



Raymond James 2016 U.S. Bank Conference

Wednesday, September 7, 2016

Chicago

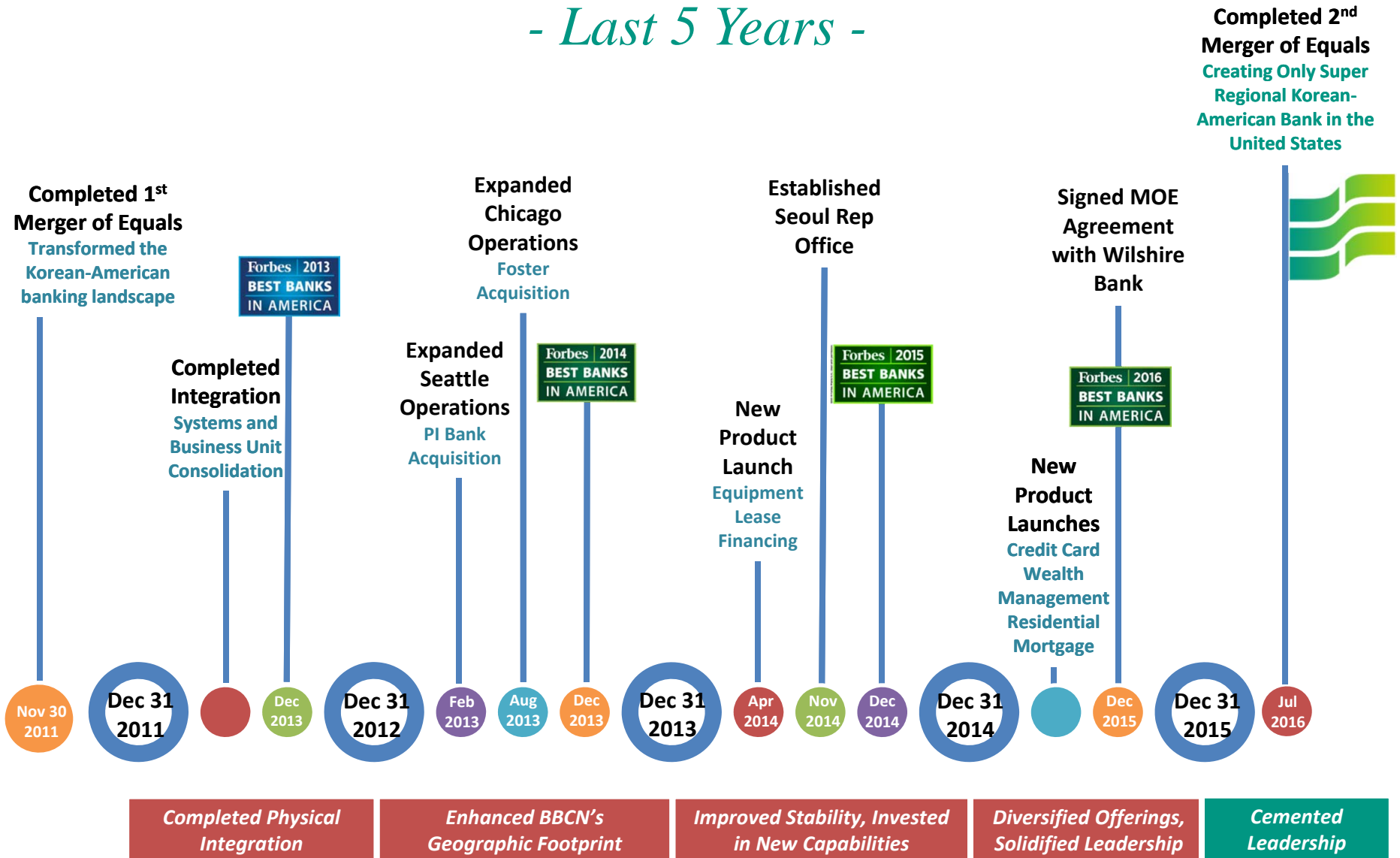
Forward Looking Statements

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.

NOTE: This presentation contains selected pro forma combined financial information as if the merger of BBCN and Wilshire had occurred on June 30, 2016. This pro forma information is intended to illustrate certain financial effects of the merger, which was completed on July 29, 2016, and is subject to change during the measurement period as the Company finalizes various valuations of the assets acquired.

Major Milestones

- Last 5 Years -



New Brand Identity



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



- **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**

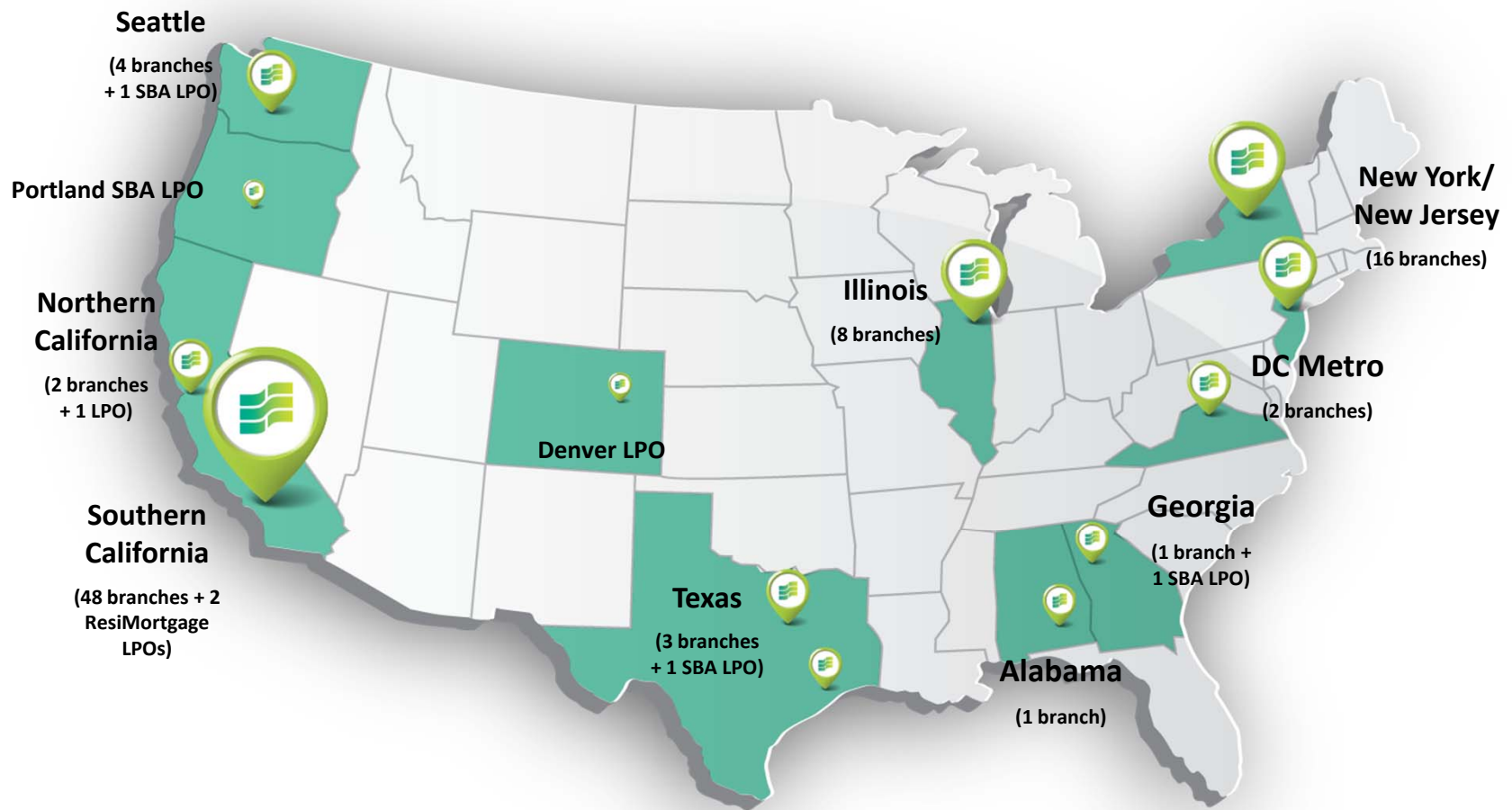
- **Most comprehensive product offering**

- **Publicly traded on Nasdaq since 1998**



National Geographic Presence

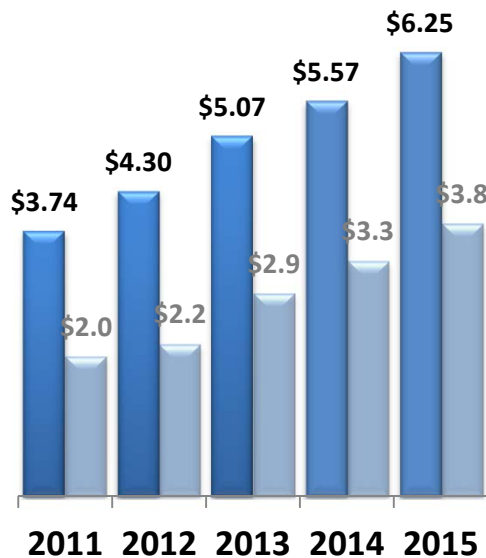
Nationwide footprint with meaningful presence, providing full banking services to the largest Asian-American communities in the U.S.



Strong Track Record of Growth

Loans Receivable

(\$ billions)



14%

C A G R

18%

Total Deposits

(\$ billions)



13%

C A G R

15%

Total Assets

(\$ billions)



11%

C A G R

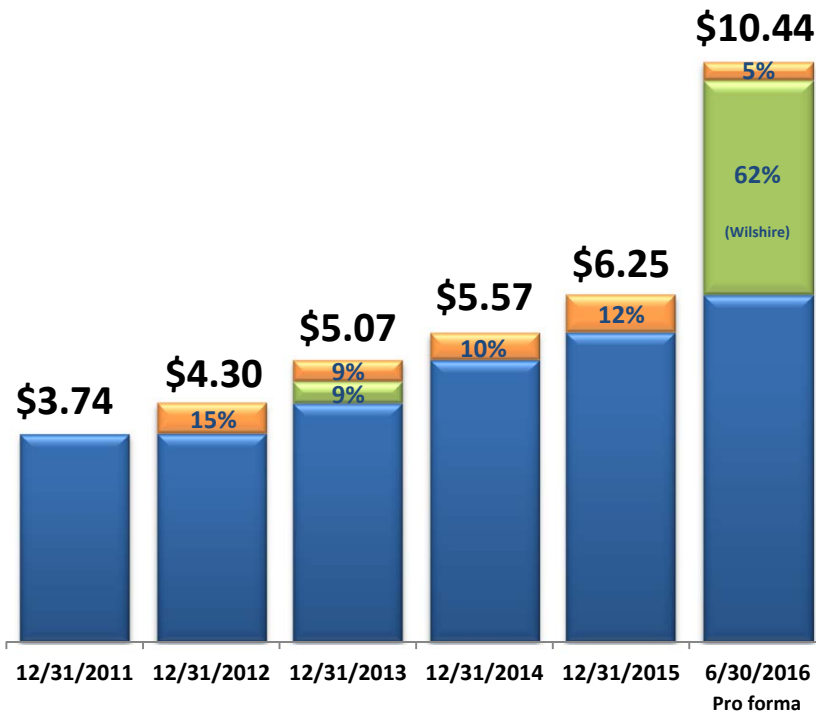
15%

Strong Organic Loan Growth

- *Supplemented by Strategic Growth* -

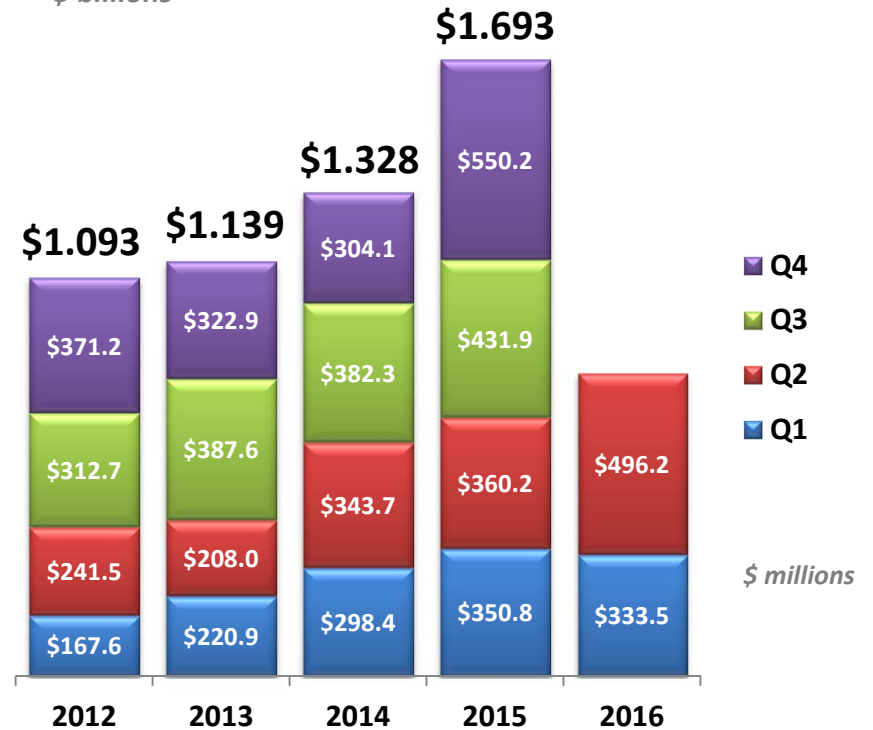
Loans Receivable

\$ billions



New Loan Originations

\$ billions



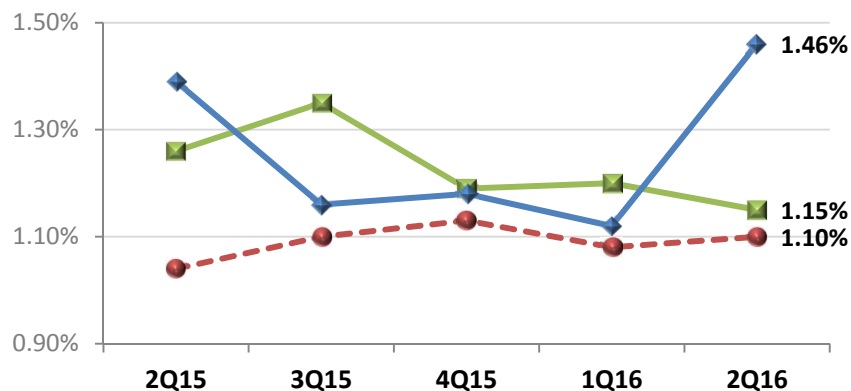
 Organic Growth
 Strategic Growth

Q2 2016 Financial Highlights

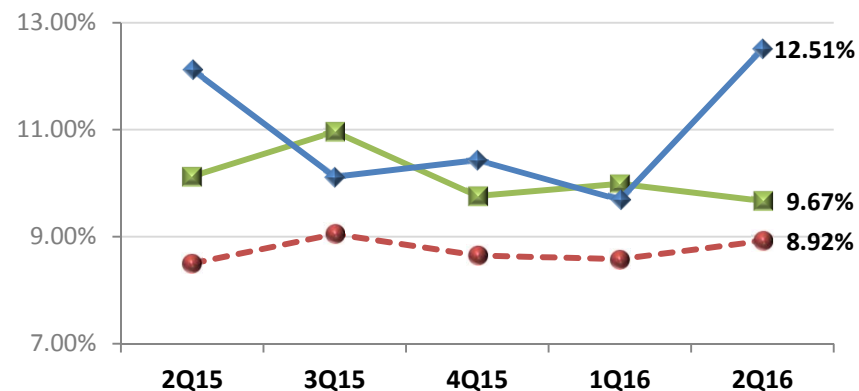
	Legacy BBCN	Former Wilshire
Strong Profitability	<ul style="list-style-type: none"> ✓ Net income totaled \$23.4 million, or \$0.29 per share, including merger-related expenses of \$1.5 million ✓ ROAA of 1.15%, ROAE of 9.67% ✓ Efficiency ratio of 49.34% notwithstanding merger-related expenses 	<ul style="list-style-type: none"> ✓ Net income totaled \$17.4 million, or \$0.22 per share, including merger-related expenses of \$527,000 ✓ ROAA of 1.46%, ROAE of 12.51%, included gain on sale of OREO of \$3.7 million ✓ Efficiency ratio of 44.16% benefited from gain on sale of OREO
Strong Loan Growth	<ul style="list-style-type: none"> ✓ Record 2nd quarter originations of \$496.2 million ✓ Loans receivable increase 3.3% from 3/31/16 	<ul style="list-style-type: none"> ✓ Loan originations of \$408.1 million ✓ Loans receivable (net of deferred fees and costs) increase 1.5% from 3/31/16
Solid DDA Growth	<ul style="list-style-type: none"> ✓ Total deposits increase of 2.6% to \$6.64 billion from 3/31/16 ✓ Noninterest-bearing demand deposits increase 1.3% from 3/31/16 	<ul style="list-style-type: none"> ✓ Total deposits increase of 4.1% to \$4.01 billion from 3/31/16 ✓ Noninterest-bearing demand deposits increase 2.5% from 3/31/16
Sound Credit	<ul style="list-style-type: none"> ✓ General improvements and stability in asset quality trends with declines in all problem loan categories 	<ul style="list-style-type: none"> ✓ Continued stability in asset quality and a low level of charge-offs

Profitability Measurements

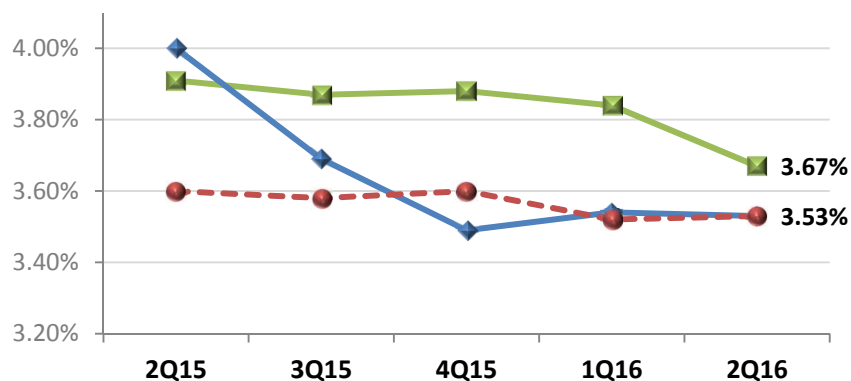
ROAA



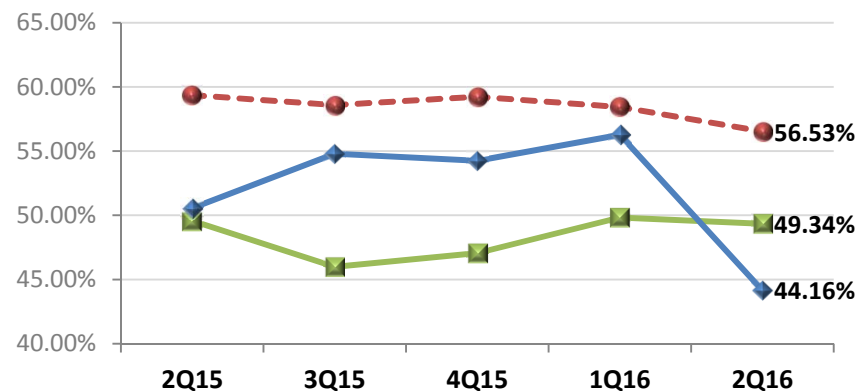
ROAE



Net Interest Margin



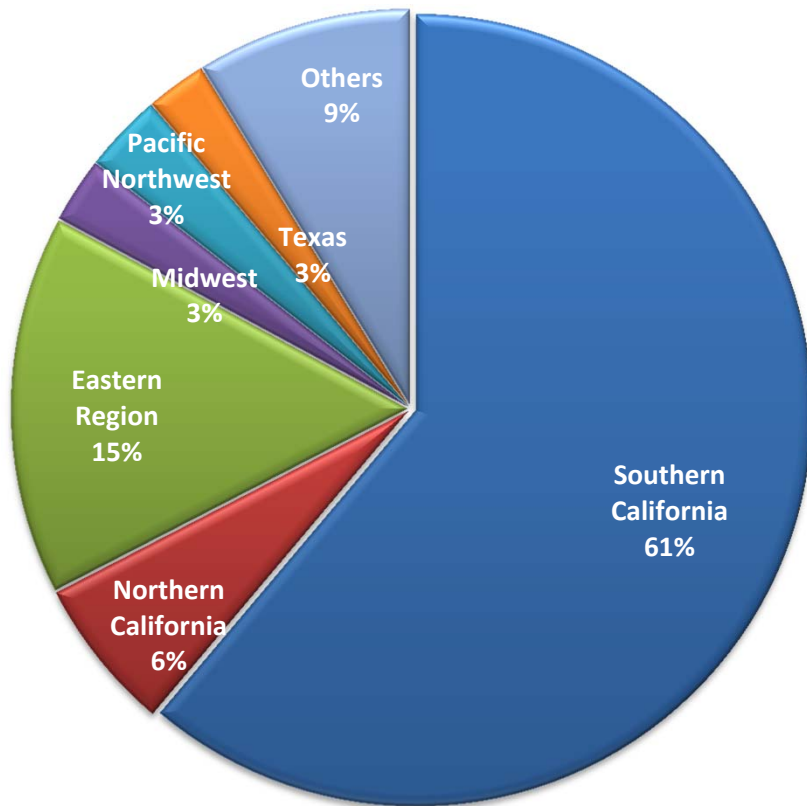
Efficiency Ratio



Loan Portfolio by Region

\$10.4 billion

(pro forma as of 6/30/2016)



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

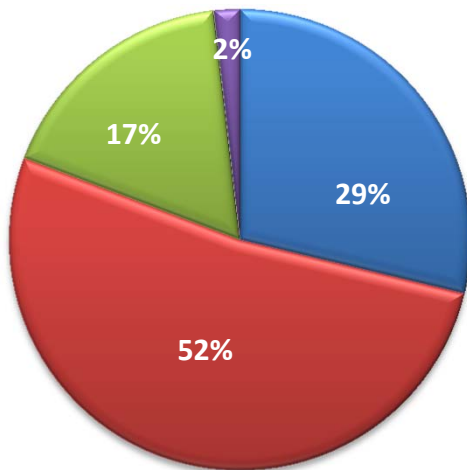
- **2016:** Expanded into Texas, Georgia and Alabama through merger with Wilshire Bancorp

Diverse national footprint spreads credit risk and provides greater growth opportunities

Loan Portfolio Composition

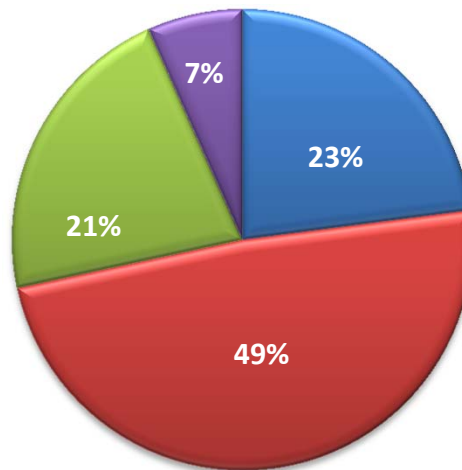
(as of 6/30/2016)

BBCN



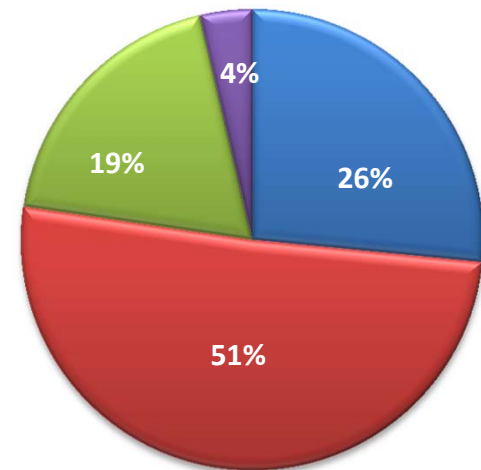
\$6.59 Billion

Wilshire



\$3.85 Billion

Pro Forma



\$10.44 Billion



Owner-Occupied



Nonowner-Occupied



Commercial & Industrial

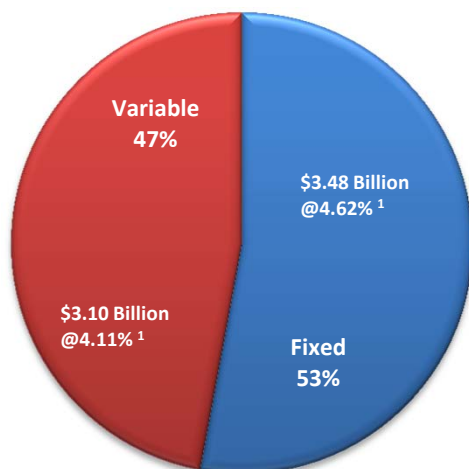


Consumer

Loan Portfolio Rate Sensitivity

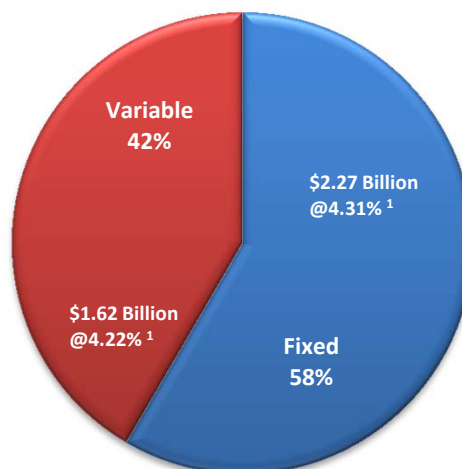
(as of 6/30/2016)

BBCN



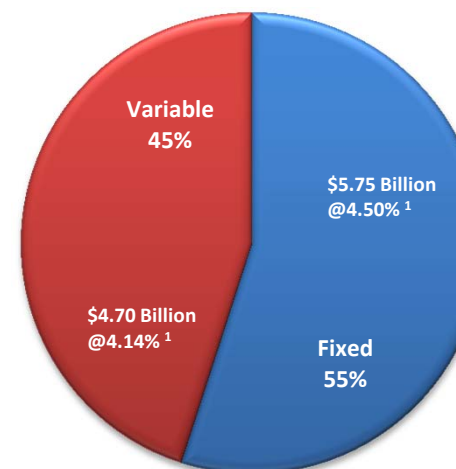
**Loans with Floors
\$276.0 Million**

Wilshire



**Loans with Floors
\$267.2 Million**

Pro Forma



**Loans with Floors
\$543.2 Million**

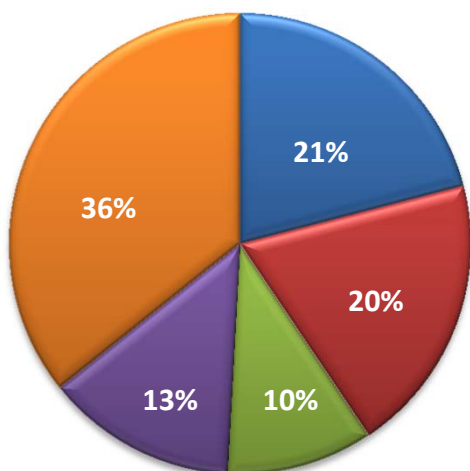
Loan Type	Avg Size (\$ thousands)	Avg Yield	Avg Size (\$ thousands)	Avg Yield	Avg Size (\$ thousands)	Avg Yield
CRE	\$1,395	4.46%	\$1,115	4.39%	\$1,285	4.43%
C&I	\$390	4.05%	\$272	3.97%	\$328	4.02%
Consumer	\$79	3.84%	\$456	4.01%	\$175	3.95%
Total Portfolio		4.38%		4.27%		4.34%

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

CRE Portfolio By Property Type

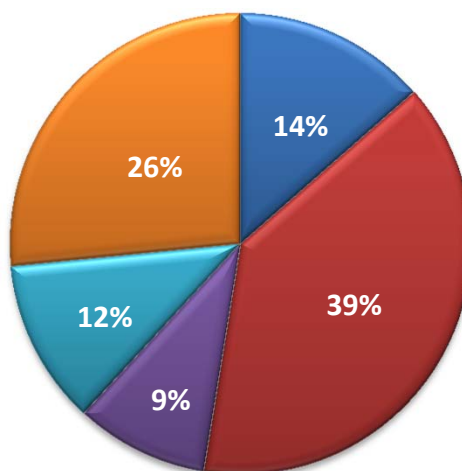
(as of 6/30/2016)

BBCN



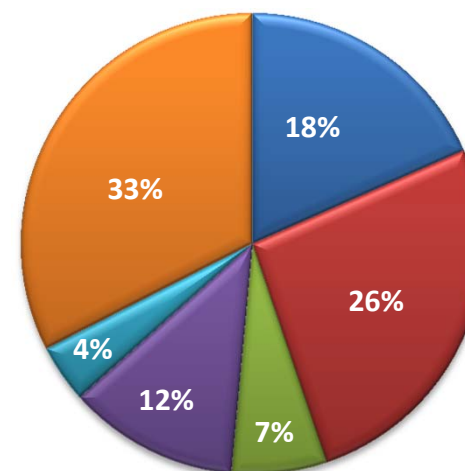
\$5.33 Billion

Wilshire



\$3.00 Billion

Pro Forma



\$8.33 Billion

Hotel & Motel

Retail - Multi

Warehouse

Gas Station & Car Wash

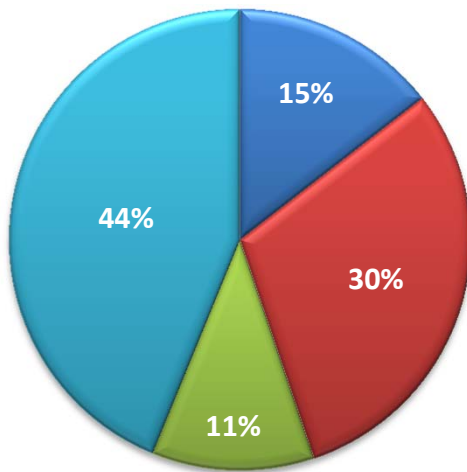
Office Building

All Others

C&I Portfolio By Industry

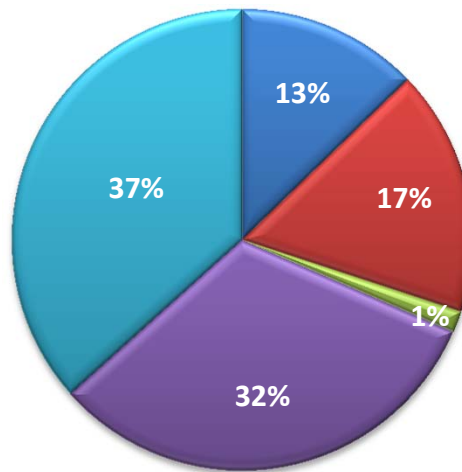
(as of 6/30/2016)

BBCN



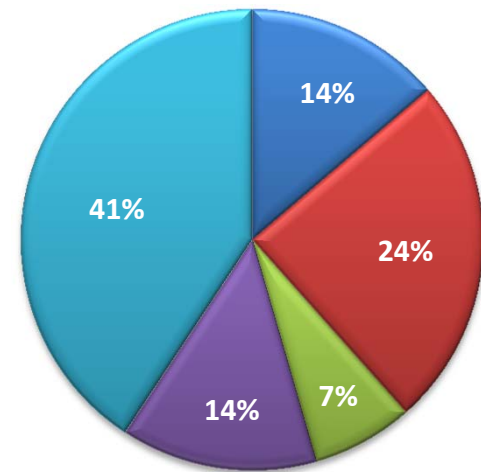
\$1.11 Billion

Wilshire



\$0.84 Billion

Pro Forma



\$1.95 Billion

Manufacturing

Wholesale Trade

Supermarkets

Warehouse Line

All Others

Transformation to a **Diversified Financial Institution**

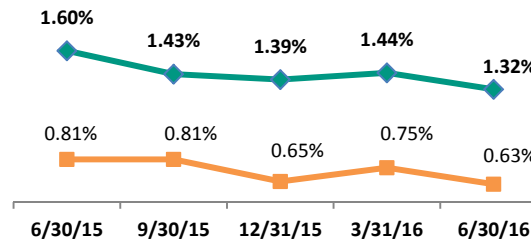


Stable Asset Quality Trends

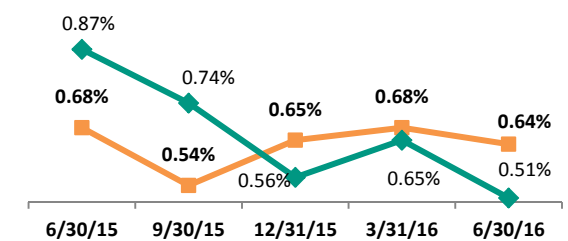
Legacy BBCN

- General improvements and stability in asset quality trends with **declines in all problem loan categories**
- Total nonperforming assets declined to 1.32% of total assets
- 64% of nonaccrual loan balances are “Current and Paying as Agreed” as of 6/30/2016
- Classified loans continue downward trend, driven by payoffs and loan upgrades
- Net charge offs to loans receivable remain at minimal levels

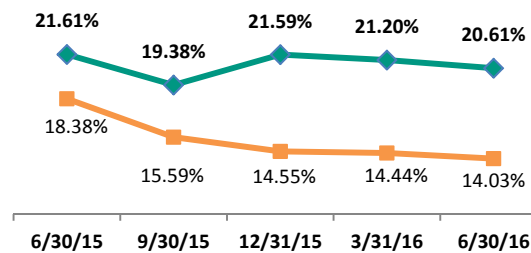
Nonperforming Assets to Total Assets



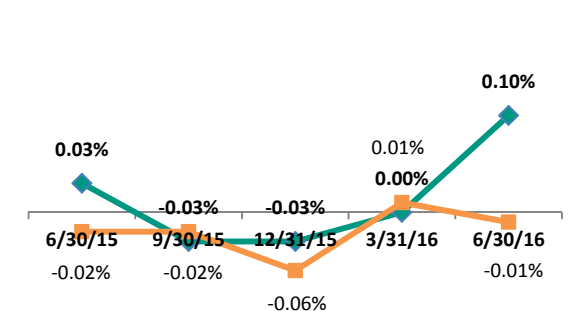
Nonaccrual Loans to Total Loans



Classified Loans to Tier-1 Capital + ALLL



Net Charge Offs to Average Loans Receivable

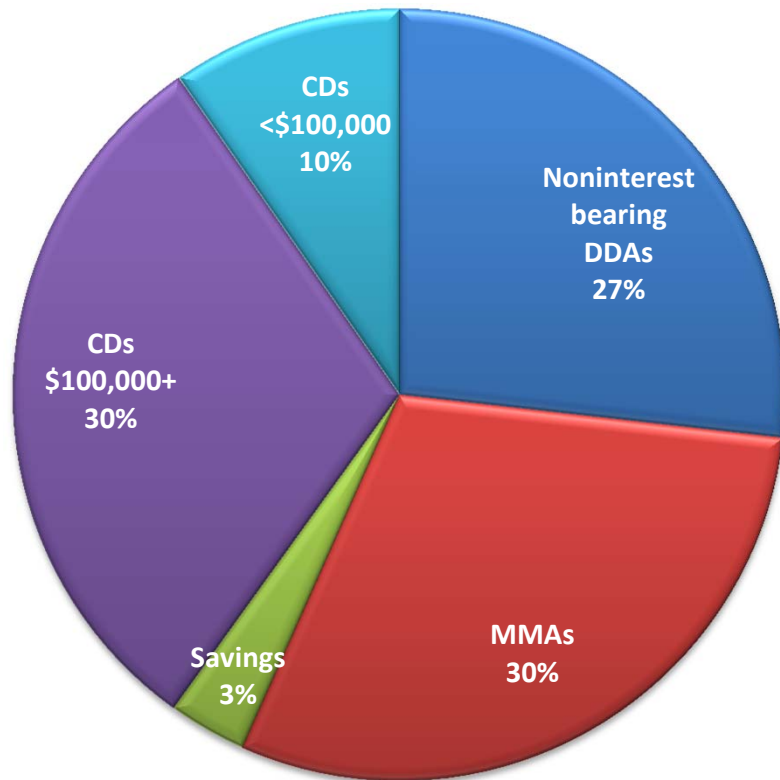


◆ Legacy BBCN Bancorp, Inc.
■ Former Wilshire Bancorp, Inc.

Deposit Growth Trends

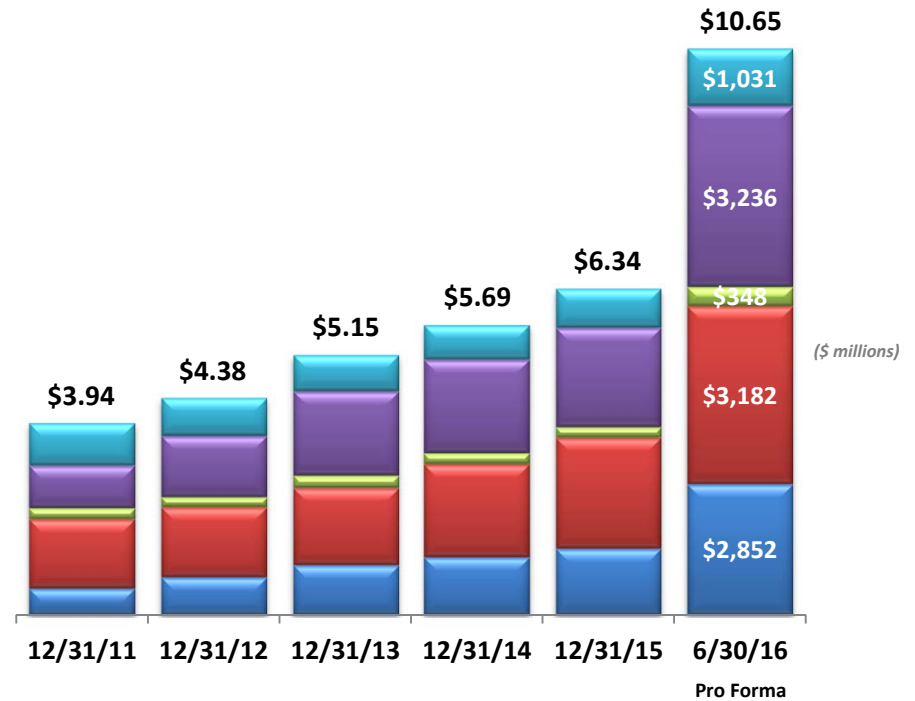
\$10.65 Billion

(pro forma as of 6/30/2016)



Growth Trends by Category

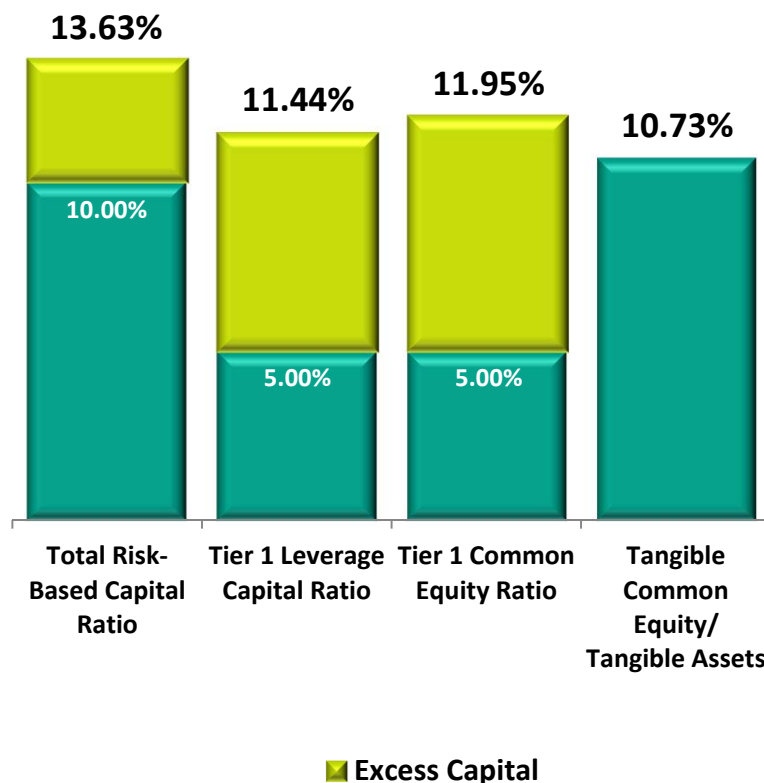
(\$ billions)



Capital Strength & Deployment

- **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
 - Increased cash dividend by 10% in Q3 2015
- **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
- **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**

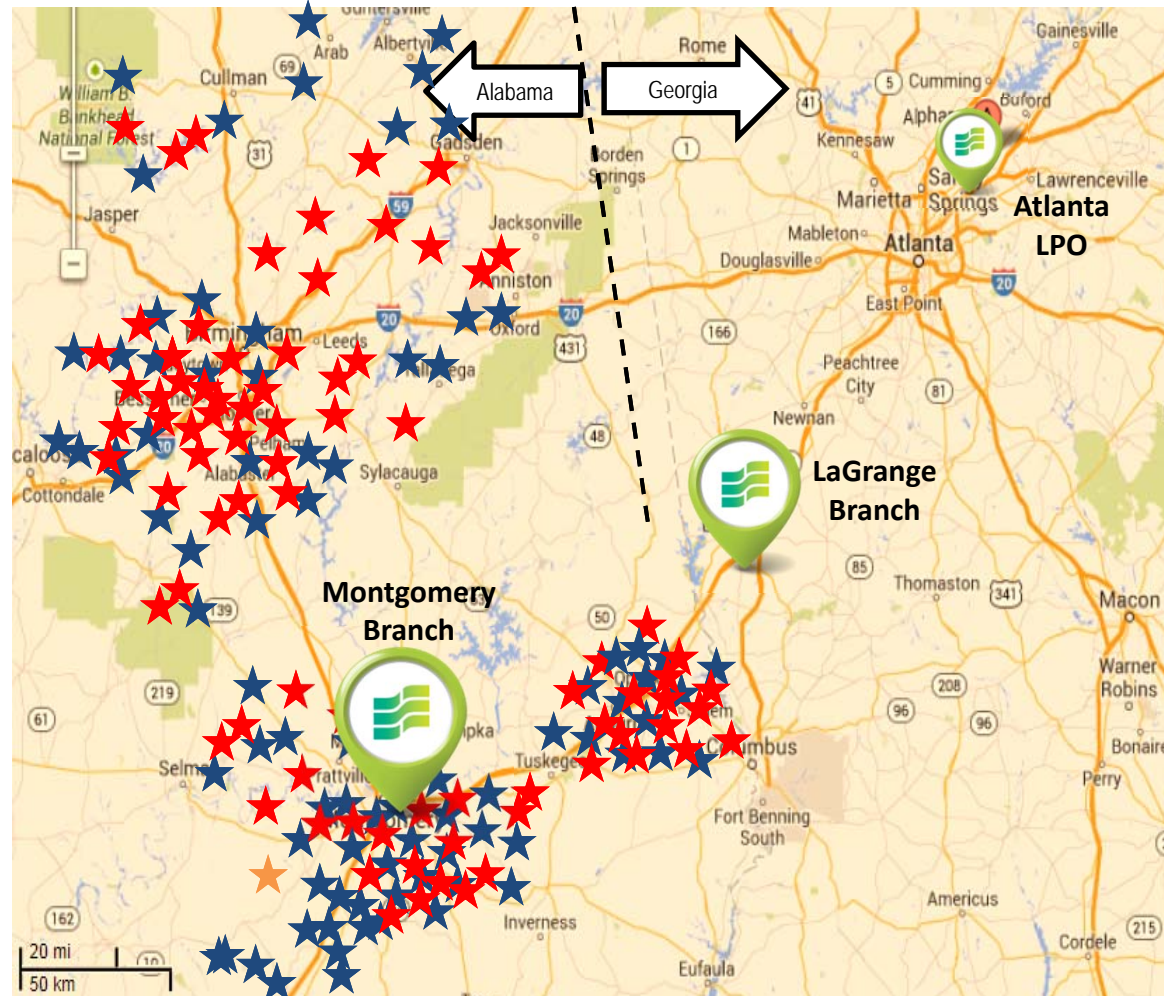
(Legacy BBCN as of 6/30/2016)



*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



Significant Franchise & Shareholder Value

Premier KorAm Bank

- Only super regional Korean-American commercial bank, created through combination of two strongest existing franchises
- Expanded product set; increased geographic reach; strengthened regulatory and compliance platforms

Strong Value Creation

- Combination with Wilshire accretive to earnings
- Improved core earnings power potential
- Enhanced operating leverage

Attractive Markets

- Cemented leadership position with greater visibility across national platform
- Increased convenience for customers

Proven Leadership

- Experienced board and management focused on execution and maximizing shareholder value

2016 Outlook & Strategies

- Board and management focus on integrating two organizations into one new high-performance culture
- Continuing strength in new loan originations as a combined company
- Ongoing transformation to a more diversified financial institution with cross sales of new products and services across larger combined platform
 - Equipment lease financing, foreign currency exchange, consumer and commercial credit cards, wealth management services, residential mortgage
- Stable to improving asset quality and credit costs, assuming steady global economic conditions
- Improving core earnings power, particularly following systems conversion in Nov 2016
- Proactive planning and preparation to cross the \$10 billion threshold
- Committed to building on the foundation for sustained growth and value creation

Investment Opportunity

The Only Super Regional Korean-American Bank in the Nation

- Definitive leadership position and emergence as the **only super regional Korean-American bank**
- 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
- Best 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 –

Q2 2016 Financial Summary ¹

(\$ thousands)	Legacy BBCN Q2 2016	Legacy BBCN Q1 2016	Legacy BBCN Q2 2015
Net income	\$ 23,390	\$ 23,623	\$ 21,9418
Diluted earnings per share	\$ 0.29	\$ 0.30	\$ 0.29
Net interest income	\$ 71,064	\$ 71,607	\$ 67,391
GAAP Net interest margin	3.67%	3.84%	3.91%
Noninterest income	\$ 10,707	\$ 8,775	\$ 10,483
Noninterest expense	\$ 40,348	\$ 40,049	\$ 38,613
Merger-related expenses	\$ 1,533	\$ 1,207	\$ 26
Net loans receivable	\$ 6,507,812	\$ 6,295,079	\$ 5,745,706
Deposits	\$ 6,637,522	\$ 6,467,411	\$ 5,758,290
Nonaccrual loans ²	\$ 42,398	\$ 43,548	\$ 39,681
ALLL to gross loans	1.16%	1.21%	1.21%
ALLL to nonaccrual loans ²	180.26%	176.49%	176.70%
ALLL to nonperforming assets ^{2, 3}	69.62%	66.17%	59.63%
Provision for loan losses	\$ 1,200	\$ 500	\$ 1,000
Net (recoveries) charge-offs	\$ 1,631	\$ 52	\$ 475
ROA	1.15%	1.20%	1.26%
ROE	9.67%	9.99%	10.13%
Efficiency ratio	49.34%	49.82%	49.58%

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

<i>(Legacy BBCN)</i>	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014
Accretion of discount on acquired performing loans	\$ 898	\$ 1,966	\$ 2,648	\$ 2,496	\$ 2,515	\$ 2,183	\$ 3,190	\$ 4,157	\$ 4,575	\$ 3,202
Accretion of discount on acquired credit impaired loans	1,436	1,965	2,206	1,723	1,694	1,555	1,670	1,863	2,096	2,645
Amortization of premium on acquired FHLB borrowings	97	97	97	97	95	94	96	95	94	92
Accretion of discount on acquired subordinated debt	(44)	(44)	(44)	(43)	(42)	(41)	(41)	(41)	(40)	(91)
Amortization of premium on acquired time deposits	24	24	28	34	49	75	105	125	231	314
Increase/(decrease) to pre-tax income	\$ 2,411	\$ 4,008	\$ 4,935	\$ 4,307	\$ 4,311	\$ 3,866	\$ 5,020	\$ 6,199	\$ 6,956	\$ 6,162

Appendix –

Impact of Acquisition Accounting Adjustments

<i>(Legacy BBCN)</i>	Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014
Reported – NIM	3.67%	3.84%	3.88%	3.87%	3.91%	3.87%	3.90%	4.15%	4.20%	4.29%
Acquisition accounting adjustments	(0.14)%	(0.24)%	(0.29)%	(0.27)%	(0.28)%	(0.26)%	(0.33)%	(0.42)%	(0.48)%	(0.47)%
NIM, excluding effect of acquisition accounting adjustments	3.53%	3.60%	3.59%	3.60%	3.63%	3.61%	3.57%	3.73%	3.72%	3.82%
Reported – Weighted avg loan yield	4.80%	4.95%	4.99%	4.94%	4.98%	5.03%	5.11%	5.29%	5.44%	5.37%
Acquisition accounting adjustments	(0.17)%	(0.29)%	(0.35)%	(0.32)%	(0.34)%	(0.32)%	(0.40)%	(0.51)%	(0.58)%	(0.54)%
Weighted avg loan yield, excluding effect of acquisition accounting adjustments	4.63%	4.66%	4.64%	4.62%	4.64%	4.71%	4.71%	4.78%	4.86%	4.83%
Reported – Weighted avg cost of deposits	0.64%	0.63%	0.60%	0.57%	0.55%	0.55%	0.55%	0.54%	0.54%	0.52%
Acquisition accounting adjustments	—	—	—	—	0.01%	0.01%	0.01%	0.01%	0.01%	0.03%
Weighted avg cost of deposits, excluding effect of acquisition accounting adjustments	0.64%	0.63%	0.60%	0.57%	0.56%	0.56%	0.56%	0.55%	0.55%	0.55%

Appendix – Reconciliation of TCE/TA

		6/30/2016
Total stockholders' equity	\$	971,740
Less: Common stock warrant		—
Goodwill and intangible assets, net		(107,796)
Tangible common equity	\$	863,944
Total assets	\$	8,337,172
Less: Goodwill and intangible assets, net		(107,796)
Tangible assets	\$	8,229,376
Common shares outstanding		79,606,821
Tangible common equity per share	\$	10.85
Tangible common equity to tangible assets		10.50%

Premier Korean-American Bank

Holding Company/Bank <small>(financial data as of 6/30/2016)</small>		Branches	Total Assets	Total Net Loans	Total Deposits	Branch Operations
1.	Hope Bancorp <i>(pro forma)</i>	85	\$13,223,957	\$10,436,165	\$10,647,841	CCA, NY, NJ, TX, IL, WA, VA, GA
2.	Hanmi Financial Corporation	40	\$4,441,333	\$3,449,310	\$3,589,289	CA, TX, IL, NY, NJ, VA
3.	Pacific City Bank	12	\$1,116,110	\$935,778	\$1,003,769	CA, NJ
4.	Commonwealth Business Bank	7	\$825,493	\$700,395	\$711,504	CA, TX
5.	Metro City Bank	8	\$793,267	\$671,674	\$653,808	GA, AL, VA
6.	Open Bank	7	\$673,267	\$583,175	\$581,736	CA
7.	First Intercontinental Bank	5	\$332,957	\$235,879	\$279,660	GA
8.	Noah Bank	5	\$300,828	\$230,068	\$249,030	PA, NJ, NY
9.	NewBank	5	\$286,511	\$185,619	\$240,583	NJ, NY
10.	New Millennium Bank	4	\$264,796	\$184,861	\$230,861	NJ, NY
11.	NOA Bank	3	\$262,124	\$191,202	\$217,720	GA
12.	UniBank	4	\$244,769	\$178,506	\$209,279	WA
13.	Uniti Bank	3	\$244,476	\$171,155	\$208,901	CA
14.	US Metro Bank	2	\$153,151	\$115,725	\$133,089	CA
15.	Ohana Pacific Bank	2	\$125,392	\$95,195	\$108,970	HI
U.S. Operating Entities of Korean National Banks						
	Woori America Bank	18	\$1,509,925	\$1,246,217	\$1,333,142	NY, NJ, CA, VA, MD, PA
	Shinhan Bank America	15	\$1,051,313	\$948,525	\$948,525	NY, NJ, CA, TX, GA
	BNB Hana Bank	4	\$256,027	\$155,873	\$198,860	NY, NJ

Source:
SNL Financial