

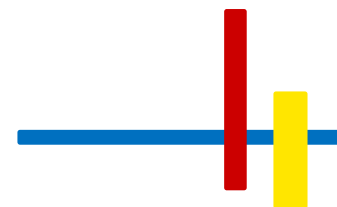


17TH ANNUAL FINANCIAL INSTITUTIONS CONFERENCE

DENVER

MAY 12, 2015

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.

Corporate Profile

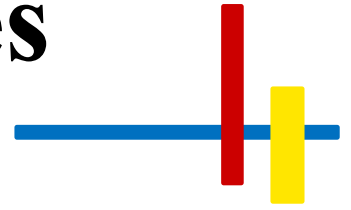
- Largest Korean-American bank in the nation
 - Created through successful merger of Center and Nara
 - Highest lending capacity among niche peers
 - 11th largest SBA lender in the U.S.A. by volume
 - Only Korean-American bank with presence in Korea
 - Most comprehensive offering of cash management services
 - Experienced management team
 - Only Korean-American bank ever to be listed on Forbes' list of "**Best Banks in America**"
 - 2013 ■ 2014 ■ 2015

■ Financial metrics

	12/31/2011	3/31/2015
Total assets	\$5.2 billion	\$7.3 billion
Net loans receivable	\$3.7 billion	\$5.7billion
Total deposits	\$3.9 billion	\$5.8 billion



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

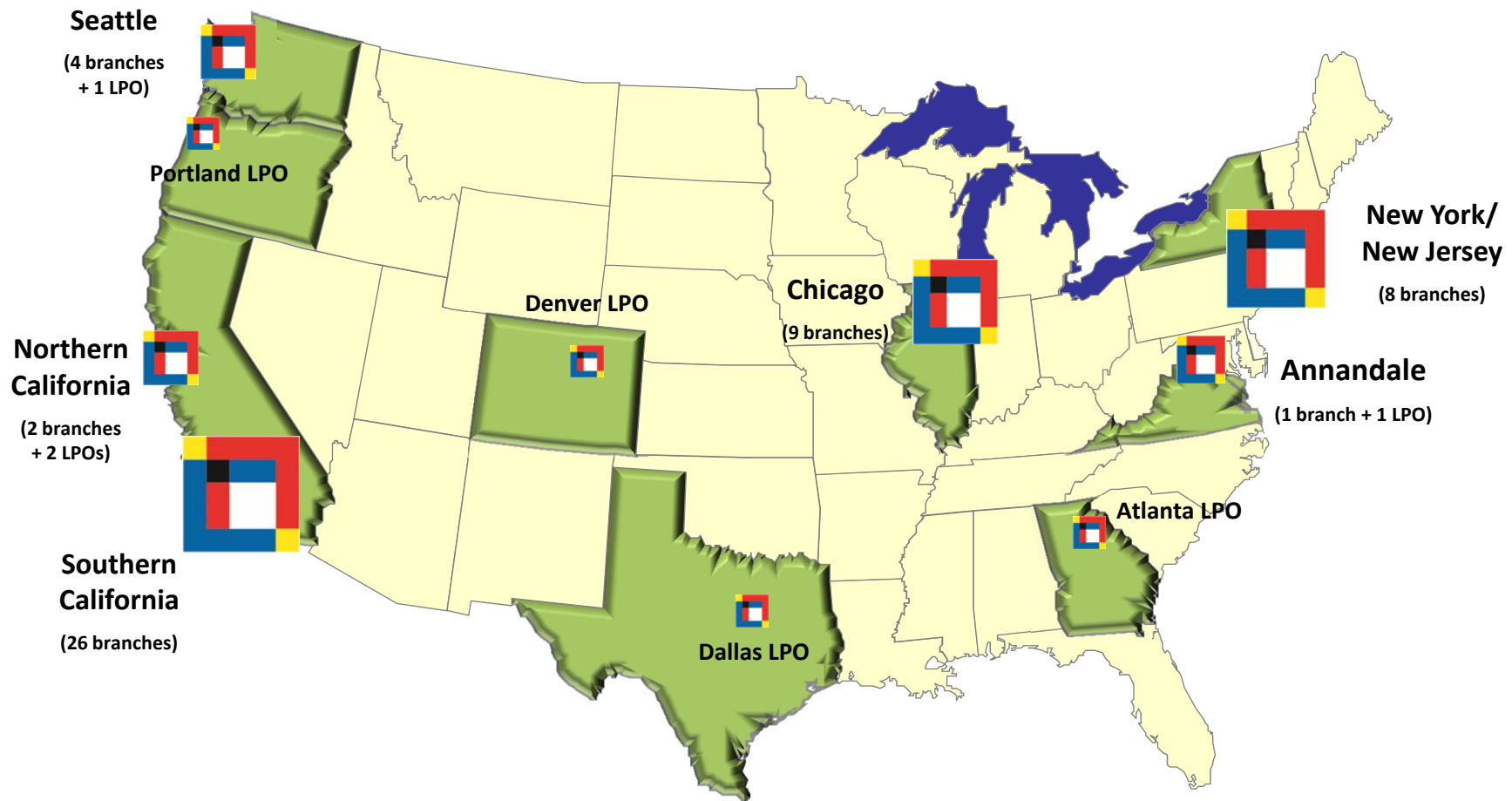
- Our mission is to be a strong banking partner to middle market and small businesses, their owners and employees, and our communities by providing high quality financial products and services

Core Values

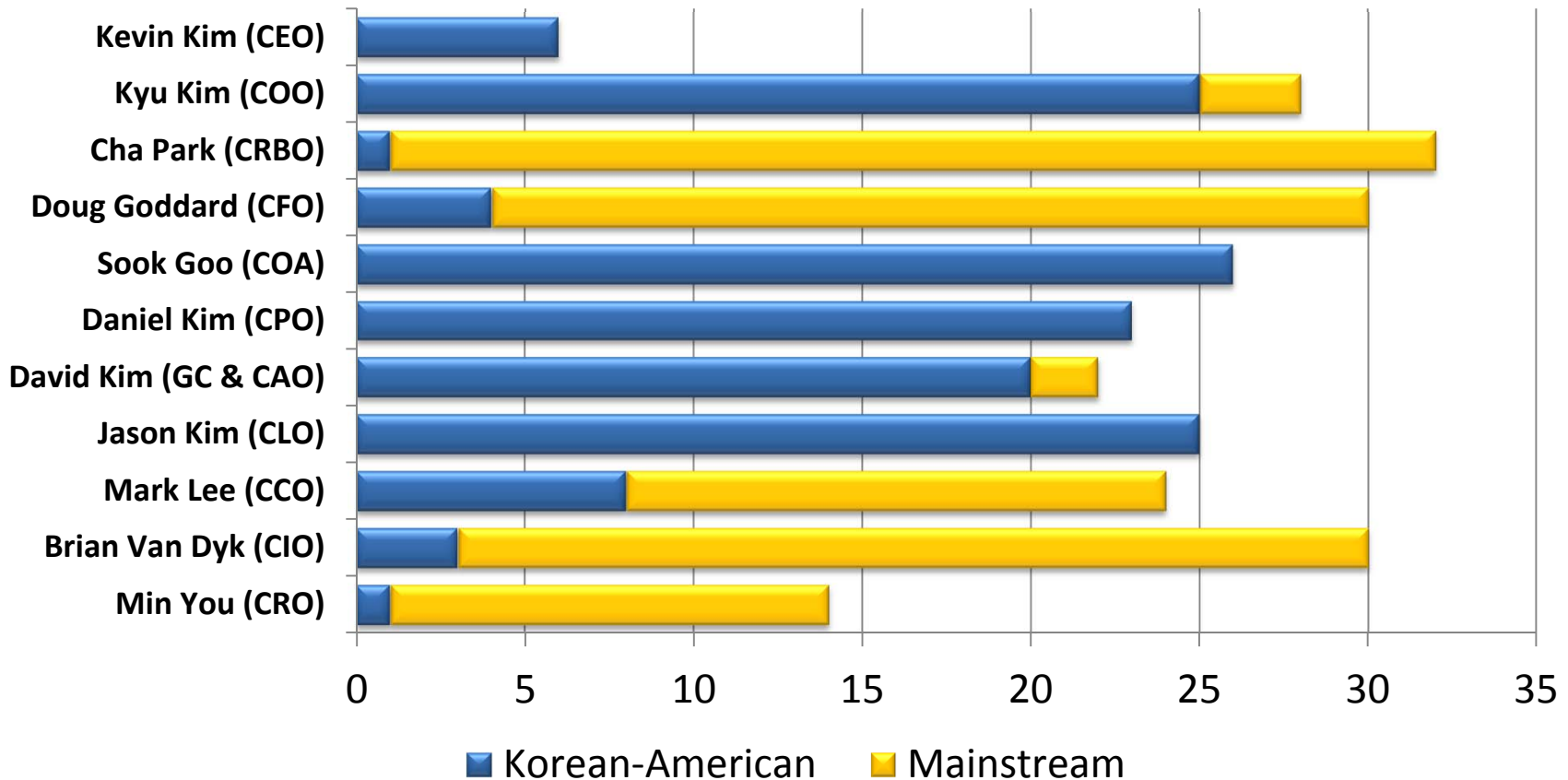
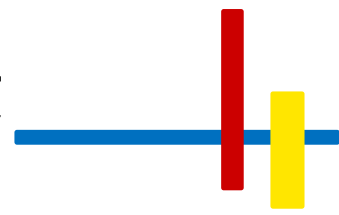
- I • Integrity
- T • Transparency
- F • Fairness
- I • Initiative
- T • Teamwork
- S • Strong work ethic

Better Banking from California to New York

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



Banking Experience of Executive Management



2014 Achievements

A Year of Investment, Building Stability and Fortifying BBCN's Foundation

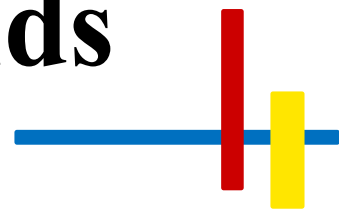
- **Completed 3rd anniversary since the transformational merger of equals; as of 12/31/2014:**
 - Total assets increased 38%
 - Loans receivable expanded 49%
 - Total deposits rose 44%
- **Enhanced management and board**
- **Successfully launched Equipment Lease Financing**
- **Laid the groundwork for additional new product launches in 2015**
 - Residential mortgage
 - Credit Card
 - Wealth management
- **Became the first Korean-American bank to establish an international presence in Korea**
- **17% increase in new loan originations over 2013**
- **Continued consistency of financial performance** – *notwithstanding declining purchase accounting benefits and interest rate environment*
 - Loan growth of 10%
 - Total deposit growth of 11%
 - Total asset growth of 15%
- **8% increase in net income available to common stockholders** of \$88.6 million, or \$1.11 per diluted common share

Q1 2015 Highlights



- **Robust new loan originations at \$351 million** for Q1, 15% higher than seasonally stronger 4Q
- **Total deposits increased to \$5.80 billion**, with noninterest bearing deposits rising to 28% of deposits
- **Improvements in asset quality**
 - 16% decline in nonaccrual balances from 12/31/2014
 - Net recoveries of \$336,000
- **Continued consistent core revenue generation and solid profitability**, while pursuing new business initiatives
 - Q1 net income of \$21.4 million, or \$0.27 EPS
 - ROA of 1.19% and ROE of 9.60%
 - Efficiency ratio of 51.40%, reflecting investments in new product platforms
- **Core net interest margin expansion of 4 basis points** vs. Q4 2014
- **Strong capital position** with total risk-based ratio of 14.57% and TCE/TA of 11.03%
- **Quarterly cash dividend of \$0.10 per common share**
- **New product offering launches in April 2015**
 - Residential Mortgage launched in California – full launch throughout nation by mid-year
 - Wealth Management launched in California
 - New Credit Card launched throughout nation

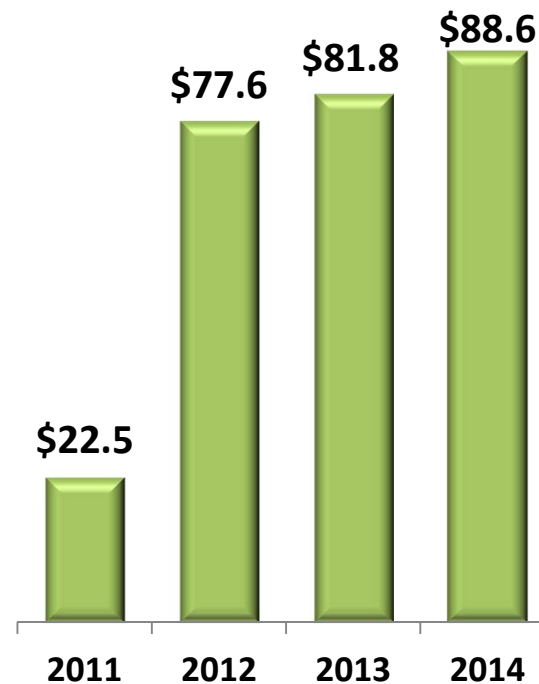
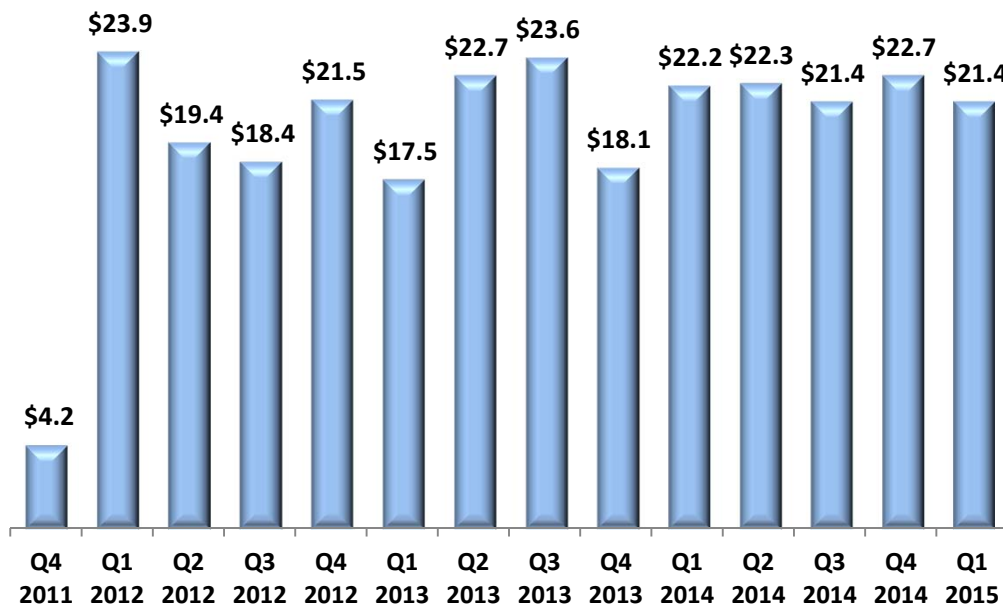
Positive Net Income¹ Trends



Quarterly

Annual

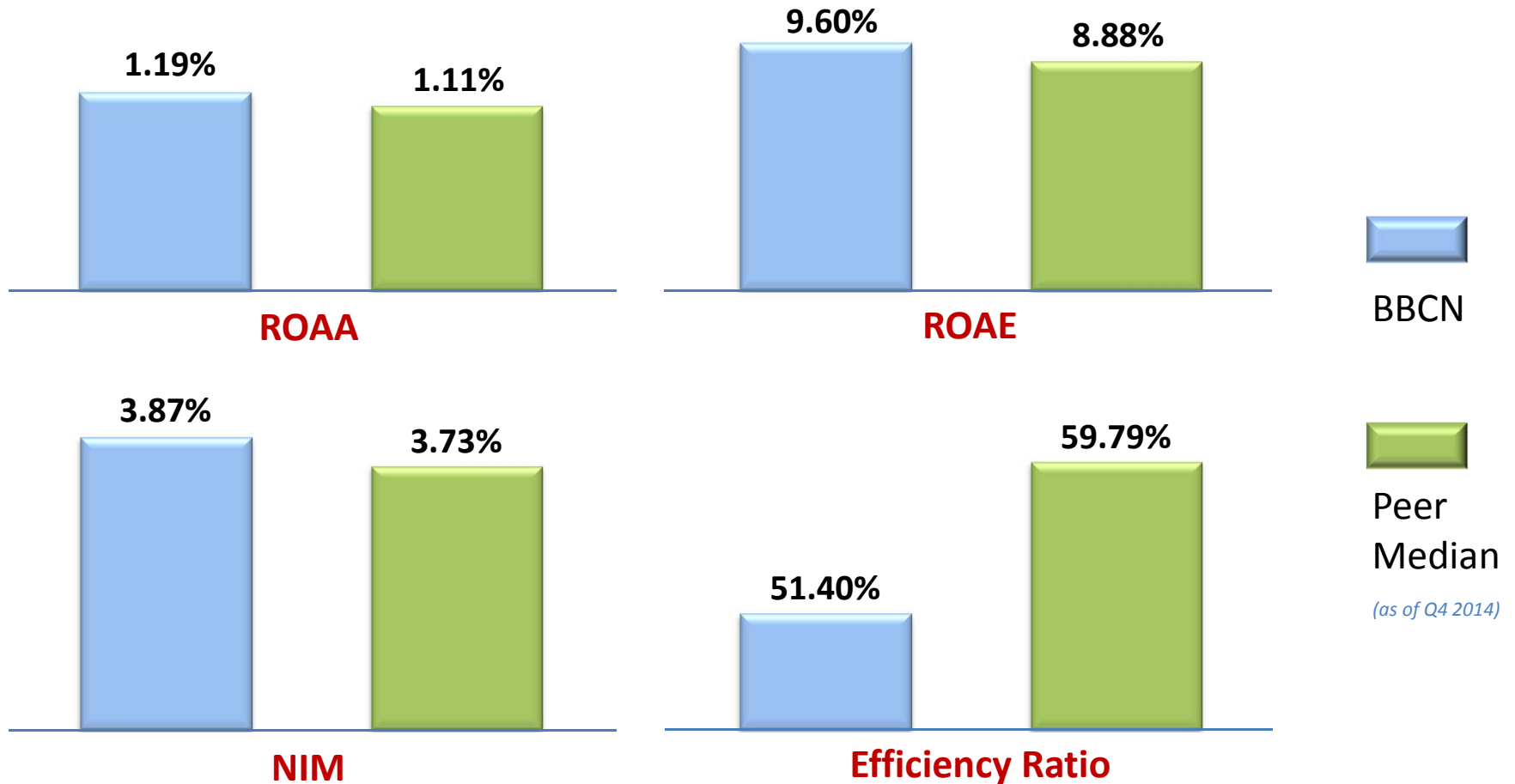
(\$ millions)



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 24.

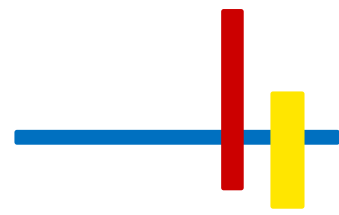
Profitability Measurements (Q1 2015)



Note: Q1 2015 results benefited from a total of \$3.9 million in pre-tax acquisition accounting adjustments and expenses related to mergers, as detailed on Appendix slide 24.
Peer Group includes continental U.S. commercial banks with total assets between 70% and 200% of BBCN Bank as of 12/31/13, excluding banks with extremely aberrant balance sheet structures.
Source: SNL Financial

Strong Organic Loan Growth

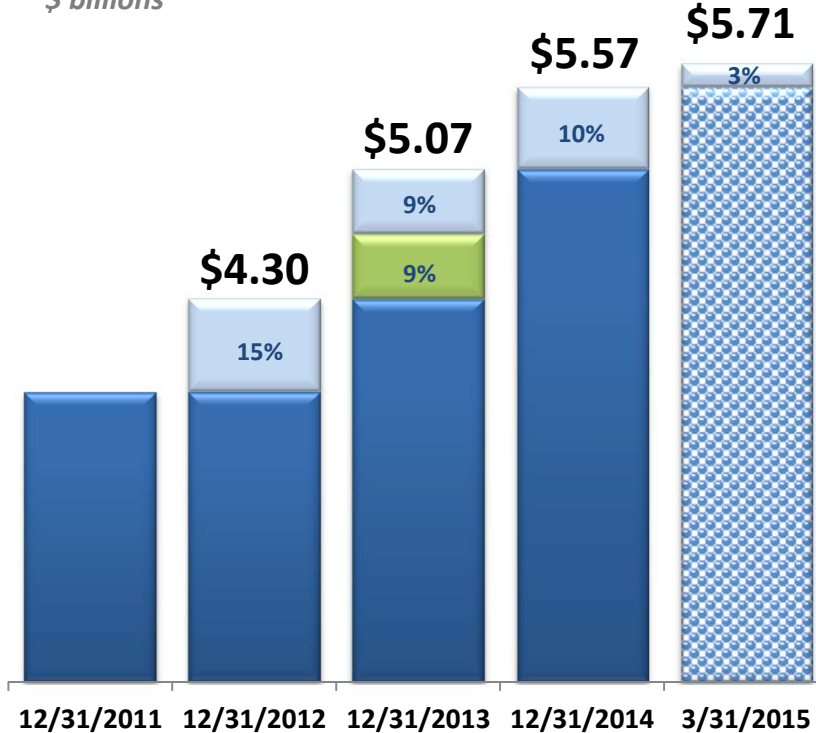
— *Supplemented by Strategic Growth*—



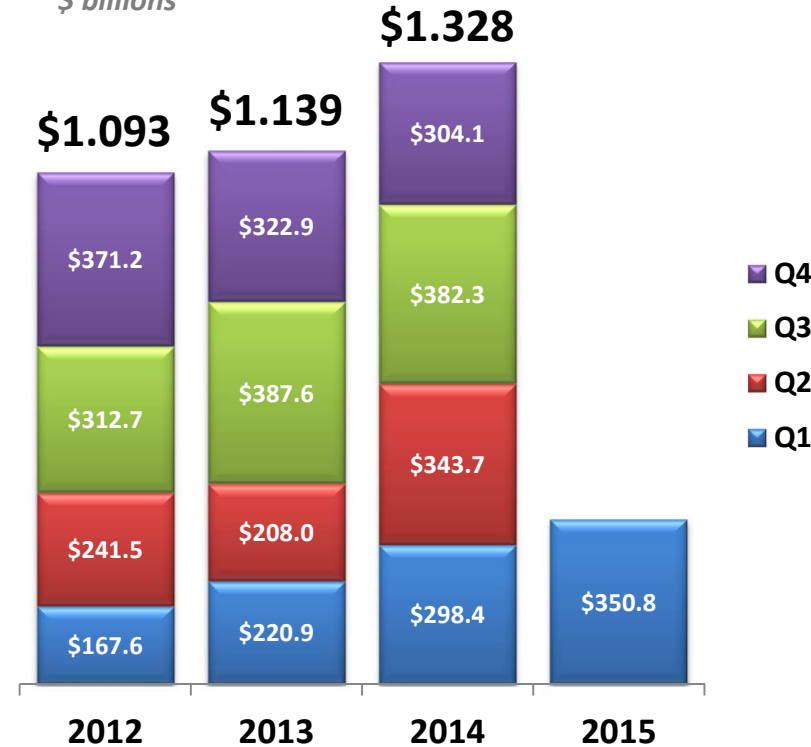
Loans Receivable

New Loan Originations

\$ billions



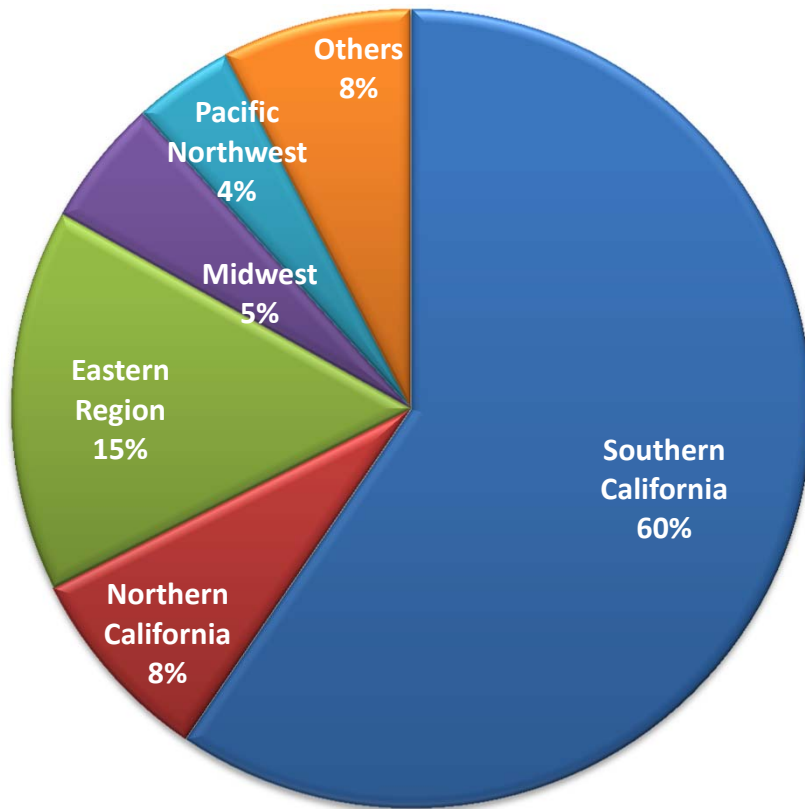
\$ billions



 Organic Growth
 Strategic Growth

Loan Portfolio by Region

(As of 3/31/2015)



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

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

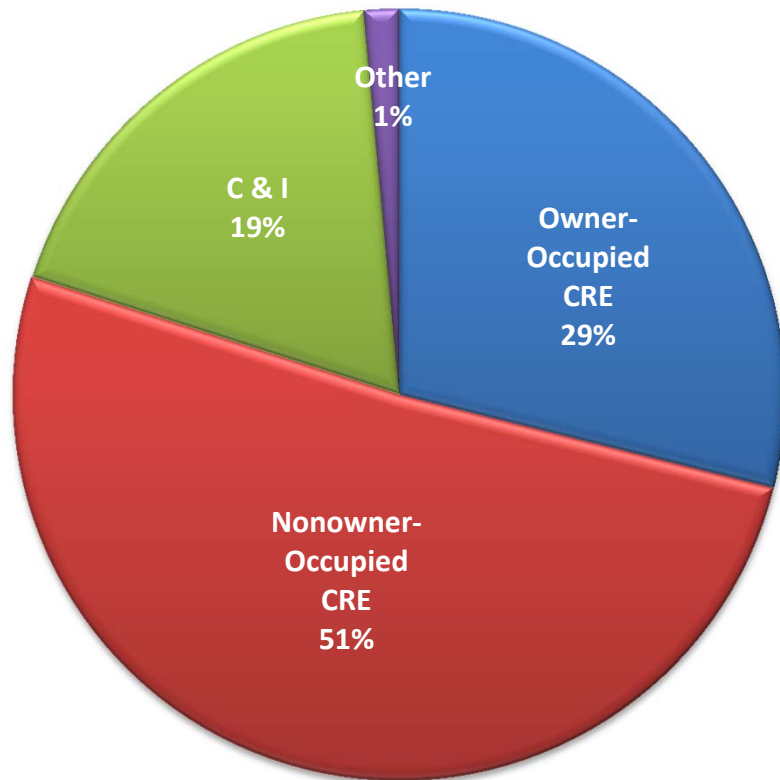
- **2005**: Expanded de novo into Seattle; Acquired Pacific International Bank in 2013

Diverse national footprint spreads credit risk and provides greater growth opportunities

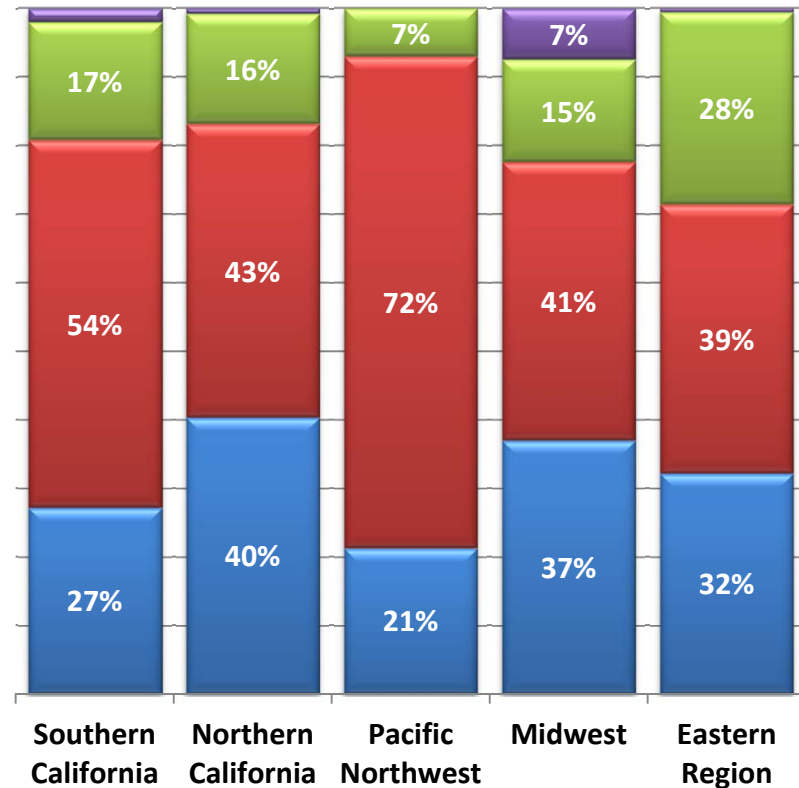
Loan Portfolio Composition

\$5.71 Billion

(as of 03/31/2015)



**Portfolio Composition
By Region**

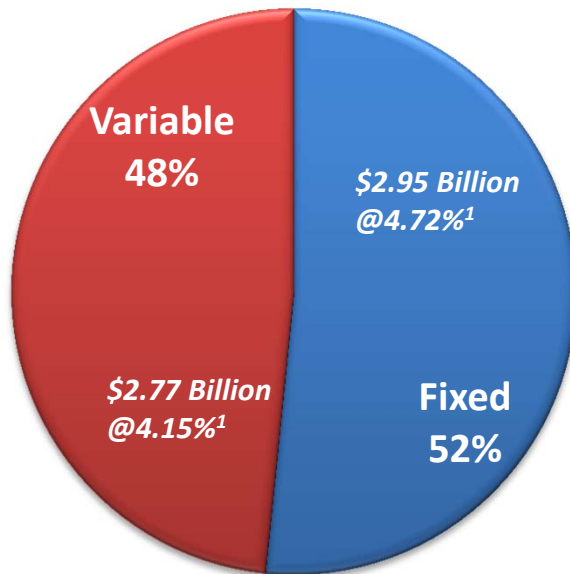


\$3,406	\$462	\$232	\$295	\$888
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(\$ millions)

Loan Portfolio Rate Sensitivity

Loan Rate Mix



Loans with Floors

\$893.7 million
Weighted Avg. Rate of 4.89%

Distribution by Loan Type

Loan Type	Outstanding (\$ millions)	Avg Size (\$ thousands)	Avg Yield	Avg LTV ²
CRE	\$4,554.1	\$1,243.2	4.56%	64.6
C&I	\$1,072.3	\$386.6	3.97%	
Other (Consumer)	\$87.8	\$36.0	4.19%	
Total Loans Outstanding	\$5,714.2			

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, 2014 divided by loan collateral values.

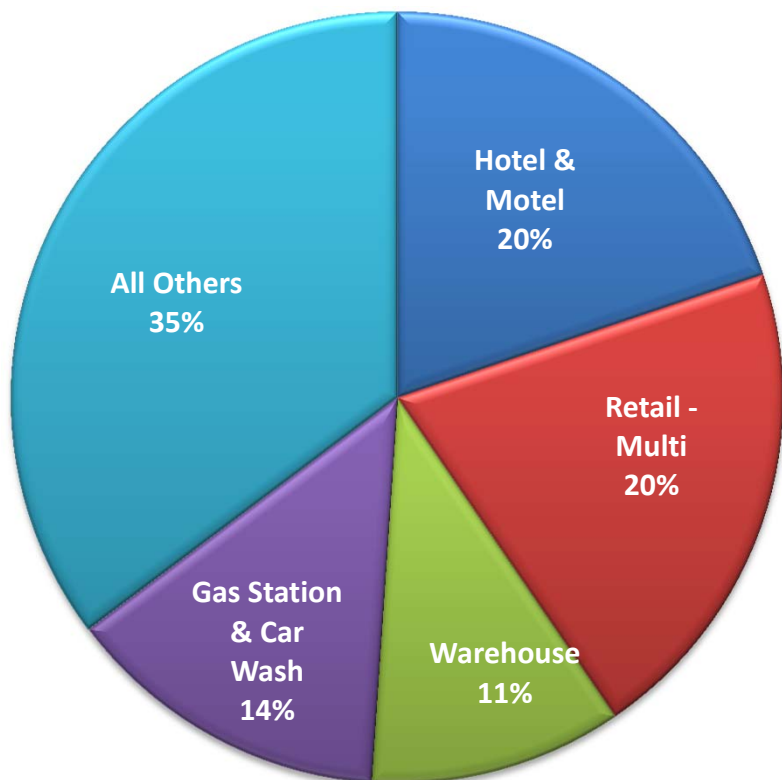
³ C&I average loan size excludes the SOHO loan portfolio acquired as part of an FDIC-assisted transaction. The portfolio includes 787 loans with a total outstanding balance of \$0.4 million as of 03/31/2015.

CRE Portfolio

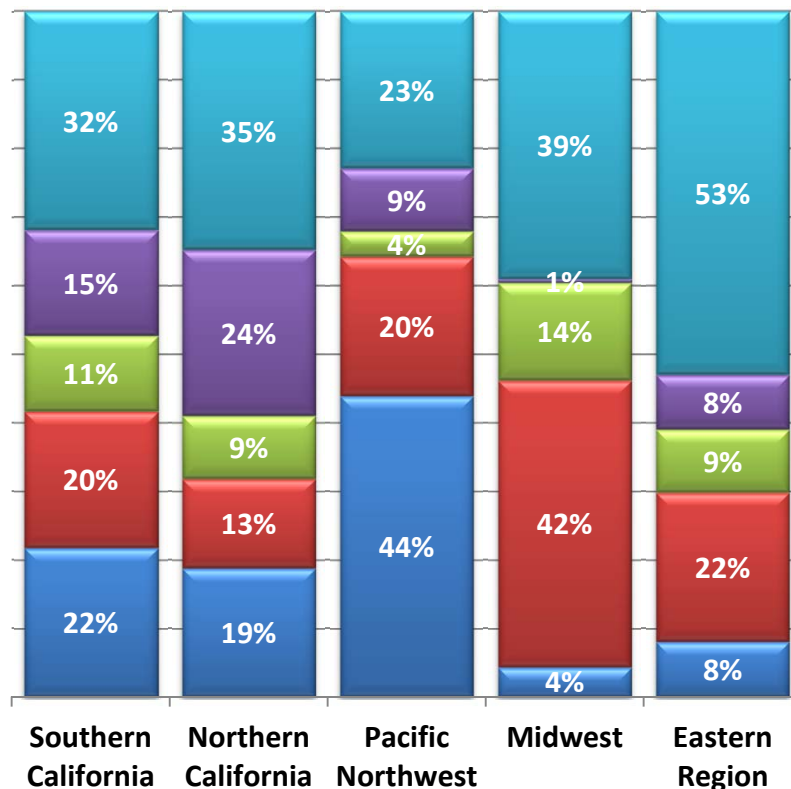
(as of 3/31/2015)



By Property Type
\$4.55 Billion



By Property Type
By Region

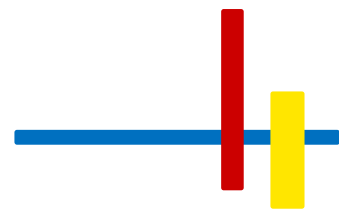


59% **9%** **5%** **5%** **14%**
as a % of Total CRE Portfolio

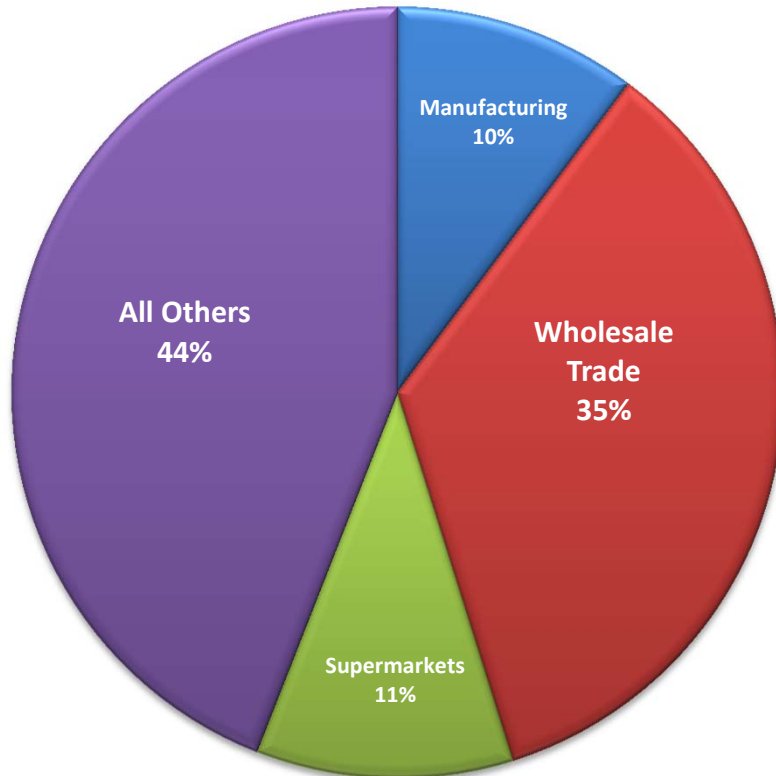
Note: All Others includes property types representing less than 10% of total CRE portfolio, including: Mixed Use, Retail-Single, Church, Residential, Office, Golf Course and Other smaller segments.

C&I Portfolio

(as of 3/31/2015)

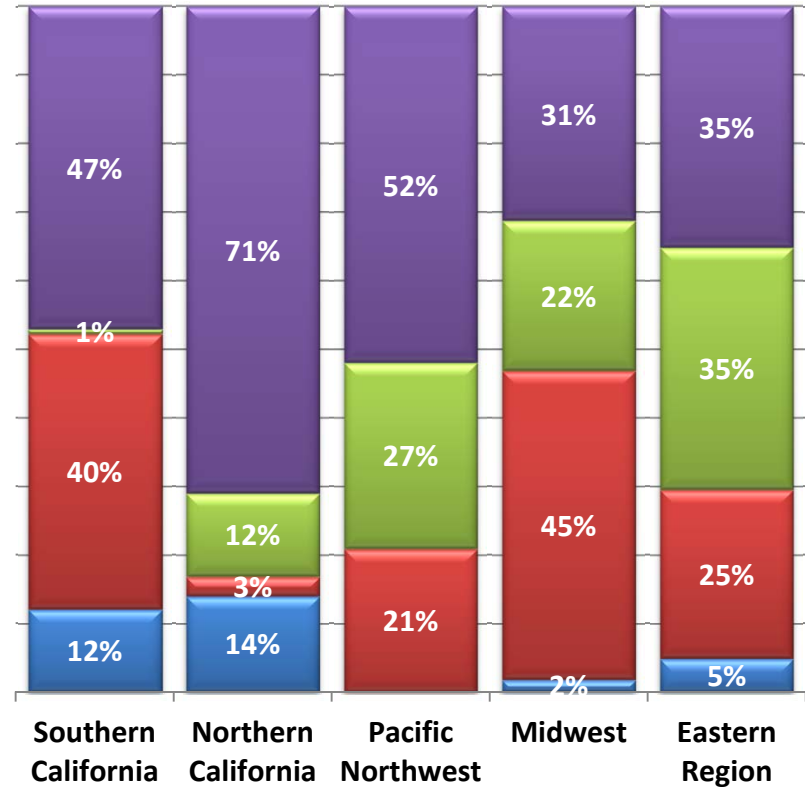


By Industry
\$1.07 Billion



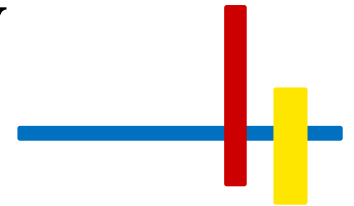
Note: All Others includes business types representing less than 10% of total C&I portfolio, including: Gas Station, Restaurant, Real Estate & Leasing, Retail, Laundries/Drycleaners, Liquor Stores, Hotel/Motel, Services, and Other smaller segments.

By Industry
By Region

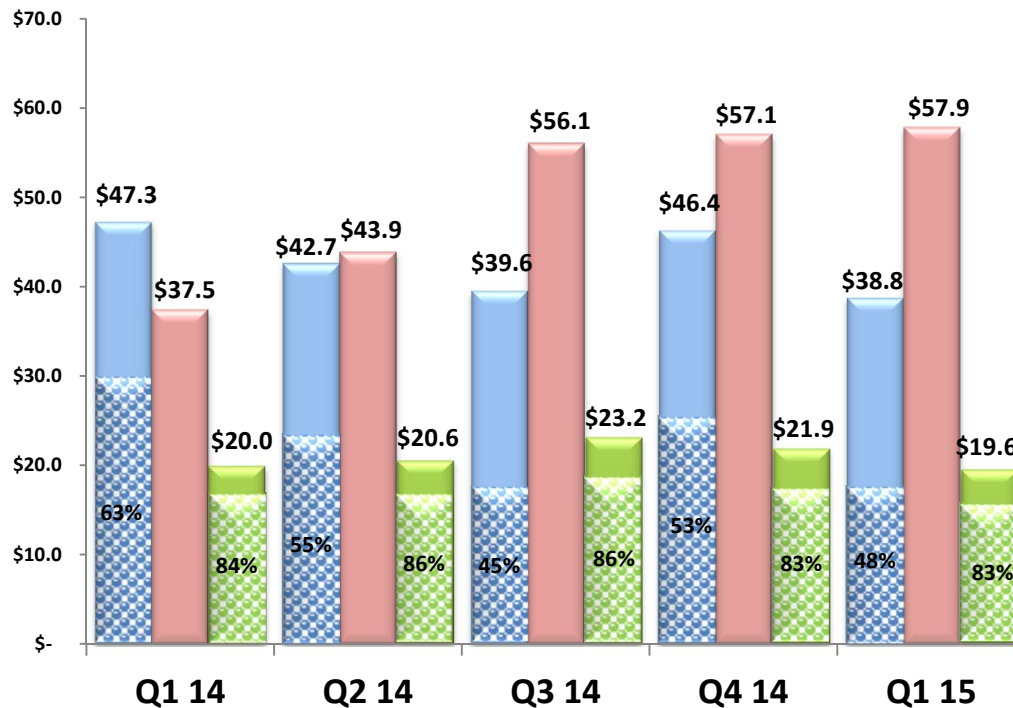


62% 4% 1% 4% 24%
as a % of Total C&I Portfolio

Improved Asset Quality



Total Nonperforming Assets
(\$ millions)



- Nonaccrual Loans 90+
- TDRs
- OREO
- Current and Paying as Agreed
- Pacific International/Foster

- Positive asset quality trends in Q1 2015
- Nonaccrual loans declined 16%, largely reflecting loan upgrades and payoffs of problem loans
 - 48% of nonaccrual loan balances are “**Current and Paying as Agreed**” as of 3/31/2015
- TDRs are accruing restructured loans which are “**Current and Paying as Agreed**”
- Acquired troubled assets account for vast majority of OREO
- Net recovery of \$336,000 in Q1 2015

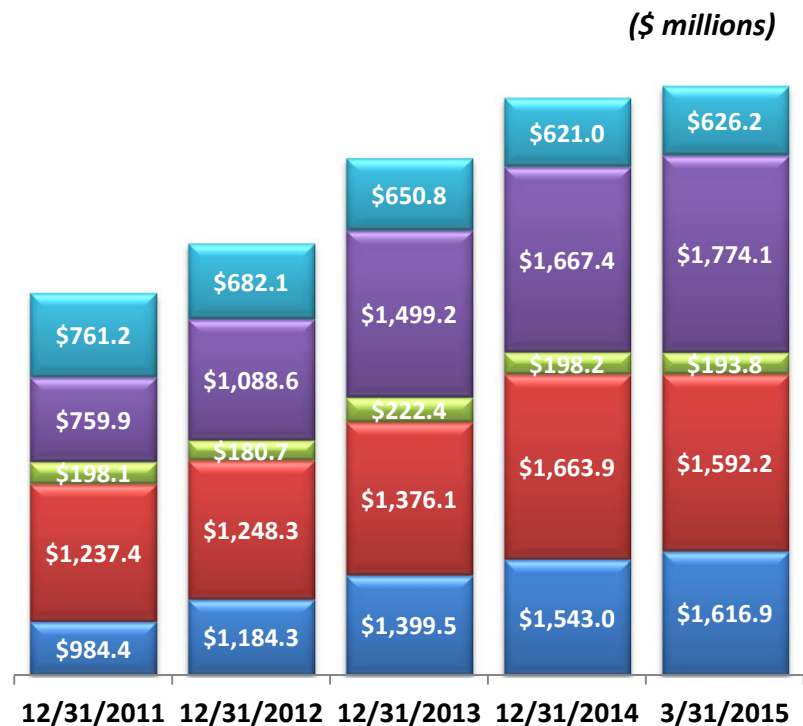
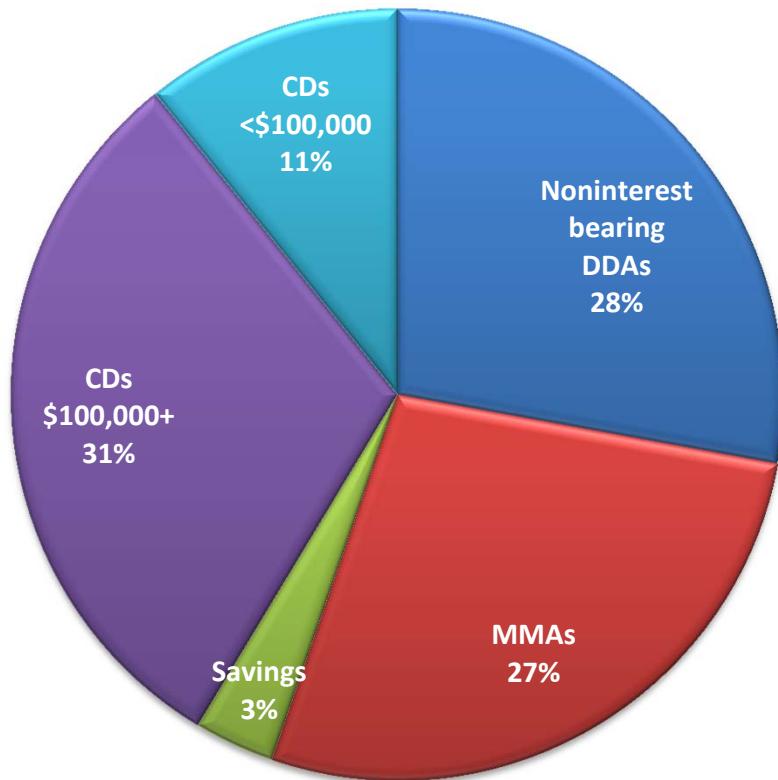
Notes: TDRs represents accruing restructured loans.
 OREO represents other real estate owned.
 Excludes guaranteed portion of SBA loans.
 Balances reflect the inclusion of the loan portfolios from the Pacific International and Foster acquisitions.

Deposit Growth Trends

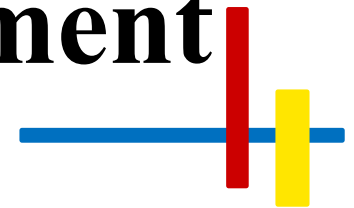


Total Deposits of \$5.80 Billion
(as of 3/31/2015)

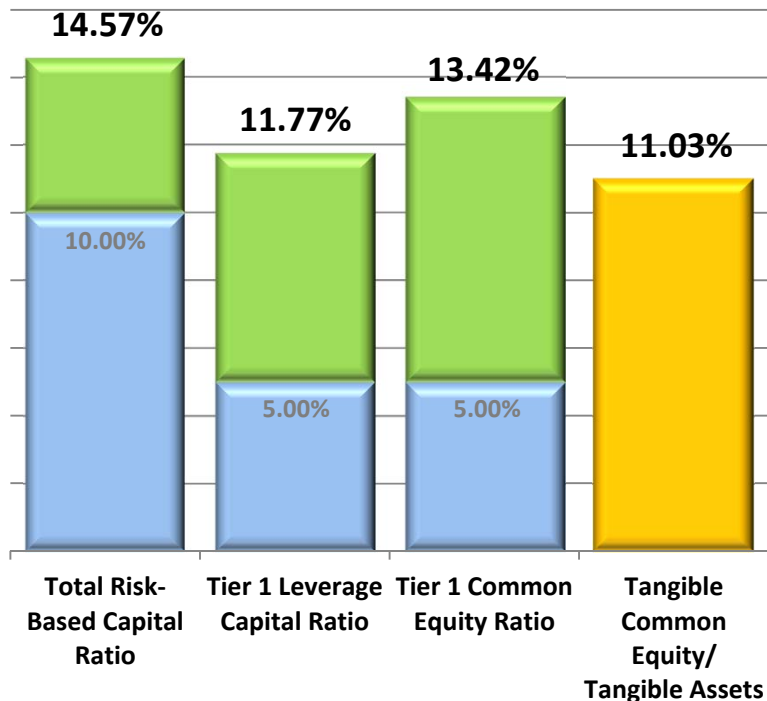
**Deposit Growth Trends
by Category**



Capital Strength & Deployment



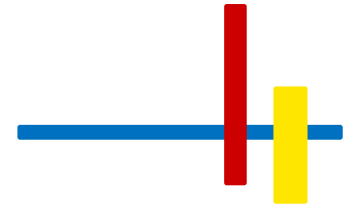
(As of 3/31/2015)



■ Excess Capital

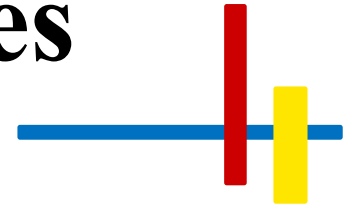
- Redeemed \$122 million TARP capital in 2Q 2012
- Re-initiated quarterly cash dividend in 4Q 2012
 - Increased cash dividend by 50% in Q3 2013
 - Increased cash dividend by 33% in Q3 2014
- Acquired Pacific International Bancorp
 - Became dominant player in the Pacific Northwest
- Acquired Foster Bankshares
 - Became the only Korean-American bank in the Mid-West
- Opened new branch in Palisades Park, NJ
 - Strengthened BBCN's market leadership in the New York/New Jersey markets
- Opened Seoul Representative Office
 - First ever expansion by a Korean-American bank into Korea
- 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
 - **3%** year-to-date growth as of Q1 2015

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

2015 Outlook & Strategies



- Launch of new products and services
 - Complete rollout of Residential Mortgage products across national platform by mid-2015
 - New and improved Credit Card product launched late April 2015
 - Launched Wealth Management services effective April 1, 2015
 - Full rollout of Equipment Lease Financing
- Continued focus on organic and strategic growth opportunities
- Well positioned to capitalize on accretive M&A opportunities
- Continued strength in SBA loan originations
- Stable to improving asset quality and credit costs, assuming steady global economic conditions
- High single-digit organic loan and deposit growth in 2015
- Continue 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
- 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

Appendix – Q1 2015 Financial Summary ¹

(\$ thousands)	Q1 2015	Q4 2014	Q1 2014
Net income	\$ 21,358	\$ 22,687	\$ 22,196
Diluted earnings per share	\$ 0.27	\$ 0.29	\$ 0.28
Net interest income	\$ 65,123	\$ 66,234	\$ 64,966
GAAP Net interest margin	3.87%	3.90%	4.29%
Noninterest income	\$ 11,205	\$ 12,050	\$ 11,095
Noninterest expense	\$ 39,234	\$ 39,010	\$ 36,275
Net loans receivable	\$ 5,641,299	\$ 5,497,434	\$ 5,125,095
Deposits	\$ 5,803,253	\$ 5,693,452	\$ 5,334,560
Nonaccrual loans ²	\$ 38,755	\$ 46,352	\$ 39,154
ALLL to gross loans	1.22%	1.22%	1.27%
ALLL to nonaccrual loans ²	179.57%	146.18%	138.86%
ALLL to nonperforming assets ^{2,3}	59.86%	53.87%	62.66%
Provision for loan losses	\$ 1,500	\$ 2,360	\$ 3,026
Net (recoveries) charge-offs	\$ (336)	\$ 2,834	\$ 4,647
ROA	1.19%	1.28%	1.36%
ROE	9.60%	10.42%	10.84%
Efficiency ratio	51.40%	49.83%	47.69%

¹ Financial results include pre-tax acquisition accounting adjustments related to mergers, as detailed on Appendix slide 24.

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



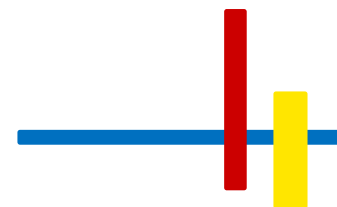
	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014	Q4 2013	Q3 2013	Q2 2013	Q1 2013
Accretion of discount on acquired performing loans	\$ 2,183	\$ 3,190	\$ 4,157	\$ 4,575	\$ 3,202	\$ 4,873	\$ 4,074	\$ 6,637	\$ 4,076
Accretion of discount on acquired credit impaired loans	1,555	1,670	1,863	2,096	2,645	2,480	2,806	1,032	1,522
Amortization of premium on acquired FHLB borrowings	94	96	95	94	92	94	94	92	91
Accretion of discount on acquired subordinated debt	(41)	(41)	(41)	(40)	(91)	(107)	(81)	(48)	(43)
Amortization of premium on acquired time deposits	75	105	125	231	314	369	308	247	438
Increase/(decrease) to pre-tax income	\$ 3,866	\$ 5,020	\$ 6,199	\$ 6,956	\$ 6,162	\$ 7,709	\$ 7,201	\$ 7,960	\$ 6,084

Appendix –

Impact of Acquisition Accounting Adjustments

	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014	Q4 2013	Q3 2013	Q2 2013	Q1 2013
Reported — NIM	3.87%	3.90%	4.15%	4.20%	4.29%	4.45%	4.42%	4.49%	4.49%
Acquisition accounting adjustments	(0.26)%	(0.33)%	(0.42)%	(0.48)%	(0.47)%	(0.58)%	(0.56)%	(0.63)%	(0.52)%
NIM, excluding effect of acquisition accounting adjustments	3.61%	3.57%	3.73%	3.72%	3.82%	3.87%	3.86%	3.86%	3.97%
Reported — Weighted avg loan yield	5.03%	5.11%	5.29%	5.44%	5.37%	5.59%	5.63%	5.78%	5.75%
Acquisition accounting adjustments	(0.32)%	(0.40)%	(0.51)%	(0.58)%	(0.54)%	(0.69)%	(0.67)%	(0.76)%	(0.60)%
Weighted avg loan yield, excluding effect of acquisition accounting adjustments	4.71%	5.11%	4.78%	4.86%	4.83%	4.90%	4.96%	5.02%	5.15%
Reported — Weighted avg cost of deposits	0.55%	0.55%	0.54%	0.54%	0.52%	0.50%	0.49%	0.49%	0.49%
Acquisition accounting adjustments	0.01%	0.01%	0.01%	0.01%	0.03%	0.02%	0.02%	0.02%	0.04%
Weighted avg cost of deposits, excluding effect of acquisition accounting adjustments	0.56%	0.56%	0.55%	0.55%	0.55%	0.52%	0.51%	0.51%	0.53%

Appendix – Reconciliation of TCE/TA



		3/31/2015
Total stockholders' equity	\$	899,198
Less: Common stock warrant		(378)
Goodwill and intangible assets, net		(109,021)
Tangible common equity	\$	789,799
Total assets	\$	7,267,905
Less: Goodwill and intangible assets, net		(109,021)
Tangible assets	\$	7,158,884
Common shares outstanding		79,542,321
Tangible common equity per share	\$	9.93
Tangible common equity to tangible assets		11.03%

Premier Korean-American Bank in the Nation

Holding Company/Bank (as of 12/31/2015)		Branches	Total Assets	Total Net Loans	Total Deposits	Branch Operations
1.	BBCN Bancorp	50	\$7,267,905	\$5,667,477	\$5,803,253	CA, NY, NJ, IL, WA, VA
2.	Wilshire Bancorp	34	\$4,413,278	\$3,474,854	\$3,635,166	CA, TX, NY, NJ, GA
2.	Hanmi Financial Corporation	46	\$4,083,887	\$2,775,757	\$3,552,717	CA, TX, IL, NY, NJ, VA
4.	Pacific City Bank	9	\$911,427	\$749,843	\$820,330	CA
5.	Commonwealth Business Bank	5	\$703,891	\$581,655	\$608,893	CA
6.	Metro City Bank	8	\$607,719	\$491,993	\$501,055	GA, AL, VA
7.	Open Bank	6	\$554,668	\$423,759	\$453,314	CA
8.	Noah Bank	5	\$302,785	\$234,578	\$247,886	PA, NJ, NY
9.	First Intercontinental Bank	5	\$271,283	\$202,021	\$224,801	GA
10.	UniBank	4	\$235,386	\$160,018	\$189,271	WA
11.	NewBank	3	\$212,425	\$142,822	\$171,504	NJ, NY
12.	NOA Bank	2	\$210,881	\$145,866	\$181,403	GA
13.	New Millennium Bank	3	\$200,154	\$146,966	\$167,031	NJ
14.	Uniti Bank	3	\$199,145	\$125,026	\$166,781	CA
15.	US Metro Bank	1	\$121,204	\$72,197	\$15,373	CA
16.	Ohana Pacific Bank	2	\$112,985	\$83,800	\$97,544	HI
U.S. Operating Entities of Korean National Banks						
	Woori America Bank	17	\$1,268,030	\$1,085,256	\$1,109,960	NY, NJ, CA, VA, MD, PA
	Shinhan Bank America	15	\$972,689	\$805,664	\$816,334	NY, NJ, CA, TX, GA
	BNB Hana Bank	3	\$259,691	\$159,502	\$219,688	NY, NJ