



Hope Bancorp

2017 Annual Report

Bankers. Experts. Neighbors.

The first and only super regional Korean-American bank in the United States

Company Profile

Hope Bancorp, Inc. is the holding company of Bank of Hope, one of the leading Asian-American banks in the United States. Headquartered in Los Angeles and with \$14.2 billion in total assets as of December 31, 2017, Bank of Hope serves a multi-ethnic population of customers across the nation with full-service branches in California, Washington, Texas, Illinois, New York, New Jersey, Virginia, Georgia and Alabama. The Bank also operates SBA loan production offices in Seattle, Denver, Dallas, Atlanta, Portland, Oregon, New York City and Northern California; commercial loan production offices in Northern California and Seattle; residential mortgage loan production offices in California; and a representative office in Seoul, Korea.

Building on the Bank's expertise in small business lending, commercial real estate lending, C&I lending and international trade finance, Bank of Hope is today a diversified financial institution with an expanded offering of commercial and consumer products and services, including residential mortgage and warehouse lending, credit cards, equipment lease financial and foreign currency, among others.

Having grown alongside the Bank's customers fostering growth within its communities, Bank of Hope understands its markets well and is committed to help its customers achieve their financial goals.

We are committed to improving the value of our services as **BANKERS**, providing comprehensive financial solutions as **EXPERTS**, and being good **NEIGHBORS** that foster growth for our customers and communities.



Bank of Hope

Bankers. Experts. Neighbors.

The roots of Bank of Hope go back more than 37 years and include many of the first banks established in the United States by Korean immigrants. Today, Bank of Hope has a national platform that includes solid presence in all of the top geographic markets with the largest Asian-American populations in the country and is the representative bank and pride of the Korean-American community.



■ **Scott Yoon-Suk Whang** *Chairman of the Board* ■ **Kevin S. Kim** *President & Chief Executive Officer*

Dear Valued Stockholders, Customers and Employees:

Over the course of the last seven years, we have established the representative bank of our community by transforming a highly fragmented space. Bank of Hope stands proud today as the first and only super regional Korean-American Bank, the third largest Asian-American bank in the United States, and the only Korean-American bank to ever be named by Forbes magazine as one of the Best Banks in America, and that's for the last six consecutive years.

Investment and Growth

Our first full-year of operations as a \$10 billion-plus financial institution was also a year of key investments that significantly fortified our foundation for sustainable growth.

2017 was a year of important achievements in terms of successfully completing the integration of a transformational merger completed in 2016 and making progress toward our **Vision** to build upon our Korean-American heritage and national presence to be a top performer for our shareholders, customers, staff and communities. With the physical integration of the merger successfully completed, the Board of Directors and executive management team focused on driving profitable growth of our franchise and creating additional value for all of our stakeholders.

Our first full-year of operations as a \$10 billion-plus financial institution was also a year of key investments that significantly

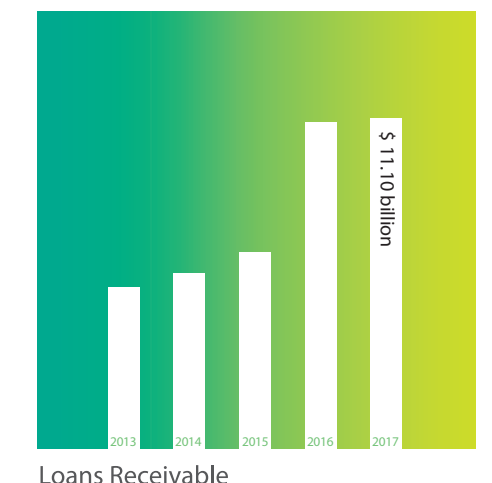
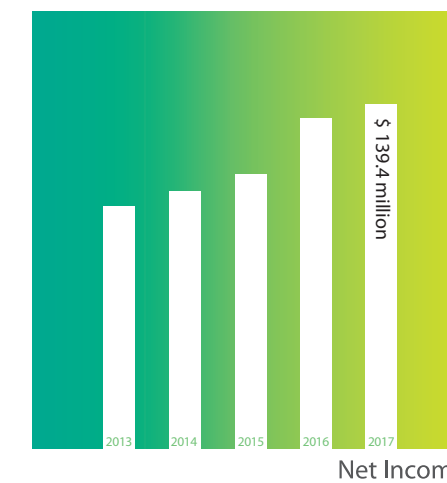
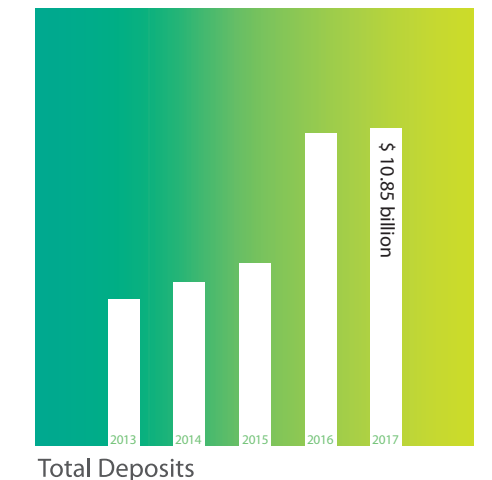
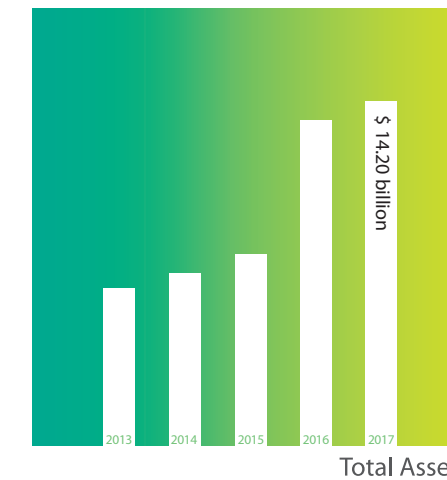
fortified our foundation for sustainable growth. Subject to the significantly greater regulatory standards and requirements, the higher levels of investments in our risk infrastructure and DFAST preparedness certainly weighed on our performance in 2017.

Despite these investments, net income for 2017 increased 23% to a record \$139.4 million, or \$1.03 per diluted common share, based on 135,684,969 weighted average diluted shares outstanding, from \$113.7 million, or \$1.10 per diluted common share, based on 103,530,318 weighted average diluted shares outstanding, in 2016.

Our 2017 financial results included a one-time, non-cash,

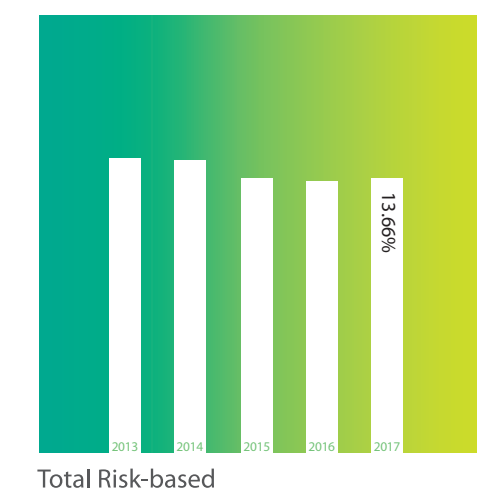
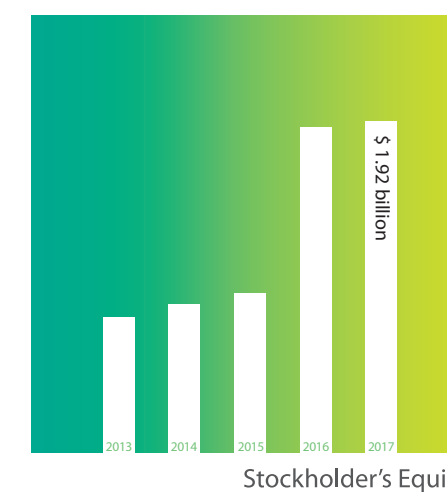


incremental income tax expense in the Company's consolidated statements of income of \$25.4 million resulting from the revaluation of our deferred tax assets and liabilities and low income housing tax credit investments due to the enactment of the Tax Cuts and Jobs Act (the "Tax Act") on December 22, 2017. This one-time, non-cash charge, which was recognized during the 2017 fourth quarter, adversely impacted the Company's diluted earnings per share by \$0.19 per share. There were no Tax Act-related adjustments to the Company's 2016 financial results.



Financial Highlights

Solid Financial Results
Despite Significant
Investments





Diversification

Expanded Offering of Products and Services Generating a More Diversified Revenue Stream

At year-end, total assets increased 6% over 2016 to \$14.21 billion, loans receivable increased 5% to \$11.10 billion and total deposits increased 2% to \$10.85 billion. These achievements ranked Bank of Hope as the 6th largest bank headquartered in Los Angeles, the 11th largest bank in California, and the 85th largest financial institution in the nation.

As of December 31, 2017, the Company maintained robust capital levels with total risk-based capital at 13.82%, leverage ratio at 11.54%, and common equity tier 1 capital at 12.30%. Given the solid financial performance notwithstanding the considerable investments in our organization, our Board of Directors further increased the common dividend to our stockholders for the fifth consecutive year to \$0.13 per common share.

Today, the Bank of Hope team of nearly fifteen hundred is made up of a mosaic of staff whose origins come from numerous legacy organizations, as well as Bank of Hope. Not only do we have a considerably increased number of employees, but a significantly greater depth of expertise. And we can say with greater confidence than ever that we have one of the strongest leadership teams among Asian-American Banks.

During the course of the year, we implemented a corporate transformation plan designed to enhance our progress with diversifying our revenue streams and improve the overall work flow by providing greater

Bank of Hope

originated a record \$2.59 billion in new loans to support the growth of its customers, amounting to a 39% increase over 2016 production volumes.

operational efficiencies in the lending process. The transformation also positions our frontline to focus on the specialized needs of our commercial business banking clients and branch-based consumer customers. We believe these changes will create greater opportunities leading to stronger and healthier growth for Bank of Hope for the long term.

Notwithstanding the significant amount of energy devoted to the successful integration and transformation of our organization, Bank of Hope originated a record \$2.59 billion in new loans to support the growth of its customers, amounting to a 39% increase over 2016 production volumes. We are pleased to report that our originations in 2017 represent a more diversified mix of loan production with increasing contributions from some of our newer product offerings.



Our **Mission** is to be the first choice partner for our target corporate, middle market and small businesses by providing a comprehensive set of business products and services, while being the premier bank for the target consumers in the communities we serve nationwide.

Bank of Hope is in an enviable competitive position, with unrivaled leadership among our niche peers and unparalleled opportunity to cross-sell a comprehensive offering of products and services. Beyond our initial core





strengths in international trade finance, SBA and commercial real estate lending, we have become a diversified financial institution with a strong residential mortgage platform, the only Korean-American bank-issued credit card program and other specialty services, including equipment lease financing, foreign currency and wealth management.

Bank of Hope is also the only Korean-American bank with a true national footprint and solid presence in all top geographic markets in the U.S. with the largest Asian-American populations.

We have a tremendous opportunity to establish deeper and stronger relationships with our existing customer base just by cross-selling our other products and services. More importantly, we believe our diversified offering and geographic footprint, coupled with our greater stature in the banking community, position Bank of Hope well to successfully expand into newer markets and a broader customer base.

As a community-based bank, Bank of Hope remains committed to supporting its communities through various forms of investments and contributions.

Hope Scholarship Foundation

Hope Scholarship Foundation

In 2017, Bank of Hope contributed \$140,000 to the Hope Scholarship Foundation. In partnership with the Asian & Pacific Island American Scholarship Fund (APIASF), scholarships were awarded to 52 students who demonstrated strong academic performance, leadership capabilities and a need for financial assistance as they were preparing to enroll in their first year of college.

Since the establishment of the Hope Scholarship Foundation in 2001, Bank of Hope has supported the youth in its communities through more than \$1.8 million in contributions.

Supporting Our Communities

As a community-based bank, Bank of Hope remains committed to supporting its communities through various forms of investments and contributions.



Photo courtesy of Gabriel Roux Photography.

Bank of Hope Founders Cup

For the second consecutive year, Bank of Hope served as the title sponsor to the LPGA Founders Cup Tournament. We believe that Bank of Hope shares many similarities and values with the LPGA, and especially the Founders Cup. The Bank of Hope Founders Cup honors the 13 visionary women who established the LPGA in 1950. The premier women's professional sports organization in the world today, the LPGA has maintained a strong focus on giving back to its communities.

Like the LPGA, Bank of Hope was founded by visionaries who established the Bank to serve the growing needs of an emerging immigrant community, and we too have maintained strong ties with our communities. As such, we are excited to partner with the LPGA and proud of the fact that the Bank of Hope Founders Cup tournament proceeds are donated to the LPGA-USGA Girls Golf program.

Partnering with United Way

For the third consecutive year, Bank of Hope partnered with United Way of Greater Los Angeles and participated in the annual United Way HomeWalk, a 5K Walk and Fun Run that mobilizes thousands of Angelenos to raise awareness and funds to end homelessness in Los Angeles County, home to Bank of Hope. In addition to a \$10,000 grant to support the event, a total of 177 Bank of Hope teammates raised funds and completed the 5K Walk/Run.

Also during the year, Bank of Hope supported United Way and their community work focused on education, housing, health and financial stability through a United Way 2017 Workplace Giving Campaign. In our inaugural campaign, our employees pledged more than \$25,000 in contributions, which was further supported by a generous 15% corporate match.

Hurricane Harvey Relief Fund

Last September, we watched with great concern the news coverage of the devastating damage and flooding caused by Hurricane Harvey. Like a good neighbor, Bank of Hope acted swiftly to support the community and the recovery process in the aftermath of the flooding. For immediate assistance, Bank of Hope delivered a corporate donation of \$25,000 to a Houston-based non-profit organization focused on supporting the community. A Hurricane Harvey Relief Fund



was also immediately established and our employees and board members donated personal cash and accrued vacation totaling more than \$75,000, for an aggregate \$100,000 in contributions to help those affected by the disaster.

Bank of Hope's **Core Values** are designed to guide the actions and behavior of our people and reflect the corporate culture that we are building. The acronym – **IT FITS** – was developed to reinforce the communication of these values, which include **Integrity, Transparency, Fairness, Initiative, Teamwork** and **Satisfaction**.

Bank of Hope is committed to improving the value of our service as **Bankers**, providing comprehensive financial solutions as **Experts**, and being good **Neighbors** that foster growth for our customers and communities.

Looking ahead into 2018 and beyond, we are well positioned as one of the leading Asian-American banks in the country with solid presence in all of the top targeted geographic markets. We believe the investments and initiatives that we are currently

undertaking strengthen our competitive position and will lead to enhanced operational efficiencies and financial performance for years to come. With renewed energy and conviction, we are confident that the future of Bank of Hope looks stronger than it has ever been, and we look forward to delivering greater returns to our customers, employees, communities and shareholders.

On behalf of the entire Board of Directors, we express our deepest appreciation to our employees for their tireless efforts and dedication, our customers for their loyal patronage, our regulators for their collaborative guidance and our stockholders for their ongoing trust and support.

Sincerely,

Scott Yoon-Suk Whang
Chairman of the Board

Kevin S. Kim
President & Chief Executive Officer

Corporate Social Responsibility Highlights



1 OUT OF 2

1 out of 2 Bank of Hope branches located in low-to-moderate income areas



1000 HOURS

Nearly 1000 hours of CRA-reportable volunteer hours



\$2.59 BILLION

\$2.59 billion of loans funded in 2017



\$500 MILLION

\$500 million of CRA-reportable small business lending in 2017



\$10 MILLION

\$10 million of donations and sponsorships over last 10 years



\$1.8 MILLION

\$1.8 million of contributions to the Hope Scholarship Foundation since 2001



In addition to financing economic growth, we believe our responsibilities include helping the communities in which we live and work grow and flourish through volunteerism and philanthropy.

Selected Financial Data

As of and For the Years Ended December 31,

(dollars in thousands, except share and per share data)

| | 2017 | 2016 | 2015 | 2014 | 2013 |
|---|---------------|---------------|--------------|--------------|--------------|
| Income Statement Data | | | | | |
| Interest income | \$ 572,104 | \$ 421,934 | \$ 313,660 | \$ 302,657 | \$ 283,073 |
| Interest expense | \$ 90,724 | \$ 58,579 | \$ 40,618 | \$ 36,060 | \$ 30,018 |
| Net interest income | \$ 481,380 | \$ 363,355 | \$ 273,042 | \$ 266,597 | \$ 253,055 |
| Provision for loan losses | \$ 17,360 | \$ 9,000 | \$ 8,000 | \$ 12,638 | \$ 20,000 |
| Net interest income after provision for loan losses | \$ 464,020 | \$ 354,355 | \$ 265,042 | \$ 253,959 | \$ 233,055 |
| Noninterest income | \$ 66,415 | \$ 51,819 | \$ 43,691 | \$ 44,187 | \$ 42,719 |
| Noninterest expense | \$ 266,601 | \$ 214,975 | \$ 153,384 | \$ 151,624 | \$ 141,620 |
| Income before income tax provision | \$ 263,834 | \$ 191,199 | \$ 155,349 | \$ 146,522 | \$ 134,154 |
| Income tax provision | \$ 124,389 | \$ 77,452 | \$ 63,091 | \$ 57,907 | \$ 52,399 |
| Net income | \$ 139,445 | \$ 113,747 | \$ 92,258 | \$ 88,615 | \$ 81,755 |
| Per Common Share Data | | | | | |
| Earnings – basic | \$ 1.03 | \$ 1.10 | \$ 1.16 | \$ 1.11 | \$ 1.03 |
| Earnings – diluted | \$ 1.03 | \$ 1.10 | \$ 1.16 | \$ 1.11 | \$ 1.03 |
| Book value (period end, excluding warrants) | \$ 14.23 | \$ 13.72 | \$ 11.79 | \$ 11.10 | \$ 10.18 |
| Cash dividends declared per common share | \$ 0.50 | \$ 0.45 | \$ 0.42 | \$ 0.35 | \$ 0.25 |
| Number of common shares outstanding (period end) | \$135,511,891 | \$135,240,079 | \$79,566,356 | \$79,503,552 | \$79,441,525 |
| Balance Sheet Data—At Period End | | | | | |
| Assets | \$ 14,206,717 | \$ 13,441,422 | \$ 7,912,648 | \$ 7,140,330 | \$ 6,475,199 |
| Securities available for sale | \$ 1,720,257 | \$ 1,556,740 | \$ 1,010,556 | \$ 792,523 | \$ 701,751 |
| Loans receivable, net of unearned loan fees and discounts (excludes loans held for sale) | \$ 11,102,575 | \$ 10,543,332 | \$ 6,248,341 | \$ 5,565,192 | \$ 5,074,175 |
| Deposits | \$ 10,846,609 | \$ 10,642,035 | \$ 6,340,976 | \$ 5,693,452 | \$ 5,148,057 |
| Federal Home Loan Bank advances and federal funds purchased | \$ 1,227,593 | \$ 754,290 | \$ 530,591 | \$ 480,975 | \$ 421,352 |
| Subordinated debentures | \$ 100,853 | \$ 99,808 | \$ 42,327 | \$ 42,158 | \$ 57,410 |
| Stockholders' equity | \$ 1,928,255 | \$ 1,855,473 | \$ 938,095 | \$ 882,773 | \$ 809,374 |
| Average Balance Sheet Data | | | | | |
| Assets | \$ 13,648,963 | \$ 10,342,063 | \$ 7,389,530 | \$ 6,830,244 | \$ 6,042,674 |
| Securities available for sale | \$ 1,679,468 | \$ 1,276,068 | \$ 871,010 | \$ 713,775 | \$ 699,812 |
| Gross loans, including loans held for sale | \$ 10,642,349 | \$ 8,121,897 | \$ 5,846,658 | \$ 5,355,243 | \$ 4,692,089 |
| Deposits | \$ 10,751,886 | \$ 8,232,984 | \$ 5,879,704 | \$ 5,439,920 | \$ 4,739,261 |
| Stockholders' equity | \$ 1,907,746 | \$ 1,342,954 | \$ 912,609 | \$ 848,443 | \$ 788,570 |

Complete financial information is contained in the Company's Form 10-K attached herewith in electronic form and incorporated by reference as part of Hope Bancorp's 2017 Annual Report.

Selected Financial Data

As of and For the Years Ended December 31,

(dollars in thousands)

| | 2017 | 2016 | 2015 | 2014 | 2013 |
|--|------------|------------|------------|------------|-----------|
| Selected Performance Ratios | | | | | |
| Return on average assets ⁽¹⁾ | 1.02% | 1.10% | 1.25% | 1.30% | 1.35% |
| Return on average stockholders' equity ⁽²⁾ | 7.31% | 8.47% | 10.11% | 10.44% | 10.37% |
| Average stockholders' equity to average assets | 13.98% | 12.99% | 12.35% | 12.42% | 13.05% |
| Dividend payout ratio ⁽³⁾ | 48.54% | 40.86% | 36.21% | 31.53% | 24.27% |
| Net interest spread ⁽⁴⁾ | 3.46% | 3.49% | 3.62% | 3.88% | 4.23% |
| Net interest margin ⁽⁵⁾ | 3.80% | 3.75% | 3.88% | 4.13% | 4.46% |
| Yield on interest earning assets ⁽⁶⁾ | 4.51% | 4.36% | 4.46% | 4.68% | 4.99% |
| Cost of interest bearing liabilities ⁽⁷⁾ | 1.05% | 0.87% | 0.84% | 0.80% | 0.76% |
| Efficiency ratio ⁽⁸⁾ | 48.67% | 51.78% | 48.43% | 48.79% | 47.88% |
| Regulatory Capital Ratios | | | | | |
| Hope Bancorp: | | | | | |
| Common Equity Tier 1 | 12.30% | 12.10% | 12.08% | 12.96% | 12.65% |
| Tier 1 leverage | 11.54% | 11.49% | 11.53% | 11.62% | 11.97% |
| Tier 1 risk-based | 13.11% | 12.92% | 12.67% | 13.64% | 13.66% |
| Total risk-based | 13.82% | 13.64% | 13.80% | 14.80% | 14.90% |
| Bank of Hope: | | | | | |
| Common Equity Tier 1 | 12.95% | 12.75% | 12.56% | 13.44% | 13.46% |
| Tier 1 leverage | 11.40% | 11.33% | 11.43% | 11.45% | 11.79% |
| Tier 1 risk-based | 12.95% | 12.75% | 12.56% | 13.44% | 13.46% |
| Total risk-based | 13.66% | 13.46% | 13.69% | 14.61% | 14.70% |
| Asset Quality Data | | | | | |
| Nonaccrual loans | \$ 46,775 | \$ 40,074 | \$ 40,801 | \$ 46,353 | \$ 39,154 |
| Loans 90 days or more past due and still accruing ⁽⁹⁾ | \$ 407 | \$ 305 | \$ 375 | \$ 361 | \$ 5 |
| Restructured loans (accruing) | \$ 67,250 | \$ 48,874 | \$ 47,984 | \$ 57,128 | \$ 33,903 |
| Total nonperforming loans | \$ 114,432 | \$ 89,253 | \$ 89,160 | \$ 103,842 | \$ 73,062 |
| Other real estate owned | \$ 10,787 | \$ 21,990 | \$ 21,035 | \$ 21,938 | \$ 24,288 |
| Total nonperforming assets | \$ 125,219 | \$ 111,243 | \$ 110,195 | \$ 125,780 | \$ 97,350 |
| Asset Quality Ratios | | | | | |
| Nonaccrual loans to loans receivable | 0.42% | 0.38% | 0.65% | 0.83% | 0.77% |
| Nonperforming loans to loans receivable | 1.03% | 0.85% | 1.43% | 1.87% | 1.44% |
| Nonperforming assets to total assets | 0.88% | 0.83% | 1.39% | 1.76% | 1.50% |
| Non-performing assets to loans receivable and OREO | 1.13% | 1.05% | 1.76% | 2.25% | 1.91% |
| Allowance for loan losses to loans receivable | 0.76% | 0.75% | 1.22% | 1.22% | 1.33% |
| Allowance for loan losses to nonaccrual loans | 180.74% | 197.99% | 187.27% | 146.18% | 171.94% |
| Allowance for loan losses to nonperforming loans | 73.88% | 88.90% | 85.70% | 65.25% | 92.14% |
| Allowance for loan losses to nonperforming assets | 67.51% | 71.32% | 69.34% | 53.87% | 69.15% |
| Net charge-offs (recoveries) to average gross loans | 0.11% | 0.07% | (0.01)% | 0.23% | 0.42% |

(1) Net income divided by the average assets

(2) Net income divided by the average stockholders' equity

(3) Dividends per share divided by earnings per share

(4) Difference between the average yield earned on interest earning assets and the average rate paid on interest bearing liabilities

(5) Net interest income expressed as a percentage of average interest earning assets

(6) Interest income divided by the average interest earning assets

(7) Interest expense divided by the average interest bearing liabilities

(8) Noninterest expense divided by the sum of net interest income plus noninterest income

(9) Excludes acquired credit impaired loans totaling \$18.1 million, \$19.6 million, \$12.2 million, \$30.4 million and \$43.8 million as of December 31, 2017, 2016, 2015, 2014 and 2013, respectively

Leadership

Risk Management



Operations Oversight



Business Leadership

We are proud to have one of the strongest leadership teams among Asian-American banks.



Lisa K. Pai
Executive Vice President & General Counsel

Johann (Min) You
Executive Vice President & Chief Risk Officer

Peter Koh
Executive Vice President & Chief Credit Officer

Karen Craigmile
Executive Vice President & Chief Internal Audit Executive

Daniel H. Kim
Executive Vice President & Chief Strategy Officer

David P. Malone
Senior Executive Vice President & Chief Operating Officer

Alex Ko
Executive Vice President & Chief Financial Officer

David W. Kim
Executive Vice President & Chief Retail Banking Officer

David Song
Executive Vice President & Chief Business Banking Officer

Kyu S. Kim
Senior Executive Vice President & Eastern Region President

Jason K. Kim
Executive Vice President & Chief Commercial Banking Officer

Steven C. Canup
Executive Vice President & Managing Director, Corporate Banking Group

Janette Mah
Executive Vice President & Chief Mortgage Banking Officer

Kevin S. Kim
President & Chief Executive Officer

Scott Yoon-Suk Whang

Chairman of the Board
Founder and Chairman
Orange Circle Studios



Kevin S. Kim

President & Chief Executive Officer
Hope Bancorp, Inc. and Bank of Hope



Steven S. Koh

Honorary Chairman
Chairman
Pacific Steel Corporation



Chung Hyun Lee

Former President
NuArt International, Inc.



John R. Taylor

Former Senior Audit Partner
KPMG LLP



Jin Chul Jung

Chairman & President
Royal Imex, Inc.



Donald D. Byun

Former President
Jay Dee, Inc.



Steven J. Didion

General Partner and Portfolio Manager
JCSD Partners, LP



Daisy Y. Ha

Attorney



Jinho Doo

Chief Executive Officer
Key Capital Management, LLC



David P. Malone

Senior Executive Vice President &
Chief Operating Officer
Bank of Hope



Dale S. Zuehls, PhD

Principal
Zuehls, Legaspi & Company



William J. Lewis

Former Executive Vice President &
Chief Credit Officer
East West Bank



Board of Directors

Hope Bancorp, Inc. and Bank of Hope



Hope Bancorp, Inc. and Bank of Hope

Hope Bancorp's executive management team is supported by a distinguished group of leaders and corporate professionals from various market sectors and industry groups. The expertise of our Directors includes accounting, auditing and financial reporting, commercial banking, investment banking, investment management, legal, corporate management, strategic planning, business acquisitions, marketing, international operations, retail and small to middle-market business operations.




Koreatown

City Center
3435 Wilshire Blvd, Suite 150
Los Angeles, CA 90010
T (213) 427-2222

Olympic-Hoover
2222 W Olympic Blvd
Los Angeles, CA 90006
T (213) 386-2222

Olympic-Vermont
2727 W Olympic Blvd, Suite 104
Los Angeles, CA 90006
T (213) 235-3100

Olympic-Western
3267 W Olympic Blvd
Los Angeles, CA 90006
T (213) 388-2222

Western-Beverly
253 N Western Ave
Los Angeles, CA 90004
T (213) 381-2222

Western-9th
841 S Western Ave
Los Angeles, CA 90005
T (213) 387-7070

Wilshire
3200 Wilshire Blvd
Los Angeles, CA 90010
T (213) 427-1000

Wilshire-Harvard
3600 Wilshire Blvd, Suite 100-A
Los Angeles, CA 90010
T (213) 351-5980

Wilshire-Manhattan
3832 Wilshire Blvd
Los Angeles, CA 90010
T (213) 427-7711

Downtown LA

Broadway
1205 S Broadway
Los Angeles, CA 90015
T (213) 746-2222

Fashion Town
1300 S San Pedro St #200
Los Angeles, CA 90015
T (213) 746-3200

Maple
401 E 11th St #211
Los Angeles, CA 90015
T (213) 763-1800

San Pedro Mart
1100 S San Pedro St, Unit L21
Los Angeles, CA 90015
T (213) 745-5550

Wall
1122 S Wall St
Los Angeles, CA 90015
T (213) 763-1122

Huntington Park

Huntington Park
6350 Pacific Blvd
Huntington Park, CA 90255
T (323) 584-5950

South Bay

Gardena
1655 W Redondo Beach Blvd
Gardena, CA 90247
T (310) 327-2222

Torrance
2424 Sepulveda Blvd, Suite A
Torrance, CA 90501
T (310) 328-5555

Torrance Market
4340 Pacific Coast Hwy
Torrance, CA 90505
T (310) 257-0100

Fullerton/Cerritos

Cerritos
17500 Carmenita Rd
Cerritos, CA 90703
T (562) 926-2520

Fullerton
5300 Beach Blvd, Unit 101
Buena Park, CA 90621
T (714) 690-1400

Fullerton-Beach
5307 Beach Blvd
Buena Park, CA 90621
T (714) 994-5000

La Palma
4875 La Palma Ave
La Palma, CA 90623
T (562) 468-0900

Garden Grove/Irvine

Garden Grove
9580 Garden Grove Blvd Suite 100
Garden Grove, CA 92844
T (714) 891-2222

Irvine-Culver
14429 Culver Dr
Irvine, CA 92604
T (949) 777-3777

Rowland Heights/Diamond Bar/Inland Empire

Diamond Bar
2809 S Diamond Bar Blvd
Diamond Bar, CA 91765
T (909) 718-2000

Inland
1040 S Mt. Vernon Ave, Suite A
Colton, CA 92324
T (909) 370-2222

Rancho Cucamonga
8045 Archibald Ave, Suite 100
Los Angeles, CA 90006
T (909) 919-7755

Rowland Heights-Colima
19765 E Colima Rd
Rowland Heights, CA 91748

Rowland Heights-Nogales
1709 S Nogales St, Suite 100
Rowland Heights, CA 91748
T (626) 581-4020

Valley

La Crescenta
3231 Foothill Blvd, Suite 205
La Crescenta, CA 91214
T (818) 551-0700

North Northridge
10147 Reseda Blvd
Northridge, CA 91324
T (818) 534-3333

South Northridge
8401 Reseda Blvd
Northridge, CA 91324
T (818) 773-6133

San Diego

San Diego
4428 Conroy St, Suite #A-200
San Diego, CA 92111
T (858) 874-3333

Commercial Loan Centers

Los Angeles Regional Office
3731 Wilshire Blvd, 3rd Floor
Los Angeles, CA 90010
T (213) 639-1700

Buena Park Office
5254 Beach Blvd
Buena Park, CA 90621
T (562) 345-3102

Broadway Office
1205 S Broadway
Los Angeles, CA 90015
T (213) 763-7899

Gardena Office
1655 W Redondo Beach Blvd
Gardena, CA 90247
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Location Information (continued)

Olympic-Hoover Office
2222 W Olympic Blvd, 2nd Floor
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T (213) 386-2222

Olympic-Vermont Office
2727 W Olympic Blvd, Suite 104
Los Angeles, CA 90006
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T (213) 235-3113

Wilshire Office
3200 Wilshire Blvd
Los Angeles, CA 90010
T (213) 365-3303

Premier Banking Group

Olympic-Western Office
3267 W Olympic Blvd, 2nd Floor
Los Angeles, CA 90006
T (213) 235-3113

SBA Department

3200 Wilshire Blvd, 7th Floor
Los Angeles, CA 90010
T (877) 627-2722

Mortgage Banking Division

3200 Wilshire Blvd, 4th Floor
Los Angeles, CA 90010
T (866) 972-2265

Beverly Hills LPO
9595 Wilshire Blvd, Suite 400
Beverly Hills, CA 90212
T (866) 972-2265

Gardena/Torrance LPO
1655 W Redondo Beach Blvd, 3rd Floor
Gardena, CA 90247
T (310) 327-2222

Newport Beach LPO
24 Corporate Plaza, Suite 180
Newport Beach, CA 92660
T (949) 999-7900

South Bay LPO
2447 Pacific Coast Hwy, Suite 101
Hermosa Beach, CA 90254
T (866) 972-2265

Corporate Banking Group

3200 Wilshire Blvd, 2nd Floor
Los Angeles, CA 90010
T (213) 427-6530

Syndicated Lending Group

3200 Wilshire Blvd, 10th Floor
Los Angeles, CA 90010
T (213) 427-6321

Credit Card Department

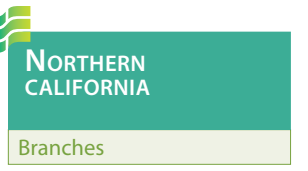
3200 Wilshire Blvd, 11th Floor
Los Angeles, CA 90010
T (213) 355-2850

Commercial Equipment Lease Financing Department

3731 Wilshire Blvd, 3rd Floor
Los Angeles, CA 90010
T (213) 805-8230

Investment Services

3267 W Olympic Blvd
Los Angeles, CA 90006
T (213) 201-3600

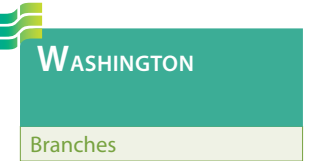


Oakland
1939 Harrison St, Suite 110
Oakland, CA 94612
T (510) 302-0505

Silicon Valley
1102 E El Camino Real
Sunnyvale, CA 94087
T (408) 557-2000

Commercial Loan Center

NCA Region Loan Center
47102 Mission Falls Ct, Suite 100
Fremont, CA 94539
T (510) 550-8000



Federal Way
31827-B Pacific Hwy S
Federal Way, WA 98003
T (253) 941-9200

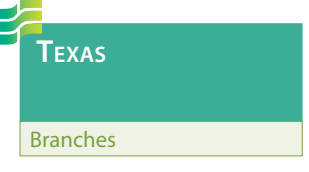
Lynnwood
17410 Hwy 99, Suite 120
Lynnwood, WA 98037
T (425) 743-7777

Lynnwood Market
3301 184th St SW, Suite 125
Lynnwood, WA 98037
T (425) 776-5111

Tacoma
8608 S Tacoma Way
Lakewood, WA 98499
T (253) 984-7900

Commercial Loan Center

PNW Region Loan Center
3500 188th St SW, Suite 234
Lynnwood, WA 98037
T (253) 946-1067



Dallas
2237 Royal Ln
Dallas, TX 75229
T (972) 919-9999

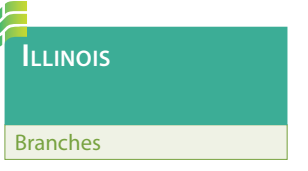
Fort Worth
7553 Boulevard 26
North Richland Hills, TX 76180
T (817) 514-4600

Houston
10000 Harwin Dr
Houston, TX 77036
T (713) 774-0411

Houston-Spring
13890 Blalock Rd
Houston, TX 77055
T (281) 407-3355

Commercial Loan Center

South Central Region Loan Center
2237 Royal Ln
Dallas, TX 75229
T (972) 919-9999



Arlington Heights
83 West Golf Rd
Arlington Heights, IL 60005
T (847) 398-7700

Glenview
1645 N Milwaukee Ave
Glenview, IL 60025
T (855) 329-2226

Naperville
1504 Naper Blvd, Suite 136
Naperville, IL 60563
T (630) 505-7200

Niles
8504-A W Golf Rd
Niles, IL 60714
T (847) 965-7373

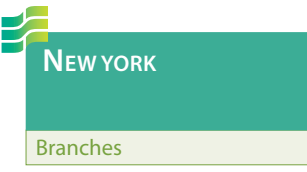
Niles Market
801 Civic Center Dr, Suite 155
Niles, IL 60714
T (847) 965-2402

Skokie
5526 Touhy Ave
Skokie, IL 60077
T (773) 736-1300

Location Information (continued)

Commercial Loan Center

MW Region Loan Center
8504-A W Golf Rd
Niles, IL 60714
T (847) 965-7373



Bayside
209-07 Northern Blvd
Bayside, NY 11361
T (718) 428-1606

Flushing-150th
150-24 Northern Blvd, Suite G4
Flushing, NY 11354
T (347) 625-2800

Flushing-Crocheron
162-05 Crocheron Ave
Flushing, NY 11358
T (718) 888-0020

Flushing-Union
138-02 Northern Blvd
Flushing, NY 11354
T (718) 886-6611

Great Neck
485 Great Neck Rd
Great Neck, NY 11021
T (516) 466-4160

Manhattan
16 W 32nd St
New York, NY 10001
T (212) 279-2790

Woodside
50-15 Roosevelt Ave
Woodside, NY 11377
T (718) 335-2000

Commercial Loan Centers

Regional Headquarters, Eastern Region
16 W 32nd St
New York, NY 10001
T (212) 279-2790

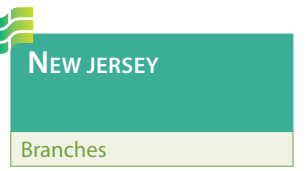
Eastern Region Loan Center-Manhattan
307 Fifth Ave, 5th Floor
New York, NY 10001
T (212) 279-2790

Premier Commercial Banking Division

Manhattan Office
16 W 32nd St
New York, NY 10001
T (212) 279-2790

Eastern Region SBA Department

Flushing-Union
138-02 Northern Blvd
Flushing, NY 11354
T (718) 886-6611



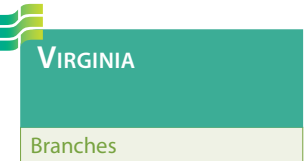
Edison
1757 Lincoln Hwy
Edison, NJ 08817
T (732) 839-0640

Fort Lee
172 Main St
Fort Lee, NJ 07024
T (201) 585-7707

Palisades Park
303 Broad Ave
Palisades Park, NJ 07650
T (201) 582-1100

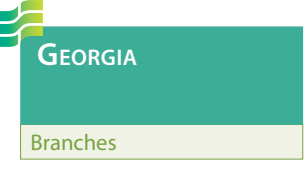
Commercial Loan Center

Eastern Region Loan Center-New Jersey
211 Broad Ave
Palisades Park, NJ 07650
T (201) 720-3900

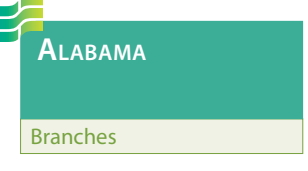


Annandale
7410 Little River Tpke
Annandale, VA 22003
T (203) 354-4310

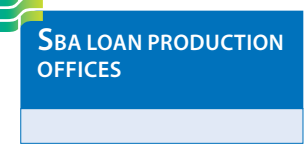
Centreville
13890 Braddock Rd
Centreville, VA 20121
T (571) 321-6272



LaGrange
1508 Lafayette Pkwy
LaGrange, GA 30241
T (706) 882-5885



Montgomery
1605 Eastern Blvd
Montgomery, AL 36117
T (334) 277-4118



Atlanta LPO
3575 Koger Blvd, #380
Duluth, GA 30096
T (678) 380-0774

Dallas LPO
3010 Lyndon B Johnson Fwy
Suite 205
Dallas, TX 75234
T (469) 522-4955

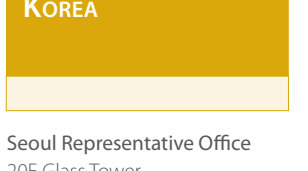
Denver LPO
2851 S Parker Rd, Suite 1120
Aurora, CO 80014
T (720) 535-5060

New York LPO
162-05 Crocheron Ave
Flushing, NY 11358
T (718) 412-9055

Northern California LPO
1939 Harrison St, Suite 190
Oakland, CA 94612
T (510) 899-6803

Portland LPO
111 SW 5th Ave, Suite 3160
Portland, OR 97204
T (503) 360-9193

Seattle LPO
400 112th Ave NE, Suite 150
Bellevue, WA 98004
T (425) 921-1098



Seoul Representative Office
20F Glass Tower
534 Teheran-ro
Gangnam-gu, Seoul, Korea 06181
T +82 (2) 3439-9120

Corporate Information

Hope Bancorp, Inc. and Bank of Hope Board of Directors

Scott Yoon-Suk Whang
Chairman of the Board
Founder and Chairman
Orange Circle Studios

Kevin S. Kim
President & Chief Executive Officer
Hope Bancorp, Inc. and Bank of Hope

Steven S. Koh
Honorary Chairman
Chairman
Pacific Steel Corporation

Donald D. Byun
Former President
Jay Dee, Inc.

Steven J. Didion
General Partner and Portfolio Manager
JCSD Partners, LP

Jinho Doo
Chief Executive Officer
Key Capital Management, LLC

Daisy Y. Ha
Attorney

Jin Chul Jung
Chairman & President
Royal Imex, Inc.

Chung Hyun Lee
Former President
NuArt International, Inc.

David P. Malone
Senior Executive Vice President &
Chief Operating Officer
Bank of Hope

William J. Lewis
Former Executive Vice President &
Chief Credit Officer
East West Bank

John R. Taylor
Former Senior Audit Partner
KPMG LLP

Dale S. Zuehls, PhD
Principal
Zuehls, Legaspi & Company

Executive Officers

Kevin S. Kim
President & Chief Executive Officer
Hope Bancorp, Inc. and Bank of Hope

David P. Malone
Senior Executive Vice President &
Chief Operating Officer
Bank of Hope

Kyu S. Kim
Senior Executive Vice President &
Eastern Region President
Bank of Hope

Alex Ko
Executive Vice President &
Chief Financial Officer
Hope Bancorp, Inc. and Bank of Hope

Peter Koh
Executive Vice President &
Chief Credit Officer
Bank of Hope

Steven C. Canup
Executive Vice President &
Managing Director, Corporate Banking Group
Bank of Hope

Karen Craigmile
Executive Vice President &
Chief Internal Audit Executive
Bank of Hope

Daniel H. Kim
Executive Vice President &
Chief Strategy Officer
Bank of Hope

David W. Kim
Executive Vice President &
Chief Retail Banking Officer
Bank of Hope

Jason K. Kim
Executive Vice President,
Chief Commercial Banking Officer
Bank of Hope

Janette Mah
Executive Vice President &
Chief Mortgage Banking Officer
Bank of Hope

Lisa K. Pai
Executive Vice President &
General Counsel
Hope Bancorp, Inc. and Bank of Hope

David Song
Executive Vice President &
Chief Business Banking Officer
Bank of Hope

Johann (Min) You
Executive Vice President &
Chief Risk Officer
Hope Bancorp, Inc. and Bank of Hope

Independent Auditors

Crowe Horwath LLP
Los Angeles, California

SEC Counsel

Mannatt, Phelps & Phillips, LLP
Los Angeles, California

Transfer Agent and Registrar

If you have questions about stock
certificates, or if you need to transfer
shares or change the name in which
they are registered, please contact:

Computershare Trust Company, N.A.
250 Royall St
Canton, MA 02021
T (877) 272-7494
www.computershare.com/investor

Securities Listing

Hope Bancorp, Inc.'s common stock
is traded on the NASDAQ Global Select
Market under the symbol HOPE.

Investor Relations

Angie Yang
Senior Vice President, Director of Investor
Relations & Corporate Communications
T (213) 251-2219
angie.yang@bankofhope.com

Offer of 10-K Report

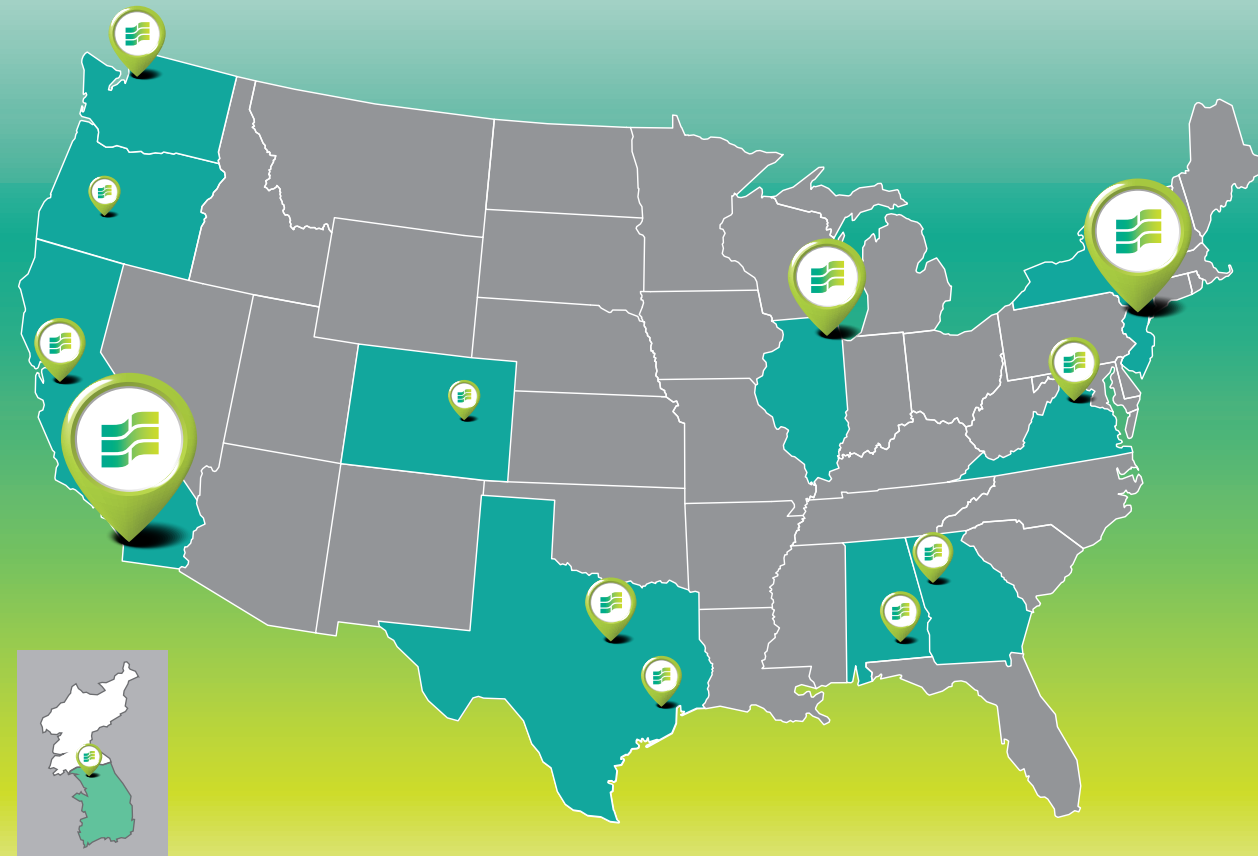
Shareholders may obtain without charge
copies of Hope Bancorp's 2017 Annual
Report to the Securities and Exchange
Commission on Form 10-K by sending
a request to investor@bankofhope.com.

Annual Meeting of Shareholders

The Annual Meeting of Shareholders will be
held at 10:30 a.m. on Thursday, May 24, 2018,
at the Oxford Palace Hotel, 745 South Oxford
Avenue, Los Angeles, California 90005.

Corporate Headquarters

3200 Wilshire Blvd, Suite 1400
Los Angeles, CA 90010
T (213) 639-1700



SEOUL REPRESENTATIVE OFFICE

National Geographic Presence

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



SOUTHERN CALIFORNIA

33 branches + 4 Residential
Mortgage LPOs



NEW YORK & NEW JERSEY

10 branches + 2 Commercial
Lending LPOs + 1 SBA LPO



ILLINOIS

6 branches



WASHINGTON

4 branches + 1 Commercial
Lending LPO + 1 SBA LPO



NORTHERN CALIFORNIA

2 branches + 1 Commercial
Lending LPO + 1 SBA LPO



TEXAS

2 Dallas branches +
2 Houston branches +
1 SBA LPO



VIRGINIA

2 branches



GEORGIA

1 branch +
1 SBA LPO



ALABAMA

1 branch



PORTLAND SBA LPO



DENVER SBA LPO



Hope Bancorp, Inc.

(NASDAQ: HOPE)

- HOPE 2017 Form 10-K
- Introduction to Bank of Hope
- Bank of Hope EZ Loan Ad
- Bank of Hope Mortgage Ad

To request printed copies of the Company's
2017 Form 10-K, please send an email to
investor@bankofhope.com.

