Hope Bancorp

Piper Jaffray West Coast Bank Symposium 2017

November 9, 2017

Newport Beach, California

Forward Looking Statements & Additional Disclosures

This presentation may contain statements regarding future events or the future financial performance of the Company, including future financial and operating results, benefits and synergies of the merger of equals between BBCN Bancorp and Wilshire Bancorp, and other statements about the future expectations, beliefs, goals, plans or prospects of the management of the combined company. Such forward-looking statements are based on current expectations, estimates, forecasts and projections and management assumptions about the future performance of the Company, the businesses and markets in which it operates and is expected to operate, as well as the timing and substance of certain public disclosures regarding the Company's financial condition, results of operations and internal controls over financial reporting. 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 as a result of such risks, uncertainties and assumptions, including but not limited to the following: the Company's inability to remediate its presently identified material weaknesses or to do so in a timely manner, the possibility that additional material weaknesses may arise in the future, and that a material weakness may have an impact on our reported financial results; the effect of acquisitions that the Company may make, if any, including, without limitation, the failure to achieve the expected revenue growth and/or expense savings from its acquisitions. 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 the organization and achieving anticipated synergies, cost savings and other benefits from the transaction; higher than anticipated integration 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; 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.

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]
  - Created through successful merger of BBCN and Wilshire
  - Highest lending capacity among niche peers
  - 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**
- **Leading national presence with full-service branch operations in 9 states** – *strategically located in high density Korean-American communities*
  - Presence in 2 additional states with specialized Loan Production Offices
  - Dominant bank of Korean-American deposits in all core geographic markets
- **Seasoned and experienced management and board**
- **Most comprehensive product offering**
- **Publicly traded on Nasdaq since 1998**

Hope Bancorp, Inc. *(as of 9/30/2017)*	
Total Assets	$14.2 billion
Loans Receivable	$11.0 billion
Total Deposits	$11.0 billion

Forbes 2014 AMERICA'S MOST TRUSTWORTHY COMPANIES

Forbes 2017 BEST BANKS IN AMERICA

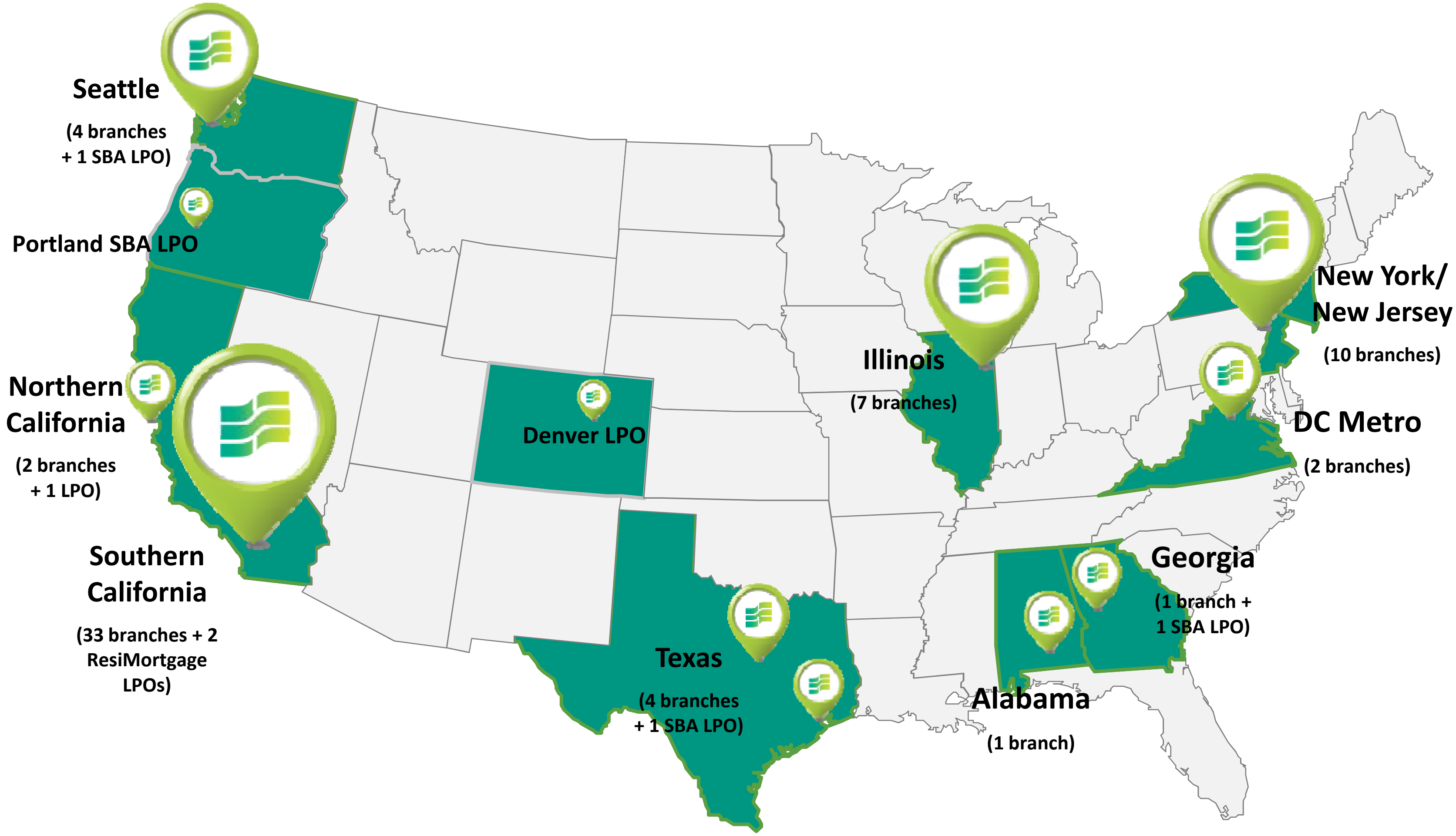
HOPE NASDAQ LISTED

Hope Bancorp

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.



Hope Bancorp

Transformation to a

Diversified Financial Institution

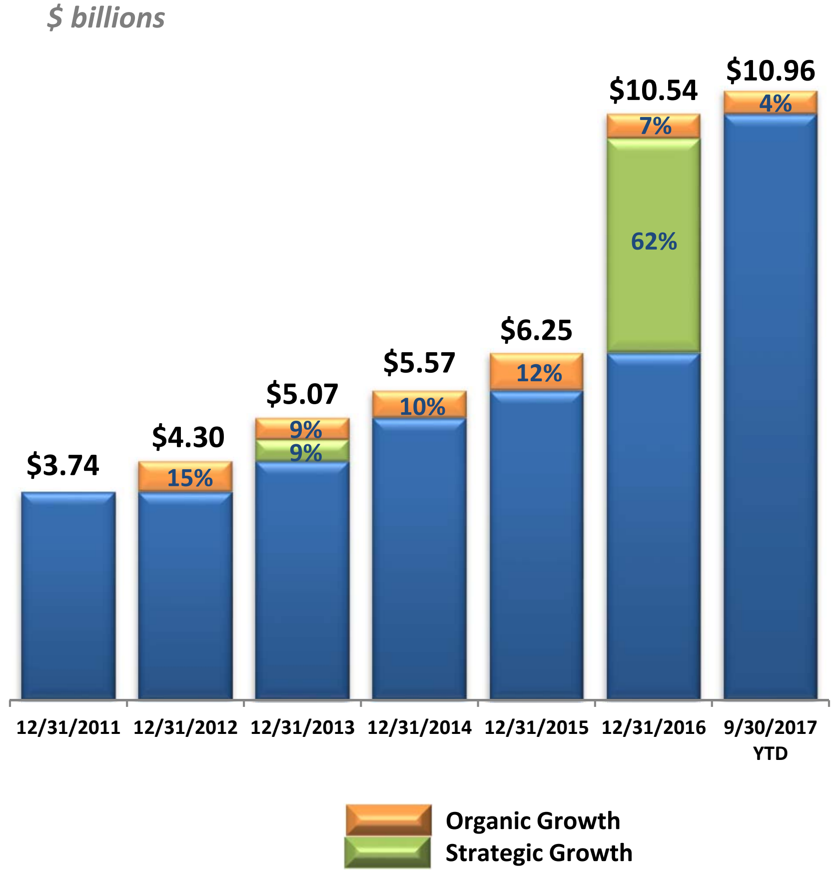
Expanded Offering of Products and Services

Hope Bancorp

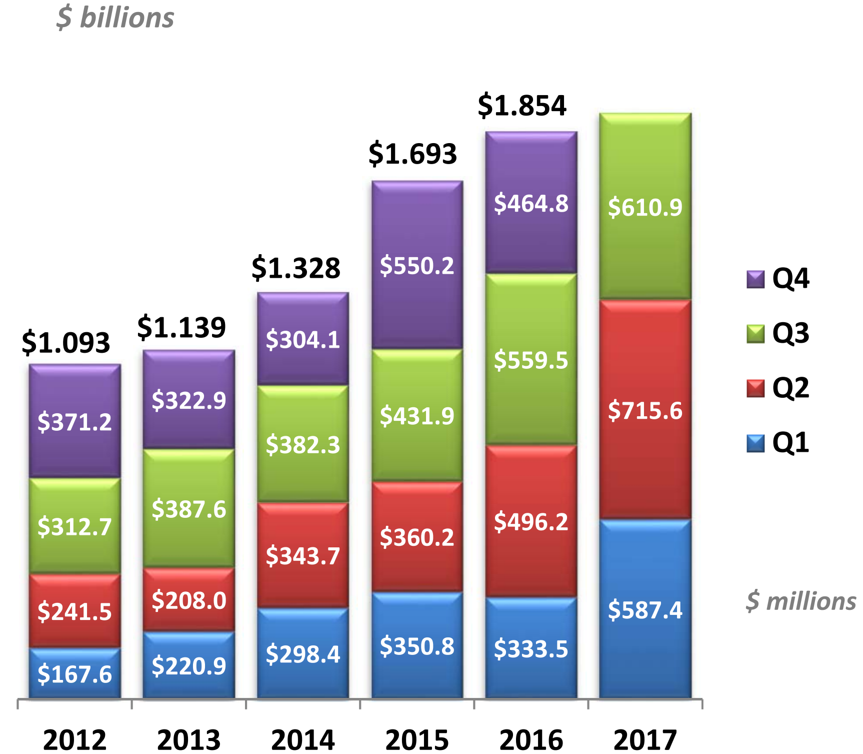
Strong Organic Loan Growth

- 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.

Hope Bancorp

Q3 2017 Financial Highlights

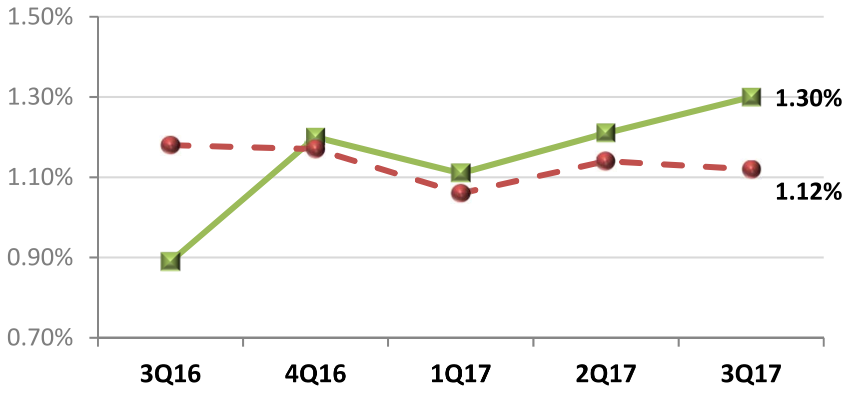
Strong Profitability	✓ Record net income totaled $44.6 million, or $0.33 per diluted common share
	✓ Net interest margin expanded 8 bps to 3.83%, mainly due to 18 bps increase in average loan yield
	    ✓ Average loan yield benefited from full quarter impact of June Fed rate increase; increase in merger-related accretion income; and $2.6 million recognition of interest income from previously charged off acquired loan
	✓ Lower level of noninterest expenses reflecting $2.8 million reduction in off-balance sheet provision for unfunded loan commitments
	    ✓ Anticipate higher noninterest expenses in 2H17 and 1Q18 due to infrastructure investments before moderating back down to targeted efficiency ratio of mid-40s in 2Q 2018
	✓ Favorable trending profitability ratios with 1.20% ROAA, 9.26% ROAE and 44.32% efficiency ratio

Solid Loan Growth	✓ Loans receivable increased organically by $147 million to $10.96 billion
	✓ New loan commitments of $728 million and disbursements of $611 million
	✓ Favorable mix of loan originations continued with 59% CRE, 21% C&I and 20% consumer
	    ✓ Substantially all loan portfolio growth came from 4% increase in C&I loans and 15% increase in mortgage loans
	    ✓ Mortgage platform delivered most productive quarter since MOE with direct consumer originations of $119 million
	✓ Average rate on new loans relatively stable by product type; modest decline in overall average rate due to mix shift in new originations

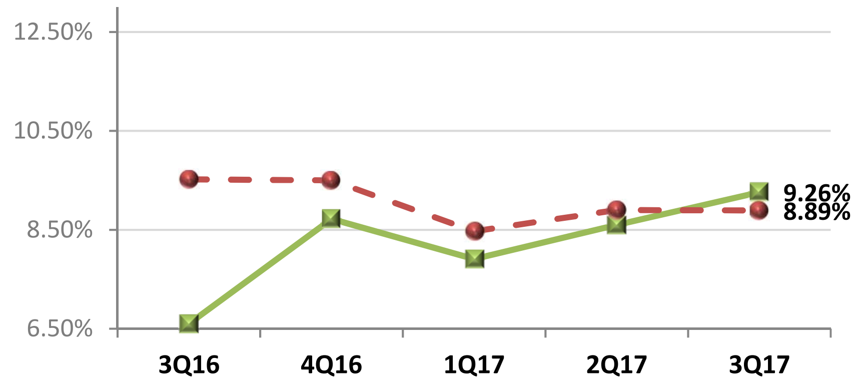
Stable Deposits	✓ Total deposits increased by $38 million to $10.99 billion ✓ Noninterest bearing demand deposits trending favorably and accounted for 28% of total deposits
Stable Credit	✓ General stability in asset quality trends ✓ Migration from special mention to substandard loans largely represents previously identified and well-secured CRE loans ✓ Total loss experience continues to be very low, with net charge offs of 7 bps

Profitability Measurements

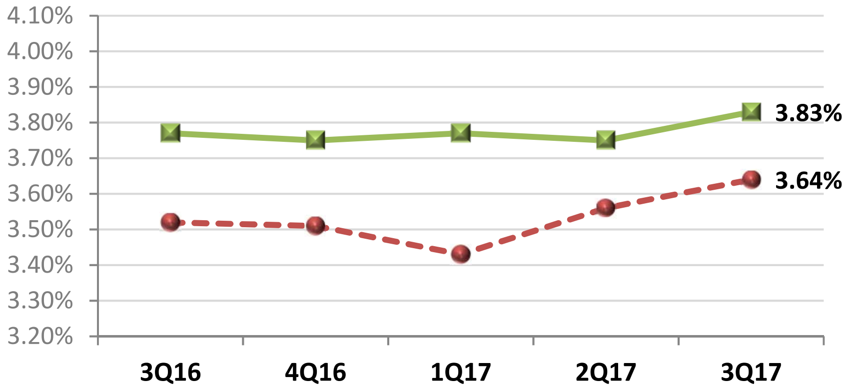
ROAA



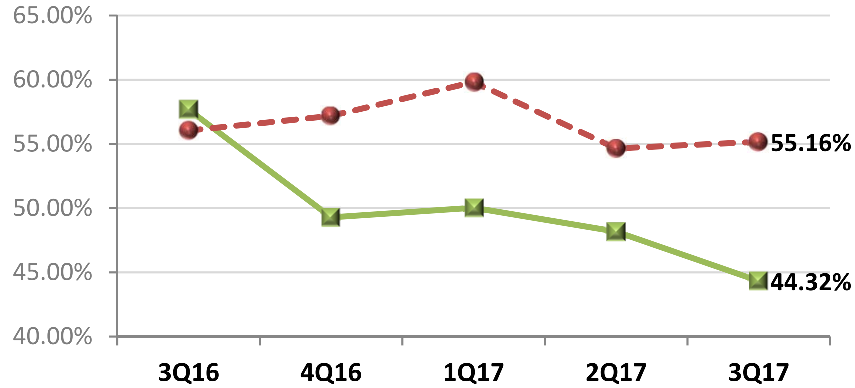
ROAE



Net Interest Margin



Efficiency Ratio



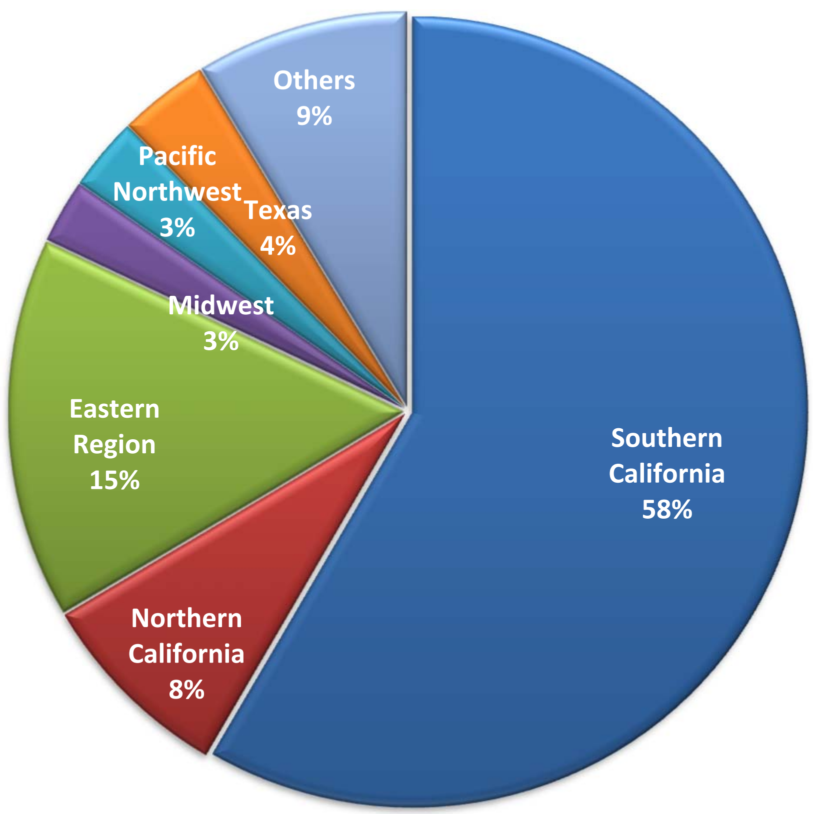
Note: Peer Group includes continental U.S. commercial banks with total assets between 70% and 200% of legacy Bank of Hope as of 12/31/16, excluding banks with extremely aberrant balance sheet structures and banks in Alaska, Hawaii & Puerto Rico.

Source: S&P Global

Hope Bancorp

Loan Portfolio by Region

$10.96 Billion
(as of 9/30/2017)



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

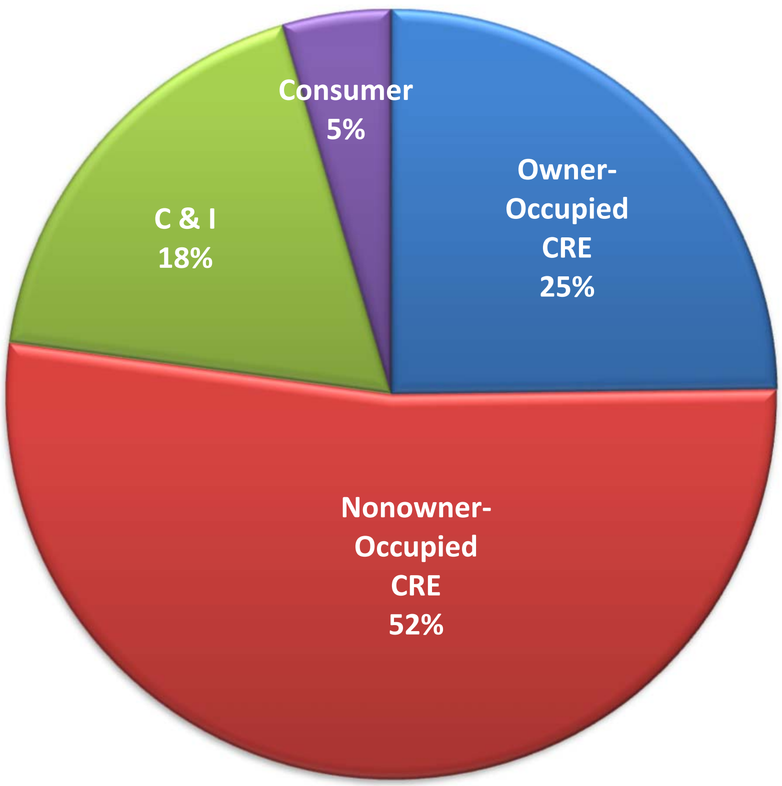
Note: Region based on collateral location

Hope Bancorp

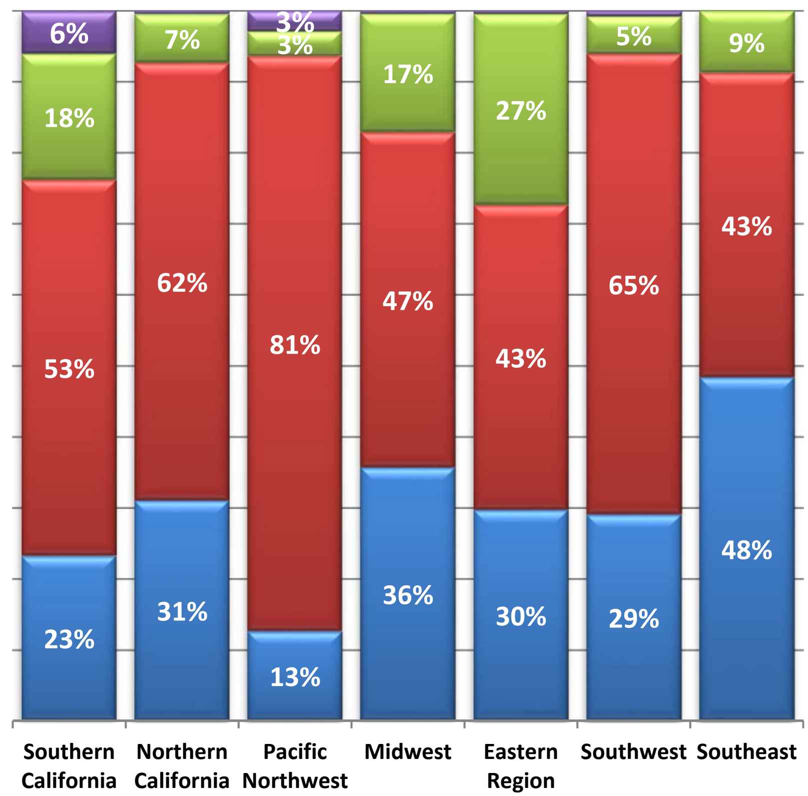
Loan Portfolio Composition

$10.96 Billion Total Portfolio

(as of 9/30/2017)



Portfolio Composition by Region



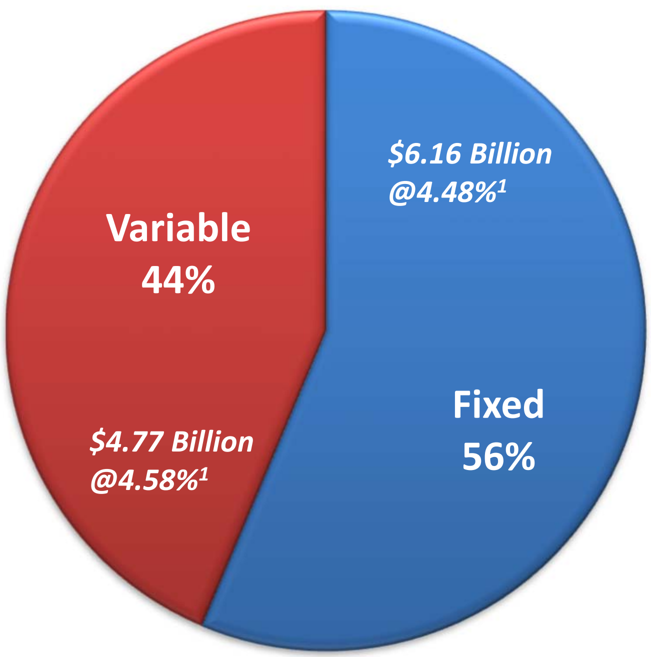
$7,953	$323	$268	$224	$1,855	$285	$32

($ Millions)

Hope Bancorp

Loan Portfolio Rate Sensitivity

Loan Rate Mix



Loans with Floors
$59.2 Million
Weighted Avg. Rate of 5.47%

Distribution by Loan Type

Loan Type	Outstanding ($ millions)	Avg Size ($ thousands)	Avg Yield
CRE	**$8,438.0**	**$1,367.0**	**4.59%**
C&I	**$2,005.3**	**$364.1**	**4.45%**
Other *(Consumer)*	**$521.5**	**$311.8**	**3.70%**
Total Loans Outstanding	**$10,964.8**		

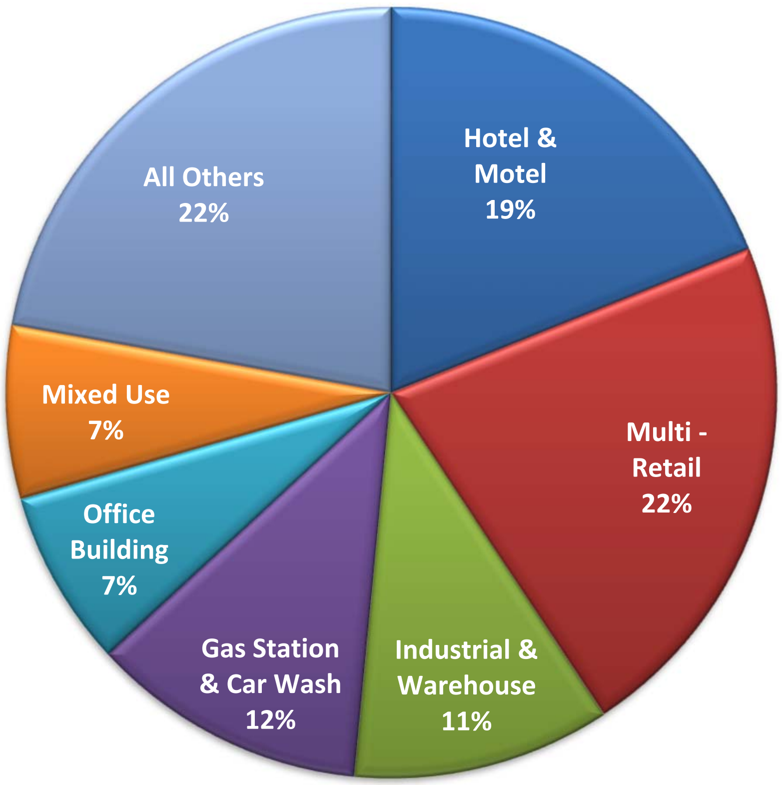
1 *The weighted average yield on the variable rate and fixed rate loan portfolios as presented excludes loan discount accretion.*

Hope Bancorp

CRE Portfolio

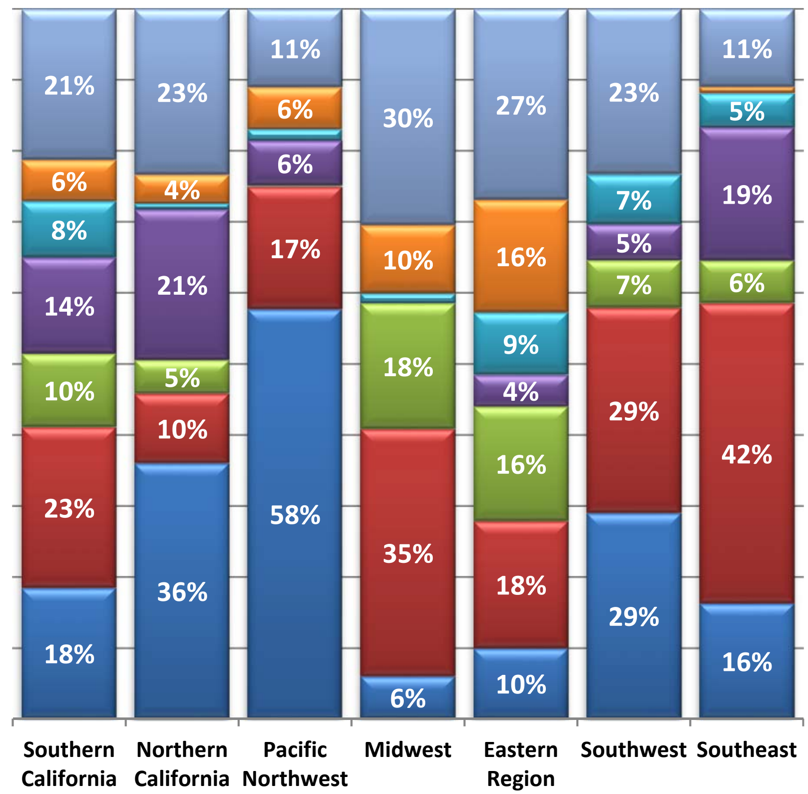
as of 9/30/2017

$8.44 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, Office, Golf Course and Other smaller segments.

Property Type by Region



71.80%	3.54%	2.97%	2.20%	15.97%	3.17%	0.35%

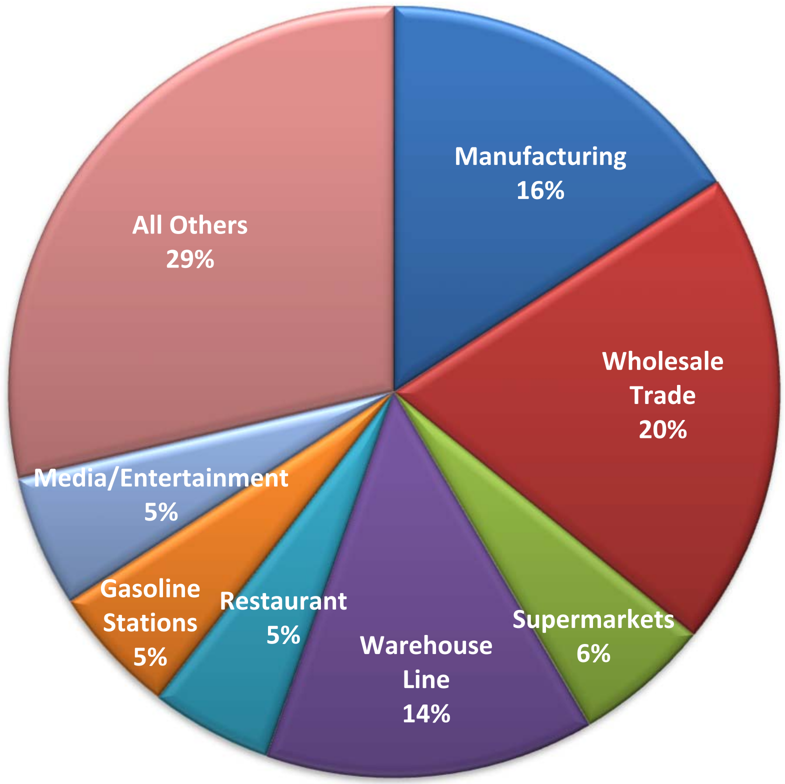
as a % of Total CRE Portfolio

Hope Bancorp

C&I Portfolio

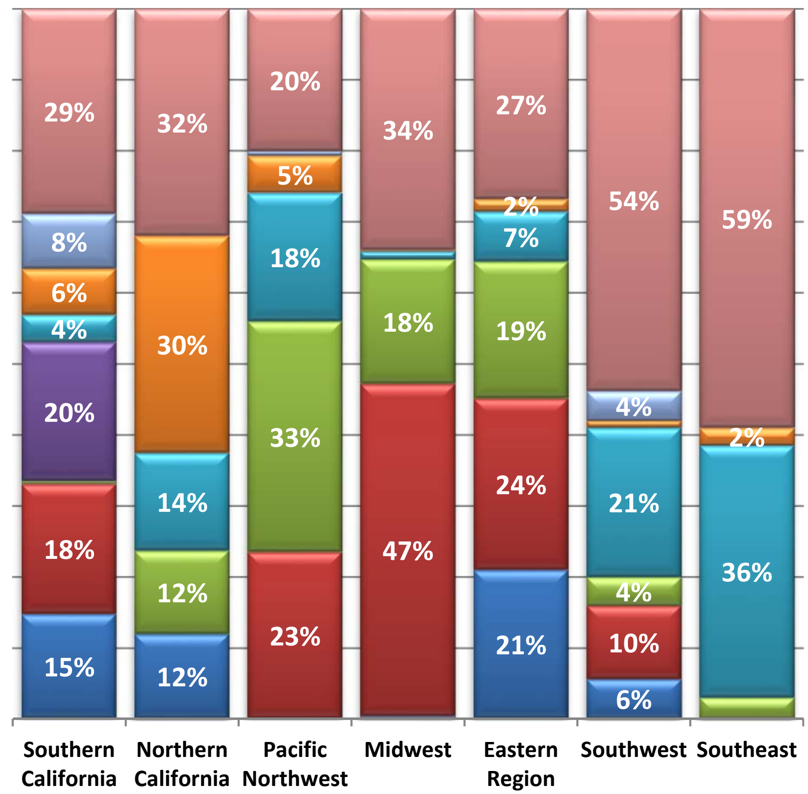
as of 9/30/2017

$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



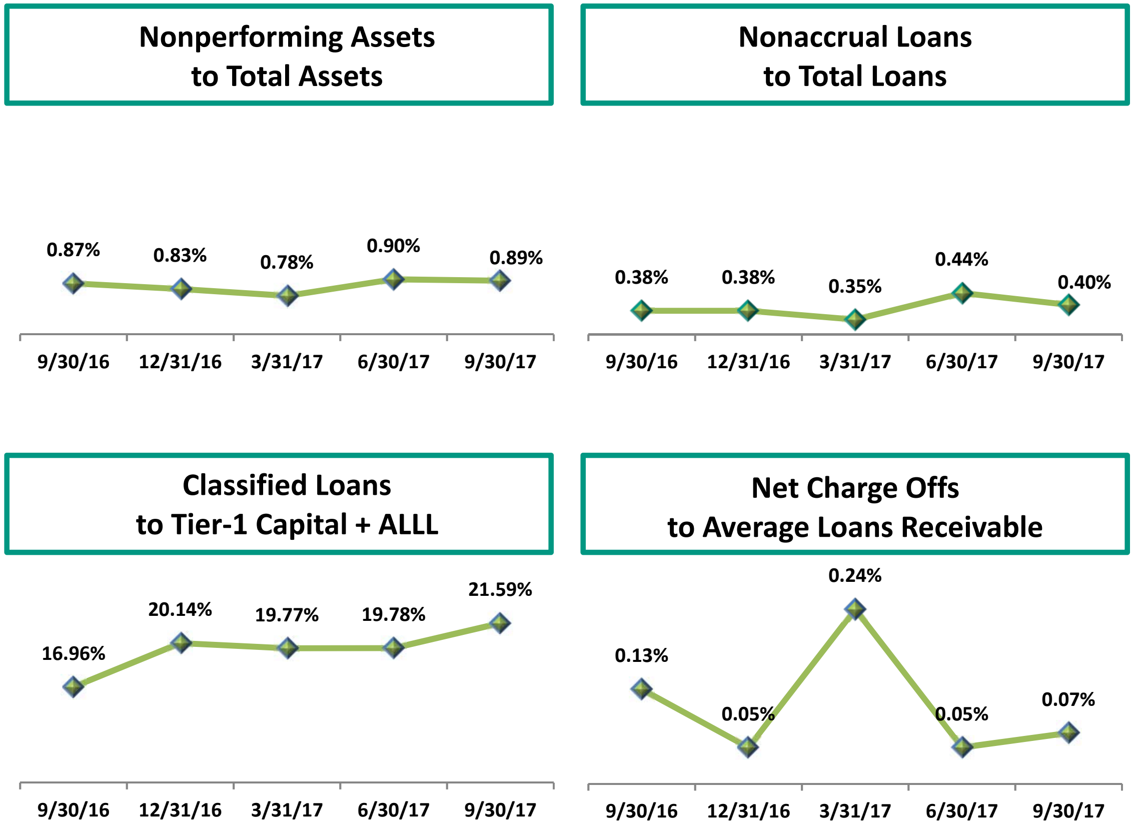
70.67%	1.11%	0.47%	1.88%	24.97%	0.76%	0.14%

as a % of Total CRE Portfolio

Hope Bancorp

Stable Asset Quality Trends

- General stability in asset quality trends
- Migration from special mention to substandard loans in Q3 2017 largely represents previously identified and well-secured CRE loans
- Total loss experience continues to be very low, with net charge offs of 7 basis points
- Total nonperforming assets to total assets of 0.89%

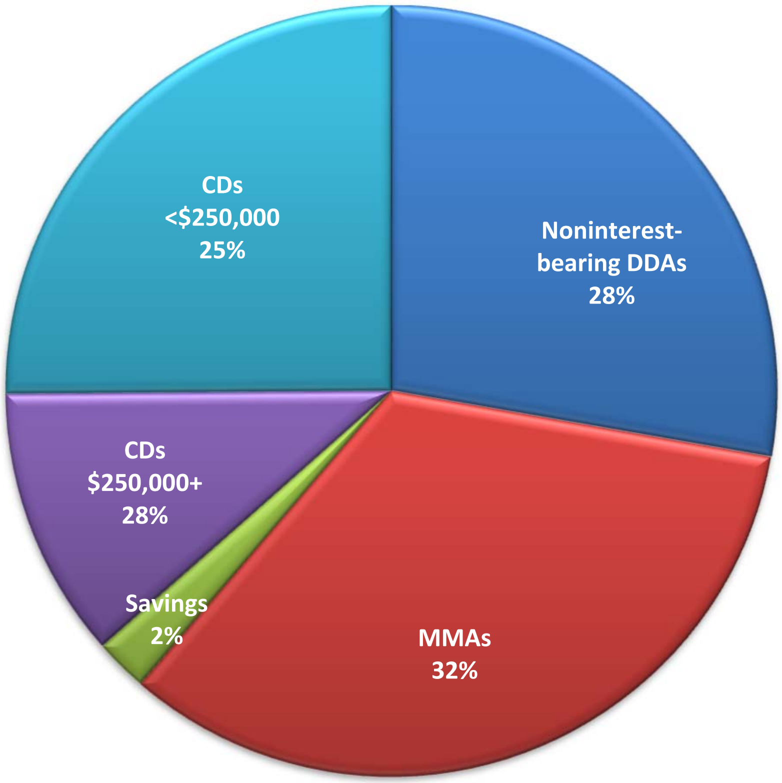


Note: Asset quality metrics for 9/30/2016 reflect the addition of Wilshire's portfolio, which was marked-to-market at fair value and is considered current from an accounting standpoint.

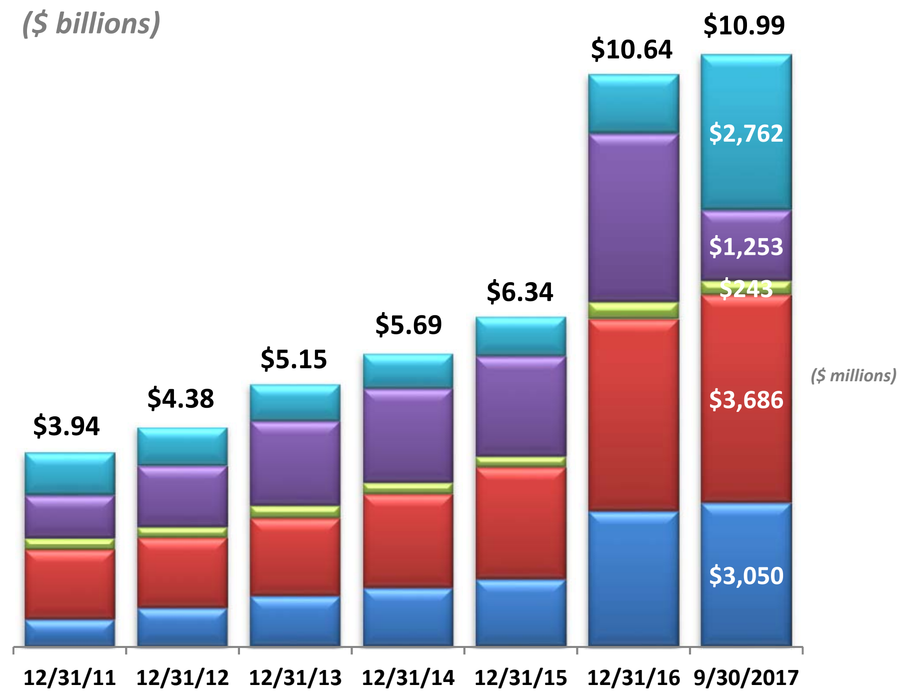
Hope Bancorp

Deposit Growth Trends

$10.99 Billion
(as of 9/30/2017)



Growth Trends by Category



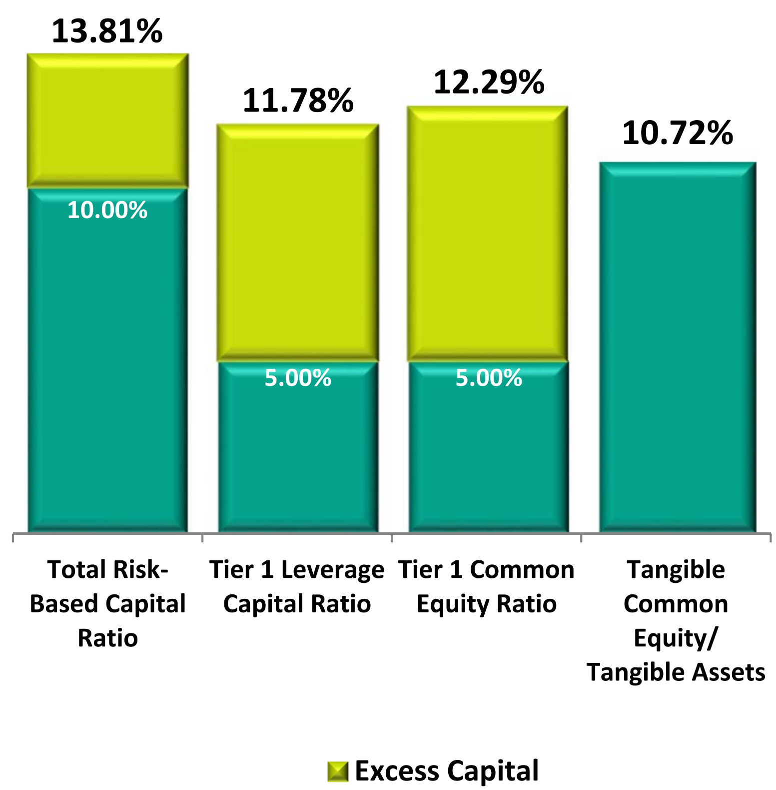
Stable deposit balances post-merger and branch consolidations

Hope Bancorp

Capital Strength & Deployment

- **Redeemed $122 million TARP capital in 2Q 2012**
- **Re-initiated quarterly cash dividend in 4Q 2012** with annual increases to date
- **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
  - Opened new branch in Centreville, VA, expanding presence in the metropolitan Washington, DC area
  - Opened new branch in Houston, expanding presence in the Texas markets
- **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
  - 12% year-over-year growth in 2015
  - 69% year-over-year growth in 2016
    - 62% through strategic acquisitions
- **Completed merger of equals with Wilshire Bancorp 7/29/2016**

(as of 9/30/2017)



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

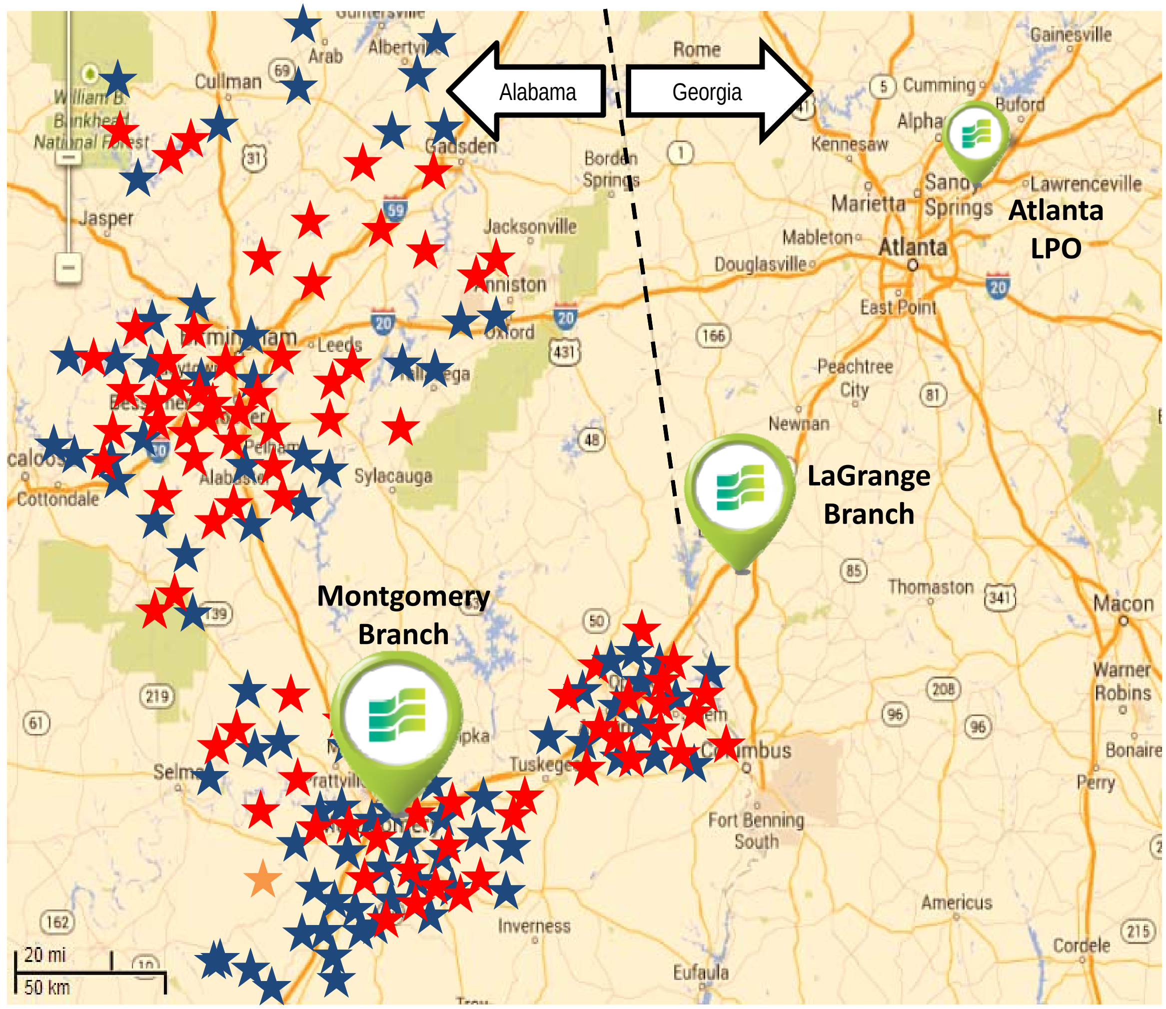
Hope Bancorp

Growth Opportunities in Southeastern U.S.

- C&I banking opportunities linked to U.S. subsidiaries of Korean-national companies
- 250-plus businesses in Hyundai and Kia supply chains in Georgia and Alabama
- 28 Tier-1 Hyundai/KIA suppliers with $1MM-$2MM in DDA

Suppliers of HYUNDAI

Suppliers of KIA MOTORS



Near-Term Outlook & Strategies

- **With physical integration completed, Board and management focus on driving growth and building high performance culture**
  - Launch of Institutional Banking Group provides significant deposit and loan growth opportunities, supplementing core banking capabilities and business lines
  - 2nd full-service branch in Houston opened Q3 2017, expanding Texas presence to 4 branches
- **Proactive planning, investment and preparation to meet regulatory requirements of $10 billion-plus financial institutions**
  - Higher noninterest expenses in 2H 2017-1Q 2018 due to several infrastructure investment projects before moderating down to targeted efficiency ratio of mid-40s beginning 2Q 2018
- **Stable to improving asset quality and credit costs, assuming steady global economic conditions**
- **Accelerating loan origination volumes following transitional integration period**
  - SBA 7(A) loan sales of approximately $200 million for 2017
- **Ongoing transformation to a more diversified financial institution with cross sales of new 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

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
- Most **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 –

Q3 2017 Financial Summary [1]

($ thousands)	Q3 2017	Q2 2017	Q3 2016*
Net income	**$ 44,564**	$ 40,687	$ 26,105
Diluted earnings per share	**$ 0.33**	$ 0.30	$ 0.22
Average shares outstanding – diluted	**135,630,912**	135,613,181	116,951,074
Net interest income	**$ 123,263**	$ 116,820	$ 103,474
GAAP Net interest margin	**3.83%**	3.75%	3.77%
Noninterest income	**$ 16,246**	$ 16,115	$ 14,146
Noninterest expense	**$ 61,837**	$ 64,037	$ 67,846
Merger-related expenses	**$ 260**	$ 562	$ 11,222
Net loans receivable	**$ 10,879,341**	$ 10,736,345	$ 10,481,221
Deposits	**$ 10,993,320**	$ 10,955,101	$ 10,702,505
Nonaccrual loans [2]	**$ 43,323**	$ 47,361	$ 40,602
ALLL to gross loans	**0.76%**	0.74%	0.76%
ALLL to nonaccrual loans [2]	**193.05%**	169.07%	196.98%
ALLL to nonperforming assets [2, 3]	**66.51%**	64.40%	68.32%
Provision for loan losses	**$ 5,400**	$ 2,760	$ 6,500
Net charge-offs (recoveries)	**$ 1,841**	$ 1,345	$ 2,949
ROA	**1.30%**	1.21%	0.89%
ROE	**9.26%**	8.60%	6.59%
Efficiency ratio	**44.32%**	48.17%	57.68%

[1] *Financial results include pre-tax acquisition accounting adjustments related to mergers, as detailed on Appendix slide 21.*
[2] *Excludes delinquent SBA loans that are guaranteed and currently in liquidation.*
[3] *Nonperforming assets exclude acquired credit impaired loans.*
* *Q3 2016 reflects one month of legacy BBCN and two months of HOPE operations.*

Hope Bancorp

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

	Q3 2017	Q2 2017	Q1 2017	Q4 2016	Q3 2016
Accretion of discount on acquired performing loans	$ 4,566	$ 3,501	$ 2,676	$ 3,355	$ 3,111
Accretion of discount on acquired credit impaired loans	5,389	5,212	5,348	3,940	1,673
(Amortization)/accretion of low income housing tax credits adjustments	(84)	(85)	(84)	(84)	(54)
Amortization of premium on acquired FHLB borrowings	357	446	441	449	1,940
Accretion of discount on acquired subordinated debt	(262)	(261)	(259)	(260)	(190)
Amortization of premium on acquired time deposits	206	1,218	3,476	3,478	2,336
Amortization of core deposit intangibles	(676)	(676)	(676)	(742)	(565)
Total acquisition accounting adjustments	$ 9,496	$ 9,356	$ 10,922	$ 10,136	$ 8,251
Merger-related expenses	(260)	(562)	(947)	(2,952)	(11,222)
Total	$ 9,236	$ 8,793	$ 9,975	$ 7,184	$ (2,971)

Hope Bancorp