Third Quarter 2016
INVESTOR PRESENTATION

November 2, 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 2,900 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

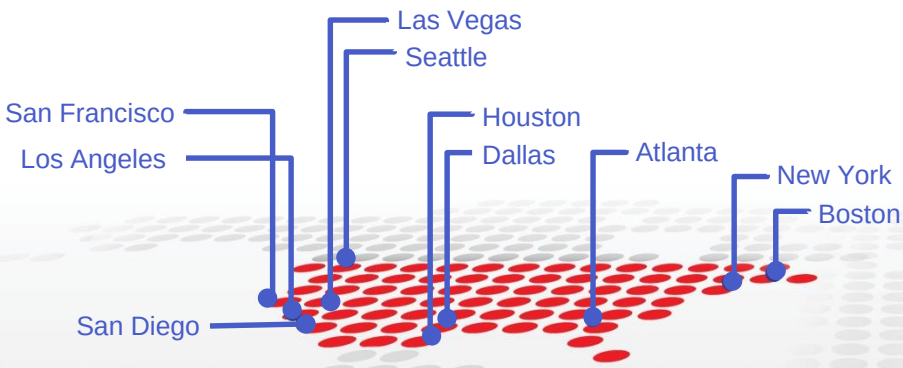
130+ LOCATIONS THROUGHOUT

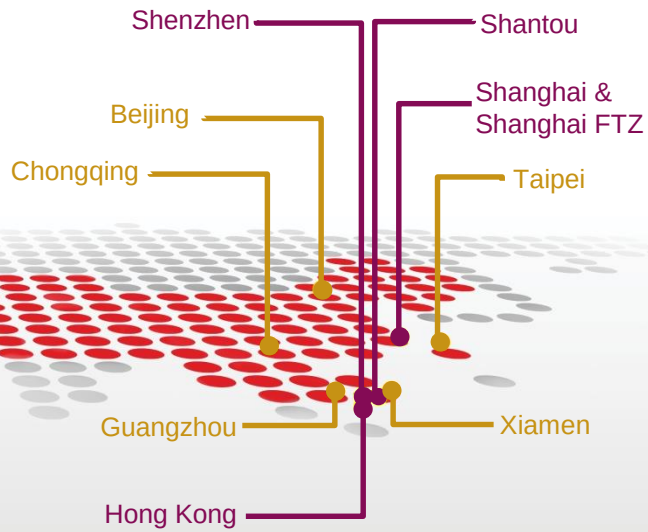
GREATER CHINA

10 Locations

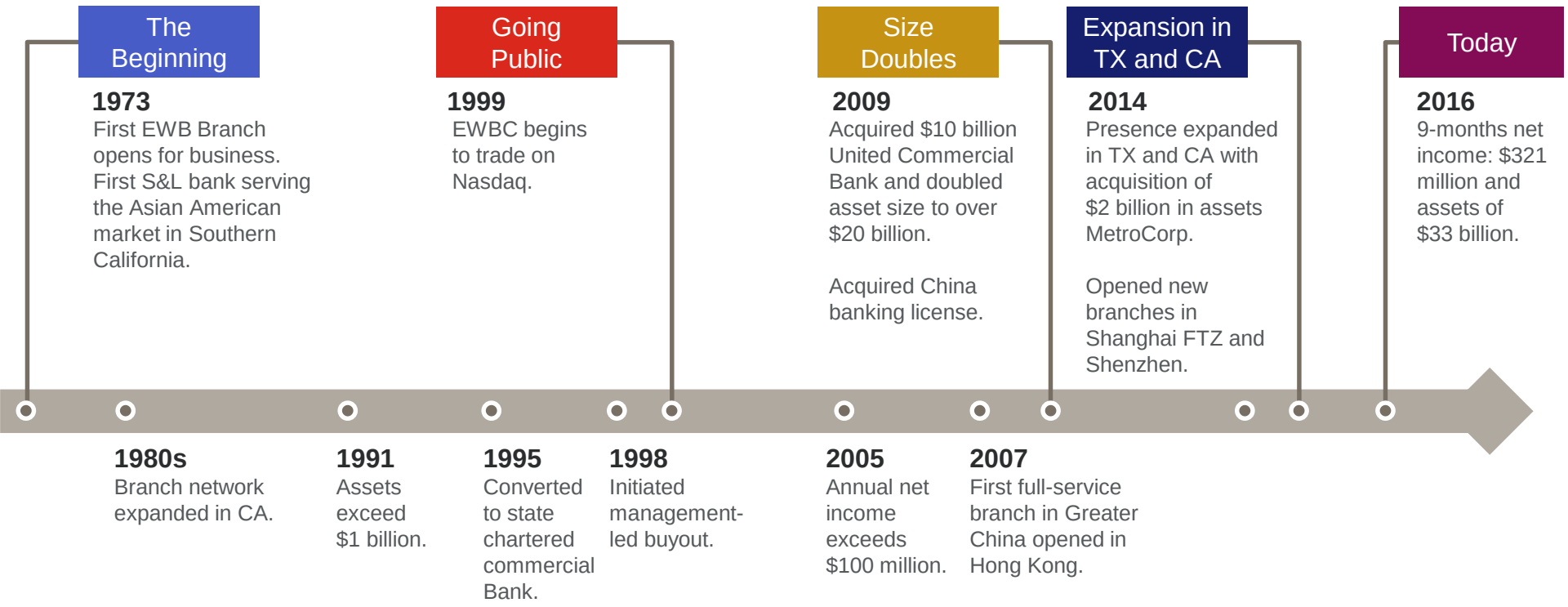
5 *Full-service branches*

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	Ticker	Total assets (as of 09.30.16)	$ Billion
1	JPM	JPMorgan Chase & Co.	2,521.0
2	BAC	Bank of America Corporation	2,195.3
3	WFC	Wells Fargo & Company	1,942.1
4	C	Citigroup Inc.	1,818.1
5	USB	U.S. Bancorp	454.1
6	BK	Bank of New York Mellon Corporation	374.1
7	PNC	PNC Financial Services Group, Inc.	369.3
8	COF	Capital One Financial Corporation	345.1
9	STT	State Street Corporation	256.1
10	BBT	BB&T Corporation	222.6
11	STI	SunTrust Banks, Inc.	205.1
12	CFG	Citizens Financial Group, Inc.	147.0
13	FITB	Fifth Third Bancorp	143.3
14	KEY	KeyCorp	135.8
15	MTB	M&T Bank Corporation	126.8
16	RF	Regions Financial Corporation	125.2
17	NTRS	Northern Trust Corporation	120.1
18	HBAN	Huntington Bancshares Incorporated	100.8
19	CMA	Comerica Incorporated	74.1
20	FRC	First Republic Bank	68.0
21	ZION	Zions Bancorporation	61.0
22	SIVB	SVB Financial Group	43.3
23	PBCT	People's United Financial, Inc.	40.7
24	BPOP	Popular, Inc.	39.1
25	SBNY	Signature Bank	37.8
26	EWBC	East West Bancorp, Inc.	33.3
27	FCNCA	First Citizens BancShares, Inc.	33.0
28	BOKF	BOK Financial Corporation	32.8
29	SNV	Synovus Financial Corp.	29.7
30	CFR	Cullen/Frost Bankers, Inc.	29.6

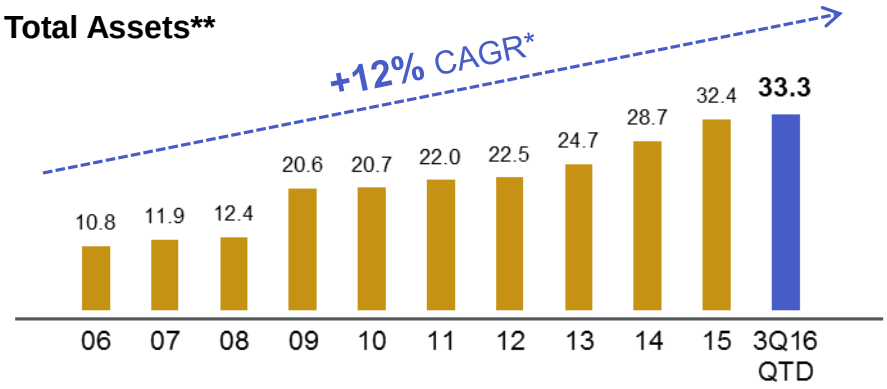
Rank	Ticker	Market Cap (as of 10.31.16)	$ Billion
1	JPM	JPMorgan Chase & Co.	247.8
2	WFC	Wells Fargo & Company	231.1
3	BAC	Bank of America Corporation	167.0
4	C	Citigroup Inc.	140.1
5	USB	U.S. Bancorp	76.3
6	PNC	PNC Financial Services Group, Inc.	46.7
7	BK	Bank of New York Mellon Corporation	45.8
8	COF	Capital One Financial Corporation	36.2
9	BBT	BB&T Corporation	31.8
10	STT	State Street Corporation	27.1
11	STI	SunTrust Banks, Inc.	22.4
12	MTB	M&T Bank Corporation	19.0
13	NTRS	Northern Trust Corporation	16.4
14	FITB	Fifth Third Bancorp	16.4
15	KEY	KeyCorp	15.3
16	CFG	Citizens Financial Group, Inc.	13.6
17	RF	Regions Financial Corporation	13.2
18	HBAN	Huntington Bancshares Incorporated	11.5
19	FRC	First Republic Bank	11.2
20	CMA	Comerica Incorporated	9.0
21	ZION	Zions Bancorporation	6.6
22	SBNY	Signature Bank	6.6
23	SIVB	SVB Financial Group	6.4
24	EWBC	East West Bancorp, Inc.	5.7
25	PACW	PacWest Bancorp	5.3
26	PBCT	People's United Financial, Inc.	5.1
27	CBSH	Commerce Bancshares, Inc.	4.8
28	CFR	Cullen/Frost Bankers, Inc.	4.8
29	BOKF	BOK Financial Corporation	4.7
30	SNV	Synovus Financial Corp.	4.0

Source: S&P Global Market Intelligence.

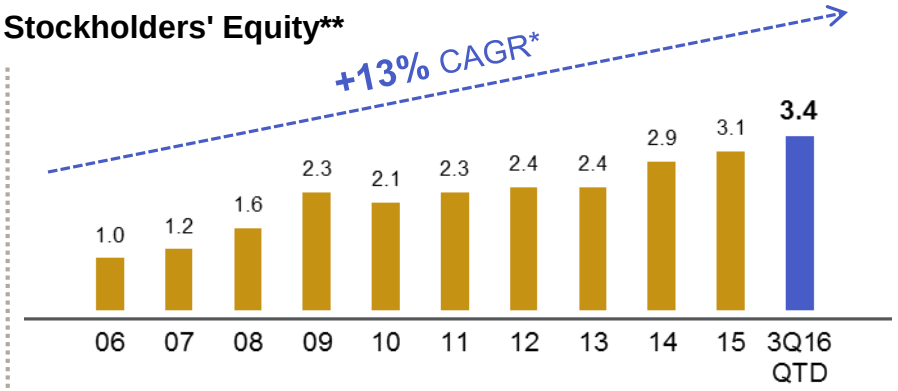
Strong Growth and Performance

($ in billions)

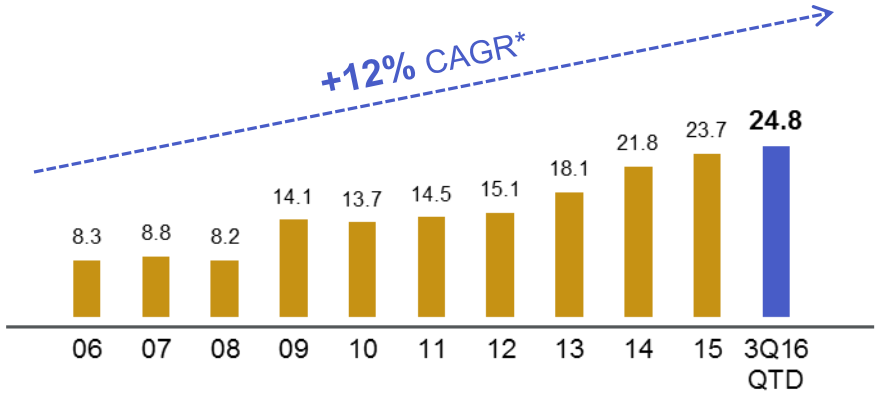
Total Assets**



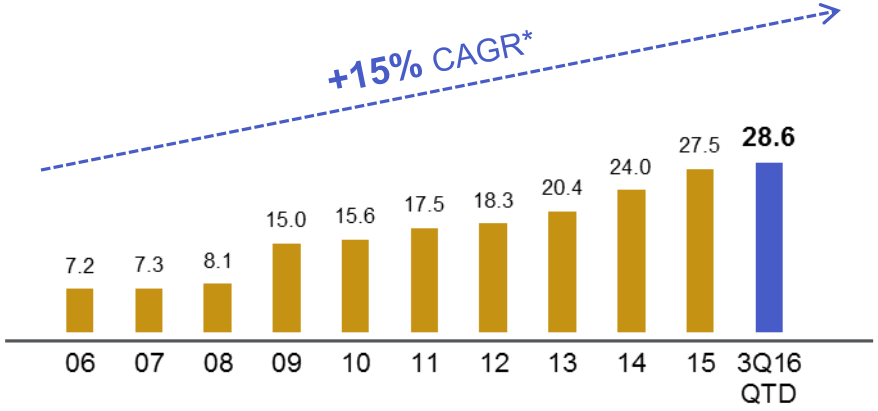
Stockholders' Equity**



Total Loans



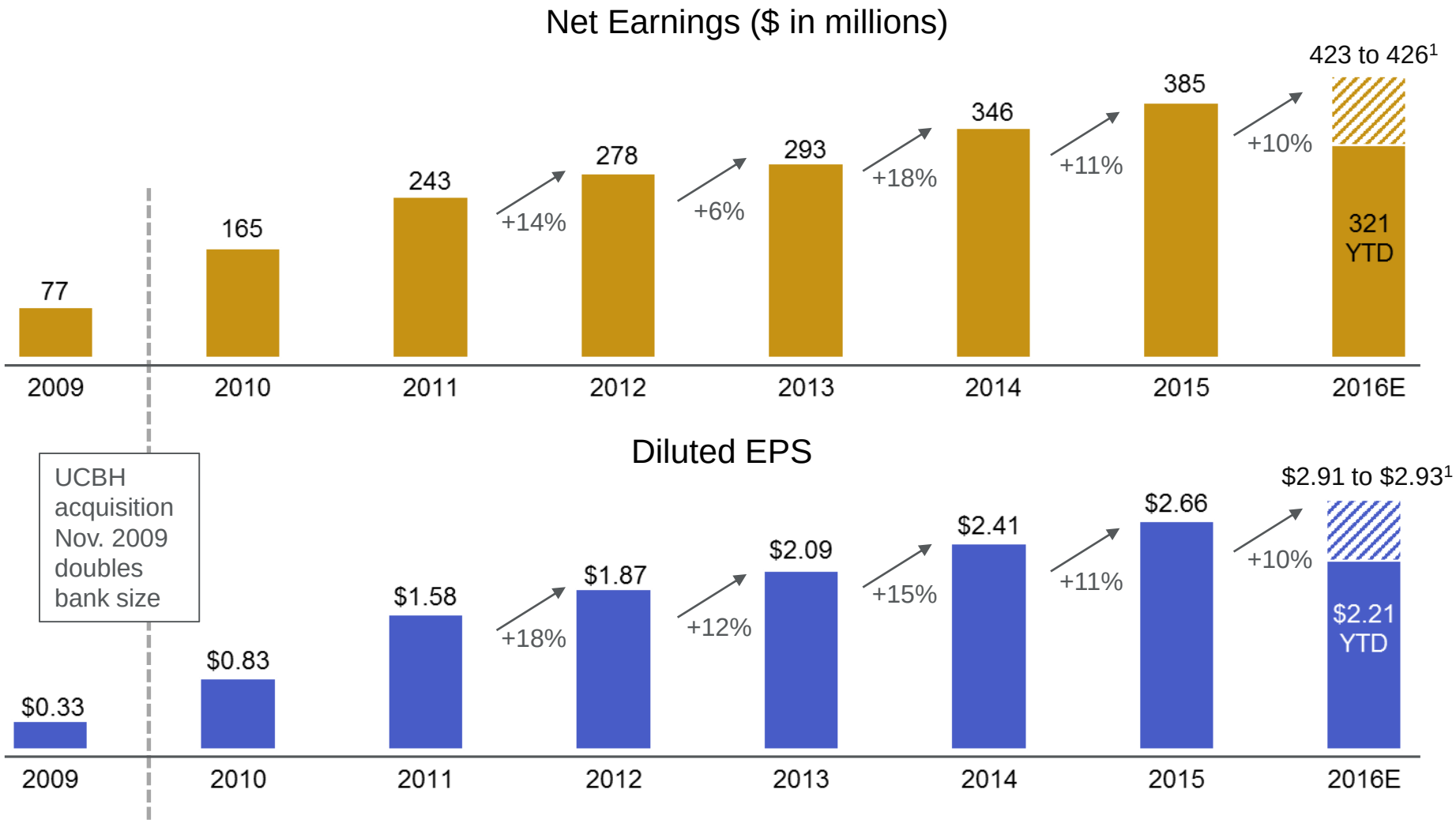
Total Deposits



* CAGR from December 31, 2006 – September 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.

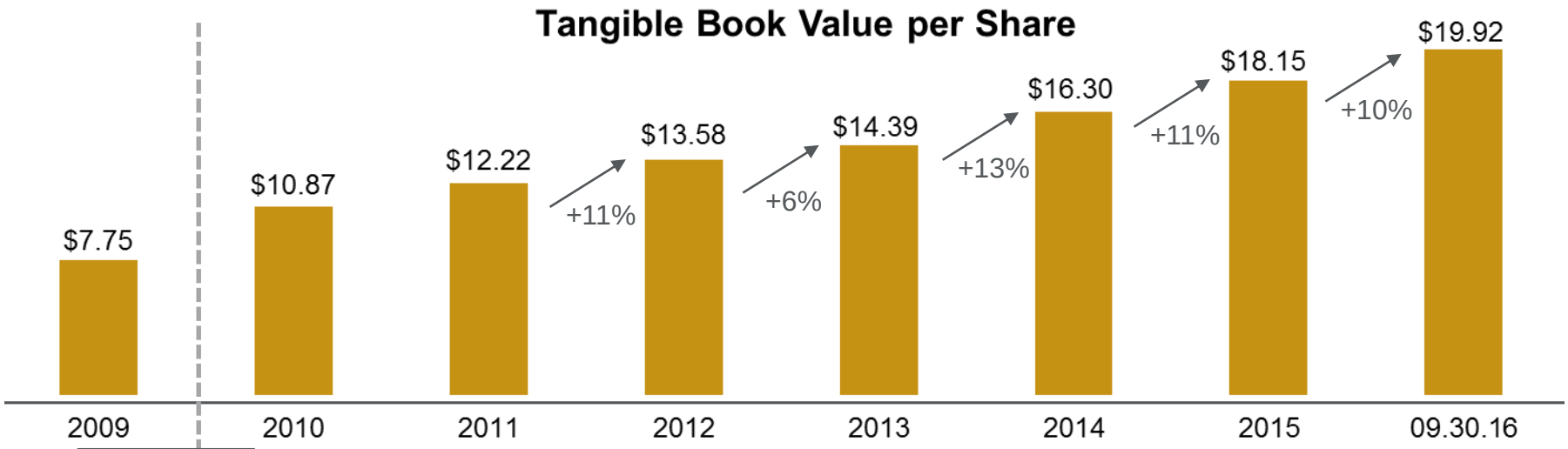
On Track for Another Year of Record Earnings



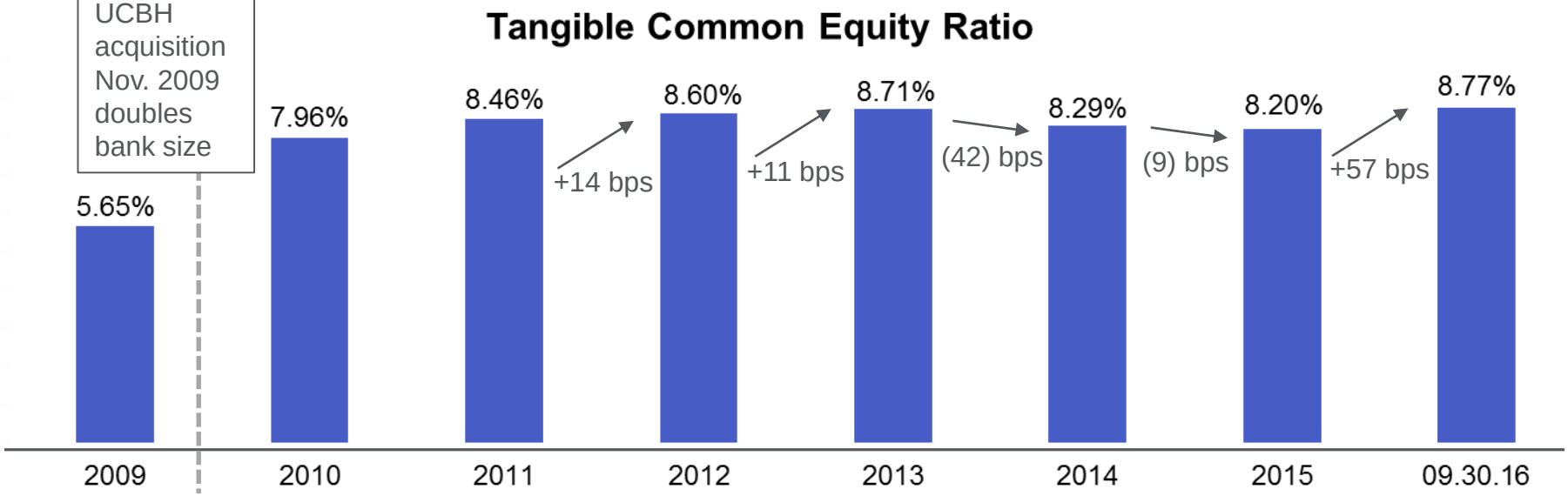
Note: 2010-2014 were restated to reflect the adoption of new accounting guidance related to the Company's investments in qualified affordable housing projects, ASU 2014-01.

[1] Based on Management Guidance as of 3Q16.

Steadily Growing TBVPS While Maintaining Robust TCE



UCBH acquisition Nov. 2009 doubles bank size

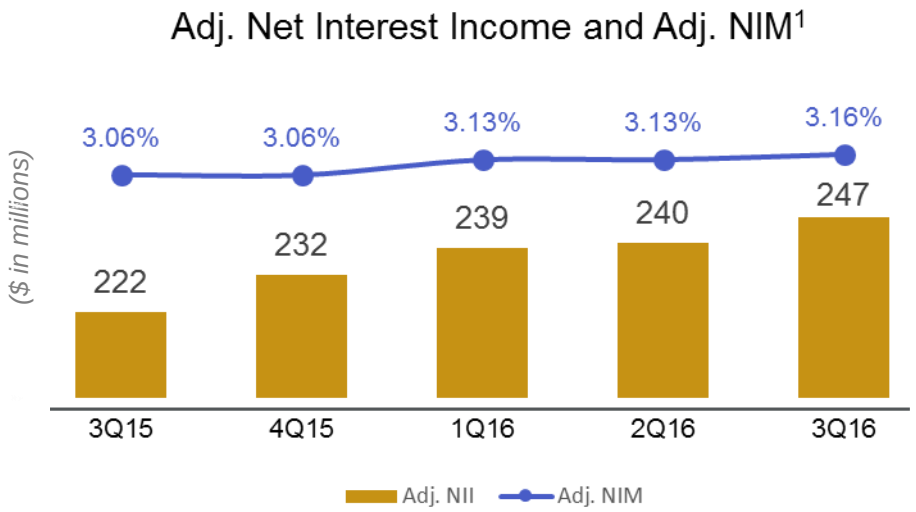


Third Quarter 2016 Highlights

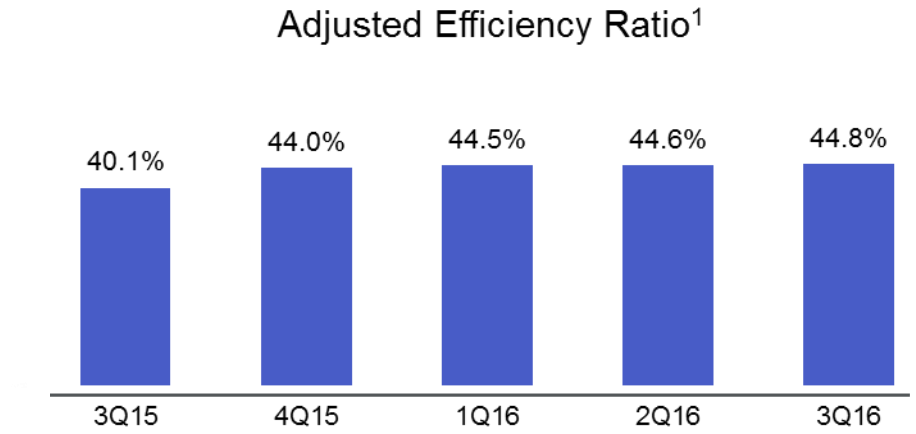
($ in millions, except per share data)	3Q16	2Q16	QoQ Change	3Q15	YoY Change
Net income	$ 110	$ 103	7%	$ 94	17%
Diluted EPS	$ 0.76	$ 0.71	7%	$ 0.65	17%
Tangible book value/share[1]	$ 19.92	$ 19.36	3%	$ 17.79	12%
TCE Ratio[1]	8.77%	8.60%	+17 bps	8.36%	+41 bps
At period-end					
Total assets	$ 33,255	$ 32,952	1%	$ 31,120	7%
Total loans	24,772	24,288	2%	23,008	8%
Total deposits	28,592	28,217	1%	26,759	7%
Stockholders' equity	3,378	3,297	2%	3,071	10%
Profitability Ratios					
Net interest margin	3.26%	3.31%	-5 bps	3.32%	-6 bps
Adjusted net interest margin[1,4]	3.16%	3.13%	+3 bps	3.06%	+10 bps
Adjusted efficiency ratio[1,3]	44.8%	44.6%	+20 bps	40.1%	+4.7%
Adjusted pre-tax, pre-provision profitability ratio[1,2]	2.03%	2.04%	-1bp	2.28%	-25 bps
Return on average assets	1.33%	1.27%	+6 bps	1.22%	+11 bps
Return on average equity	13.1%	12.7%	+40 bps	12.2%	+90 bps

[1] See reconciliation of GAAP to non-GAAP financial measures available in the Company's third quarter 2016 financial press release.
[2] Adjusted, pre-tax, pre-provision profitability ratio represents the aggregate of net interest income and noninterest income less adjusted noninterest expense, divided by average assets. Adjusted noninterest expense excludes amortization of tax credit and other investments, amortization of premiums on deposits acquired and repurchased agreements' extinguishment costs.
[3] Adjusted efficiency ratio represents adjusted noninterest expense divided by the aggregate of net interest income and noninterest income.
[4] Adjusted net interest margin excludes ASC 310-30 discount accretion income.

Third Quarter 2016 Earnings Drivers



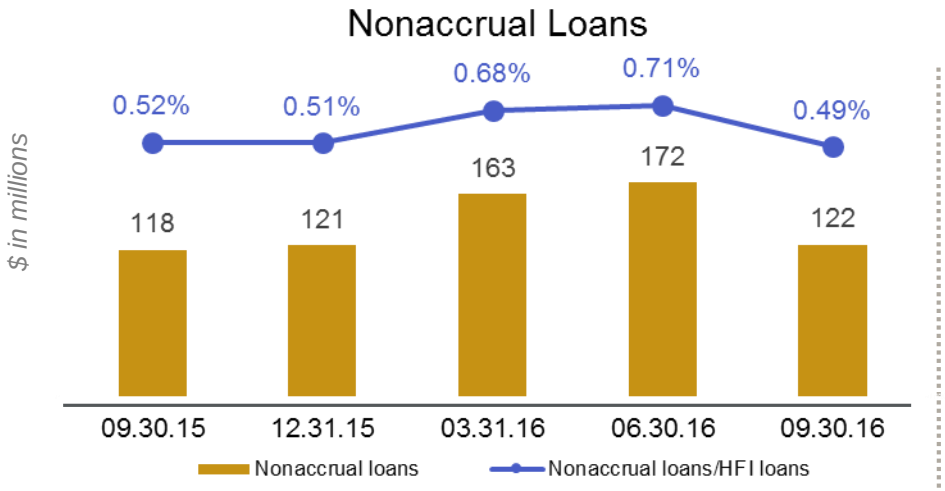
- Excluding accretion income, adjusted net interest income grew 3% QoQ.
- Adjusted NII growth fully offset QoQ decline in accretion income. Accretion in 3Q16 declined to $7 mm.
- Excluding accretion, the adjusted (core) NIM modestly expanded linked quarter to 3.16%.
- YoY improvement in core NIM reflects improvement in adjusted loan yields (ex. accretion) and an increased contribution from DDAs in the funding mix.
- Modest pressure on NIM remains a headwind, however.

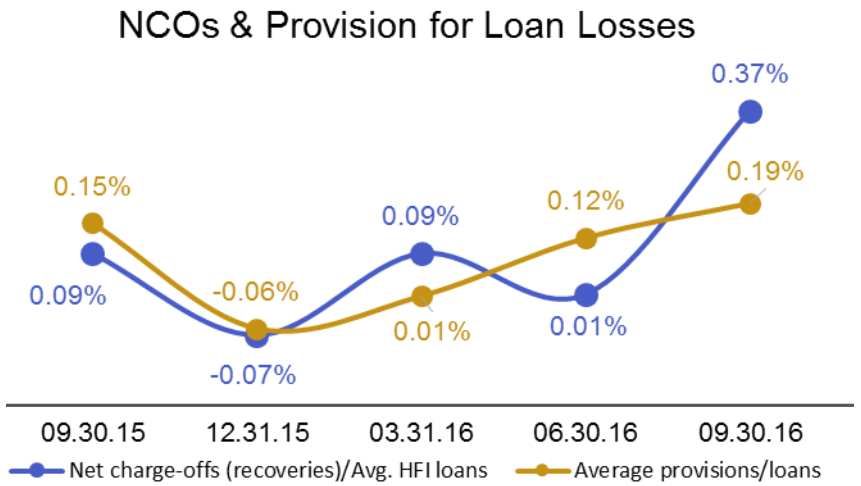


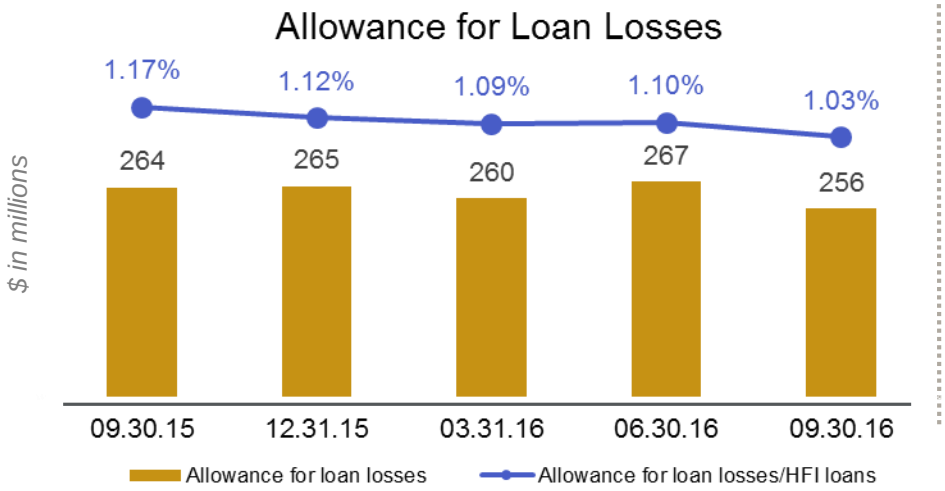
- Excluding tax credit investment amortization, core operating expenses of $138 mm in 3Q16 were within guidance.
- Guidance for 4Q16 assumes flat operating core expenses.
- Even in a year of elevated investments to improve compliance and risk management programs, the adjusted core efficiency ratio has been essentially steady at 45%.
- Decline in investment spending to offset organic growth in expenses, for overall flat expense growth, a favorable earnings lever for near to medium term.

[1]Please see reconciliation of GAAP to non-GAAP financial measures in the Company's financial releases.

Asset Quality Metrics



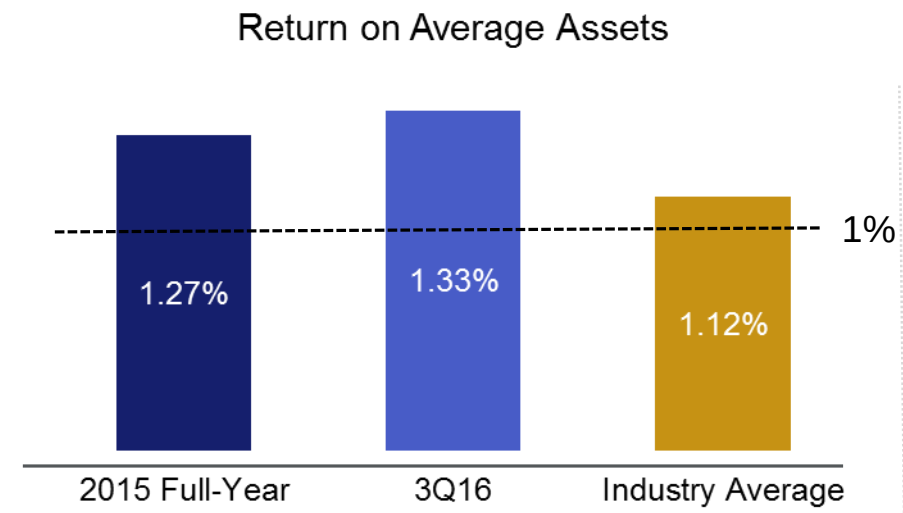


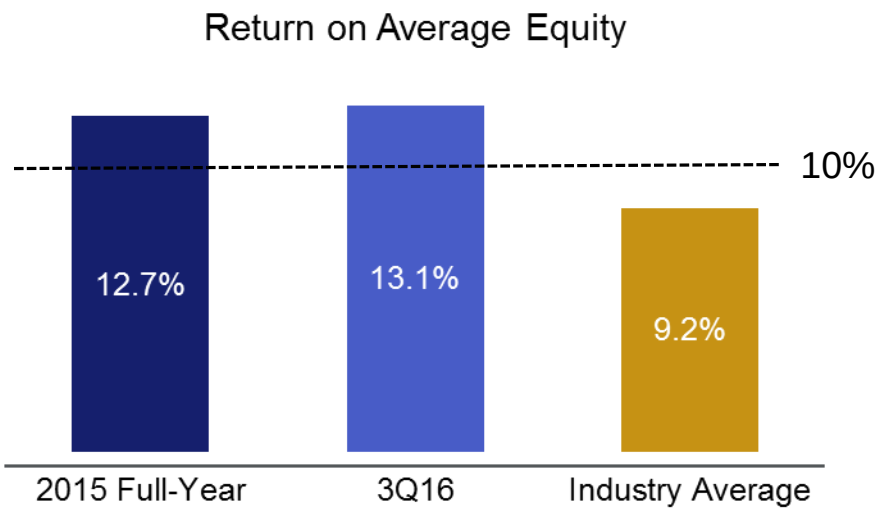


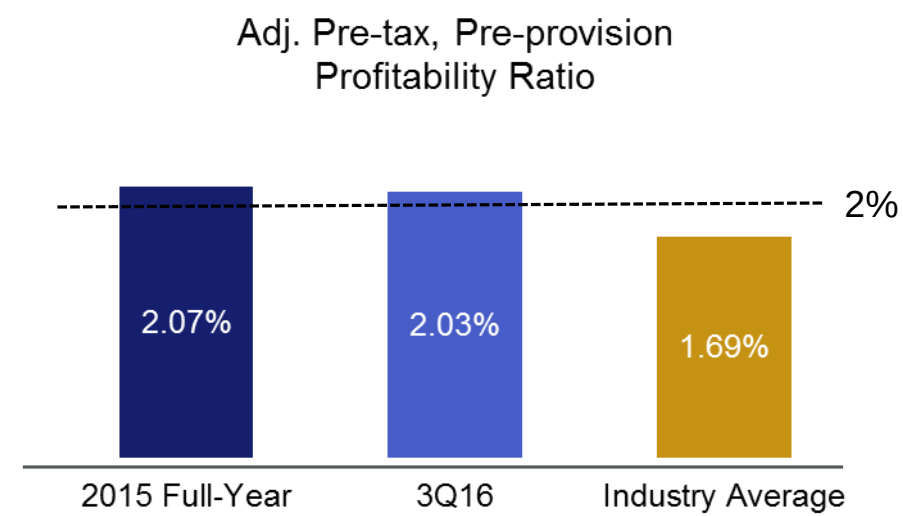
- Increase in NCO ratio in 3Q16 related to three larger commercial loans that had been placed on nonaccrual status a year ago.
- The loans were originated several years ago; the borrowers were in unrelated industries. These loans were not in specialized industry verticals.
- Of the loans charged off in 3Q16, approximately 75% of the charge-off amounts had previously been provided for in the ALLL as of 06.30.16.

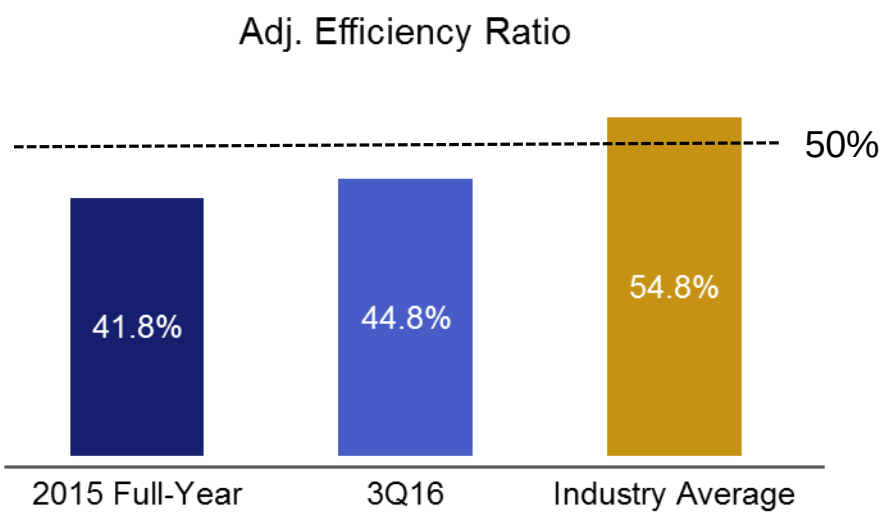
* Asset quality ratios exclude purchased credit impaired loans. HFI represents held-for-investment.

Outperforming Peers on Key Profitability Metrics







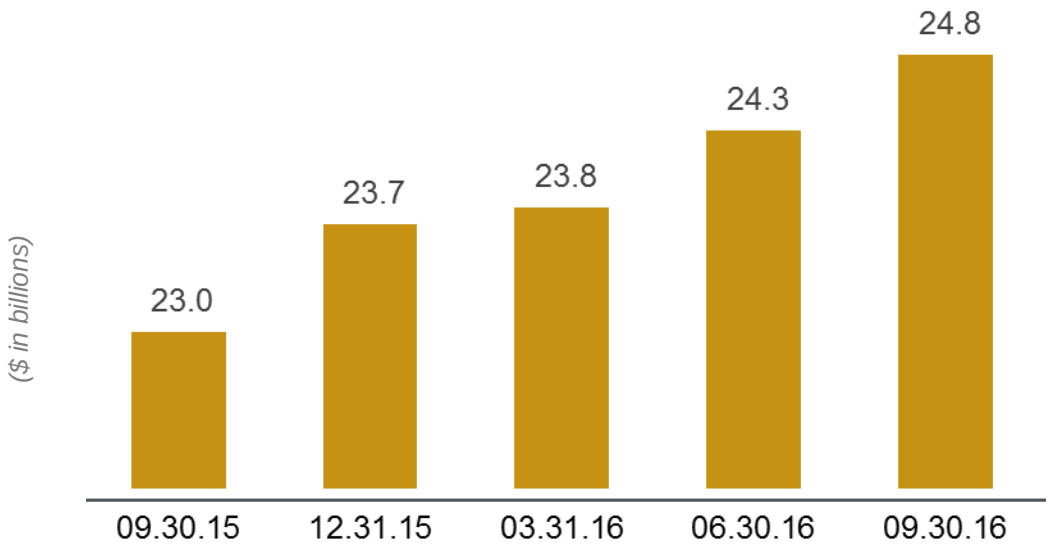


Adj. PTPP ratio and Adj. efficiency ratio calculations exclude repurchase agreements' extinguishment costs, amortization of tax credit and other investments and amortization of premiums on deposits acquired.

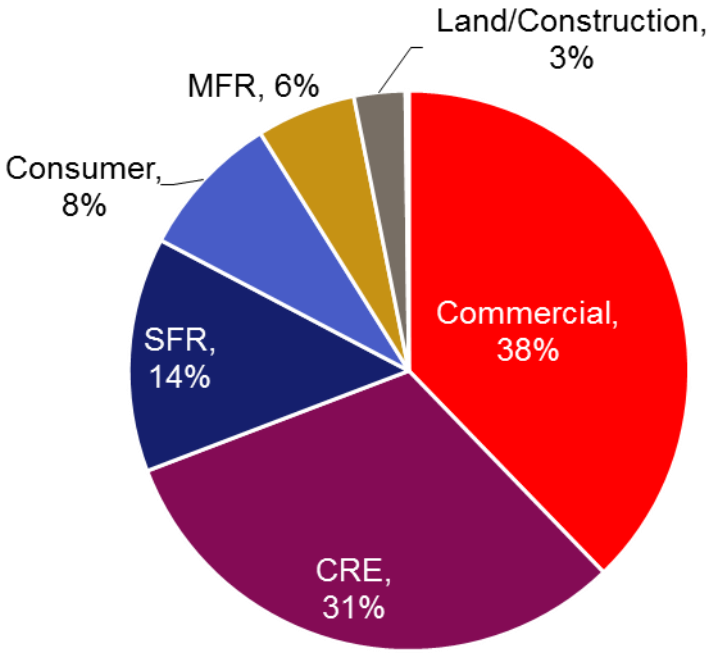
Note: Industry average based on FDIC's 2Q16 Quarterly Banking Profile for FDIC Insured Banks with Asset size $10 bn to $250 bn.

Diversified Loan Portfolio Driven by C&I Growth

$24.8 billion loans as of 09.30.16



Loan Distribution (as of 09.30.16)



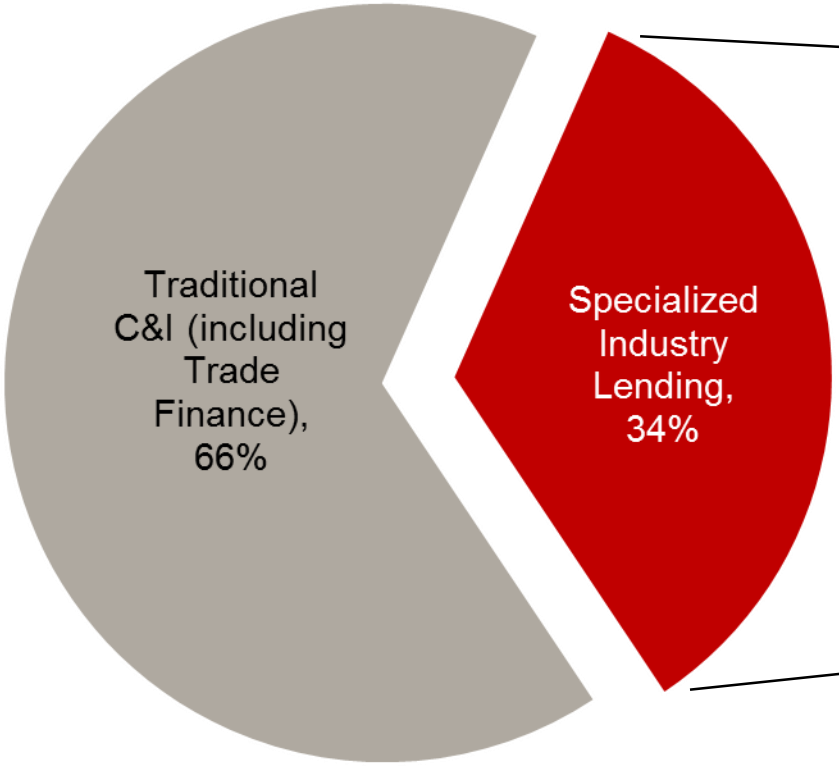
- Total loans as of 09.30.16 were $24.8 bn, an increase of $485 mm or 8% annualized growth from 06.30.16.
- Outlook for 4Q16 is for a similar pace of growth.

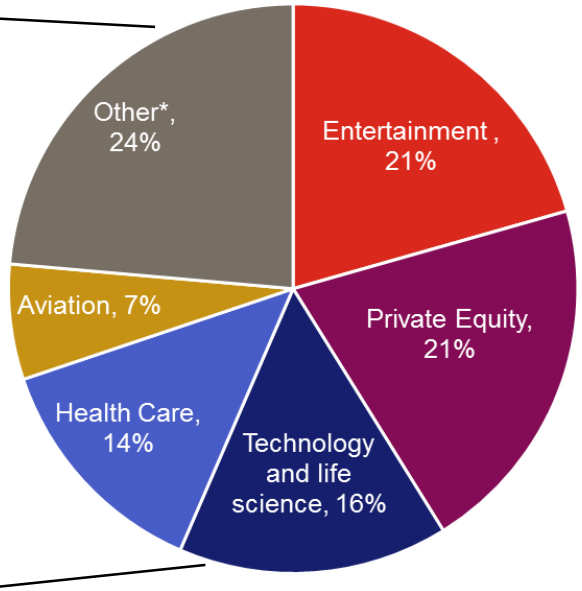
- The largest increase in loans during 3Q16 was C&I loans, which grew $194 mm or 2% linked quarter and 4% YTD.
- Specialized Industry niches are growth drivers.

- 3Q16 average loan yield was 4.18%, compared to 4.28% in 2Q16.
- Adj. loan yield (excluding accretion) was 4.05% for both 3Q16 and 2Q16.

Specialized Industry Verticals: Cross-Border Growth

Total Loans $24.8 bn — Includes — C&I loans $9.4 bn or 38% — Includes — Specialized Industry $3.2 bn or 34%





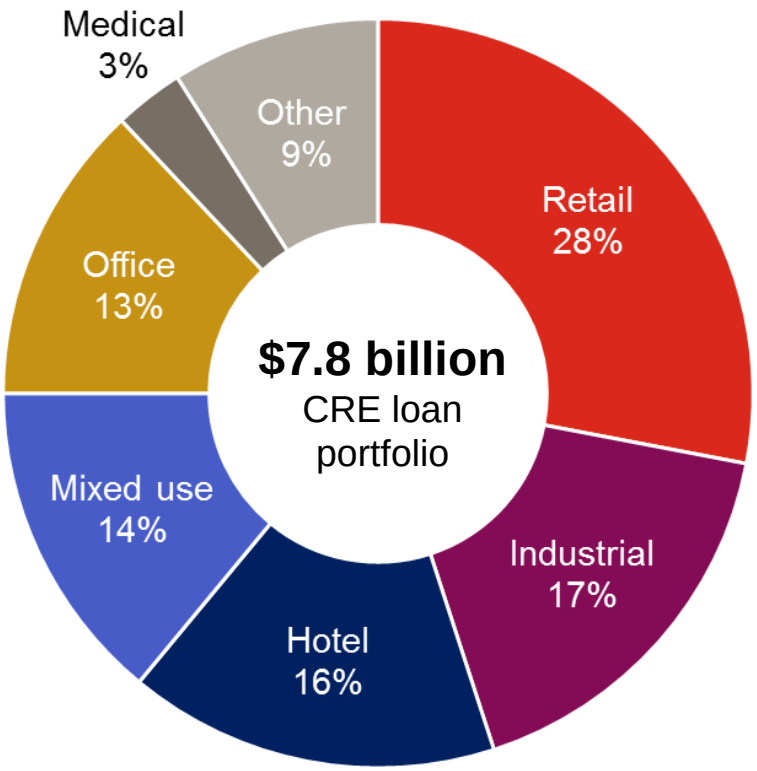
- Specialized Industry lending verticals have grown to $3.2 bn, or 19% YTD, from $2.7 bn as of 12.31.15. Growth in these niches is driven by Bridge Banking, EWBC's strategy of facilitating cross-border commercial opportunities.

Portfolio distribution data as of September 30, 2016.

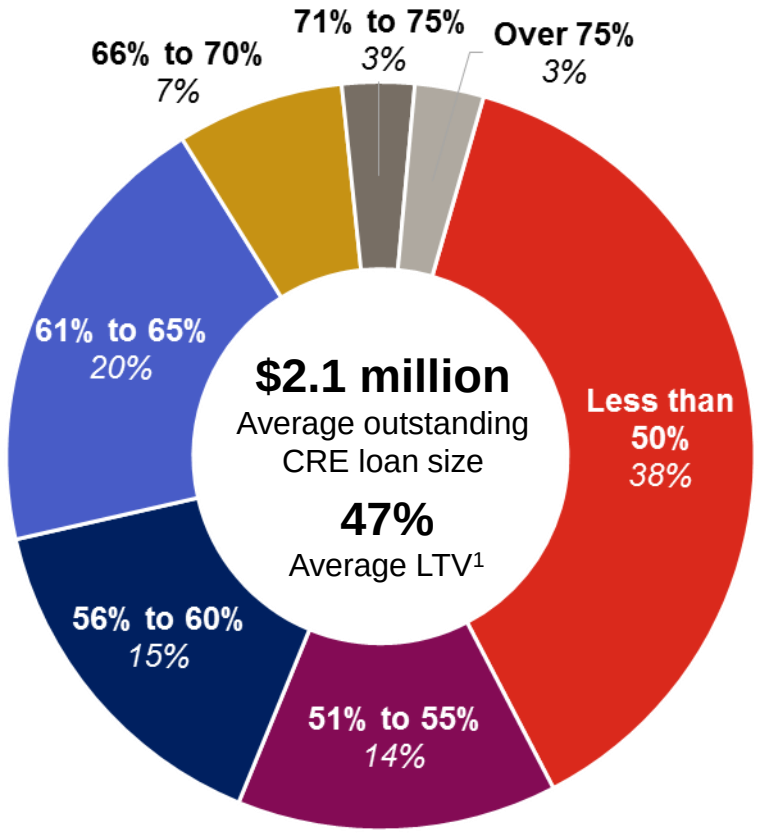
* Other Specialized Lending comprises Structured & Specialty Finance, Energy, Agriculture, and Equipment Leasing.

Diversified Commercial Real Estate Portfolio

CRE Distribution (as of 9/30/16)



CRE LTV Distribution (as of 9/30/16)

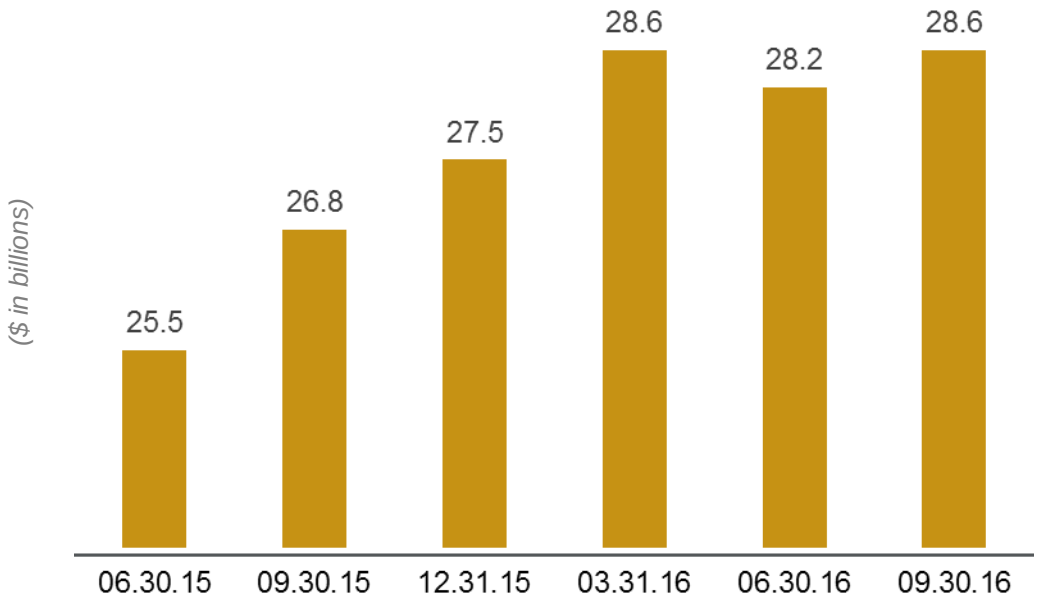


- CRE concentration under FFIEC guidelines as of 09.30.16 was 261%, compared to 265% as of 06.30.16, and down from 274% as of 12.31.15.
- Intentional curtailment of originations in the first half of the year to maintain growth of CRE below FFIEC exposure threshold of 300%.

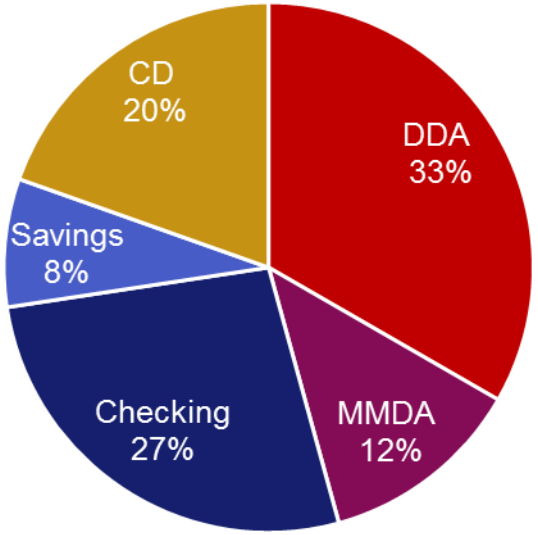
[1] LTV based on current loan balance and appraisal value at origination or renewal.

Solid Deposit Growth & Mix

$28.6 billion deposits as of 09.30.16



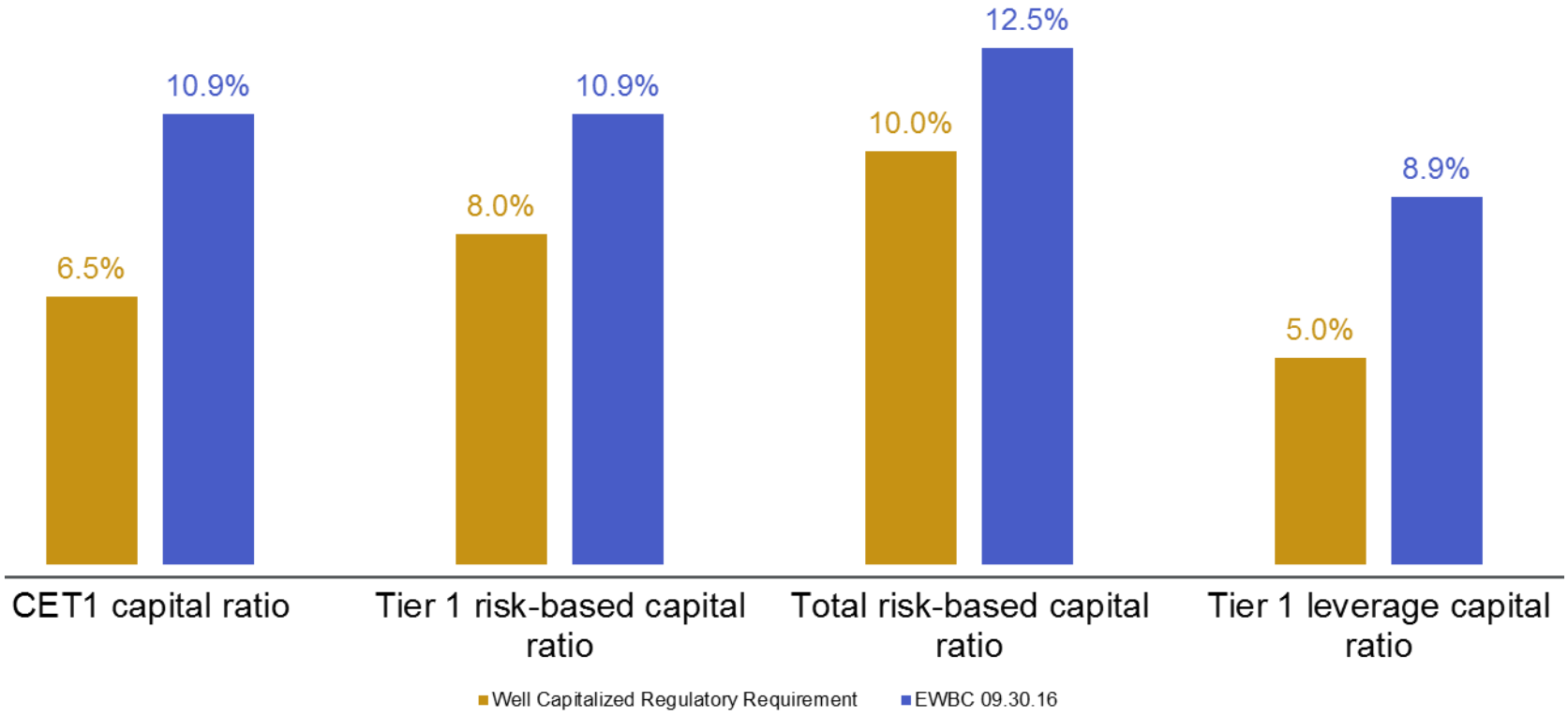
Deposit Distribution (as of 09.30.16)



- Total deposits as of 09.30.16 were $28.6 bn, an increase of $375 mm or 5% annualized growth from 06.30.16.
- 3Q16 core deposits grew to $23 bn or 80% of total deposits, a favorable mix shift from 75% at the end of 3Q15.
- 3Q16 cost of deposits was 30 bps, 1 bp higher than 29 bps for 2Q16 and 2 bps higher than 28 bps for 3Q15.

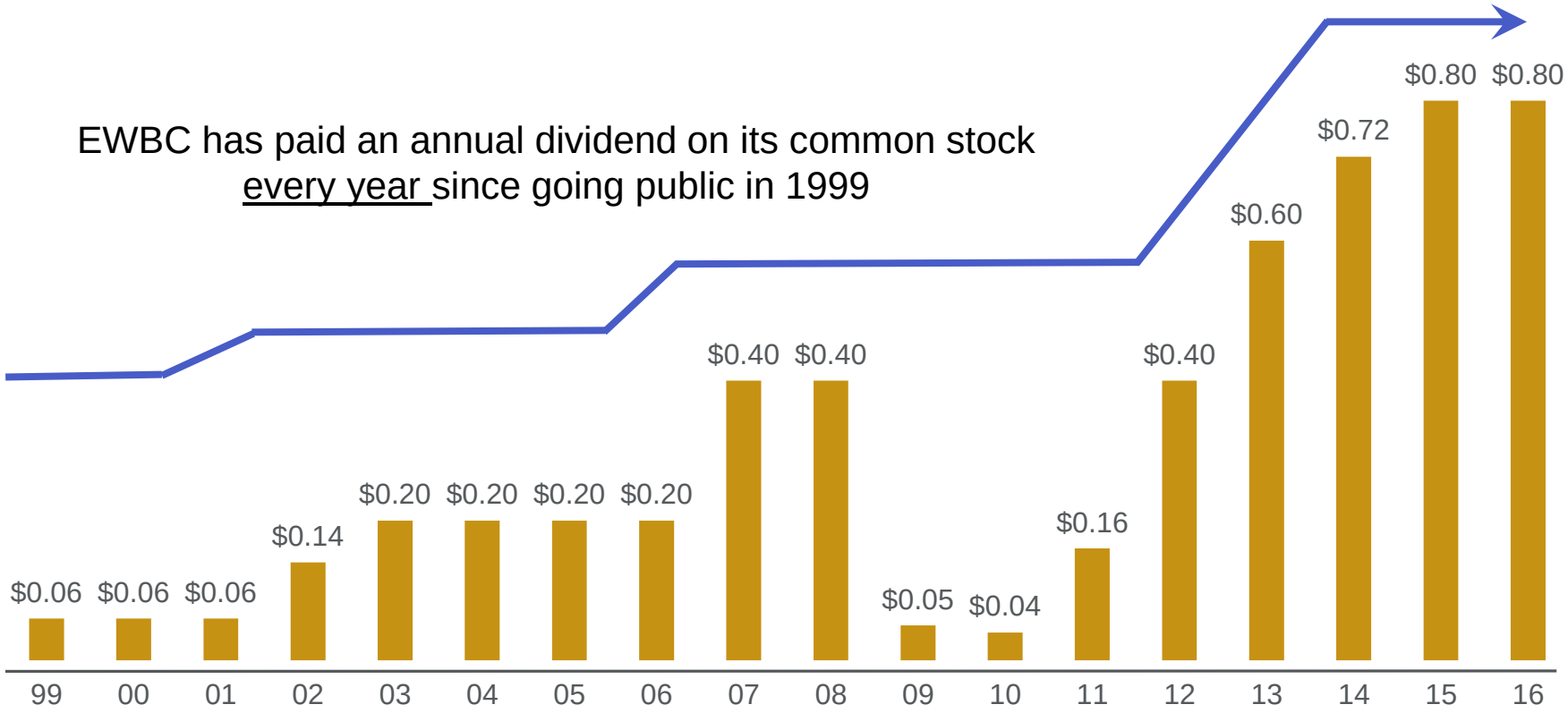
Strong Capital Levels

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



Interest Rate Sensitivity

EWBC's Net Interest Income Sensitivity to Selected Interest Rate Scenarios (as of June 30, 2016)

	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 (as of June 30, 2016)

	$ 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.

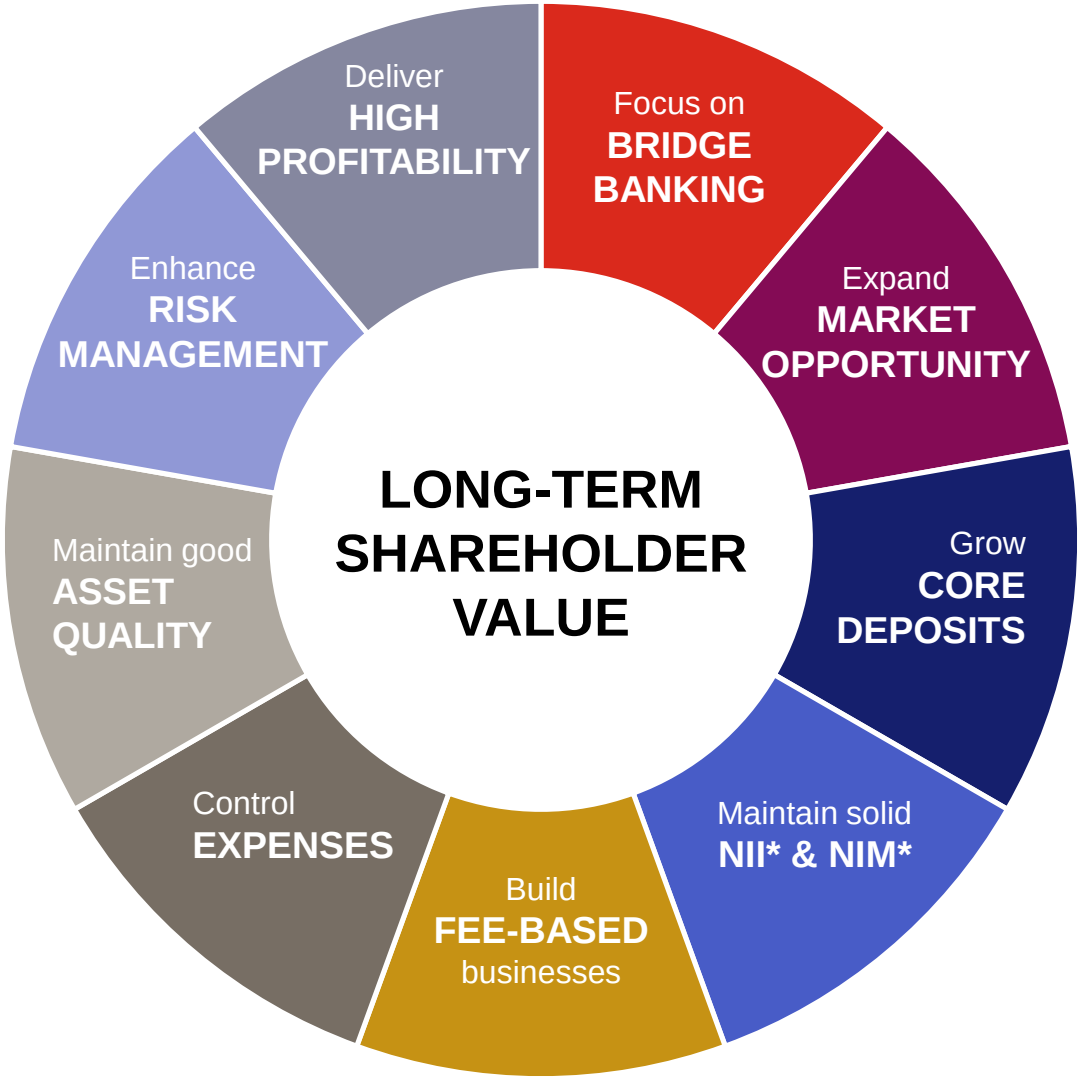
EWBC's loan portfolio is predominantly linked to Prime Rate and short-term LIBOR, a profile that has been consistent over time.

- 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).
  - During 3Q16, successfully implemented the transaction monitoring module of Actimize, a critical component of the software.
  - 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.
- Projected timeline: Bank's remediation work to be complete by YE 2016.
- Costs: BSA related consulting costs in 3Q16 were $2.8 mm, 36% lower than in 2Q16 and 57% lower than in 1Q16. All-in project costs include infrastructure and full time headcount, and those costs are tracking within budget.

Key Focus Areas



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