



Hope Bancorp

Bankers. Experts. Neighbors.

2022 Annual Meeting of Stockholders

Virtual via Live Webcast

May 19, 2022



Forward Looking Statements & Additional Disclosures

This presentation may contain statements regarding future events or the future financial performance of the Company that constitute forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. These forward-looking statements relate to, among other things, expectations regarding the business environment in which we operate, projections of future performance, perceived opportunities in the market, and statements regarding our business strategies, objectives and vision. Forward-looking statements include, but are not limited to, statements preceded by, followed by or that include the words “will,” “believes,” “expects,” “anticipates,” “intends,” “plans,” “estimates” or similar expressions. With respect to any such forward-looking statements, the Company claims the protection provided for in the Private Securities Litigation Reform Act of 1995. These statements involve risks and uncertainties. The Company’s actual results, performance or achievements may differ significantly from the results, performance or achievements expressed or implied in any forward-looking statements. The risks and uncertainties include, but are not limited to: possible deterioration in economic conditions in our areas of operation; interest rate risk associated with volatile interest rates and related asset-liability matching risk; liquidity risks; risk of significant non-earning assets, and net credit losses that could occur, particularly in times of weak economic conditions or times of rising interest rates; the failure of or changes to assumptions and estimates underlying the Company’s allowances for credit losses, including the effects of the implementation of the current expected credit losses model; regulatory risks associated with current and future regulations; and the COVID-19 pandemic and its impact on our financial position, results of operations, liquidity, and capitalization. For additional information concerning these and other risk factors, see the Company’s most recent Annual Report on Form 10-K. The Company does not undertake, and specifically disclaims any obligation, to update any forward-looking statements to reflect the occurrence of events or circumstances after the date of such statements except as required by law.

Chairman's Welcome Remarks

Kevin S. Kim

Chairman of the Board, President & CEO
Hope Bancorp, Inc.
Bank of Hope

- Appointed Chairman of the Board May 2018
 - Formerly Chairman of BBCN Bancorp and BBCN Bank
- President and CEO of the holding company since March 2013
- Originally joined the Board of former Center Financial Corporation in 2008
- Spearheaded two mergers of equals creating Bank of Hope
- Currently serves on the Bankers Advisory Board of the Conference of State Bank Supervisors



Diverse Board of Directors

Wealth of Knowledge and Experience

- Auditing
- Cybersecurity
- Investment Management
- Public accounting
- Commercial banking
- Enterprise risk management
- Legal
- Retail and wholesale
- Corporate Management
- Financial Reporting
- Marketing
- Strategic planning
- Credit risk management
- International operations
- Mergers and acquisitions
- Technology



Kevin S. Kim
Chairman, President & Chief Executive Officer



Scott Yoon-Suk Whang
Lead Independent Director & Chair, Nomination & Governance Committee



Steven S. Koh
Honorary Chairman



Donald D. Byun
Independent Director & Chair, Directors' Loan Committee



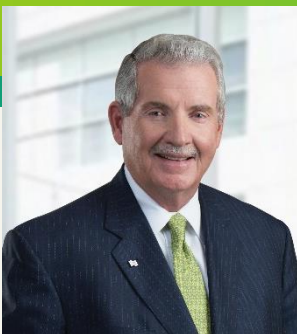
Jinho Doo
Independent Director



Daisy Y. Ha
Independent Director



Joon K. Kim
Independent Director & Chair, Audit Committee



David P. Malone
Director



William J. Lewis
Independent Director & Chair, Board Risk Committee



Lisa K. Pai
Director



Mary E. Thigpen
Independent Director



Dale S. Zuehls
Independent Director, Chair, Human Resources & Compensation Committee

Board's Commitment

Hope Bancorp's Board of Directors is committed to serving the best interests of our stockholders and all of our stakeholders.

Altogether with the leadership of our executive management team, the Company is well positioned for a greater tomorrow.



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Call to Order

Virtual via Live Webcast

May 19, 2022



2022 Annual Meeting of Stockholders – Agenda

1. Legal Notice and Other Procedural Items

2. Quorum Report

3. Matters to be Voted On

Proposal 1 – Election of Directors

Proposal 2 – Ratification of Appointment of Independent Registered Public Accounting Firm

Proposal 3 – Nonbinding Advisory Vote to Approve Executive Compensation

4. Meeting Adjournment



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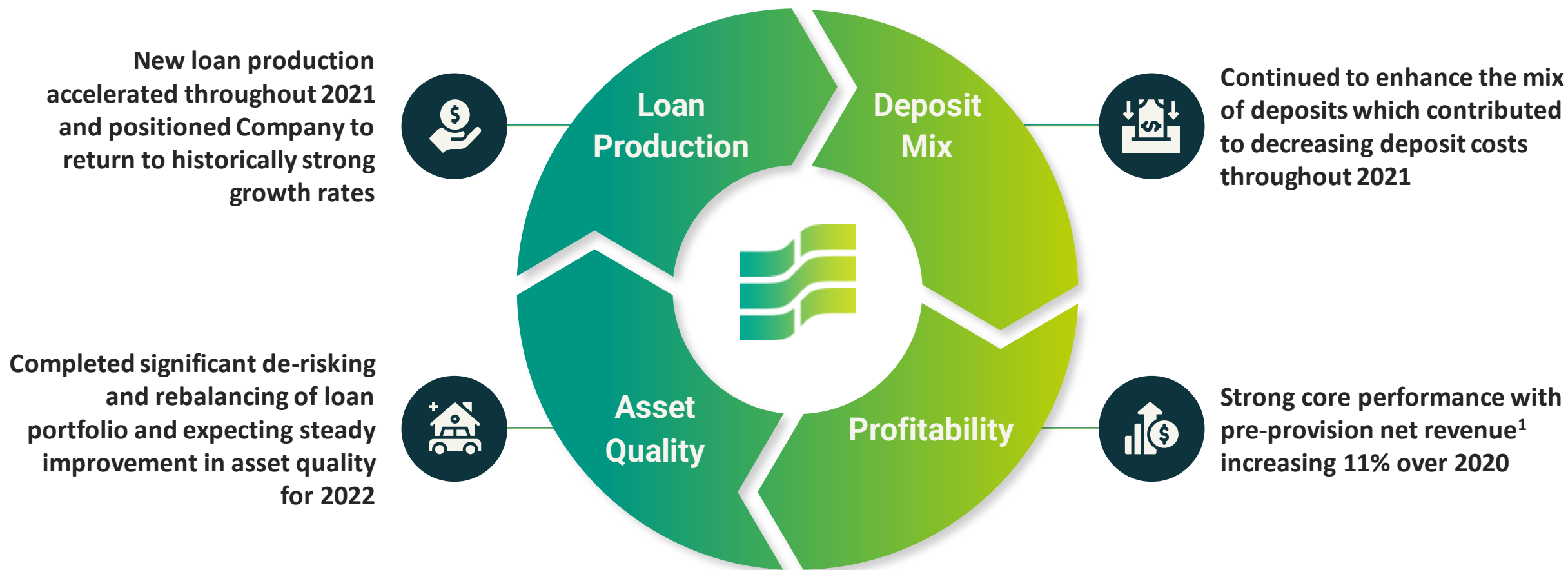
2022

Annual Meeting of Stockholders

Corporate Presentation



Managed through Uncertainties and Delivered Significant Achievements in 2021



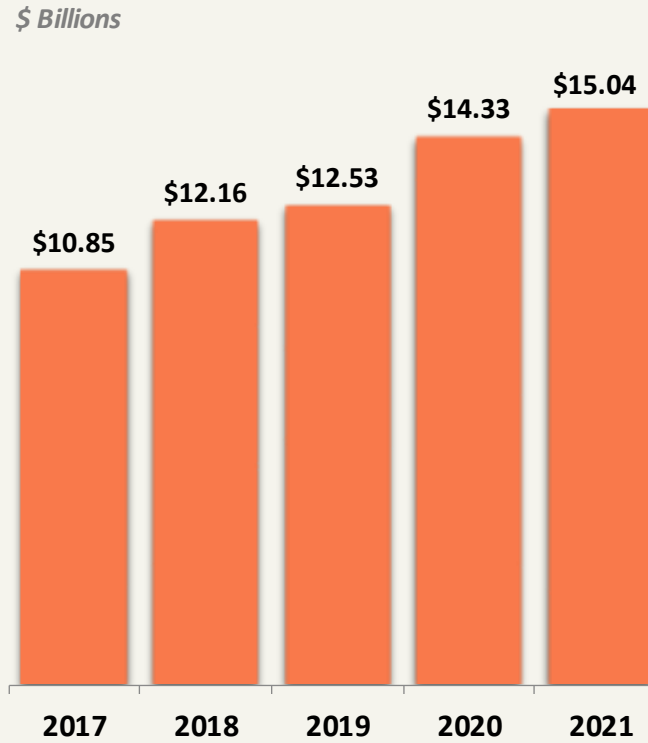
Balance Sheet Growth

Loans Receivable



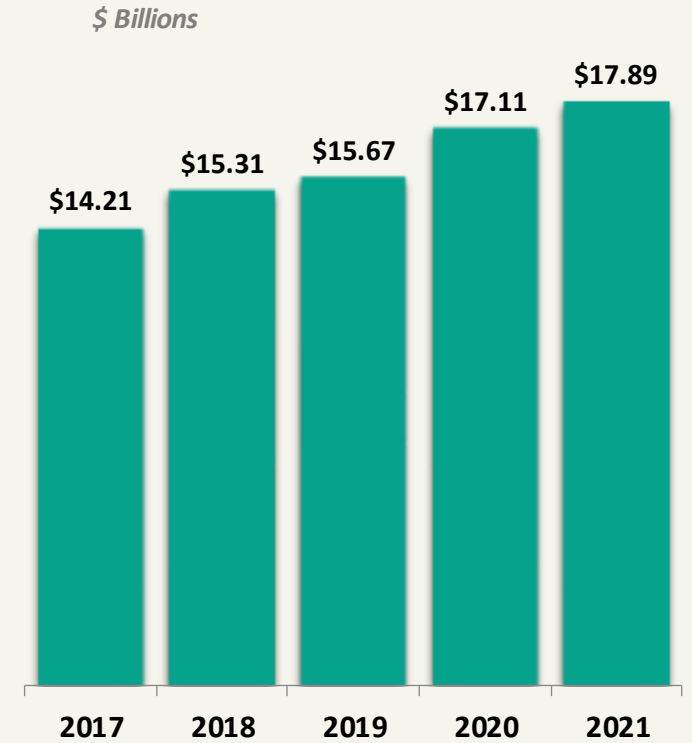
- Loans receivable totaled \$13.95 billion at 12/31/2021, increasing 3% Y-o-Y

Total Deposits



- Total deposits increased 5% Y-o-Y to \$15.04 billion at 12/31/2021

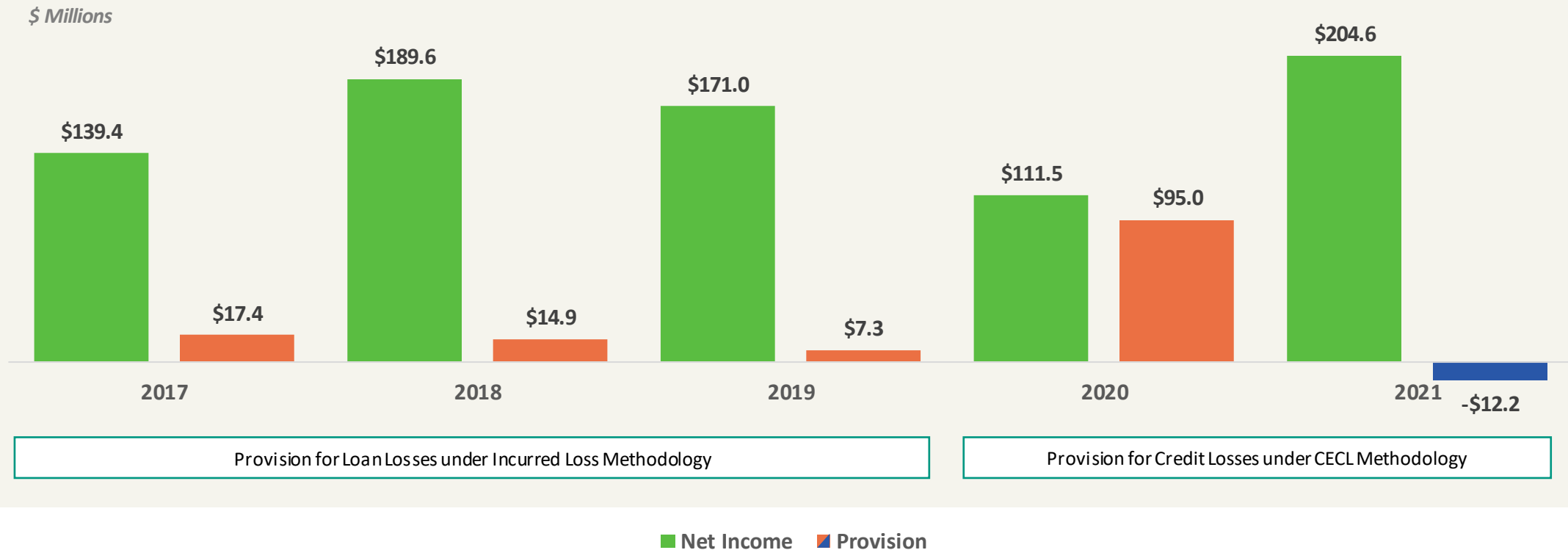
Total Assets



- Total assets at year-end 2021 increased 5% Y-o-Y to \$17.89 billion

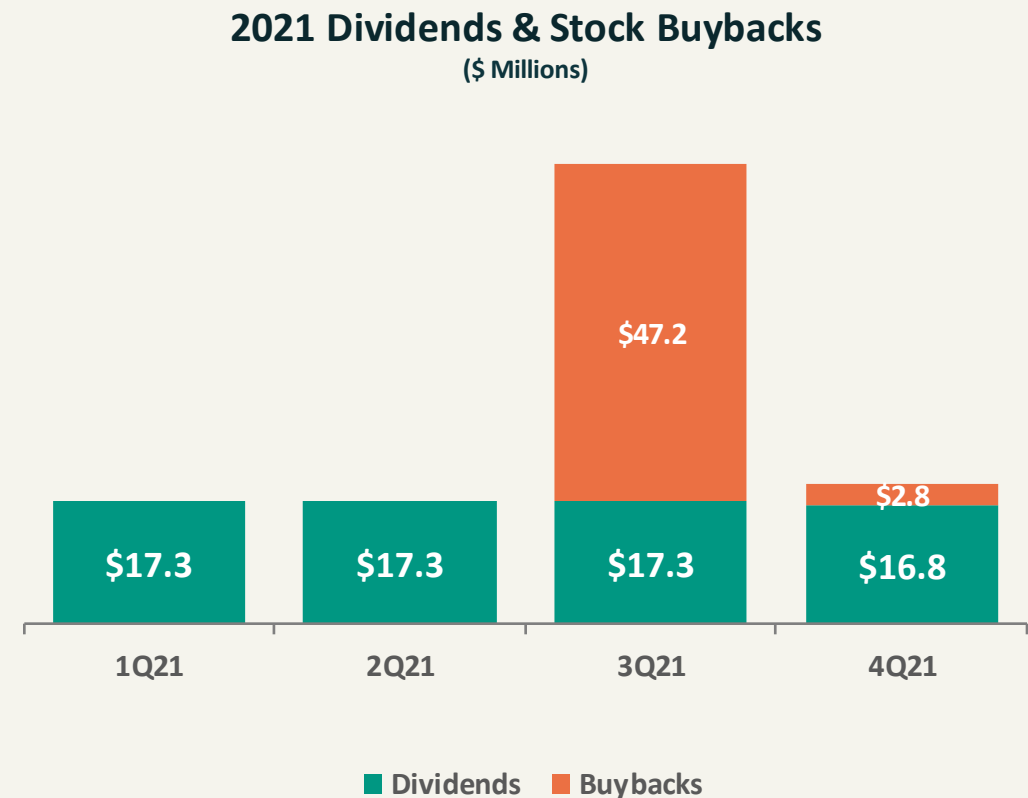
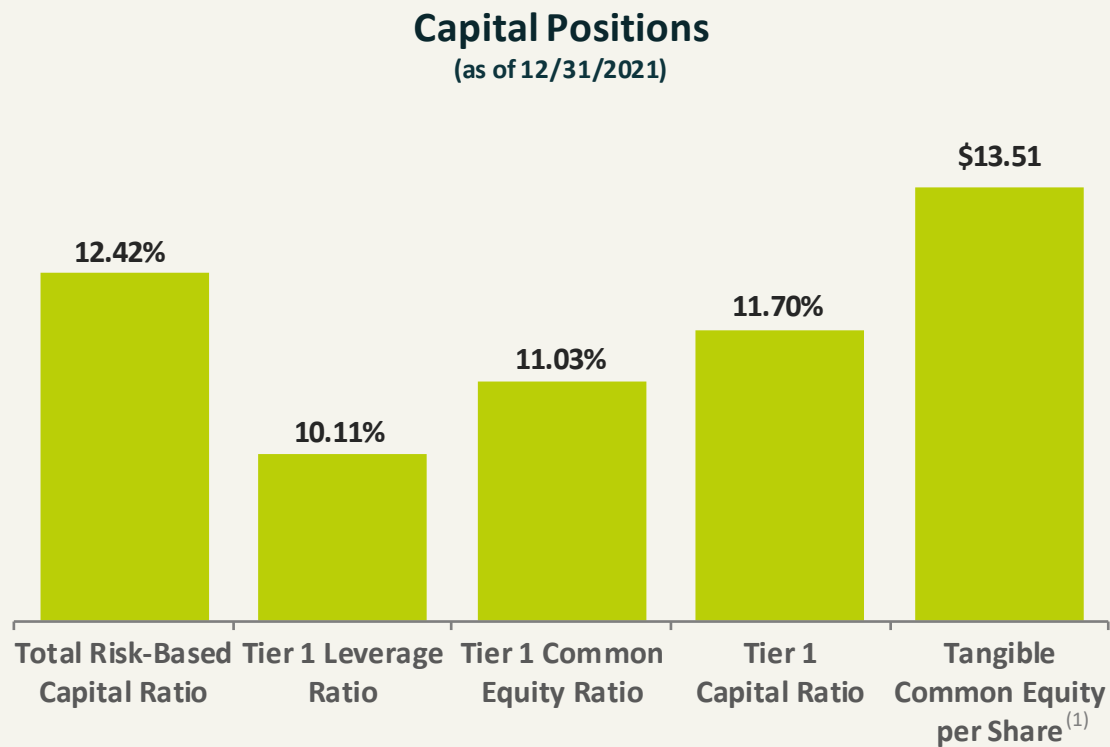
Earnings Performance

Net Income and Provision



- Net income for 2021 totaled a record \$204.6 million, or \$1.66 per diluted common share, up 83% over \$111.5 million, or \$0.90 per diluted common share, in 2020

Strong Capital Positions & Shareholder Returns



¹ Tangible common equity per share is a non-GAAP financial measure. A quantitative reconciliation of the GAAP to non-GAAP financial measure is provided on Slide 18.

Returning capital to shareholders

- Quarterly common stock dividend of \$0.14 per share
- Repurchased \$50 million of the Company’s stock in 2H 2021
- In aggregate, returned \$118.7 million to stockholders during 2021

Approach to Responsible Environmental, Social and Governance (“ESG”) Practices

- As a leading Asian American bank, we are committed to operating sustainably to best serve our customers, employees and communities in which we operate
- Working group of investor relations, risk, HR, legal, financial reporting and compliance team developing ESG roadmap and framework to be reviewed and approved by board of directors during 2022
- ESG Sub-Committee of Management Enterprise Risk Committee established and will report quarterly to the Board
- Inaugural ESG report to be published in 2H 2022

In addition to financing economic growth, we have always believed our responsibilities include helping the communities in which we live and work to grow and flourish through volunteerism and philanthropy.

Corporate Social Responsibility Highlights



1 OUT OF 2

Bank of Hope branches located in low-to-moderate income areas



459 HOURS

459 hours of CRA-reportable volunteer hours in 2021
(previously averaged 1,000 hours/year)



\$3.99 BILLION

loans funded in 2021



\$663 MILLION

CRA-reportable small business lending in 2021



\$10 MILLION

donations and sponsorships over last 10 years



\$2.3 MILLION

contributions to the Hope Scholarship Foundation since 2001

Company Profile Today



Bank of Hope

“We are committed to improving the value of our services as **BANKERS**, providing comprehensive financial solutions as **EXPERTS**, and being good **NEIGHBORS** that foster growth for our customers and communities.”

Hope Bancorp, Inc.

(Holding Company of Bank of Hope as of 3/31/2022)



Total Assets
\$17.8B



Loans Receivable
\$14.1B



Total Deposits
\$14.5B

Only super regional Korean American bank in the nation

3rd

largest Asian American bank in the U.S.¹

6th

largest bank head quartered in Los Angeles¹

100th

largest financial institution in the U.S.²

22nd

largest SBA lender in the country by volume³



Only Korean American bank with presence in Korea

Forbes

Only Korean American bank (formerly known as BBCN Bank) ever to be listed on Forbes’ list of “Best Banks in America” since 2013



Leading national presence with full-service branch operations in 9 states
(strategically located in high-density Asian American communities)

- Presence in 2 additional states with specialized Loan Production Offices



Seasoned and experienced management and board

¹ Source: S&P Global (formerly SNL)

² Source: Federal Reserve Statistical Release as of December 31, 2021; Insured U.S. -chartered commercial banks ranked by consolidated assets

³ Source: SBA national lender rankings as of September 30, 2021



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2022

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Q&A





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Thank you for joining us!



Appendix

Appendix: Non-GAAP Financials

Management reviews select non-GAAP financial measures in evaluating the Company's financial performance and in response to market participant interest. A reconciliation of the GAAP to non-GAAP financial measures utilized by management is provided below.

Pre-provision Net Revenue (PPNR)

(\$ in thousands)	2021	2020
Net interest income before provision (credit) for credit losses	\$ 512,770	\$ 467,498
Noninterest income	43,594	53,432
Revenue	556,364	520,930
Less: noninterest expense	293,292	283,639
Pre-provision net revenue	\$ 263,072	\$ 237,291

Tangible Common Equity Per Share

(\$ in thousands, except share and per share data)	12/31/2021	12/31/2020
Total stockholders' equity	\$ 2,092,983	\$ 2,053,745
Less: Goodwill and core deposit intangible assets, net	(472,121)	(474,158)
Tangible common equity	1,620,862	1,579,587
Common shares outstanding	120,006,452	123,264,864
Tangible common equity per share	\$ 13.51	\$ 12.81