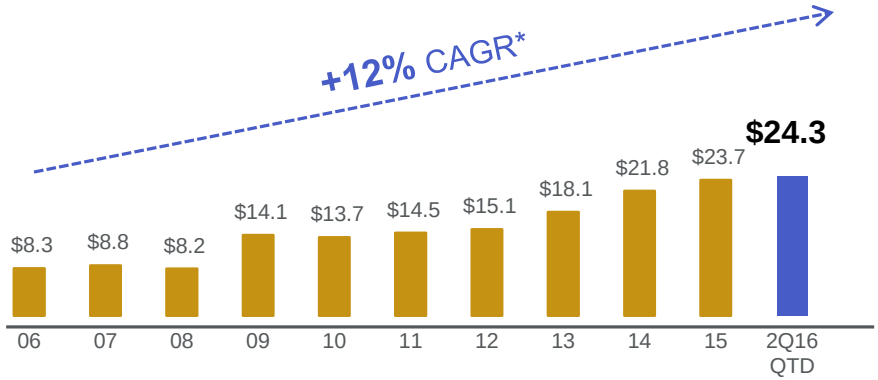
Total Assets**



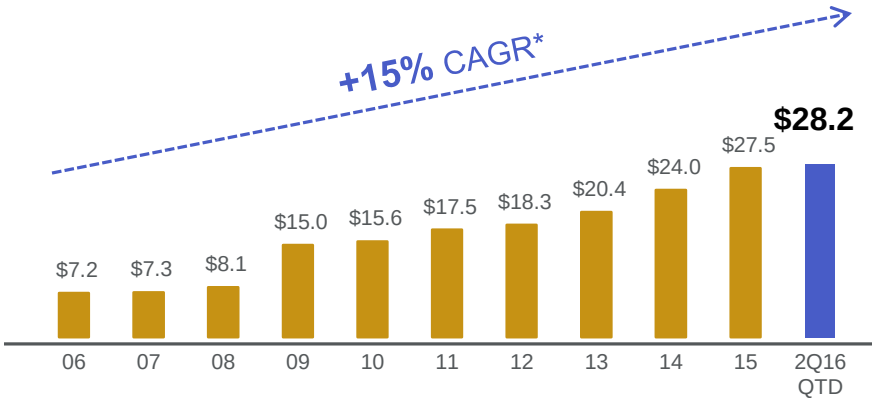
Stockholders' Equity**



Total Loans



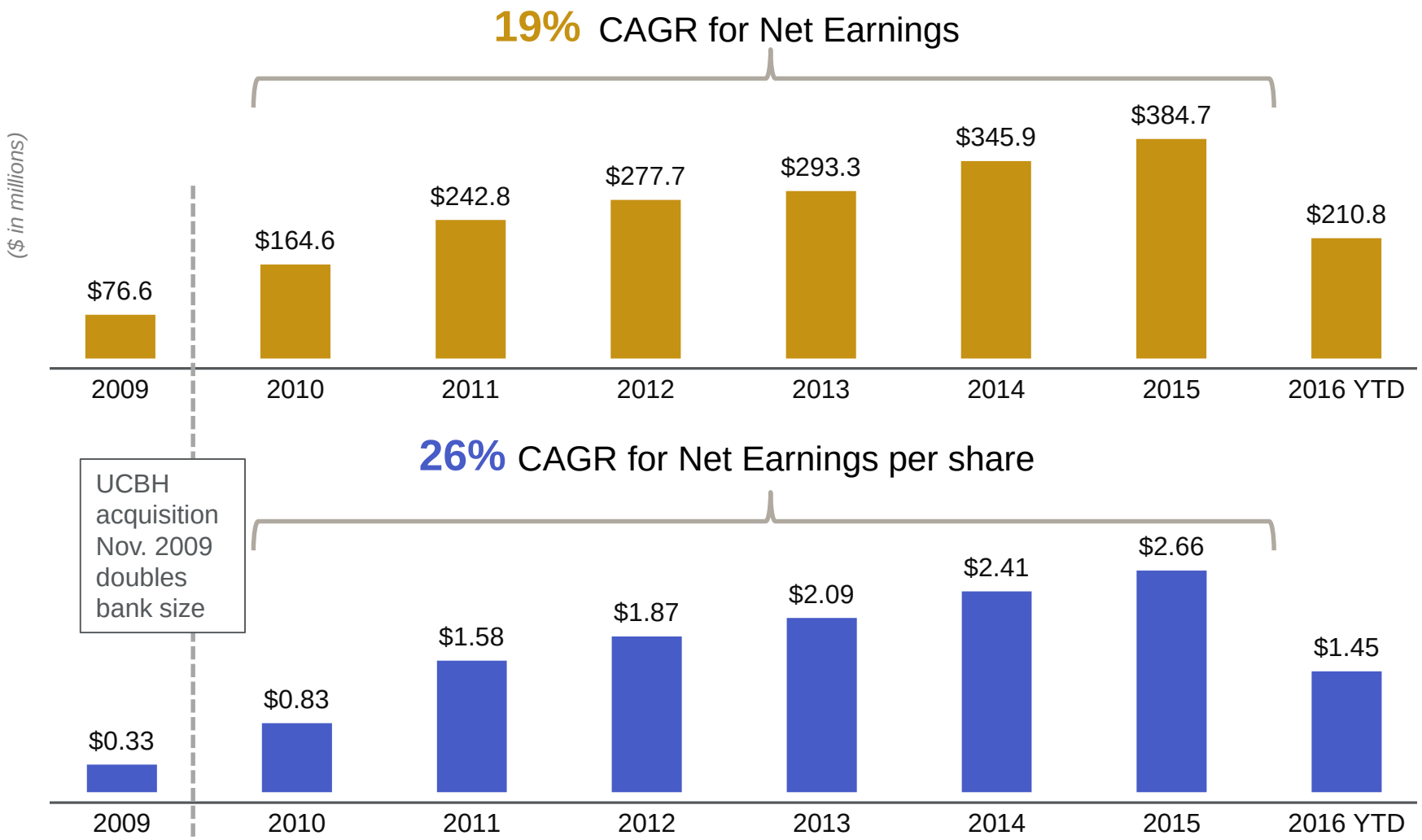
Total Deposits



* CAGR from December 31, 2006 – June 30, 2016.

** 2010-2014 were restated to reflect the adoption of new accounting guidance related to the Company's investments in qualified affordable housing projects, Accounting Standards Update ("ASU") 2014-01.

Six Consecutive Years of Strong Earnings Growth



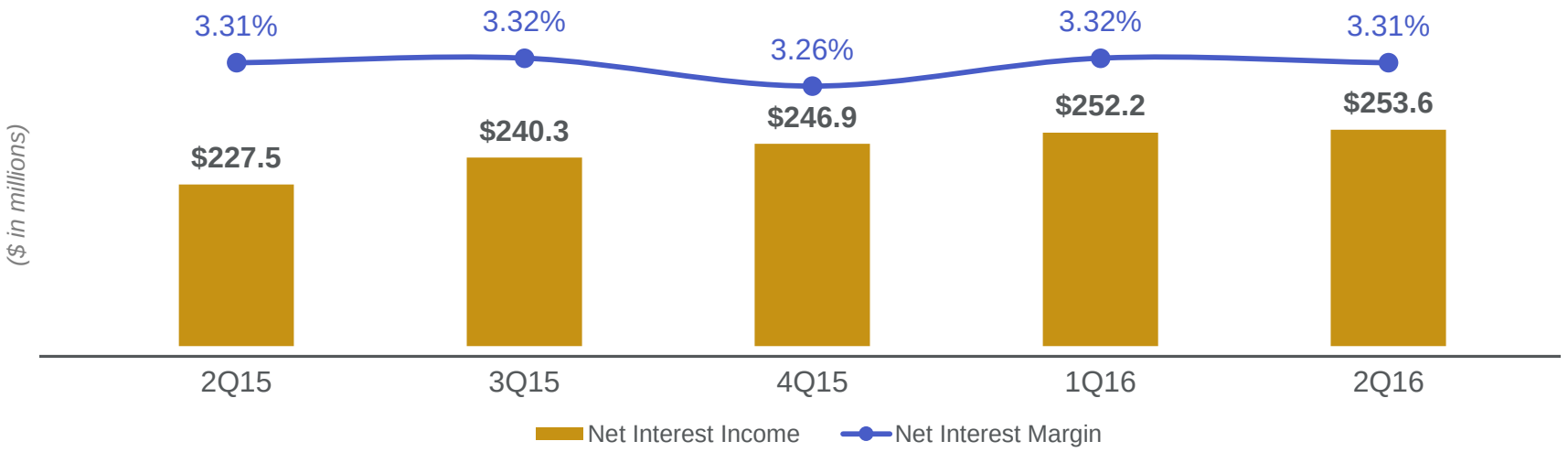
Note: 2010-2014 were restated to reflect the adoption of new accounting guidance related to the Company's investments in qualified affordable housing projects, Accounting Standards Update ("ASU") 2014-01.

Second Quarter 2016 Highlights

($ in millions, except per share data)	2Q16	1Q16	QoQ Change	2Q15	YoY Change
Net income	$ 103.3	$ 107.5	-4%	$ 98.7	+5%
Earnings per share (diluted)	$ 0.71	$ 0.74	-4%	$ 0.68	+4%
At period-end					
Total loans	$ 24,287.5	$ 23,796.7	+2%	$ 22,160.0	+10%
Total deposits	$ 28,217.2	$ 28,596.2	-1%	$ 25,528.2	+11%
Total assets	$ 32,952.2	$ 33,109.2	-<1%	$ 30,064.1	+10%
Selected ratios					
Return on average assets	1.27%	1.33%	-6 bps	1.34%	-7 bps
Return on average equity	12.71%	13.59%	-88 bps	13.25%	-54 bps
Net interest margin	3.31%	3.32%	-1 bp	3.31%	unchanged
Cost of deposits	0.29%	0.28%	+1 bp	0.29%	unchanged
Cost of funds	0.35%	0.34%	+1 bp	0.43%	-8 bps
Adjusted efficiency ratio[1]	44.59%	44.53%	+6 bps	40.36%	+4.23%

[1] 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.

Second Quarter Net Interest Income and Margin



Net Interest Income

$253.6 million
2Q16 Net Interest Income

+$1.4 million or +1%
From 1Q16 Net Interest Income
Due to loan portfolio growth

Net Interest Margin

3.31%
2Q16 Net Interest Margin

-1 basis point
From 1Q16 Net Interest Margin

Full Year 2016 Outlook

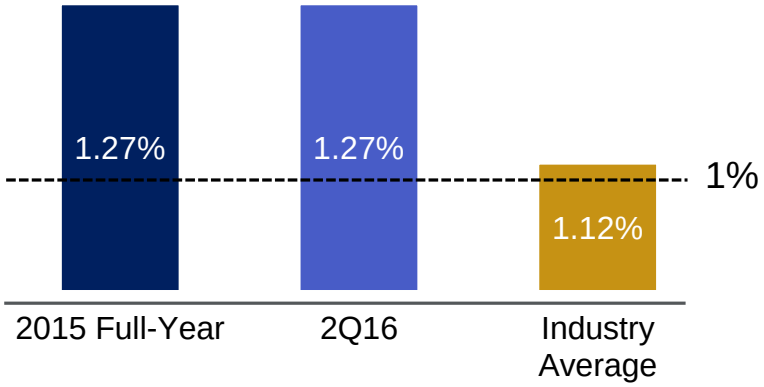
	2013A	2014A	2015A	2016 Guidance
EPS	**$2.09**	**$2.41**	**$2.66**	**$2.83-$2.87**
Growth	12%	15%	10%	6% - 8%

EPS guidance for the remainder of 2016 assumes:

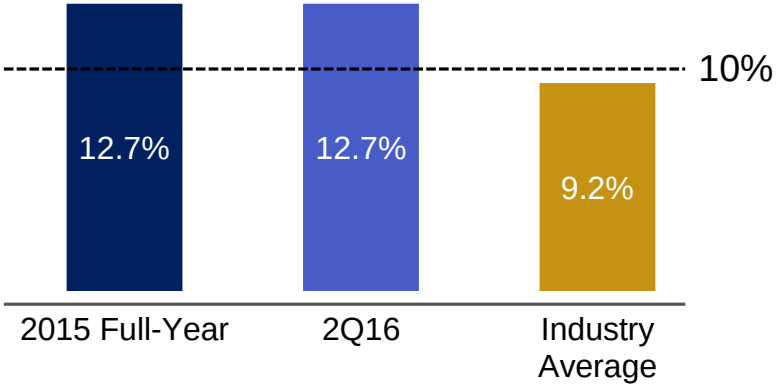
- No Fed Funds target rate increases in 2016.
- NIM range of 3.21% to 3.24% for 3Q16 and 4Q16, reflecting a decrease in SOP discount accretion ($27mm in 1H16, decreasing to $18mm in 2H16). Ex. SOP, NIM forecast at 3.11% compared to 3.14% in 2Q.
- Quarterly organic loan growth of ~$365mm or 6.00% annualized, moderating from 8% annualized pace in 2Q based on intentionally slower CRE growth and conservative commercial loan growth expectations.
- Quarterly provision for loan losses of $5mm, compared to $6mm in 2Q or $1.4mm in 1Q. Outlook is for stable asset quality.
- Quarterly core noninterest expense of ~$138mm, compared to $134mm in in 2Q, reflecting continued bank infrastructure investment and higher compensation expense, partially offset by lower consulting expenses.
- Quarterly amortization of tax credits and other investments of ~$17 million; effective tax rate of 26% for the remainder of 2016.

Solid Performance Metrics Relative to Peers

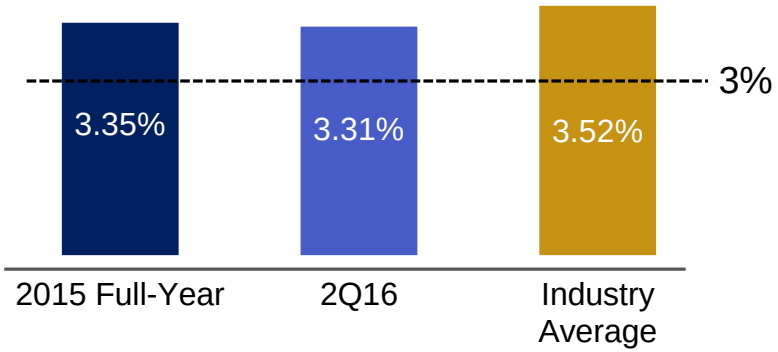
Return on Average Assets



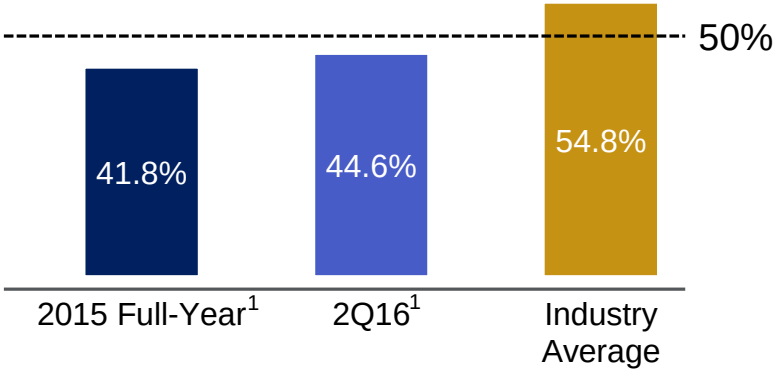
Return on Average Equity



Net Interest Margin



Adjusted Efficiency Ratio

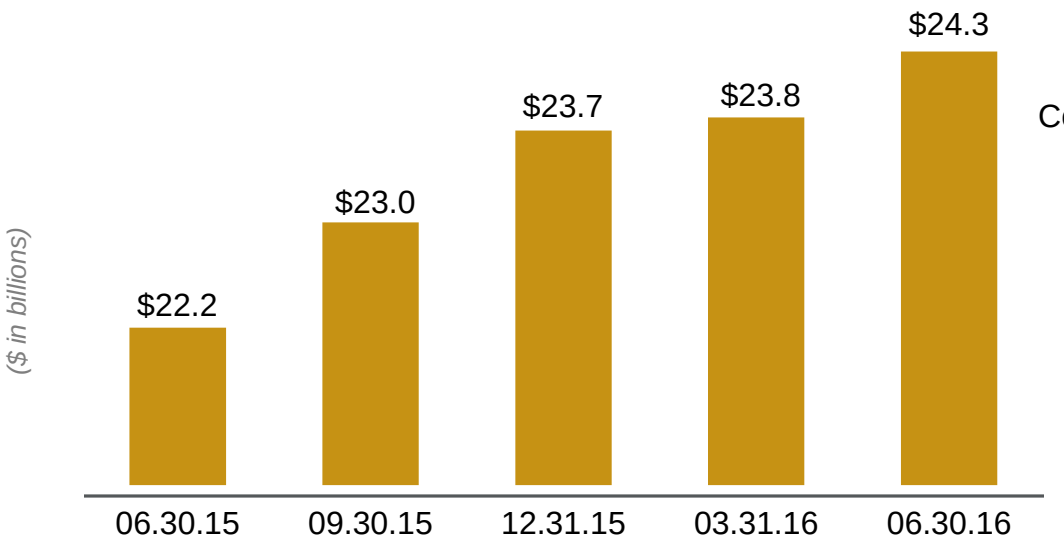


[1] Represents noninterest expense, excluding repurchase agreements' extinguishment costs, amortization of tax credit and other investments and amortization of premiums on deposits acquired, divided by the aggregate of net interest income before provision for credit losses, and noninterest income.

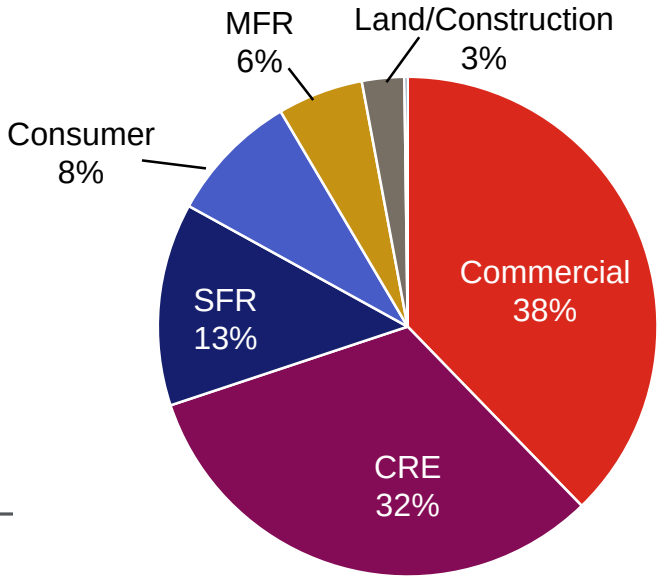
Note: Industry average based on FDIC's 2Q16 Quarterly Banking Profile for FDIC Insured Banks with Asset size $10bn to $250 bn.

Diversified Loan Portfolio

$24.3 billion loans as of June 30, 2016



Loan Distribution (as of 06.30.16)



+$490.8mm or 2% Q-o-Q increase

- C&I: +4% q-o-q
- CRE: +0% q-o-q
- SFR: +3% q-o-q
- Consumer: +1% q-o-q
- MRF: -0.1% q-o-q
- Land/Construction: +5% q-o-q

+$2.1bn or 10% Y-o-Y increase

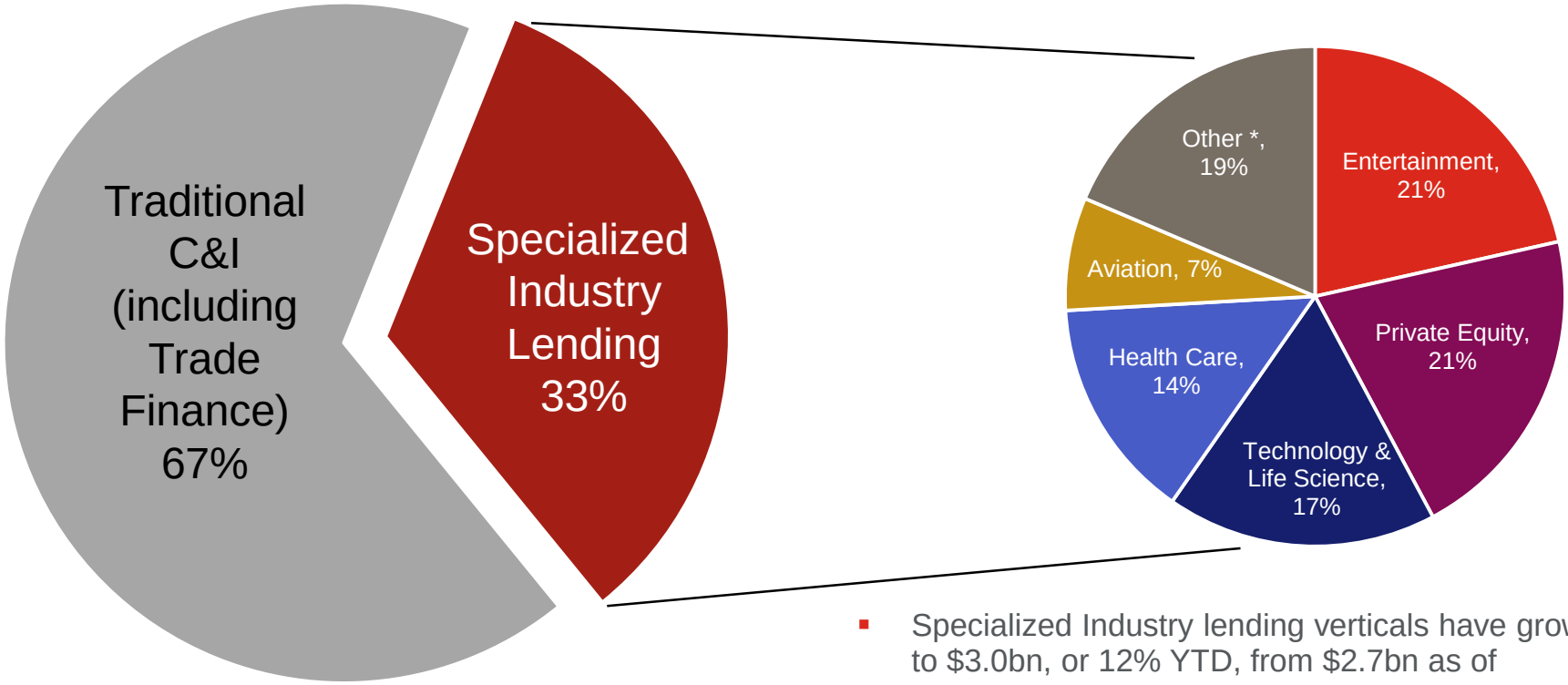
- C&I: +12% y-o-y
- CRE: +16% y-o-y
- SFR: -4% y-o-y
- Consumer: +19% y-o-y
- MRF: -9% y-o-y
- Land/Construction: +16% y-o-y

Managing loan growth to maintain balanced portfolio distribution.

2Q16 average loan yield was 4.28%, compared to 4.29% in 2Q15

Specialized Industry Verticals: Cross-Border Growth

Total Loans $24.3 bn — Comprised of — C&I loans $9.2 bn or 38% — Comprised of — Specialized Industry $3.0 bn or 33%



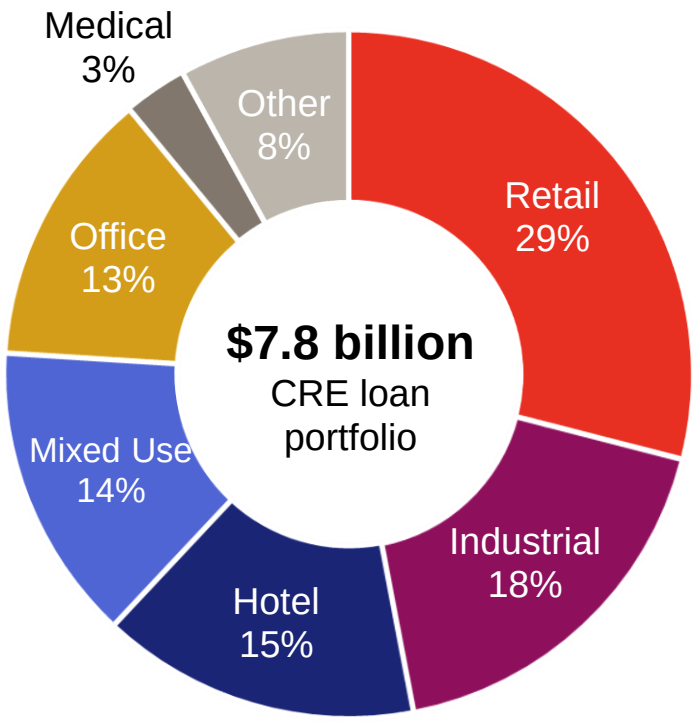
- Specialized Industry lending verticals have grown to $3.0bn, or 12% YTD, from $2.7bn as of 12/31/15. Growth in these niches is driven by Bridge Banking, EWBC's strategy of facilitating cross-border commercial opportunities.

Portfolio distribution data as of June 30, 2016.

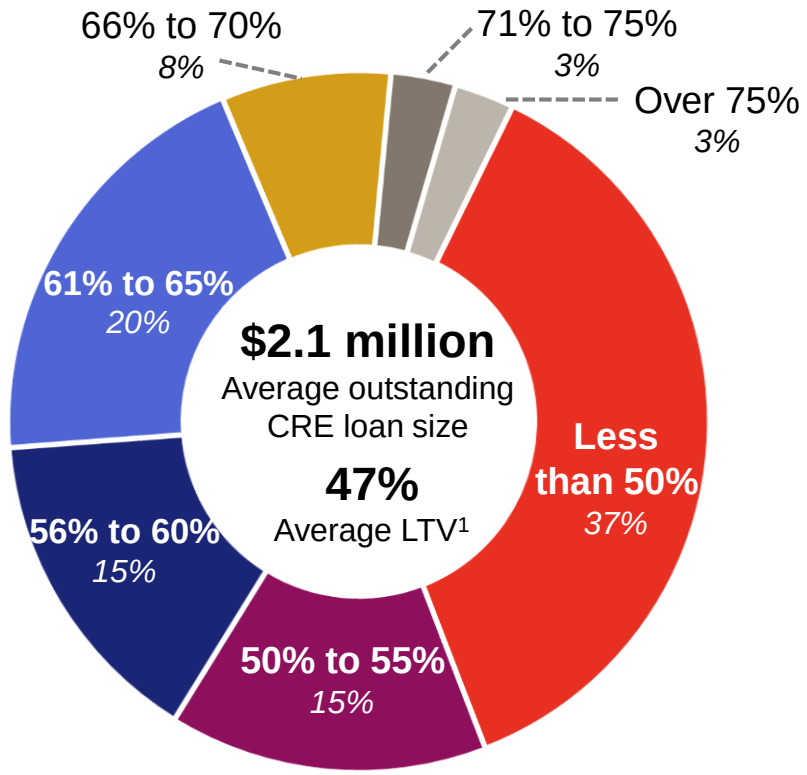
* Other Specialized Lending comprises Structured & Specialty Finance, Energy, Agriculture, and Equipment Leasing.

Diversified Commercial Real Estate Portfolio

CRE Distribution (as of 6/30/16)



CRE LTV Distribution (as of 6/30/16)

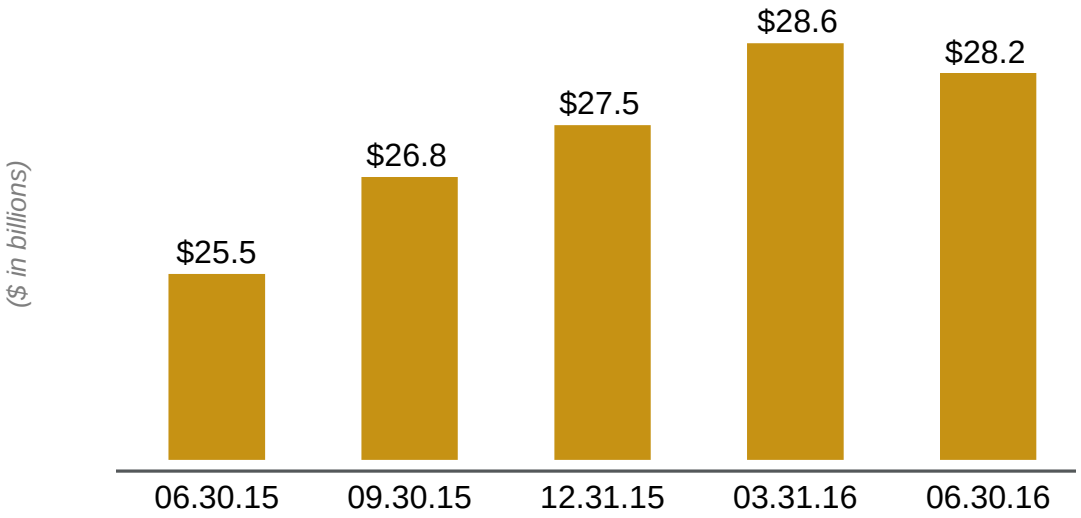


[1] LTV based on current loan balance and appraisal value at origination or renewal.

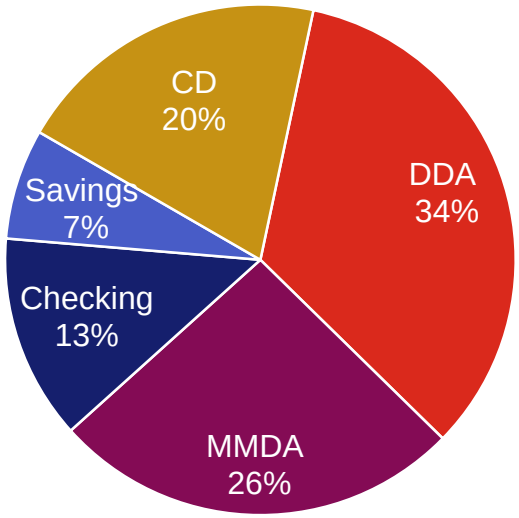
- Targeted loan sales of multi-family loans and selected CRE in 1H 2016 reduced CRE exposure (under FFIEC guidelines) to 265% of risk-based capital, down from 274% as of 12/31/15.
- Intentional curtailment of originations to maintain growth of CRE within FFIEC exposure guidelines.

Strong Deposit Growth

$28.2 billion deposits as of June 30, 2016



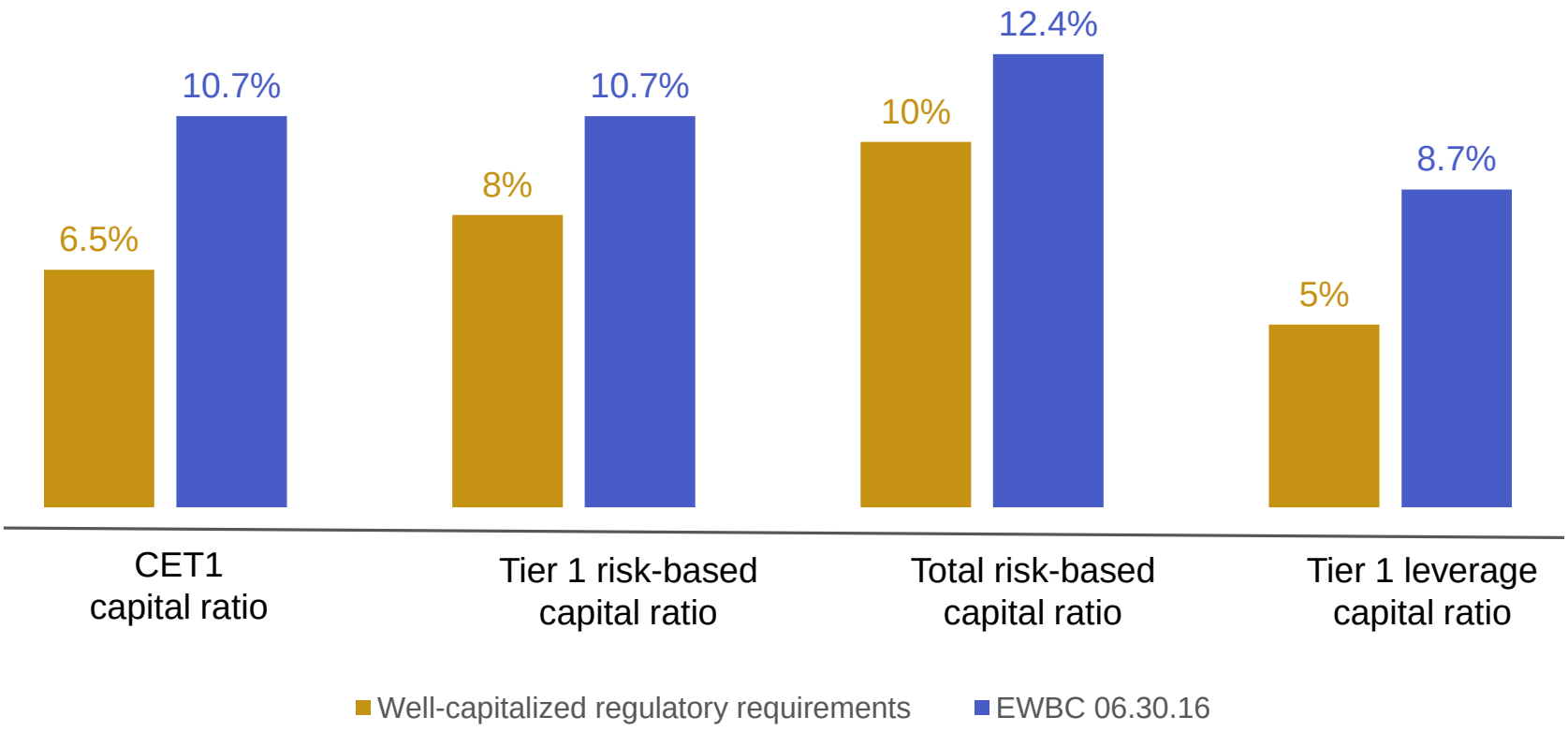
Deposit Distribution (as of June 30, 2016)



-$379.0 million or -1% QoQ change +$2.7 billion or 11% YoY increase	2Q16 core deposits up to $22.5 billion or 80% of total deposits, compared to 74% core deposits in 2Q15	2Q16 cost of deposits was 29 bps, unchanged from 29 bps in 2Q15

Strong Capital Levels

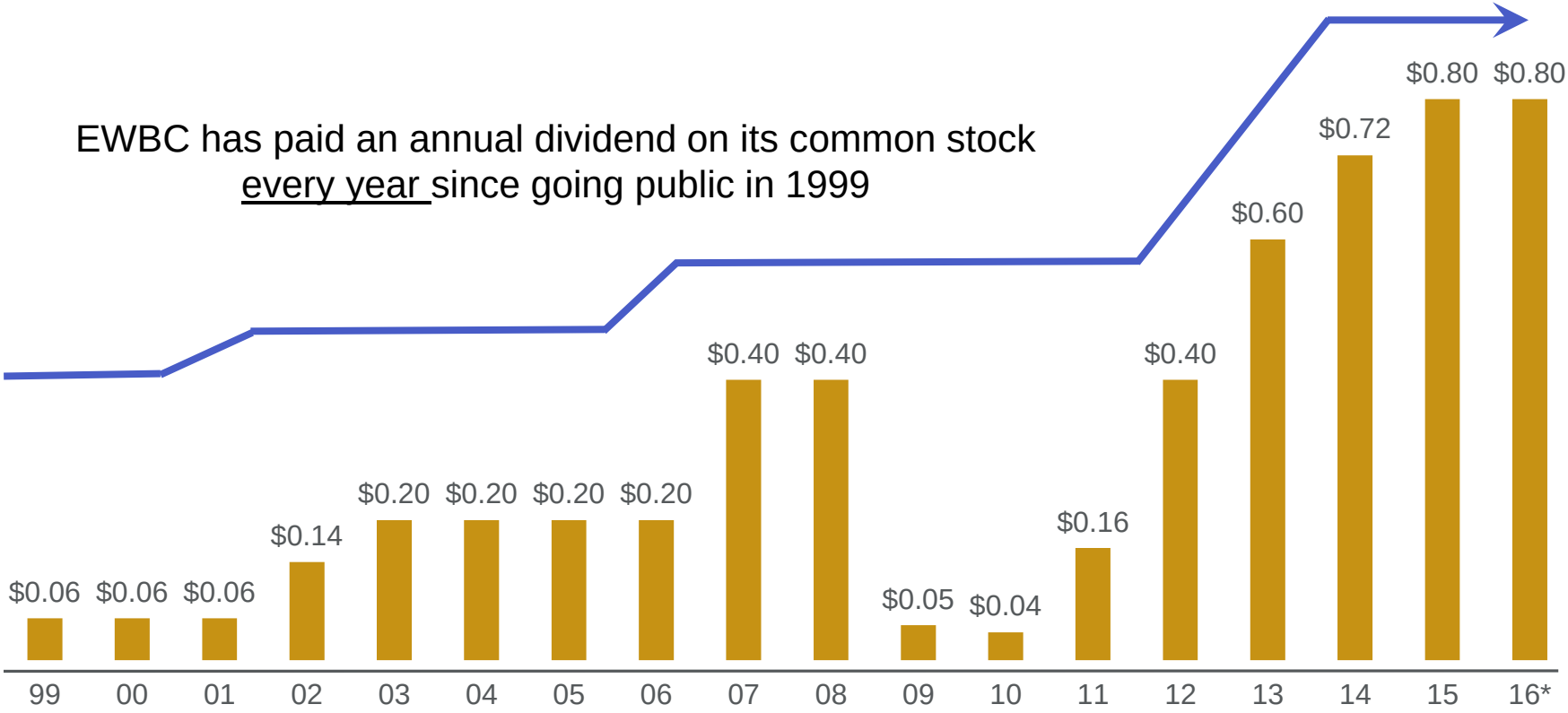
East West Bank's capital levels exceed well-capitalized regulatory requirements



Providing a Healthy Dividend to Shareholders

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

EWBC has paid an annual dividend on its common stock
every year since going public in 1999



Note: Annualized based on dividends for the first and second quarters of 2016.

Interest Rate Sensitivity

EWBC's Net Interest Income Sensitivity to Selected Interest Rate Scenarios

	Net Interest Income Volatility:					
	30-Jun-2016			31-Dec-2015		
Change in Interest Rates :	% change	$ in mm	in EPS	% change	$ in mm	in EPS
+ 200 bps	22.1%	$223.6	+ $ 1.13	18.5%	$175.8	+ $ 0.81
+ 100 bps	11.0%	$111.3	+ $ 0.56	9.6%	$91.2	+ $ 0.42
- 100 bps	-3.8%	($38.4)	- $ (0.19)	-4.0%	($38.0)	- $ (0.17)
- 200 bps	-4.1%	($41.5)	- $ (0.21)	-4.6%	($43.7)	- $ (0.20)

	Net Interest Income Volatility as of 6/30/16 Given a 12-Month Demand Deposit Migration of:								
	$1.0 billion			$2.0 billion			$3.0 billion		
Change in Interest Rates :	% change	$ in mm	in EPS	% change	$ in mm	in EPS	% change	$ in mm	in EPS
+200 bps	19.1%	$193.2	+ $ 0.98	16.10%	$162.9	+ $ 0.82	13.10%	$132.5	+ $ 0.67
+100 bps	9.1%	$92.1	+ $ 0.47	7.20%	$72.8	+ $ 0.37	5.20%	$52.6	+ $ 0.27

The increase in EWBC's interest rate sensitivity between 6/30/16 and 12/31/15 was primarily due to growth in core deposits, which now make up 80% of total deposits.

- Brokered deposits are 6% of total deposits, and institutional deposits are 10% of total, both essentially stable relative to the year-ago quarter.
- Due to the growth in core deposits, a surge deposit study was conducted to identify the amount of volatile deposits and to estimate the likelihood of run-off in various interest rate environments.
- Betas: Retail Money Market – 49%; Commercial MMA – 65%; NOW – 28%; and Savings – 16%.

Note: NII sensitivity translated into $ and EPS using annualized 1H16 NII and FY 2015 NII, and the effective tax rate in each period.

Loan Portfolio: Underlying Interest Rate Detail

EWBC's Loan Portfolio Breakdown: Fixed, Variable, & Fully Indexed Rate Loans

	$ in mm.	% of total loans	$ in mm.	% of category
True fixed rate loans	**2,101.5**	**8.6%**		
Loans without floors	**12,180.5**	**50.0%**		
Of which, linked to Prime			5,308	44%
Of which, linked to 1M Libor			3,388	28%
Of which, linked to Other Libor			1,415	12%
Interest rate above floors	**5,430.6**	**22.3%**		
Of which, linked to Prime			2,495	46%
Of which, linked to 1M Libor			741	14%
Of which, linked to Other Libor			415	8%
Interest rate below floors	**51.2**	**0.2%**		
Subtotal: variable rate loans	**17,662.3**	**72.5%**		
Fully indexed rate: at floor	557.4	2.3%		
Fully indexed rate: above floors	837.5	3.4%		
Fully indexed rate: below floors	**2,982.1**	**12.2%**		
Of which, linked to Prime			1,449	49%
Of which, linked to 1M Libor			619	21%
Of which, linked to Other Libor			723	24%
Subtotal: fully indexed rate loans	**4,377.0**	**18.0%**		
Non-performing loans	211.0	0.9%		
Total gross loans	**24,351.9**	**100.0%**		

Note: Loans gross of deferred fees, premiums, or discounts.

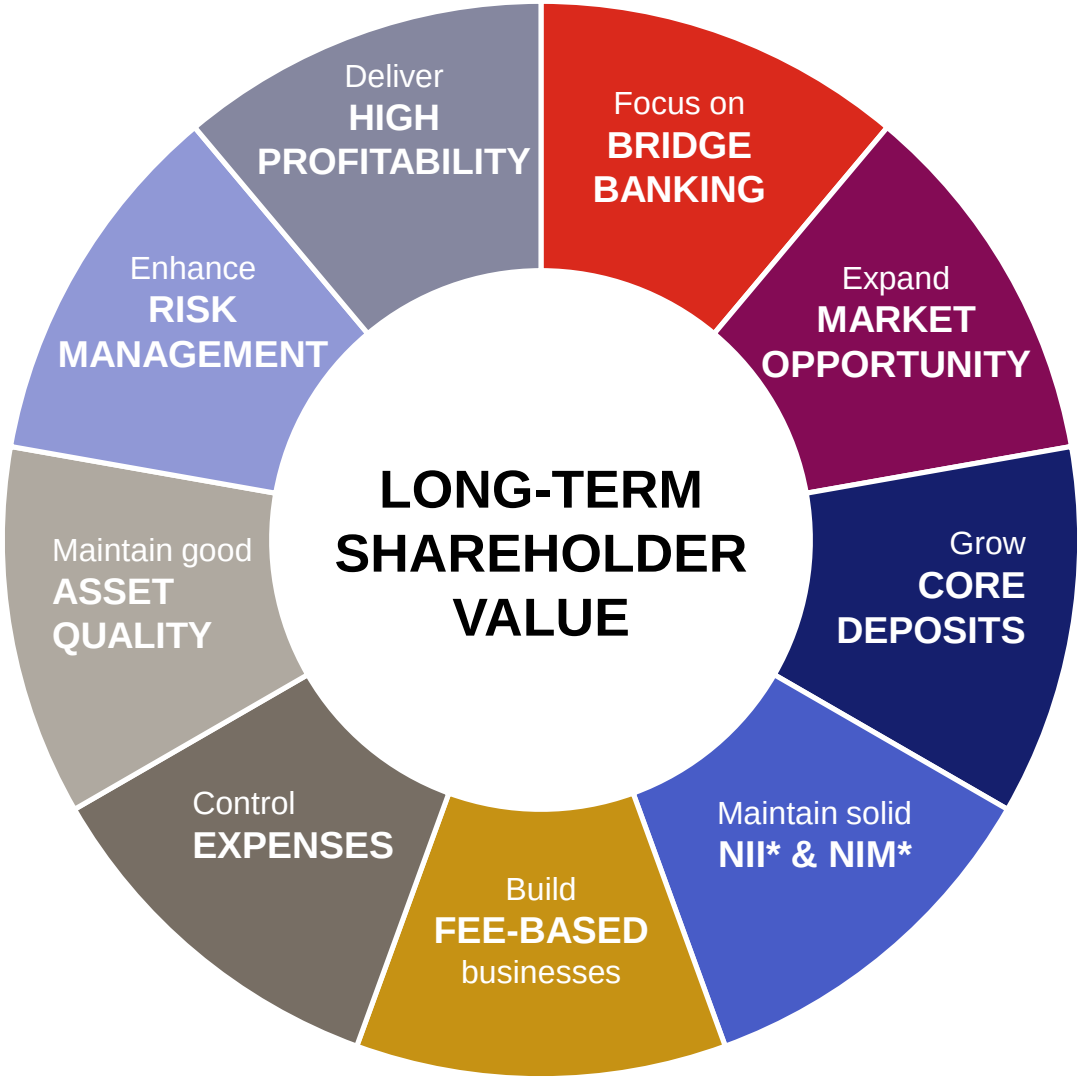
EWBC's loan portfolio is predominantly linked to Prime Rate and short-term LIBOR, a profile that has been consistent over time.

- Over 70% of EWBC's loan portfolio is variable rate, and <10% is fixed rate.
- Only $3.0bn, or 12%, of loans have a fully indexed rate (FIR) below floors. 32% of these would cross above floor rates with only a 25bps move in interest rates, and 73% of would cross above floor rates with a 75bps move.
- Weighted avg. next repricing/maturity date of the total loan portfolio is <1.25 years. The weighted avg. date of repricing for loans with FIRs below floors is 7 months.

BSA / AML Update

- The Bank entered into a consent order with the Federal Reserve Bank in November 2015 regarding its BSA/AML procedures and process.
- The Bank enacted a plan for remediation which includes:
  - Replacing the former BSA transactional tracking system with a more sophisticated system, Actimize (projected implementation by YE 2016), and installing an online customer due diligence system, Dynamic Customer Insight, to collect information on new customers (already implemented).
  - Brought in a new BSA Officer with strong prior BSA experience to run the department, and expanded senior manager ranks in the group.
  - Increased headcount and overall resources in the BSA department: current FTE headcount is approximately 100, plus a similar number of temporary consultants as part of the remediation plan, up from 39 FTEs at the beginning of 2015.
- Projected timeline: Bank's remediation work to be complete by YE 2016; independent consultant verification & look-back review planned for 1Q17.
- Costs: $20mm in 2015, estimated $39mm in 2016.

Key Focus Areas



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