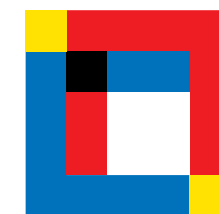




BBCNBancorp, Inc.
2014 Annual Report

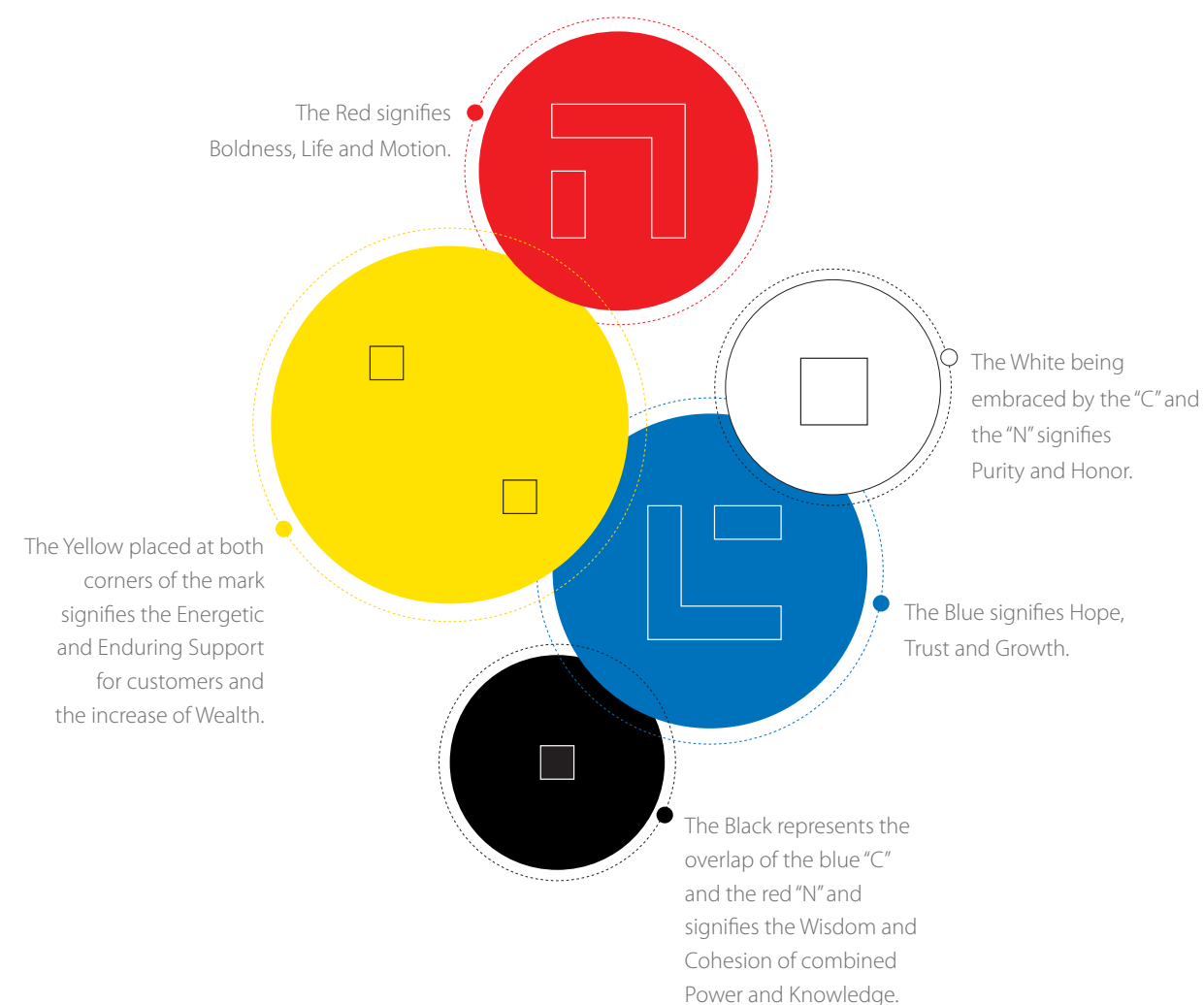
Company Profile

BBCN Bancorp, Inc. is the holding company of BBCN Bank, the largest Korean-American bank in the nation with \$7.1 billion in assets as of December 31, 2014. Founded in 1986 and headquartered in Los Angeles, BBCN Bank serves a diverse mix of customers mirroring its communities. The Company operates 50 branches in California, New York, New Jersey, Illinois, Washington and Virginia; eight Loan Production Offices in Seattle, Denver, Dallas, Atlanta, Northern California, Annandale, Virginia, Portland, Oregon and Fremont, California; and a Representative Office in Seoul, Korea. BBCN specializes in core business banking products for small and medium-sized businesses, with an emphasis in commercial real estate and business lending, SBA lending and international trade finance. BBCN Bank is a California-chartered bank and its deposits are insured by the FDIC to the extent provided by law. BBCN is an Equal Opportunity Lender.



Strength in Partnership

The Colors of BBCN





■ **Kevin S. Kim** *Chairman, President & Chief Executive Officer*



The Only Korean-American Bank Ever to be Listed on Forbes' List of "Best Banks in America"

2013, 2014, 2015

Message to Stockholders

BBCNBancorp, Inc.



Dear Valued Stockholders, Customers, and Employees:

2014 marked the passing of the third anniversary since the transformational merger forming BBCN Bancorp, Inc., the premier Korean-American bank in the United States, and we can confidently state that the creation of BBCN will be recorded in history as a success. Since the merger was completed on November 30, 2011, total assets have increased 38% to \$7.1 billion as of December 31, 2014, loans receivables have expanded 49% to \$5.6 billion, and total deposits have risen 44% to \$5.7 billion.

More importantly, 2014 marked a significant year of investment, building stability and fortifying the foundation of BBCN for greater sustainable growth for many years

to come. We strengthened the executive management and Board of Directors with a number of key additions, enhancing our experience and leadership capabilities. In addition to the progress in expanding our product offerings, we marked a new chapter in the history of BBCN by becoming the first Korean-American bank to establish an international presence in Korea. And we increased the financial support of our customers and communities while delivering solid financial performance and record earnings.

Enhanced Management and Board

As we began 2014, the management and board underwent a comprehensive

(Left to Right)

- **Cha Y. Park** Senior EVP & Chief Retail Banking Officer
- **Kyu S. Kim** Senior EVP & Chief Operating Officer
- **Jason K. Kim** EVP & Chief Lending Officer

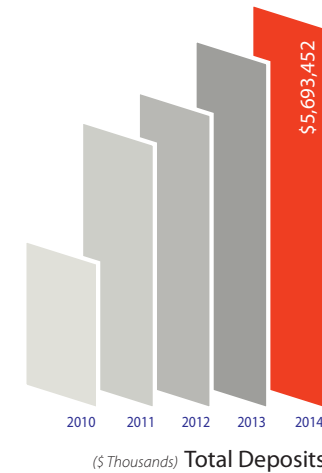


A Strong and Stable Management Team with a Complementary Blend of Experience

assessment of the existing skill sets, taking a candid look at our organization's capacity to operate effectively while carrying out major organizational change initiatives. Based on this assessment, we supplemented the board with seven new members during the course of 2014, adding key skill sets deemed essential to BBCN's sound progression to becoming a regional bank, including expertise in the areas of compliance, technology, banking, accounting and financial analysis.

On the management front, we augmented the team with broader depth of experience and specialized skill sets. Today, BBCN has a strong and stable management team, with a complementary blend of experience from smaller, Korean-American banks to larger, mainstream financial institutions, as well as experience from banking and other specialized professional services firms.

As a group, we believe BBCN's executive management and board represent an ideal mix of skills and expertise to safely and soundly lead BBCN forward to a greater tomorrow and our longer term goal of becoming the premier Asian-American bank in the nation.



Expanded Product and Service Offering

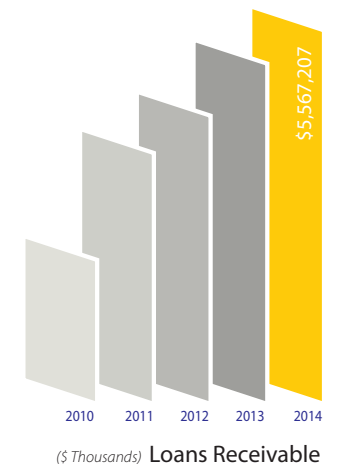
A key factor in this progression will be the expansion of our product and service offering to become a more diversified financial institution. Following the launch of our commercial equipment leasing business late in the first quarter of 2014, we are now seeing a strong ramp up in our pipeline, just by focusing on cross-selling this product line to our existing customers. We are confident that our equipment lease financing business will be an important contributor to the growth in our commercial loan portfolio.

After considerable efforts in 2014, we are now actively engaged in rolling out three additional new product offerings in 2015. After successfully funding the first group of residential mortgage loans under a pilot program, we began rolling out the new offering in our Southern California branches in April 2015 and expect to have all retail locations nationwide online by the middle of the year.



- **Mark H. Lee** EVP & Chief Credit Officer
- **Johann Minkyun You** EVP & Chief Risk Officer
- **Daniel H. Kim** EVP & Chief Planning Officer

(Left to Right)

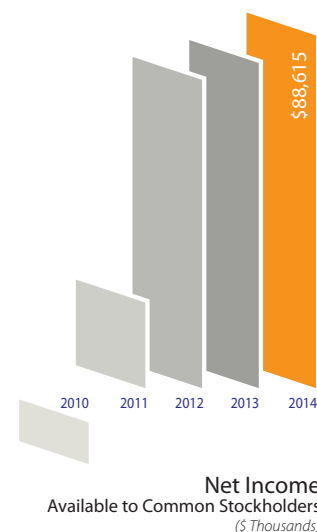




The launch of our new BBCN credit card offering is on schedule for the end of April 2015. Unlike the cards offered by other Korean-American banks, the BBCN family of credit cards is built on our own processing platform, where BBCN sets the rates, terms and rewards, enabling us to customize the product for more effective targeting. Given BBCN's large retail customer base, we expect this business line, along with our residential mortgage product, will significantly increase our consumer lending portfolio in the years ahead.

We also began offering wealth management services during the second quarter of 2015. While this is a more targeted product offering for our high net worth clientele, given the maturation of our core immigrant customer base, we expect there will be a growing need for this service in the years to come.

- **Douglas J. Goddard** *EVP & Chief Financial Officer*
 - **Sook Kyong Goo** *EVP & Chief Operations Administrator*
 - **Brian E. Van Dyk** *EVP & Chief Information Officer*
 - **David W. Kim** *EVP, Chief Administrative Officer & General Counsel*
- (Left to Right)



The Premier Korean-American Bank in the United States

Initially, all of the new product offerings are designed to target our existing customer base. Together with our current capabilities, including the most comprehensive offering of cash management services in our niche community, we believe BBCN's expanded offering of products and services will help build deeper and stronger relationships with our customers and will result in a more diversified loan and deposit portfolio.

Growing with Our Customers and Communities

While 2014 was a very busy year indeed in terms of new initiatives, we did not lose sight of serving the financial needs of our customers and communities.

New loan originations for the full year totaled a record \$1.33 billion, reflecting an increase of 17% over 2013. This resulted in a 10% increase in loans receivable at December 31, 2014, versus year-end 2013. Total deposits at the close of 2014 increased 11% to \$5.69 billion from December 31, 2013. All-in-all, total assets increased to \$7.14 billion at December 31, 2014, an increase of 10% over the course of the 2014.

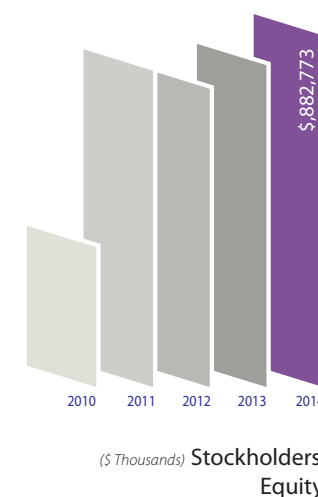
Consistently Strong Financial Performance and Stockholder Returns

Notwithstanding the headwinds of the low and extremely competitive interest rate environment, as well as the

diminishing benefits from purchase accounting, the growth in BBCN's loan portfolio contributed to a 5% increase in total revenue over the prior year. Despite the investments made during the year, we delivered earnings growth and strong profitability ratios for the full year. Net income for 2014 totaled \$88.6 million, or \$1.11 per diluted common share, an increase of 8% when compared with 2013 net income of \$81.8 million, or \$1.03 per diluted common share. The return on average assets for 2014 was 1.30%, the return on average equity was 10.44%, and our efficiency ratio was 48.92%.

At year-end 2014, BBCN continued to maintain robust capital levels with total risk-based capital at 14.80%, leverage ratio at 11.62%, and tangible common equity at 11.00% of tangible assets. Given the consistently strong profitability of BBCN, while taking into account the need to reserve capital for strategic growth opportunities, the Board of Directors continued its commitment to enhance the return to its stockholders. During the 2014 third quarter, the dividend was increased by 33% to \$0.10 per common share, marking the second annual increase in a row.

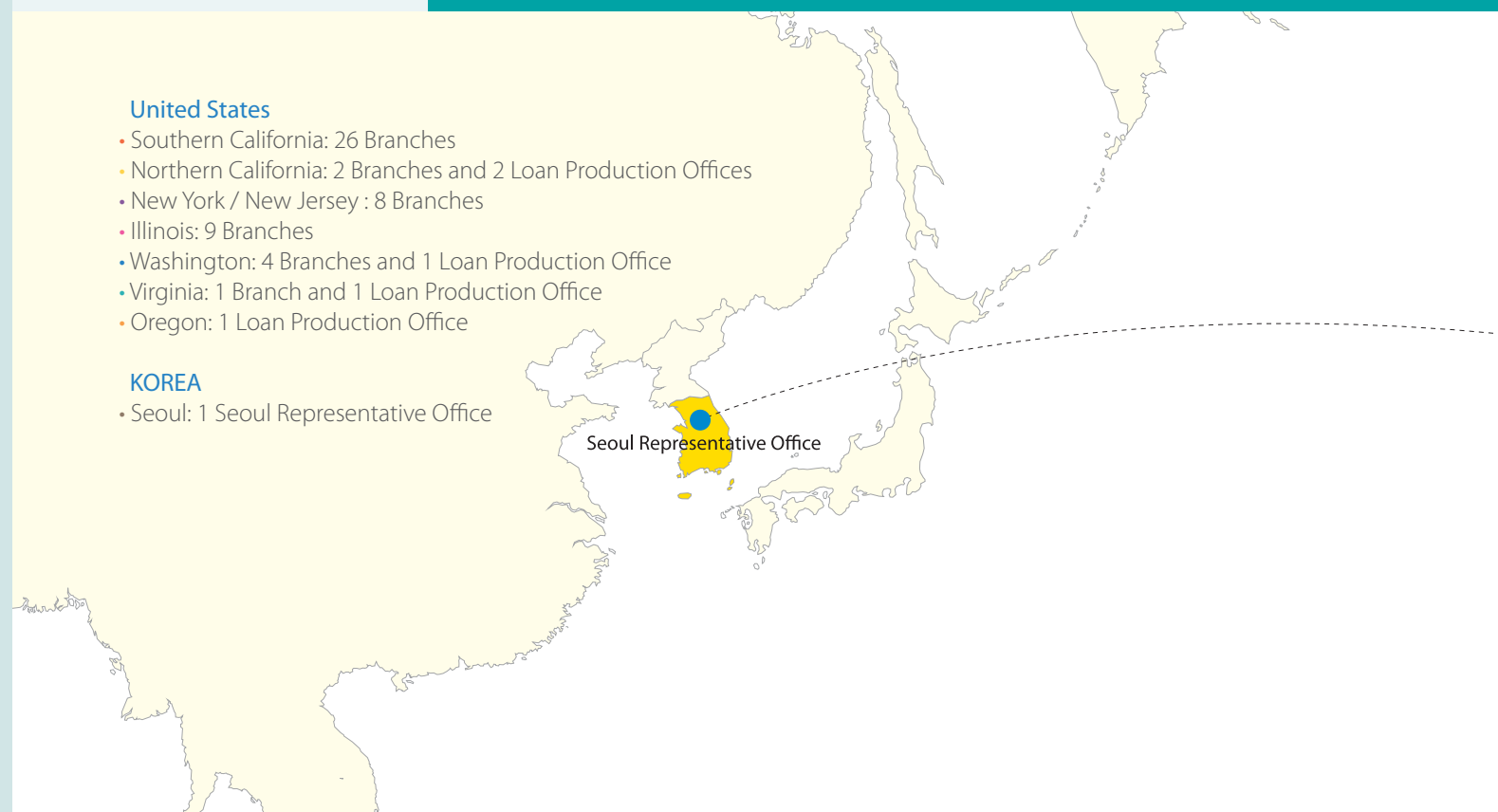
The strong financial performance of BBCN has garnered numerous accolades from various industry leaders, and we especially take great pride in BBCN's inclusion in Forbes' list of "Best Banks in America" three years in a row.



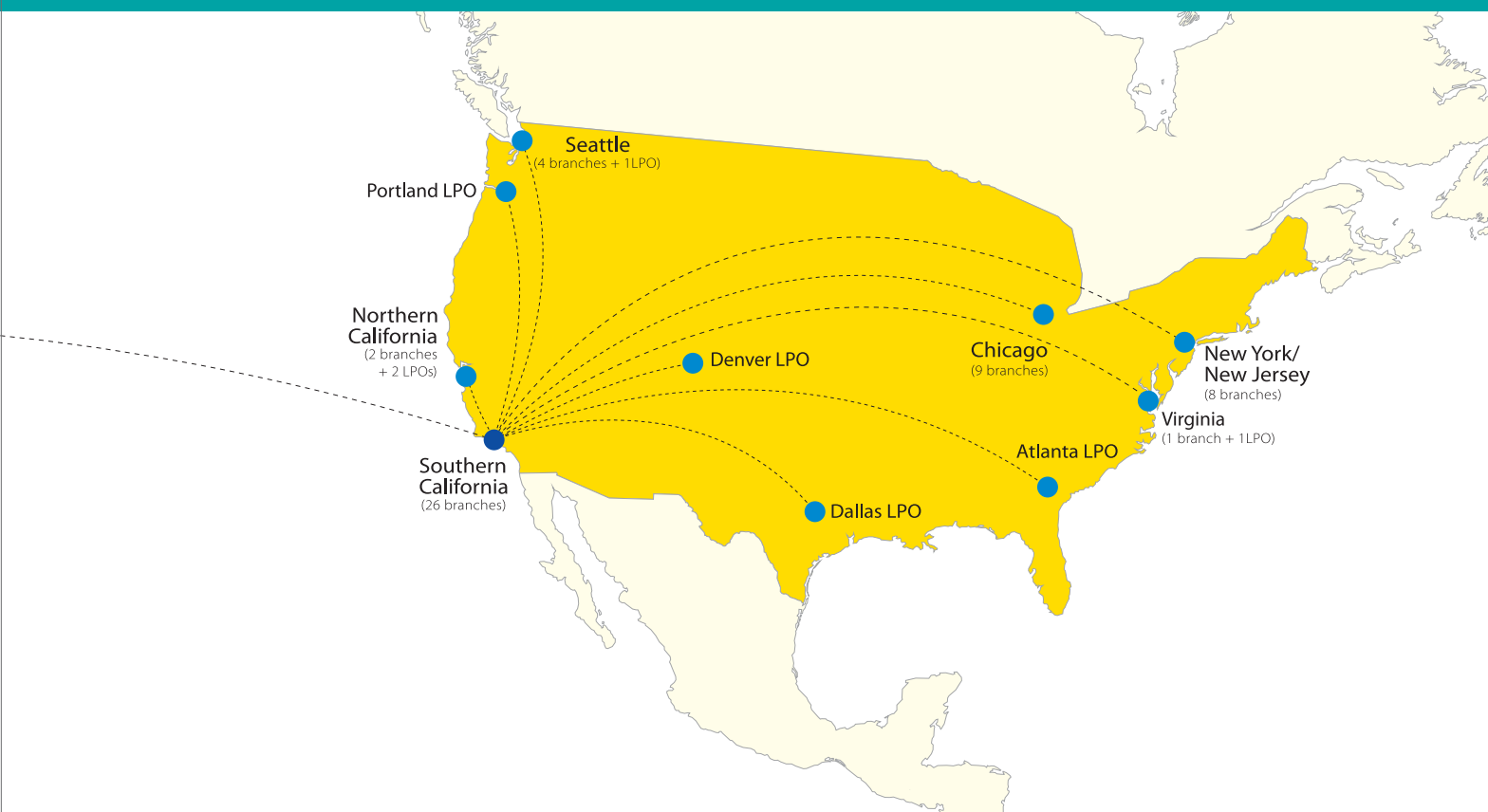
50 Branches and 8 Loan Production Offices in the U.S.

As of April 30, 2015

1 Seoul Representative Office



Better Banking from California to New York



International Expansion

Further differentiating our organization from our niche peers, we marked a new chapter in the history of BBCN by becoming the first Korean-American bank to formally establish an international presence in Korea.

During the fourth quarter of 2014, BBCN opened a Representative Office in Seoul and hosted an opening reception that was well attended by high-ranking political figures from the U.S. and Korea, as well as the Korean media. The presence of Los Angeles Mayor Eric Garcetti and Mayor of Seoul Metropolitan Government Won-Soon Park at the reception under-

scored the significance of this event, as further evidenced by the high level of media coverage.

Given our presence in Seoul, along with a platform of 50 branches and eight loan production offices across the United States, we believe BBCN is best positioned to provide banking services for the U.S. subsidiaries of Korean-national companies. As we continue to make progress building awareness of the BBCN brand in Korea, we believe BBCN will be better positioned to capture a larger portion of business opportunities for this target group.

A Greater Tomorrow

We are making investments today to pave a stronger foundation for a more diversified banking franchise. While investment phases are often challenging, we are convinced that operating the Company with a long-term perspective is the right path for maximizing stockholder value.

This is a very exciting time for us at BBCN. We have a great position in our market, and we have a clear vision of the bank that we want to become. We have an elite team of experienced bankers to execute on our growth strategies, and we look forward to showing the results of our progress in the years ahead.

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

Sincerely,

Kevin S. Kim
Chairman, President & Chief Executive Officer

Financial Highlights

BBCNBancorp, Inc.

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

	2014	As of and For the Years Ended December 31,			
		2013	2012	2011	2010
Income Statement Data					
Interest income	\$ 302,657	\$ 283,073	\$ 267,885	\$ 161,895	\$ 150,436
Interest expense	36,060	30,018	29,647	32,077	42,052
Net interest income	266,597	253,055	238,238	129,818	108,384
Provision for loan losses	12,638	20,000	19,104	27,939	84,630
Net interest income after provision for loan losses	253,959	233,055	219,134	101,879	23,754
Noninterest income	45,007	42,713	39,390	23,130	24,481
Noninterest expense	152,444	141,614	120,891	82,234	63,374
Income before income tax provision (benefit)	146,522	134,154	137,633	42,775	(15,139)
Income tax provision (benefit)	57,907	52,399	54,410	15,660	(7,900)
Net income (loss)	\$ 88,615	\$ 81,755	\$ 83,223	\$ 27,115	\$ (7,239)
Dividends and discount accretion on preferred stock	—	—	(5,640)	(4,568)	(4,291)
Net income (loss) available to common stockholders	\$ 88,615	\$ 81,755	\$ 77,583	\$ 22,547	\$ (11,530)
Per Common Share Data					
Earnings (loss)—basic	\$ 1.11	\$ 1.03	\$ 0.99	\$ 0.53	\$ (0.30)
Earnings (loss)—diluted	1.11	1.03	0.99	0.53	(0.30)
Book value (period end, excluding preferred stock and warrants)	11.10	10.18	9.62	8.64	7.69
Cash dividends declared per common share	0.35	0.25	0.05	—	—
Number of common shares outstanding (period end)	79,503,552	79,441,525	78,041,511	77,984,252	37,983,027
Balance Sheet Data—At Period End					
Assets	\$7,140,330	\$6,475,199	\$ 5,640,661	\$ 5,166,604	\$ 2,963,296
Securities available for sale and held to maturity	796,523	705,751	704,403	740,920	528,262
Loans receivable, net of unearned loan fees and discounts (excludes loans held for sale)	5,567,207	5,074,176	4,296,252	3,738,826	2,147,745
Deposits	5,693,452	5,148,057	4,384,035	3,940,892	2,176,114
Federal Home Loan Bank advances	480,975	421,352	420,722	344,402	350,000
Subordinated debentures	42,158	57,410	41,846	52,102	39,268
Stockholders' equity	882,773	809,374	751,104	795,939	358,563
Average Balance Sheet Data					
Assets	\$ 6,830,244	\$ 6,042,674	\$ 5,228,557	\$ 3,168,124	\$ 3,007,294
Securities available for sale	717,775	703,812	694,719	520,460	516,460
Gross loans, including loans held for sale	5,355,243	4,692,089	3,974,626	2,352,253	2,173,840
Deposits	5,439,920	4,739,261	3,989,401	2,360,786	2,213,940
Stockholders' equity	848,443	788,570	775,718	414,768	364,159

Disclosure: The BBCN Bancorp 2014 Annual Report has not been reviewed, or confirmed for accuracy or relevance, by the Federal Deposit Insurance Corporation.

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

	2014	As of and For the Years Ended December 31,			
		2013	2012	2011	2010
Selected Performance Ratios					
Return on average assets ⁽¹⁾	1.30%	1.35%	1.59%	0.86%	(0.24)%
Return on average stockholders' equity ⁽²⁾	10.44%	10.37%	10.73%	6.54%	(1.99)%
Average stockholders' equity to average assets	12.42%	13.05%	14.84%	13.09%	12.11%
Dividend payout ratio ⁽³⁾	31.53%	24.27%	5.05%	0%	0%
Net interest spread ⁽⁴⁾	3.88%	4.23%	4.59%	3.92%	3.35%
Net interest margin ⁽⁵⁾	4.13%	4.46%	4.88%	4.29%	3.75%
Yield on interest-earning assets ⁽⁶⁾	4.68%	4.99%	5.48%	5.35%	5.21%
Cost of interest-bearing liabilities ⁽⁷⁾	0.80%	0.76%	0.89%	1.43%	1.86%
Efficiency ratio ⁽⁸⁾	48.92%	47.88%	43.54%	53.77%	47.70%
Regulatory Capital Ratios					
Bancorp: Leverage	11.62%	11.97%	12.76%	19.81%	12.61%
Tier 1 risk-based	13.64%	13.66%	14.91%	18.15%	16.42%
Total risk-based	14.80%	14.90%	16.16%	19.41%	17.69%
Bank: Leverage	11.45%	11.79%	12.38%	18.13%	12.27%
Tier I risk-based	13.44%	13.46%	14.47%	16.62%	16.00%
Total risk-based	14.61%	14.70%	15.73%	17.88%	17.27%
Asset Quality Data					
Nonaccrual loans	\$ 46,352	\$ 39,154	\$ 29,653	\$ 32,291	\$ 43,803
Loans 90 days or more past due and still accruing ⁽⁹⁾	361	5	—	6	—
Restructured loans (accruing)	57,128	33,903	29,849	18,776	35,103
Total nonperforming loans	103,841	73,062	59,502	51,073	78,906
Other real estate owned	21,938	24,288	2,698	7,624	1,581
Total nonperforming assets	\$ 125,779	\$ 97,350	\$ 62,200	\$ 58,697	\$ 80,487
Asset Quality Ratios					
Nonaccrual loans to loans receivable	0.83%	0.77%	0.69%	0.86%	2.04%
Nonperforming loans to loans receivable	1.87%	1.44%	1.38%	1.37%	3.67%
Nonperforming assets to total assets	1.76%	1.50%	1.10%	1.14%	2.72%
Non-performing assets to loans receivable and OREO	2.25%	1.91%	1.45%	1.57%	3.74%
Allowance for loan losses to loans receivable	1.22%	1.33%	1.56%	1.66%	2.90%
Allowance for loan losses to nonaccrual loans	146.18%	171.94%	225.75%	191.86%	142.27%
Allowance for loan losses to nonperforming loans	65.25%	92.14%	112.50%	121.30%	78.98%
Allowance for loan losses to nonperforming assets	53.87%	69.15%	107.62%	105.55%	77.43%
Net charge-offs to average gross loans	0.23%	0.42%	0.36%	1.20%	3.76%

(1) Net income (loss) divided by the average assets

(2) Net income (loss) 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 \$30.4 million, \$43.8 million, \$17.7 million, \$23.9 million and \$0 as of December 31, 2014, 2013, 2012, 2011 and 2010, respectively.

Board of Directors

BBCN Bancorp, Inc. and BBCN Bank

BBCN's executive management team is supported by a distinguished group of community business leaders and corporate professionals drawn from various market sectors and industry groups. The expertise of our Directors includes accounting, auditing and financial reporting, commercial banking, legal, compliance, corporate management, strategic planning, financial analysis, technology, business acquisitions, marketing, international operations, retail and small to middle market business operations. We believe the collective experience and skill sets of our Board of Directors serve the Company and stockholders well.

Kevin S. Kim

Chairman, President &
Chief Executive Officer
BBCN Bancorp, Inc.
President & Chief Executive
Officer
BBCN Bank



Dale S. Zuehls, PhD

Lead Independent Director
BBCN Bancorp, Inc.
Principal
Zuehls, Legaspi & Company



David P. Malone

Chairman
BBCN Bank
Former Chairman, President
& Chief Executive Officer
Community Bank



Chung Hyun Lee

Former President
NuArt International, Inc.



Sang Hoon Kim

Former Chairman & Chief
Executive Officer
Tmecca.com



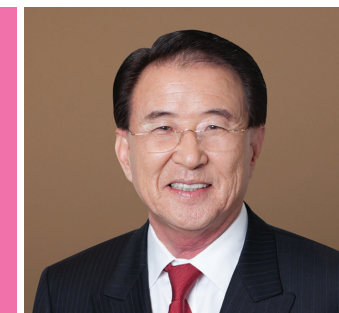
Peter Y.S. Kim

President & Chairman
3Plus Logistics
Harbor Express, Inc.
Gold Point Transportation, Inc.
Bridge Warehouse, Inc.



Jin Chul Jhung

Chairman & President
Royal Imex, Inc.



Scott Yoon-Suk Whang

Founder and
Chief Executive Officer
Orange Circle Studios



William J. Lewis

Former Executive
Vice President & Chief Credit
Officer
East West Bank



Kiho Choi

Managing Partner
Choi, Kim & Park, LLP



Gary E. Peterson

President
IMAG Consulting Services LLC



C.K. (Chuck) Hong

Chairman & Chief Executive
Officer
Netlist, Inc.



Jinho Doo

Chief Executive Officer
Key Capital Management, LLC



Location Information

SOUTHERN CALIFORNIA

Branches

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

Cerritos
17127 S Pioneer Blvd
Artesia, CA 90701
T (562) 403-2222

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

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

Fullerton-Orangethorpe
1667 West Orangethorpe Ave
Fullerton, CA 92833
T (714) 522-2222

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

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

Gardena
1400 W Redondo Beach Blvd
Gardena, CA 90247
T (310) 327-2222

Glendale
831 N Pacific Ave
Glendale, CA 91203
T (818) 551-0700

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

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

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

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

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

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

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

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

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

San Pedro
1059 S San Pedro St
Los Angeles, CA 90015
T (213) 741-2222

Stanford
807 E 12th St, Suite 400
Los Angeles, CA 90021
T (213) 235-1000

Torrance
2742 W Sepulveda Blvd
Torrance, CA 90505
T (310) 891-2222

Torrance Market
3030 W Sepulveda Blvd
Torrance, CA 90505
T (310) 257-0100

Van Nuys
17639 Sherman Way, Unit C
Van Nuys, CA 91406
T (818) 654-0200

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

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

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

Commercial Loan Centers

Corporate Banking Center
(Olympic-Hoover Office)
2222 W Olympic Blvd, 2nd Floor
Los Angeles, CA 90006
T (213) 235-3220
T (213) 351-5980

Corporate Banking Center
(Wilshire Office)
3600 Wilshire Blvd, Suite 100-A
Los Angeles, CA 90010
T (213) 234-1276

Commercial Lending
(Olympic-Western Office)
3267 W Olympic Blvd, 2nd Floor
Los Angeles, CA 90005
T (213) 388-2222

Commercial Lending
(Olympic-Vermont Office)
2727 W Olympic Blvd
Los Angeles, CA 90006
T (213) 235-3100

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

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

Commercial Lending
(Gardena Office)
1400 W Redondo Beach Blvd
Gardena, CA 90247
T (310) 327-2222

SBA Department
253 N Western Ave, 2nd Floor
Los Angeles, CA 90004
T (877) 627-2722

**Commercial Equipment Lease
Financing**
253 N Western Ave, 2nd Floor
Los Angeles, CA 90004
T (213) 805-8230

Consumer Loan Centers

Auto Loan Center
3600 Wilshire Blvd, Suite 100-A
Los Angeles, CA 90010
T (213) 355-2840

Credit Card Center
3731 Wilshire Blvd, Suite 1000
Los Angeles, CA 90010
T (213) 355-2850

Residential Lending
3600 Wilshire Blvd, Suite 100-A
Los Angeles, CA 90010
T (844) 444-2226

Investment Services

3267 W Olympic Blvd
Los Angeles, CA 90005
T (213) 388-2222

NORTHERN CALIFORNIA

Branches

Oakland
1940 Webster St
Oakland, CA 94612
T (510) 302-0505

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

Commercial Loan Centers

Fremont LPO
47102 Mission Falls Ct, Suite 100
Fremont, CA 94539
T (510) 550-8000

Northern California LPO
1940 Webster St
Oakland, CA 94612
T (510) 788-3152

NEW YORK & NEW JERSEY

NY Branches

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

Flushing
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

NJ Branches

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

Fort Lee
2025 Lemoine Ave
Fort Lee, NJ 07024
T (201) 242-7462

Palisades Park
211 Broad Ave
Palisades Park, NJ 07650
T (201) 720-3939

Commercial Loan Centers

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

SBA Department
(Flushing Office)
138-02 Northern Blvd
Flushing, NY 11354
T (718) 886-6611

ILLINOIS

Branches

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

Devon
4001 W Devon Ave
Chicago, IL 60646
T (773) 736-1300

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

Kedzie
5235 N Kedzie Ave
Chicago, IL 60625
T (773) 588-7700

Lincolnshire
255 Parkway Dr
Lincolnshire, IL 60069
T (847) 537-5376

Naperville
1504 North 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
Niles, IL 60714
T (847) 965-2402

Rolling Meadows
5005 Newport Dr
Rolling Meadows, IL 60008
T (773) 588-7700

Commercial Loan Centers

Commercial Lending
(Rolling Meadows)
5005 Newport Dr, 5th Floor
Rolling Meadows, IL 60008
T (773) 588-7700

WASHINGTON

Branches

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 Centers

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

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

VIRGINIA

Branches

Annandale
7410 Little River Turnpike
Annandale, VA 22003
T (703) 354-4310

Centreville
13890 Braddock Rd
Centreville, VA 20121
(Opening 2nd half 2015)

Commercial Loan Centers

Annandale LPO
7535 Little River Tpke
Suite 120-A
Annandale, VA 22003
T (703) 625-9552

LPOs

Annandale LPO
7535 Little River Tpke
Suite 120-A
Annandale, VA 22003
T (703) 625-9552

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

Northern California LPO
1940 Webster St
Oakland, CA 94612
T (510) 788-3152

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

Fremont LPO
47102 Mission Falls Ct, Suite 100
Fremont, CA 94539
T (510) 550-8000

Portland LPO
111 S.W. Fifth Ave, Suite 3150
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

Two IFC Level22,
10 Gukjegeumyung-ro
Youngdeungpo-gu,
Seoul, Korea 150-945
T 82(2) 6138-3720

Corporate Information

BBCN Bancorp, Inc. and BBCN Bank Board of Directors

Kevin S. Kim
Chairman, President &
Chief Executive Officer
BBCN Bancorp, Inc.
President & Chief Executive Officer
BBCN Bank

Dale S. Zuehls, PhD
Lead Independent Director
BBCN Bancorp, Inc.
Principal
Zuehls, Legaspi & Company

David P. Malone
Chairman
BBCN Bank
Former Chairman, President &
Chief Executive Officer
Community Bank

Kiho Choi
Managing Partner
Choi, Kim & Park, LLP

C.K. (Chuck) Hong
Chairman & Chief Executive Officer
Netlist, Inc.

Jinho Doo
Chief Executive Officer
Key Capital Management, LLC

Jin Chul Jhung
Chairman & President
Royal Imex, Inc.

Peter Y.S. Kim
Chairman & President
3Plus Logistics
Harbor Express, Inc.
Gold Point Transportation, Inc.
Bridge Warehouse, Inc.

Sang Hoon Kim
Former Chairman &
Chief Executive Officer
Tmecca.com

Chung Hyun Lee
Former President
NuArt International, Inc.

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

Gary E. Peterson
President
IMAG Consulting Services LLC

Scott Yoon-Suk Whang
Founder and Chief Executive Officer
Orange Circle Studios

Executive Officers

Kevin S. Kim
Chairman, President &
Chief Executive Officer
BBCN Bancorp, Inc.
President & Chief Executive Officer
BBCN Bank

Kyu S. Kim
Senior Executive Vice President &
Chief Operating Officer
BBCN Bank

Cha Y. Park
Senior Executive Vice President &
Chief Retail Banking Officer
BBCN Bank

Douglas J. Goddard
Executive Vice President &
Chief Financial Officer
BBCN Bancorp, Inc. & BBCN Bank

Sook Kyong Goo
Executive Vice President &
Chief Operations Administrator
BBCN Bank

Daniel H. Kim
Executive Vice President &
Chief Planning Officer
BBCN Bancorp, Inc.

David W. Kim
Executive Vice President,
Chief Administration Officer &
General Counsel
BBCN Bank
Corporate Secretary
BBCN Bancorp, Inc.

Jason K. Kim
Executive Vice President &
Chief Lending Officer
BBCN Bank

Mark H. Lee
Executive Vice President &
Chief Credit Officer
BBCN Bank

Brian E. Van Dyk
Executive Vice President &
Chief Information Officer
BBCN Bank

Johann Minkyun You
Executive Vice President &
Chief Risk Officer
BBCN Bank

Independent Auditors

KPMG LLP
355 South Grand Ave, Suite 2000
Los Angeles, CA 90071

SEC Counsel

Mannatt, Phelps & Phillips, LLP
11355 W Olympic Blvd
Los Angeles, CA 90064

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

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

Investor Relations

Angie Yang
Senior Vice President & Investor Relations
Manager
T (213) 251-2219
angie.yang@BBCNbank.com

Offer of 10-K Report

Shareholders may obtain without
charge copies of BBCN Bancorp's
2014 Annual Report to the Securities
and Exchange Commission on
Form 10-K by sending a request to
investor@BBCNbank.com.

Annual Meeting of Shareholders

The Annual Meeting of Shareholders will be
held at 10:30 a.m. on Thursday, May 28, 2015,
at the Oxford Palace Hotel, 745 South Oxford
Avenue, Los Angeles, California 90005.

Corporate Headquarters

3731 Wilshire Blvd, Suite 1000
Los Angeles, CA 90010
T (213) 639-1700





BBCNBancorp, Inc.

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