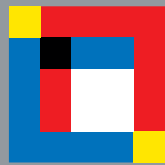
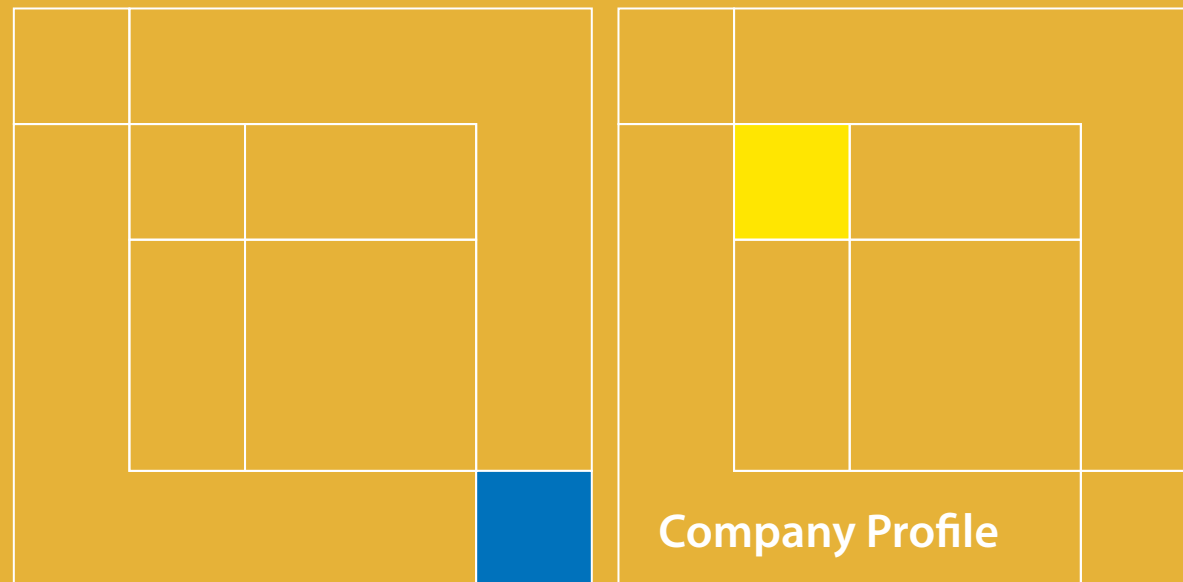


2015
Annual Report

BBCNBancorp, Inc.

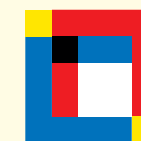
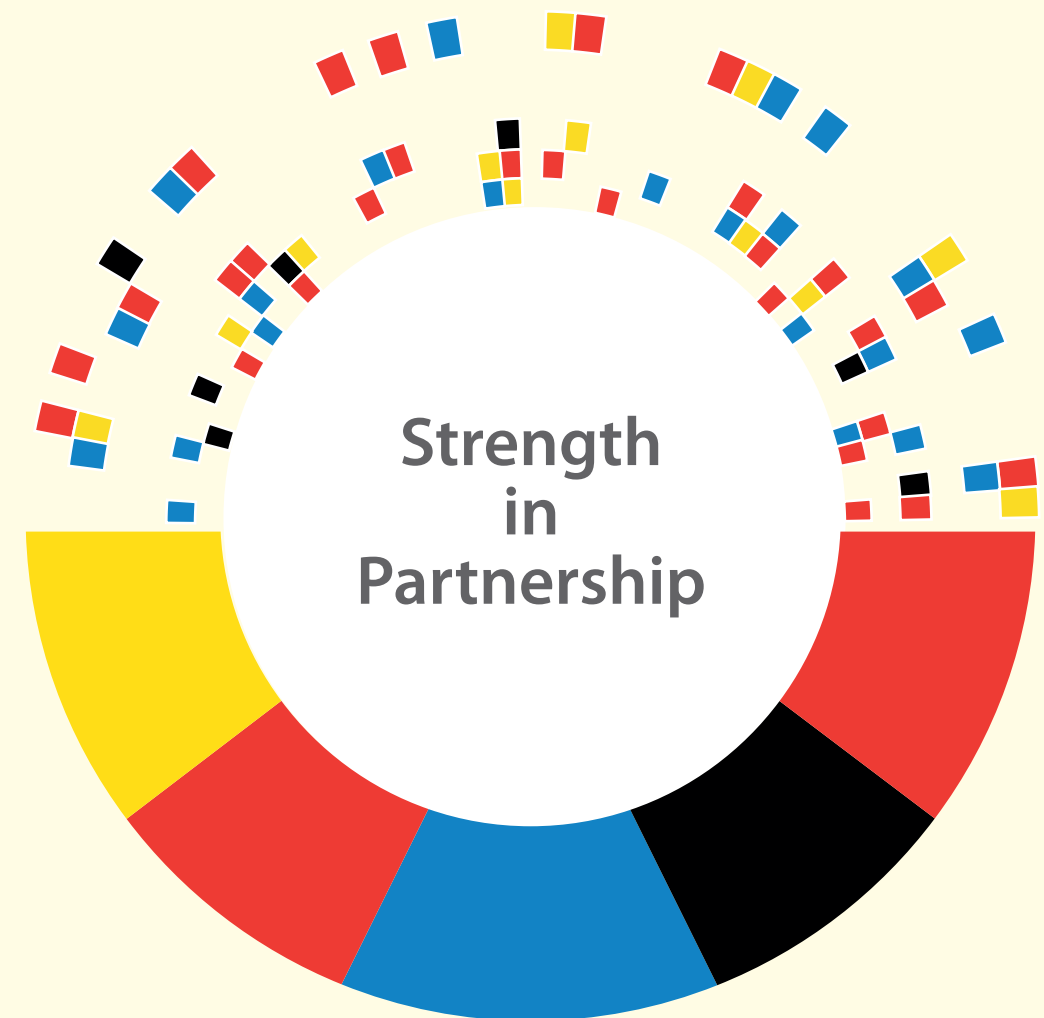
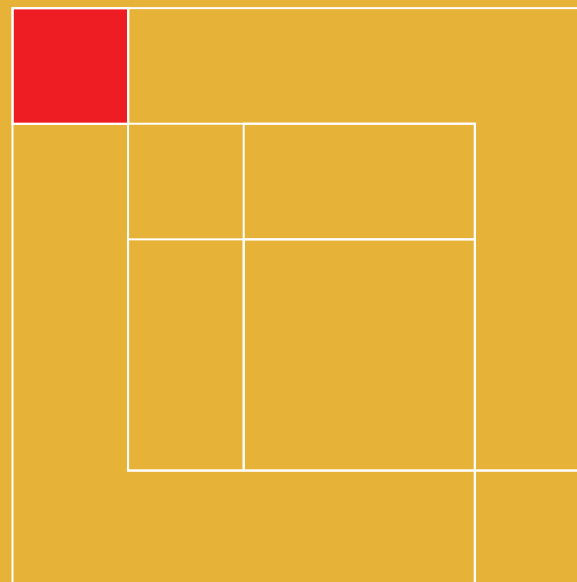


Strength in Partnership



Company Profile

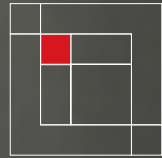
BBCN Bancorp, Inc. is the holding company of BBCN Bank, the largest Korean-American bank in the nation with \$7.9 billion in assets as of December 31, 2015. Founded in 1986 and headquartered in Los Angeles, BBCN Bank serves a diverse mix of customers mirroring its communities. The Company operates 50 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.



The Colors of BBCN

- The Blue signifies Hope, Trust and Growth.
- The Red signifies Boldness, Life and Motion.
- The White being embraced by the "C" and the "N" signifies Purity and Honor.
- The Black represents the overlap of the blue "C" and the red "N" and signifies the Wisdom and Cohesion of combined Power and Knowledge.
- The Yellow placed at both corners of the mark signifies the Energetic and Enduring Support for its customers and the increase of Wealth.

Message to Stockholders



■ **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"

Dear Valued Stockholders, Customers and Employees:

2015 represents another year of consistent performance that further fortified the foundation of BBCN for sustainable growth and prosperity.

Transformation to a Diversified Financial Institution

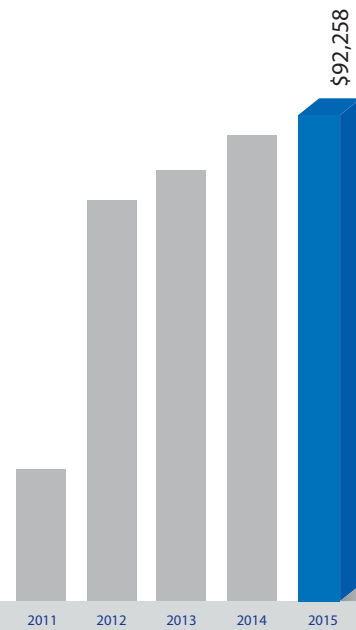
We continued to make progress transforming our organization beyond our initial core strengths in international trade finance, SBA and commercial real estate lending into a more diversified financial institution. Following the launch of our equipment lease financing initiative in 2014, we launched several additional business lines in 2015, including credit card, foreign exchange, wealth management and residential mortgage. While these new business platforms were not yet large enough to have a meaningful impact on our financial results in 2015, we are very pleased with how the businesses are ramping up and anticipate seeing initial benefits by the end of this year.

To begin with, all of the new product offerings are designed to target our existing customer base, resulting in deeper and stronger relationships with our customers. More importantly, as these new businesses continue to scale, we expect they will lead to accelerated growth in our commercial and consumer portfolios, leading to a more diversified loan and deposit portfolio in the years to come.

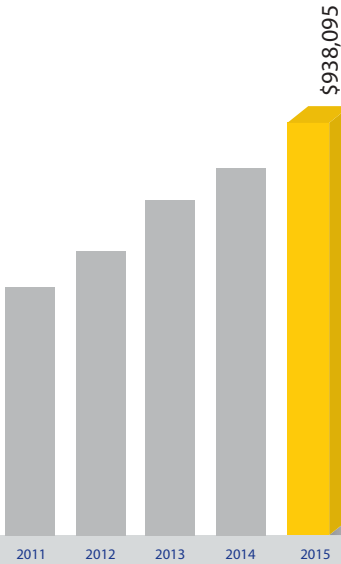
Consistently Delivering Strong Financial Performance and Enhancing Stockholder Returns

Notwithstanding the considerable investments of time and resources in the new product launches, BBCN continued to deliver strong financial performance and earnings growth. Net income for 2015 increased to \$92.3 million, or \$1.16 per diluted common share, up 4% from \$88.6 million, or \$1.11 per diluted common share, in 2014. The return on average assets for 2015 was 1.25%, the return on average stockholders'

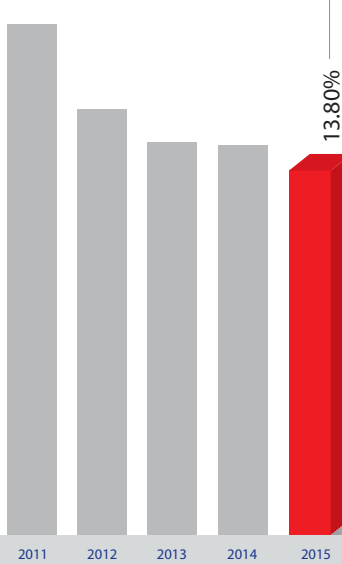
Net Income (\$ Thousands)
Available to Common Stockholders



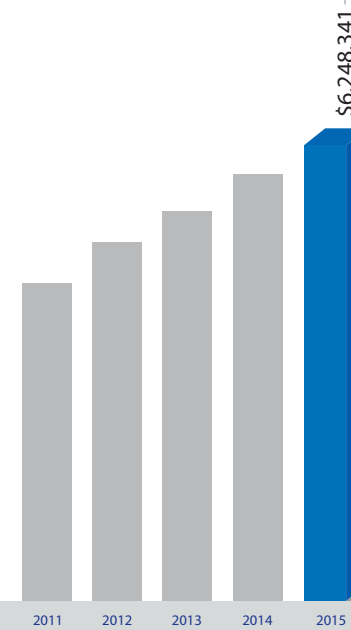
Stockholders' Equity (\$ Thousands)



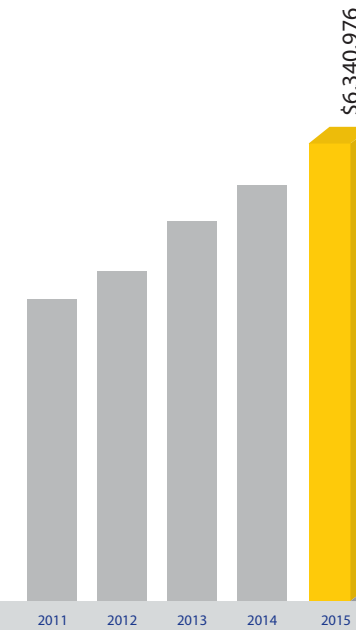
Total Risk-based Capital Ratio



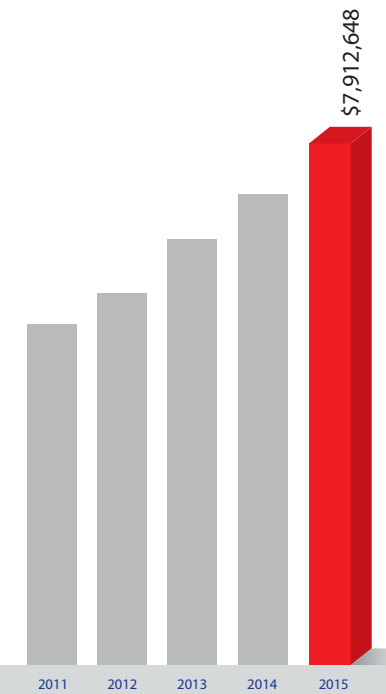
Loans Receivable (\$ Thousands)



Total Deposits (\$ Thousands)



Total Assets (\$ Thousands)



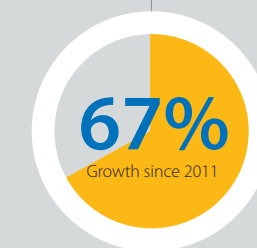
Consistently Delivering Strong Financial Performance and Enhancing Stockholder Returns



• CEO Kevin S. Kim, COO Kyu S. Kim & CFO Douglas J. Goddard

equity was 10.11%, and our efficiency ratio was 48.43%, underscoring our disciplined cost management efforts companywide throughout the year.

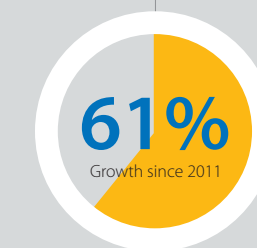
As of December 31, 2015, BBCN continued to maintain robust capital levels with total risk-based capital at 13.80%, leverage ratio at 11.53%, and common equity tier 1 capital at 12.08%. Given the consistency of BBCN's financial performance and profitability, our Board of Directors enhanced the common dividend to our stockholders for the third consecutive year in a row. During the 2015 third quarter, the dividend was increased by 10% to \$0.11 per common share.



Growing with Our Customers and Communities

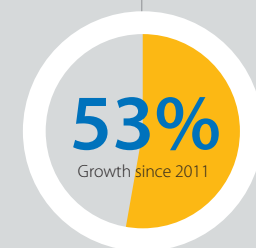
The consistency of BBCN's performance is also demonstrated by the year-over-year acceleration in new loan originations. We continued to support the growth of our customers and communities with another year of record loan production, which reached \$1.69 billion in 2015. This reflects an increase of 27% over 2014, which is well above the 17% increase in loans originated in the prior year.

The robust origination volumes contributed to organic growth of 12% in loans



receivable at December 31, 2015 versus 2014 year-end. Total deposits at the close of 2015 rose to \$6.34 billion, up 11% over December 31, 2014. All-in-all, total assets at December 31, 2015 increased 11% to \$7.91 billion from the end of 2014.

In the four years since BBCN was created through a historic merger of equals, we have benefited from the competitive advantages that exist from being the premier Korean-American bank in the nation. From brand awareness and recruiting, to higher lending limits and more resources available for investment in technology, being the clear leader in



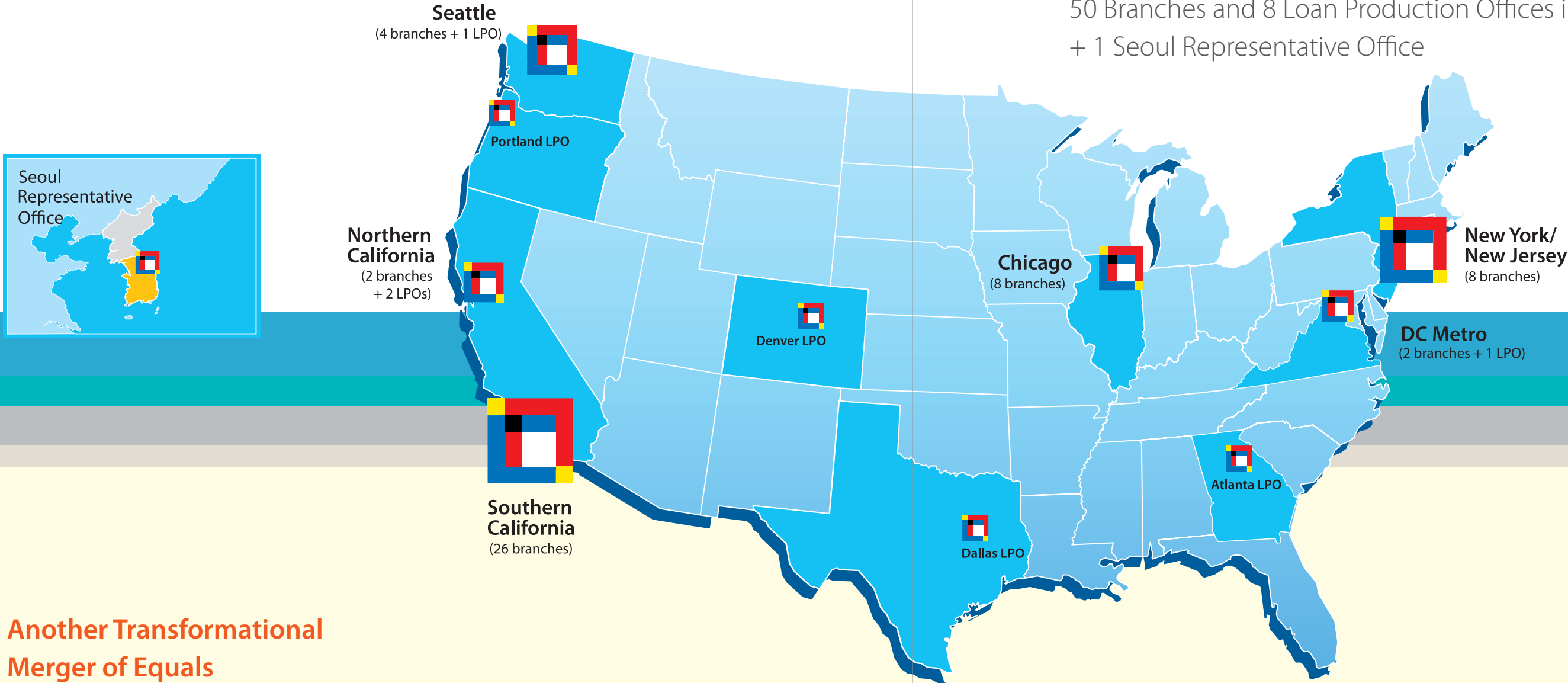
our niche has created growth opportunities for BBCN that neither of the predecessor companies would have had as stand-alone banks. And our financial performance clearly demonstrates that one plus one can equal greater than two.

When comparing year-end 2015 with year-end 2011 results immediately after the closing of our first merger of equals:

- Our loan portfolio has grown by 67%;
- Our total deposit base has increased 61%; and
- Total assets have increased 53%.

Better Banking from California to New York

50 Branches and 8 Loan Production Offices in the U.S.
+ 1 Seoul Representative Office



Another Transformational Merger of Equals

Late 2015, we chartered another transformational journey with a definitive agreement to merge with Wilshire Bancorp, Inc. in a transaction that will create the only super regional Korean-American bank in the country. With the combination of BBCN and Wilshire, we believe the competitive advantages we have enjoyed to date will be taken to an even greater level, resulting in even more opportunities to profitably grow our franchise and create additional value for our shareholders. The combined entity will enjoy a significantly stronger competitive position, with unrivaled leadership among our niche peers and unparalleled opportunity to cross-sell a comprehensive offering of products and services. We will be the only Korean-American bank with a true national footprint and solid presence in all of the top geographic markets of our targeted communities.

It is well understood that mergers of equals are extremely difficult to execute; but thankfully, BBCN has been through

such a transaction before, and our success is clear. With this experience behind us, we believe we are well ahead of the challenge. As announced, BBCN has already received the necessary approvals from all three regulatory agencies to complete the merger. Now, we ask our stockholders for the approval to complete this transaction, which presents such strong merits and strategic rationale. We have been working diligently together with our partners at Wilshire to prepare for the closing and integration process, and we look forward to realizing the synergies from this combination as soon as practicable.

Celebrating 30 Years

On March 18, 2016, BBCN celebrated its 30th anniversary. While this date is representative of the establishment date of the former Center Bank, BBCN, like our corporate logo, is a bank of many colors. The roots of our existence include the histories

of the former Center Bank, Nara Bank, Foster Bank, Pacific International Bank, Innovative Bank and Asiana Bank, as well as a number of branches acquired from other institutions.

America has traditionally been referred to as a “melting pot,” welcoming people from many different countries, races, and religions, all hoping to find freedom, new opportunities, and a better way of life. Somewhat like America, we see BBCN as a “mosaic,” or a mixture of various ingredients that each have their individual characteristics, but are far better and stronger together as one. **Strength in Partnership.**

Since the formation of BBCN, quarter after quarter, we have been consistent in delivering solid financial performance, which has led to earnings growth year after year. With the planned combination of the top two lenders in the Korean-American banking space, we believe the prospects for improving upon

the value proposition for our customers, employees and stockholders are significantly enhanced. These are indeed exciting times for us at BBCN, and we look forward to keeping everyone apprised of our ongoing progress.

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.

Sincerely,

Kevin S. Kim
Chairman, President & Chief Executive Officer



Financial Highlights

BBCNBancorp, Inc.

As of and For the Years Ended December 31,

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

	2015	2014	2013	2012	2011
Income Statement Data					
Interest income	\$ 313,660	\$ 302,657	\$ 283,073	\$ 267,885	\$ 161,895
Interest expense	40,618	36,060	30,018	29,647	32,077
Net interest income	273,042	266,597	253,055	238,238	129,818
Provision for loan losses	8,000	12,638	20,000	19,104	27,939
Net interest income after provision for loan losses	265,042	253,959	233,055	219,134	101,879
Noninterest income	43,691	44,187	42,719	39,449	22,922
Noninterest expense	153,384	151,624	141,620	120,950	82,026
Income before income tax provision	155,349	146,522	134,154	137,633	42,775
Income tax provision	63,091	57,907	52,399	54,410	15,660
Net income	\$ 92,258	\$ 88,615	\$ 81,755	\$ 83,223	\$ 27,115
Dividends and discount accretion on preferred stock	—	—	—	(5,640)	(4,568)
Net income available to common stockholders	\$ 92,258	\$ 88,615	\$ 81,755	\$ 77,583	\$ 22,547
Per Common Share Data					
Earnings – basic	\$ 1.16	\$ 1.11	\$ 1.03	\$ 0.99	\$ 0.53
Earnings – diluted	1.16	1.11	1.03	0.99	0.53
Book value (period end, excluding preferred stock and warrants)	11.79	11.10	10.18	9.62	8.64
Cash dividends declared per common share	0.42	0.35	0.25	0.05	—
Number of common shares outstanding (period end)	79,566,356	79,503,552	79,441,525	78,041,511	77,984,252
Balance Sheet Data—At Period End					
Assets	\$7,912,648	\$7,140,330	\$6,475,199	\$ 5,640,661	\$ 5,166,604
Securities available for sale	1,010,556	792,523	701,751	700,403	736,920
Loans receivable, net of unearned loan fees and discounts (excludes loans held for sale)	6,248,341	5,565,192	5,074,176	4,296,252	3,738,826
Deposits	6,340,976	5,693,452	5,148,057	4,384,035	3,940,892
Federal Home Loan Bank advances	530,591	480,975	421,352	420,722	344,402
Subordinated debentures	42,327	42,158	57,410	41,846	52,102
Stockholders' equity	938,095	882,773	809,374	751,104	795,939
Average Balance Sheet Data					
Assets	\$ 7,389,530	\$ 6,830,244	\$ 6,042,674	\$ 5,228,557	\$ 3,168,124
Securities available for sale	871,010	713,775	699,812	690,719	516,460
Gross loans, including loans held for sale	5,846,658	5,355,243	4,692,089	3,974,626	2,352,253
Deposits	5,879,704	5,439,920	4,739,261	3,989,401	2,360,786
Stockholders' equity	912,609	848,443	788,570	775,718	414,768

Disclosure: The BBCN Bancorp 2015 Annual Report has not been reviewed, or confirmed for accuracy or relevance, by the Federal Deposit Insurance Corporation.

Financial Highlights

BBCNBancorp, Inc.

As of and For the Years Ended December 31,

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

	2015	2014	2013	2012	2011
Selected Performance Ratios					
Return on average assets ⁽¹⁾	1.25%	1.30%	1.35%	1.59%	0.86%
Return on average stockholders' equity ⁽²⁾	10.11%	10.44%	10.37%	10.73%	6.54%
Average stockholders' equity to average assets	12.35%	12.42%	13.05%	14.84%	13.09%
Dividend payout ratio ⁽³⁾	36.21%	31.53%	24.27%	5.05%	0%
Net interest spread ⁽⁴⁾	3.62%	3.88%	4.23%	4.59%	3.92%
Net interest margin ⁽⁵⁾	3.88%	4.13%	4.46%	4.88%	4.29%
Yield on interest-earning assets ⁽⁶⁾	4.46%	4.68%	4.99%	5.48%	5.35%
Cost of interest-bearing liabilities ⁽⁷⁾	0.84%	0.80%	0.76%	0.89%	1.43%
Efficiency ratio ⁽⁸⁾	48.43%	48.79%	47.88%	43.56%	53.70%
Regulatory Capital Ratios					
BBCN Bancorp					
Common Equity Tier 1	12.08%	12.96%	12.65%	14.03%	16.91%
Leverage	11.53%	11.62%	11.97%	12.76%	19.81%
Tier 1 risk-based	12.67%	13.64%	13.66%	14.91%	18.15%
Total risk-based	13.80%	14.80%	14.90%	16.16%	19.41%
BBCN Bank					
Common Equity Tier 1	12.56%	13.44%	13.46%	14.47%	16.62%
Leverage	11.43%	11.45%	11.79%	12.38%	18.13%
Tier 1 risk-based	12.56%	13.44%	13.46%	14.47%	16.62%
Total risk-based	13.69%	14.61%	14.70%	15.73%	17.88%
Asset Quality Data					
Nonaccrual loans	\$ 40,801	\$ 46,353	\$ 39,154	\$ 29,653	\$ 32,291
Loans 90 days or more past due and still accruing ⁽⁹⁾	375	361	5	—	6
Restructured loans (accruing)	47,984	57,128	33,903	29,849	18,776
Total nonperforming loans	89,160	103,842	73,062	59,502	51,073
Other real estate owned	21,035	21,938	24,288	2,698	7,624
Total nonperforming assets	\$ 110,195	\$ 125,780	\$ 97,350	\$62,200	\$ 58,697
Asset Quality Ratios					
Nonaccrual loans to loans receivable	0.65%	0.83%	0.77%	0.69%	0.86%
Nonperforming loans to loans receivable	1.43%	1.87%	1.44%	1.38%	1.37%
Nonperforming assets to total assets	1.39%	1.76%	1.50%	1.10%	1.14%
Non-performing assets to loans receivable and OREO	1.76%	2.25%	1.91%	1.45%	1.57%
Allowance for loan losses to loans receivable	1.22%	1.22%	1.33%	1.56%	1.66%
Allowance for loan losses to nonaccrual loans	187.27%	146.18%	171.94%	225.75%	191.86%
Allowance for loan losses to nonperforming loans	85.70%	65.25%	92.14%	112.50%	121.30%
Allowance for loan losses to nonperforming assets	69.34%	53.87%	69.15%	107.62%	105.55%
Net charge-offs (recoveries) to average gross loans	(0.01)%	0.23%	0.42%	0.36%	1.20%

(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 \$12.2 million, \$43.8 million, \$17.7 million and \$23.9 million as of December 31, 2015, 2014, 2013, 2012 and 2011, respectively.

BBCN's Executive Leadership

Our executive team is made up of seasoned financial professionals working together with a wealth of collective experience and accomplishments.

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

■ **Kyu S. Kim** *Senior EVP & Chief Operating Officer*



■ **Brian E. Van Dyk** *EVP & Chief Information Officer*

■ **Jason K. Kim** *EVP & Chief Lending Officer*

■ **Douglas J. Goddard** *EVP & Chief Financial Officer*

■ **Daniel H. Kim** *EVP & Chief Planning Officer*



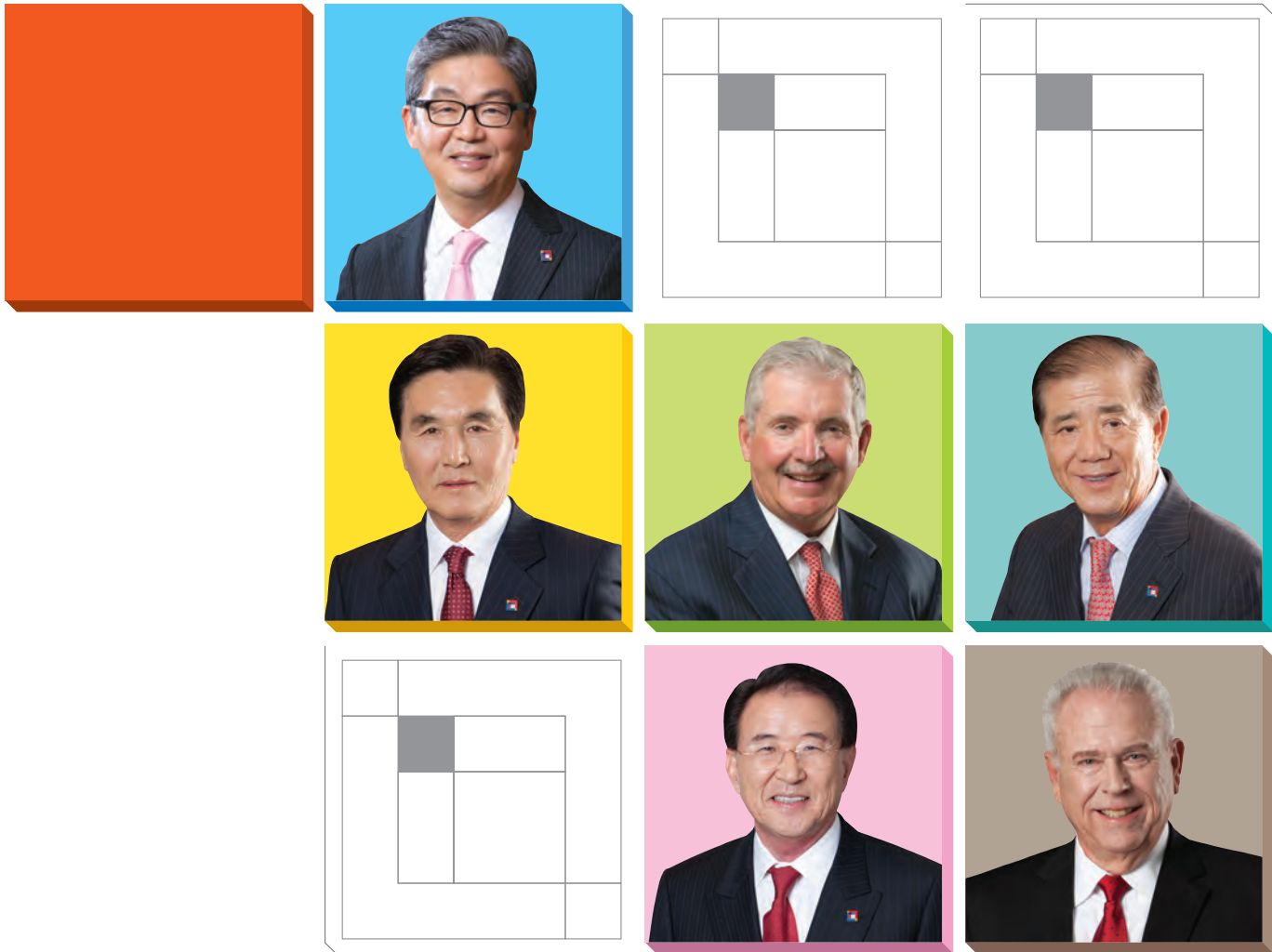
■ **David W. Kim** *EVP, Chief Administrative Officer & General Counsel*

■ **Mark H. Lee** *Senior EVP & Chief Credit Officer*

■ **Johann Minkyun You** *EVP & Chief Risk Officer*

Board of Directors

BBCN Bancorp, Inc. and BBCN Bank



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

Chung Hyun Lee
Former President
NuArt International, Inc.

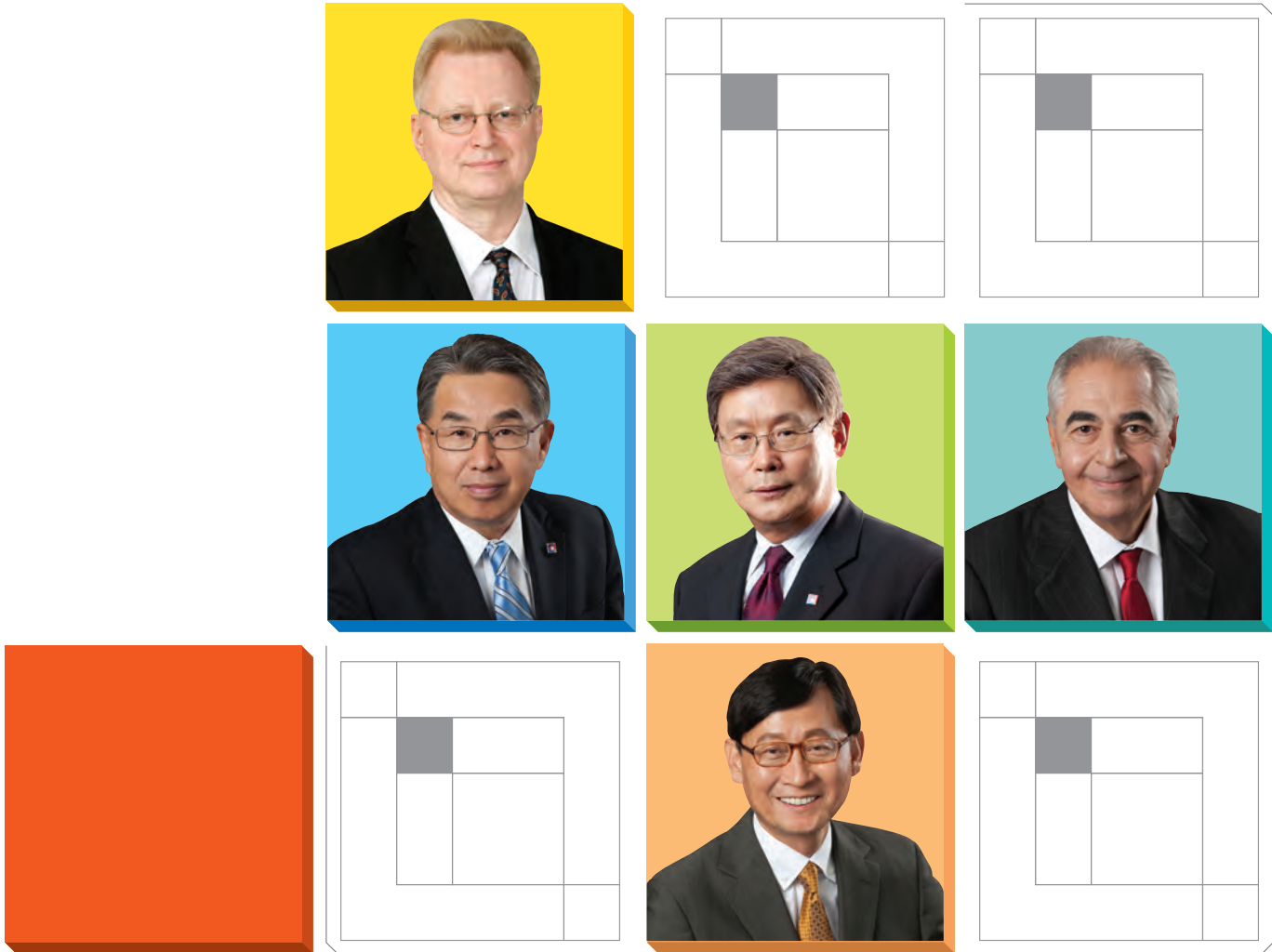
David P. Malone
Chairman
BBCN Bank
Former Chairman, President
& Chief Executive Officer
Community Bank

Jin Chul Jhung
Chairman & President
Royal Imex, Inc.

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

William J. Lewis
Former Executive Vice
President & Chief Credit Officer
East West 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, corporate management, strategic planning, business acquisitions, marketing, international operations, retail and small to middle market business operations.



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

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

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

Jinho Doo
Chief Executive Officer
Key Capital Management, LLC

Gary E. Peterson
President
IMAG Consulting Services LLC



Location Information

BBCNBancorp, Inc.

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-Beach

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

Fullerton-Orangethorpe

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

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

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 Crescenta

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

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, Suite 104
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 Convoy 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

(new location effective June 10, 2016)
4340 Pacific Coast Hwy
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 Lending Centers

Olympic-Vermont Office

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

Broadway Office

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

Olympic-Hoover Office

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

Gardena Office

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

Premier Banking Group

Olympic-Western Office

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

Corporate Banking Centers

Olympic-Hoover Office

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

Wilshire Office

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

SBA Department

Western Office

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

Commercial Equipment Lease Financing Department

Western Office

253 N Western Ave, 2nd Floor
Los Angeles, CA 90004
T (213) 805-8230

Credit Card Department

Corporate Headquarters

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

Residential Lending Department

Wilshire Office

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

Investment Services

Olympic-Western Office

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 Center

Fremont LPO

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

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) 720-3900

Commercial Loan Center

Manhattan Office

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

Eastern Region 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 N 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

Commercial Loan Center

Rolling Meadows Office

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 Center

Federal Way Office

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

VIRGINIA

Branches

Annapdale

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

Centreville

13890 Braddock Rd, Suite 102
Centreville, VA 20121
T (571) 321-6272

SBA LPOs

Annapdale LPO

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

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

Oakland LPO

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

Portland LPO

111 SW Fifth Ave, Suite 3150
Portland, OR 97204
T (503) 360-9193

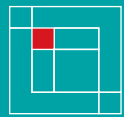
Seattle LPO

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

KOREA

Seoul Representative Office

20F Glass Tower
534 Taheeran-ro
Gangnam-gu, Seoul 06181
South Korea
T (02) 3439-9120



Corporate Information

BBCNBancorp, Inc.

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

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

** Retiring from the Board effective the
2016 Annual Meeting of Stockholders*

Executive Officers

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

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

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

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

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

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

Jason K. Kim
Executive Vice President &
Chief Lending 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

BDO USA, LLP
1888 Century Park East, 4th Floor
Los Angeles, CA 90067

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, Director of Investor
Relations & Corporate Communications
T (213) 251-2219
angie.yang@BBCNbank.com

Offer of 10-K Report

Shareholders may obtain without
charge copies of BBCN Bancorp's
2015 Annual Report to the Securities
and Exchange Commission on
Form 10-K by sending a request to
investor@BBCNbank.com.

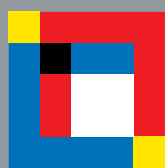
Annual Meeting of Stockholders

The Annual Meeting of Stockholders will be
held at 10:30 a.m. on Thursday, July 14, 2016,
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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