Hope Bancorp

Piper Jaffray
West Coast Bank Symposium

Wednesday, November 2, 2016

Newport Beach, CA

Forward Looking Statements

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 Hope Bancorp, as well as the businesses and markets in which 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. 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.

Formation of Bank of Hope

BBCNBank

Completed 1st Merger of Equals

Transformed the Korean-American banking landscape

Nov 30 2011

Dec 31 2011

Forbes 2013 BEST BANKS IN AMERICA

Begin New Growth Trajectory

SBA LPO Openings

Dec 31 2012

Forbes 2014 BEST BANKS IN AMERICA

Expanded Seattle & Chicago Ops

Glenview Branch Opening

PI Bank & Foster Bank Acquisitions

Expanded NY Metro & SoCal Ops

Palisades Park Branch Opening

BankAsiana & Saehan Bank Acquisitions

Dec 31 2013

New Product Launch

Equip Lease Financing

Established Seoul Rep Office

Forbes 2015 BEST BANKS IN AMERICA

Expanded NJ Ops

Palisades Park Branch Opening

Expanded Texas Ops

Houston-Harwin Branch Opening

Forbes 2014 AMERICA'S MOST TRUSTWORTHY COMPANIES

Dec 31 2014

Forbes 2016 BEST BANKS IN AMERICA

New Product Launches

Credit Card Wealth Mortgage

Expanded Mortgage Ops

Mortgage Department Acquisition

Entered New Markets

LaGrange & Montgomery Branch Openings

Dec 7 2015

BBCN + Wilshire MOE Agreement

Dec 31 2015

Jul 29 2016

Completed 2nd Merger of Equals

Creating Only Super Regional Korean-American Bank in the United States

WILSHIRE BANK

Hope Bancorp

Note: Bank of Hope is a wholly owned operating entity of Hope Bancorp, Inc.

New Brand Identity

Goals:
- **Memorable** and **Engaging**
- **Simple** and **Striking**
- **Easy to Pronounce**
- **Timeless**

Bank

+

Hope

=

Bank of Hope

"Bank of Hope" conveys the strength and stability of a Bank, while being **Aspirational**, **Relatable** and **Understandable** to **All Generations** and **Ethnicities**.

Naming Process

Logo Development

- The flag represents **Pride** and **Dreams**
- Bars symbolize **Relationships** between Bank of Hope and Constituents
- Design includes the letter "H" and is symbolic of **Elevated Steps** and **Forward Progress**

- Blues personify the **Strength** of our Bank
- Greens embody **Growth**, **Progress** and **Movement**
- Yellows symbolize **Opportunities** in **Hope**
- Gradient colors built with Blue-Green, Green and Yellow-Green are unique to us, and we call this unique expression of color "**Hope Green**"

Hope Green

Color Selection

Brand Identity

- We are first and foremost **Bankers**
- Our customers come to us for our **Expertise**
- Most importantly, Bank of Hope would not have been born without the support and patronage of its **Community**

Bank of Hope

Bankers. Experts. Neighbors.

Company Profile Today

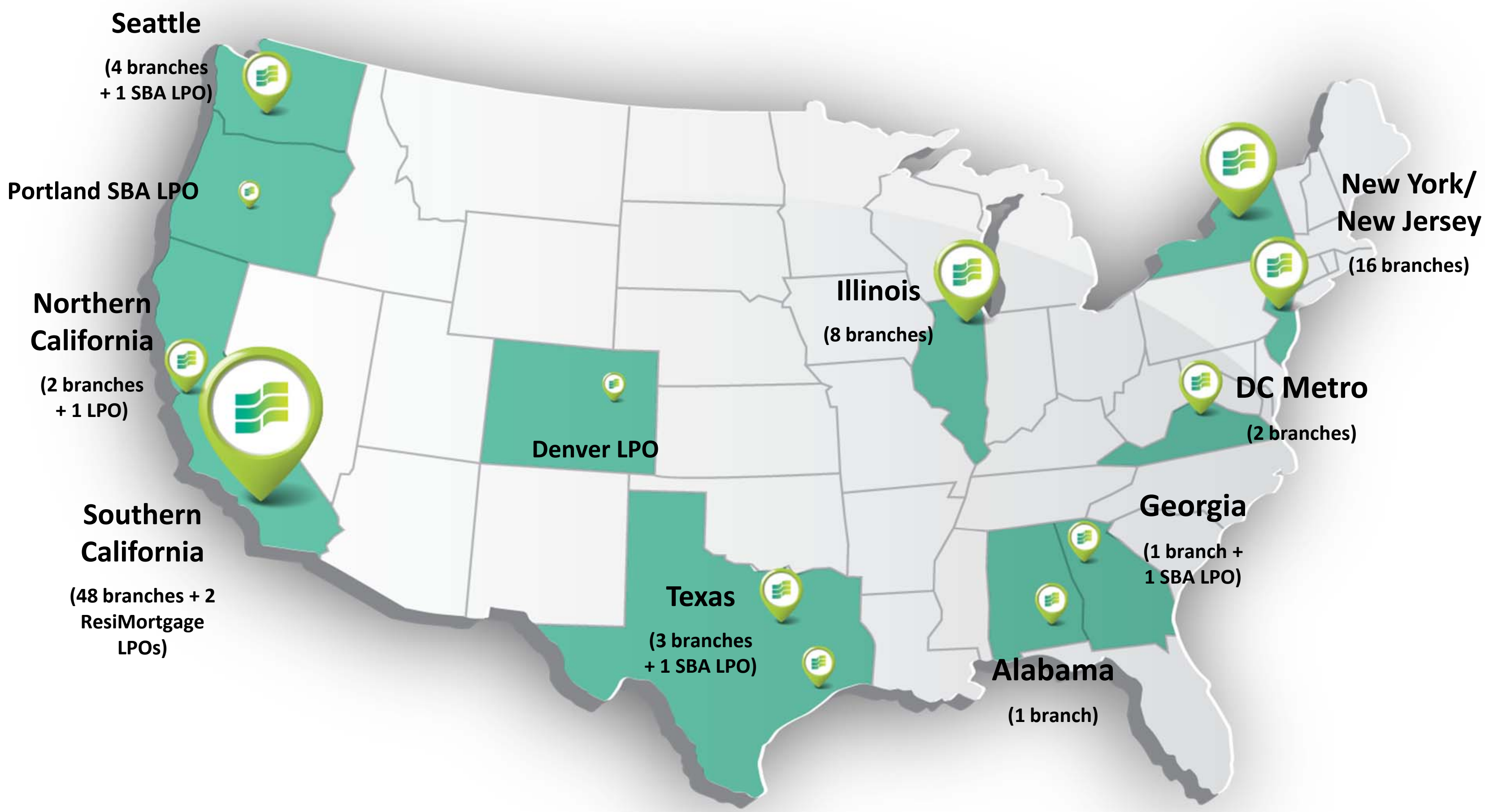
- **Only super regional Korean-American bank in the nation**
  - 3rd largest Asian-American bank in the U.S.[1]
  - 6th largest bank headquartered in Los Angeles[1]
  - 82nd largest financial institution in the U.S.[2]
  - Created through successful merger of BBCN and Wilshire
    - Bringing together 2 high-performing banks
    - Combining top 2 lenders in the Korean-American banking space
  - 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 (formerly known as BBCN Bank) ever to be listed on Forbes' list of "**Best Banks in America**"
    - **2013 ■ 2014 ■ 2015 ■ 2016**
- **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 9/30/2016)*	
Total Assets	$13.5 billion
Loans Receivable	$10.6 billion
Total Deposits	$10.7 billion

1 Source: S&P Global (formerly SNL)
2 Source: Federal Reserve Statistical Release as of June 30, 2016; 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

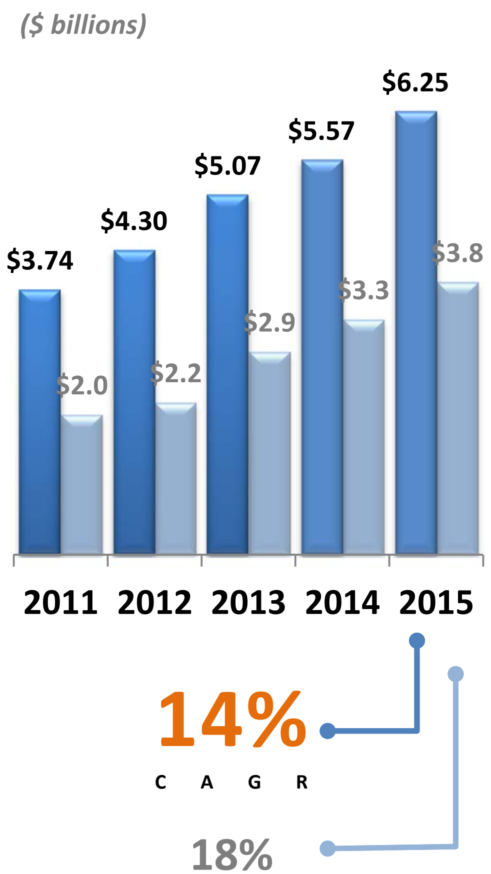
Transformation to a

Diversified Financial Institution

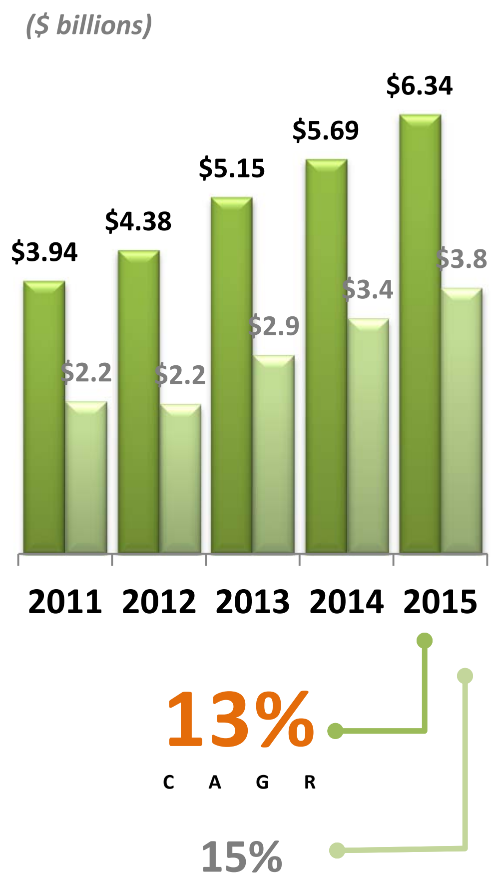
Strong Track Record of Growth

- By Predecessor Banks -

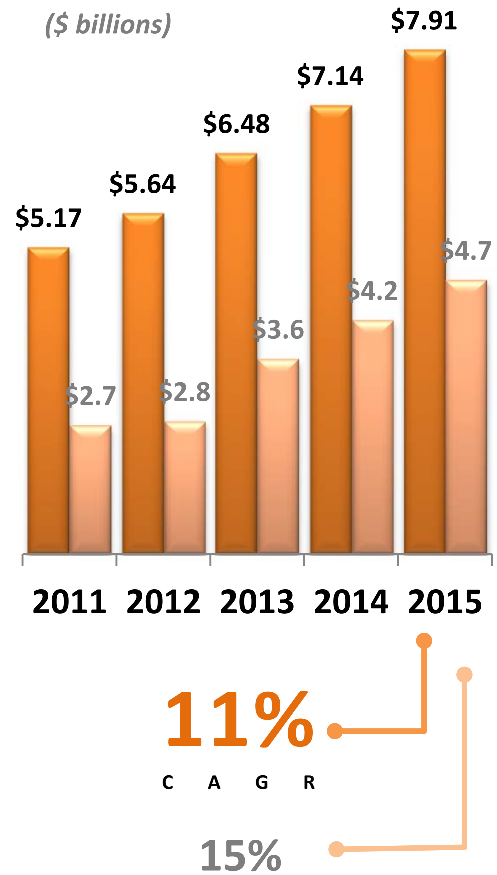
Loans Receivable



Total Deposits



Total Assets



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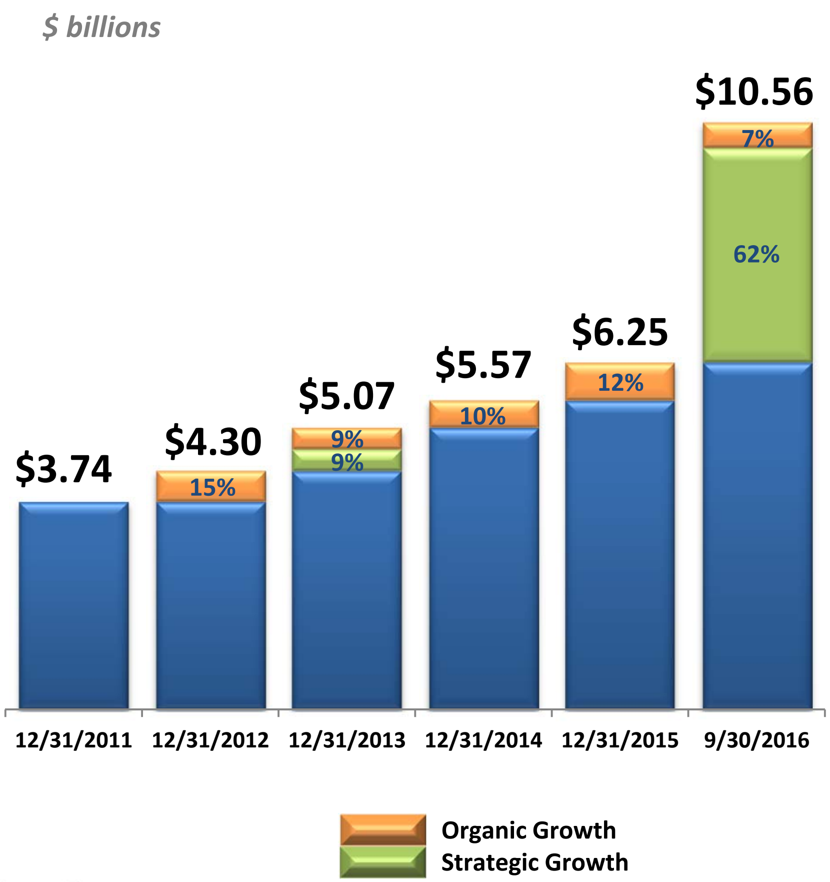
Legacy BBCN Bancorp, Inc.

Former Wilshire Bancorp, Inc.

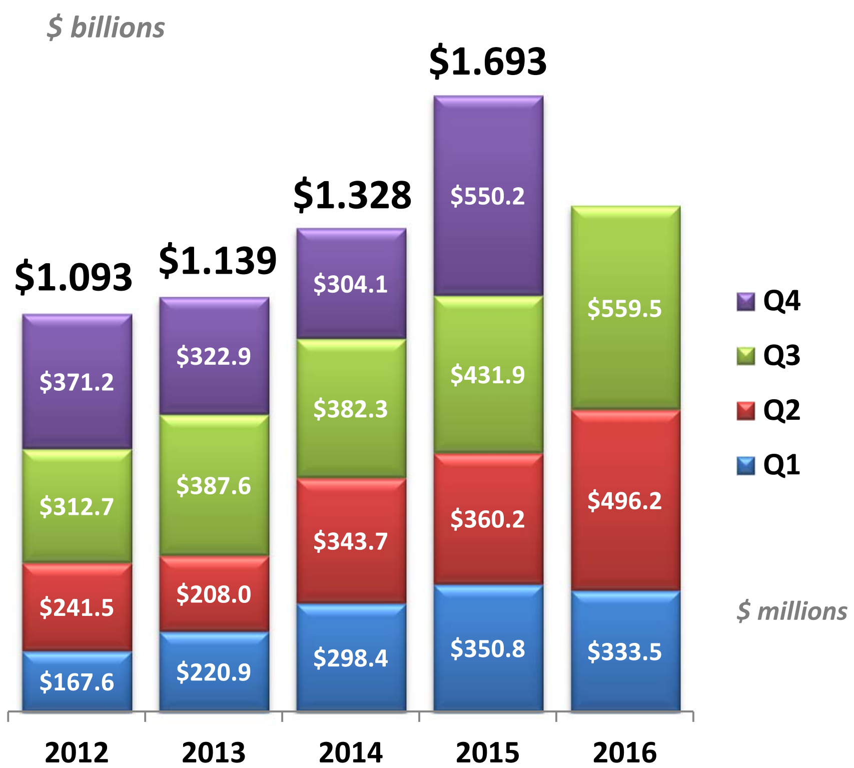
Strong Organic Loan Growth

- Supplemented by Strategic Growth -

Loans Receivable



New Loan Originations



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Q3 2016 Financial Highlights

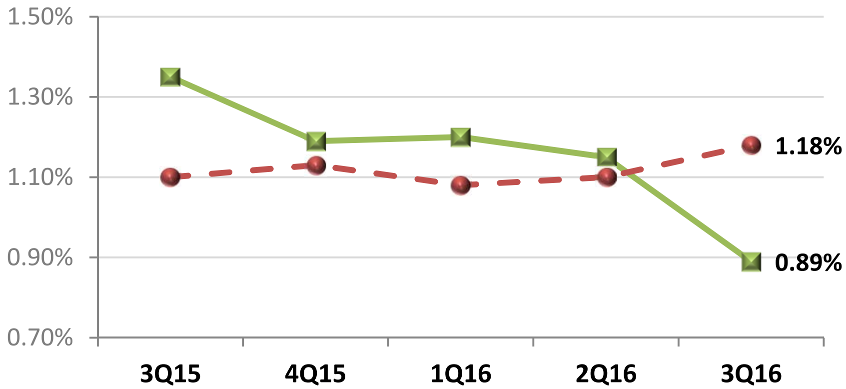
Strong Profitability	✓ Solid profitability metrics notwithstanding heightened merger-related expenses of $11.2 million during merger-completion quarter and one-quarter pause in SBA loan sales ✓ Net income totaled $26.1 million, or $0.22 per share ✓ ROAA of 0.89%, ROAE of 6.60% ✓ Efficiency ratio of 57.68%

Strong Loan Growth	✓ Loan originations of $559 million; $617 million including former Wilshire's July 2016 originations prior to merger
	✓ Favorable mix of loan originations included 52% CRE, 31% C&I and 17% consumer
	    ✓ C&I originations of $164 million included new line commitment of $100 million to new mortgage warehouse lending client
	    ✓ Combined mortgage platform drives consumer loan production in excess of $94 million
	    ✓ SBA originations of $81 million; $90 million including former Wilshire's July 2016 originations
	✓ Loans receivable increase 60% from 6/30/2016, largely reflecting MOE completion

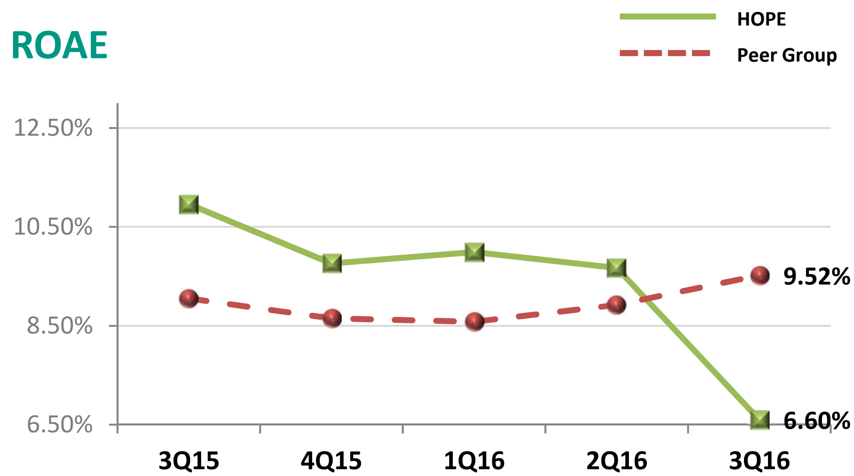
Stable Deposits	✓ Total deposits increase of 61% to $10.7 billion from 6/30/2016 ✓ Noninterest-bearing demand deposits increase 69% from 6/30/2016 and account for 27% of total deposits
Sound Credit	✓ Net charge offs of $2.6 million includes full charge off of one commercial loan relationship of $3 million as a result of partnership dispute ✓ $6.5 million provision includes charge offs and increase in reserve factors related to Hanjin issue ✓ Otherwise, general improvements and stability in asset quality trends with declines in impaired loans, restructured loans and nonaccrual loans ✓ Increase in criticized loan balances largely reflects addition of former Wilshire portfolio

Profitability Measurements

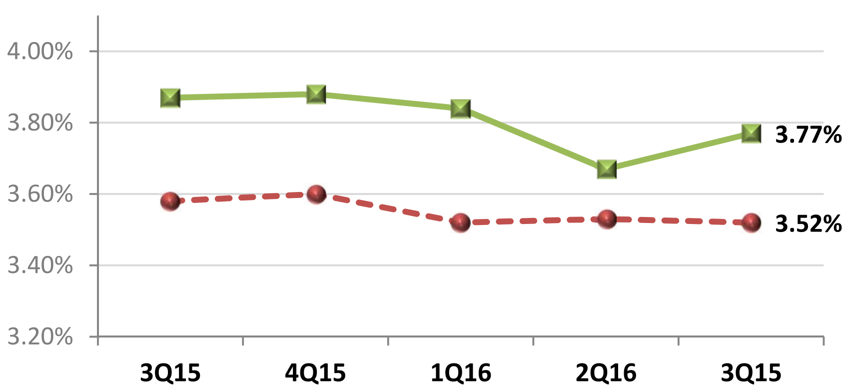
ROAA



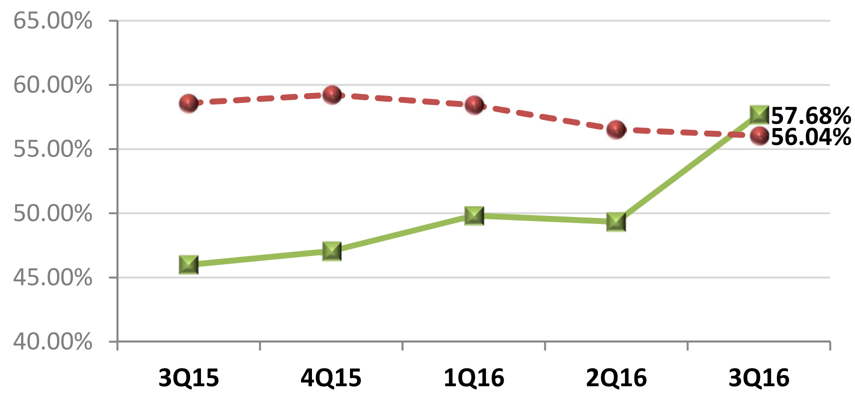
ROAE



Net Interest Margin



Efficiency Ratio



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

Source: S&P Global

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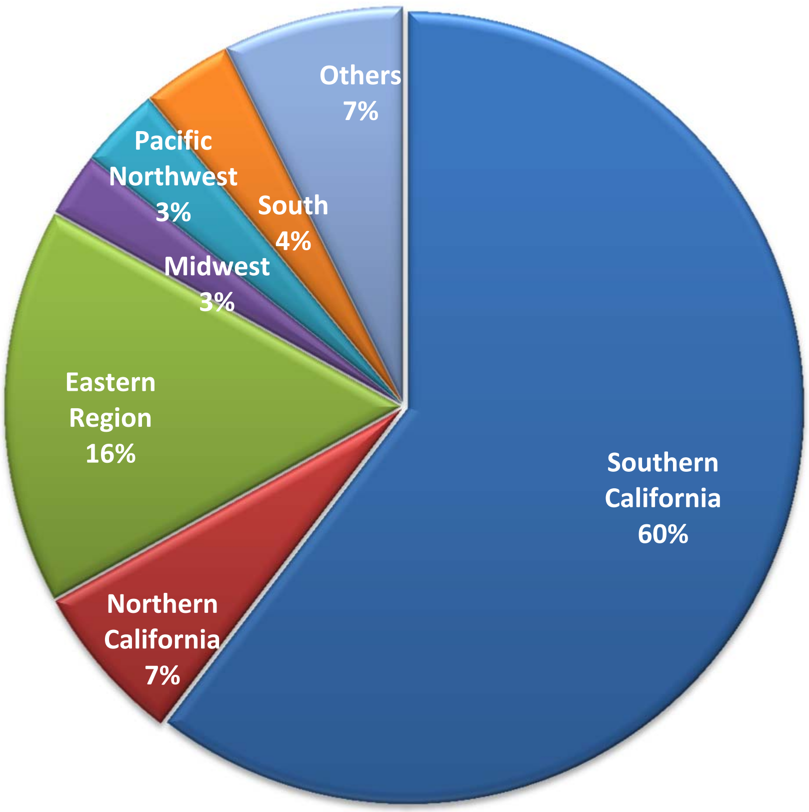
Loan Portfolio by Region

$10.56 billion
(as of 9/30/2016)



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**

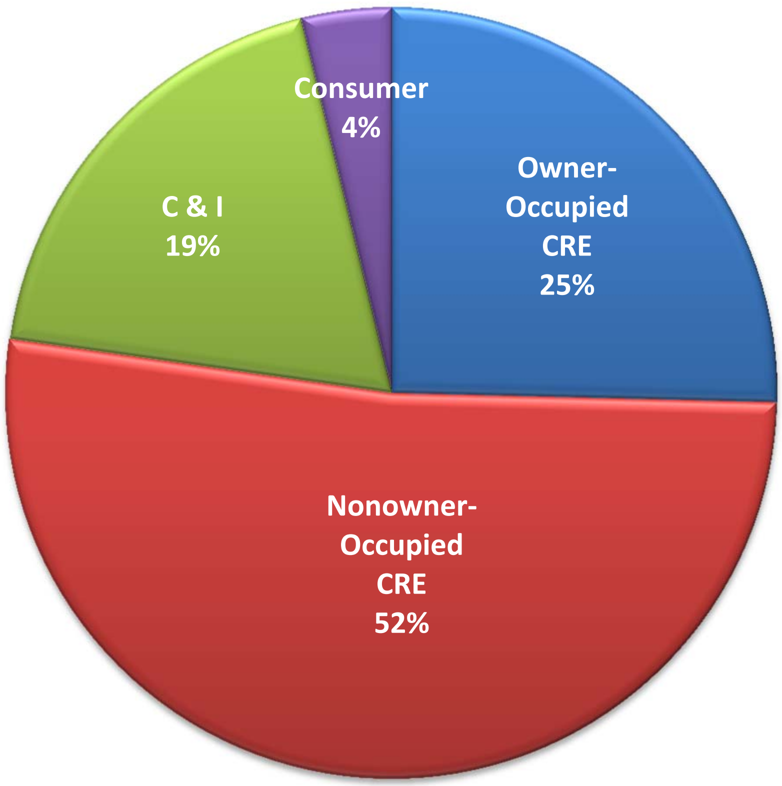
Diverse national footprint spreads credit risk and provides greater growth opportunities

Note: Region based on collateral location

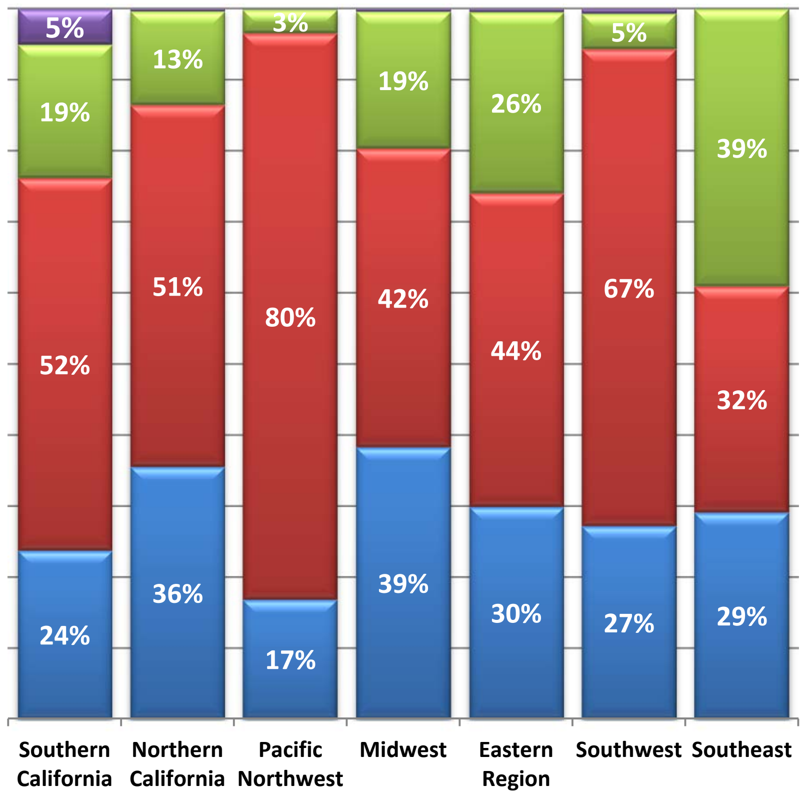
Loan Portfolio Composition

$10.56 Billion Total Portfolio

(as of 9/30/2016)



Portfolio Composition by Region



$7,730	$275	$260	$248	$1,701	$293	$59

($ millions)

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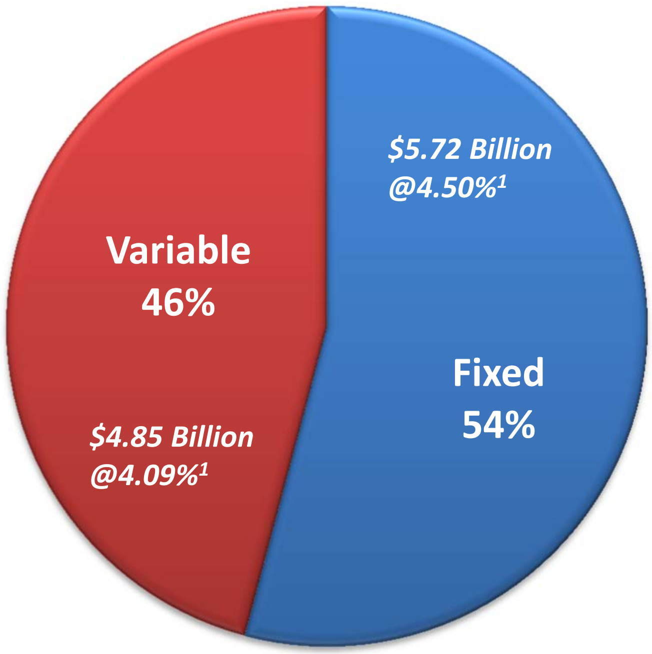
Loan Portfolio Rate Sensitivity

Loan Rate Mix



Loans with Floors
$350.5 million
Weighted Avg. Rate of 5.13%

Distribution by Loan Type

Loan Type	Outstanding ($ millions)	Avg Size ($ thousands)	Avg Yield
CRE	$8,359.0	$1,296.4	4.41%
C&I	$2,015.9	$416.8	3.98%
Other *(Consumer)*	$188.5	$194.0	3.91%
Total Loans Outstanding	$10,563.4		

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

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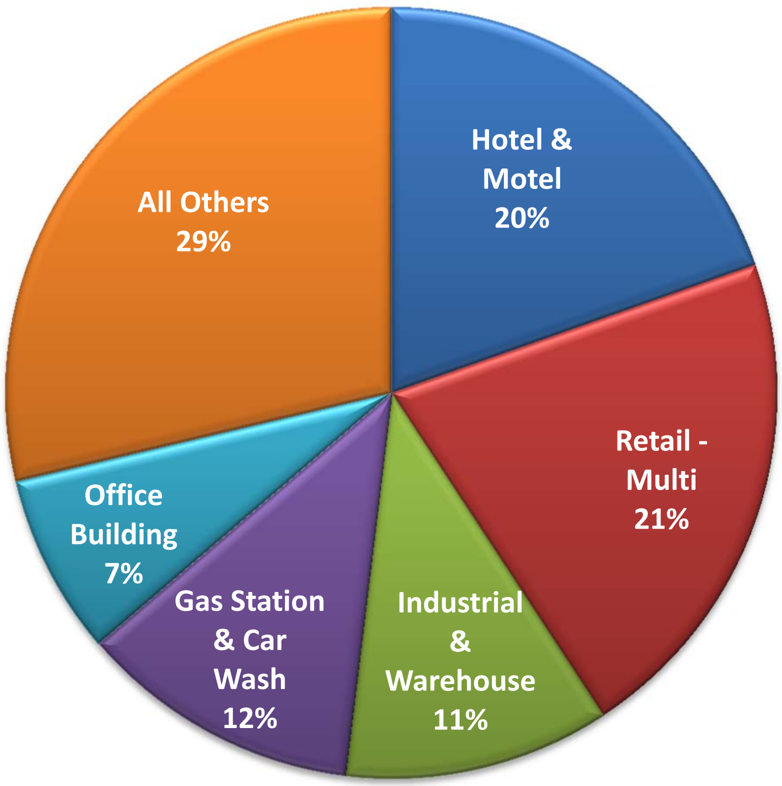
CRE Portfolio

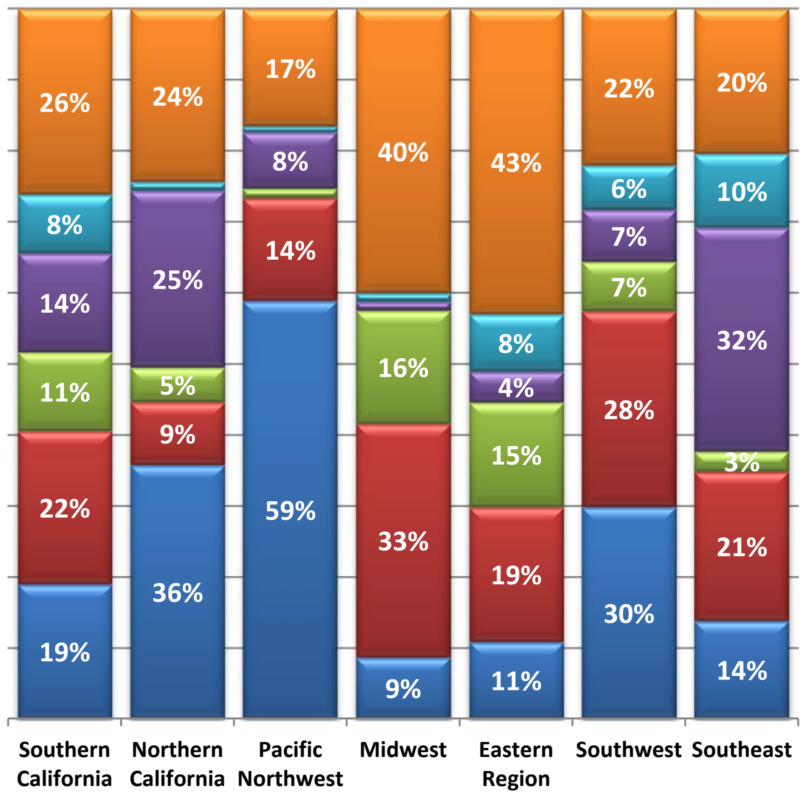
as of 9/30/2016

$8.36 Billion Total Portfolio by Property Type



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

Property Type by Region



72.18%	2.91%	3.08%	2.47%	15.53%	3.39%	0.44%

as a % of Total CRE Portfolio

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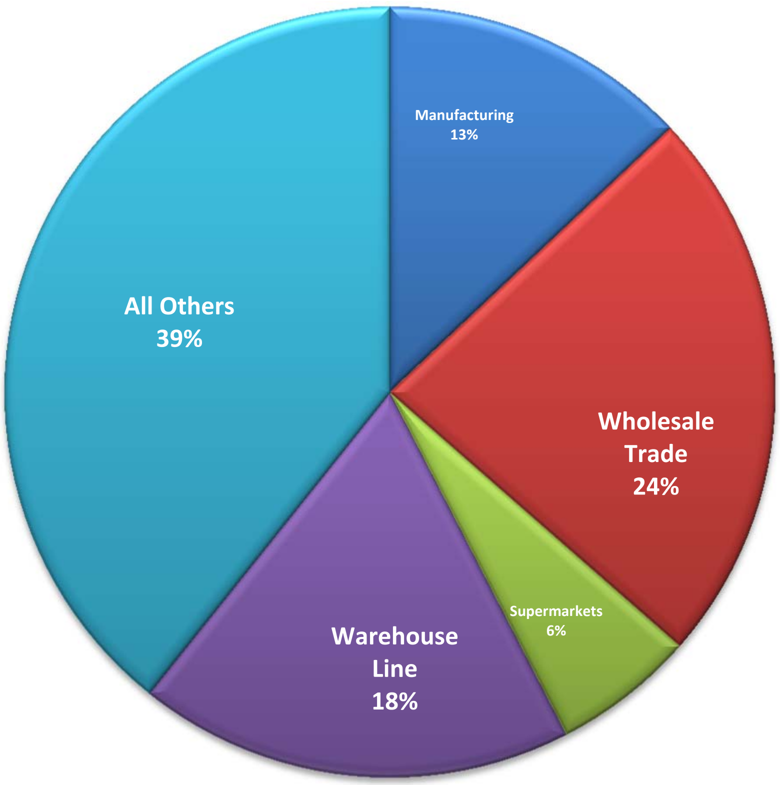
C&I Portfolio

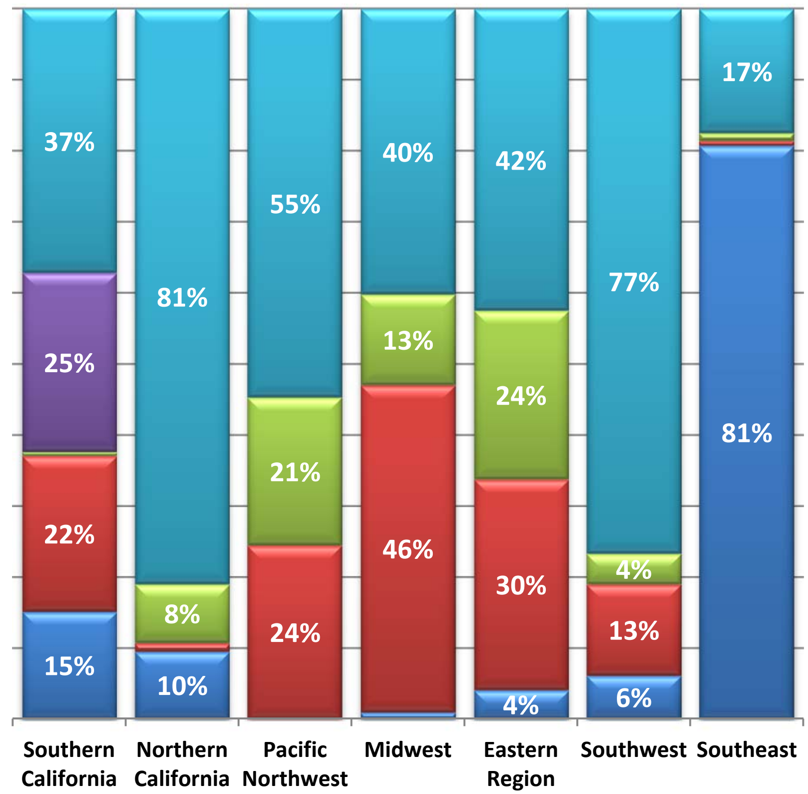
as of 9/30/2016

$2.02 Billion Total Portfolio by Industry



Note: All Others includes business types representing less than 6% of total C&I portfolio, including: Gas Station, Restaurant, Real Estate & Leasing, Retail, Laundries/Drycleaners, Liquor Stores, Hotel/Motel, Services, and Other smaller segments.

Industry by Region



Southern California	Northern California	Pacific Northwest	Midwest	Eastern Region	Southwest	Southeast
72.65%	1.81%	0.44%	2.29%	20.95%	0.74%	1.12%

as a % of Total C&I Portfolio

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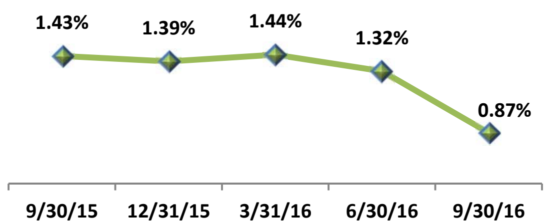
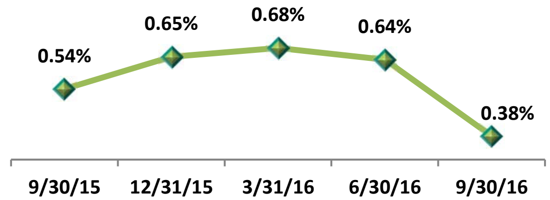
Stable Asset Quality Trends

- General improvements and stability in asset quality trends with declines in impaired loans, restructured loans and nonaccrual loans
- Total nonperforming assets to total assets declined to 0.87%
- 59% of nonaccrual loan balances are "Current and Paying as Agreed" as of 9/30/2016
- Net charge offs to loans receivable remain at minimal levels

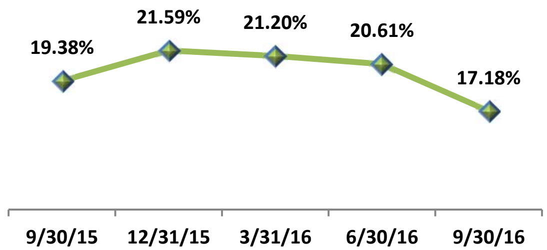
Nonperforming Assets to Total Assets



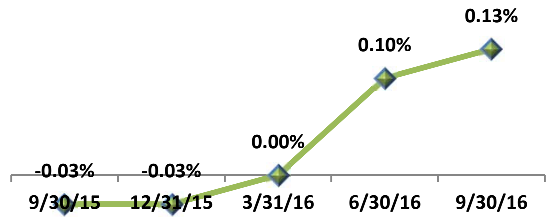
Nonaccrual Loans to Total Loans



Classified Loans to Tier-1 Capital + ALLL



Net Charge Offs to Average Loans Receivable



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.

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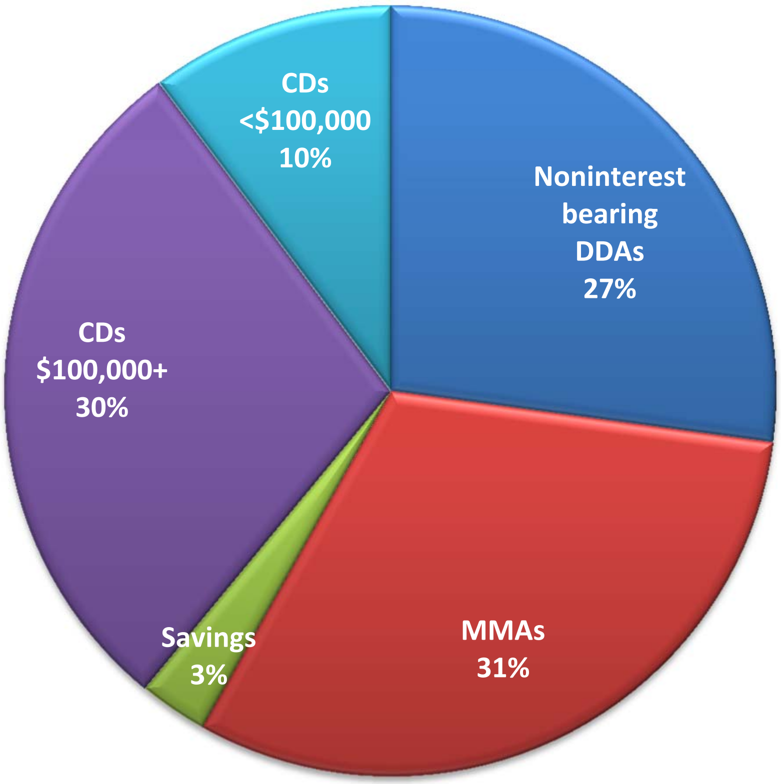
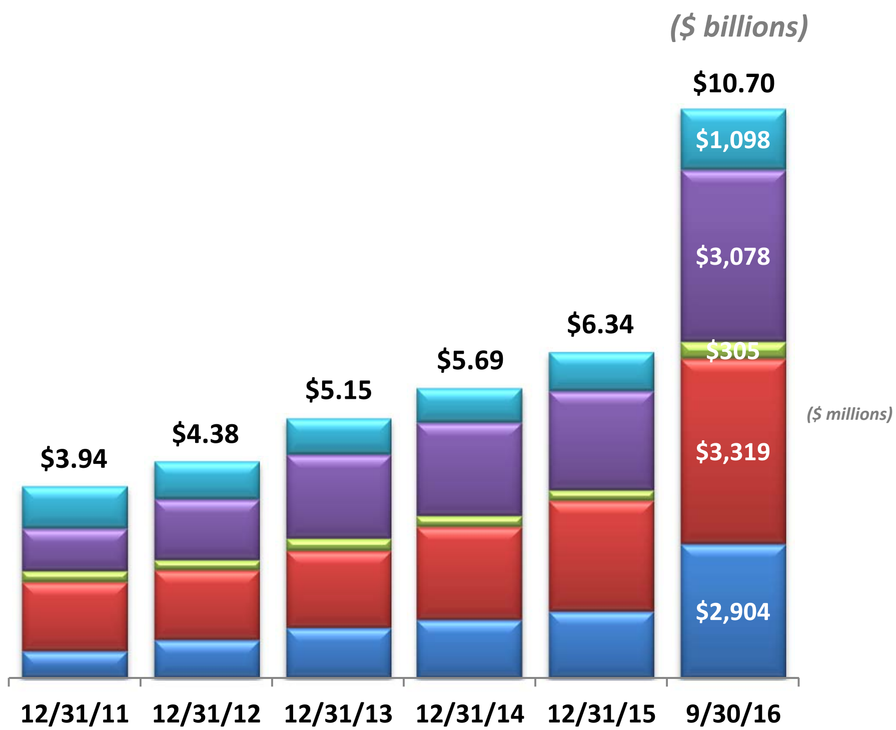
Deposit Growth Trends

$10.70 Billion
(as of 6/30/2016)



Growth Trends by Category



Stable deposit balances post merger

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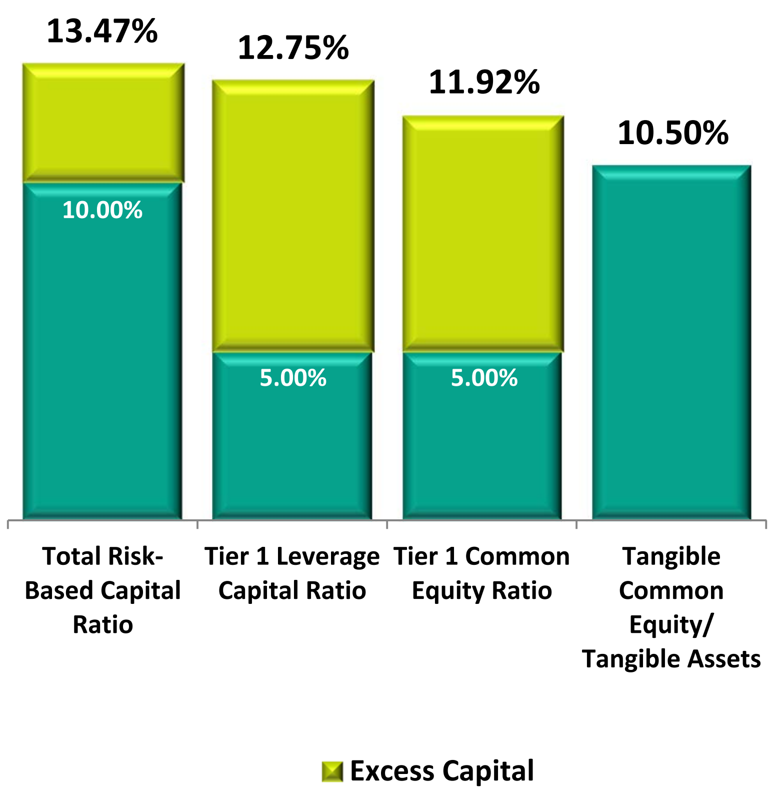
Capital Strength & Deployment

- **Redeemed $122 million TARP capital in 2Q 2012**
- **Re-initiated quarterly cash dividend in 4Q 2012**
  - Increased cash dividend by 2.5 cents in Q3 2013
  - Increased cash dividend by 2.5 cents in Q3 2014
  - Increased cash dividend by 1 cent in Q3 2015
  - Increased cash dividend by 1 cent in Q4 2016
- **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
  - Ground breaking for second Houston branch scheduled to open in Spring 2017
- **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
- **Completed merger of equals with Wilshire Bancorp 7/29/2016**

(as of 9/30/2016)



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

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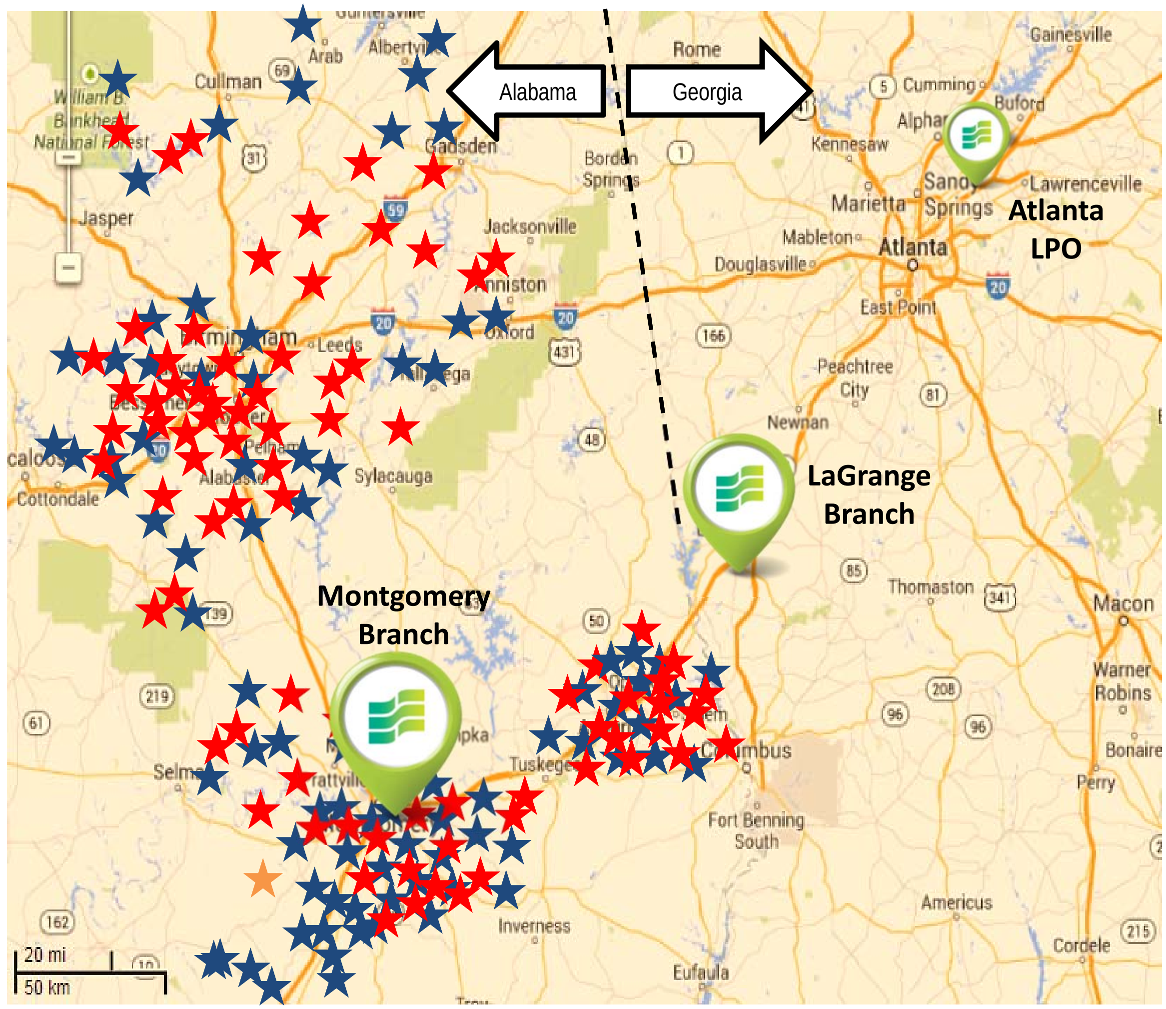
Growth Opportunities in Southeastern U.S.

- 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

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Near-Term Outlook & Strategies

- **Board and management focus on successfully integrating two organizations into one new high-performance culture**
- **Improving core earnings power following systems conversion in Nov 2016**
- **Phase I branch consolidations to be completed year-end 2016**
  - Consolidating 12 branches, driving annual cost savings of approximately $11 million pre-tax
  - Second phase expected to be completed first half 2017
- **Continuing strength in new loan originations as a combined company**
  - SBA 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 larger combined platform**
  - Residential mortgage and warehouse lending, equipment lease financing, foreign currency exchange, consumer and commercial credit cards, wealth management services
- **Stable asset quality and credit costs, assuming steady global economic conditions**
- **Continued focus on future growth plans**
  - Ground breaking on 2nd branch in Houston scheduled to open Spring 2017
  - Korea branch on track to open mid-2017
- **Proactive planning and preparation to meet regulatory requirements of $10 billion-plus financial institution**

Committed to Building on Foundation for Sustained Growth and Value Creation

Investment Opportunity

The Only Super Regional Korean-American Bank in the Nation
- Created through Combination of Two Strongest Existing Franchises -

- Definitive leadership position as the **representative bank of the Korean-American community**
- Strong and consistent **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** with combination of top 2 lenders in the market
- 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 2016 Financial Summary [1]

($ thousands)	HOPE Q3 2016	Legacy BBCN Q2 2016	Legacy BBCN Q3 2015
Net income	**$ 26,105**	$ 23,390	$ 25,092
Diluted earnings per share	**$ 0.22**	$ 0.29	$ 0.32
Average shares outstanding – diluted	**116,622,922**	79,634,762	79,584,536
Net interest income	**$ 103,474**	$ 71,064	$ 68,761
GAAP Net interest margin	**3.77%**	3.67%	3.87%
Noninterest income	**$ 14,146**	$ 10,707	$ 11,183
Noninterest expense	**$ 67,846**	$ 40,348	$ 36,755
Merger-related expenses	**$ 11,222**	$ 1,533	$ 24
Net loans receivable	**$ 10,481,221**	$ 6,507,812	$ 6,171,933
Deposits	**$ 10,702,505**	$ 6,637,522	$ 6,340,976
Nonaccrual loans [2]	**$ 40,602**	$ 42,398	$ 32,446
ALLL to gross loans	**0.76%**	1.16%	1.19%
ALLL to nonaccrual loans [2]	**196.98%**	180.26%	219.16%
ALLL to nonperforming assets [2, 3]	**68.38%**	69.62%	65.80%
Provision for loan losses	**$ 6,500**	$ 1,200	$ 600
Net charge-offs (recoveries)	**$ 2,574**	$ 1,631	$ (392)
ROA	**0.89%**	1.15%	1.35%
ROE	**6.60%**	9.67%	10.96%
Efficiency ratio	**57.68%**	49.34%	45.98%

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.*

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Appendix –
Major Pre-Tax Acquisition Accounting Adjustments Related to Mergers

	Q3 2016	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014
Accretion of discount on acquired performing loans	$ 3,111	$ 898	$ 1,966	$ 2,648	$ 2,496	$ 2,515	$ 2,183	$ 3,190	$ 4,157
Accretion of discount on acquired credit impaired loans	1,673	1,436	1,965	2,206	1,723	1,694	1,555	1,670	1,863
Amortization of premium on acquired FHLB borrowings	330	97	97	97	97	95	94	96	95
Accretion of discount on acquired subordinated debt	(190)	(44)	(44)	(44)	(43)	(42)	(41)	(41)	(41)
Amortization of premium on acquired time deposits	2,336	24	24	28	34	49	75	105	125
Increase/(decrease) to pre-tax income	$ 7,260	$ 2,411	$ 4,008	$ 4,935	$ 4,307	$ 4,311	$ 3,866	$ 5,020	$ 6,199

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Appendix –

Impact of Acquisition Accounting Adjustments

(Legacy BBCN)	Q3 2016	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014
Reported – NIM	3.77%	3.67%	3.84%	3.88%	3.87%	3.91%	3.87%	3.90%	4.15%
Acquisition accounting adjustments	(0.29)%	(0.14)%	(0.24)%	(0.29)%	(0.27)%	(0.28)%	(0.26)%	(0.33)%	(0.42)%
NIM, excluding effect of acquisition accounting adjustments	3.48%	3.53%	3.60%	3.59%	3.60%	3.63%	3.61%	3.57%	3.73%
Reported – Weighted avg loan yield	4.80%	4.80%	4.95%	4.99%	4.94%	4.98%	5.03%	5.11%	5.29%
Acquisition accounting adjustments	(0.25)%	(0.17)%	(0.29)%	(0.35)%	(0.32)%	(0.34)%	(0.32)%	(0.40)%	(0.51)%
Weighted avg loan yield, excluding effect of acquisition accounting adjustments	4.55%	4.63%	4.66%	4.64%	4.62%	4.64%	4.71%	4.71%	4.78%
Reported – Weighted avg cost of deposits	0.56%	0.64%	0.63%	0.60%	0.57%	0.55%	0.55%	0.55%	0.54%
Acquisition accounting adjustments	0.08%	—	—	—	—	0.01%	0.01%	0.01%	0.01%
Weighted avg cost of deposits, excluding effect of acquisition accounting adjustments	0.64%	0.64%	0.63%	0.60%	0.57%	0.56%	0.56%	0.56%	0.55%

Appendix –
Reconciliation of TCE/TA

			9/30/2016
Total stockholders' equity		$	1,851,201
Less:	Common stock warrant		—
	Goodwill and intangible assets, net		(483,931)
Tangible common equity		$	1,367,270
Total assets		$	13,507,564
Less:	Goodwill and intangible assets, net		(483,931)
Tangible assets		$	13,023,633
Common shares outstanding			135,109,641
Tangible common equity per share		$	10.50
Tangible common equity to tangible assets			10.12%

Hope Bancorp