



Bank of Hope

Bankers. Experts. Neighbors.

Corporate Responsibility Report

2024



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Welcome to Bank of Hope

A Message from our Chairman, President & CEO

At Bank of Hope, our commitment to Corporate Responsibility is part of our DNA. We have a fundamental understanding that we are strong when our customers and communities thrive, so we have a vested interest in their success.

Today, as the largest regional bank catering to multi-cultural communities across the continental United States and Hawaii, we stand proud of our heritage of responsible banking in service of our customers and communities. As a leading bank, we play an important role in continuing to create a socially responsible and sustainable future. This report summarizes our progress and strategies for driving positive outcomes in the places where we live and work.

As **Bankers, Experts and Neighbors**, we look forward to continuing to do our best to serve as a model corporate citizen for our customers, communities, and all our stakeholders. On behalf of our Board of Directors and all our teammates at Bank of Hope, we thank you for your support and continued trust.

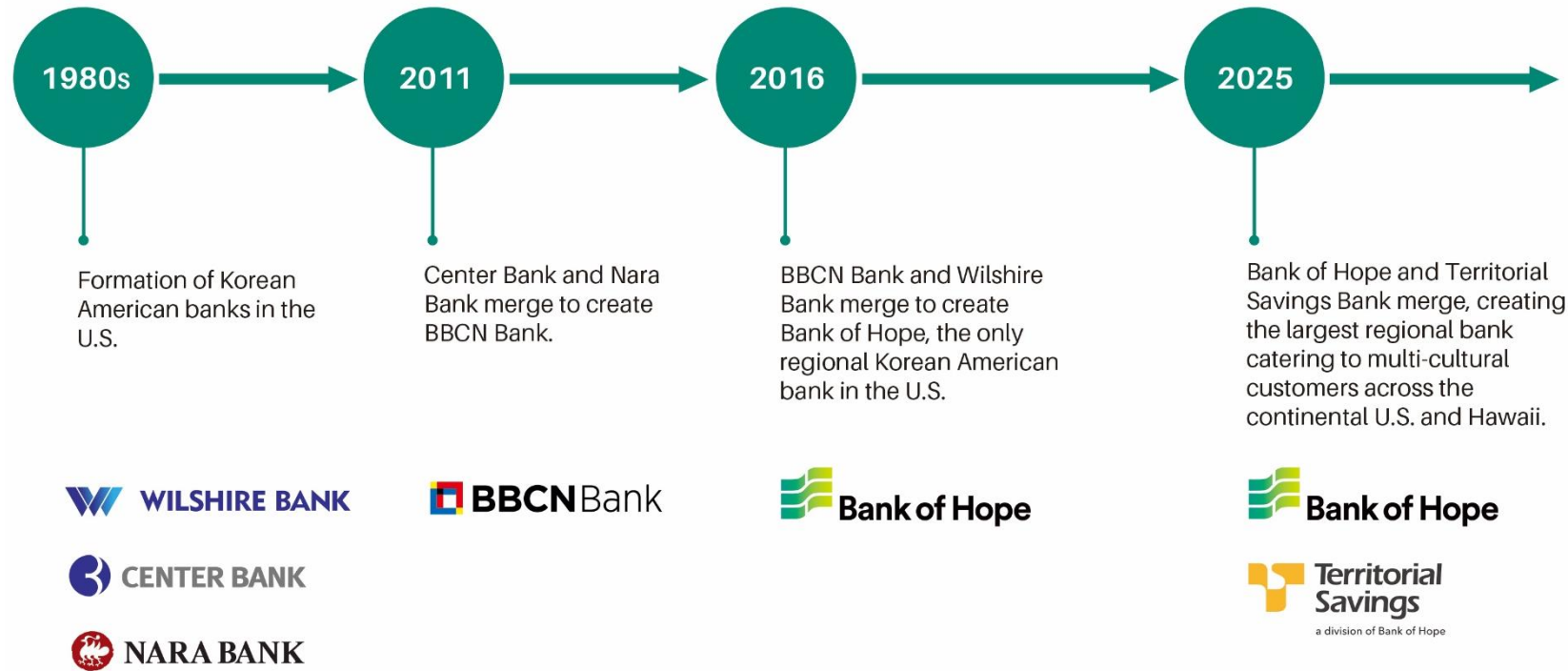
September 2025



Kevin S. Kim

*Chairman of the Board, President & CEO
Hope Bancorp, Inc. and Bank of Hope*

Who We Are – *Bankers. Experts. Neighbors.*



“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 at a Glance

The Largest Regional Bank Catering to Multi-Cultural Customers Across the Continental United States and Hawaii

1st

Largest Korean American bank in the U.S.

5th

Largest independent bank headquartered in California⁽¹⁾

25

Provides mortgage loans in 25 states

2%

In Top 2% SBA lenders in the country by volume⁽²⁾

90+

More than 90 locations nationwide⁽³⁾



Strategically located in multi-cultural metro areas



Only U.S.-based regional bank with presence in Korea



Seasoned and experienced management and Board



Member of KBW Nasdaq Regional Bank Index (KRX)

⁽¹⁾ Source: S&P Capital IQ
⁽²⁾ Source: Small Business Administration (“SBA”) Lender Reports; National lender rankings for SBA’s fiscal year ended 9/30/24
⁽³⁾ Includes branches, LPOs and corporate offices in the U.S., including Hawaii

Commitment to Corporate Responsibility

As a leading Asian American Bank, we are committed to operating our business in a manner that promotes a socially responsible and sustainable future.

Bank of Hope’s commitment to Corporate Responsibility is underscored by the inclusive engagement of the Board of Directors, executive management and a broad spectrum of teams within the organization in the overall development and execution of our Corporate Responsibility Policy, roadmap and initiatives.

During 2024, we reached out to 72 percent of our stockholders to discuss our financial and operational performance, as well as Corporate Responsibility matters, in the interest of further refining our approach. This dialogue provided valuable insight about our progress and how we can more positively impact our business operations and our broader communities.

Corporate Responsibility Framework and Structure

Governance

Board of Directors

Board of Directors have oversight over Bank of Hope’s Corporate Responsibility Policy and Framework and provides governance on enforcing standards that promote a socially responsible Bank. Corporate Responsibility is delegated to the Board Risk Committee.

Executive Management and Decision-Making

CEO + Enterprise Risk Management Committee (“ERMC”)

Management-level ERMC is responsible for reviewing and approving Bank of Hope’s Corporate Responsibility Policy and Framework, securing resources, and providing executive-level guidance to support the program.

Execution

Corporate Governance Sub-Committee + Working Group

Delegated by ERMC to maintain Bank of Hope’s Corporate Responsibility program.

Commitment to Strong Governance

Sound and Prudent Corporate Governance is Essential to the Integrity and Sustainability of Our Business and Performance.

Our Board of Directors is committed to high ethical standards and excellence in corporate governance. This principle is key to our sustaining the trust and confidence of our stakeholders. The Board has oversight responsibility of the Company's strategy, including corporate responsibility matters that are material to our business. All decision-making and control processes are grounded on our corporate governance standards.

Each board committee performs an annual self-evaluation to assess effectiveness and adherence to its charter duties.



As detailed in our Corporate Governance Guidelines, directors are elected by the stockholders on an annual basis and are subject to equity ownership requirements. As of the date of our last annual meeting of stockholders on May 22, 2025, nine of the 11 members of our board are independent, under the rules of NASDAQ, where our common stock is listed directors, and nine are ethnically diverse.

Our Board currently has five standing committees, including the following three committees comprised solely of independent directors, in compliance with the NASDAQ listing requirements, and each with a separate and independent chairperson:

- Nomination and Governance Committee
- Audit Committee
- Human Resources and Compensation Committee

Other committees of the Board include a Board Risk Committee and an Executive Committee.

Commitment to a High-Performance Workplace Culture

Our People are the Greatest Assets of our Company.

Our employees drive Bank of Hope’s success, and we are committed to a workplace culture of high-performance, employee development and well-being. This has been a growing focus of management and an essential element of our long-term success. We strive to recruit, develop, and retain a diverse range of qualified bankers who share our values, entrepreneurial spirit and unwavering commitment to service.



Commitment to a High-Performance Workplace Culture

During 2024, we redefined our Core Values to the acronym **TEAMS** to reflect the Bank's commitment to teamwork, underscoring dedication to fostering a dynamic culture where **T**rust, **E**xcellence, **A**gility, **M**eritocracy, and **S**ervice drive our collective success and growth.

Our Core Values | The TEAMS Culture



Committed to Promoting Positive Social Impact

Throughout our history, we have been committed to being a model corporate citizen, helping the communities in which we live and work to grow and flourish through engagement, volunteerism and philanthropy. We partner with the public, private and non-profit sectors, and serve as a corporate sponsor with charitable donations and grants to hundreds of organizations to support the social, educational and cultural wellness of the communities in which we operate.

Hope Scholarship Foundation

Since 2001, Bank of Hope has been supporting the youth in its communities through grants awarded by the Hope Scholarship Foundation (formerly known as the Nara Scholarship Foundation and the BBCN Scholarship Foundation). Each year, select students who demonstrate strong academic performance, leadership capabilities and a need for financial assistance as they prepare to enroll in their first year of college are awarded grants. In 2024, Bank of Hope awarded 58 students grants of \$2,500 each. The Bank contributes approximately \$145,000 annually.

Philanthropy

Bank of Hope made a corporate donation of \$100,000 to the United Way of Greater Los Angeles Wildfire Response Fund, which was established to address short-term needs and the longer-term recovery of the most vulnerable communities impacted by the devastating 2025 Los Angeles wildfires. In addition, our Bank of Hope team members stepped up with donations of more than \$100,000, which will be further supplemented by a Company match.

Volunteer Support

Our employees participate in various Community Reinvestment Act (“CRA”) activities throughout the year, totaling 1,125 CRA-reportable volunteer hours in 2024 focused on supporting, education, financial literacy and junior achievement.

Cybersecurity Risk Management

Cybersecurity is a high priority in terms of risk management for Bank of Hope and our customers. We have implemented a robust cybersecurity program that is aligned to industry-standard frameworks and is based on the requirements of the Gramm-Leach Bliley Act of 1999 and Federal Financial Institutions Examination Council Cybersecurity Assessment Tool.

Preferred National SBA Lender

Bank of Hope is a nationally recognized preferred SBA lender and is ranked among the Top 2% of SBA lenders in the nation.

Small Business Lending & Investments

Bank of Hope has been committed to supporting small businesses since our inception and funded or made investments in \$674 million of CRA-reportable small business loans and investments in 2024.

FORWARD-LOOKING STATEMENTS

This Corporate Responsibility Report contains forward-looking statements about the Company's future Corporate Responsibility activities, plans, objectives and expectations. All statements contained in this Report that are not historical in nature are forward-looking, and forward-looking statements can be identified by words such as "anticipates," "assumes," "intends," "believes," "forecasts," "expects," "estimates," "plans," "continues," "will," "should," "look forward" and similar expressions. You should not place undue reliance on these statements as they involve risks, uncertainties and contingencies, many of which are beyond our control, which may cause actual results, performance, or achievements to differ materially from those expressed in them. Actual results could differ materially from those anticipated in such forward-looking statements as a result of risks and uncertainties. All forward-looking statements included in this Report are based on information available at the time the statement is made. We are under no obligation to (and expressly disclaim any such obligation to) update or alter our forward-looking statements, whether as a result of new information, future events or otherwise except as required by law. For more information about factors that could cause actual results to differ materially from expectations, please refer to our reports filed with the Securities and Exchange Commission ("SEC"), including the discussion under "Forward- Looking Information" and "Risk Factors" in our Annual Report on Form 10-K for the year ended December 31, 2024 and our Quarterly Report on Form 10-Q for the quarter ended September 30, 2025, as filed with the SEC and available on its website at www.sec.gov