



2017 KBW Winter Financial Services Symposium

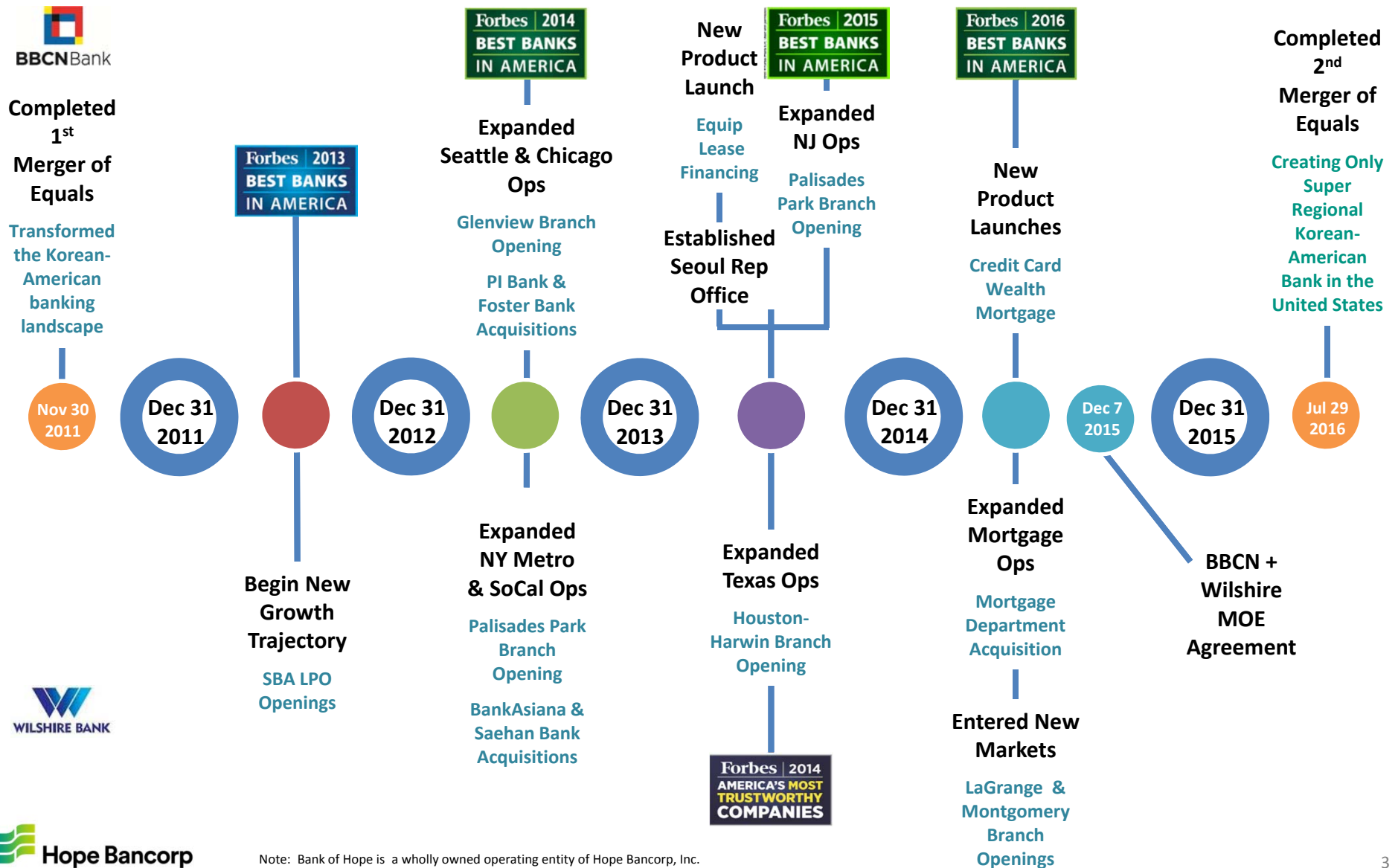
February 8-10, 2017

Boca Raton, Florida

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.

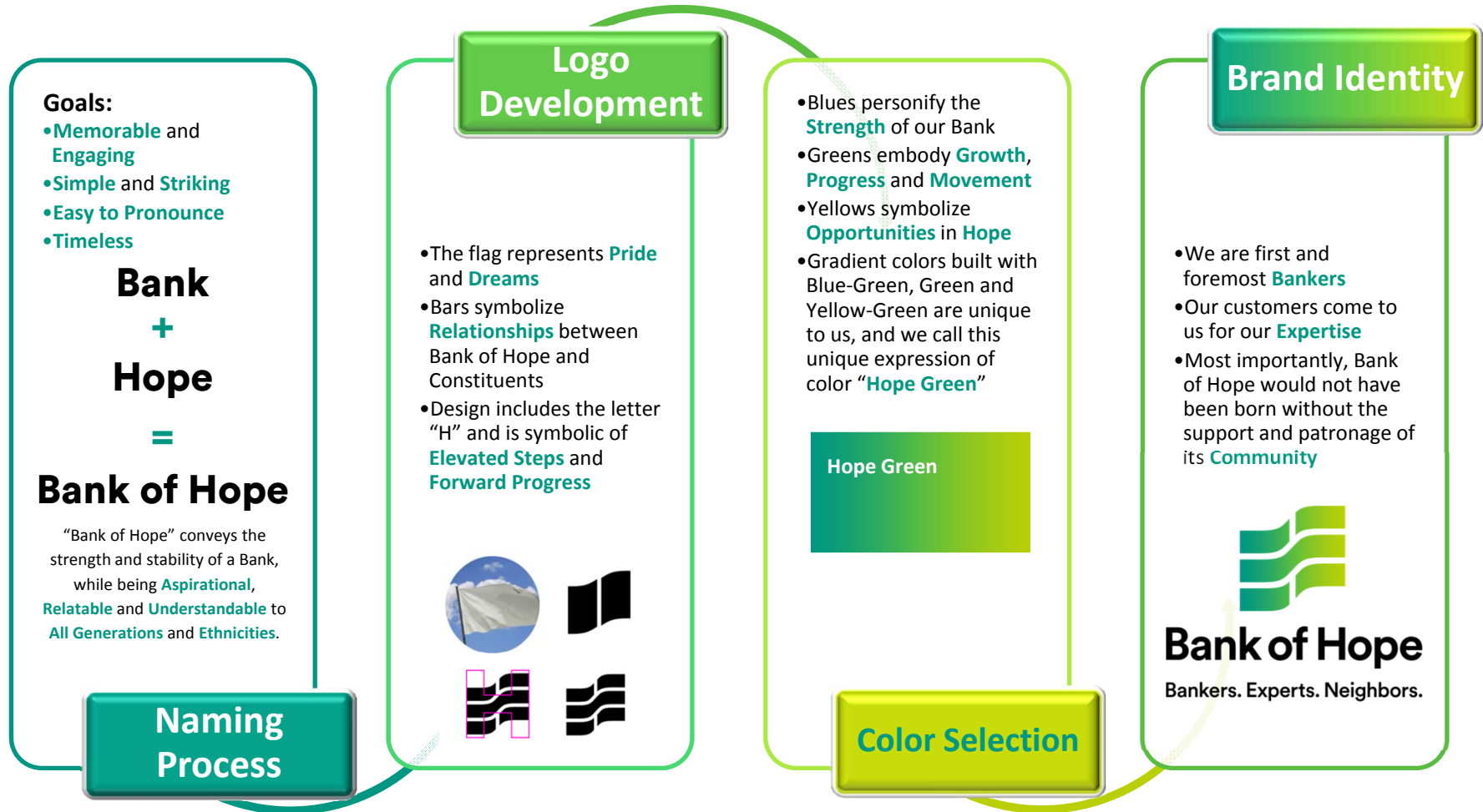
Formation of Bank of Hope



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

New Brand Identity

Named One of the
**9 Most Beautiful
 Brand Identities
 in Banking**
THE FINANCIAL BRAND



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 Angeles¹
- 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 ■ 2017

Hope Bancorp, Inc. (as of 12/31/2016)	
Total Assets	\$13.4 billion
Loans Receivable	\$10.5 billion
Total Deposits	\$10.6 billion

- **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**

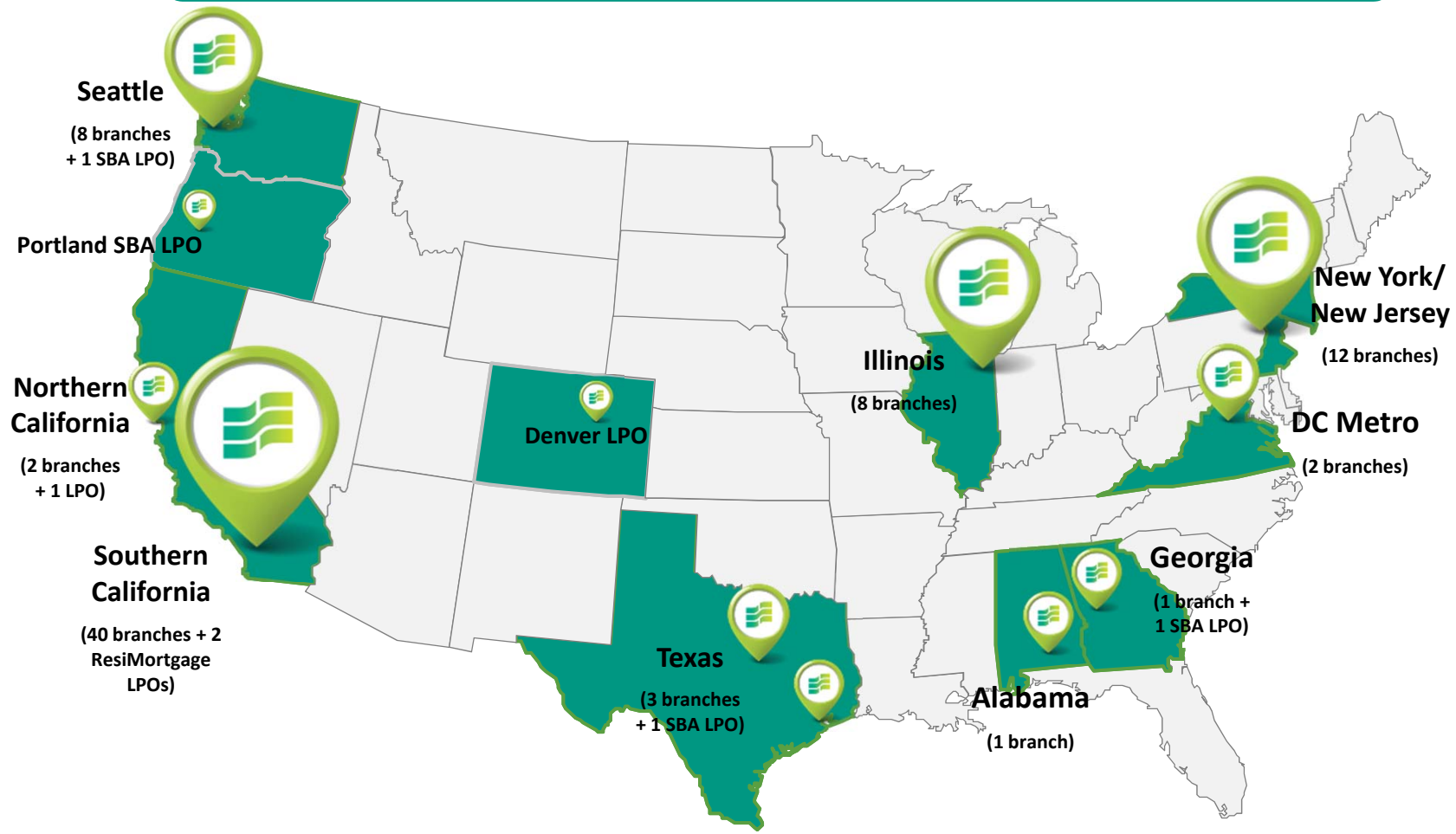


U & I Financial Acquisition

- Definitive Agreement signed January 23, 2017 – *expected to close 3Q 2017*
- Positions Bank of Hope as the only Korean-American bank in Pacific Northwest
 - Combination creates formidable competitive barrier to entry
 - Ripe SBA lending market
- Pro forma profile
 - Total assets of \$13.7 billion
 - 77 branches in California, Washington, Texas, Illinois, New York, New Jersey, Virginia, Georgia and Alabama
- Attractive transaction economics
 - Immediately accretive to tangible book value and earnings
 - 2017 accretion of approximately \$0.01 per share, assuming early 3Q 2017 merger completion
 - Anticipate cost savings of approximately 60%, with three of four branches located near existing Bank of Hope branches
- Transaction valued at approximately \$48.8 million, valuing each outstanding share of U & I Financial at \$9.50 per share

National Geographic Presence

Nationwide footprint with meaningful presence, providing full banking services to the largest Asian-American communities in the U.S.



Transformation to a Diversified Financial Institution

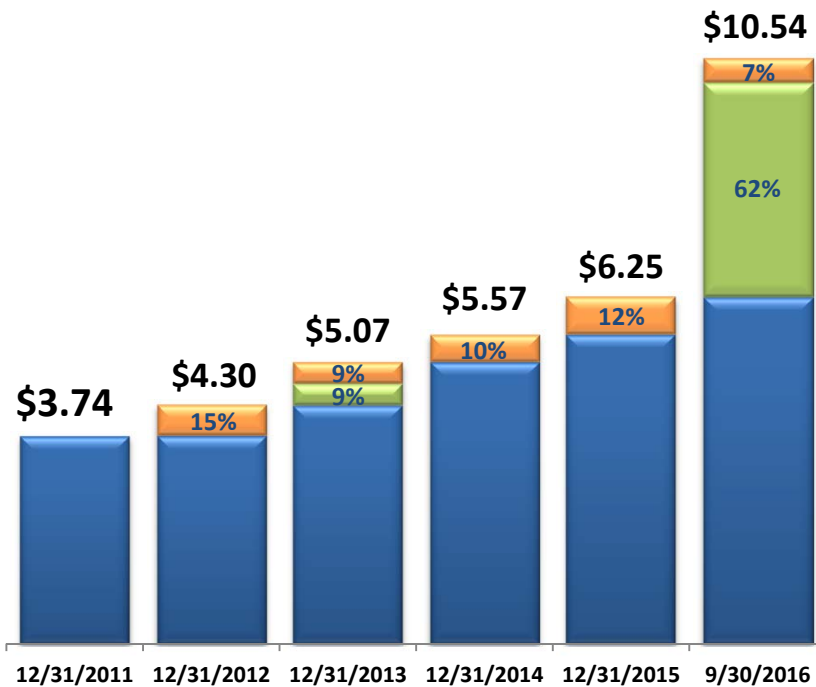


Strong Organic Loan Growth

- *Supplemented by Strategic Growth* -

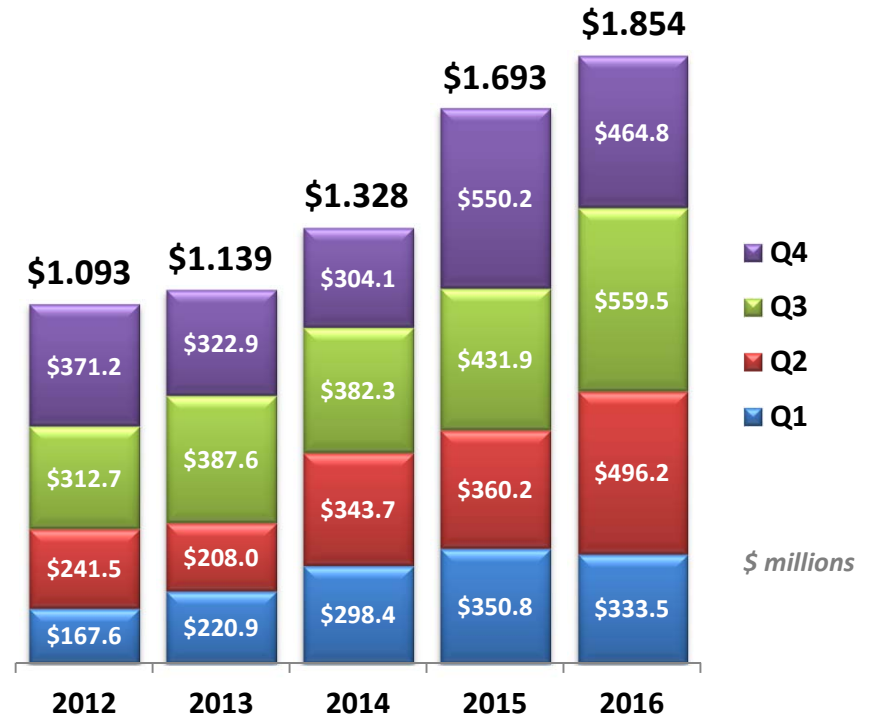
Loans Receivable

\$ billions



New Loan Originations

\$ billions



\$ millions

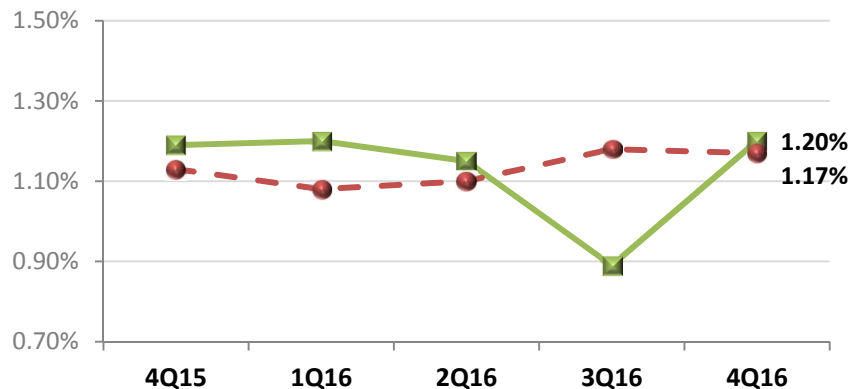
 Organic Growth
 Strategic Growth

Q4 2016 Financial Highlights

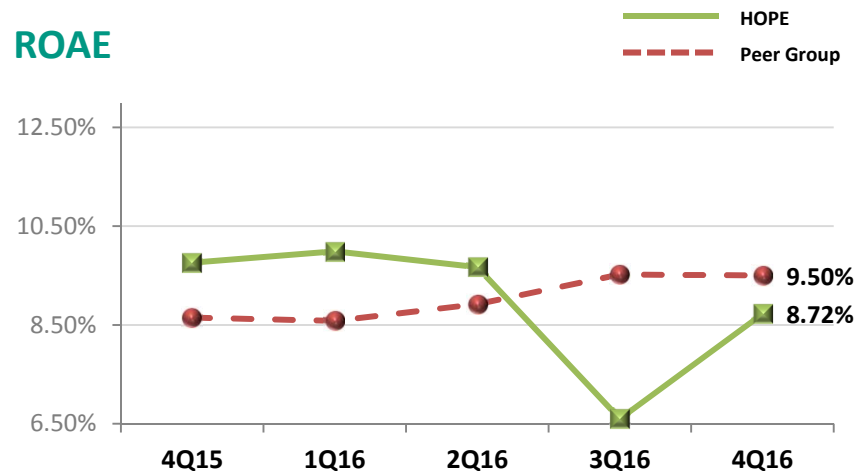
Strong Profitability	<ul style="list-style-type: none">✓ Solid profitability metrics in first full quarter of combined operations, notwithstanding merger-related expenses of \$3.0 million✓ Net income totaled \$40.6 million, or \$0.30 per share✓ Excluding merger-related expenses, net income would have been \$42.4 million, or \$0.31 per share✓ ROAA of 1.20%, ROAE of 8.72%✓ Efficiency ratio of 49.28%
Loan Origination Trajectory Set to Rise	<ul style="list-style-type: none">✓ Loan production of \$465 million reflects post-election pause in new originations, concentration management and final stage of transitional period integrating front line teams✓ Favorable mix of loan originations included 58% CRE, 31% C&I and 11% consumer<ul style="list-style-type: none">✓ C&I originations of \$138 million reflects nearly 85% increase linked quarter, excluding new warehouse line of commitments✓ Mortgage platform delivers direct consumer originations of \$74 million plus \$16 million of new warehouse line outstandings✓ SBA originations of \$63 million, including \$42 million of sellable 7(A) loans
Stable Deposits	<ul style="list-style-type: none">✓ Total deposits stable at \$10.7 billion, largely reflecting increases in money market accounts offset by declines in time deposits
Positive Credit Trends	<ul style="list-style-type: none">✓ Generally positive trends across portfolio with declines in criticized loans and nonperforming assets✓ Net charge offs trended lower at \$1.4 million✓ Closely monitoring potential impact on customers due to Hanjin bankruptcy; minimal impact to date✓ Anticipate favorable outcome based on current events; however, moved one large multi-relationship credit from Special Mention to Substandard✓ \$800,000 provision reflects favorable credit trends, low level of charge offs and current loan balance

Profitability Measurements

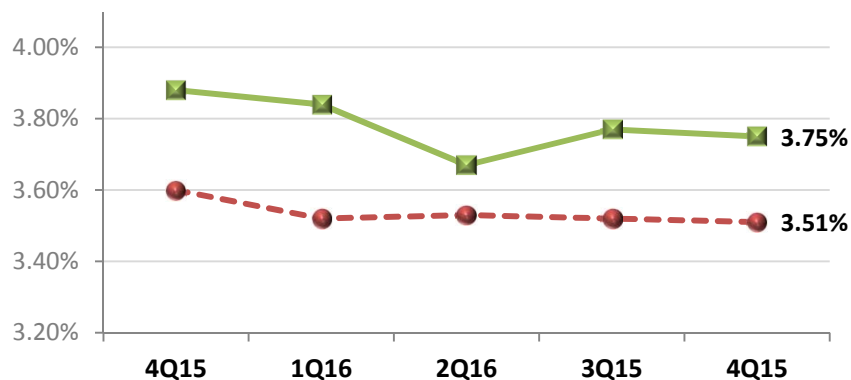
ROAA



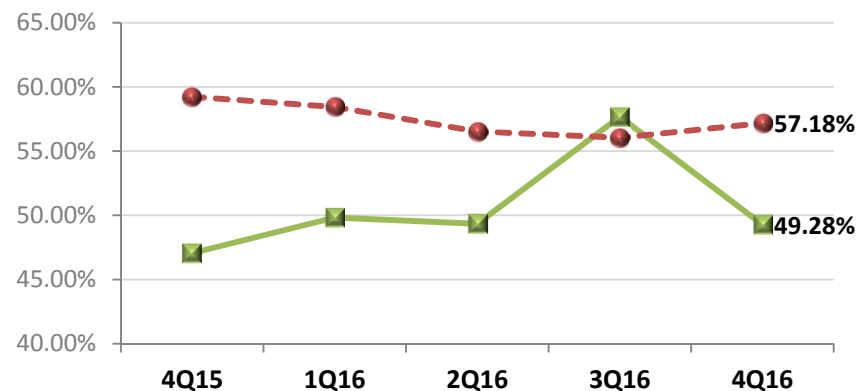
ROAE



Net Interest Margin



Efficiency Ratio



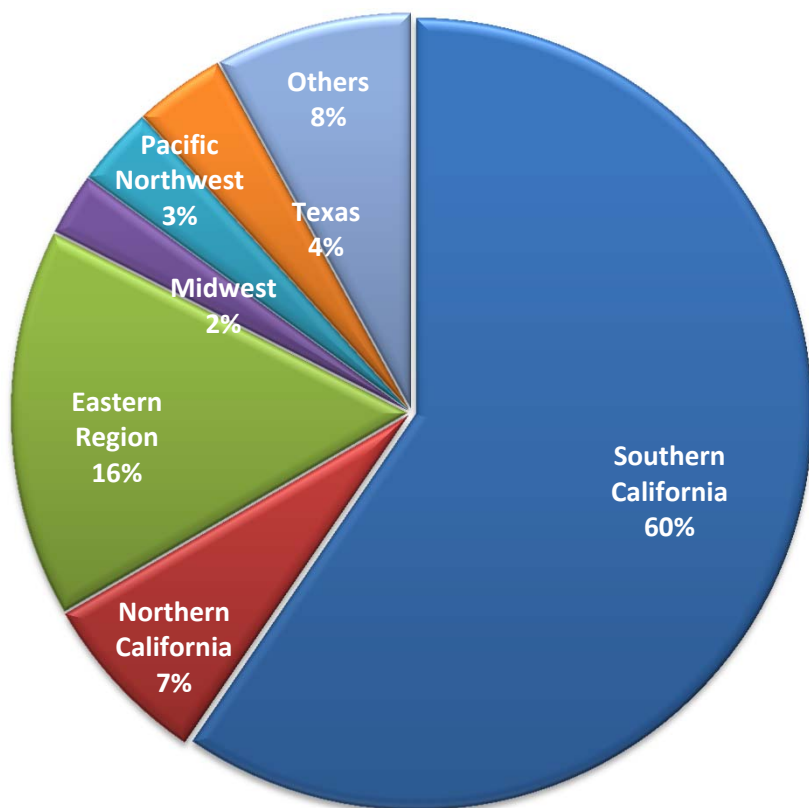
Note: Peer Group includes continental U.S. commercial banks with total assets between 70% and 200% of legacy BBCN Bank as of 12/31/15, excluding banks with extremely aberrant balance sheet structures.

Source: S&P Global

Loan Portfolio by Region

\$10.54 Billion

(as of 12/31/2016)



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

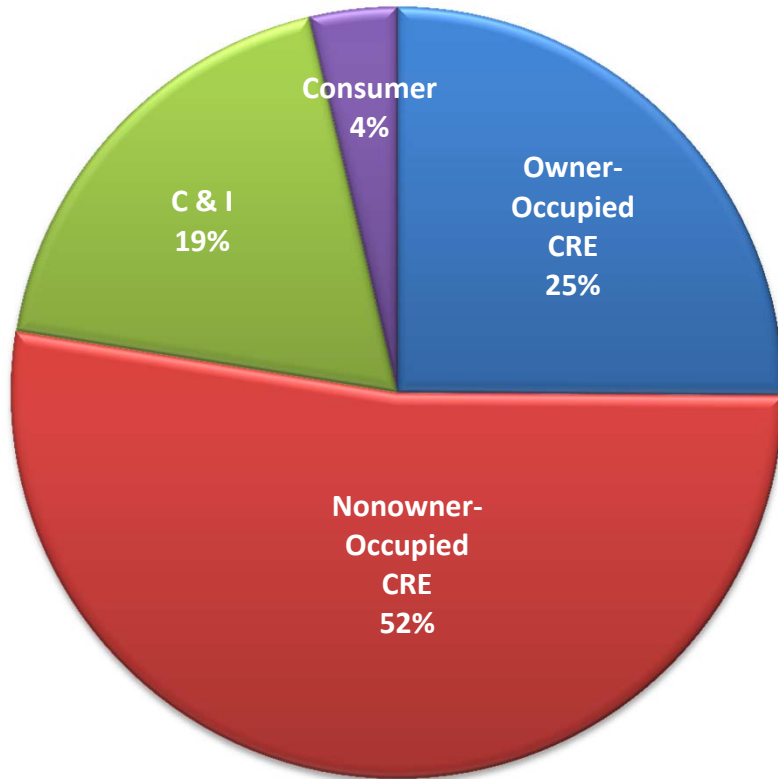
- **2016:** Expanded into Texas, Georgia and Alabama through merger with Wilshire Bancorp

Diverse national footprint spreads credit risk and provides greater growth opportunities

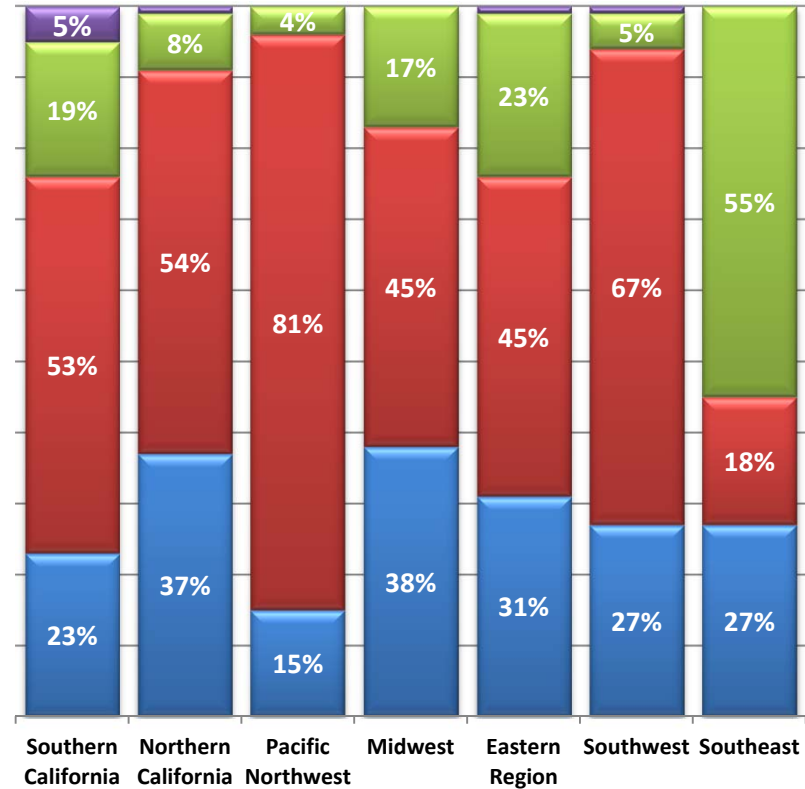
Loan Portfolio Composition

\$10.54 Billion Total Portfolio

(as of 12/31/2016)



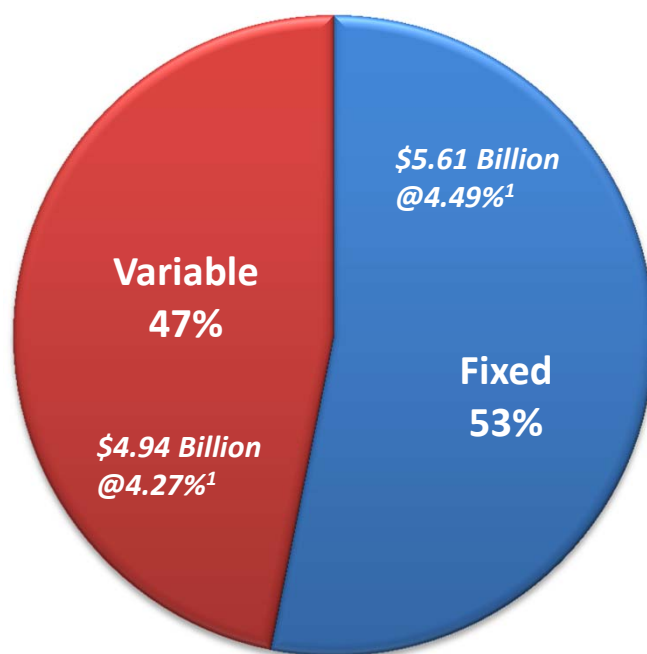
Portfolio Composition by Region



\$7,739 \$261 \$277 \$223 \$1,683 \$298 \$58
(\$ millions)

Loan Portfolio Rate Sensitivity

Loan Rate Mix



Loans with Floors
\$202.9 million
Weighted Avg. Rate of 5.27%

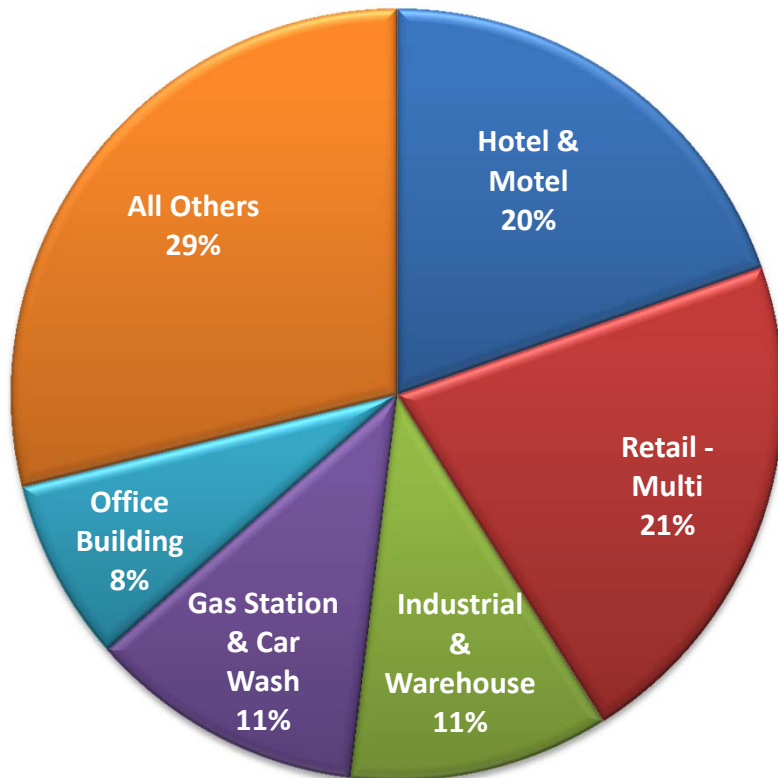
Distribution by Loan Type

Loan Type	Outstanding (\$ millions)	Avg Size (\$ thousands)	Avg Yield
CRE	\$8,154.6	\$1,304.0	4.47%
C&I	\$1,986.9	\$485.0	4.15%
Other (Consumer)	\$403.5	\$202.9	3.91%
Total Loans Outstanding	\$10,545.0		

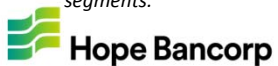
CRE Portfolio

as of 12/31/2016

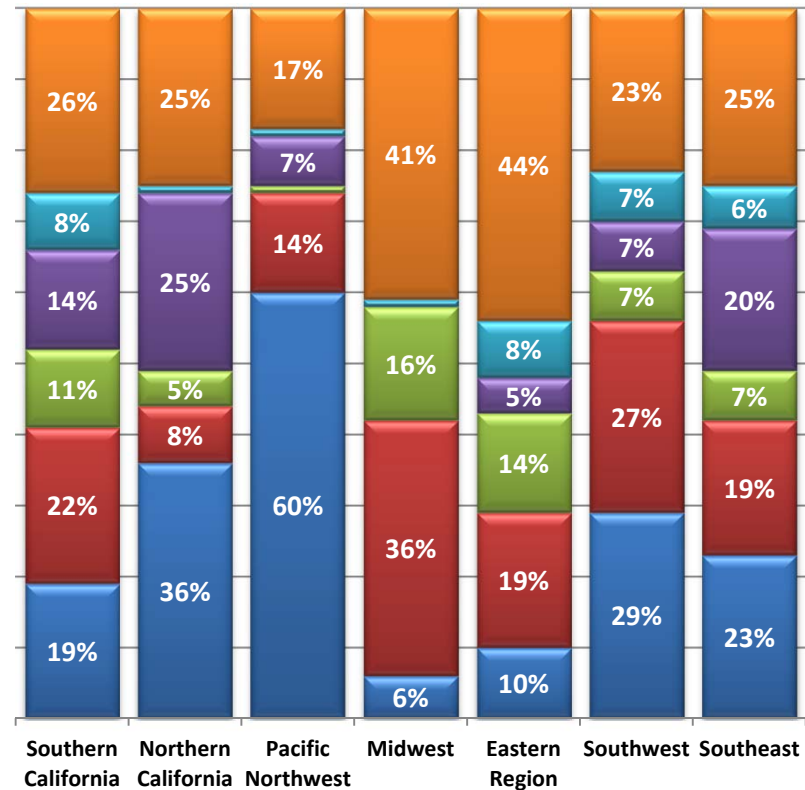
**\$8.15 Billion Total Portfolio
by Property Type**



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**

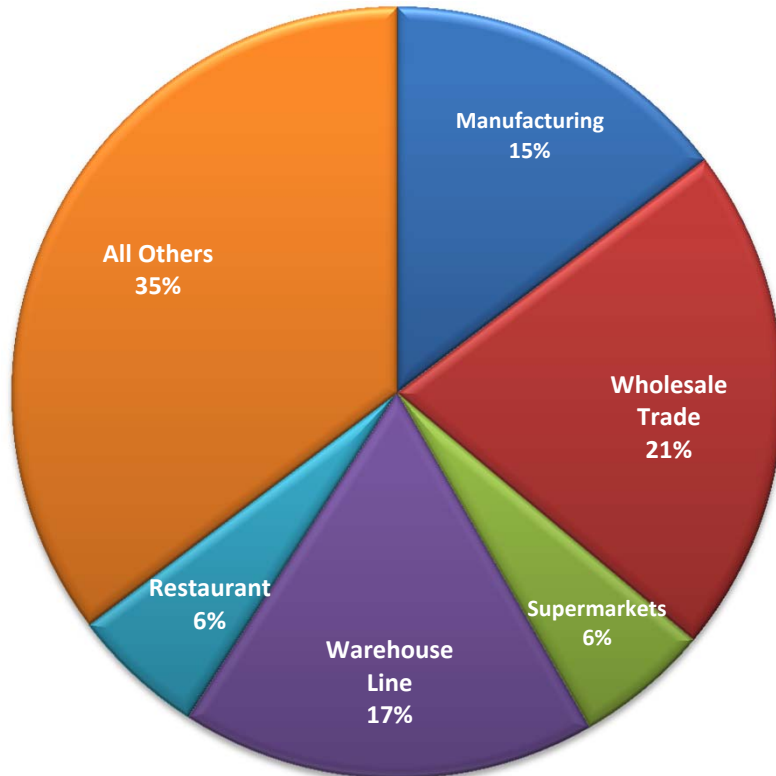


72.09% 2.92% 3.26% 2.27% 15.70% 3.44% 0.32%
as a % of Total CRE Portfolio

C&I Portfolio

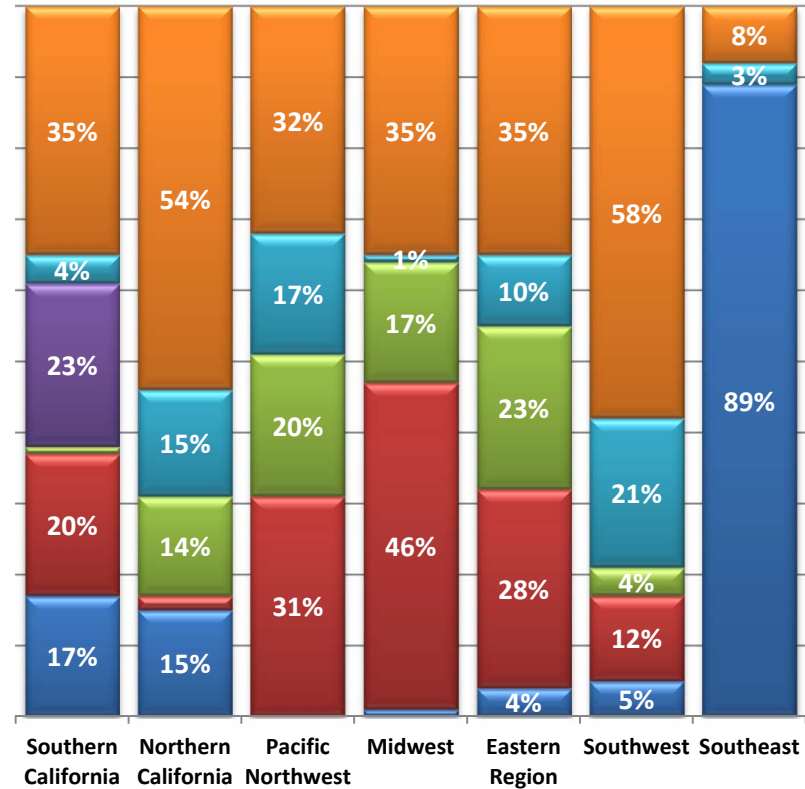
as of 12/31/2016

**\$1.99 Billion Total Portfolio
by Industry**



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

**Industry
by Region**

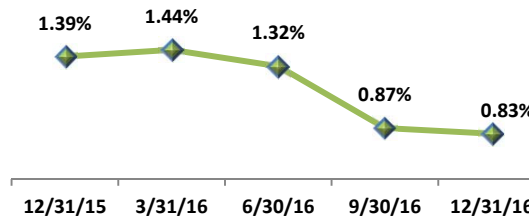


74.32% 1.09% 0.53% 1.86% 19.80% 0.77% 1.62%
as a % of Total CRE Portfolio

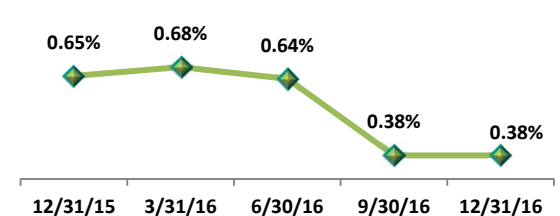
Stable Asset Quality Trends

- General improvements and stability in asset quality trends with declines in criticized loans and nonperforming assets
- \$5.5 million decrease in OREO following post-merger clean up of special assets portfolio
- Total nonperforming assets to total assets declined to 0.83%
- 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

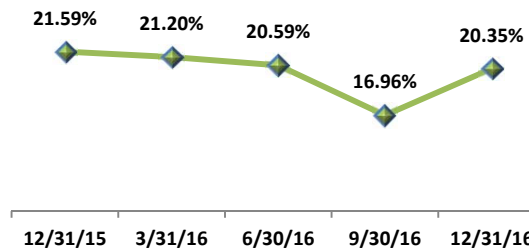
Nonperforming Assets to Total Assets



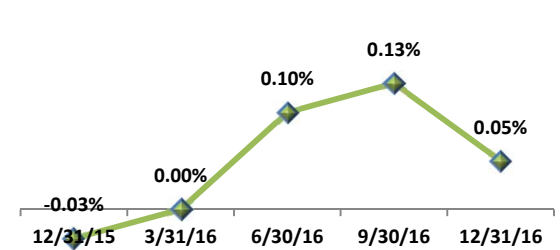
Nonaccrual Loans to Total Loans



Classified Loans to Tier-1 Capital + ALLL



Net Charge Offs to Average Loans Receivable

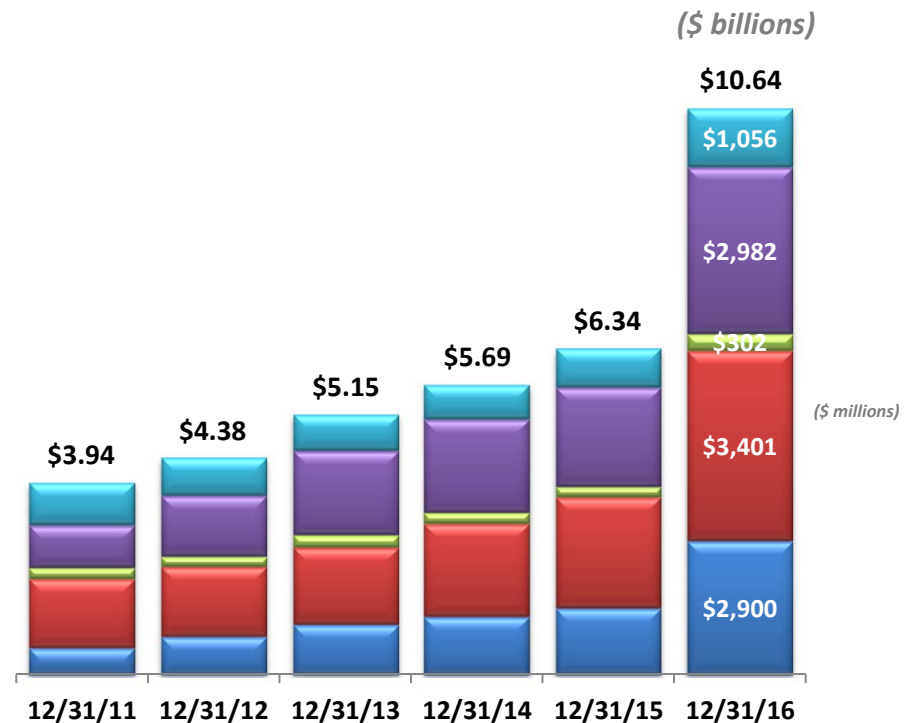
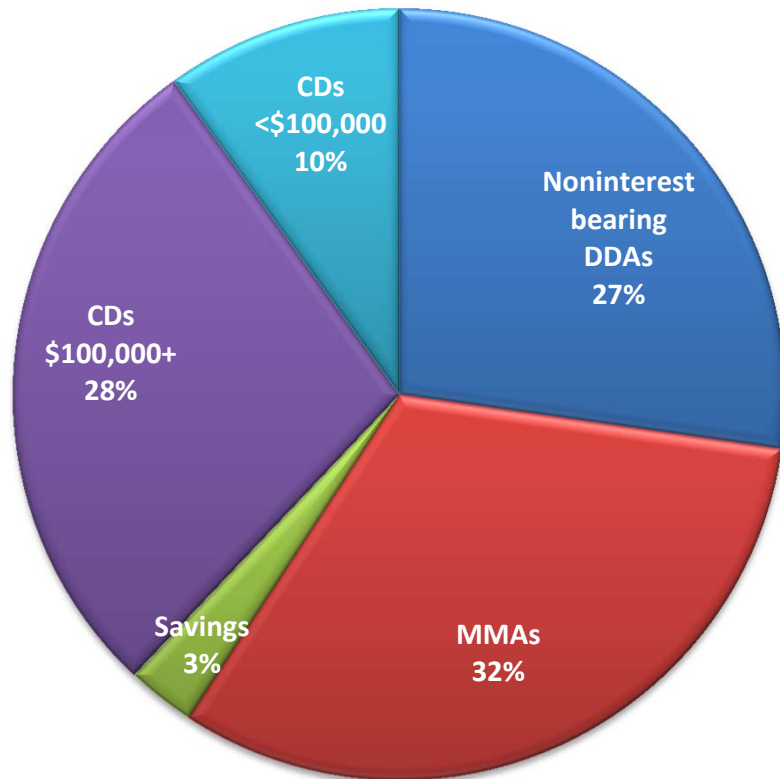


Note: Asset quality metrics for 9/30/2016 reflect the addition of Wilshire’s portfolio, which was marked-to-market at fair value and is considered current from an accounting standpoint.

Deposit Growth Trends

\$10.64 Billion
(as of 12/31/2016)

Growth Trends by Category

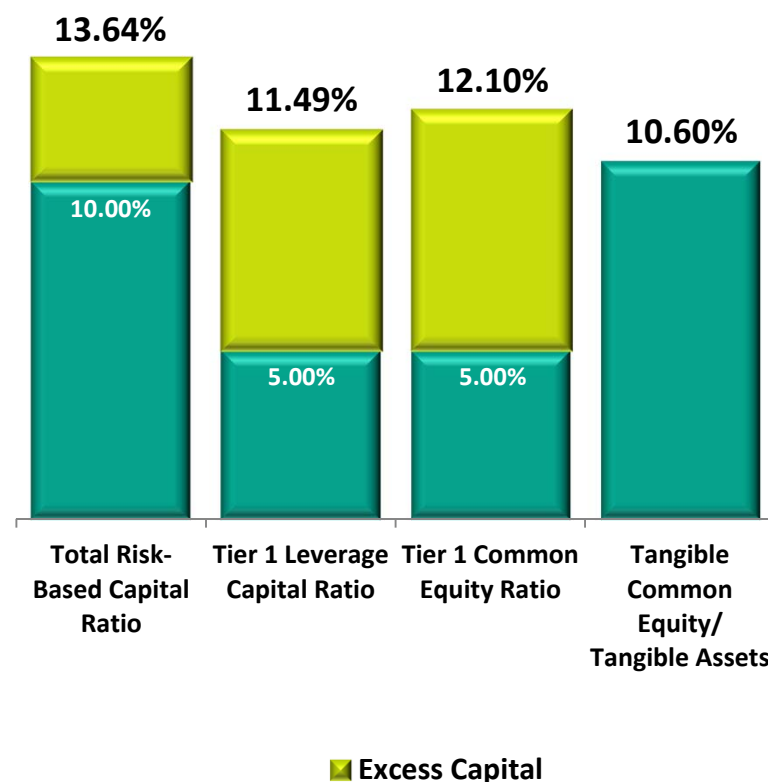


Stable deposit balances post merger

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**
- **Announced Definitive Agreement to acquire U & I Financial Corp.** to become only Korean-American bank in Pacific Northwest

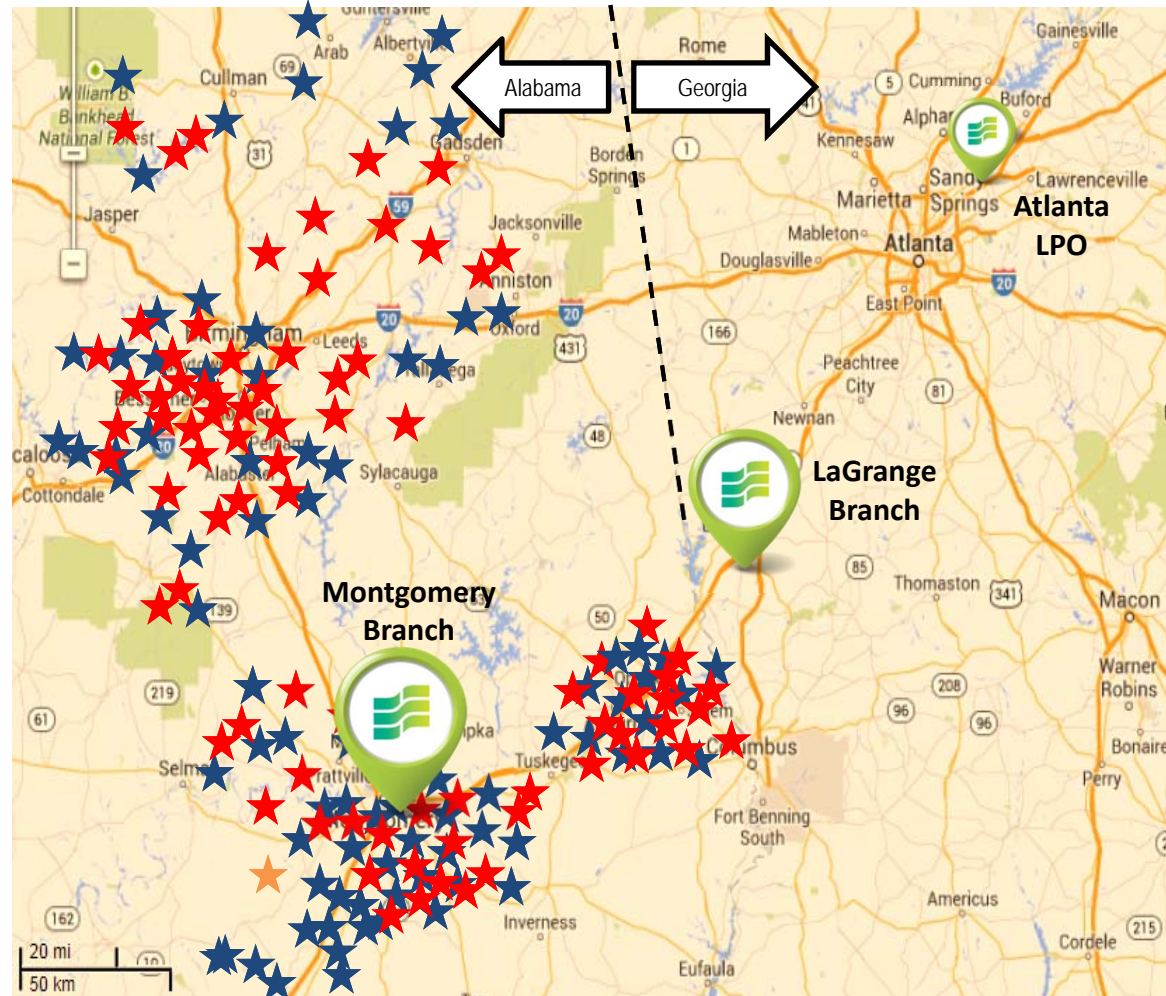
(as of 12/31/2016)



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

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



Near-Term Outlook & Strategies

- **Board and management focus on successfully integrating two organizations into high-performance culture**
- **Improving core earnings power following successful systems conversion in Nov 2016**
- **Phase II branch consolidations to be completed by 1st Half 2017**
 - Consolidating additional 9 branches, resulting in annual cost savings of approximately \$5million pre-tax
 - Aggregate branch consolidations to drive approximately \$16 million pre-tax cost savings on annual basis
- **Stable asset quality and credit costs, assuming steady global economic conditions**
- **Accelerating loan origination volumes following final stage of transitional integration period**
 - 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, consumer and commercial credit cards, equipment lease financing, foreign currency exchange, wealth management services
- **Continued focus on future growth plans**
 - Ground breaking on 2nd branch in Houston scheduled to open Spring 2017
 - Korea branch on track to open second half of 2017
- **Proactive planning and preparation to meet regulatory requirements of \$10 billion-plus financial institutions**

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 –

Q4 2016 Financial Summary ¹

(\$ thousands)	HOPE Q4 2016	HOPE Q3 2016	Legacy BBCN Q4 2015
Net income	\$ 40,630	\$ 26,105	\$ 22,869
Diluted earnings per share	\$ 0.30	\$ 0.22	\$ 0.29
Average shares outstanding – diluted	135,585,561	116,653,166	79,601,452
Net interest income	\$ 117,209	\$ 103,474	\$ 71,768
GAAP Net interest margin	3.75%	3.77%	3.88%
Noninterest income	\$ 18,192	\$ 14,146	\$ 10,977
Noninterest expense	\$ 66,731	\$ 67,846	\$ 38,938
Merger-related expenses	\$ 2,952	\$ 11,222	\$ 1,438
Net loans receivable	\$ 10,463,989	\$ 10,481,221	\$ 6,171,933
Deposits	\$ 10,642,035	\$ 10,702,505	\$ 6,340,976
Nonaccrual loans ²	\$ 40,074	\$ 40,602	\$ 40,801
ALLL to gross loans	0.75%	0.76%	1.22%
ALLL to nonaccrual loans ²	197.99%	196.98%	187.27%
ALLL to nonperforming assets ^{2,3}	71.32%	68.38%	69.34%
Provision for loan losses	\$ 800	\$ 6,500	\$ 4,900
Net charge-offs (recoveries)	\$ 1,433	\$ 2,949	\$ (398)
ROA	1.20%	0.89%	1.19%
ROE	8.72%	6.59%	9.76%
Efficiency ratio	49.28%	57.68%	47.06%

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 –

Pre-Tax Acquisition Accounting Adjustments and Merger-Related Expenses

	Q4 2016	Q3 2016	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014
Accretion of discount on acquired performing loans	\$ 3,355	\$ 3,111	\$ 898	\$ 1,966	\$ 2,648	\$ 2,496	\$ 2,515	\$ 2,183	\$ 3,190
Accretion of discount on acquired credit impaired loans	2,182	1,673	1,436	1,965	2,206	1,723	1,694	1,555	1,670
(Amortization)/accretion of low income housing tax credits adjustments	(84)	(54)	6	6	34	34	34	34	46
Amortization of premium on acquired FHLB borrowings	449	330	97	97	97	97	95	94	96
Accretion of discount on acquired subordinated debt	(260)	(190)	(44)	(44)	(44)	(43)	(42)	(41)	(41)
Amortization of premium on acquired time deposits	3,478	2,336	19	24	28	24	49	75	105
Total acquisition accounting adjustments	\$ 9,120	\$ 7,206	\$ 2,412	\$ 4,014	\$ 4,969	\$ 4,331	\$ 4,345	\$ 3,900	\$ 5,066
Merger-related expenses	(2,952)	(11,222)	(1,533)	(1,207)	(1,438)	(24)	(26)	(24)	(33)
Total	\$ 6,168	\$ (4,016)	\$ 879	\$ 2,807	\$ 3,531	\$ 4,307	\$ 4,319	\$ 3,876	\$ 5,033

Appendix –

Impact of Acquisition Accounting Adjustments

<i>(Legacy BBCN)</i>	Q4 2016	Q3 2016	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014
Reported – NIM	3.75%	3.77%	3.67%	3.84%	3.88%	3.87%	3.91%	3.87%	3.90%
Acquisition accounting adjustments	(0.30)%	(0.29)%	(0.14)%	(0.24)%	(0.29)%	(0.27)%	(0.28)%	(0.26)%	(0.33)%
NIM, excluding effect of acquisition accounting adjustments	3.45%	3.48%	3.53%	3.60%	3.59%	3.60%	3.63%	3.61%	3.57%
Reported – Weighted avg loan yield	4.80%	4.80%	4.80%	4.95%	4.99%	4.94%	4.98%	5.03%	5.11%
Acquisition accounting adjustments	(0.21)%	(0.25)%	(0.17)%	(0.29)%	(0.35)%	(0.32)%	(0.34)%	(0.32)%	(0.40)%
Weighted avg loan yield, excluding effect of acquisition accounting adjustments	4.59%	4.55%	4.63%	4.66%	4.64%	4.62%	4.64%	4.71%	4.71%
Reported – Weighted avg cost of deposits	0.55%	0.56%	0.64%	0.63%	0.60%	0.57%	0.55%	0.55%	0.55%
Acquisition accounting adjustments	0.13%	0.08%	—	—	—	—	0.01%	0.01%	0.01%
Weighted avg cost of deposits, excluding effect of acquisition accounting adjustments	0.68%	0.64%	0.64%	0.63%	0.60%	0.57%	0.56%	0.56%	0.56%

Appendix – Reconciliation of TCE/TA

	12/31/2016	9/30/2016	12/31/2015
Total stockholders' equity	\$ 1,856,893	\$ 1,854,571	\$ 938,095
Less: Common stock warrant	—	—	—
Goodwill and core deposit intangible assets, net	(483,674)	(484,387)	(108,221)
Tangible common equity	\$ 1,373,219	\$ 1,370,184	\$ 829,874
Total assets	\$ 13,442,488	\$ 13,510,629	\$ 7,912,648
Less: Goodwill and core deposit intangible assets, net	(483,674)	(484,387)	(108,221)
Tangible assets	\$ 12,958,814	\$ 13,026,242	\$ 7,804,427
Common shares outstanding	135,240,079	135,109,641	79,566,356
Tangible common equity to tangible assets	10.60 %	10.52 %	10.63 %
Tangible common equity per share	\$ 10.15	\$ 10.14	\$ 10.43

Appendix –

Reconciliation of Noninterest Expense and EPS Less Merger-Related Expenses

	Three Months Ended			Twelve Months Ended	
	12/31/2016	9/30/2016	12/31/2015	12/31/2016	12/31/2015
NONINTEREST EXPENSE BEFORE MERGER-RELATED COSTS					
Total noninterest expense	\$ 66,731	\$ 67,846	\$ 38,938	\$ 214,975	\$ 153,384
Less: merger-related costs	2,952	11,222	1,438	16,914	1,540
Total noninterest expense, excluding merger-related expense	\$ 63,779	\$ 56,624	\$ 37,500	\$ 198,061	\$ 151,844
 CORE EPS LESS MERGER RELATED EXPENSES					
Net income	\$ 40,630	\$ 26,105	\$ 22,869	\$ 113,747	\$ 92,258
Less: merger-related costs	2,952	11,222	1,438	16,914	1,540
Tax provision adjustment	(1,185)	(4,452)	(593)	(6,852)	(625)
Net income, excluding merger-related expense	\$ 42,397	\$ 32,875	\$ 23,714	\$ 123,809	\$ 93,173
 Weighted average common shares diluted	135,585,561	116,653,166	79,601,452	103,530,318	79,611,800
Core EPS excluding merger-related expenses	\$ 0.31	\$ 0.28	\$ 0.30	\$ 1.20	\$ 1.17