



7TH ANNUAL WEST COAST BANK CEO FORUM

FEBRUARY 3-4, 2016

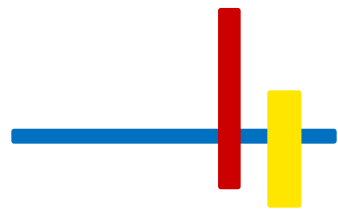
LOS ANGELES

Safe Harbor



The Company may make projections or other forward-looking statements under Section 27A of the Securities Act of 1933, as amended (the “Securities Act”), and Section 21E of the Securities Exchange Act of 1934, as amended (the “Exchange Act”) regarding future events or the future financial performance of the Company. Such forward-looking statements involve known and unknown risks, uncertainties and other factors that may cause the actual results, performance or achievements of the Company to be materially different from any future results, performance or achievements expressed or implied by such forward-looking statements. Such factors include, among others things: the Company’s ability to realize synergies from the merger of Pacific International and Foster Bankshares; the Company’s ability to meet the competitive challenges of new markets; general economic and business conditions in those areas in which the Company operates; demographic changes; competition; fluctuations in market conditions, including interest rates; changes in business strategies; changes in governmental regulation; changes in credit quality; and other risks and uncertainties including those detailed in the documents the Company files from time to time with the Securities Exchange Commission. We wish to caution you that such statements are based on certain assumptions and that actual events or results may differ materially. We refer you specifically to the Company’s most recent reports filed with the Securities and Exchange Commission, including Annual Report on Form 10-K for the year ended December 31, 2014. The Company undertakes no obligation to revise or publicly release the results of any revision to these forward-looking statements.

Corporate Profile



- Premier Korean-American bank in the nation
 - Created through successful merger of Center and Nara
 - Highest lending capacity among niche peers
 - 12th largest SBA lender in the U.S.A. by volume
 - Only Korean-American bank with presence in Korea
 - Most comprehensive offering of diversified financial services
 - Experienced management team
 - Only Korean-American bank ever to be listed on Forbes' list of "**Best Banks in America**"
 - 2013 ■ 2014 ■ 2015 ■ 2016

■ Financial metrics

	12/31/2011 <i>Post MOE</i>	12/31/2015	%
Total assets	\$5.2 billion	\$7.9 billion	53%
Net loans receivable	\$3.7 billion	\$6.2 billion	67%
Total deposits	\$3.9 billion	\$6.3 billion	61%



BBCN's Mission & Values



Vision

- We will be the nation's premier Asian-American bank, with strong and mutually rewarding relationships with our customers

Mission

- Our mission is to be a strong banking partner to middle market and small businesses, their owners and employees, and our communities by providing high quality financial products and services

Core Values

I

- Integrity

T

- Transparency

F

- Fairness

I

- Initiative

T

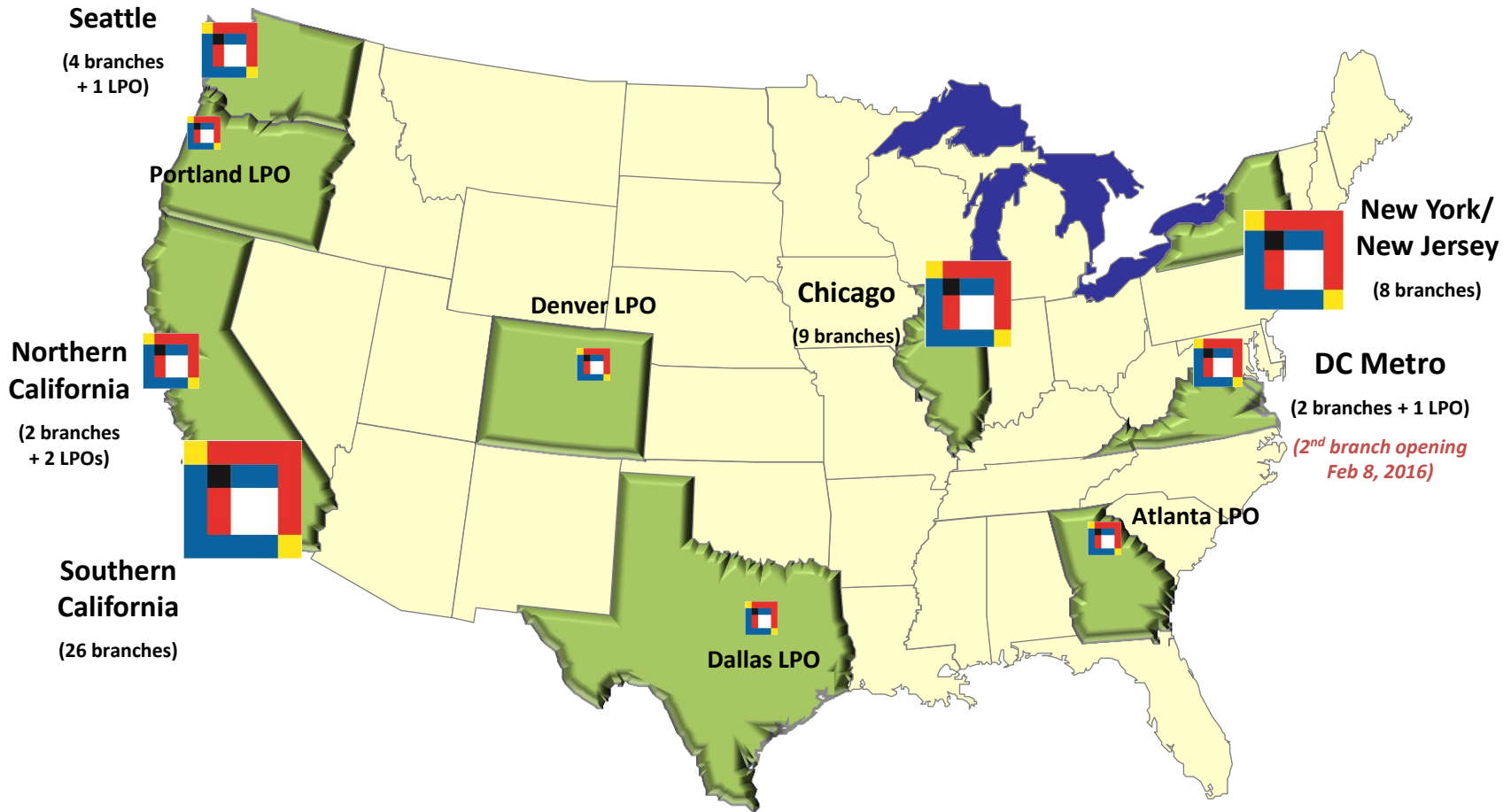
- Teamwork

S

- Strong work ethic

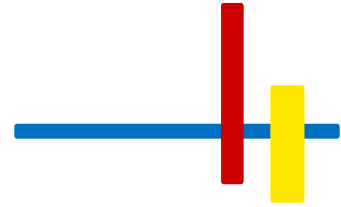
Better Banking from California to New York

51 Branches and 8 Loan Production Offices in the U.S.
+ 1 Seoul Representative Office



Q4 2015 Highlights

*Consistent Execution Quarter after Quarter
Creating Long-Term Value for Shareholders*



- **Record level of new loan originations of \$550 million**, including \$83 million in SBA loans
 - Ranks again as the top Korean-American bank in SBA origination volumes, 13th in the nation among all SBA lenders for FY ended 9/30/2015
- **Consistent core revenue generation and solid profitability**, while launching new business initiatives
 - Q4 net income of \$22.9 million, or \$0.29 EPS, including \$1.4 million in merger-related expenses
 - ROA of 1.19% and ROE of 9.76%
 - Efficiency ratio of 47.1%, exemplifying disciplined expense management
- **Minimal net interest margin expansion of 1 basis point** vs. Q3 2015
- **Total deposit balances up 5% during the quarter**
- **Stable asset quality trends**
- **Net recoveries of \$397,000**, third quarter of the year in net recovery position
- **Maintaining strong capital position** with total risk-based ratio of 13.73% and TCE/TA of 10.63%
- **Quarterly cash dividend of \$0.11 per common share**
- **Signed definitive agreement to merge with Wilshire Bancorp to create the only Super Regional Korean-American bank in the United States**

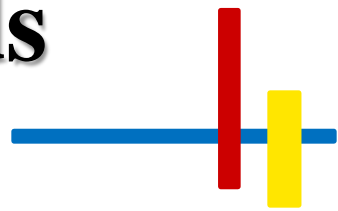
*Note: Q4 2015 results benefited from a total of \$4.9 million in pre-tax acquisition accounting adjustments and expenses related to mergers, as detailed on Appendix slide 27.
Core net interest margin excludes the effect of acquisition accounting adjustments.*

2015 Achievements

Continued to Fortify BBCN's Foundation for Sustained Growth

- **Consistent delivery of solid financial performance** – *notwithstanding investments in new business initiatives, declining purchase accounting benefits and low interest rate environment*
- **4% increase in net income** of \$92.3 million, or \$1.16 per diluted common share
- **Loan growth of 12%**
- **New loan originations up 27% over 2014**
- **Total deposit growth of 11%**
- **Total asset growth of 11%**
- **Disciplined cost management during expansion phase with efficiency ratio of 48.43%**
- **Solid ROA and ROE of 1.25% and 1.30%, respectively**
- **Positive asset quality trends with low loss experience and strong recoveries**
 - Nonaccrual loans decreased by 12%
 - Total classified loans decreased by 9%, with declines driven by payoffs and loan upgrades
 - Net recoveries of \$649,000
- **Significant progress transforming to a more diversified financial institution with launch of 4 new product offerings during 2015**
 - Foreign exchange
 - Bank-issued credit card
 - Wealth management
 - Residential mortgage
- **Transformational deal to combine top 2 Korean-American lenders to create the only Super Regional Korean-American bank in the United States**

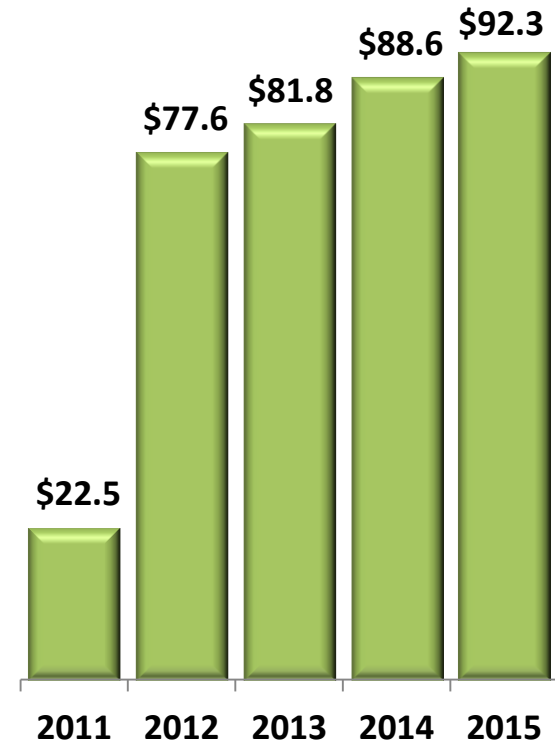
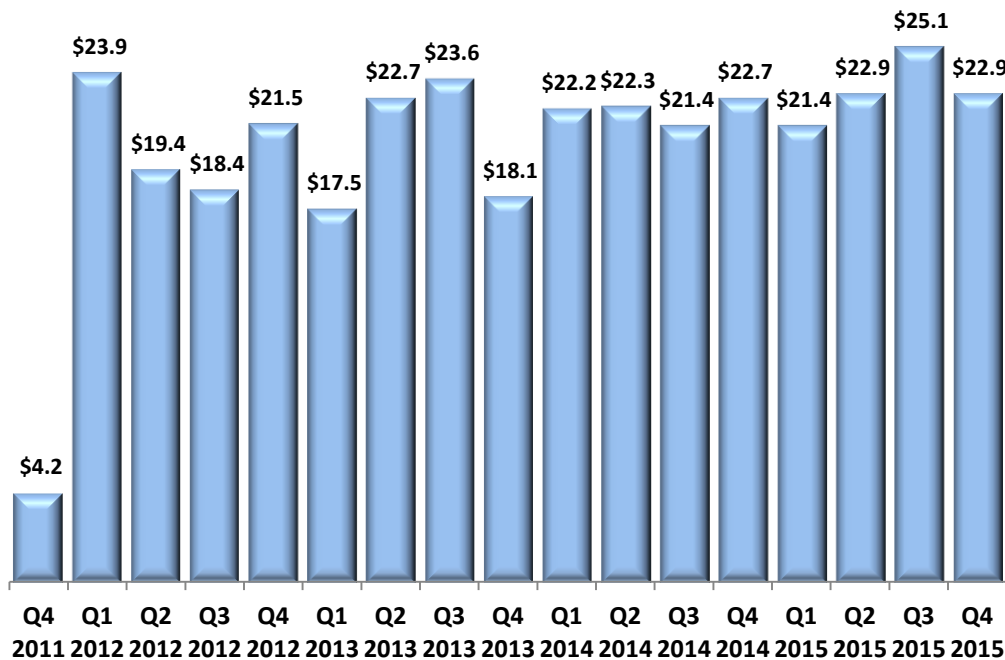
Positive Net Income¹ Trends



Quarterly

Annual

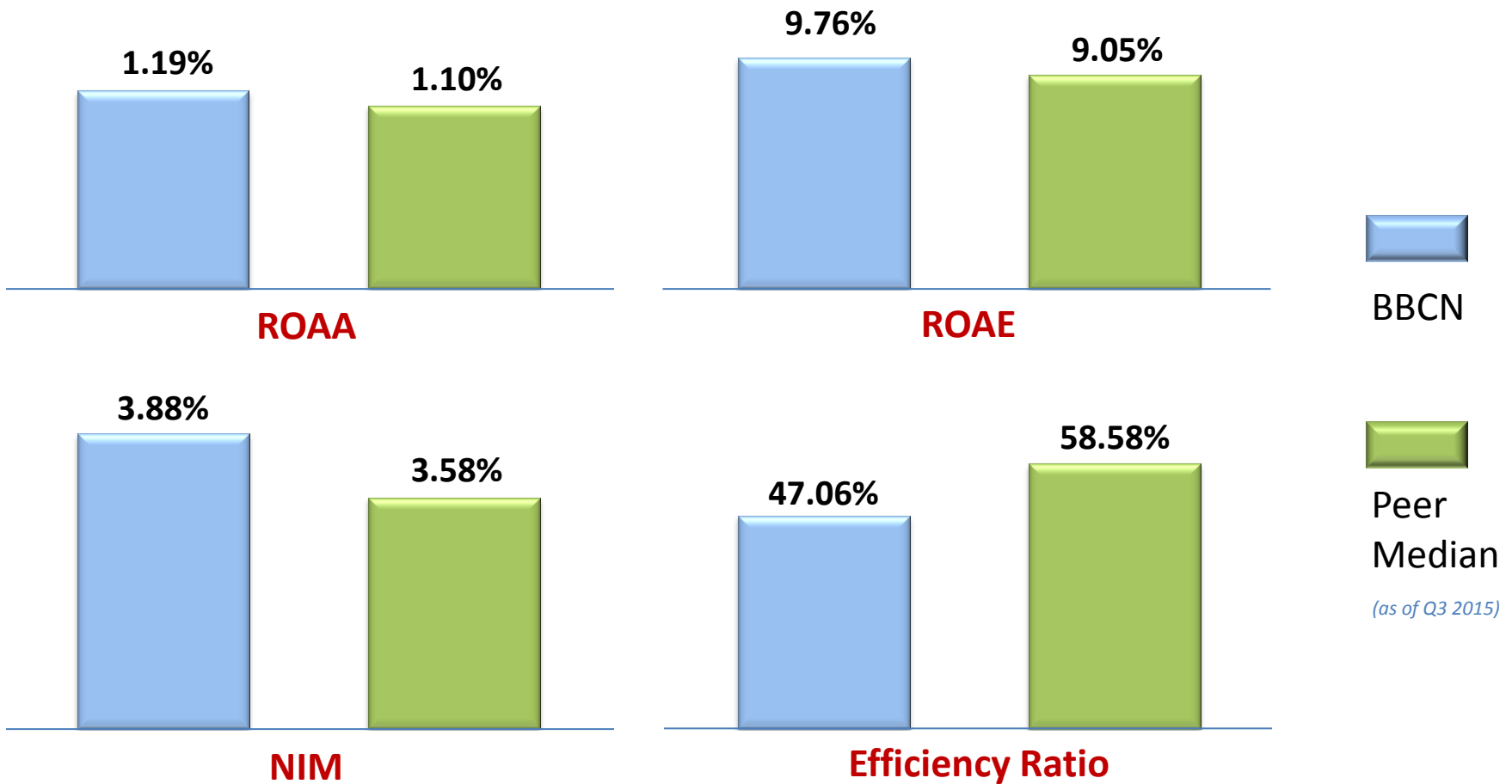
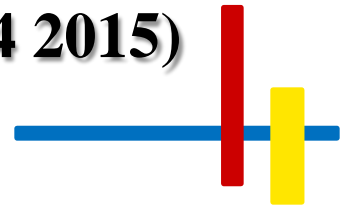
(\$ millions)



¹ Net income available to common stockholders

Note: Net income benefited from pre-tax acquisition accounting adjustments related to mergers, as detailed on Appendix slide 23.

Profitability Measurements (Q4 2015)



Note: Q4 2015 results benefited from a total of \$4.9 million in pre-tax acquisition accounting adjustments and expenses related to mergers, as detailed on Appendix slide 23.
 Peer Group includes continental U.S. commercial banks with total assets between 70% and 200% of BBCN Bank as of 12/31/14, excluding banks with extremely aberrant balance sheet structures.
 Source: SNL Financial

Strong Organic Loan Growth

– *Supplemented by Strategic Growth* –

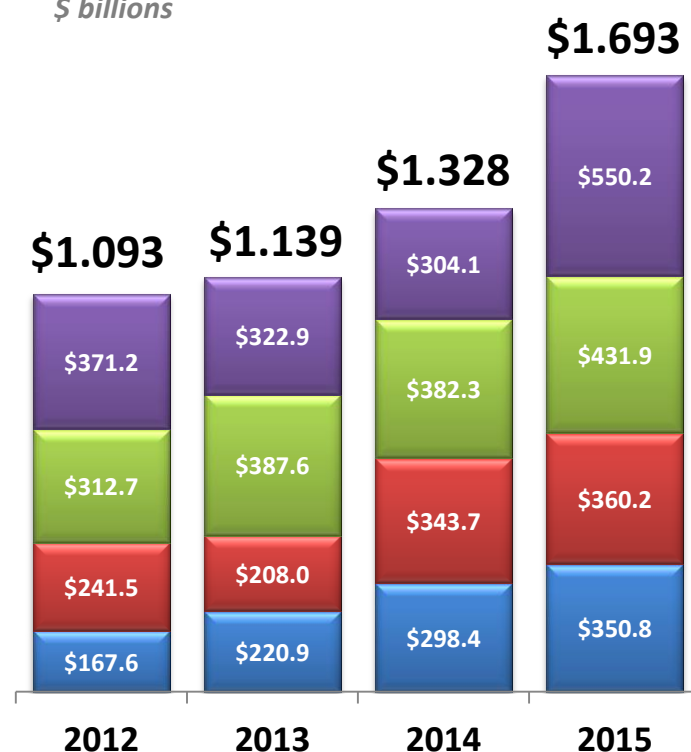
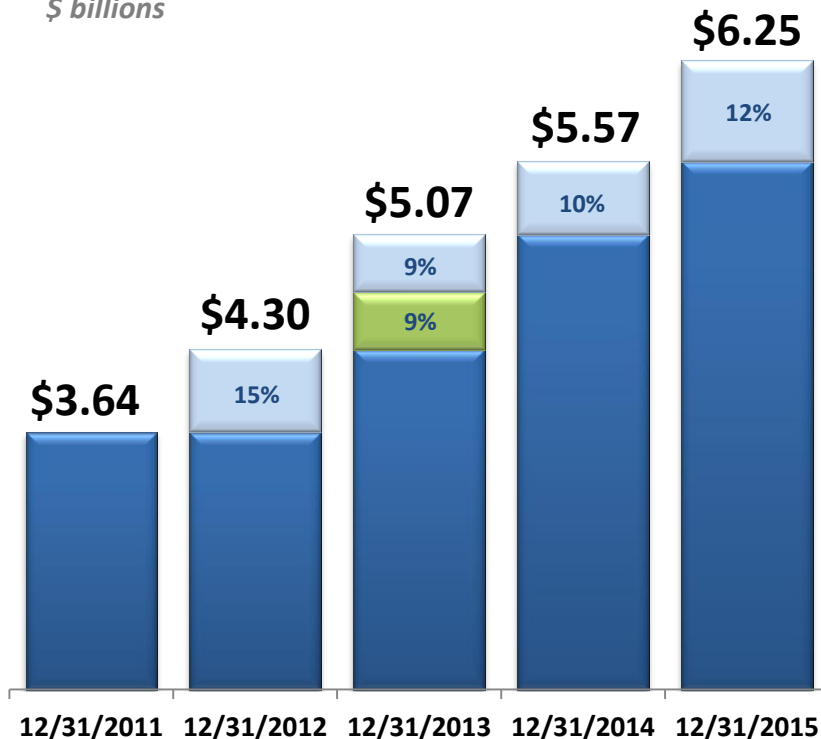


Loans Receivable

New Loan Originations

\$ billions

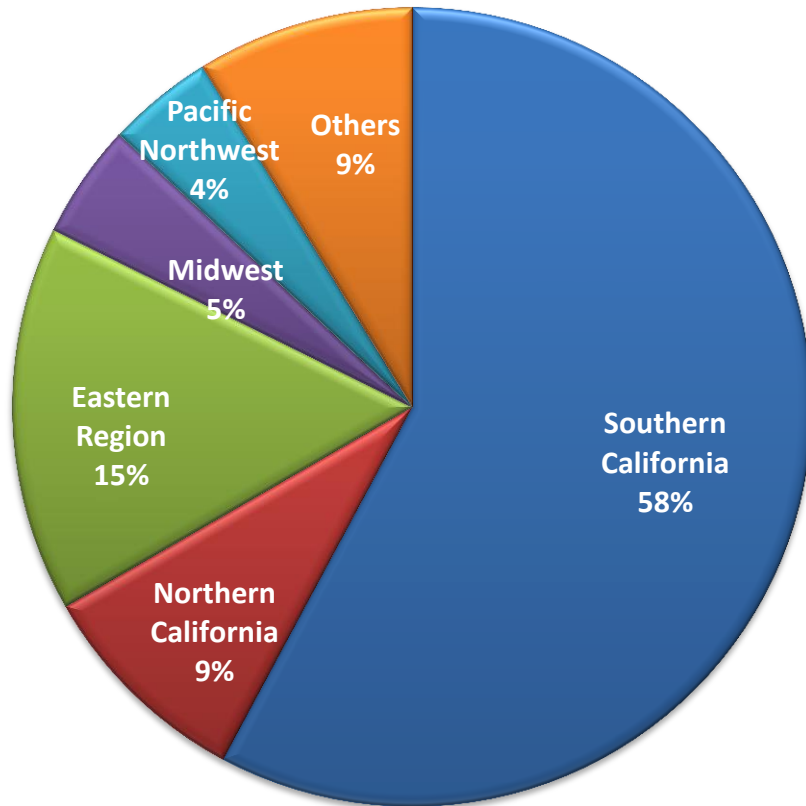
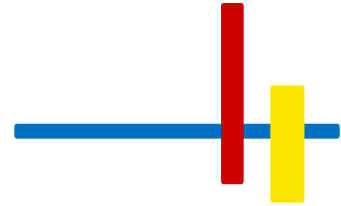
\$ billions



 Organic Growth
 Strategic Growth

Loan Portfolio by Region

as of 12/31/2015



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; Acquired Innovative Bank in 2010

Eastern Region

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

Midwest

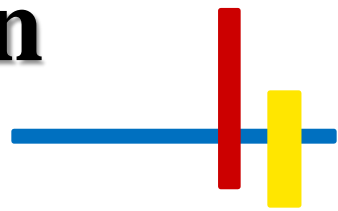
- **2004**: Expanded into Chicago through branch acquisition; Acquired Foster Bank in 2013

Pacific Northwest

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

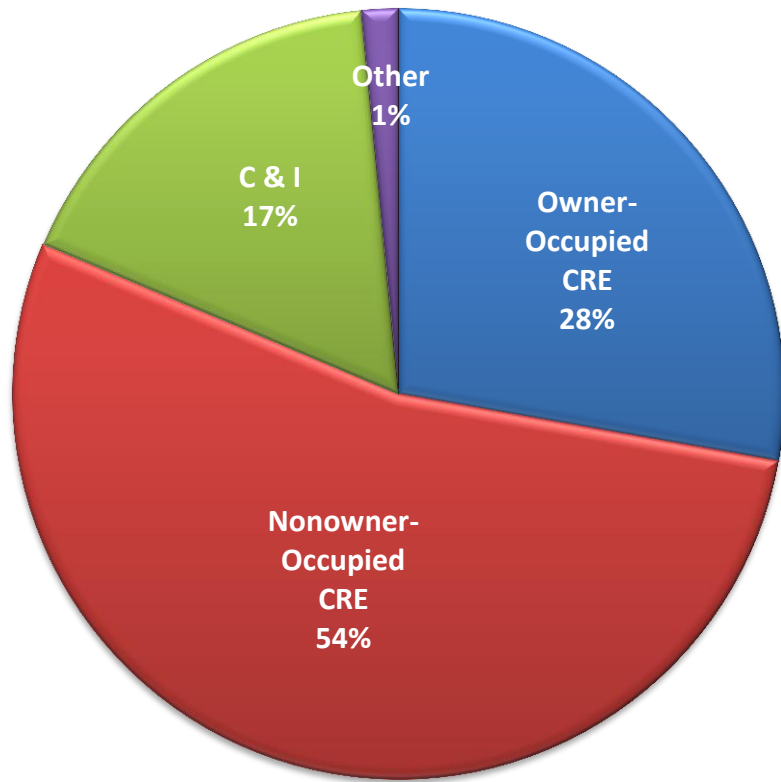
Diverse national footprint spreads credit risk and provides greater growth opportunities

Loan Portfolio Composition

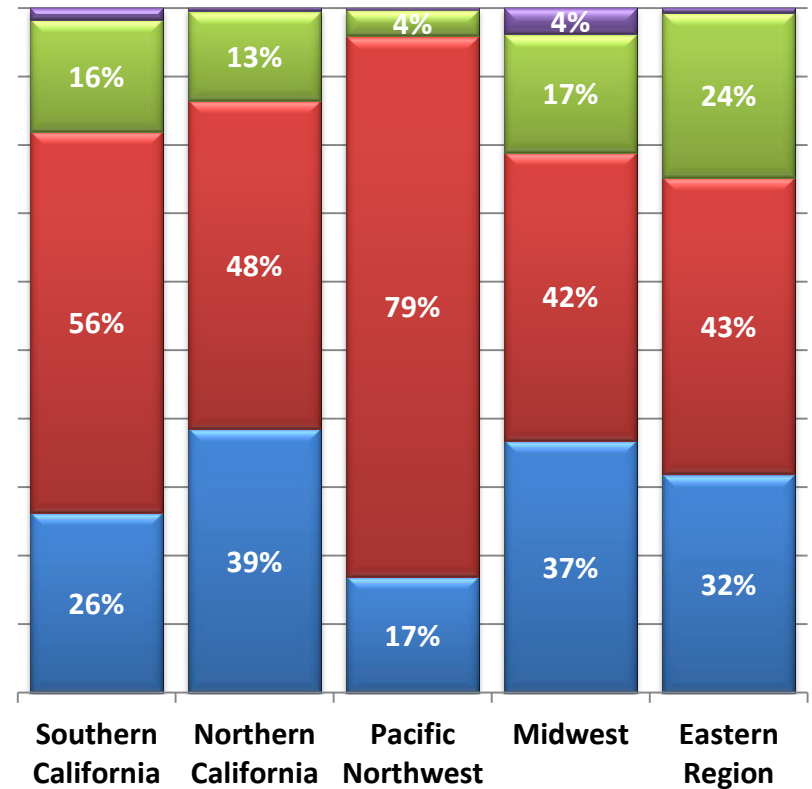


\$6.25 Billion

(as of 12/31/2015)

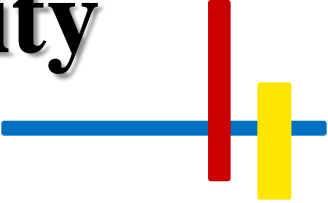


**Portfolio Composition
By Region**

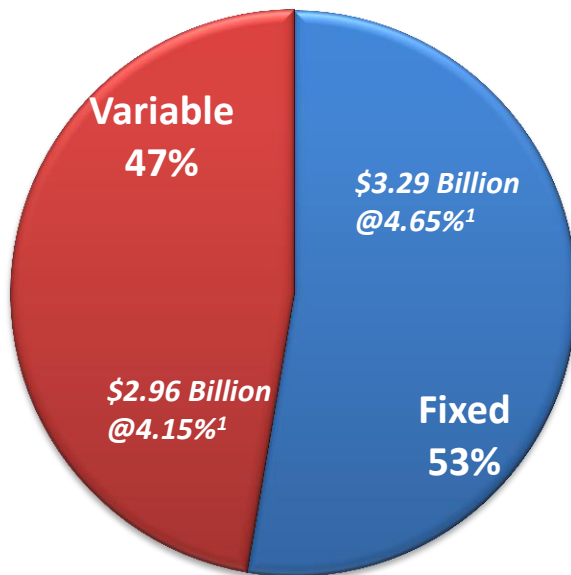


\$4,070	\$225	\$196	\$238	\$969
<i>(\$ millions)</i>				

Loan Portfolio Rate Sensitivity



Loan Rate Mix



Loans with Floors

\$324.1 million
Weighted Avg. Rate of 5.12%

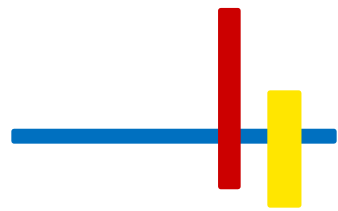
Distribution by Loan Type

Loan Type	Outstanding (\$ millions)	Avg Size (\$ thousands)	Avg Yield	Avg LTV ²
CRE	\$5,069.5	\$1,342.3	4.49%	61.2
C&I	\$1,079.3	\$395.2	4.07%	
Other (Consumer)	\$102.6	\$50.4	3.97%	
Total Loans Outstanding	\$6,251.4			

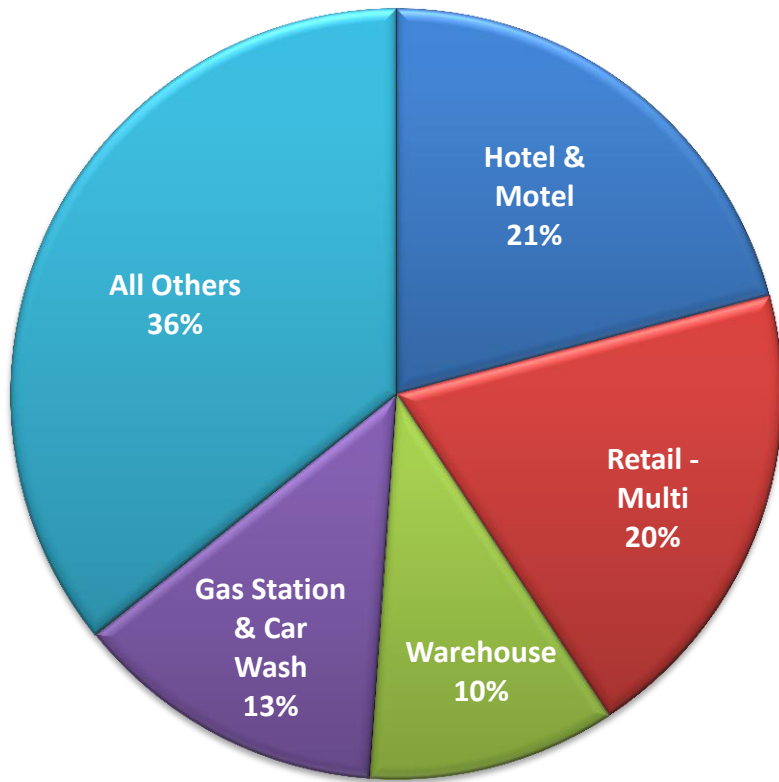
- ¹ The weighted average yield on the variable rate and fixed rate loan portfolios as presented excludes loan discount accretion.
- ² LTV is weighted using loan principal balances as of September 30, 2015 divided by loan collateral values.
- ³ C&I average loan size excludes the SOHO loan portfolio acquired as part of an FDIC-assisted transaction. The portfolio includes 383 loans with a total outstanding balance of \$0.10 million as of 12/31/2015.

CRE Portfolio

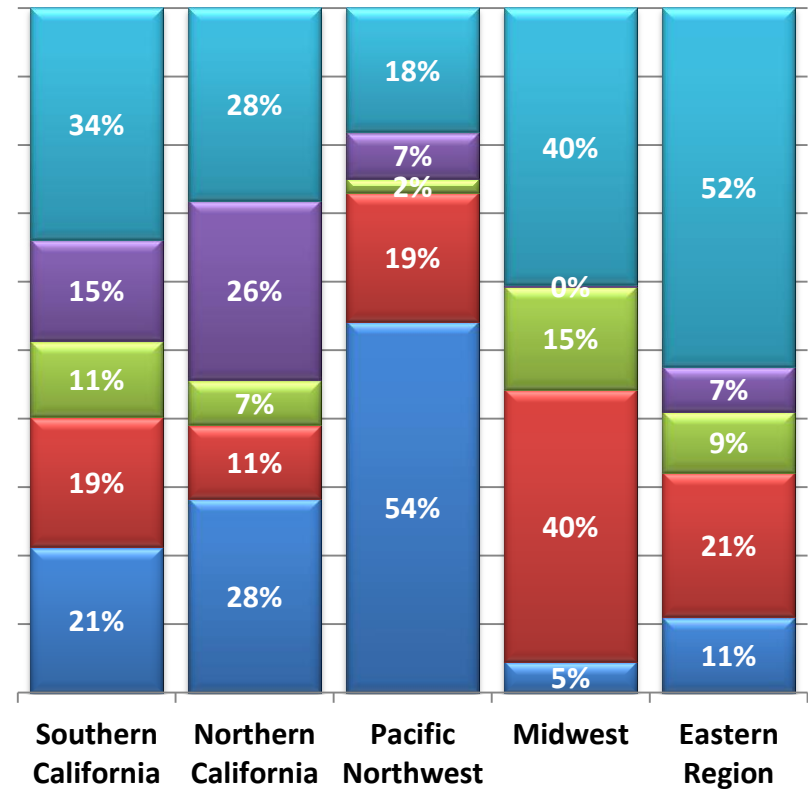
as of 12/31/2015



By Property Type
\$5.07 Billion



By Property Type
By Region

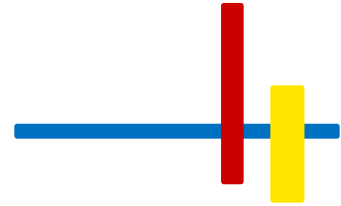


66%	4%	4%	4%	14%
as a % of Total CRE Portfolio				

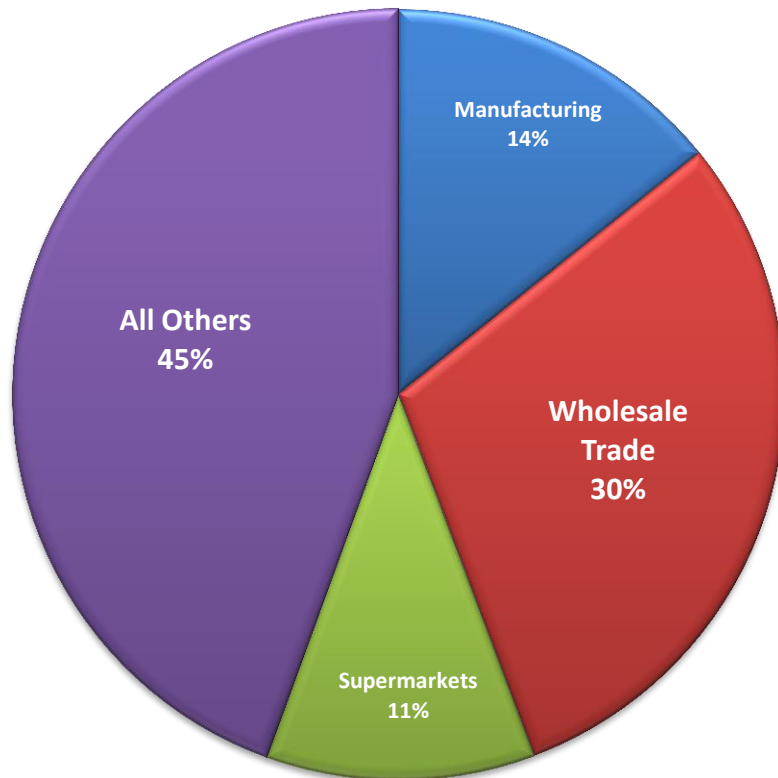
Note: All Others includes property types representing less than 10% of total CRE portfolio, including: Mixed Use, Retail-Single, Church, Residential, Office, Golf Course and Other smaller segments.

C&I Portfolio

as of 12/31/2015

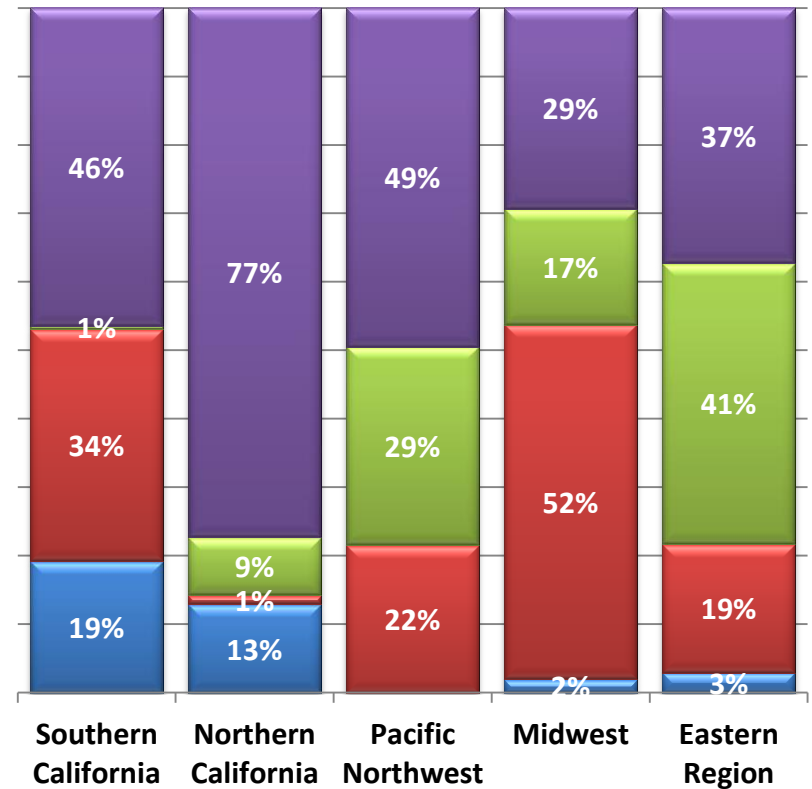


By Industry
\$1.08 Billion



Note: All Others includes business types representing less than 10% of total C&I portfolio, including: Gas Station, Restaurant, Real Estate & Leasing, Retail, Laundries/Drycleaners, Liquor Stores, Hotel/Motel, Services, and Other smaller segments.

By Industry
By Region

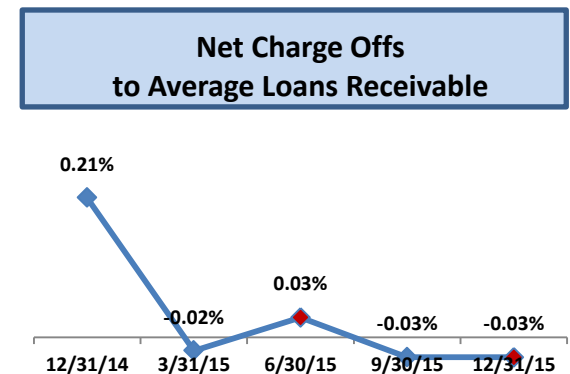
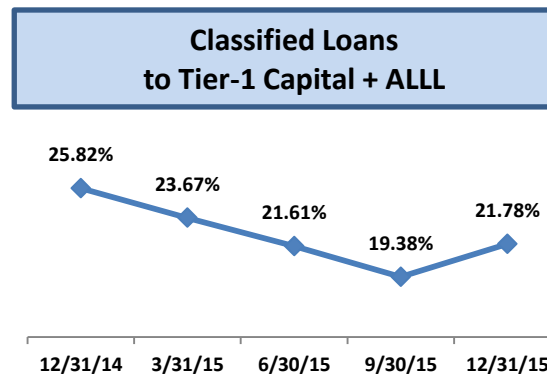
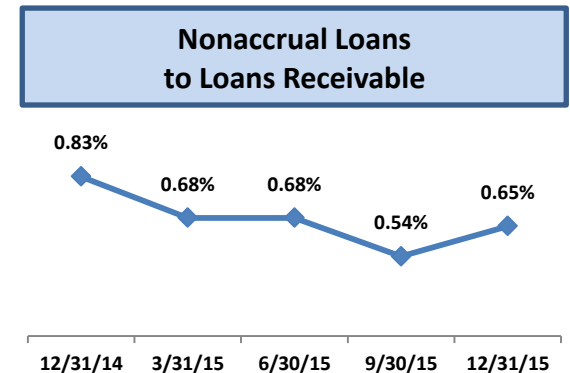
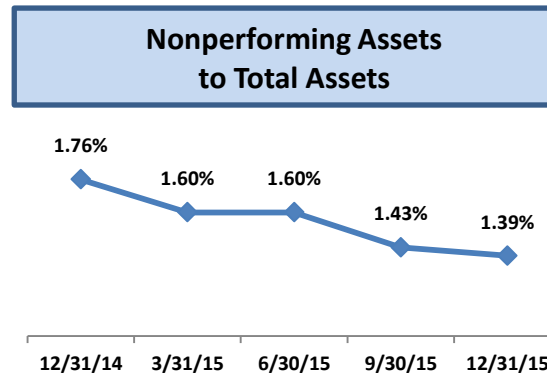


58% **3%** **1%** **4%** **22%**
as a % of Total C&I Portfolio

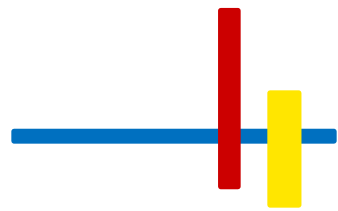
Improving Asset Quality Trends



- General improvements in asset quality trends
- Total nonperforming assets declined to 1.39% of total assets
- Nonaccrual loans declined 12% during 2015
 - 76% of nonaccrual loan balances are "Current and Paying as Agreed" as of 12/31/2015
- Classified loans have declined 9% during 2015, driven by payoffs and loan upgrades.
- Net recoveries of \$649,000 during 2015

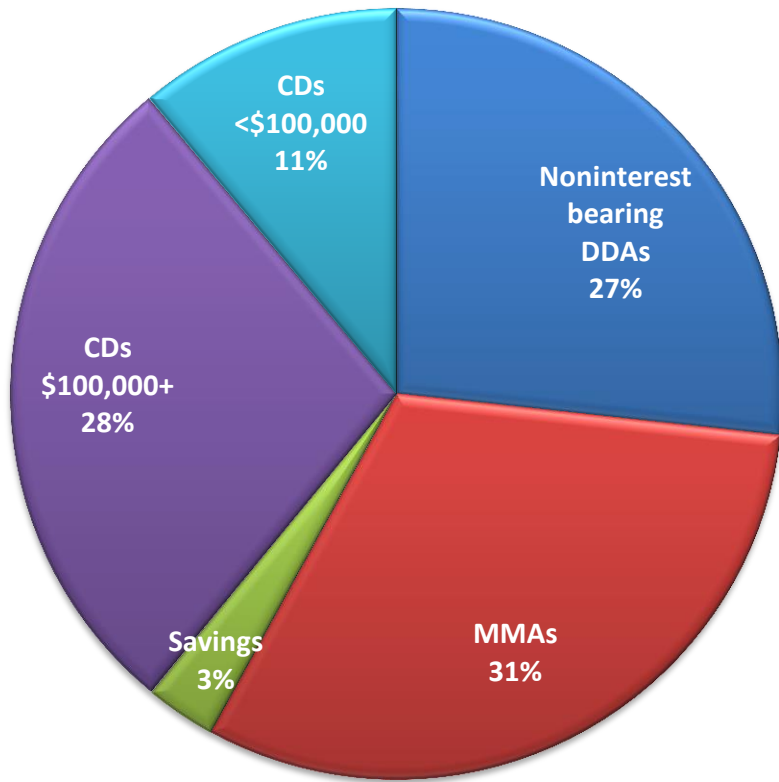


Deposit Growth Trends

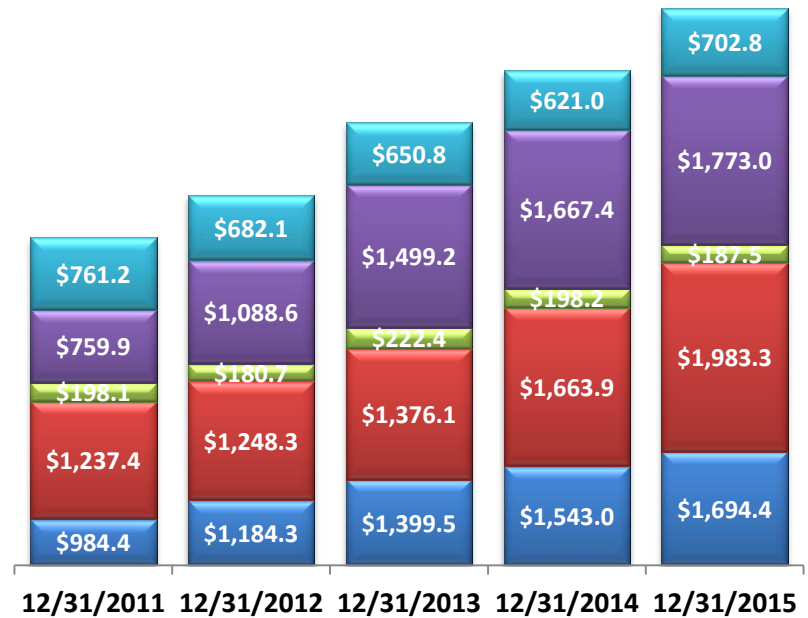


Total Deposits of \$6.34 Billion
(as of 12/31/2015)

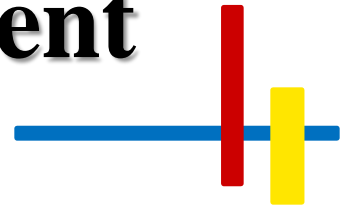
**Deposit Growth Trends
by Category**



(\$ millions)

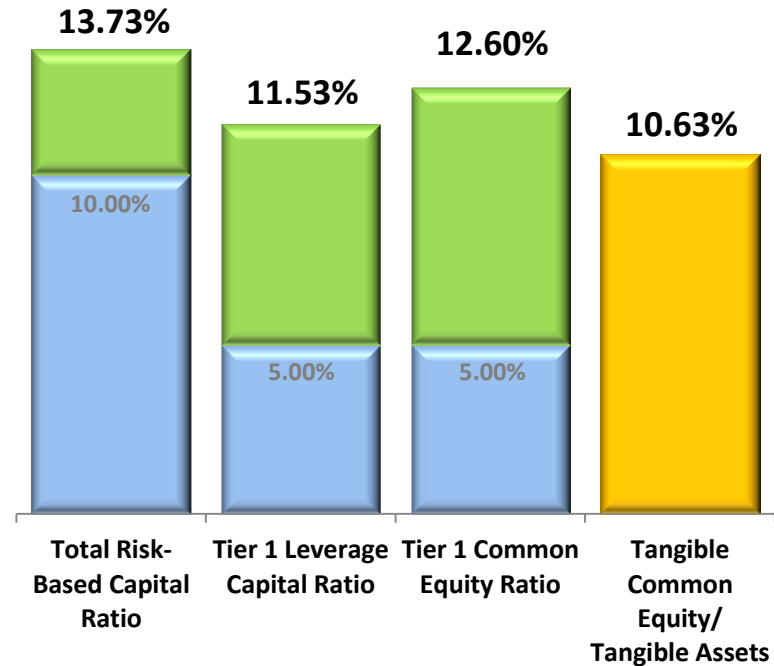


Capital Strength & Deployment



(As of 12/31/2015)

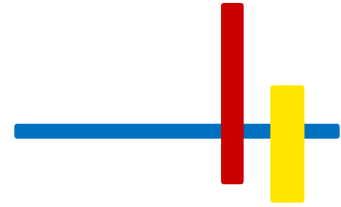
- Redeemed \$122 million TARP capital in 2Q 2012
- Re-initiated quarterly cash dividend in 4Q 2012
 - Increased cash dividend by 50% in Q3 2013
 - Increased cash dividend by 33% in Q3 2014
 - Increased cash dividend by 10% in Q3 2015
- Acquired Pacific International Bancorp
 - Became dominant player in the Pacific Northwest
- Acquired Foster Bankshares
 - Became the only Korean-American bank in the Mid-West
- Opened Seoul Representative Office
 - First ever expansion by a Korean-American bank into Korea
- New branch openings
 - Opened new branch in Palisades Park, NJ, strengthening market leadership in the New York/New Jersey markets
 - Centreville, VA branch scheduled to open Feb 8, 2016, expanding presence in the metropolitan Washington, DC area
- Increasing loan portfolio mostly through organic growth
 - **15%** year-over-year growth in 2012
 - **18%** year-over-year growth in 2013
 - 9% through strategic acquisitions
 - **10%** year-over-year growth in 2014
 - **11%** year-over-year growth in 2015



■ Excess Capital

Proven History of Driving Consolidation in the Korean-American banking sector

BBCN's Destiny



- \$10 billion-plus asset bank
- The most successful U.S. enterprise founded by Korean Americans
- Diversified financial services company
- The representative enterprise of the Korean-American banking industry – in the U.S. and in Korea

BBCN / Wilshire Merger of Equals

— *Compelling Strategic & Financial Rationale* —

Transaction Rationale

- **Creates the only super regional Korean-American Bank⁽¹⁾**
 - \$12.6 billion in assets
 - \$10.1 billion in gross loans
 - \$1.5 billion in total equity
 - \$10.2 billion in deposits
- **Solidifies position as Premier Korean-American bank serving all major MSAs with core target communities**
 - BBCN gains presence in AL, GA and TX
 - Wilshire gains presence in WA, IL and VA
 - Strengthens combined market leadership in NY/NJ
- **Strengthens competitive position with combination of top 2 lenders in the market**
- **Considerable branch overlap with 23 or 65.7% of WIBC branches within 1 mile of BBCN branch**
- **Combines two asset sensitive balance sheets poised to take advantage of a rising rate environment**
- **Culturally compatible organizations at board and bank levels**

Attractive Financial Returns

- **Significant earnings accretion to both companies**
 - 13.8% of 2017e EPS accretion for BBCN and 16.6% for WIBC⁽²⁾
- **Greater than 20% IRR⁽³⁾**

(1) As of 12/31/2015 without purchase accounting adjustments

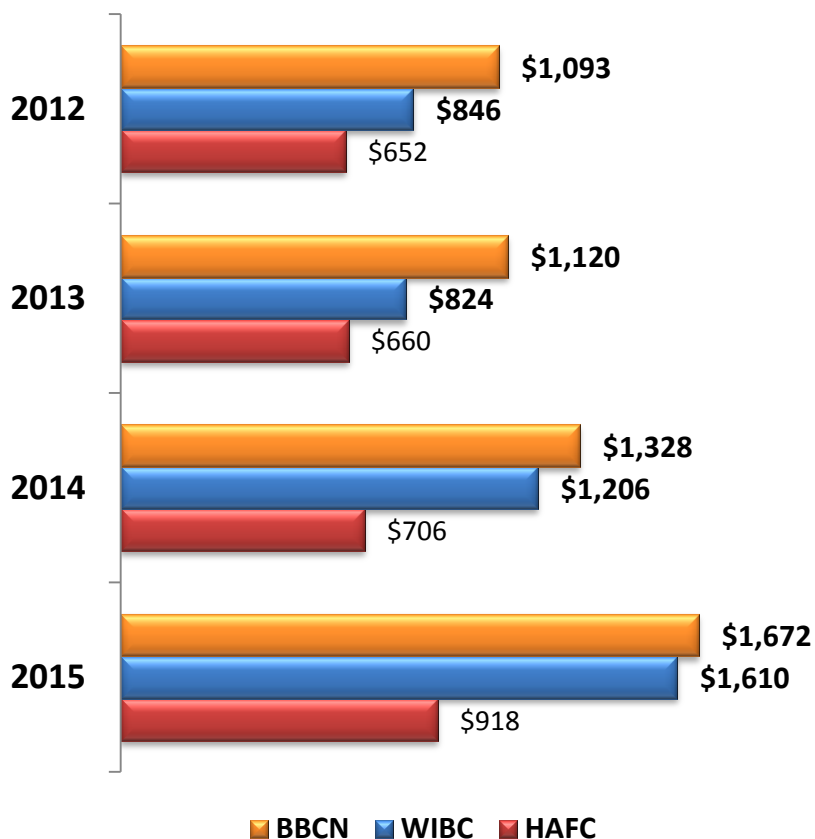
(2) Estimated financial impact is presented solely for illustrative purposes using mean analyst estimates per research analyst reports. Includes purchase accounting marks and cost savings. No revenue enhancements were included. Actual results may differ

(3) From the perspective of BBCN assuming a terminal multiple of 14.0x

Strategic Combination of Top 2 Lenders Among KorAm Banks

New Loan Production⁽¹⁾

(\$millions)

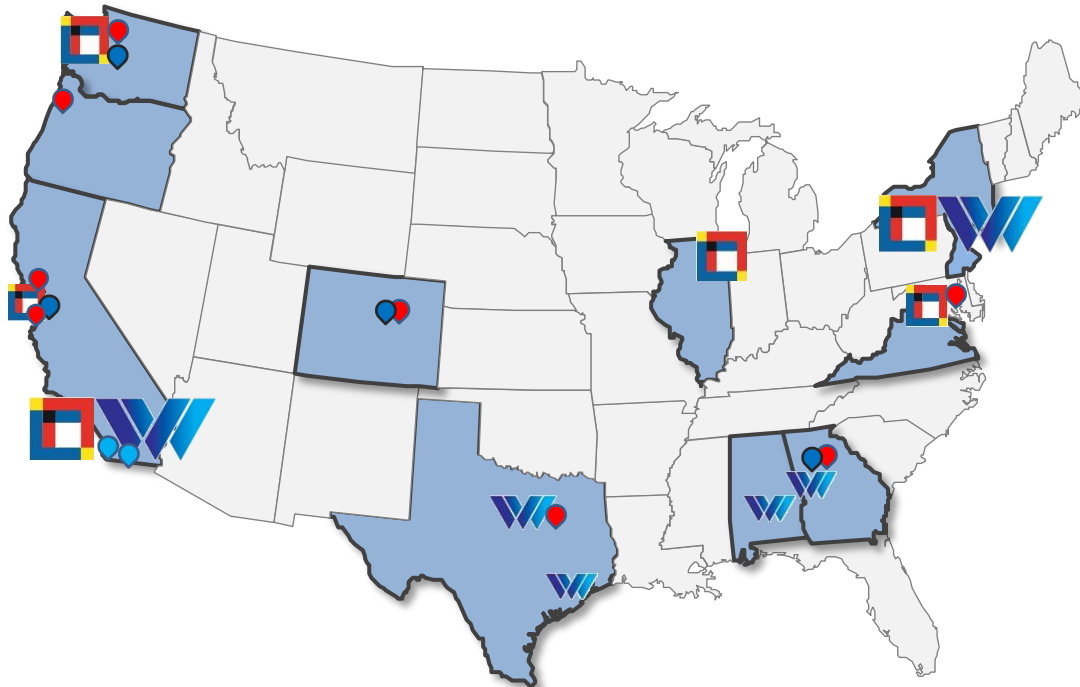


Drivers of Expansion

- Increased scale will enable a more efficient operation, facilitate synergies and broaden customer base
- Capitalizes on leading positions to capture additional market share
- Expands presence in underserved markets
- Provides a full range of products and services to larger customer base
- Enhances ability to grow organically and acquisitively
- Improves leverage in working with Korean national banks in trade finance relationships
- Provides scale and depth to excel in complex and evolving regulatory environment

Nationwide Footprint with Enhanced Scale

- Nationwide footprint with meaningful presence, providing full banking services to the largest Asian-American communities in the U.S.
- Increased scale will enable a more efficient operation, facilitate synergies and broaden customer base
- BBCN gains presence in Texas, Georgia and Alabama; Wilshire gains presence in Illinois, Washington and Virginia



BBCN Bank

- 28 branches in California
- 8 branches in NY/NJ
- 4 branches in Washington
- 9 branches in Illinois
- 2 branches in Virginia⁽¹⁾
- 8 Loan Production Offices

WILSHIRE BANK

- 22 branches in California
- 8 branches in NY/NJ
- 3 branches in Texas
- 1 branch in Georgia
- 1 branch in Alabama
- 6 Loan Production Offices
(4 SBA + 2 Residential Mortgage)

Significant Franchise & Shareholder Value



Premier KorAm Bank

- Creates the only super regional Korean-American commercial bank from the combination of the two strongest existing franchises
- Expands product set; deepens and expands geographic reach; strengthens already solid regulatory and compliance platforms

Strong Value Creation

- Accretive to earnings
- Increased earnings potential and significantly enhanced operating leverage
- Financially compelling without assuming revenue enhancements

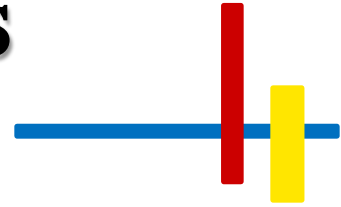
Attractive Markets

- Strong position / higher visibility in attractive markets
- Increased convenience for customers

Proven Leadership

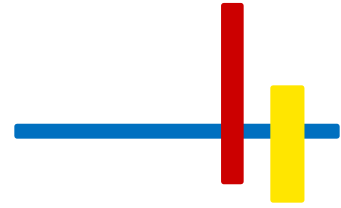
- Experienced board and management focused on execution and maximizing shareholder value

2016 Outlook & Strategies



- Organic loan growth approaching low double-digits
- Continuing strength in SBA loan originations
- Ongoing transformation to a more diversified financial institution with cross sales of new products and services ramping up
 - Equipment lease financing, foreign currency exchange, consumer and commercial credit cards, wealth management services, residential mortgage
- Stable to improving asset quality and credit costs, assuming steady global economic conditions
- Integration planning and preparation to cross the \$10 billion threshold
- Well positioned to capitalize on pending merger of equals with Wilshire Bancorp, targeting completion in Q3
- Continuing to build on the foundation for sustained growth

Investment Opportunity



Premier Korean-American Bank in the Nation

- Strong and consistent core earnings power and capital
- Diversified into 5 targeted geographic markets with market leadership
- Well positioned to continue proven track record of growth
- Deep and experienced executive management team
- Ample growth opportunities in existing U.S. footprint
- Only Korean-American bank with presence in Korea
- Proven history of driving consolidation in the Korean-American banking industry
- Poised to capitalize on new position following MOE as the only Super Regional Korean-American bank, with solid presence in all targeted geographic markets and the most comprehensive offering of products and services

Appendix –

Q4 2015 Financial Summary ¹

(\$ thousands)	Q4 2015	Q3 2015	Q4 2014
Net income	\$ 22,869	\$ 25,092	\$ 22,687
Diluted earnings per share	\$ 0.29	\$ 0.32	\$ 0.29
Net interest income	\$ 71,768	\$ 68,761	\$ 66,234
GAAP Net interest margin	3.88%	3.87%	3.90%
Noninterest income	\$ 10,977	\$ 11,183	\$ 11,980
Noninterest expense	\$ 38,938	\$ 36,755	\$ 38,940
Net loans receivable	\$ 6,171,933	\$ 5,901,614	\$ 5,497,434
Deposits	\$ 6,340,976	\$ 6,028,865	\$ 5,693,452
Nonaccrual loans ²	\$ 40,801	\$ 32,446	\$ 46,353
ALLL to gross loans	1.22%	1.19%	1.22%
ALLL to nonaccrual loans ²	187.27%	219.16%	146.18%
ALLL to nonperforming assets ^{2,3}	69.34%	65.80%	53.87%
Provision for loan losses	\$ 4,900	\$ 600	\$ 2,360
Net (recoveries) charge-offs	\$ (397)	\$ (392)	\$ 2,834
ROA	1.19%	1.35%	1.28%
ROE	9.76%	10.96%	10.42%
Efficiency ratio	47.06%	45.98%	49.79%

¹ Financial results include pre-tax acquisition accounting adjustments related to mergers, as detailed on Appendix slide 27.

² Excludes delinquent SBA loans that are guaranteed and currently in liquidation.

³ Nonperforming assets exclude acquired credit impaired loans.

Appendix –

Major Pre-Tax Acquisition Accounting Adjustments Related to Mergers



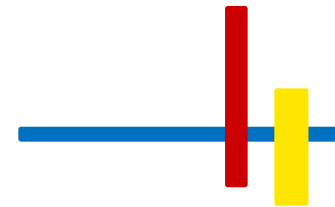
	Q4 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014
Accretion of discount on acquired performing loans	\$ 2,648	\$ 2,496	\$ 2,515	\$ 2,183	\$ 3,190	\$ 4,157	\$ 4,575	\$ 3,202
Accretion of discount on acquired credit impaired loans	2,206	1,723	1,694	1,555	1,670	1,863	2,096	2,645
Amortization of premium on acquired FHLB borrowings	97	97	95	94	96	95	94	92
Accretion of discount on acquired subordinated debt	(44)	(43)	(42)	(41)	(41)	(41)	(40)	(91)
Amortization of premium on acquired time deposits	28	34	49	75	105	125	231	314
Increase/(decrease) to pre-tax income	\$ 4,935	\$ 4,307	\$ 4,311	\$ 3,866	\$ 5,020	\$ 6,199	\$ 6,956	\$ 6,162

Appendix –

Impact of Acquisition Accounting Adjustments

	Q4 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014
Reported — NIM	3.88%	3.87%	3.91%	3.87%	3.90%	4.15%	4.20%	4.29%
Acquisition accounting adjustments	(0.29)%	(0.27)%	(0.28)%	(0.26)%	(0.33)%	(0.42)%	(0.48)%	(0.47)%
NIM, excluding effect of acquisition accounting adjustments	3.59%	3.60%	3.63%	3.61%	3.57%	3.73%	3.72%	3.82%
Reported — Weighted avg loan yield	4.99%	4.94%	4.98%	5.03%	5.11%	5.29%	5.44%	5.37%
Acquisition accounting adjustments	(0.35)%	(0.32)%	(0.34)%	(0.32)%	(0.40)%	(0.51)%	(0.58)%	(0.54)%
Weighted avg loan yield, excluding effect of acquisition accounting adjustments	4.64%	4.62%	4.64%	4.71%	4.71%	4.78%	4.86%	4.83%
Reported — Weighted avg cost of deposits	0.60%	0.57%	0.55%	0.55%	0.55%	0.54%	0.54%	0.52%
Acquisition accounting adjustments	—	—	0.01%	0.01%	0.01%	0.01%	0.01%	0.03%
Weighted avg cost of deposits, excluding effect of acquisition accounting adjustments	0.60%	0.57%	0.56%	0.56%	0.56%	0.55%	0.55%	0.55%

Appendix – Reconciliation of TCE/TA



12/31/2015

Total stockholders' equity	\$	938,095
Less: Common stock warrant		—
Goodwill and intangible assets, net		(108,4221)
Tangible common equity	\$	829,874

Total assets	\$	7,912,070
Less: Goodwill and intangible assets, net		(108,221)
Tangible assets	\$	7,803,849

Common shares outstanding 79,566,356

Tangible common equity per share	\$	10.43
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Tangible common equity to tangible assets	10.63%
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Premier Korean-American Bank in the Nation

Holding Company/Bank <small>(financial data as of 12/31/2015)</small>		Branches	Total Assets	Total Net Loans	Total Deposits	Branch Operations
■	BBCN + Wilshire	84	\$12,625,538	\$9,972,728	\$10,180,852	CA, NY, NJ, TX, IL, WA, VA, GA
1.	BBCN Bancorp	51*	\$7,912,070	\$6,180,206	\$6,340,976	CA, NY, NJ, IL, WA, VA
2.	Wilshire Bancorp	34	\$4,713,468	\$3,792,522	\$3,839,876	CA, TX, NY, NJ, GA
3.	Hanmi Financial Corporation	42	\$4,234,521	\$3,143,255	\$3,509,976	CA, TX, IL, NY, NJ, VA
4.	Pacific City Bank	10	\$1,042,509	\$835,009	\$940,954	CA, NJ
5.	Commonwealth Business Bank	5	\$786,423	\$641,145	\$680,512	CA
6.	Metro City Bank	8	\$672,777	\$564,443	\$566,349	GA, AL, VA
7.	Open Bank	6	\$618,718	\$500,896	\$519,721	CA
8.	Noah Bank	5	\$311,026	\$203,811	\$257,656	PA, NJ, NY
9.	First Intercontinental Bank	5	\$286,636	\$226,095	\$234,753	GA
10.	UniBank	4	\$278,408	\$160,958	\$243,661	WA
11.	NewBank	3	\$261,964	\$169,064	\$219,358	NJ, NY
12.	New Millennium Bank	3	\$242,558	\$175,310	\$209,971	NJ
13.	NOA Bank	2	\$237,054	\$167,383	\$192,173	GA
14.	Uniti Bank	3	\$232,430	\$150,908	\$197,644	CA
15.	US Metro Bank	1	\$154,530	\$96,439	\$132,716	CA
16.	Ohana Pacific Bank	2	\$120,498	\$93,231	\$104,162	HI
U.S. Operating Entities of Korean National Banks						
	Woori America Bank	17	\$1,445,467	\$1,139,356	\$1,274,999	NY, NJ, CA, VA, MD, PA
	Shinhan Bank America	15	\$988,100	\$875,925	\$830,607	NY, NJ, CA, TX, GA
	BNB Hana Bank	3	\$236,755	\$163,542	\$205,096	NY, NJ

Source:
SNL Financial

Additional Information



In connection with the proposed transaction between BBCN Bancorp, Inc. (“BBCN”) and Wilshire Bancorp, Inc. (“WIBC”), BBCN will file with the Securities and Exchange Commission (“SEC”) a Registration Statement on Form S-4 that will include a Joint Proxy Statement/Prospectus of WIBC and BBCN, as well as other relevant documents concerning the proposed transaction. Shareholders are urged to read the Registration Statement and the Joint Proxy Statement/Prospectus regarding the merger when it becomes available and any other relevant documents filed with the SEC, as well as any amendments or supplements to those documents, because they will contain important information. The Joint Proxy Statement/Prospectus, as well as other filings containing information about BBCN and WIBC, are available free of charge at the SEC’s Internet site (www.sec.gov). These documents are also available free of charge from BBCN at www.BBCNbank.com in the “Investor Relations” section under the “About” tab or from WIBC at www.wilshirebank.com in the “Investor Relations” under the “About Wilshire Bank” tab.

Participants In Solicitation

BBCN Bancorp, Wilshire Bancorp and their respective directors, executive officers, management and employees may be deemed to be participants in the solicitation of proxies in respect of the merger. Information concerning BBCN Bancorp’s participants is set forth in the proxy statement, dated May 1, 2015, and supplemental proxy materials, dated May 20, 2015, for BBCN Bancorp’s 2015 annual meeting of stockholders, as filed with the SEC on Schedules 14A. Information concerning Wilshire Bancorp’s participants is set forth in the proxy statement, dated April 9, 2015, for Wilshire Bancorp’s 2015 annual meeting of stockholders as filed with the SEC on Schedule 14A. Additional information regarding the interests of participants of BBCN Bancorp and Wilshire Bancorp in the solicitation of proxies in respect of the merger will be included in the registration statement and joint proxy statement/prospectus to be filed with the SEC.

Forward-Looking Statements

This presentation release may contain statements regarding the proposed transaction between BBCN Bancorp and Wilshire Bancorp, the expected timetable for completing the transaction, future financial and operating results, benefits and synergies of the proposed transaction and other statements about the future expectations, beliefs, goals, plans or prospects of the management of each of BBCN Bancorp and Wilshire Bancorp. These statements are based on current expectations, estimates, forecasts and projections and management assumptions about the future performance of each of BBCN Bancorp and Wilshire Bancorp and the combined company, as well as the businesses and markets in which they do and are expected to operate. These statements constitute forward-looking statements within the meaning of the U.S. Private Securities Litigation Reform Act of 1995. Words such as “expects,” “believes,” “estimates,” “anticipates,” “targets,” “goals,” “projects,” “intends,” “plans,” “seeks,” and variations of such words and similar expressions are intended to identify such forward-looking statements which are not statements of historical fact. These forward-looking statements are not guarantees of future performance and involve certain risks, uncertainties and assumptions that are difficult to assess. Actual outcomes and results may differ materially from what is expressed or forecasted in such forward-looking statements. The closing of the proposed transaction is subject to regulatory approvals, the approval of the shareholders of both BBCN Bancorp and Wilshire Bancorp, and other customary closing conditions. There is no assurance that such conditions will be met or that the proposed transaction will be consummated within the expected time frame, or at all. If the transaction is consummated, factors that may cause actual outcomes to differ from what is expressed or forecasted in these forward-looking statements include, among things: difficulties and delays in integrating BBCN Bancorp and Wilshire Bancorp and achieving anticipated synergies, cost savings and other benefits from the transaction; higher than anticipated transaction costs; deposit attrition, operating costs, customer loss and business disruption following the merger, including difficulties in maintaining relationships with employees, may be greater than expected; required governmental approvals of the merger may not be obtained on its proposed terms and schedule, or without regulatory constraints that may limit growth; competitive pressures among depository and other financial institutions may increase significantly and have an effect on revenues; the strength of the United States economy in general, and of the local economies in which the combined company will operate, may be different than expected, which could result in, among other things, a deterioration in credit quality or a reduced demand for credit and have a negative effect on the combined company’s loan portfolio and allowance for loan losses; changes in the U.S. legal and regulatory framework; and adverse conditions in the stock market, the public debt market and other capital markets (including changes in interest rate conditions) which would negatively affect the combined company’s business and operating results.