Hope Bancorp

2018 KBW US Regional Leaders Bank Conference

June 4, 2018

London

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, impact of the revaluation on the Company's 2017 fourth quarter results and the anticipated impact of the Tax Act on the Company's future earnings 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; and regulatory risks associated with current and future regulations. For additional information concerning these and other risk factors, see the Company's most recent Annual Report on Form 10-K and Quarterly Report on Form 10-Q. 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.

Company Profile Today

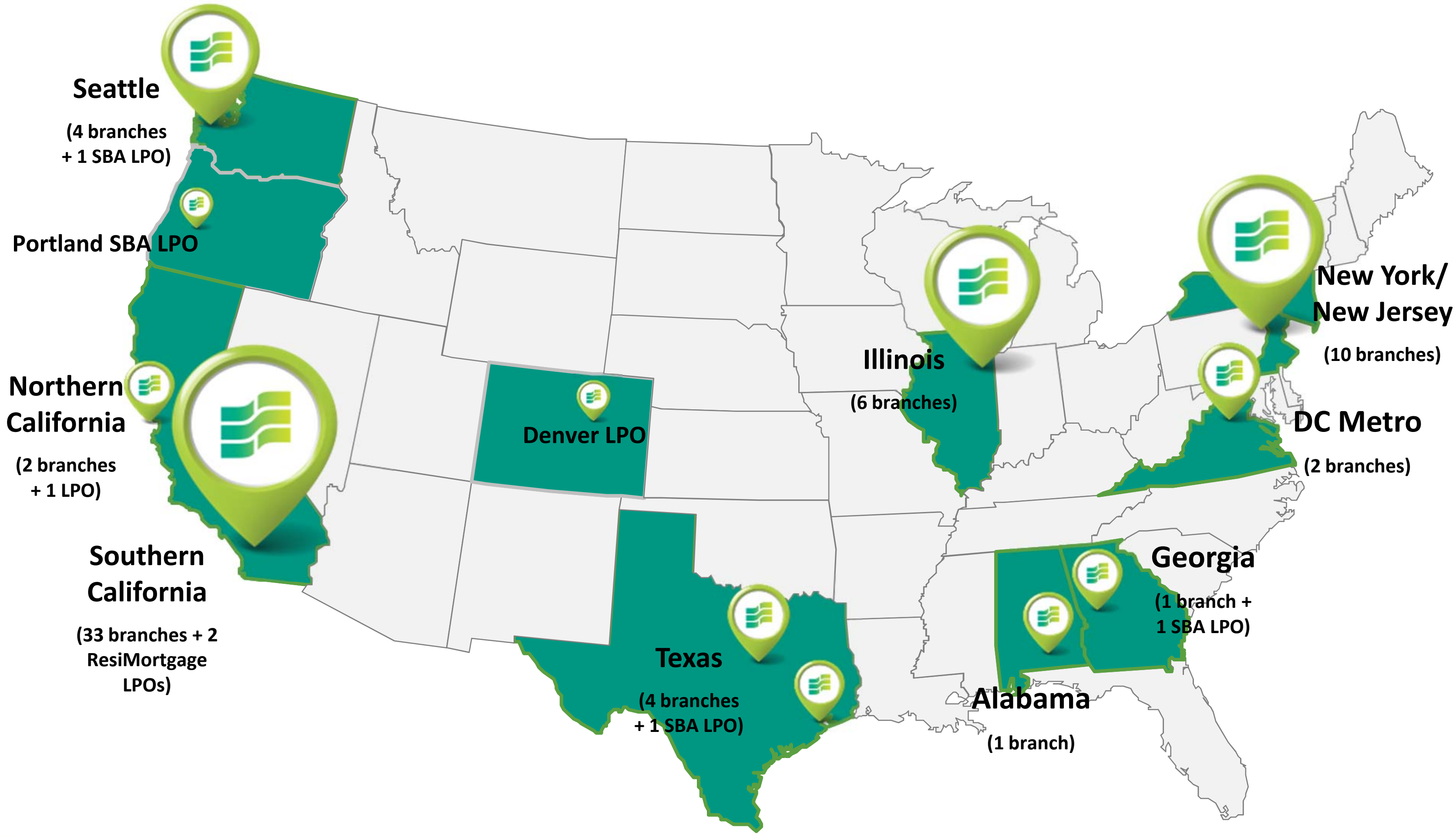
- **Only super regional Korean-American bank in the nation**
  - 3rd largest Asian-American bank in the U.S.[1]
  - 6th largest bank headquartered in Los Angeles[1]
  - 85th largest financial institution in the U.S.[2]
  - Top 20 SBA lender in the country by volume
  - Only Korean-American bank with presence in Korea
  - Only Korean-American bank (formerly known as BBCN Bank) ever to be listed on Forbes' list of "**Best Banks in America**"
    - **2013 ■ 2014 ■ 2015 ■ 2016 ■ 2017 ■ 2018 – Six Years in a Row**
- **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**
- **Diversified financial institution with comprehensive product offering**
- **Publicly traded on Nasdaq since 1998**

Hope Bancorp, Inc. *(as of 3/31/2018)*	
Total Assets	$14.5 billion
Loans Receivable	$11.3 billion
Total Deposits	$11.5 billion

1 Source: S&P Global (formerly SNL)
2 Source: Federal Reserve Statistical Release as of June 30, 2017; Insured U.S.-chartered commercial banks ranked by consolidated assets

National Geographic Presence

Nationwide footprint with meaningful presence, providing full banking services to the largest Asian-American communities in the U.S.



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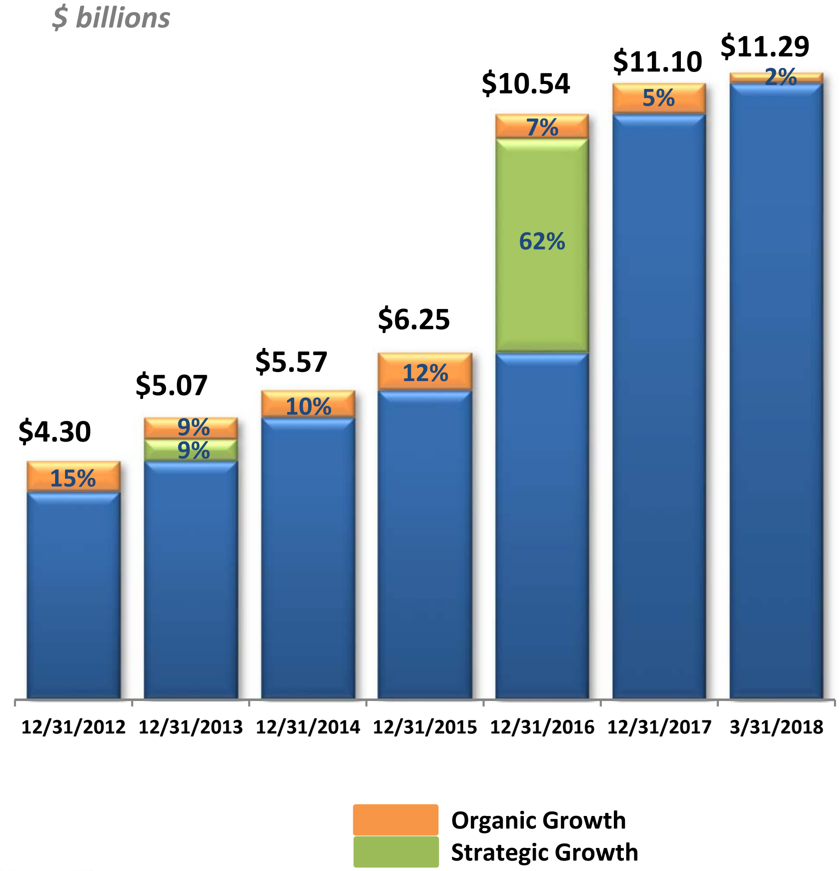
Transformation to a
Diversified Financial Institution

Expanded Offering of Products and Services

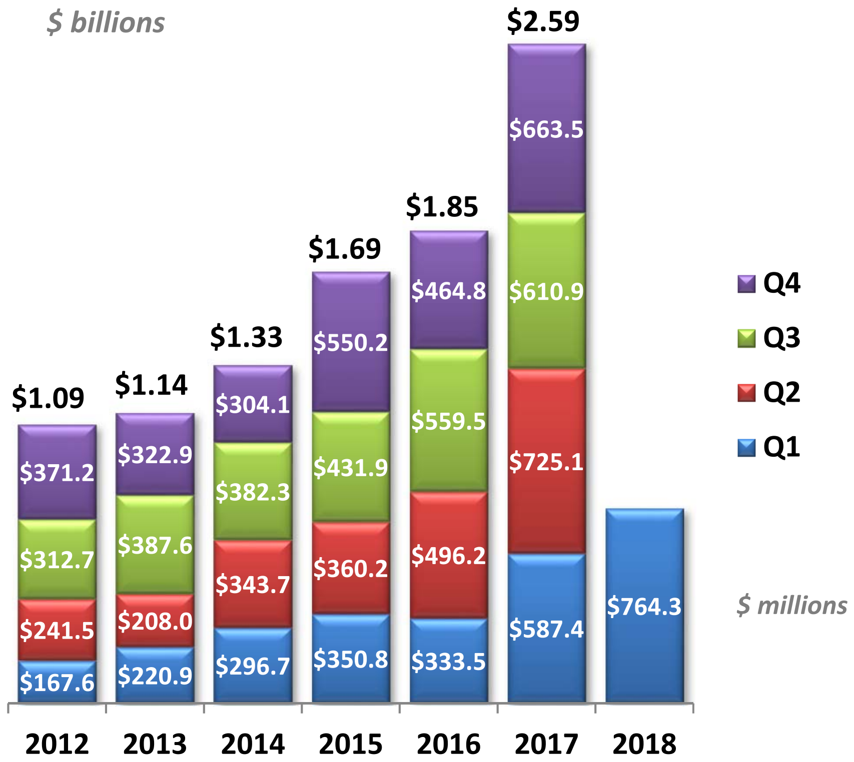
Solid History of Organic Loan Growth

- Supplemented by Strategic Growth -

Loans Receivable



New Loan Originations



Note: Effective 3Q 2017, new loan originations includes disbursements of construction loans previously committed to in another quarter but funded in the current quarter.

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Q1 2018 Financial Highlights

Strong Profitability	✓ Record net income of $51.2 million, or $0.38 per diluted common share ✓ Net interest margin declined 18bps Q-o-Q to 3.66%; impacted by rising deposit costs, and $3.0 million additional one-time accretion income in Q4 2017 ✓ Noninterest income increased 21% Q-o-Q to $19.9 million due to income recorded on equity investments and higher SBA gain on sale income ✓ Noninterest expense decreased 6% Q-o-Q to $68.5 million reflecting exclusion of several non-core expenses incurred in Q4 2017 ✓ ROA of 1.44% and ROE of 10.61% ✓ Efficiency ratio improved to 48.92%
Loan Momentum	✓ Record new loan originations funded of $764 million topped seasonally higher Q4 by 15% ✓ Record new loan commitments of $1.12 billion ✓ Record loan balance of $11.29 billion at quarter-end up 2% linked quarter and 7% annualized ✓ Improved mix of loan originations continued with 45% CRE, 31% C&I and 24% Consumer ✓ Average rate on new loans trended higher for each product type ✓ Loan portfolio growth: 0% CRE, 3% C&I and 17% consumer
Deposit Growth	✓ Record deposits of $11.51 billion, up $664.0 million, or 6%, linked quarter ✓ Noninterest bearing demand deposits account for 26.5% of total deposits
Stable Credit	✓ General asset quality trends stable reflecting migration of previously identified, specifically reserved problem credits ✓ Total net loss experience continues to be very low at $580,000, or 2 bps annualized

Record Net Income
$51.2MM

Record Diluted EPS
$0.38

Record Loans
$11.3B

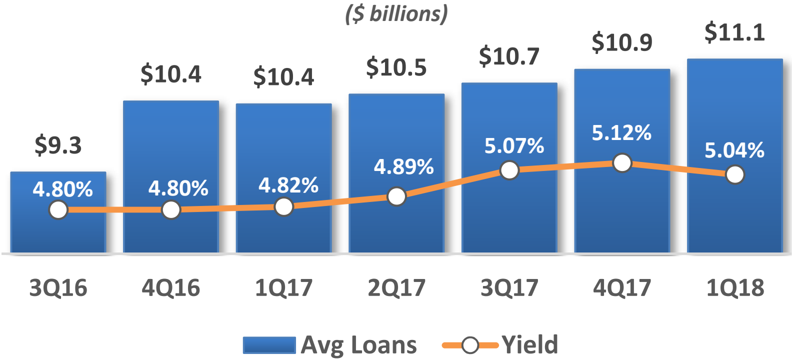
Record Deposits
$11.5B

Net Interest Income and Margin

Key Net Interest Income Drivers

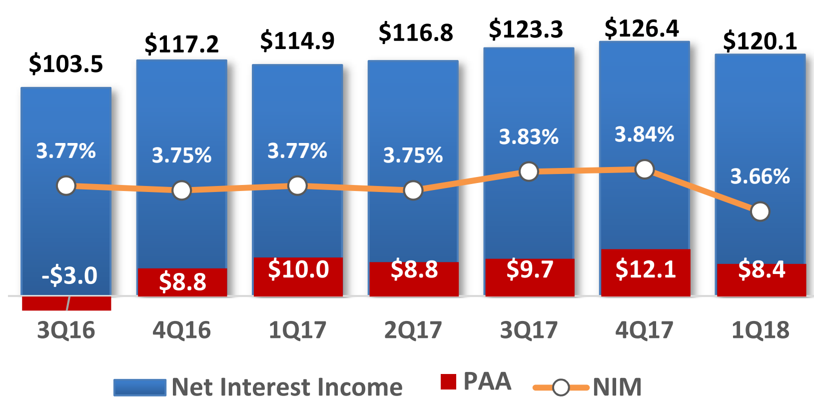
Average Loans & Yield

($ billions)



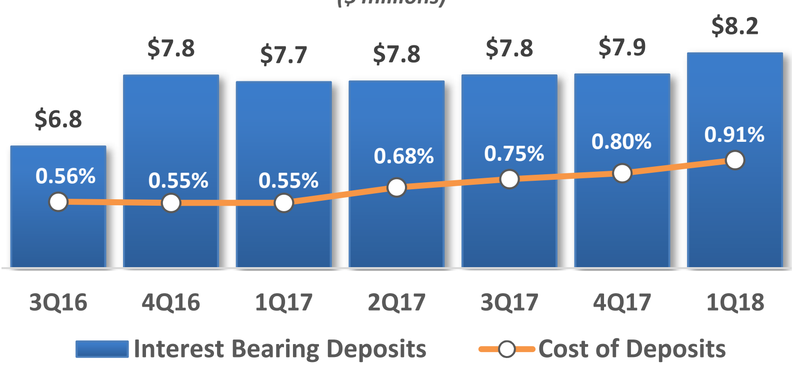
Net Interest Income & NIM

($ millions)



Interest Bearing Deposits & Cost of Deposits

($ millions)



- 1Q18 NII decline of $6.3 million due largely to:
  - 2 fewer days of interest accrual
  - $3.0 million of additional accretion income related to acquired loans that was one-time in nature in 4Q17
  - 11bps increase in cost of deposits
- 1Q18 NIM declined 18bps to 3.66% primarily reflecting lower accretion income and higher cost of deposits
- Remaining discount on acquired portfolios of $80.0 million as of 3/31/2018
- Relatively stable NIM in 2018 with rising loan yields largely to be offset by increasing cost of deposits

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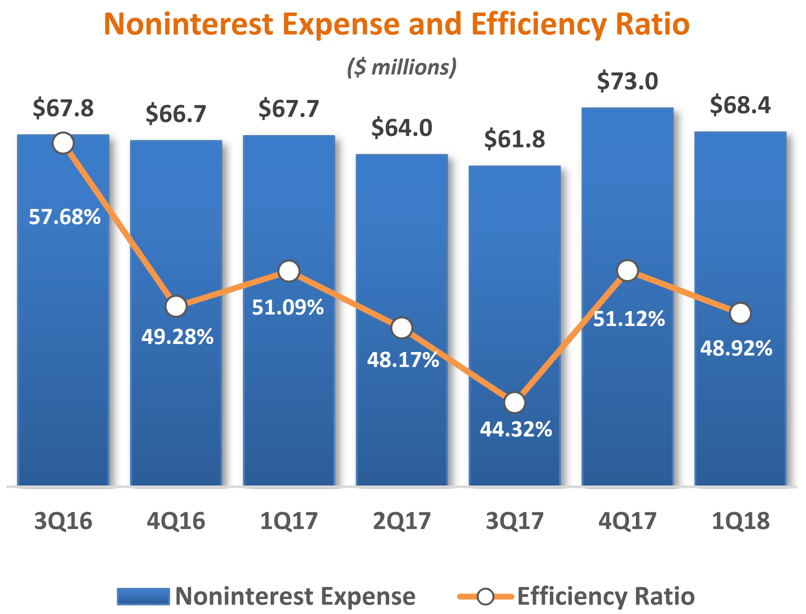
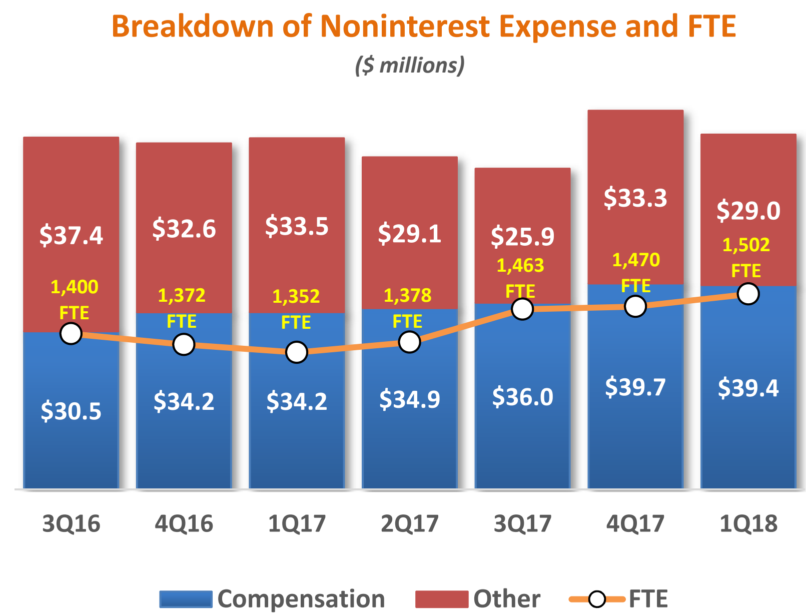
PAA = Purchase accounting adjustments

Noninterest Expense and Efficiency

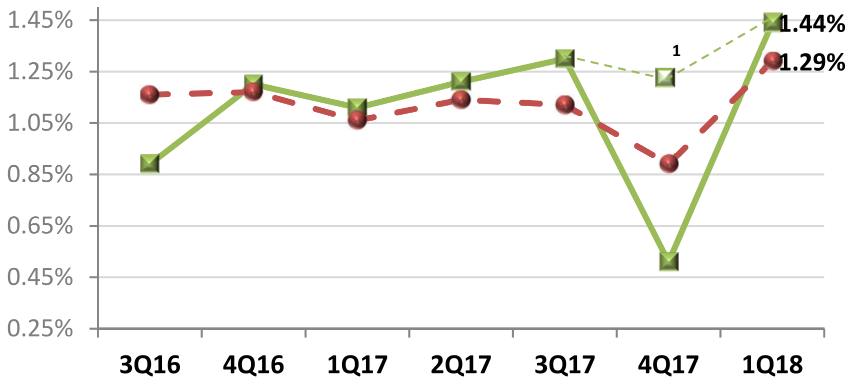




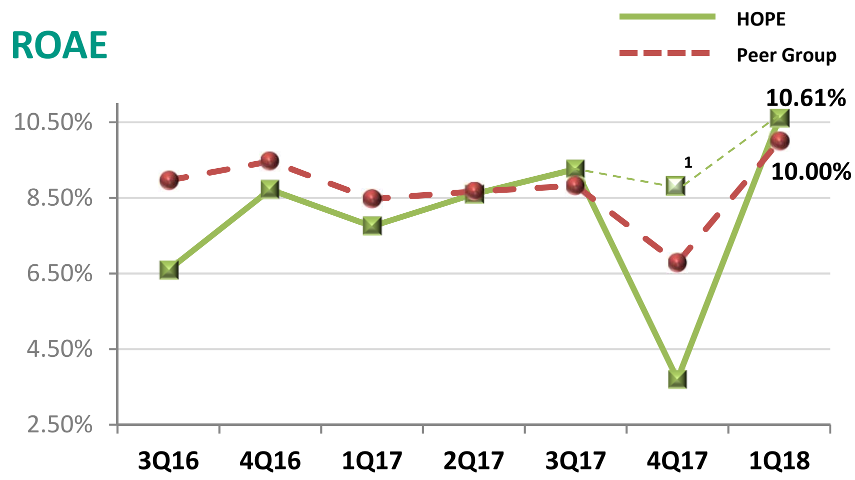
- Noninterest expense decreased $4.6 million from 4Q
  - $1.4 million reduction in professional fees
  - Other Expense down $2.8 million; return to more normalized level after LIHTC charge in 4Q
  - Decreases offset by more normalized data processing fees after large, one-time rebate in 4Q17
- Efficiency ratio improved to 48.92%

Profitability Measurements

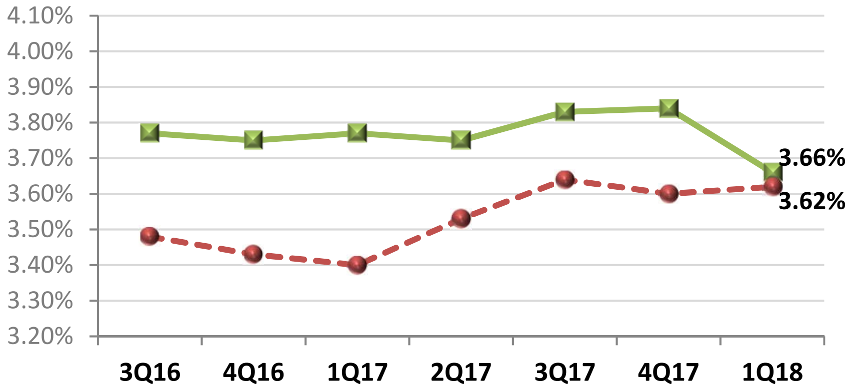
ROAA



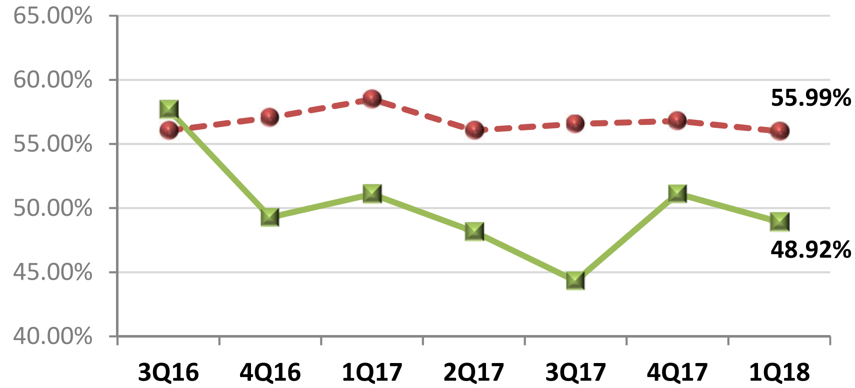
ROAE



Net Interest Margin



Efficiency Ratio



Note: Peer Group includes U.S. commercial banks with total assets between 70% and 200% of Bank of Hope as of 12/31/17, excluding banks with extremely aberrant balance sheet structures and banks in Alaska, Hawaii & Puerto Rico.

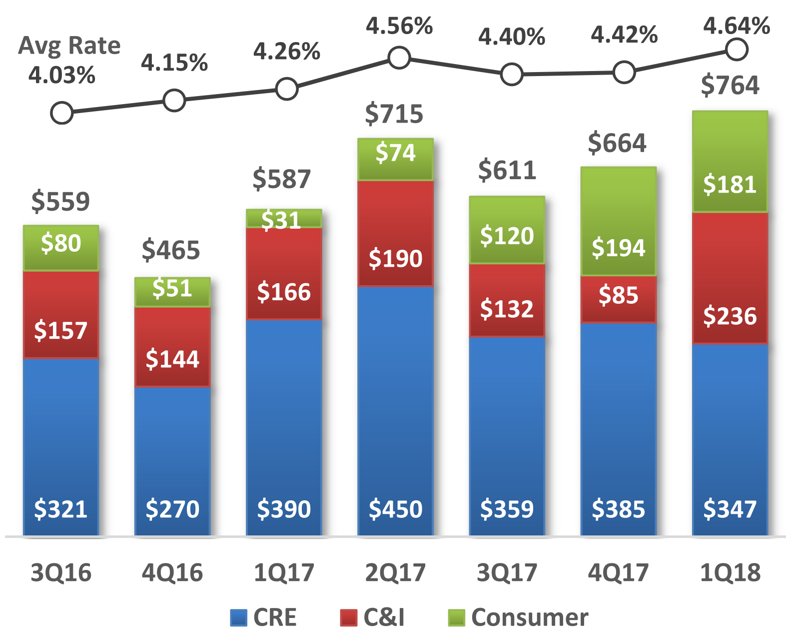
Source: S&P Global

[1] ROAA and ROAE excluding tax reform adjustments are non-GAAP financial measures. See the reconciliation of the GAAP to non-GAAP financial measures in Appendix slide 26.

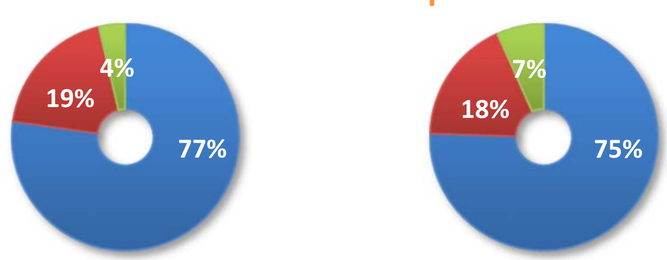
Loan Production & Portfolio Trends

New Loan Originations Funded

($ millions)



Loan Portfolio Composition



9/30/2016
(First quarter after MOE)

3/31/2018

- Total end-of-period loans increased **$189.9 million** or **2% Q-o-Q** and **7% annualized**
- **Record** new loan originations funded of **$764 million** topped seasonally higher Q4 by 15%
- **Record** new loan commitments of **$1.12 billion**, including a large new warehouse line of credit
- Improved mix of loan originations continued with 45% CRE, 31% C&I and 24% Consumer
  - First quarter ever where non-CRE categories accounted for more than 50% of new production
- $2.67 billion total C&I commitments at 3/31/2018 and 48% utilization vs. 53% Q-o-Q
  - Reduction in utilization reflects a large, new warehouse line that closed quarter-end with no disbursements as of 3/31/2018
- SBA loan production of $78.2 million of which $73.9 million was 7(a)
- Average rate on new loans increased 22bps to 4.64% and trended higher for each product type
- Loan portfolio growth Q-o-Q:
  - CRE: +0%
  - C&I: +3%
  - Consumer: +17%

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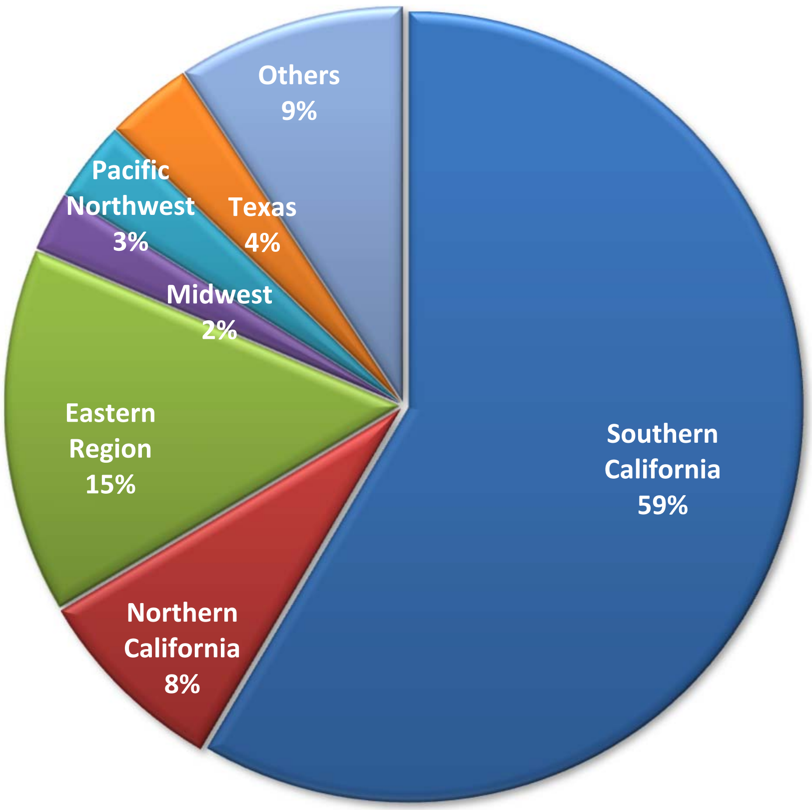
Loan Portfolio by Region

$11.29 Billion
(as of 03/31/2018)



Southern California
- **<u>1986</u>: Founded by Los Angeles-based Korean-American investors**

Northern California
- **<u>1997</u>: Expanded de novo into Northern California; Acquired Asiana Bank in 2003**

Eastern Region
- **<u>1998</u>: Expanded into New York/New Jersey through multiple acquisitions**

Midwest
- **<u>2004</u>: Expanded into Chicago through branch acquisition; Acquired Foster Bank in 2013**

Pacific Northwest
- **<u>2005</u>: Expanded de novo into Seattle; Acquired Pacific International Bank in 2013**

Southwest and Southeast
- **<u>2016</u>: Expanded into Texas, Georgia and Alabama through merger with Wilshire Bancorp**

Diverse national footprint spreads credit risk and provides greater growth opportunities

Note: Region based on collateral location

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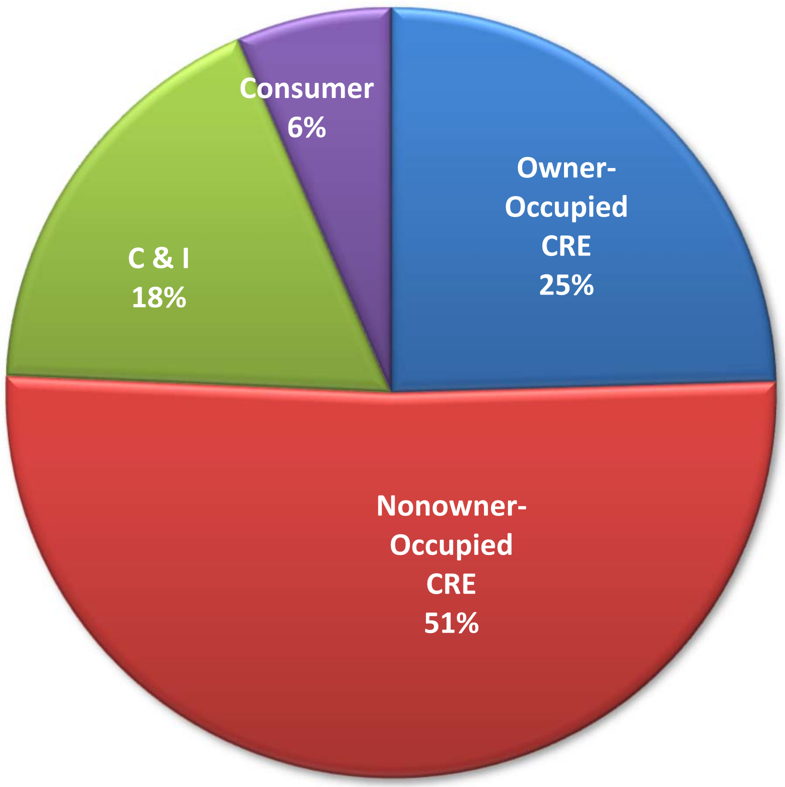
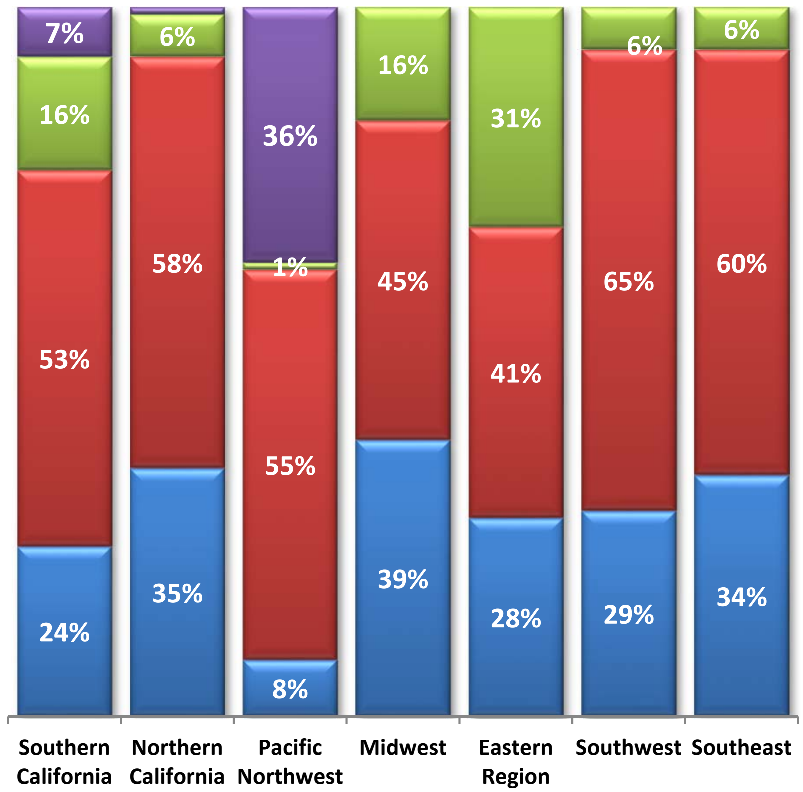
Loan Portfolio Composition

$11.29 Billion Total Portfolio

(as of 03/31/2018)



Portfolio Composition by Region



$8,012	$344	$424	$195	$2,009	$266	$46

($ Millions)

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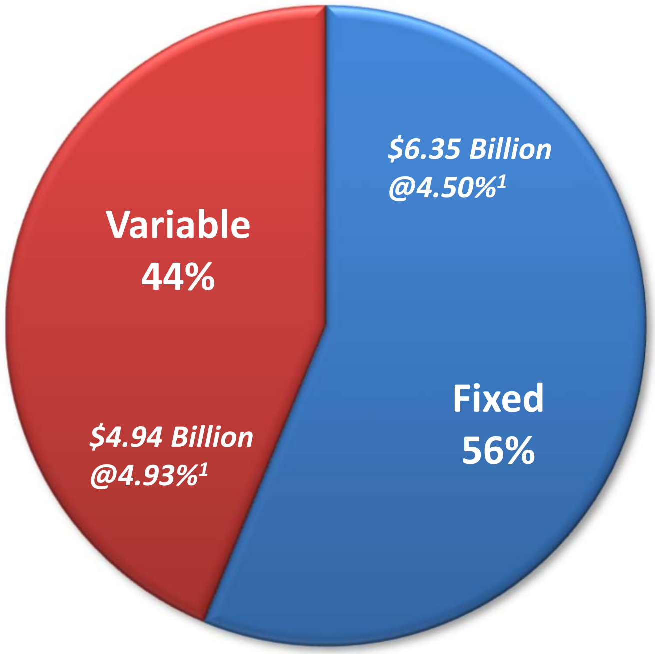
Loan Portfolio Rate Sensitivity

Loan Rate Mix



Loans with Floors
$11.62 Million
Weighted Avg. Rate of 5.82%

Distribution by Loan Type

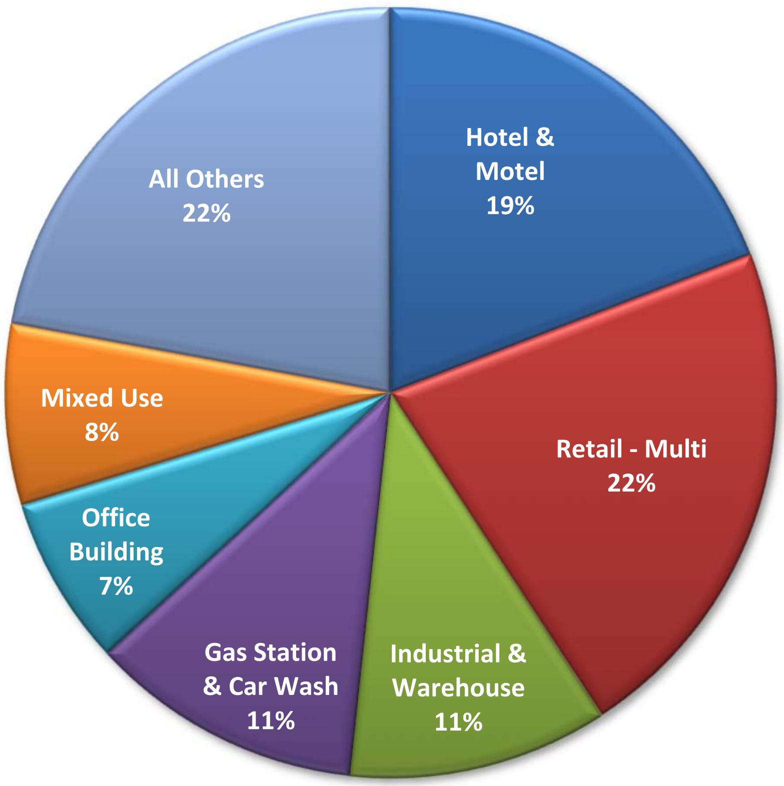
Loan Type	Outstanding ($ millions)	Avg Size ($ thousands)	Avg Yield
CRE	**$8,529**	**$1,401**	**4.73%**
C&I	**$2,008**	**$371**	**4.87%**
Other *(Consumer)*	**$756**	**$439**	**3.69%**
Total Loans Outstanding	**$11,292**		

1 *The weighted average yield on the variable rate and fixed rate loan portfolios as presented excludes loan discount accretion.*

CRE Portfolio

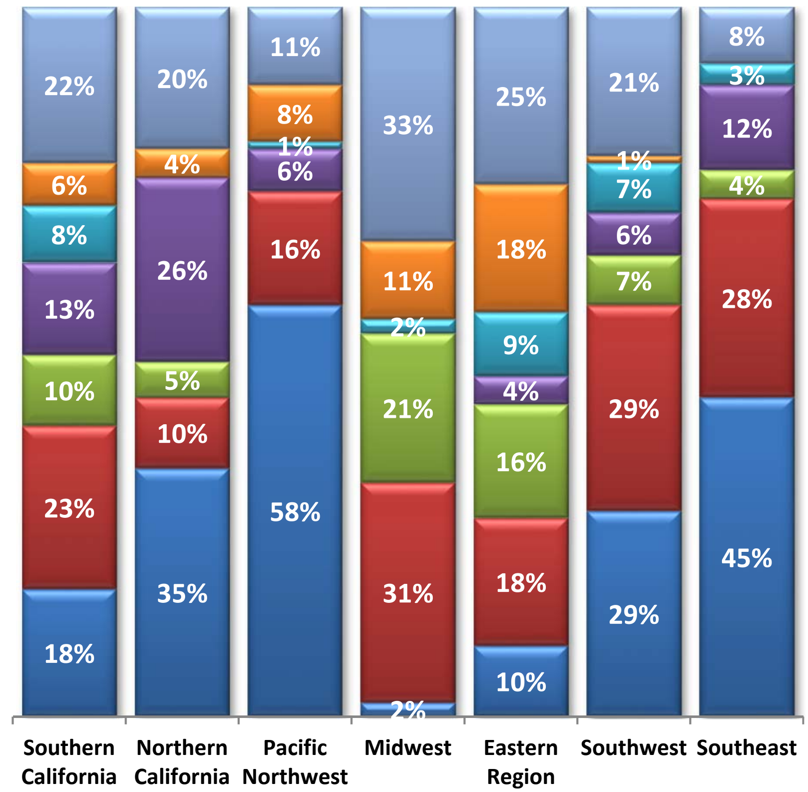
as of 03/31/2018

$8.53 Billion Total Portfolio by Property Type



Note: All Others includes property types representing less than 7% of total CRE portfolio, including: Retail-Single, Church, Residential, Golf Course and Other smaller segments.

Property Type by Region



71.58%	3.75%	3.10%	1.91%	16.23%	2.92%	0.51%

as a % of Total CRE Portfolio

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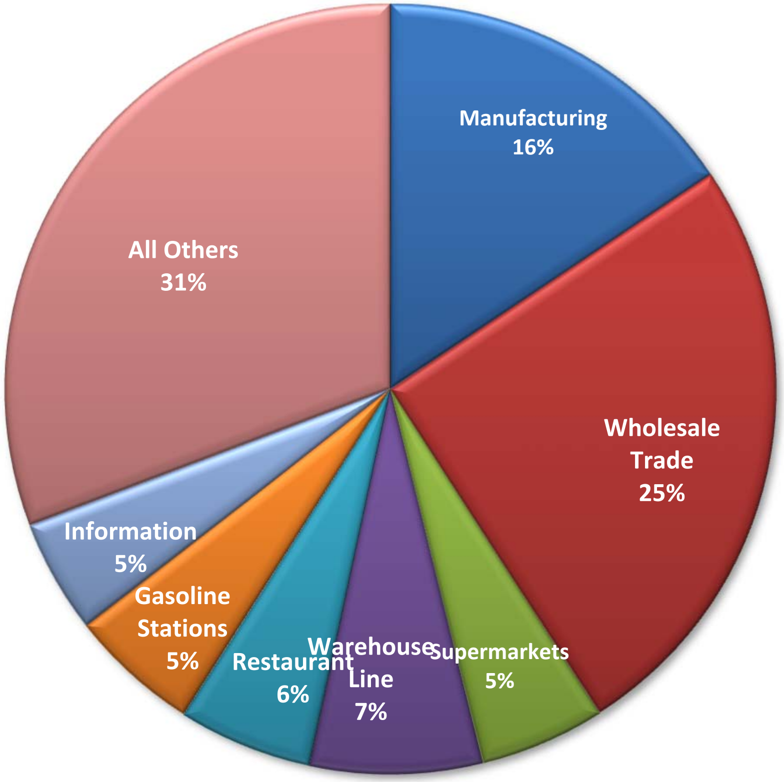
C&I Portfolio

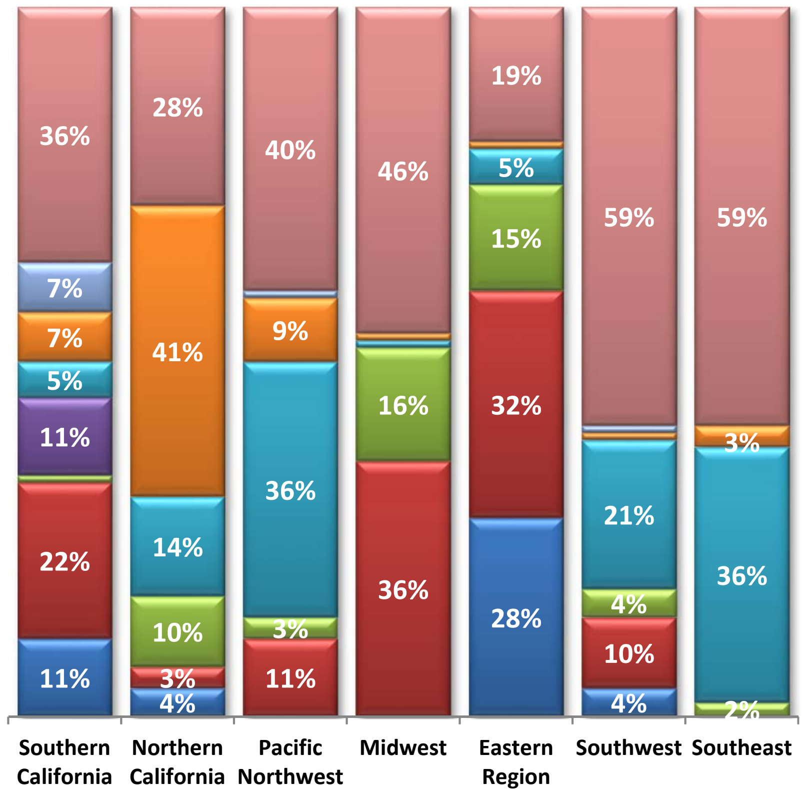
as of 03/31/2018

$2.01 Billion Total Portfolio by Industry



Note: All Others includes business types representing less than 5% of total C&I portfolio, including: Real Estate & Leasing, Retail, Laundries/Drycleaners, Liquor Stores, Hotel/Motel, Services, and Other smaller segments.

Industry by Region



Southern California	Northern California	Pacific Northwest	Midwest	Eastern Region	Southwest	Southeast
65.62%	1.07%	0.24%	1.56%	30.62%	0.76%	0.13%

as a % of Total C&I Portfolio

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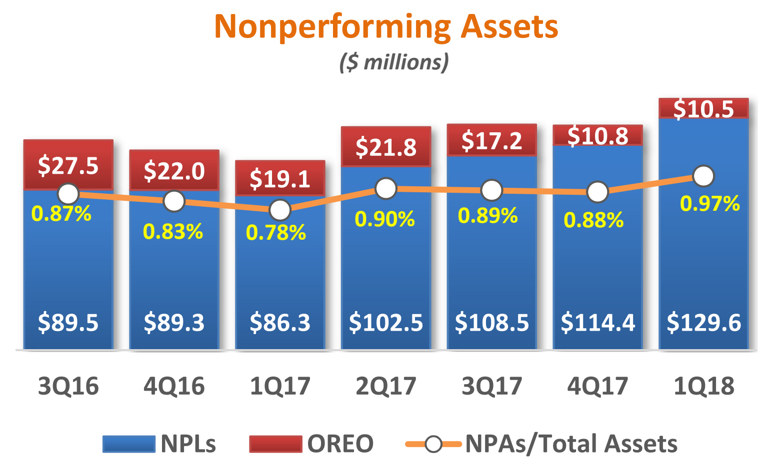
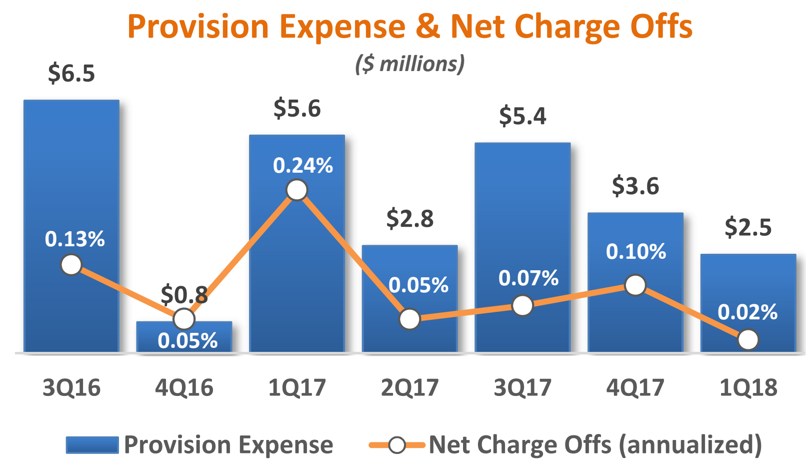
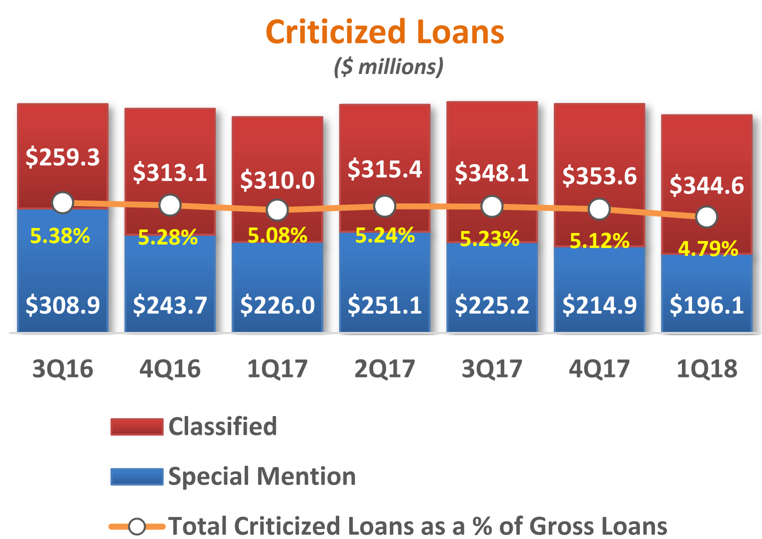
Asset Quality

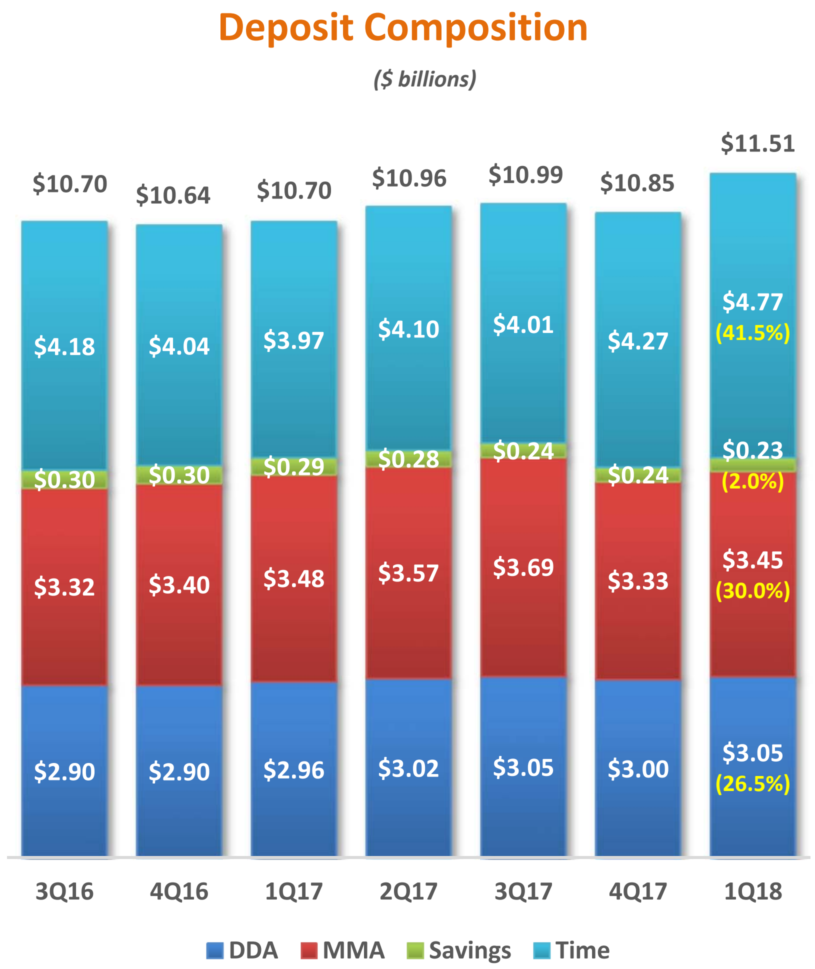




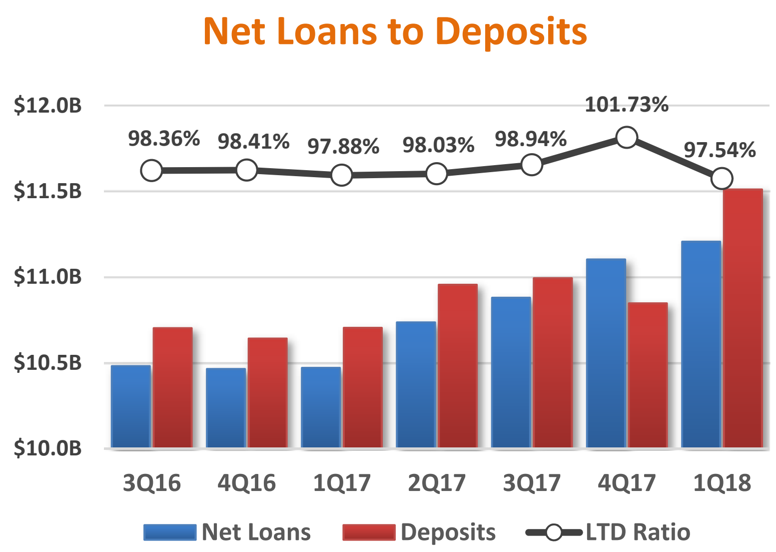


- General stability in asset quality trends
- Increase in nonperforming loans reflects the migration of previously identified problem loans to nonaccrual status
- Total criticized loans declined by $27.7 million
- Total loss experience continues to be very low, with annualized net charge offs of 2 bps for Q1 2018
- New inflow into classified loans remain very low
- Allowance to total loans ratio as of 3/31/2018 was 77bps, compared with 76bps as of 12/31/2017

Deposit Growth Trends

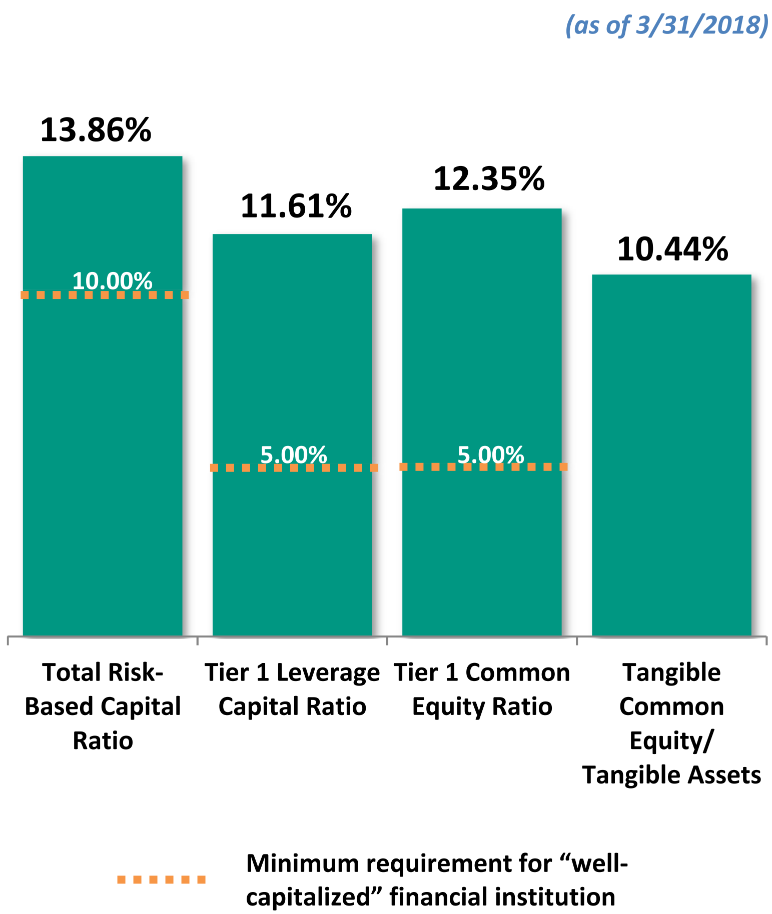


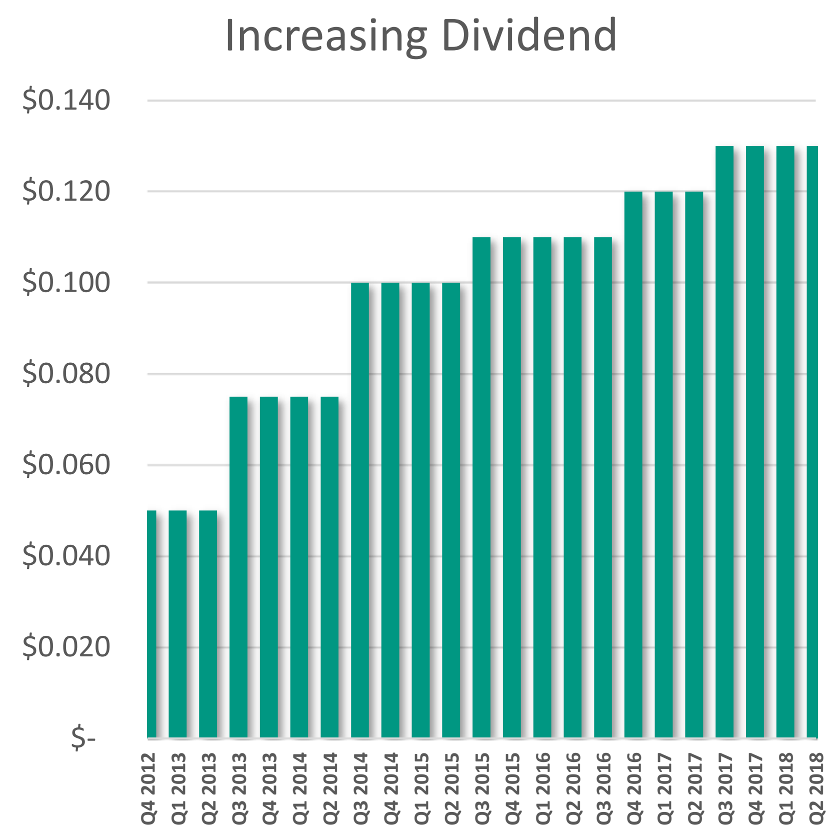
- Total end-of-period deposits increased **$664.0** million or **6%** Q-o-Q to a record **$11.51 billion**
- **Solid growth** across all major deposit categories
  - Demand Deposit: +2%
  - Money Market & NOW: +4%
  - Time Deposits: +12%
- Deposit gathering a **top priority for 2018**
- Proactive effort to raise deposits ahead of expected rate hikes later in the year to support solid loan pipeline



DDA = Noninterest bearing demand deposits
MMA = Money market account deposits

Robust Capital & Increasing Dividend





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Convertible Notes Offering and Share Buyback

Convertible Notes Offering

Issuer	Hope Bancorp
Securities Offered	Convertible Senior Notes
Offering Format	144A
Base Offering Size	$200.0 million plus 15% over-allotment option
Maturity	20-Year
Call Protection	5-Year – Callable at Par anytime thereafter
Investor Puts	In years 5, 10, 15
Coupon Rate	2.00%
Premium	22.5%
Contingent Conversion	130% for first 5 years
Settlement Mechanics	Flexible Settlement with intent to net share settle
Conversion Rate Adjustment	Standard Conversion Rate Adjustments
Fundamental Change Make-Whole / Put Right	Standard Fundamental Change Provisions
Use of Proceeds	Up to $100mm Share Repurchase and other general corporate purposes of Bank of Hope
Lock Up Period	90 days
Sole Bookrunner	Bank of America Merrill Lynch (BofAML)

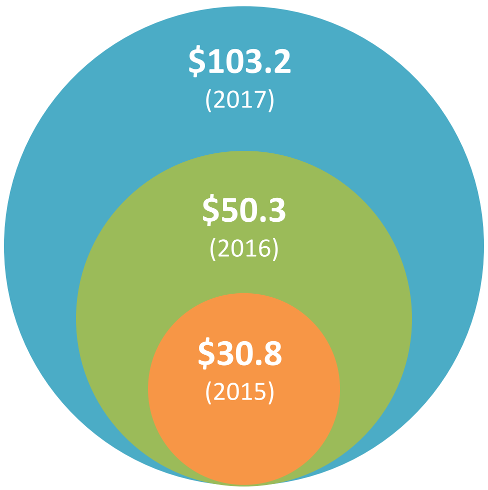
- Announced convertible notes offering and share buyback May 7, 2018
- Pricing of $200 million convertible notes and approximately $75 million share buyback announced May 8, 2018
  - Actual buyback of $76 million
- Convertible notes offering and share buyback executed May 11, 2018
- Convertible note offering coupled with share buyback provided attractive financing terms and flexibility vs. other financing alternatives
  - Attractive economics with a lower coupon than straight debt
  - Enables meaningful share buyback with no premium to market
  - Company maintains ability to settle principal in cash to further mitigate dilution
  - Issuance under Rule 144A proves for efficient execution
- No dilution from issuance until stock price rises above certain levels
- With concurrent share buyback, transaction expected to be accretive to EPS
- Transaction modestly lowers holding company capital ratios while enhancing Bank-level regulatory CRE concentration ratios

20

Unique Growth Opportunities

Increasing Korean Investment in the U.S.

($ billions)



South Korean Companies Among Top Foreign Investors in the U.S.

- Hyundai Motor and Kia Motors announced Jan 2017 plans to spend $3.1 billion in U.S. in the next five years
  - 50% more than the $2.1 billion spent in the previous five-year period
- 250-plus Korean-national companies in Hyundai and Kia supply chains with operations in Georgia and Alabama
- 28 Tier-1 Hyundai/KIA suppliers with $1MM-$2MM in DDA

As the only super regional Korean-American bank, Bank of Hope is uniquely positioned to provide banking services to a growing number of South Korean companies operating in the U.S.

Near-Term Outlook & Strategies

- **Board and management focused on improving operating efficiencies and core deposit gathering**
  - Addition of liquidity in Q1, ahead of additional rate hikes, provides opportunity to be more conservative in pricing going forward
  - Remaining flexible with deposit strategy and will implement additional campaigns to fund good lending opportunities
- **Accelerating loan origination volumes following transitional integration period**
  - SBA origination volume growth of low to mid-teens for 2018
  - Residential mortgage production increase of double-digit range for 2018
  - Increasing gain on sale income as a result of higher SBA and residential mortgage originations
  - Loan growth guidance of 6-8% for 2018
- **Ongoing transformation to more diversified financial institution with cross sales of various products and services across national platform**
  - Residential mortgage and warehouse lending, consumer and commercial credit cards, equipment lease financing, foreign currency exchange, wealth management services, institutional banking
  - Improved mix of loan originations continued with 45% CRE, 31% C&I and 24% Consumer in Q1 2018
- **Stable to improving asset quality and credit costs, assuming stable global economic conditions**

Committed to Building on Foundation for Sustained Growth and Value Creation

Investment Opportunity

The Only Super Regional Korean-American Bank in the Nation

- Definitive leadership position as the **representative bank of the Korean-American community**
- Strong **core earnings power** and capital
- **National platform** and solid presence across all geographic markets with largest populations of Asian Americans
- Well positioned to continue **proven track record of growth**
- Deep and **experienced executive management** team
- Diversified financial institution with **comprehensive offering** of products and services for commercial and consumer clients
- Well positioned to progressively transition to **less CRE-focused portfolio**
- Only Korean-American bank with **presence in Korea**
- Proven history of **driving consolidation** in the Korean-American banking industry

Appendix –

Q1 2018 Financial Summary [1]

($ thousands)	Q1 2018	Q4 2017	Q1 2017
Net income	**$ 51,232**	$ 17,984	$ 36,210
Diluted earnings per share	**$ 0.38**	$ 0.13	$ 0.27
Tax reform adjustments:			
Deferred tax asset	**$ —**	$ 23,835	$ —
Investments in affordable housing partnerships	**$ —**	$ 1,588	$ —
Net income, excluding tax reform adjustments [2]	**$ 51,232**	$ 43,407	$ 36,210
Diluted earnings per share, excluding tax reform adjustments [2]	**$ 0.38**	$ 0.32	$ 0.27
Net interest income	**$ 120,068**	$ 126,392	$ 114,905
Net interest margin	**3.66%**	3.84%	3.77%
Noninterest income	**$ 19,850**	$ 16,451	$ 17,603
Noninterest expense	**$ 68,453**	$ 73,028	$ 67,699
Net loans receivable	**$ 11,206,022**	$ 11,018,034	$ 10,471,008
Deposits	**$ 11,510,569**	$ 10,846,609	$ 10,703,777
Nonaccrual loans [3]	**$ 68,152**	$ 46,775	$ 37,009
ALLL to gross loans	**0.77%**	0.76%	0.75%
ALLL to nonperforming assets [3, 4]	**62.70%**	67.51%	74.65%
Provision for loan losses	**$ 2,500**	$ 3,600	$ 5,600
Net charge-offs	**$ 580**	$ 2,692	$ 6,284
ROA	**1.44%**	0.51%	1.09%
ROE	**10.61%**	3.70%	7.75%
Efficiency ratio	**48.92%**	51.12%	51.09%

1 *Financial results include pre-tax acquisition accounting adjustments related to mergers, as detailed on Appendix slide 21.*
2 *Net income and diluted earnings per share excluding tax reform adjustments are non-GAAP financial measures. See the reconciliation of the GAAP to non-GAAP financial measures on Appendix slide 22.*
3 *Excludes delinquent SBA loans that are guaranteed and currently in liquidation.*
4 *Nonperforming assets exclude acquired credit impaired loans.*

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Appendix –
Pre-Tax Acquisition Accounting Adjustments and Merger-Related Expenses

	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016
Accretion of discount on acquired performing loans	$ 3,197	$ 7,629	$ 4,566	$ 3,501	$ 2,676	$ 3,355
Accretion of discount on acquired credit impaired loans	5,772	5,167	5,815	5,212	5,348	3,940
Amortization of low income housing tax credits adjustments	(84)	(85)	(84)	(85)	(84)	(84)
Amortization of premium on acquired FHLB borrowings	347	354	357	446	441	449
Accretion of discount on acquired subordinated debt	(264)	(263)	(262)	(261)	(259)	(260)
Amortization of premium on acquired time deposits	1	3	206	1,218	3,476	3,478
Amortization of core deposit intangibles	(615)	(676)	(676)	(676)	(676)	(742)
Total acquisition accounting adjustments	$ 8,354	$ 12,129	$ 9,922	$ 9,355	$ 10,922	$ 10,136
Merger-related expenses	7	(12)	(260)	(562)	(947)	(2,952)
Total	$ 8,361	$ 12,117	$ 9,622	$ 8,793	$ 9,975	$ 7,184

Hope Bancorp

Appendix –

Profitability and Profitability Measures Excluding Tax Reform Adjustments

	Three Months Ended 12/31/2017
Income before income taxes	$ 66,215
Income tax provision	48,231
Less tax reform adjustments:	
Deferred tax asset	23,835
Investments in affordable housing partnerships	1,588
Income tax provision, excluding tax reform adjustments	22,808
Net income, excluding tax reform adjustments	$ 43,407
Effective tax rate, excluding tax reform adjustments	34.45 %
Weighted average diluted common shares	135,752,978
Diluted EPS, excluding tax reform adjustments	$ 0.32
Average assets, excluding tax reform adjustments	$ 14,043,378
ROA, excluding tax reform adjustments (annualized)	1.24 %
Average equity, excluding tax reform adjustments	$ 1,944,680
ROE, excluding tax reform adjustments (annualized)	8.93 %

Tax Reform Impact on 2018

2018 Tax Impact	Current Tax Structure	New Tax Structure
Corporate Tax Rate (Federal)	35%	21%
Bonus Depreciation	50% (Certain Qualified)	100% (Until 2023)
Alternative Minimum Tax	20%	Repeal
FDIC Premium Deduction	100%	Limited
Entertainment Exp Deduction	Allowed	No Deduction
Dividend Received Deduction	70% to 80%	50% to 65%

Reduction to federal corporate tax rate expected to result in savings of approximately $36 million, or approximately $0.27 per share, for 2018 based on projected net tax rate of approximately 25%