Hope Bancorp

2017 KBW US Regional Bank Leaders Conference

June 12, 2017

London

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; inability to consummate the Company's proposed merger with U & I Financial Corp. on the terms it has proposed; and failure to realize the benefits from the merger with U & I Financial Corp. that the Company currently expects if the merger is consummated. 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.

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 ■ 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 3/31/2017)*	
Total Assets	$13.5 billion
Loans Receivable	$10.5 billion
Total Deposits	$10.7 billion

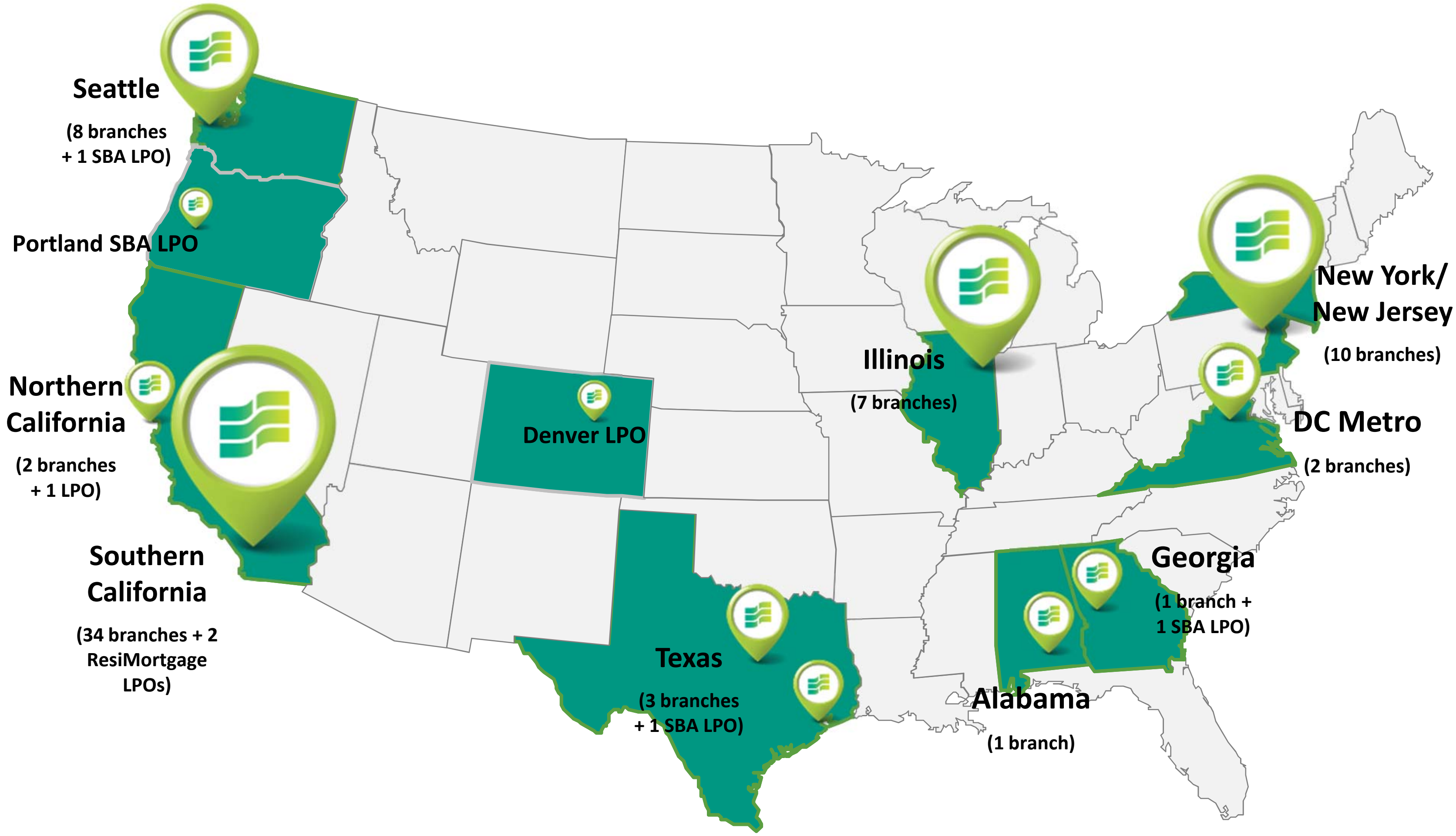
1 Source: S&P Global (formerly SNL)
2 Source: Federal Reserve Statistical Release as of June 30, 2016; Insured U.S.-chartered commercial banks ranked by consolidated assets

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
  - 69 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
  - Annual accretion of approximately $0.04 per share
  - 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

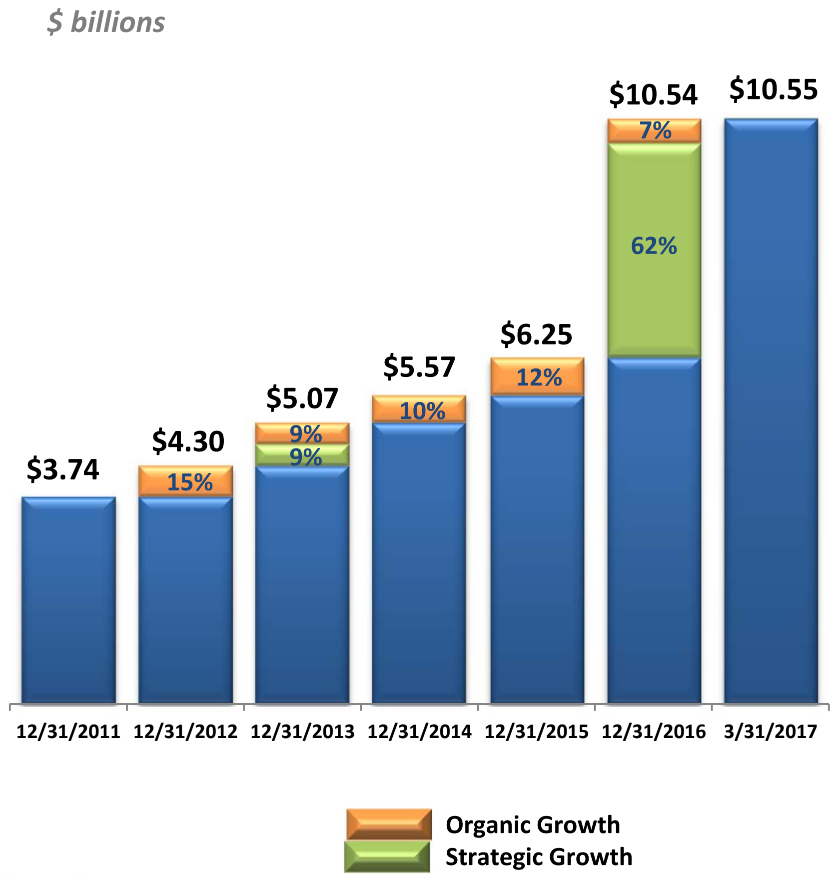
Diversified Financial Institution

Hope Bancorp

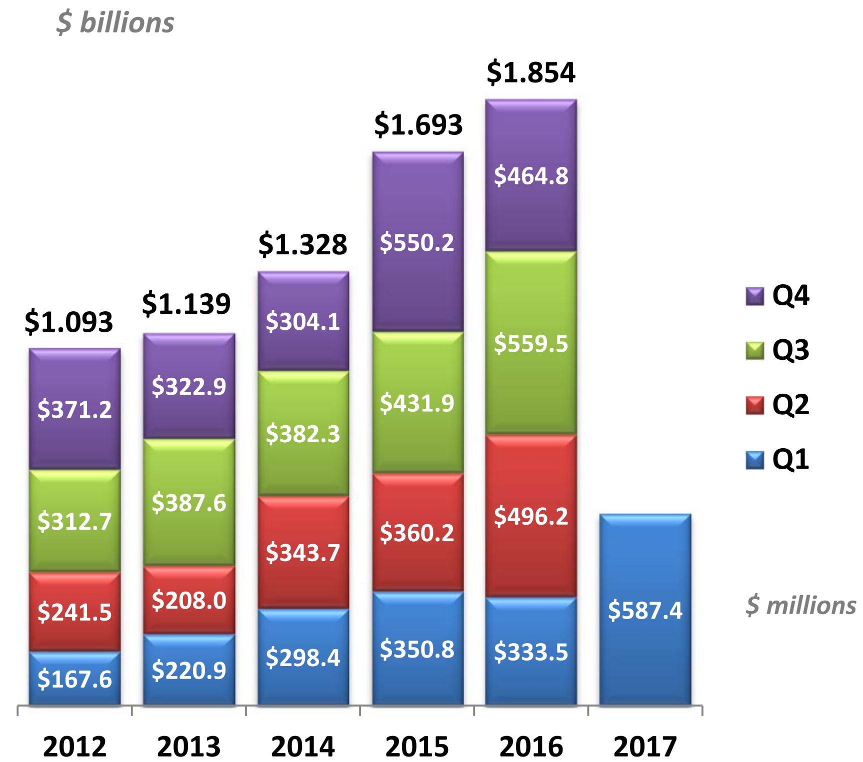
Strong Organic Loan Growth

- Supplemented by Strategic Growth -

Loans Receivable



New Loan Originations



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Q1 2017 Financial Highlights

Earnings Impacted by Unusual Items	✓ Net income totaled \$37.0 million, or \$0.27 per diluted common share, including merger-related expenses of \$947,000
	✓ Net interest margin increases 2 bps, driven by increase in core loan yields
	✓ Earnings impacted by several unusual items
	    ✓ Gain on sale of residential mortgage loans down by \$1 million, due to seasonality and initial impact of rate environment
	    ✓ Sponsorship of new LPGA resulted in \$1 million increase in marketing expenses
	    ✓ \$1.2 million valuation loss on sale of former Foster Bank headquarters
	✓ ROAA of 1.11%, ROAE of 7.91% and efficiency ratio of 50.03%

Increasing New Loan Volumes	✓ New loan originations total \$587.4 million, an increase of 26% over preceding 4Q 2017 and demonstrating progress in capturing synergies of merger of equals
	✓ Favorable mix of loan originations continued with 67% CRE, 23% C&I and 10% consumer
	    ✓ C&I originations of \$152 million up 10% over seasonally stronger 4th quarter
	    ✓ SBA originations also up nearly 20% over 4Q 2017, amounting to \$75 million, including \$52 million of sellable 7(A) loans
	    ✓ Mortgage platform delivers direct consumer originations of \$58 million
	✓ Loan growth muted by \$100 million-plus decrease in warehouse line utilization and payoffs

Stable Deposits	✓ Total deposits increase to \$10.7 billion, notwithstanding the consolidation of 12 branches at year-end 2016 and reflects growth in core deposits of 7% annualized ✓ Noninterest bearing demand deposits increase and account for 28% of total deposits
Positive Credit Trends	✓ General improvements and stability across portfolio with declines in criticized loans and nonperforming assets ✓ Ongoing reductions in OREO following post-merger clean up of special assets portfolio ✓ Net charge offs of \$6.3 million related to previously identified problem credits ✓ Total nonperforming assets to total assets declined to 0.78%

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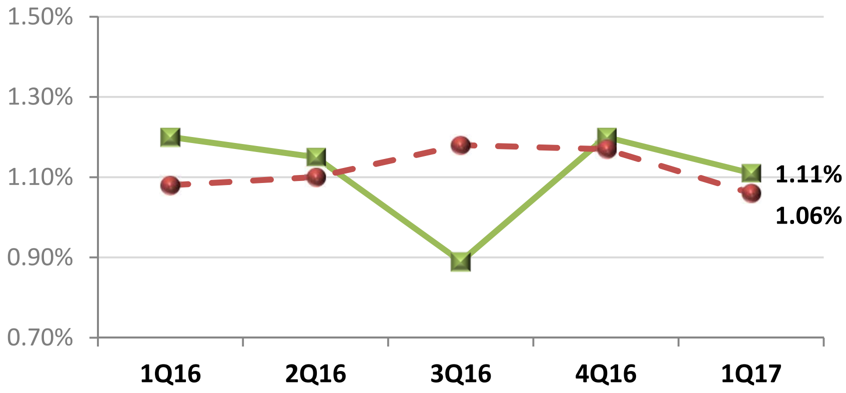
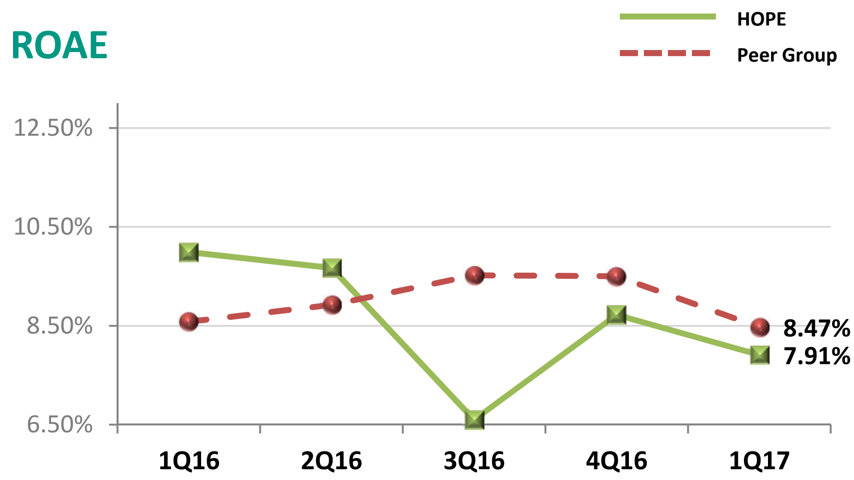
Profitability Measurements

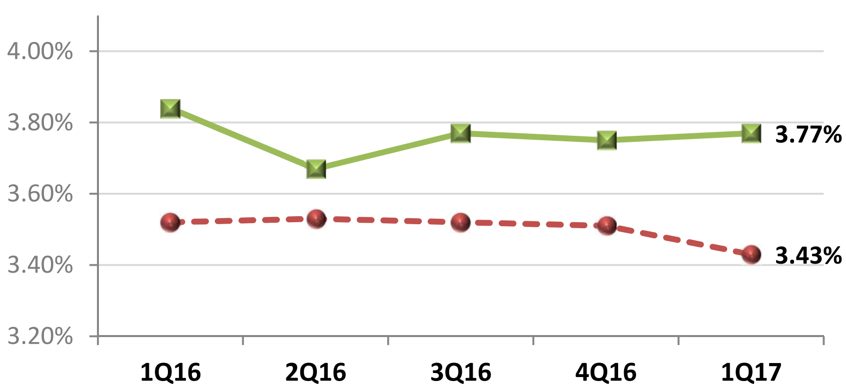
ROAA



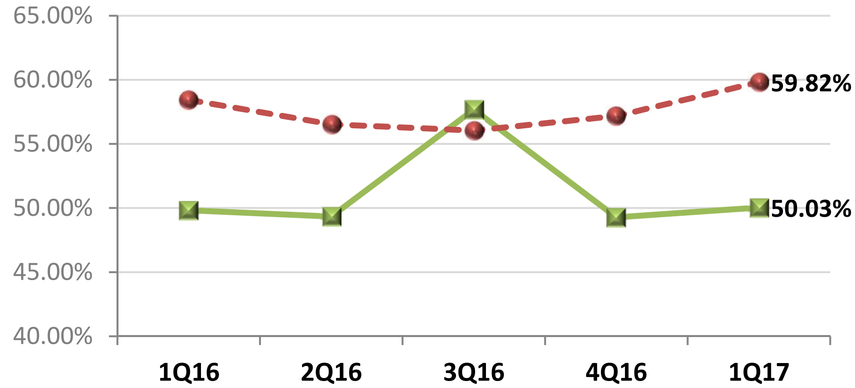
ROAE



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

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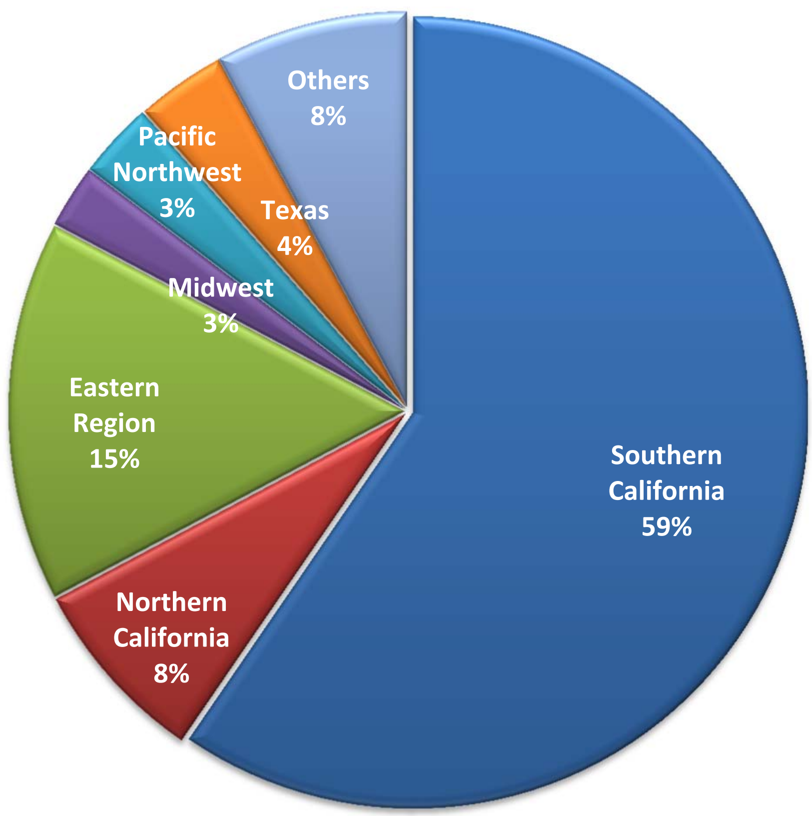
Loan Portfolio by Region

$10.55 Billion
(as of 3/31/2017)



Southern California
- **<u>1986</u>: Founded by Los Angeles-based Korean-American investors**

Northern California
- **<u>1997</u>: Expanded de novo into Northern California; Acquired Asiana Bank in 2003**

Eastern Region
- **<u>1998</u>: Expanded into New York/New Jersey through multiple acquisitions**

Midwest
- **<u>2004</u>: Expanded into Chicago through branch acquisition; Acquired Foster Bank in 2013**

Pacific Northwest
- **<u>2005</u>: Expanded de novo into Seattle; Acquired Pacific International Bank in 2013**

Southwest and Southeast
- **<u>2016</u>: Expanded into Texas, Georgia and Alabama through merger with Wilshire Bancorp**

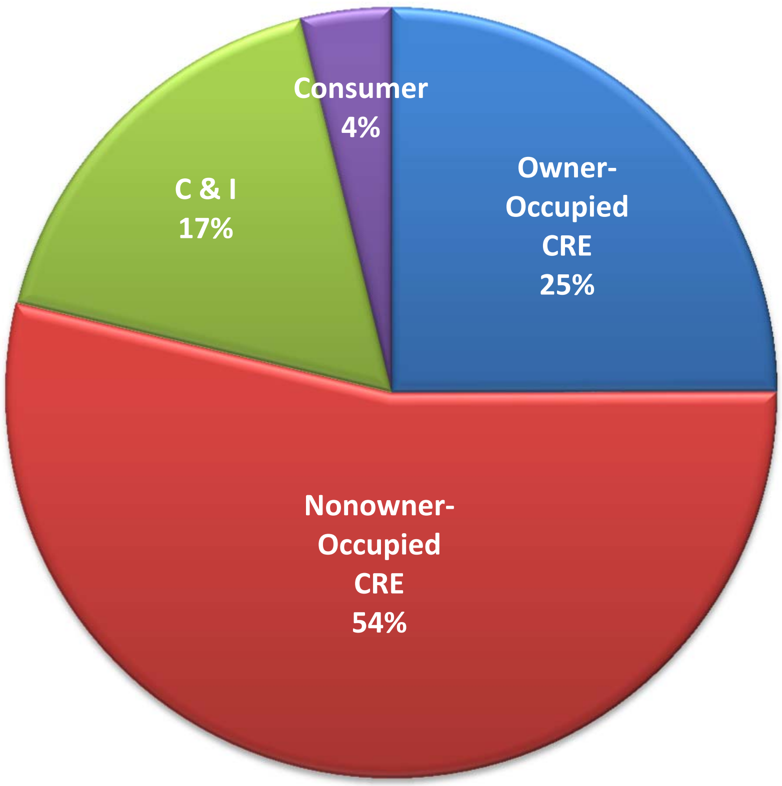
Diverse national footprint spreads credit risk and provides greater growth opportunities

Note: Region based on collateral location

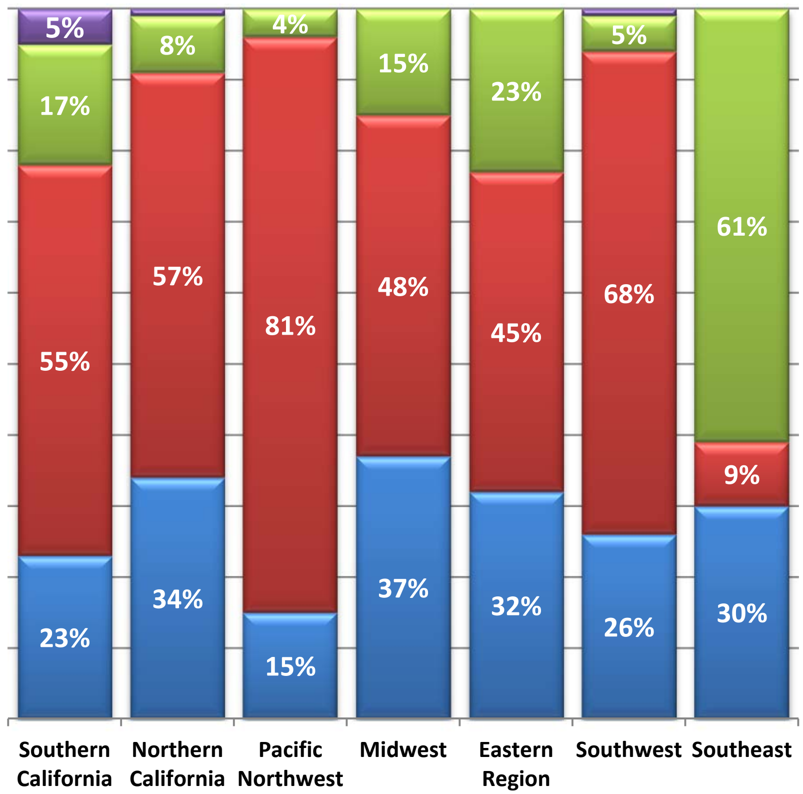
Loan Portfolio Composition

$10.55 Billion Total Portfolio

(as of 3/31/2017)



Portfolio Composition by Region

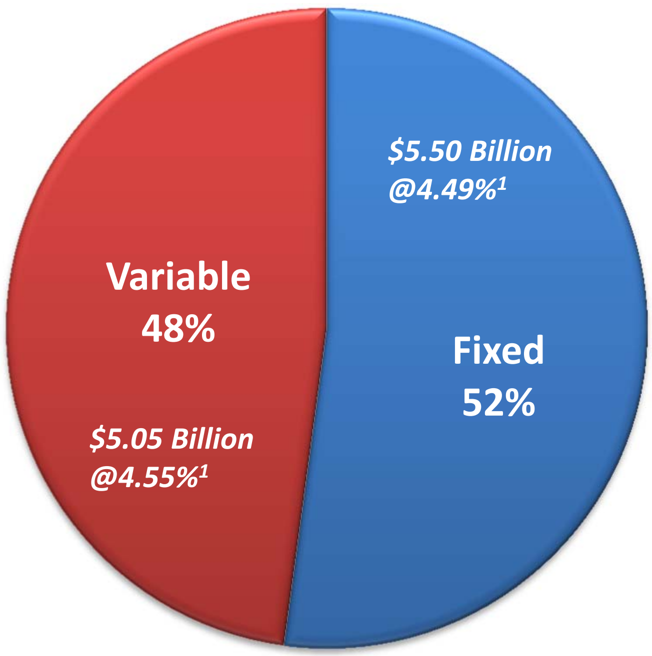


$7,702	$286	$278	$224	$1,706	$295	$52

($ Millions)

Loan Portfolio Rate Sensitivity

Loan Rate Mix



Loans with Floors
$90.5 Million
Weighted Avg. Rate of 5.50%

Distribution by Loan Type

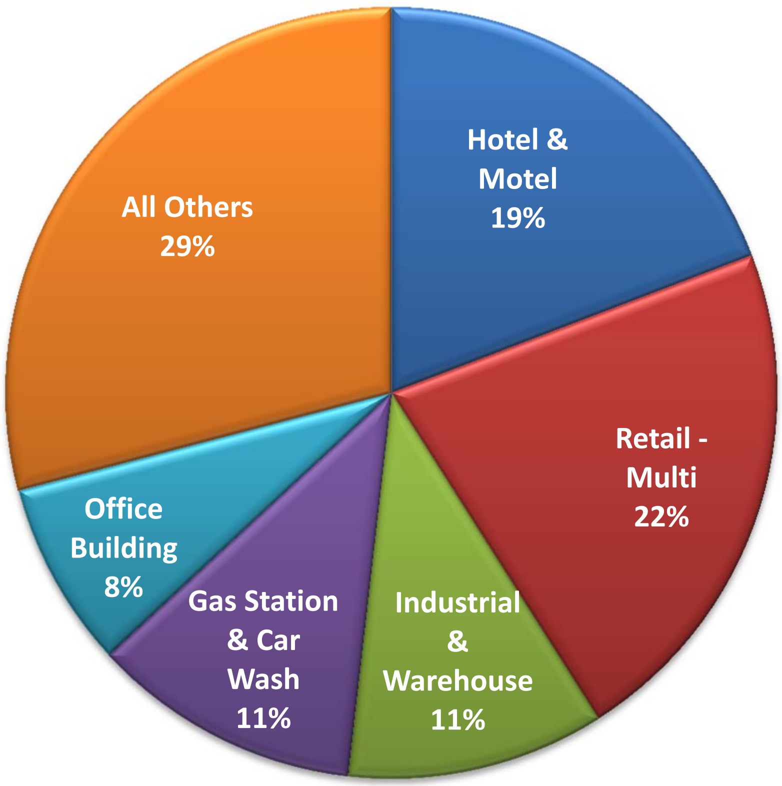
Loan Type	Outstanding ($ millions)	Avg Size ($ thousands)	Avg Yield
CRE	**$8,291.2**	**$1,330.3**	**4.52%**
C&I	**$1,840.2**	**$461.8**	**4.63%**
Other *(Consumer)*	**$420.2**	**$228.2**	**3.93%**
Total Loans Outstanding	**$10,551.5**		

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

CRE Portfolio

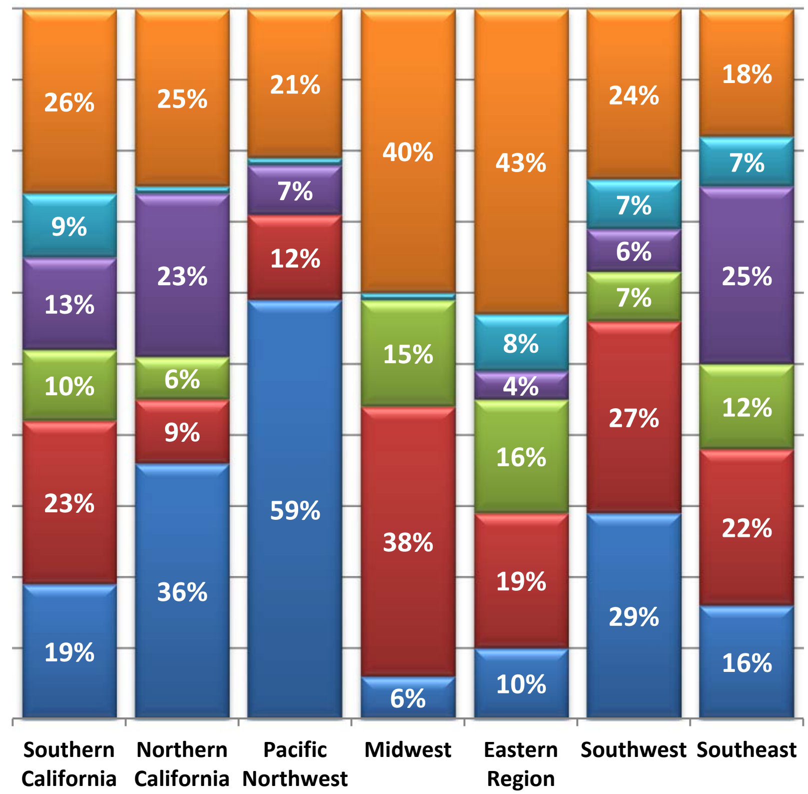
as of 3/31/2017

$8.29 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



71.98%	3.14%	3.22%	2.29%	15.77%	3.35%	0.25%

as a % of Total CRE Portfolio

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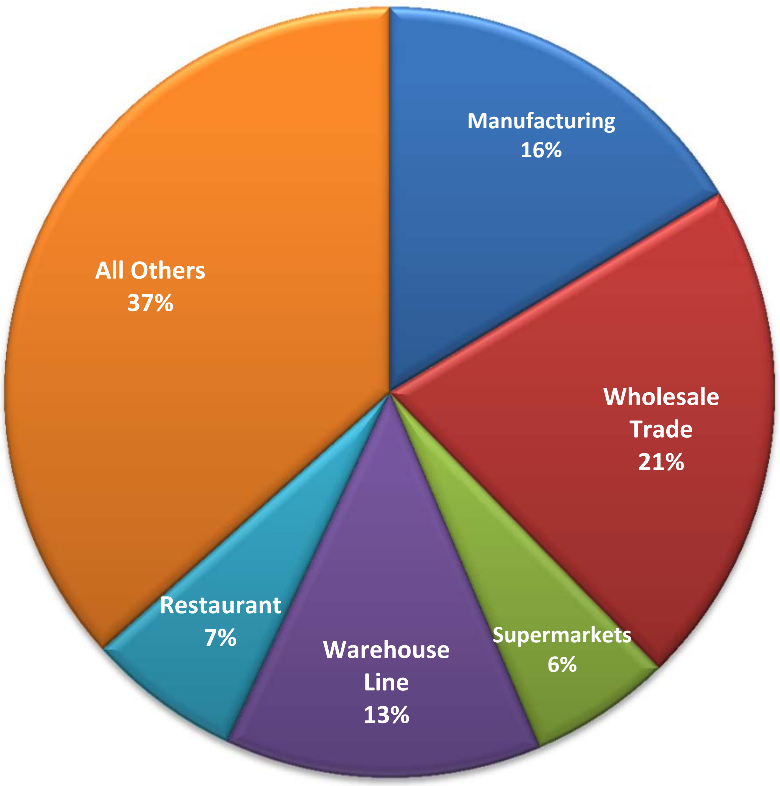
C&I Portfolio

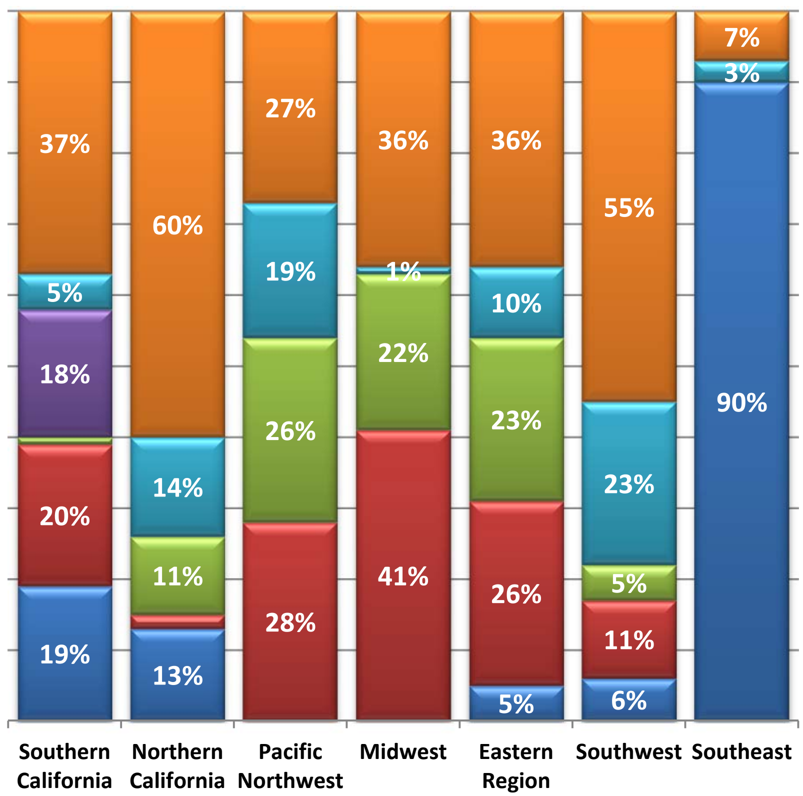
as of 3/31/2017

$1.84 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



72.58%	1.27%	0.60%	1.81%	21.22%	0.79%	1.73%

as a % of Total CRE Portfolio

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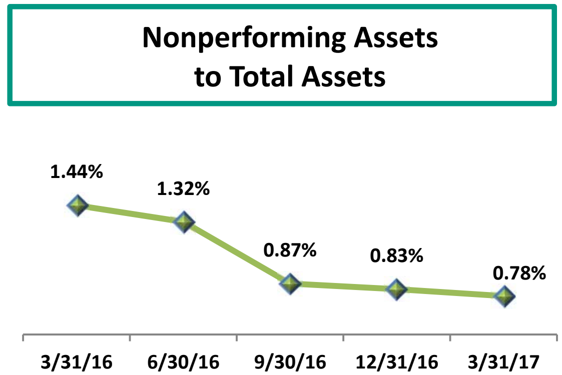
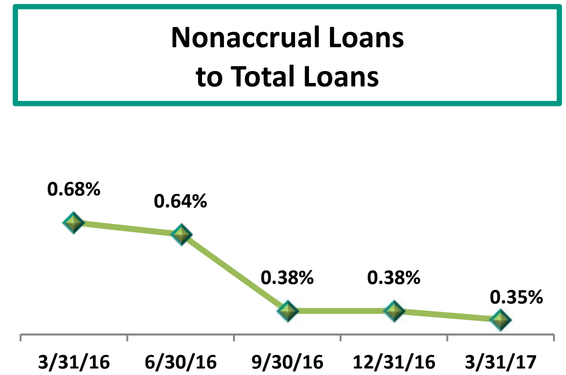
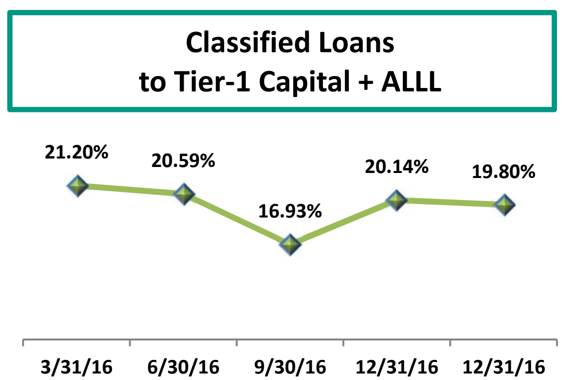
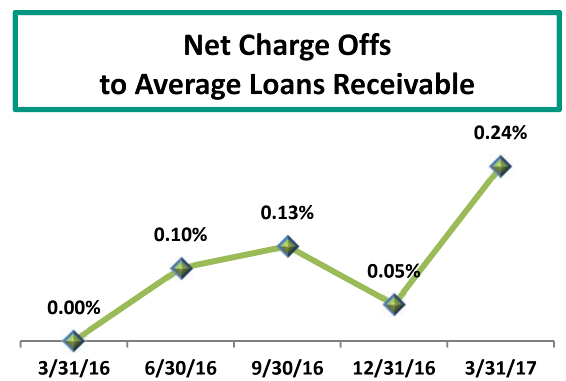
Improving Asset Quality Trends

- General improvements and stability in asset quality trends with declines in criticized loans and nonperforming assets
- Ongoing reductions in OREO following post-merger clean up of special assets portfolio
- 1Q17 charge offs of $6.3 million related to previously identified problem credits
  - $3.0 million related to
  - One commercial credit
  - Aggregate $3.6 million related to smaller impairment charge offs caused by various circumstances
- Total nonperforming assets to total assets declined to 0.78%
- 42% of nonaccrual loan balances are “Current and Paying as Agreed” as of 3/31/2017









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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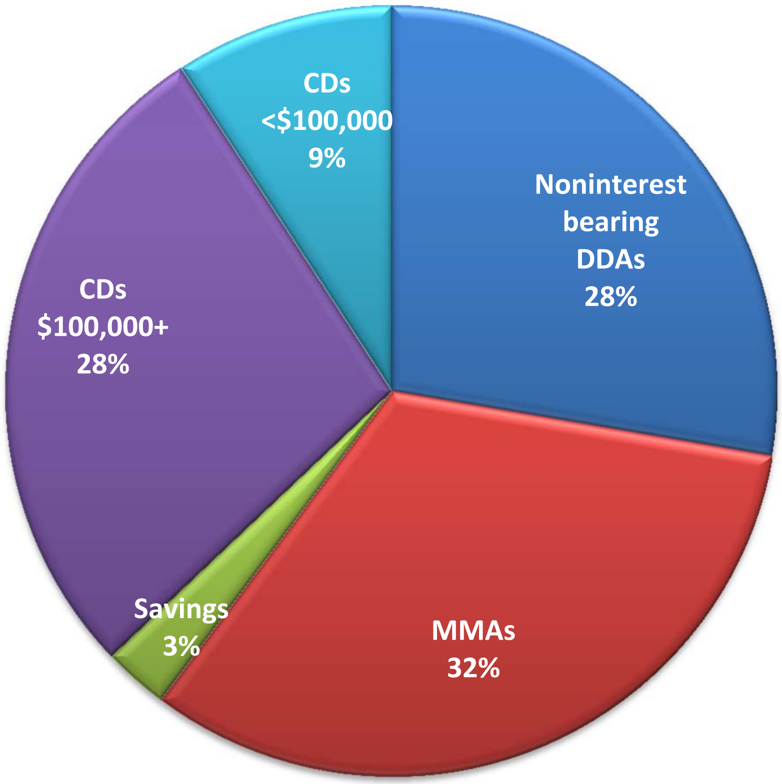
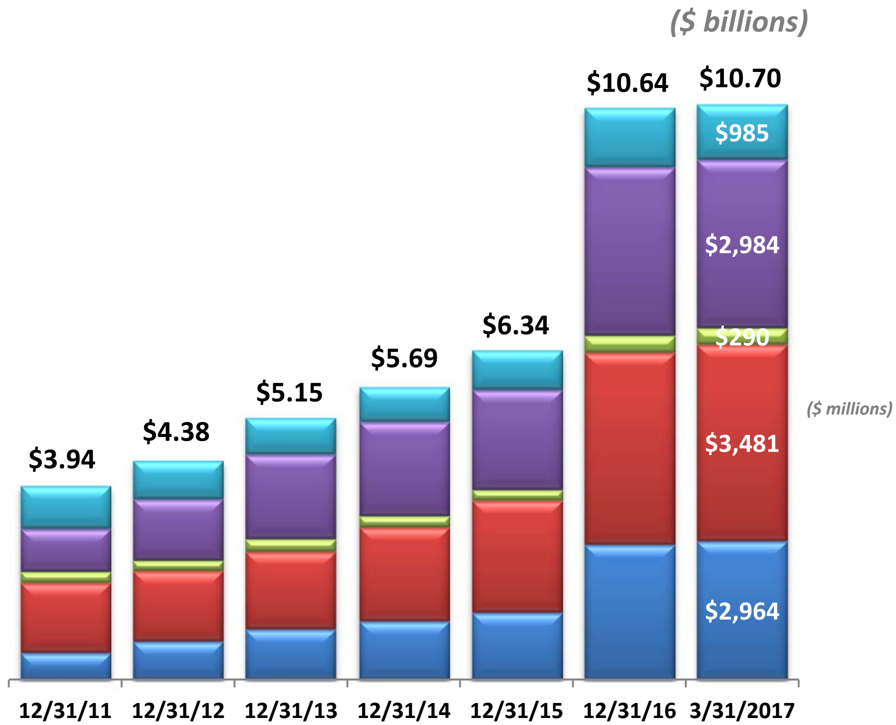
Deposit Growth Trends

$10.64 Billion
(as of 3/31/2017)



Growth Trends by Category



Stable deposit balances post-merger and branch consolidations

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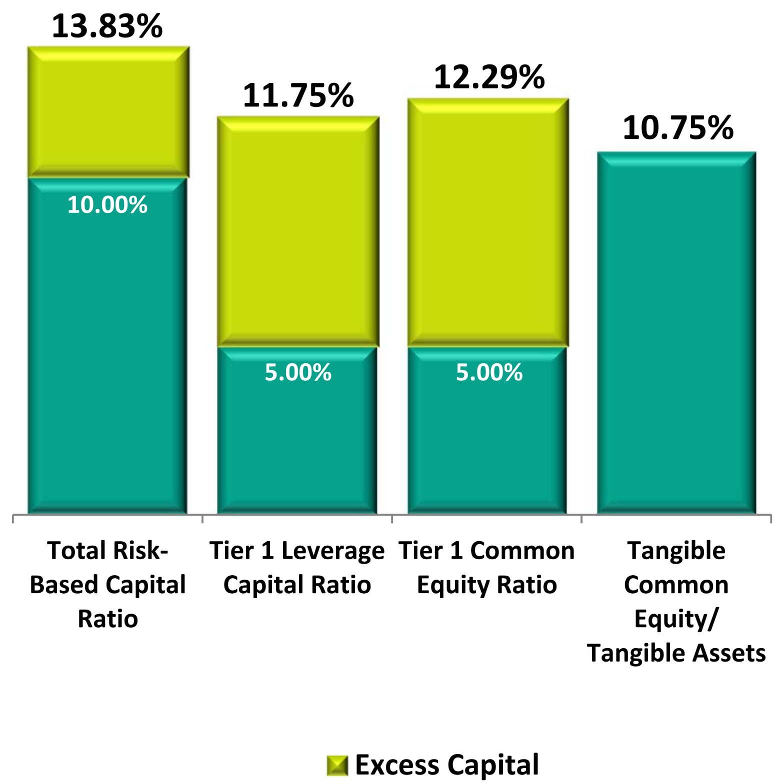
Capital Strength & Deployment

- **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
  - 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
  - 69% year-over-year growth in 2016
    - 62% through strategic acquisitions
- **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 3/31/2017)



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

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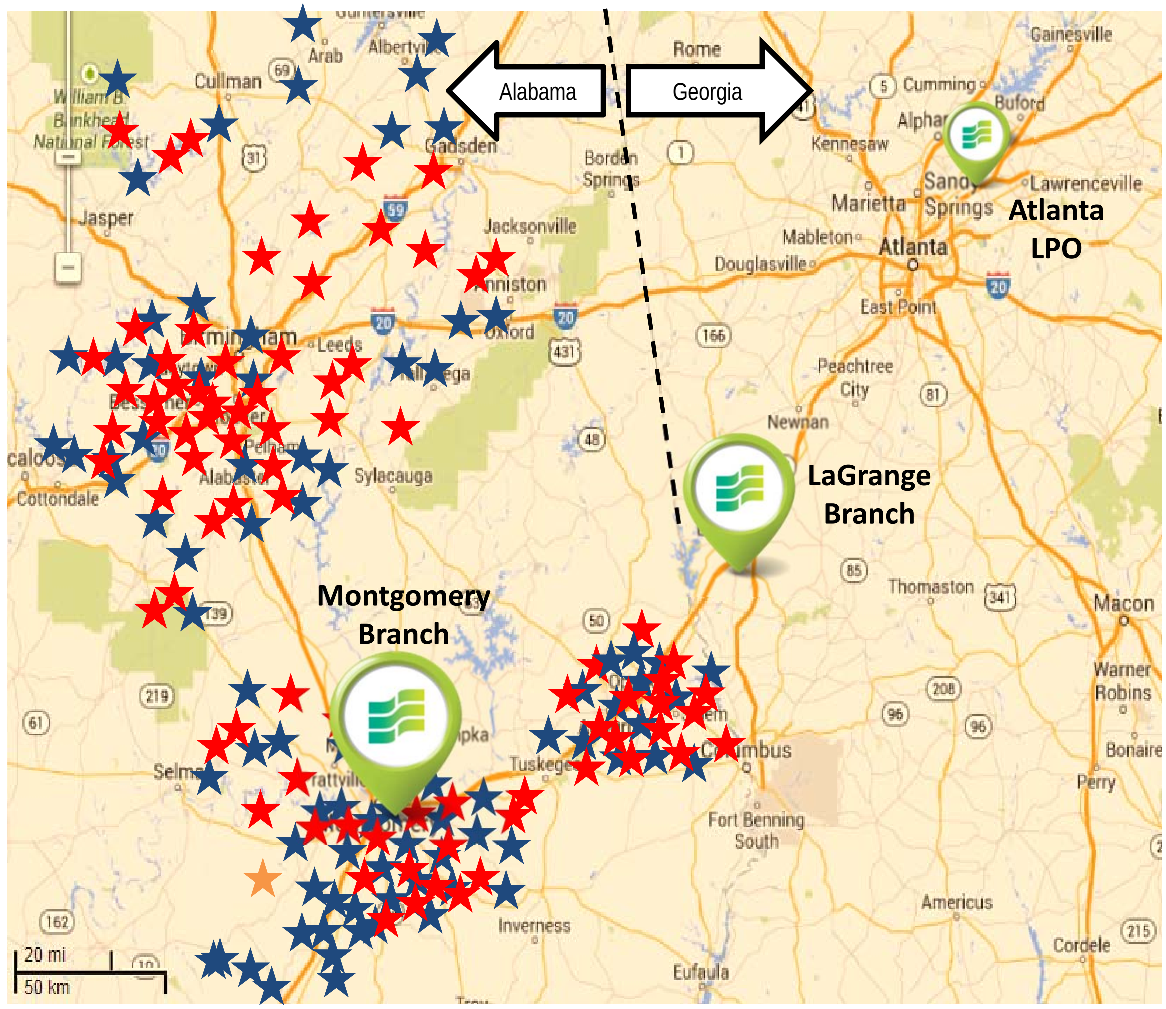
Growth Opportunities in Southeastern U.S.

- 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

Near-Term Outlook & Strategies

- **With physical integration completed, Board and management focus on driving growth and building high-performance culture**
- **Improving core earnings power following successful completion of branch consolidations**
  - Closure of 21 branches with aggregate consolidations to drive approximately $16 million pre-tax cost savings on annual basis
- **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 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**
  - 2nd branch in Houston scheduled to open Q3 2017
  - Korea branch on track to open end 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 Q1 2017	HOPE Q4 2016	Legacy BBCN Q1 2016
Net income	**$ 36,960**	$ 40,630	$ 22,623
Diluted earnings per share	**$ 0.27**	$ 0.30	$ 0.30
Average shares outstanding – diluted	**135,689,816**	135,585,561	79,613,245
Net interest income	**$ 114,905**	$ 117,209	$ 71,607
GAAP Net interest margin	**3.77%**	3.75%	3.84%
Noninterest income	**$ 17,603**	$ 18,192	$ 8,775
Noninterest expense	**$ 66,293**	$ 66,731	$ 40,049
Merger-related expenses	**$ 947**	$ 2,952	$ 1,207
Net loans receivable	**$ 10,471,008**	$ 10,463,989	$ 6,295,079
Deposits	**$ 10,703,777**	$ 10,642,035	$ 6,467,411
Nonaccrual loans [2]	**$ 37,009**	$ 40,074	$ 43,548
ALLL to gross loans	**0.75%**	0.75%	1.21%
ALLL to nonaccrual loans [2]	**212.54%**	197.99%	176.49%
ALLL to nonperforming assets [2, 3]	**74.65%**	71.32%	66.17%
Provision for loan losses	**$ 5,600**	$ 800	$ 500
Net charge-offs (recoveries)	**$ 6,284**	$ 1,433	$ 52
ROA	**1.11%**	1.20%	1.20%
ROE	**7.91%**	8.72%	9.99%
Efficiency ratio	**50.03%**	49.28%	49.82%

[1] *Financial results include pre-tax acquisition accounting adjustments related to mergers, as detailed on Appendix slide 23.*
[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 –

Pre-Tax Acquisition Accounting Adjustments and Merger-Related Expenses

	Q1 2017	Q4 2016	Q3 2016	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015	Q1 2015
Accretion of discount on acquired performing loans	$ 2,676	$ 3,355	$ 3,111	$ 898	$ 1,966	$ 2,648	$ 2,496	$ 2,515	$ 2,183
Accretion of discount on acquired credit impaired loans	2,084	2,182	1,673	1,436	1,965	2,206	1,723	1,694	1,555
(Amortization)/accretion of low income housing tax credits adjustments	(84)	(84)	(54)	6	6	34	34	34	34
Amortization of premium on acquired FHLB borrowings	441	449	330	97	97	97	97	95	94
Accretion of discount on acquired subordinated debt	(259)	(260)	(190)	(44)	(44)	(44)	(43)	(42)	(41)
Amortization of premium on acquired time deposits	3,476	3,478	2,336	19	24	28	24	49	75
Total acquisition accounting adjustments	$ 8,334	$ 9,120	$ 7,206	$ 2,412	$ 4,008	$ 4,969	$ 4,331	$ 4,345	$ 3,900
Merger-related expenses	(947)	(2,952)	(11,222)	(1,533)	(1,207)	(1,438)	(24)	(26)	(24)
Total	$ 7,387	$ 6,168	$ (4,016)	$ 879	$ 2,801	$ 3,531	$ 4,307	$ 4,319	$ 3,876

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