



*Welcome*

to the

**2016 Annual Meeting  
of Stockholders**

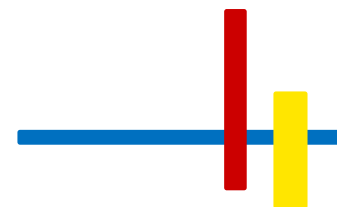
Oxford Palace Hotel

Los Angeles

July 14, 2016

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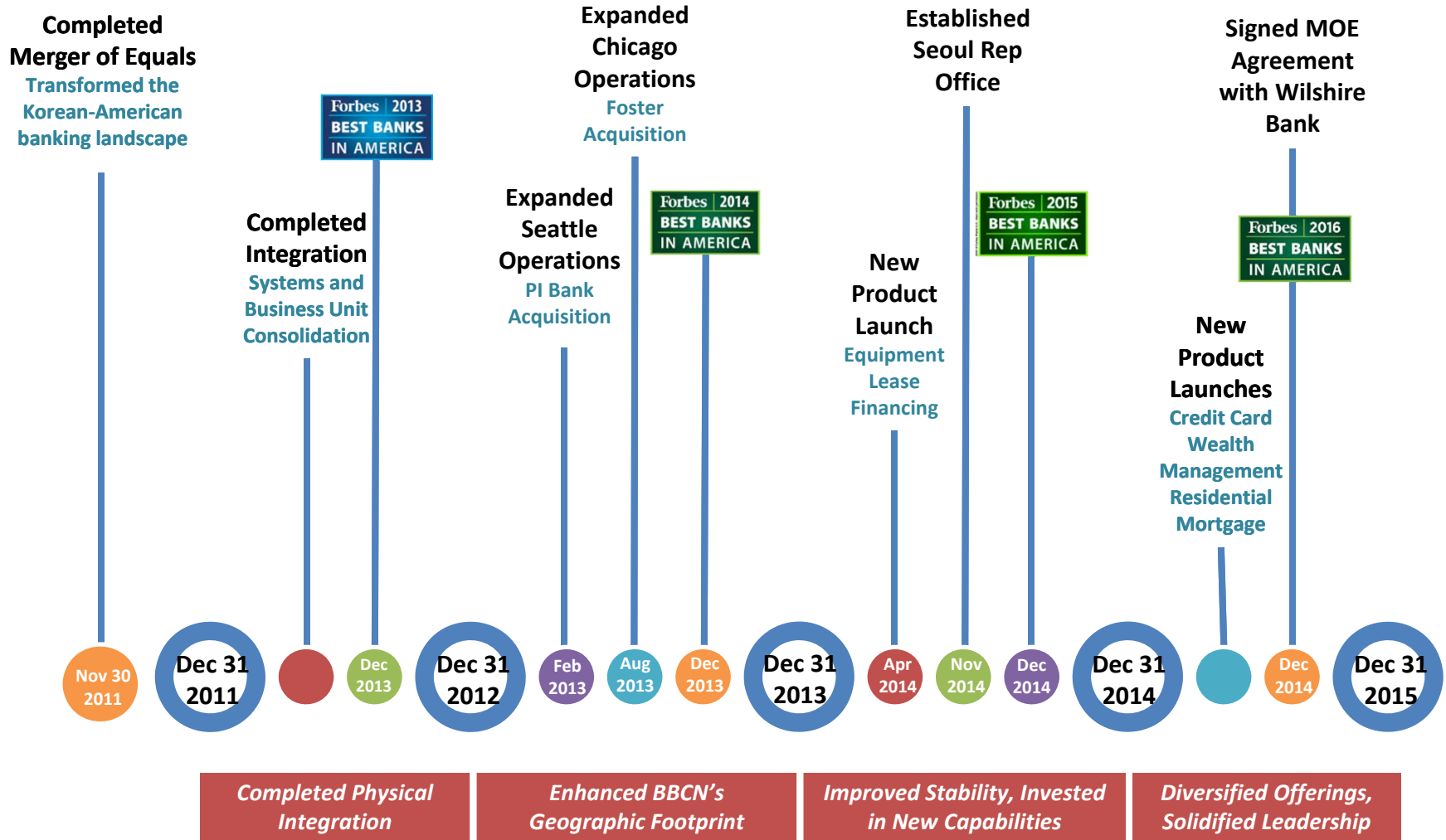
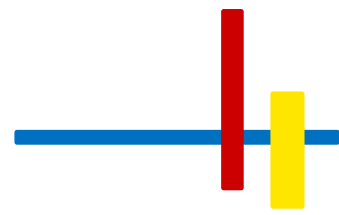
# Safe Harbor



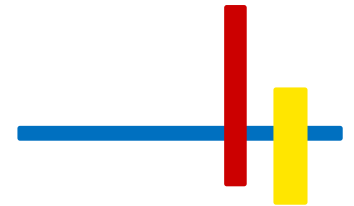
*The Company may make projections or other forward-looking statements under Section 27A of the Securities Act of 1933, as amended (the “Securities Act”), and Section 21E of the Securities Exchange Act of 1934, as amended (the “Exchange Act”) regarding future events or the future financial performance 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, 2013. The Company undertakes no obligation to revise or publicly release the results of any revision to these forward-looking statements.*

# BBCN Major Milestones

— 1st Four Years —



# Growth



## Loans Receivable

\$ Billions



**67%**

Growth since 2011

## Total Deposits

\$ Billions



**61%**

Growth since 2011

## Total Assets

\$ Billions



**53%**

Growth since 2011

Note: Peer Group includes continental U.S. commercial banks with total assets between \$3.5 billion and \$10.0 billion as of 12/31/12, excluding banks with extremely aberrant balance sheet structures.  
Source: SNL Financial

# Company Profile



## ■ Largest Korean-American bank in the nation

- 3<sup>rd</sup> largest Asian-American bank in the U.S.<sup>1</sup>
- 6<sup>th</sup> largest bank headquartered in Los Angeles<sup>1</sup>
- 116<sup>th</sup> largest financial institution in the U.S.<sup>2</sup>
- Created through successful merger of Center and Nara
- Highest lending capacity among niche peers
- Top 10 SBA lender in the country by volume
- Only Korean-American bank with presence in Korea
- Only Korean-American bank ever to be listed on Forbes' list of "Best Banks in America"
  - 2013 ■ 2014 ■ 2015 ■ 2016

## ■ Leading national presence in 10 states – *strategically located in high density Korean-American communities*

- 50 Branches and 8 Loan Production Offices
- Dominant bank of Korean-American deposits in all five core geographic markets

## ■ Seasoned and experienced management and board

## ■ Most comprehensive product offering

## ■ Publicly traded on Nasdaq since 1998

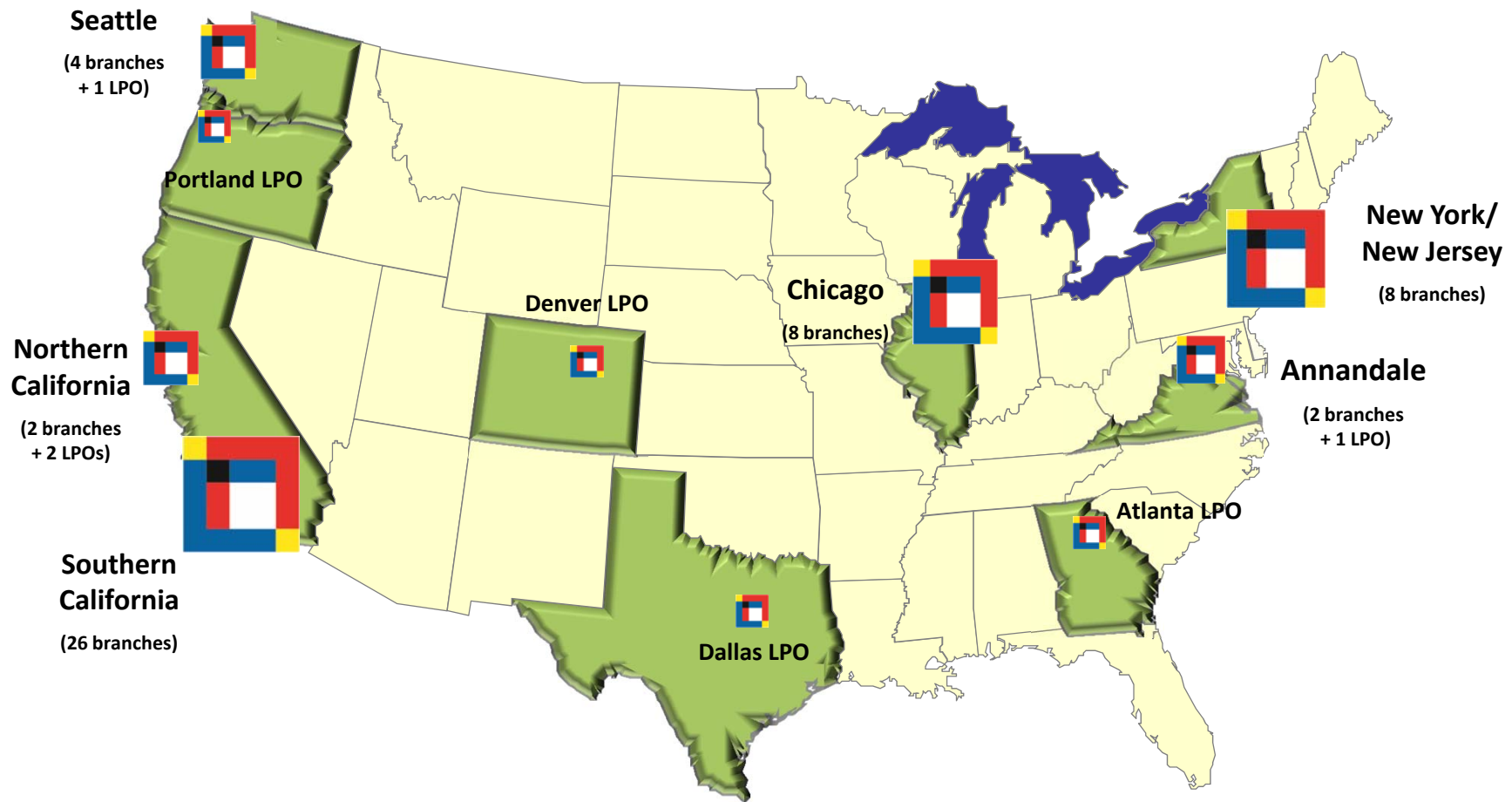


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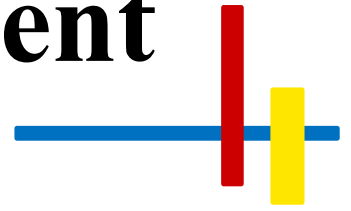
**Forbes | 2016**  
**BEST BANKS**  
**IN AMERICA**

# Better Banking from California to New York

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



# Strong & Stable Management



**Brian Van Dyk**  
Chief Information Officer

**Daniel H. Kim**  
Chief Planning Officer

**Douglas J. Goddard**  
Chief Financial Officer

**Jason K. Kim**  
Chief Financial Officer

**Kevin S. Kim**  
Chief Executive Officer

**David W. Kim**  
Chief Operations  
Administrator & General  
Counsel

**Kyu S. Kim**  
Chief Operating Officer

**Johann Minkyun You**  
Chief Risk Officer

**Mark H. Lee**  
Chief Credit Officer

# Board of Directors



**■ Wealth of knowledge and experience across various market sectors and industries**

- Accounting
- Auditing
- Banking
- Corporate governance
- Corporate management
- Enterprise risk management
- Financial reporting
- International Logistics
- International trade
- International operations
- Legal
- Retail and wholesale
- Risk and compliance
- Strategic planning



Kevin S. Kim  
Chairman of BBCN Bancorp, Inc.



David P. Malone  
Chairman of BBCN Bank



Dale S. Zuehls  
Lead Independent Director and Chair, Audit Committee



Chung Hyun Lee  
Chair, Directors Loan Committee



Sang Hoon Kim  
Chair, Strategic & Business Planning Committee



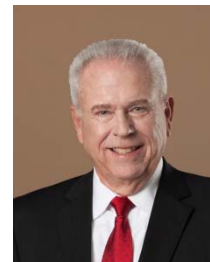
Jin Chul Jung  
Independent Director



Peter Y.S. Kim  
Chair, Nomination & Governance Committee



Scott Yoon-Suk Whang  
Chair, Human Resources & Compensation Committee



William J. Lewis  
Chair, Asset/Liability Committee



Gary E. Peterson  
Chair, Board Risk & Compliance Committee



Jinho Doo  
Independent Director



# *A Special Evening of* **Recognition, Celebration & Appreciation**

Friday, June 17, 2016 @ The California Club

**Mr. Peter Young-Suk Kim**  
Board Director 1998 – 2016  
BBCN Bank



**Mr. Sang Hoon Kim**  
Founding Director 1986 – 2016  
BBCN Bank



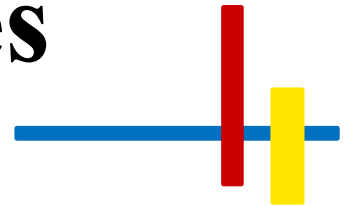


**2016 Annual Meeting  
of Stockholders**

Thursday, July 14, 2016

*Call to Order*

# 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

Note: IT FITS® is a registered trademark of BBCN Bank.

# 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*
  - **Loans receivable growth of 12%**; New loan originations up 27% over 2014
  - **Total deposit growth of 11%**
  - **Total asset growth of 11%**
  - **4% increase in net income of \$92.3 million**, or \$1.16 per diluted common share
  - **Solid ROA and ROE of 1.25% and 10.11%**, respectively
  - **Disciplined cost management** during expansion phase with **efficiency ratio of 48.43%**
- **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
- **Enhanced shareholder returns with 3<sup>rd</sup> consecutive annual increase in quarterly dividend**
- **Transformational deal combining top 2 Korean-American lenders to create the only Super Regional Korean-American bank in the United States**

# Strong Organic Loan Growth

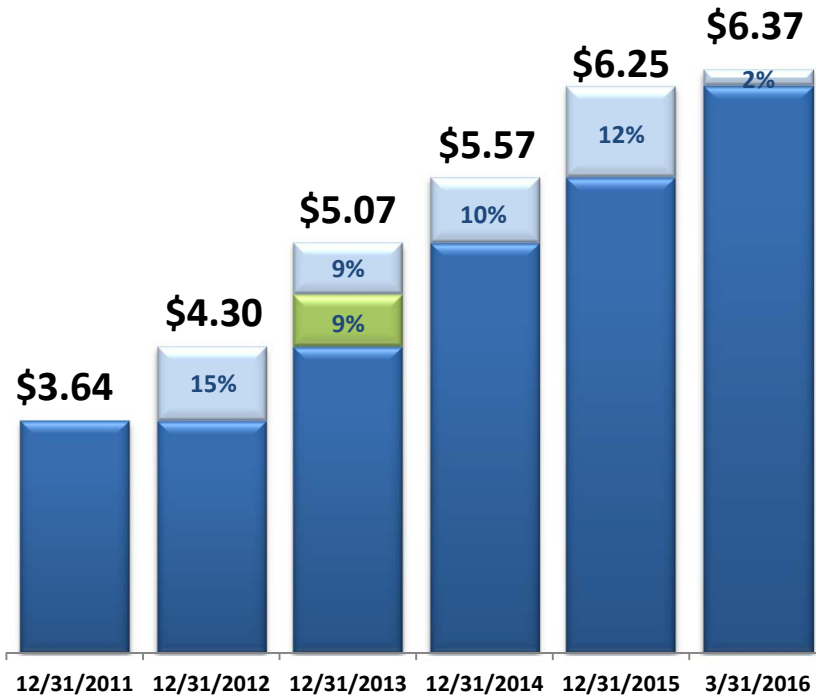
– *Supplemented by Strategic Growth* –



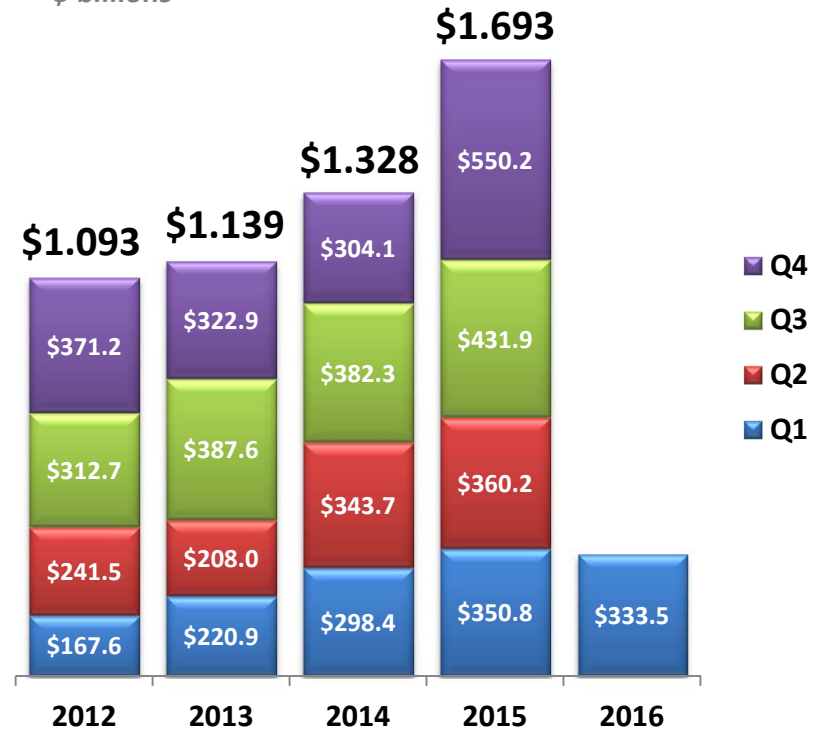
## Loans Receivable

## New Loan Originations

\$ billions

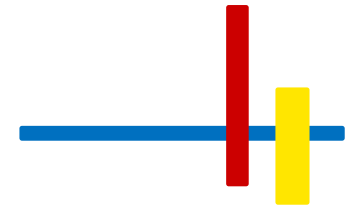


\$ billions

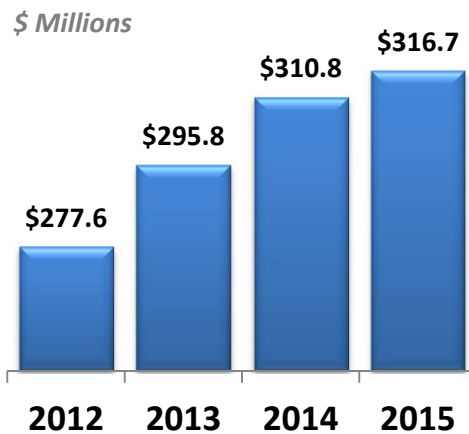


 Organic Growth  
 Strategic Growth

# Earnings Performance



## Revenues



## Net Income



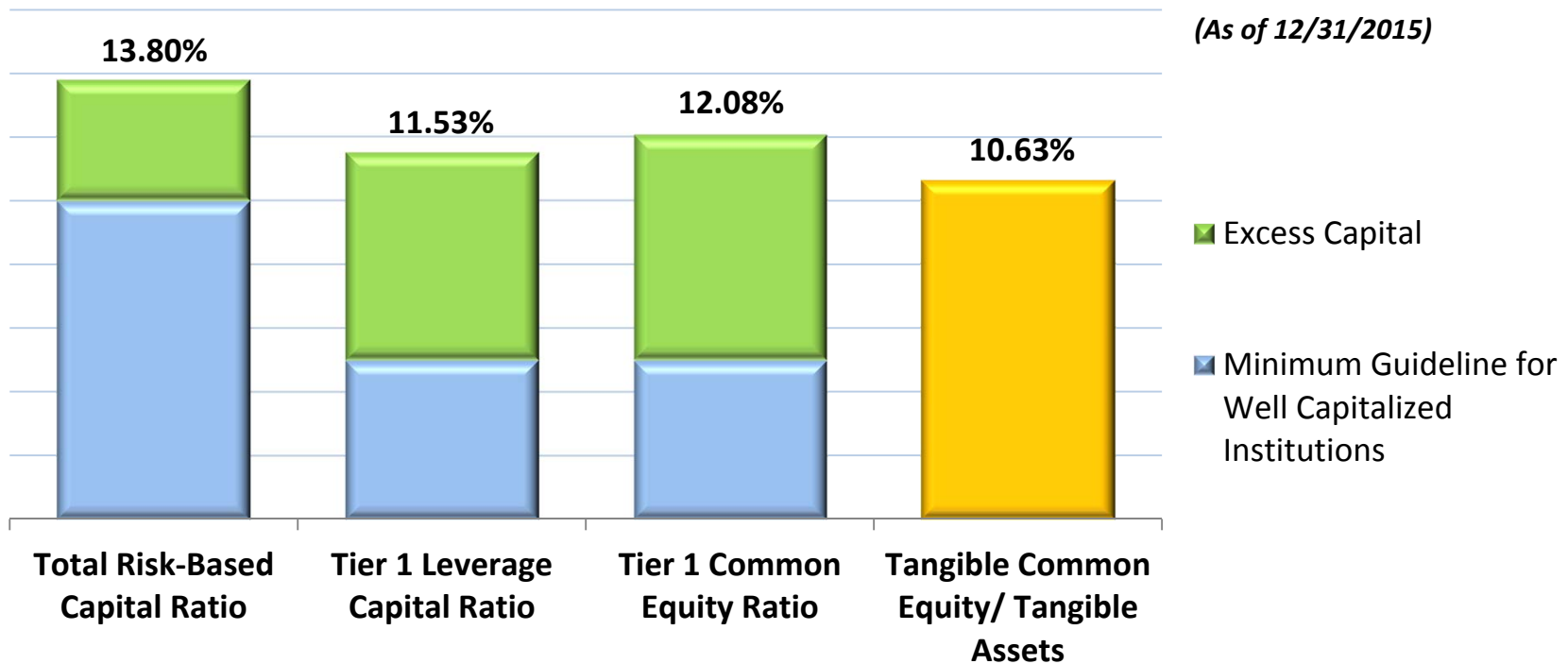
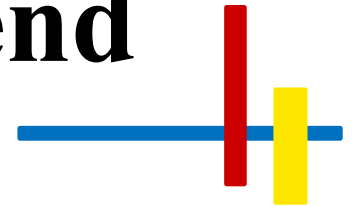
## EPS



	Return on Average Assets	Return on Average Equity	Efficiency Ratio
<b>BBCN</b>	<b>1.25%</b>	<b>10.11%</b>	<b>48.43%</b>
Peer Group	1.10%	8.84%	59.77%

*Note: Peer Group includes continental U.S. commercial banks with total assets between 70% and 200% of BBCN Bank as of 12/31/15, excluding banks with extremely aberrant balance sheet structures.  
Source: SNL Financial*

# Capital Strength & Dividend



*Cash Dividend Increased for 3<sup>rd</sup> Consecutive Year  
to 11 Cents Per Common Share  
during the 2015 third quarter*

# Transformation to a Diversified Financial Institution





# BBCN / Wilshire Merger of Equals

— *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

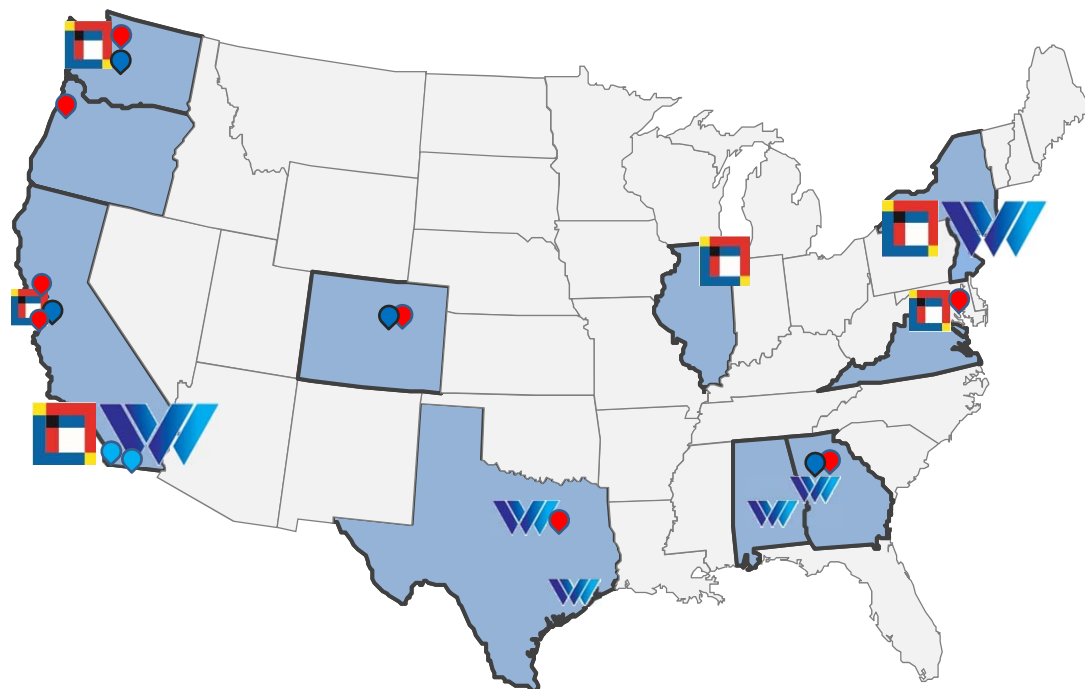
- Strong position / higher visibility in attractive markets
- Increased convenience for customers

## Proven Leadership

- Experienced board and management focused on execution and maximizing shareholder value
- Merger on track to close in Q3 2016

# 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
- 8 branches in Illinois
- 2 branches in Virginia
- 8 Loan Production Offices

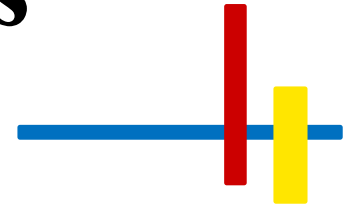
## **WILSHIRE BANK**

- 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)

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# BBCN's Five-Year Goals

— *Upon Formation of BBCN in Dec 2011* —

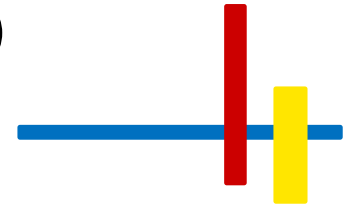


- \$10 billion-plus asset bank
- The most successful U.S. enterprise founded by Korean Americans
- Diversified financial services company
- The representative enterprise of the Korean-American banking industry – *in the U.S. and in Korea*

*All Goals Will Be Achieved by the End of July 2016*

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# Strength in Partnership



당신의 가능성을 더 크게

*Working together to build*

*Better People*

*Better Relationships*

*Better Businesses*