Raymond James 2019 U.S. Bank Conference

Chicago

September 4, 2019

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 and perceived opportunities in the market. 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," "projects," "forecasts" 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.

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Company Overview

Bank of Hope's Roots

39 Years of Service in Los Angeles

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]
  - 88th largest financial institution in the U.S.[2]
  - 12th largest SBA lender in the country by volume[3]
  - 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 ◆ 2019
- **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**

Hope Bancorp, Inc. *(Holding Company of Bank of Hope as of 6/30/2019)*	
Total Assets	**$15.3 billion**
Loans Receivable	**$12.0 billion**
Total Deposits	**$12.2 billion**

Bank of Hope

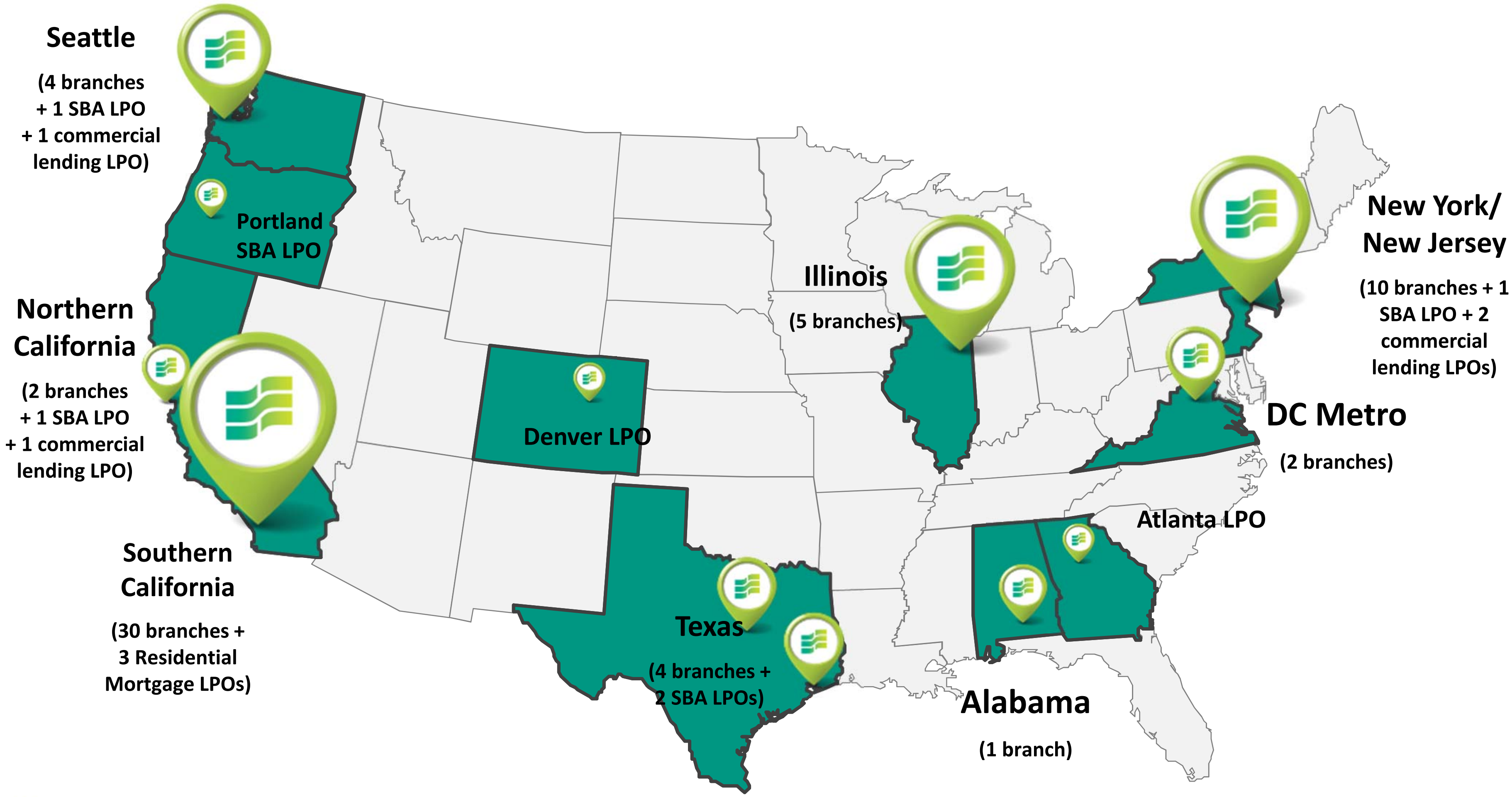
Bankers. Experts. Neighbors.

"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."

1 Source: S&P Global (formerly SNL)
2 Source: Federal Reserve Statistical Release as of June 30, 2018; Insured U.S.-chartered commercial banks ranked by consolidated assets
3 Source: SBA national lender rankings as of September 30, 2018

National Geographic Presence

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



Hope Bancorp

Corporate Social Responsibility Highlights

1 OUT OF 2
1 out of 2 Bank of Hope branches located in low-to-moderate income areas

1200 HOURS
Nearly 1200 hours of CRA-reportable volunteer hours

$3.01 BILLION
$3.01 billion of loans funded in 2018

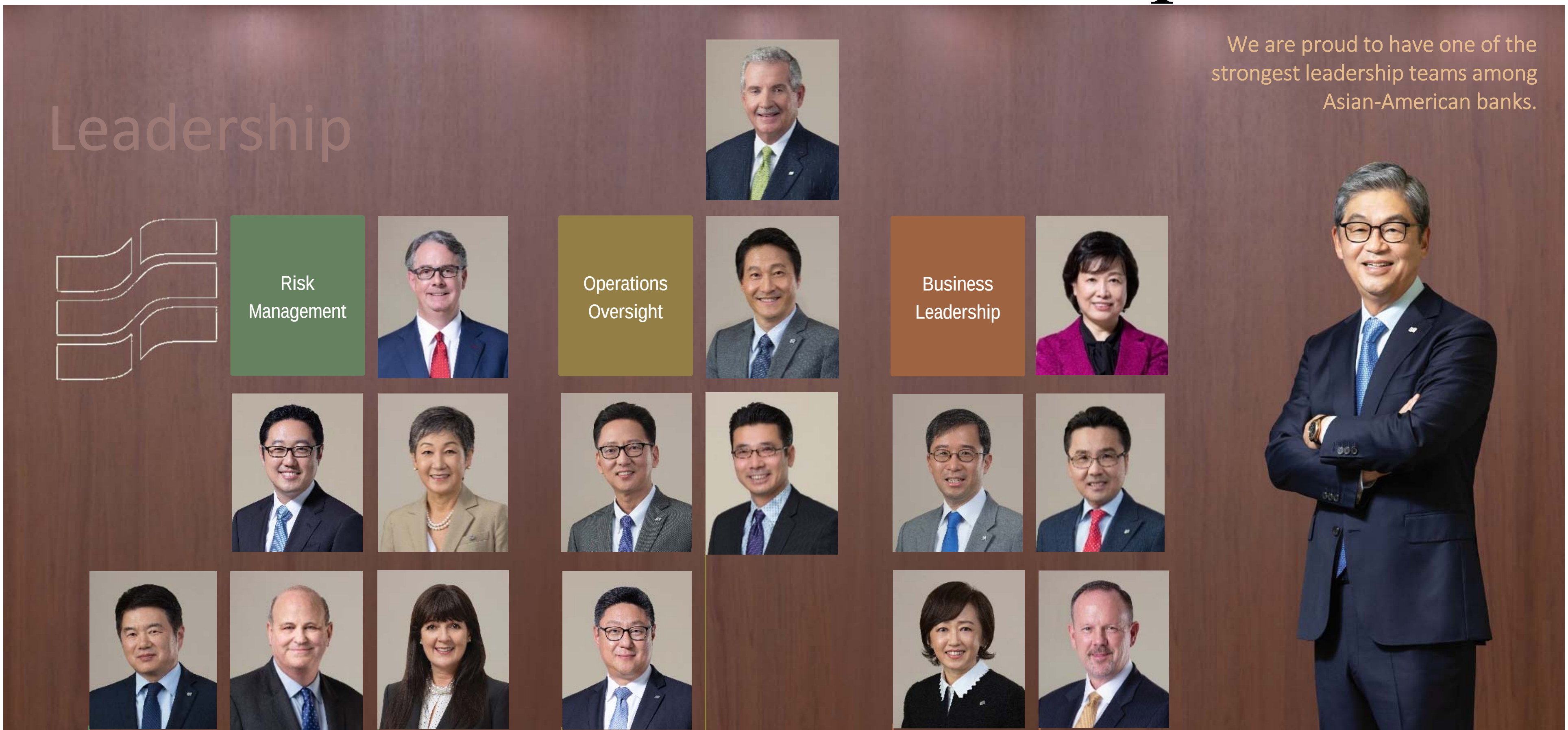
$500 MILLION
$500 million of CRA-reportable small business lending in 2018

$10 MILLION
$10 million of donations and sponsorships over last 10 years

$2.0 MILLION
$2.0 million of contributions to the Hope Scholarship Foundation since 2001

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

Executive Leadership



David Song
EVP, Credit Administration

Peter Koh
EVP, Chief Credit Officer

Richard Marshall
EVP, Credit Administration

Thomas Stenger
EVP, Chief Risk Officer

Lisa K. Pai
EVP, General Counsel

Karen Craigmile
EVP, Chief Internal Audit Executive

Daniel H. Kim
EVP, Chief Strategy & Administrative Officer

Young K. Lee
EVP, Chief Human Resource Officer

David P. Malone
President & Chief Operating Officer

Alex Ko
EVP, Chief Financial Officer

Hung Van
EVP, Chief Information Officer

David W. Kim
EVP, Midwest Regional President

Janette Mah
EVP, Chief Mortgage Banking Officer

Kyu S. Kim
Senior EVP, Eastern Regional President

Jason Kim
EVP, Western Regional President

Kenneth Logan
EVP & Head of Residential Finance

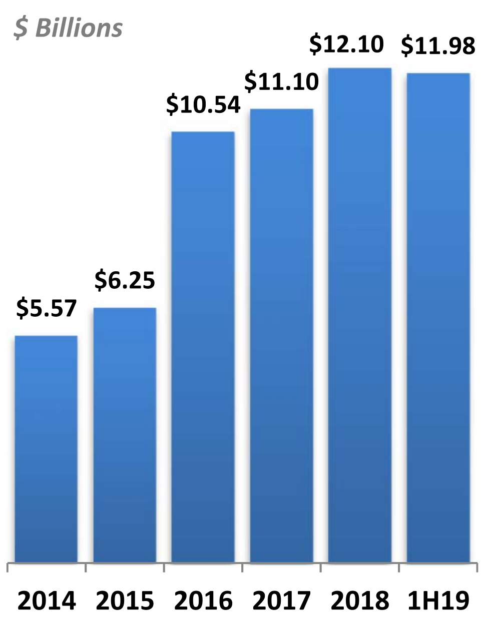
Kevin S. Kim
Chairman & Chief Executive Officer

Hope Bancorp

Financial Highlights & Earnings Performance

Balance Sheet Growth

Loans Receivable

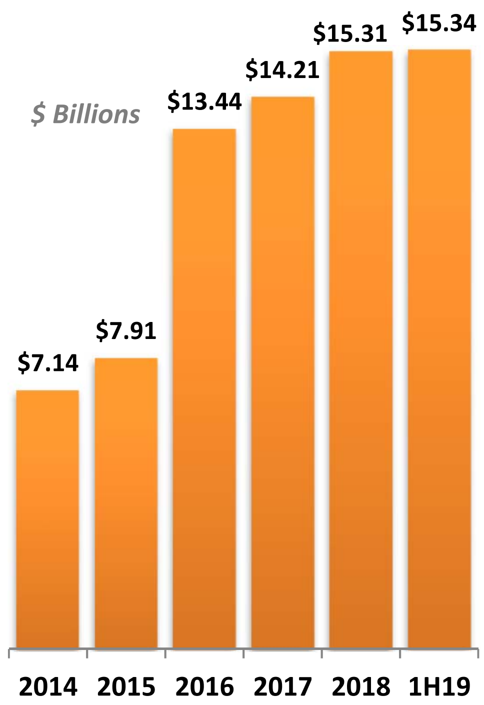


19%
4.5-Year CAGR

Total Deposits

18%
4.5-Year CAGR

Total Assets

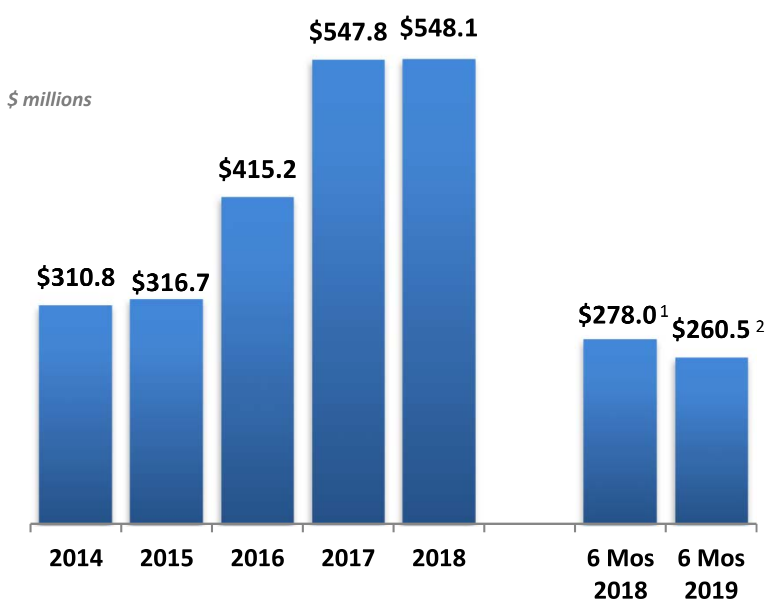


19%
4.5-Year CAGR

Hope Bancorp

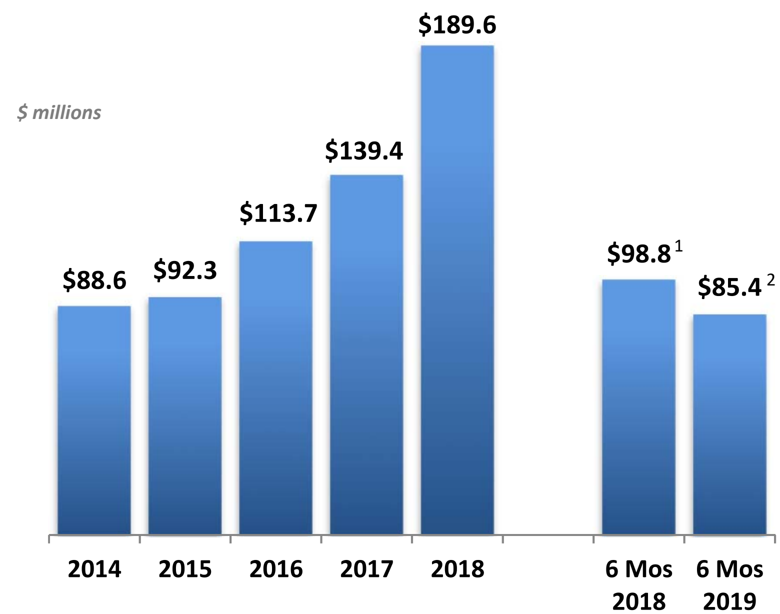
Solid Earnings Performance

Revenues



15%
4-Year CAGR

Net Income



21%
4-Year CAGR

1 *6 Mos 2018 Revenues and Net Income include pre-tax gain on sales of SBA loans of $6.9 million.*
2 *6 Mos 2019 Revenues and Net Income includes $0 of gain on sales of SBA loans.*

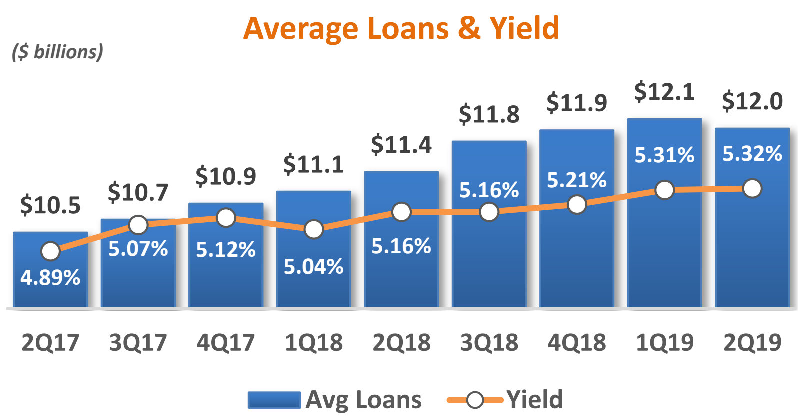
Hope Bancorp

Q2 2019 Financial Highlights

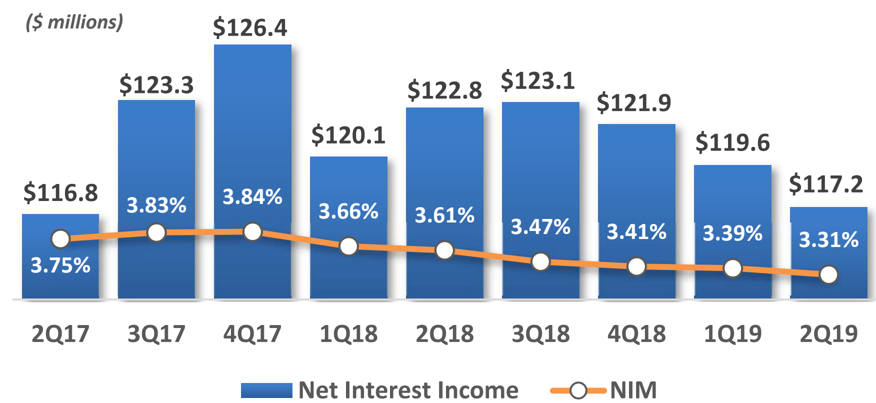
Earnings & Profitability	✓ Net income of $42.7 million, or $0.34 per diluted common share ✓ Net interest margin declined 8bps Q-o-Q to 3.31%; compression of core net interest margin excluding purchase accounting adjustments moderated to a 6bps decrease from a 7bps decrease in 1Q19 ✓ Noninterest expense fairly consistent with prior quarters, notwithstanding ongoing long-term investments in the organization	**Net Income $42.7MM**
Loan Production	✓ New loan originations funded of $504 million exemplify Company's targeted mix of higher-yielding loans ✓ CRE loans accounted for 50% of new loan production; C&I 35%; and residential mortgage 15% ✓ Average rate on new loans was 5.46%, representing a 6bps decrease from 1Q19 as a result of the lower rate environment	**Diluted EPS $0.34**
Deposits	✓ Total deposits declined 1% Q-o-Q but demonstrated a favorable mix shift to lower-cost deposits ✓ Increases in noninterest bearing demand deposits, savings and MMAs, offset by decreases in higher-cost time deposits ✓ Increase in cost of deposits moderated significantly, up 5bps in 2Q19 versus 17bps in 1Q19, reflecting progress with deposit initiatives ✓ Positively trending repricing gap on time deposit renewals, 18bps in 2Q19 versus 50bps in 1Q19 ✓ Net loans-to-deposits stable at 97.7% as of 6/30/2019	**Gross Loans $12.0B**
Asset Quality	✓ Across-the-board improvement in all asset quality categories highlighted by a 25% decrease in nonaccrual loans and a 9% reduction in total criticized loans ✓ Improvements driven by active resolution of problem credits identified in 1Q19 and fiercer competitive environment enabling the payoff of some lower-rated credits ✓ Credit losses remain minimal with net charge offs of $1.4 million, or 5bps of average loans annualized	**Deposits $12.2B**

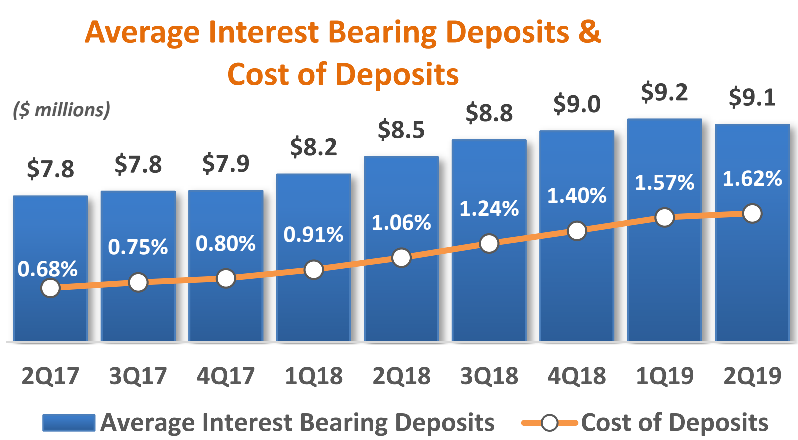
Net Interest Income and Margin

Key Net Interest Income Drivers



Net Interest Income & NIM





- 2Q19 NII decreased slightly Q-o-Q reflecting slight decrease in average loans coupled with lower NIM
- Net interest margin declined 8bps to 3.31%
  - Compression of core net interest margin excluding purchase accounting adjustments moderated to a 6bps decrease from a 7bps decrease in 1Q19
- The increase in cost of deposits continued to moderate, up 5 bps in 2Q19, versus 17bps in 1Q19
- Repricing gap on time deposit renewals continued to improve at 18bps in 2Q19, compared with 50bps in 1Q19

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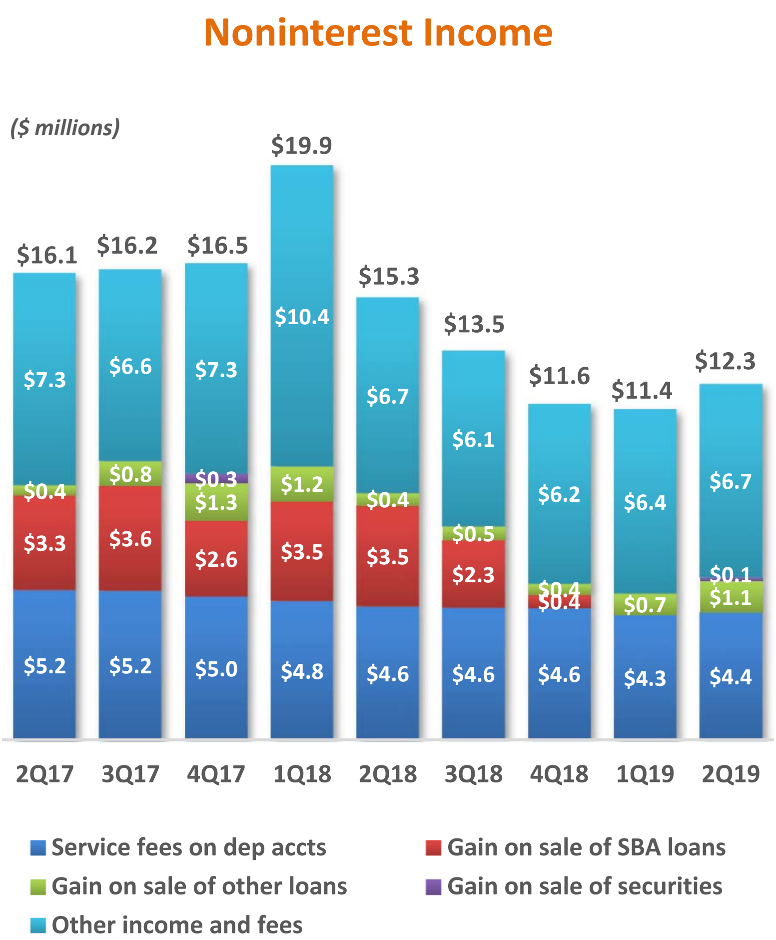
PAA = Purchase accounting adjustments

Noninterest Income



- Noninterest income increased to $12.3 million in 2Q19 from $11.4 million in 1Q19, largely reflecting higher net gains on loan sales

Quarter-over-Quarter Gain-on Sale Variance

- Sold $76 million of residential mortgage loans to secondary market
- Net gain-on-sale of mortgage loans of $1.1 million in 2Q19 versus $741,000 in 1Q19
- Repositioned investment securities, which resulted in gain of $129,000 in 2Q19, versus $0 in 1Q19

Strategy Shift to SBA Loan Retention

- Mid-4Q18: Company discontinued selling SBA loans to the secondary market for an immediate gain on sale
- Retention of higher-yielding SBA loans benefits net interest income longer term
- Impact of retaining SBA loans *(assuming $50 million retained each quarter)*
  - Near term net gain on sale sacrificed for approximately 7 quarters at which point interest income will offset any loss of gain on sales
  - Estimated $850,000 additional interest income each quarter from retained SBA loans
  - Estimated 1.2 bps positive impact to NIM each quarter

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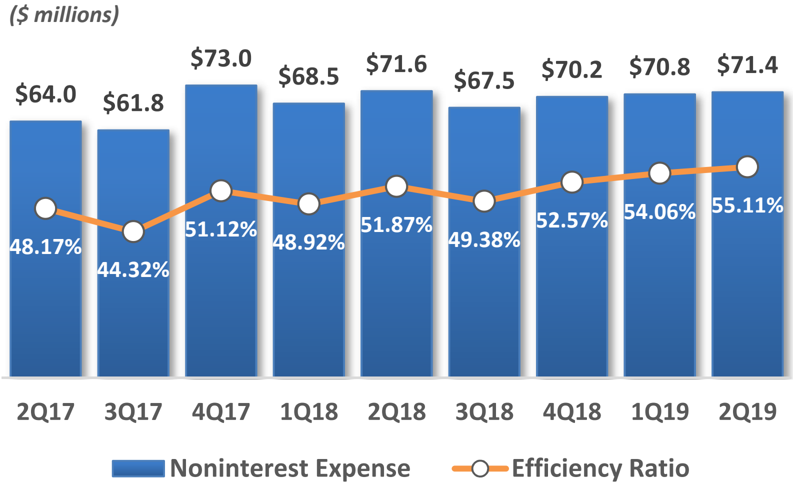
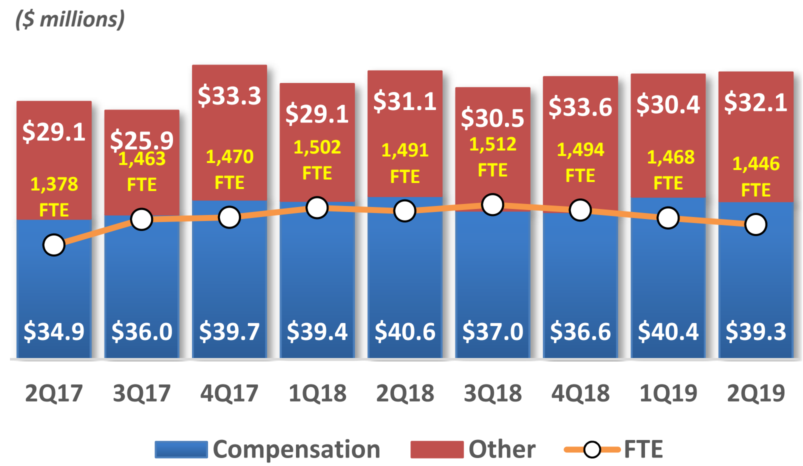
Noninterest Expense and Efficiency

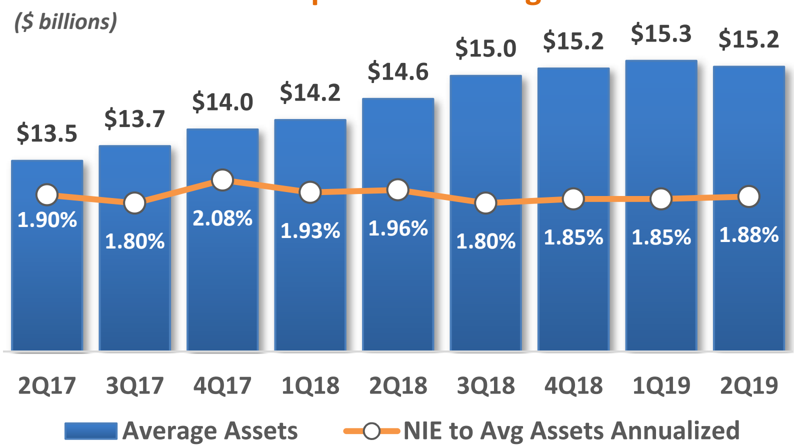
Noninterest Expense and Efficiency Ratio



Breakdown of Noninterest Expense and FTE



Noninterest Expense to Average Assets



- Noninterest expense increased slightly to $71.4 million in 2Q19 from $70.8 million in 1Q19
  - Compensation expenses declined by 3% Q-o-Q
  - Professional fees increased by $600,000 reflecting higher CECL implementation fees and ongoing investments
  - $900,000 increase in credit-related expenses, which tends to be volatile and included forced insurance and higher legal collection fees in 2Q19
- Annualized noninterest expense to average assets of 1.88% in 2Q19, up 3bps from 1.85% in 1Q19

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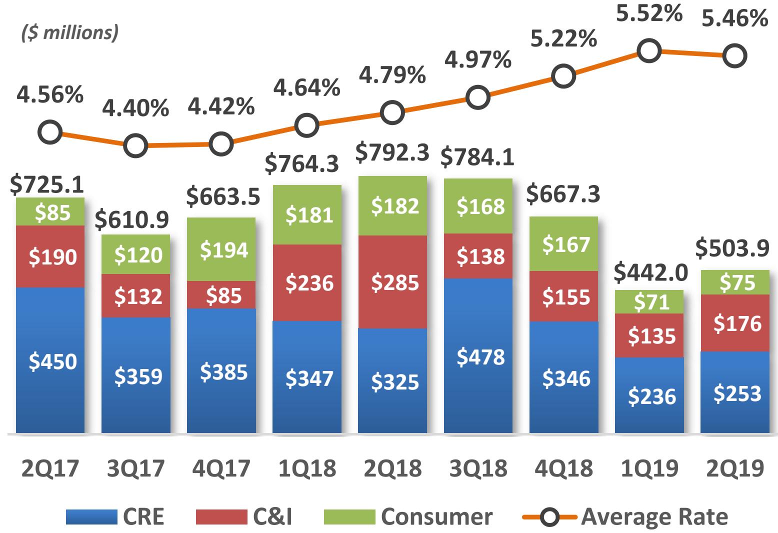
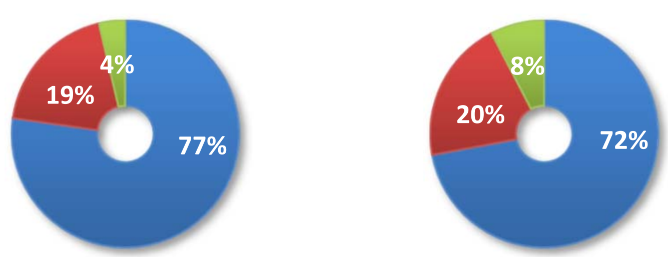
Loan Trends

Loan Production & Portfolio Trends

New Loan Originations Funded



Loan Portfolio Composition



9/30/2016
(First quarter after MOE)

6/30/2019

- New loan originations funded increased to **$504 million**; new loan commitments of $597 million
  - Lower Y-o-Y new loan volumes reflect more selective stance on CRE originations, focus on growing C&I and SBA loan portfolios, and shift in strategy to originating residential mortgage loans for sale
- Well diversified mix of loan originations representing targeted mix of higher-yielding loans
  - 50% CRE
  - 35% C&I
  - 15% Consumer
- C&I production of $176 million reflects continued success in banking middle-market commercial borrowers
- Significantly higher payoffs and pay downs of $599 million versus $364 million in 1Q19, with higher payoffs largely driven by very aggressive pricing as probability increased for lower interest rates and workout of problem credits identified in preceding quarter
- SBA loan production of $37 million of which $32 million was 7(a)
- Residential mortgage originations of $74 million, up from $64 million in 1Q19

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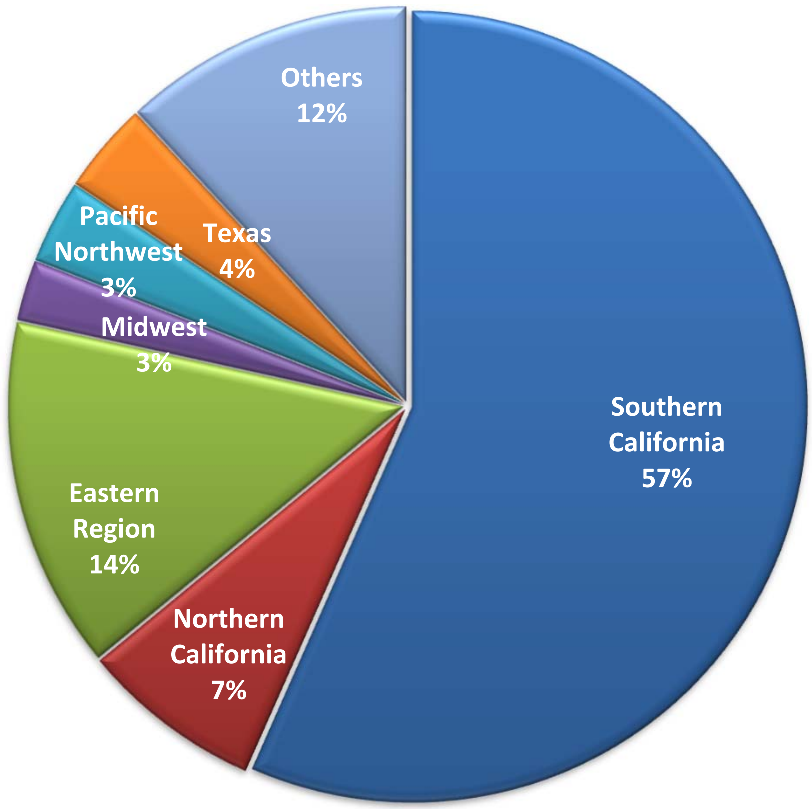
Loan Portfolio by Region

$11.98 Billion
(as of 06/30/2019)



Southern California
- **1986**: Founded by Los Angeles-based Korean-American investors

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

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

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

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

Southwest and Southeast
- **2016**: 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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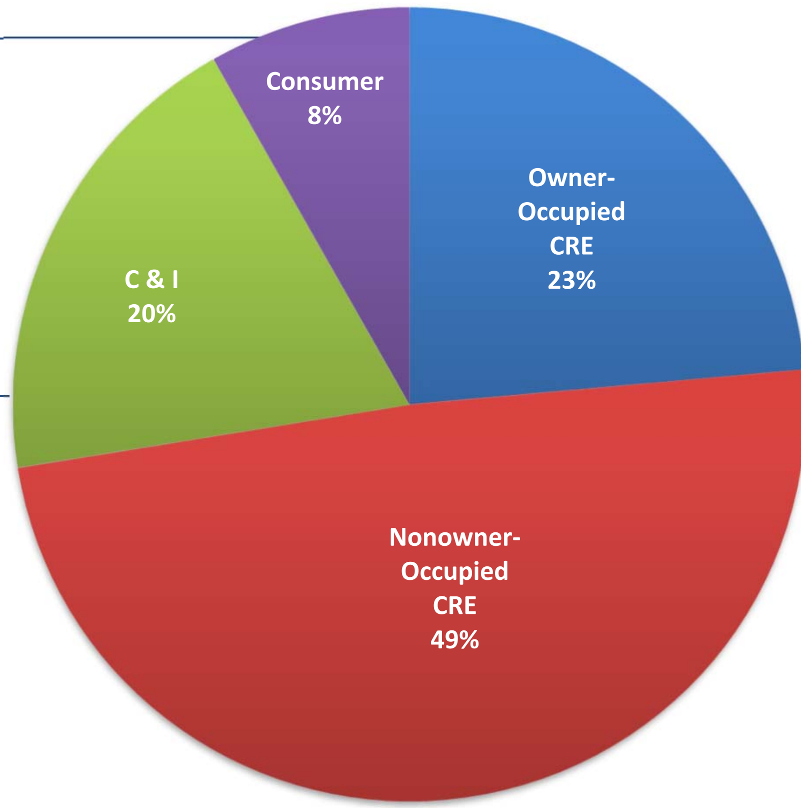
Loan Portfolio Composition

$11.98 Billion Total Portfolio

(as of 06/30/2019)

Consumer	
Outstanding	$913.1B
Average Size	$595MM
Average Yield	4.09%

C&I	
Outstanding	$2,432.1B
Average Size	$512MM
Average Yield	5.18%

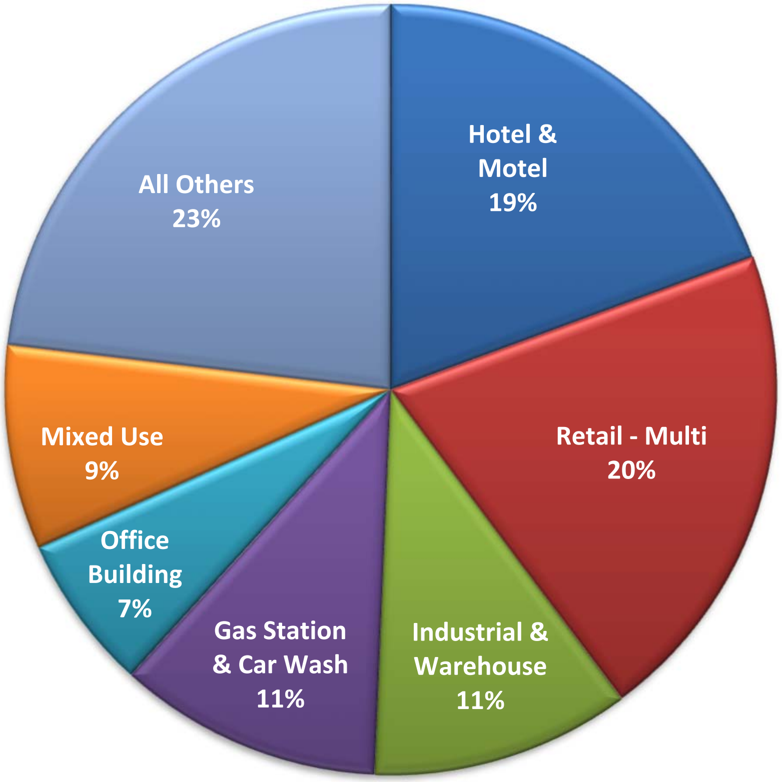


CRE	
Outstanding	$8,630.9B
Average Size	$1,512MM
Average Rate	5.32%

Portfolio Diversification

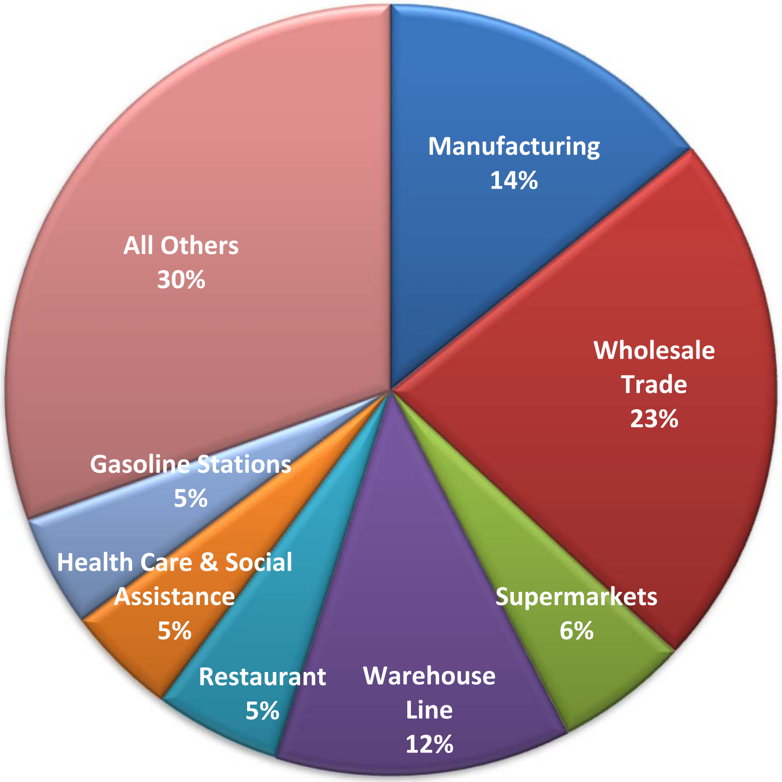
as of 06/30/2019

CRE Portfolio
$8.63 Billion



Note: All Others includes property types representing less than 7% of total CRE portfolio, including: 5+ Residential, Church, Golf Course, Retail-Single, and Other smaller segments.

C&I Portfolio
$2.43 Billion



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

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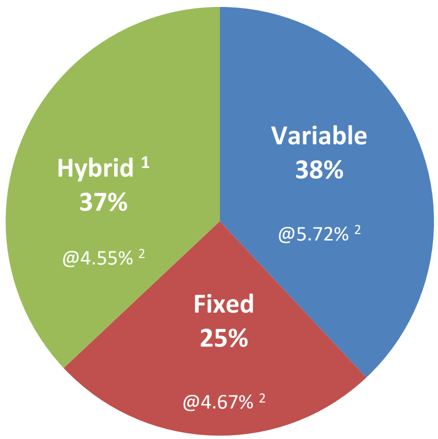
Loan Portfolio Rate Mix

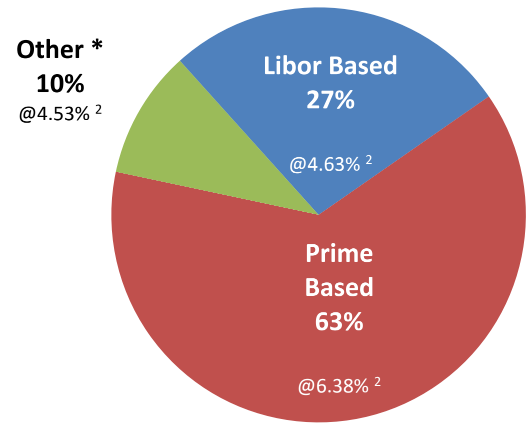
as of 06/30/2019

Fixed / Variable Breakdown



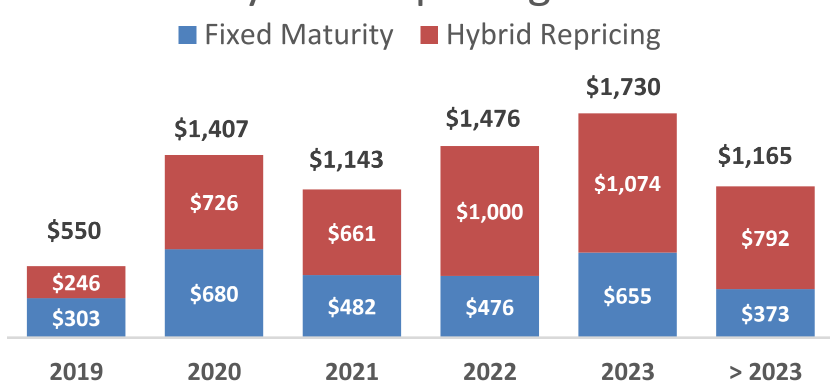
1 Hybrid loans have fixed interest rates for a specified period and then convert to variable interest rates (fixed as of 06/30/2019)
2 The weighted average rate as presented excludes loan discount accretion and interest rates on nonaccrual loans

Variable Rate Loan Base Index

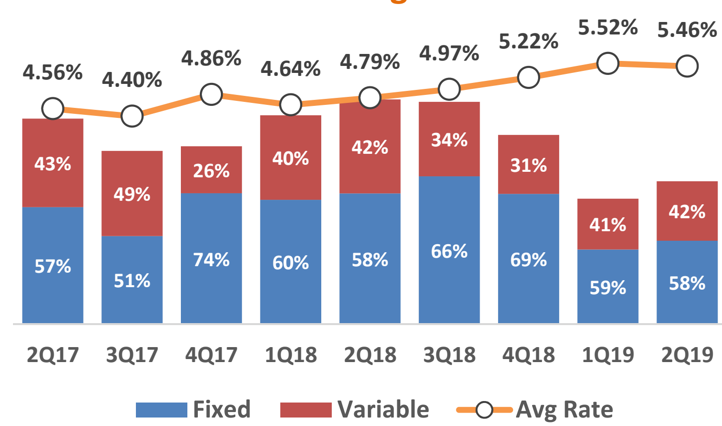


* Other consists of loans with indexes based on FHLB, FRB, US Treasury rates or other interest rate indexes

Maturity and Repricing Schedule



New Loan Fixed/Variable and Average Rate



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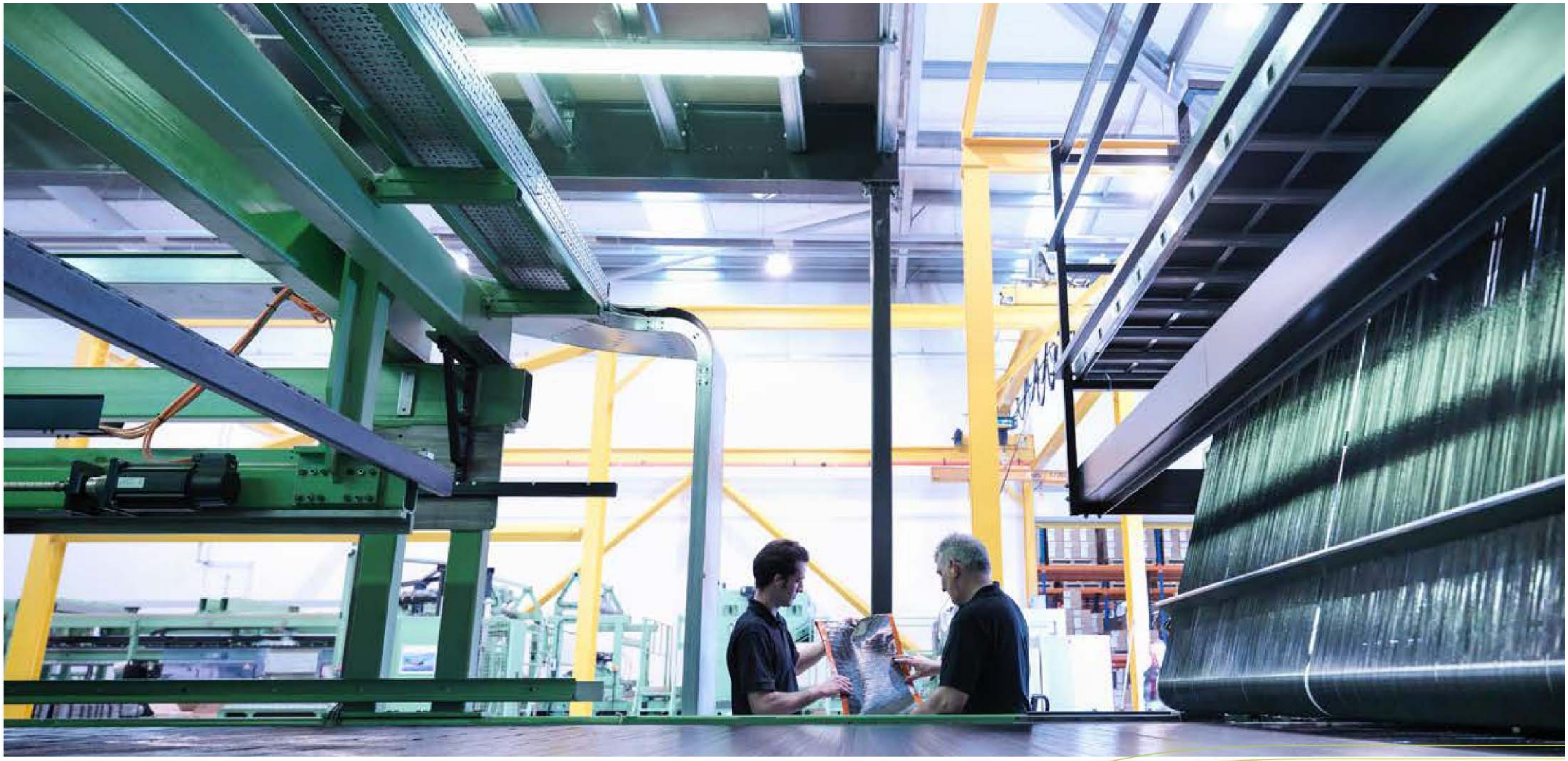
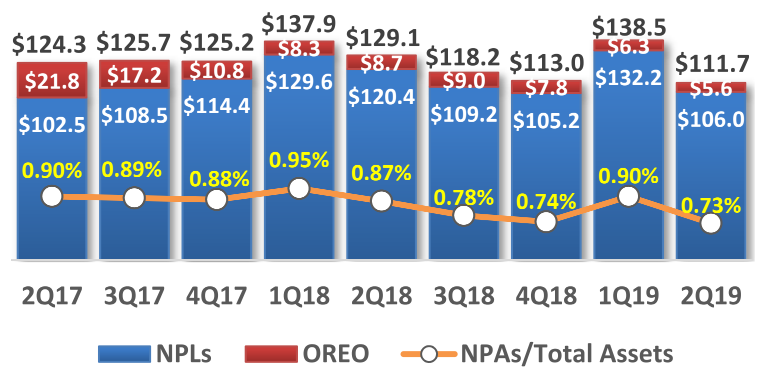
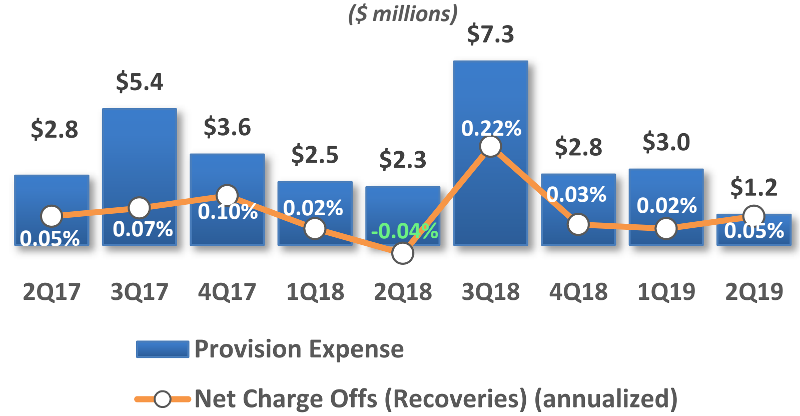
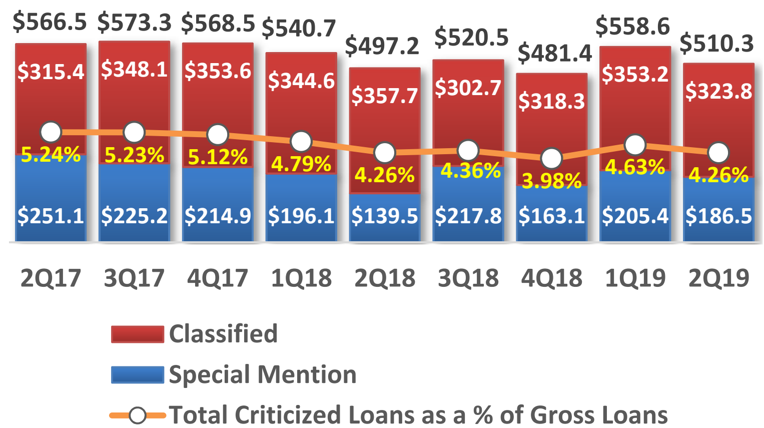


Asset Quality

Asset Quality





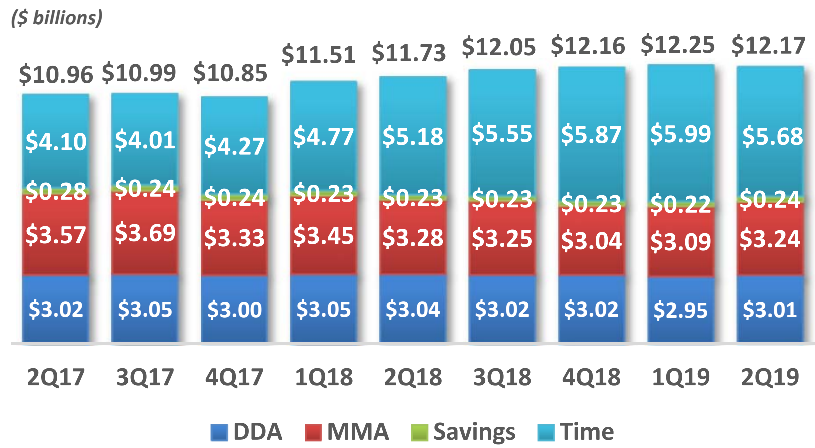


- Across-the-board improvements in all asset quality categories
  - 25% decline in nonaccrual loans led to 20% decrease in total nonperforming loans
  - Total criticized loans down 9% Q-o-Q
- Improvements driven by payoffs of lower-rated credits and workout efforts of problem loans identified in 1Q19
- Any potential loss exposure from problem credits identified in 1Q19 remain minimal
- Credit losses continued to be minimal, with net charge offs of $1.4 million, or 5bps of average loans on an annualized basis in 2Q19
- Underlying health of broader portfolio remains solid

Deposit Trends

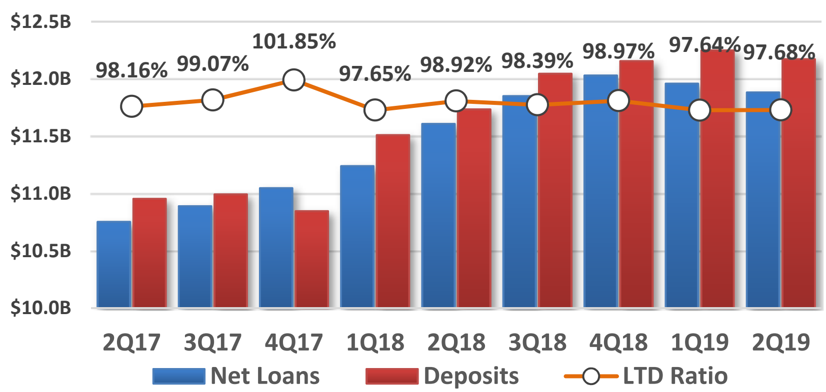
Deposit Trends

Deposit Composition

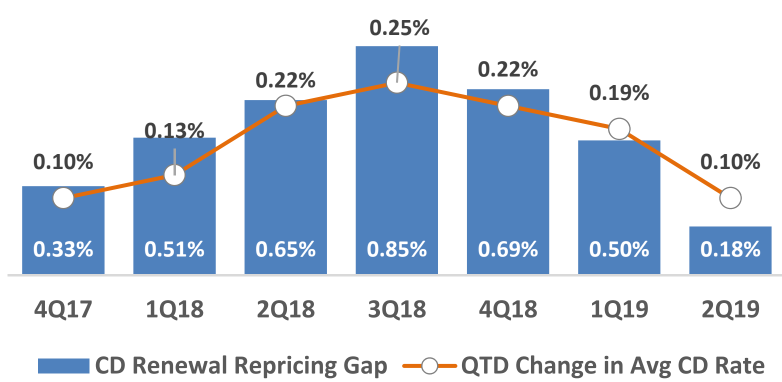


- Total end-of-period deposits decreased 1% Q-o-Q
- Favorable shift in deposit mix with increases in lower-cost deposits and decreases in time deposits
  - 2% increase in noninterest bearing deposits Q-o-Q
  - 5% increase in MMA balances Q-o-Q
- Net loan-to-deposits stable at 97.7% at 6/30/19, versus 97.6% as of 3/31/19
- Repricing gap on time deposit renewals continued to improve at 18bps in 2Q19, compared with 50bps in 1Q19
- Deposit gathering and cost containment strategies remain a **top priority**

Net Loans to Deposits



CD Renewal Repricing Gap



Hope Bancorp

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

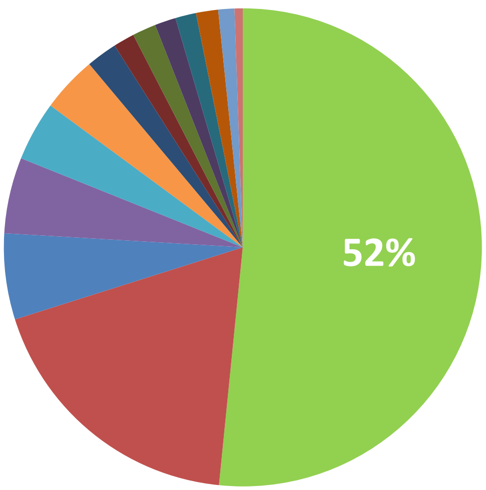
Franchise Value

The Representative Bank

of the Korean-American Community

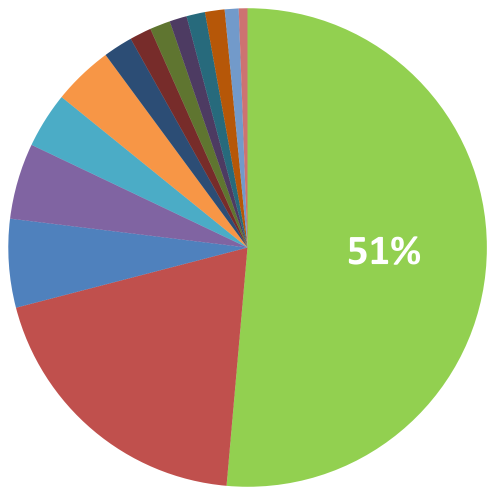
Total Assets

$29.73 Billion
As of 6/30/2019



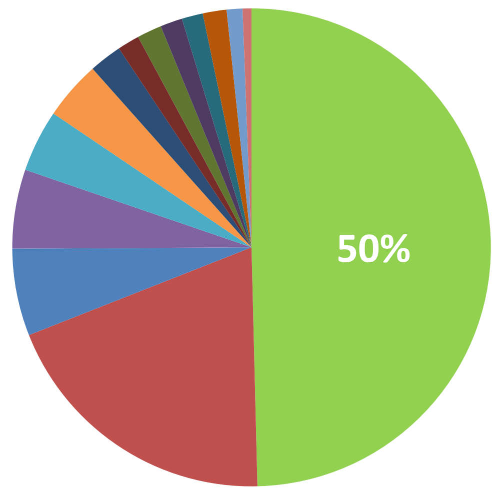
Net Loans

$23.12 Billion
As of 6/30/2019



Total Deposits

$24.58 Billion
As of 6/30/2019

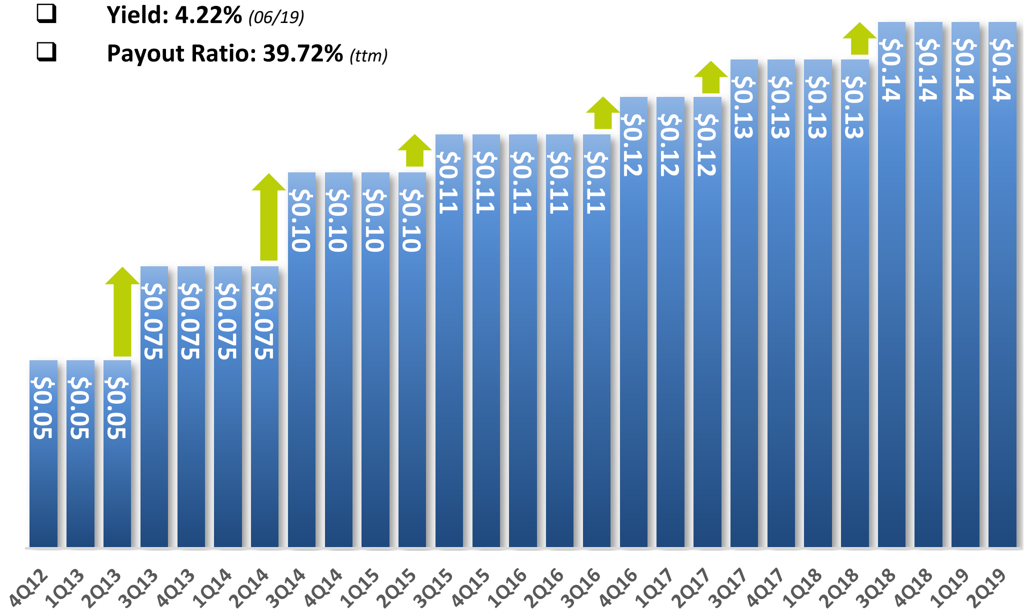


- Bank of Hope
- Hanmi Bank
- Pacific City Bank
- Metro City Bank
- Commonwealth Business Bank
- Open Bank
- First IC Bank
- Noah Bank
- US Metro Bank
- NewBank
- NOA Bank
- New Millennium Bank
- UniBank
- Ohana Pacific Bank

Strong Shareholder Returns & Capital

Strong Dividend

- Yield: **4.22%** *(06/19)*
- Payout Ratio: **39.72%** *(ttm)*

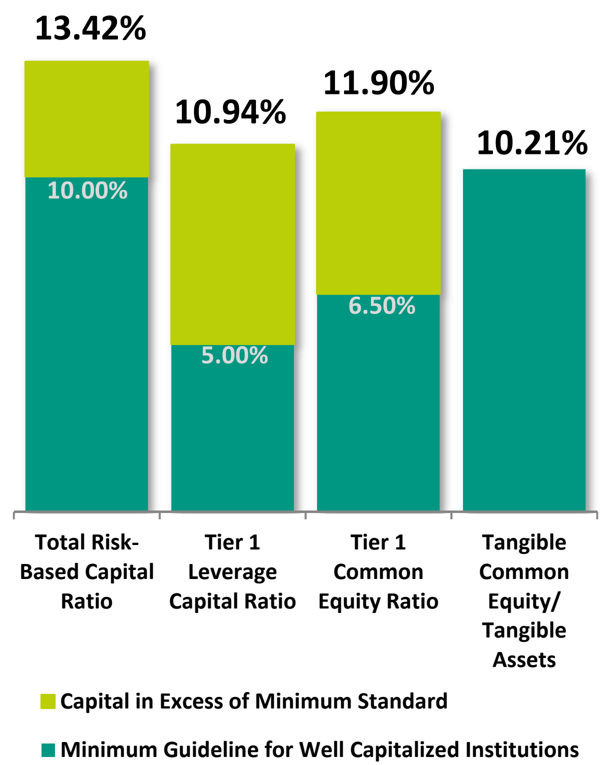


Active Stock Buybacks

- Aggregate $150 million, or approximately 9 million shares, repurchased in 2018, reducing shares outstanding by 6.6%
- **New $50 million stock repurchase plan launched Q3 2019**

Robust Capital Position

(as of 06/30/2019)

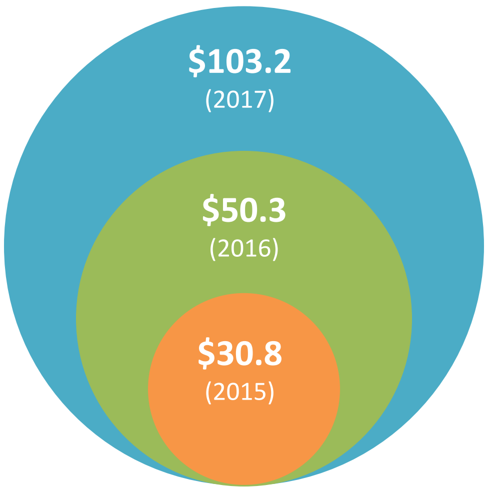


Hope Bancorp

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 5 years
  - 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
- Lotte Chemical investing $3.1 billion in petrochemical facility in Louisiana
- Hankook Tire building new $800 million factory in Tennessee
- LG Electronics
  - $250 million investment to build U.S. Home Appliance Factory in Tennessee
  - $300 million LG North American Headquarters in Englewood Cliffs, NJ

Bank of Hope is uniquely positioned to provide banking services to a growing number of South Korean companies operating in the U.S.

2019 Key Priorities

Profitable Growth – ***Better Deposit Cost Management***	•New TMS leadership actively engaging front line to build new core deposit relationships •Targeting existing commercial customers rich in deposits •Rebuilding online banking platform •Redesigned frontline incentive compensation programs dependent on core deposit gathering results
Profitable Growth – ***Better Loan Yields***	•Shifting focus of residential mortgage originations to sellable loans and may sell portions of existing portfolio, resulting in stable to potentially decreased consumer portfolio •Preference for higher-yielding variable rate C&I and SBA originations •Growth in loan portfolio closely tied to core deposit growth
Profitable Growth – ***Better Efficiencies***	•Tightly managing expenses and improving operating efficiencies •Branch rationalization plan to provide $1.9 million in annualized cost saves partially beginning in Q2 2019 •Continuing to look at all areas of operations to identify additional opportunities to enhance cost structure
Capital Management	•Committed to enhancing shareholder returns while maintaining strong capital ratios that support continued growth for the long term

Near-Term Outlook & Strategies

- **Continuation of positive trends from first half of 2019**
  - Favorable shift in mix of new loan production favoring higher-yielding loans
  - Gaining more traction with deposit gathering initiatives, leading to improved deposit mix and better deposit cost management
  - Stable asset quality, supported by disciplined underwriting, constant monitoring and proactive action
  - Improved expense management
- **Full-year loan growth guidance revised to 2-3% for 2019, reflecting stronger headwinds with projection for lower interest rates and an even fiercer competitive landscape**
- **NIM guidance updated to reflect rapidly evolving rate environment and high probability for lower rates**
  - 25bps decline in interest rates expected to impact NIM by 5-8bps
- **2019 Key Priorities remain in focus relative to the rapidly changing rate environment**
  - Profitable Growth – *Better deposit cost management*
  - Profitable Growth – *Better loan yields*
  - Profitable Growth – *Better efficiencies*
  - Capital Management

Committed to Building on Strong Foundation and Enhancing Long-Term Shareholder Value

Investment Opportunity

The Only Super Regional Korean-American Bank in the Nation

- Definitive leadership position as the **representative bank of the Korean-American community**
- **National platform** and solid presence across all geographic markets with largest populations of Asian Americans
- Strong, sustainable **core earnings power** and capital
- 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

Appendix –
Q2 2019 Financial Summary

($ thousands)		Q2 2019		Q1 2019		Q2 2018
Net income	**$**	**42,681**	$	42,758	$	47,530
Diluted earnings per share	**$**	**0.34**	$	0.34	$	0.36
Net interest income	**$**	**117,221**	$	119,608	$	122,819
Net interest margin		**3.31%**		3.39%		3.61%
Noninterest income	**$**	**12,287**	$	11,422	$	15,269
Noninterest expense	**$**	**71,371**	$	70,833	$	71,629
Net loans receivable	**$**	**11,883,068**	$	11,959,787	$	11,581,559
Deposits	**$**	**12,172,384**	$	12,249,196	$	11,734,595
Nonaccrual loans [(1)(2)]	**$**	**64,934**	$	86,637	$	68,226
Nonperforming loans to loans receivable [(1)(2)]		**0.89%**		1.10%		1.03%
ALLL to loans receivable		**0.79%**		0.78%		0.77%
ALLL to nonaccrual loans [(1)(2)]		**144.86%**		108.75%		131.74%
ALLL to nonperforming assets [(1)(2)]		**84.24%**		68.03%		69.60%
Provision for loan losses	**$**	**1,200**	$	3,000	$	2,300
Net charge-offs (recoveries)	**$**	**1,351**	$	462	$	(1,120)
Return on average assets (ROA)		**1.12%**		1.12%		1.30%
Return on average equity (ROE)		**8.71%**		8.91%		9.89%
Return on average common tangible equity (ROTCE)		**11.51%**		11.86%		13.18%
Noninterest expensed / average assets		**1.88%**		1.85%		1.96%
Efficiency ratio		**55.11%**		54.06%		51.87%

(1) *Excludes delinquent SBA loans that are guaranteed and currently in liquidation.*
(2) *Excludes purchased credit-impaired loans.*

Hope Bancorp

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

	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019
Accretion of discount on acquired performing loans	$3,189	$2,969	$2,360	$2,166	$1,799
Accretion of discount on acquired credit impaired loans	5,959	5,239	4,867	5,834	6,848
Amortization of low income housing tax credits	(85)	(84)	(85)	(76)	(76)
Amortization of premium on acquired FHLB borrowings	352	357	357	1,280	—
Accretion of discount on acquired subordinated debt	(269)	(271)	(272)	(273)	(275)
Amortization of premium on acquired time deposits	—	—	—	—	—
Amortization of core deposit intangibles	(615)	(615)	(616)	(557)	(557)
Total acquisition accounting adjustments	**$8,531**	**$7,595**	**$6,611**	**$8,374**	**$7,739**