UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d) of The Securities Exchange Act of 1934

April 28, 2026
Date of Report (Date of earliest event reported)

HOPE BANCORP INC
(Exact name of registrant as specified in its charter)

Delaware	**000-50245**	**95-4849715**
(State of incorporation)	(Commission File Number)	(I.R.S. Employer Identification No.)

3200 Wilshire Boulevard, Suite 1400
Los Angeles, California 90010
(Address of principal executives offices, including zip code)

(213) 639-1700
(Registrant's telephone number, including area code)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Common Stock , par value $0.001 per share	**HOPE**	**NASDAQ Global Select Market**
(Title of class)	(Trading Symbol)	(Name of exchange on which registered)

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 2.02 Results of Operations and Financial Condition.

On April 28, 2026, Hope Bancorp, Inc. ("HOPE" or the "Company") issued a news release concerning its results of operations and financial condition for the first quarter ended and as of March 31, 2026. A copy of the April 28, 2026, news release is furnished as Exhibit 99.1 and incorporated herein by reference.

Item 7.01. Regulation FD Disclosure

The Company previously announced that it will host an investor conference call on Tuesday, April 28, 2026, at 9:30 a.m. Pacific Time / 12:30 p.m. Eastern Time to review financial results for its first quarter ended March 31, 2026. A presentation to accompany the conference call ("Earnings Presentation"), which contains certain historical and forward-looking information relating to the Company, has been made available at the Investor Relations section of Hope Bancorp's website at www.ir-hopebancorp.com. A copy of the Earnings Presentation is furnished as Exhibit 99.2 and incorporated herein by reference.

The information furnished under Item 2.02, Item 7.01 and exhibits 99.1, and 99.2 under Item 9.01 of this Current Report on Form 8-K shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act") or otherwise subject to liabilities under that Section, nor shall they be deemed incorporated by reference in any registration statement or other filings of the Company under the Securities Act of 1933, as amended, or the Exchange Act, except as shall be set forth as a specific reference in such filing.

Item 8.01 Other Events.

On April 28, 2026, the Company issued a news release announcing that its Board of Directors declared a quarterly cash dividend of $0.14 per common share. The cash dividend is payable on or about May 22, 2026, to all stockholders of record as of the close of business on May 8, 2026. A copy of the April 28, 2026, news release is furnished as Exhibit 99.3 and is incorporated herein by reference.

Item 9.01 Financial Statements and Exhibits

(d) Exhibits

Exhibit No.	Description of Exhibit
99.1	News release, dated April 28, 2026, concerning the results of operations and financial condition for the first quarter ended and as of March 31, 2026.
99.2	2026 First Quarter Earnings Presentation, dated April 28, 2026.
99.3	News release, dated April 28, 2026, announcing the declaration of a quarterly cash dividend.
104	Cover Page Interactive Data File (embedded within the Inline XBRL document)

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

HOPE BANCORP, INC.

Date: April 28, 2026

By: *<u>/s/ Kevin S. Kim</u>*
Kevin S. Kim
Chairman, President and Chief Executive Officer

Hope Bancorp

News Release

HOPE BANCORP REPORTS FINANCIAL RESULTS FOR THE FIRST QUARTER ENDED MARCH 31, 2026

For the first quarter of 2026, net income of $29.5 million, up 40% year-over-year

LOS ANGELES – April 28, 2026 – Hope Bancorp, Inc. (the "Company" or "Hope") (NASDAQ: HOPE), the holding company of Bank of Hope (the "Bank"), today reported unaudited financial results for its first quarter ended March 31, 2026.

For the three months ended March 31, 2026, the Company recorded net income of $29.5 million, or $0.23 per diluted common share, up 40% from net income of $21.1 million, or $0.17 per diluted common share, for the three months ended March 31, 2025, and down 14% from net income of $34.5 million, or $0.27 per diluted common share, for the three months ended December 31, 2025. For the three months ended March 31, 2026, the Company recorded pre-provision net revenue(1) ("PPNR") of $46.6 million, up 43% from PPNR of $32.6 million for the three months ended March 31, 2025, and up 1% from PPNR of $46.3 million for the three months ended December 31, 2025.

"In the 2026 first quarter, we delivered year-over-year growth in net income, revenue, loans and deposits, driven by organic growth and the strategic benefits of the Territorial Bancorp acquisition. Quarter-over-quarter, we saw pre-provision net revenue growth and improved efficiency, supported by disciplined expense management, a stable net interest margin and continued progress in lowering our cost of deposits. We also returned capital through repurchases of common shares during the quarter," said Kevin S. Kim, Chairman, President and Chief Executive Officer.

"On March 31, 2026, we announced the accretive acquisition of the Commercial Banking Unit of SMBC MANUBANK ("MANUBANK"), which aligns directly with our key priorities of building our commercial banking capabilities, expanding our reach among middle market and multinational clients, and growing our core deposit franchise," continued Kim. "We expect to close the transaction in the second half of this year, subject to regulatory approvals and the satisfaction of other customary closing conditions. The pending acquisition is projected to strengthen our core earnings power and efficiently deploy capital, improving our profitability and optimizing our capital ratios without the issuance of new shares. In addition, our future collaboration and partnership with SMBC is expected to create meaningful opportunities to expand our services to a broader, global, multi-cultural customer base. We look forward to providing our new clients with the same excellent level of service they have come to expect from SMBC MANUBANK."

"This is an exciting time for Hope, as we continue to execute on our strategic priorities and build on the momentum generated over the past several quarters to deliver long-term value for our stockholders, further supported by the pending acquisition of MANUBANK. We thank our dedicated team members for their ongoing commitment and contributions in support of our efforts," concluded Kim.

(1) Pre-provision net revenue ("PPNR") is a non-GAAP financial measure defined as total revenue (net interest income plus noninterest income) less noninterest expense, before provision for credit losses and income taxes.

(more)

Operating Results for the First Quarter of 2026

Net interest income and net interest margin. Net interest income totaled $124.1 million for the first quarter of 2026, down $3.3 million, or 3%, compared with $127.4 million for the fourth quarter of 2025, and up $23.2 million, or 23%, from the first quarter of 2025. The quarter-over-quarter change in net interest income reflected the impact of a lower day count in the first quarter and a modest decrease of 0.4% in average earning assets, in which average loans were up but other earning assets declined. Net interest margin for the first quarter of 2026 was 2.90%, unchanged from the fourth quarter of 2025, and up 36 basis points from 2.54% for the year-ago quarter. Year-over-year average earning asset growth reflected the acquisition of Territorial Bancorp, Inc. (“Territorial”), which closed in the second quarter of 2025. Year-over-year net interest margin expansion was primarily driven by funding cost improvements, as the cost of interest bearing deposits decreased 77 basis points to 3.37% for the first quarter of 2026, down from 4.14% for the first quarter of 2025, exceeding the decline in federal funds target rate over the same period.

Noninterest income. For the first quarter of 2026, noninterest income totaled $17.0 million, down $1.4 million, or 8%, compared with $18.4 million for the fourth quarter of 2025, and up $1.3 million, or 8%, compared with $15.7 million for the first quarter of 2025. The quarter-over-quarter decrease was primarily due to less gains on the sale of investment securities and lower customer-level swap fee income. The linked quarter change in customer-level swap fees reflected less underlying transaction activity in the first quarter of 2026. The Company sold $53.0 million of Small Business Administration (“SBA”) loans in the first quarter of 2026, for a net gain of $3.3 million, compared with $46.0 million sold for a net gain of $2.6 million in the fourth quarter of 2025. Year-over-year noninterest income growth reflected broad-based improvement in customer fee income across various business lines.

Noninterest expense. Noninterest expense for the first quarter of 2026 totaled $94.5 million, down 5% from $99.4 million for the fourth quarter of 2025, and up 13% from $83.9 million for the first quarter of 2025. The quarter-over-quarter decrease in noninterest expense reflected continued expense management discipline, including a 3% decrease in compensation expense. Compared with the year-ago first quarter, the increase in noninterest expense primarily reflected the addition of Territorial’s operating expenses.

The efficiency ratio for the first quarter of 2026 improved to 67.0%, down from 68.2% in the prior quarter and 72.0% in the year-ago quarter, reflecting positive operating leverage alongside disciplined expense management.

Income tax provision and tax rate. For the first quarter of 2026, the Company recorded a provision for income tax of $8.4 million, compared with a provision for income tax of $4.7 million for the fourth quarter of 2025. The fourth quarter 2025 provision for income tax included true-up entries related to the remeasurement of the Company’s deferred tax assets and liabilities. The first quarter 2026 reported effective tax rate was 22.1%, compared with 20.3% for the full year of 2025, which included a reported effective tax rate of 11.9% for the fourth quarter of 2025.

Balance Sheet Summary

Total assets. At March 31, 2026, total assets totaled $18.66 billion, compared with $18.53 billion as of December 31, 2025, and $17.07 billion as of March 31, 2025.

Loans. At March 31, 2026, gross loans totaled $14.74 billion, and first quarter 2026 average loans were $14.69 billion, both essentially stable compared with gross loans of $14.79 billion at December 31, 2025, and fourth quarter 2025 average loans of $14.65 billion, respectively. Year-over-year growth in end-of-period and average loans primarily reflected organic residential mortgage growth and the impact of the Territorial Bancorp acquisition.

The following table sets forth the loan portfolio composition at March 31, 2026, December 31, 2025, and March 31, 2025:

(more)

(dollars in thousands) (unaudited)	3/31/2026		12/31/2025		3/31/2025	
	Balance	Percentage	Balance	Percentage	Balance	Percentage
Commercial real estate (“CRE”) loans	$ 8,498,246	57.7 %	$ 8,494,508	57.4 %	$ 8,377,106	62.8 %
Commercial and industrial (“C&I”) loans	3,734,978	25.3 %	3,794,788	25.7 %	3,756,046	28.2 %
Residential mortgage and other loans	2,503,919	17.0 %	2,498,621	16.9 %	1,202,325	9.0 %
Gross loans (including held for sale)	$ 14,737,143	100.0 %	$ 14,787,917	100.0 %	$ 13,335,477	100.0 %

Deposits. Total deposits of $15.73 billion at March 31, 2026, increased 1% from $15.60 billion at December 31, 2025, and increased 9% from $14.49 billion at March 31, 2025. Quarter-over-quarter, interest bearing deposits, excluding time deposits, increased 3%; noninterest bearing demand deposits increased 0.5%, and higher-cost time deposits were intentionally decreased. The year-over-year growth in deposits largely reflected the impact of the Territorial Bancorp acquisition.

The following table sets forth the deposit composition at March 31, 2026, December 31, 2025, and March 31, 2025:

(dollars in thousands) (unaudited)	3/31/2026		12/31/2025		3/31/2025	
	Balance	Percentage	Balance	Percentage	Balance	Percentage
Noninterest bearing demand deposits	$ 3,387,757	21.5 %	$ 3,371,759	21.6 %	$ 3,362,842	23.2 %
Money market, interest bearing demand, and savings deposits	6,036,197	38.4 %	5,856,373	37.5 %	5,410,471	37.3 %
Time deposits	6,302,488	40.1 %	6,375,011	40.9 %	5,715,006	39.5 %
Total deposits	$ 15,726,442	100.0 %	$ 15,603,143	100.0 %	$ 14,488,319	100.0 %
Gross loan-to-deposit ratio		93.7 %		94.8 %		92.0 %

Credit Quality and Allowance for Credit Losses

Criticized loans. Criticized loans decreased $26.0 million, or 7%, quarter-over-quarter to $325.1 million at March 31, 2026, down from $351.1 million at December 31, 2025, and included a 23% reduction in special mention loans and a 2% reduction in classified loans. Year-over-year, criticized loans were down $123.6 million, or 28%, from $448.7 million at March 31, 2025. The criticized loan ratio improved to 2.22% of total loans receivable at March 31, 2026, down 17 basis points from 2.39% at December 31, 2025, and down 114 basis points from 3.36% at March 31, 2025. The reductions reflected successful resolutions of problem loans.

The following table sets forth the breakdown of criticized loans at March 31, 2026, December 31, 2025, and March 31, 2025:

(dollars in thousands) (unaudited)	3/31/2026	12/31/2025	3/31/2025
Special mention loans	$ 72,668	$ 94,003	$ 184,659
Classified loans	252,410	257,113	264,064
Total criticized loans	$ 325,078	$ 351,116	$ 448,723
Criticized loans/total loans receivable	2.22 %	2.39 %	3.36 %

Nonperforming assets. Nonperforming assets totaled $120.5 million, or 0.65% of total assets, at March 31, 2026, compared with $136.1 million, or 0.73% of total assets, at December 31, 2025, and $83.9 million, or 0.49% of total assets, at March 31, 2025.

(more)

The following table sets forth the components of nonperforming assets at March 31, 2026, December 31, 2025, and March 31, 2025:

(dollars in thousands) (unaudited)	3/31/2026	12/31/2025	3/31/2025
Loans on nonaccrual status [1]	$ 109,512	$ 131,747	$ 83,808
Accruing delinquent loans past due 90 days or more	10,642	3,943	98
Total nonperforming loans	120,154	135,690	83,906
Other real estate owned	365	365	—
Total nonperforming assets	$ 120,519	$ 136,055	$ 83,906
Nonperforming assets/total assets	0.65 %	0.73 %	0.49 %

(1) Excludes delinquent SBA loans that are guaranteed and currently in liquidation totaling $19.4 million, $15.6 million and $11.8 million at March 31, 2026, December 31, 2025, and March 31, 2025, respectively.

Net charge offs. The Company recorded net charge-offs of $10.7 million for the first quarter of 2026, equivalent to 0.29%, annualized, of average loans. This compares with net charge-offs of $3.6 million, or 0.10%, annualized, of average loans for the fourth quarter of 2025 and $8.3 million, or 0.25%, annualized, of average loans for the first quarter of 2025.

Allowance for credit losses. The allowance for credit losses totaled $155.1 million at March 31, 2026, compared with $156.7 million at December 31, 2025, and $147.4 million at March 31, 2025. The allowance coverage ratio was 1.06% of loans receivable at March 31, 2026, compared with 1.07% at December 31, 2025, and 1.11% at March 31, 2025. The year-over-year change in the allowance coverage ratio largely reflected the impact of the Territorial Bancorp acquisition.

The following table sets forth the allowance for credit losses and the coverage ratios at March 31, 2026, December 31, 2025, and March 31, 2025:

(dollars in thousands) (unaudited)	3/31/2026	12/31/2025	3/31/2025
Allowance for credit losses	$ 155,114	$ 156,661	$ 147,412
Allowance for credit losses/loans receivable	1.06 %	1.07 %	1.11 %

Provision for credit losses. For the first quarter of 2026, the Company recorded provision for credit losses of $8.7 million, compared with $7.2 million for the fourth quarter of 2025 and $4.8 million for the first quarter of 2025. The quarter-over-quarter increase in the provision for credit losses primarily reflected higher net charge-offs in the first quarter of 2026.

Capital

At March 31, 2026, the Company and the Bank's capital ratios continued to exceed all regulatory capital requirements generally required to meet the definition of a "well-capitalized" financial institution. The completion of the Territorial Bancorp acquisition on April 2, 2025, impacted prior year capital and capital ratio comparisons.

The following table sets forth the regulatory capital ratios for the Company at March 31, 2026, December 31, 2025, and March 31, 2025:

(unaudited)	3/31/2026	12/31/2025	3/31/2025	Minimum Guideline for "Well-Capitalized"
Common Equity Tier 1 Capital Ratio	12.35%	12.27%	13.28%	6.50%
Tier 1 Capital Ratio	13.04%	12.96%	14.02%	8.00%
Total Capital Ratio	14.07%	13.99%	15.06%	10.00%
Leverage Ratio	11.11%	11.05%	11.92%	5.00%

During the first quarter of 2026, the Company repurchased 604,161 shares of common stock, equivalent to 0.5% of outstanding common stock, at an average price of $11.10 per share, for a total of $6.7 million, pursuant to its existing share repurchase authorization of $35.3 million.

At March 31, 2026, total stockholders' equity was $2.28 billion, unchanged compared with December 31, 2025. Book value per share at March 31, 2026, was $17.86 compared with $17.81 at December 31, 2025. Tangible common equity ("TCE") per share[2] was $13.73 at March 31, 2026, compared with $13.71 at December 31, 2025.

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[2] TCE per share is a non-GAAP financial measure. Quantitative reconciliations of the most directly comparable GAAP to non-GAAP financial measures are provided in the accompanying financial information on Table Pages 9 to 11.

Investor Conference Call

The Company previously announced that it will host an investor conference call on Tuesday, April 28, 2026, at 9:30 a.m. Pacific Time / 12:30 p.m. Eastern Time to review its unaudited financial results for its first quarter ended March 31, 2026. Investors and analysts are invited to access the conference call by dialing 866-235-9917 (domestic) or 412-902-4103 (international) and asking for the “Hope Bancorp Call.” A presentation to accompany the earnings call will be available at the Investor Relations section of Hope Bancorp’s website at www.ir-hopebancorp.com. Other interested parties are invited to listen to a live webcast of the call available at the Investor Relations section of Hope Bancorp’s website. After the live webcast, a replay will remain available at the Investor Relations section of Hope Bancorp’s website for at least one year. A telephonic replay of the call will be available at 855-669-9658 (domestic) or 412-317-0088 (international) for one week through May 5, 2026, with the replay access code 6856895.

Non-GAAP Financial Metrics

This news release and accompanying financial tables contain certain non-GAAP financial measure disclosures, including net income excluding notable items, earnings per share excluding notable items, noninterest expense excluding notable items, efficiency ratio excluding notable items, effective tax rate excluding notable items, PPNR, PPNR excluding notable items, ROA excluding notable items, ROE excluding notable items, ROTCE, ROTCE excluding notable items, TCE per share and TCE ratio. Management believes these non-GAAP financial measures provide meaningful supplemental information regarding the Company’s operational performance and the Company’s capital levels and has included these figures in response to market participant interest in these financial metrics. Quantitative reconciliations of the most directly comparable GAAP to non-GAAP financial measures are provided in the accompanying financial information on Table Pages 9 through 11.

About Hope Bancorp, Inc.

Hope Bancorp, Inc. (NASDAQ: HOPE) is the holding company for Bank of Hope, with $18.66 billion in total assets as of March 31, 2026. Following the addition of Territorial Savings as a division of Bank of Hope, the Company became the largest regional bank serving multicultural customers across the continental United States and Hawaii. Headquartered in Los Angeles, Bank of Hope offers a comprehensive range of commercial, corporate, and consumer banking products and services, including commercial and commercial real estate lending, SBA lending, residential mortgage and consumer lending, treasury management, foreign exchange solutions, interest rate derivatives, and international trade finance. Bank of Hope operates 45 full-service branches in California, New York, New Jersey, Washington, Texas, Illinois, Alabama and Georgia under the Bank of Hope banner, and 28 branches in Hawaii under the Territorial Savings banner. Bank of Hope also operates SBA loan production offices, commercial loan production offices, and residential mortgage loan production offices throughout the United States, and a representative office in Seoul, South Korea. Bank of Hope is a California-chartered bank, and its deposits are insured by the FDIC to the extent provided by law. Bank of Hope is an Equal Opportunity Lender. For additional information, please go to www.bankofhope.com for Bank of Hope and www.tsbhawaii.bank for Territorial Savings, a division of Bank of Hope. By including the foregoing website address links, the Company does not intend to and shall not be deemed to incorporate by reference any material contained or accessible therein.

(more)

Forward-Looking Statements

Some statements in this news release may constitute forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. Forward-looking statements include, but are not limited to, statements preceded by, followed by or that include the words "will", "believes", "expects", "anticipates", "intends", "plans", "estimates", "projects", and similar expressions and statements regarding Hope Bancorp's strategic initiatives, the acquisition of the Commercial Banking Unit of SMBC MANUBANK ("MANUBANK"), and Hope Bancorp's future financial and operational results and capital allocation strategy. With respect to any such forward-looking statements, Hope Bancorp claims the protection provided for in the Private Securities Litigation Reform Act of 1995. These statements involve risks and uncertainties. Hope Bancorp's actual results, performance or achievements may differ significantly from the results, performance or achievements expressed or implied in any forward-looking statements. With the consummation of the pending acquisition of MANUBANK, factors that may cause actual outcomes to differ from what is expressed or forecasted in these forward-looking statements include, among other things: the failure of the conditions to closing to be satisfied or waived; difficulties and delays in integrating Hope Bancorp and MANUBANK and achieving anticipated synergies, cost savings and other benefits from the transaction; higher than anticipated transaction costs; and deposit attrition, operating costs, customer loss and business disruption following the acquisition, including difficulties in maintaining relationships with employees and customers, which may be greater than expected. The closing of the proposed transaction is subject to regulatory approvals and the satisfaction of other customary closing conditions. Other risks and uncertainties include, but are not limited to: possible deterioration of economic conditions in Hope Bancorp's areas of operation and in the U.S. generally or elsewhere, including as a result of the interest rate environment, supply chain disruptions, inflation, labor shortages, changes in the housing and real estate markets, consumer confidence and spending habits; risk of adverse economic or political conditions in South Korea; interest rate risk associated with volatile interest rates and related asset-liability matching risk; liquidity risks; the possibility that Hope Bancorp may discontinue or otherwise limit repurchases of its common stock from time to time; risk of significant non-earning assets and net credit losses that could occur, particularly in times of weak economic conditions or rising interest rates; the failure of or changes to assumptions and estimates underlying Hope Bancorp's allowance for credit losses; risk of natural disasters; risk of cybersecurity incidents; potential increases in deposit insurance assessments and regulatory risks associated with current and future regulations; the outcome of any legal proceedings that may be instituted against Hope Bancorp; and the impact of U.S. and global trade policies, including changes in, or the imposition of, tariffs and/or trade barriers and the economic impacts, volatility and uncertainty resulting therefrom including fluctuations in commodity prices such as oil, as well as geopolitical instability and international tensions. For additional information concerning these and other risk factors, see Hope Bancorp's most recent Annual Report on Form 10-K and other documents Hope Bancorp files with the SEC from time to time. Hope Bancorp does not undertake, and specifically disclaims, any obligation to update any forward-looking statements to reflect the occurrence of events or circumstances after the date of such statements except as required by law.

Contact:

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(tables follow)

Hope Bancorp, Inc.
Selected Financial Data
Unaudited (dollars in thousands, except share data)

Assets:	**3/31/2026**	**12/31/2025**	% change	**3/31/2025**	% change
Cash and due from banks	$ 594,769	$ 560,059	6 %	$ 733,482	(19)%
Investment securities	2,185,952	2,072,864	5 %	2,088,586	5 %
Federal Home Loan Bank ("FHLB") stock and other investments	68,800	60,176	14 %	103,486	(34)%
Gross loans, including loans held for sale	14,737,143	14,787,917	0 %	13,335,477	11 %
Allowance for credit losses	(155,114)	(156,661)	(1)%	(147,412)	5 %
Accrued interest receivable	53,734	52,211	3 %	49,986	7 %
Premises and equipment, net	68,621	69,589	(1)%	52,296	31 %
Goodwill and intangible assets	528,021	525,938	0 %	466,405	13 %
Other assets	574,938	559,533	3 %	386,010	49 %
Total assets	$ 18,656,864	$ 18,531,626	1 %	$ 17,068,316	9 %
Liabilities:					
Deposits	$ 15,726,442	$ 15,603,143	1 %	$ 14,488,319	9 %
FHLB and Federal Reserve Bank ("FRB") borrowings	284,966	284,922	0 %	100,000	185 %
Subordinated debentures and convertible notes, net	111,316	110,962	0 %	109,921	1 %
Accrued interest payable	68,399	78,310	(13)%	81,436	(16)%
Other liabilities	182,361	171,021	7 %	128,607	42 %
Total liabilities	$ 16,373,484	$ 16,248,358	1 %	$ 14,908,283	10 %
Stockholders' Equity:					
Common stock, $0.001 par value	$ 146	$ 146	0 %	$ 138	6 %
Additional paid-in capital	1,523,015	1,523,702	0 %	1,445,153	5 %
Retained earnings	1,183,986	1,172,394	1 %	1,185,721	0 %
Treasury stock, at cost	(271,372)	(264,667)	(3)%	(264,667)	(3)%
Accumulated other comprehensive loss, net	(152,395)	(148,307)	(3)%	(206,312)	26 %
Total stockholders' equity	2,283,380	2,283,268	0 %	2,160,033	6 %
Total liabilities and stockholders' equity	$ 18,656,864	$ 18,531,626	1 %	$ 17,068,316	9 %
Common stock shares – authorized	300,000,000	300,000,000		300,000,000	
Common stock shares – outstanding	127,822,689	128,201,655		121,074,988	
Treasury stock shares	17,986,996	17,382,835		17,382,835	

Hope Bancorp, Inc.
Selected Financial Data
Unaudited (dollars in thousands, except share and per share data)

	Three Months Ended				
	3/31/2026	**12/31/2025**	% change	**3/31/2025**	% change
Interest and fees on loans	$ 205,919	$ 214,128	(4)%	$ 194,961	6 %
Interest on investment securities	19,218	21,107	(9)%	15,892	21 %
Interest on cash and deposits at other banks	3,778	4,204	(10)%	5,205	(27)%
Interest on other investments and FHLB dividends	1,229	767	60 %	1,108	11 %
Total interest income	230,144	240,206	(4)%	217,166	6 %
Interest on deposits	101,455	109,388	(7)%	113,585	(11)%
Interest on borrowings	4,632	3,413	36 %	2,764	68 %
Total interest expense	106,087	112,801	(6)%	116,349	(9)%
Net interest income	124,057	127,405	(3)%	100,817	23 %
Provision for credit losses	8,650	7,200	20 %	4,800	80 %
Net interest income after provision	115,407	120,205	(4)%	96,017	20 %
Service fees on deposit accounts	3,335	3,249	3 %	2,921	14 %
Net gains on sales of SBA loans	3,266	2,566	27 %	3,131	4 %
Other customer driven income and fees	7,132	9,059	(21)%	5,699	25 %
Net gains on sales of securities available for sale	604	1,168	(48)%	—	NM
Other noninterest income	2,630	2,309	14 %	3,937	(33)%
Total noninterest income	16,967	18,351	(8)%	15,688	8 %
Salaries and employee benefits	56,223	57,906	(3)%	48,460	16 %
Occupancy, furniture and equipment	10,566	11,545	(8)%	8,836	20 %
Software-related, data and item processing	9,853	9,788	1 %	6,950	42 %
Amortization of investments in affordable housing partnerships	2,474	2,940	(16)%	1,961	26 %
FDIC assessment	2,814	3,051	(8)%	2,502	12 %
FDIC special assessment expense (reversal)	(58)	(691)	(92)%	—	NM
Earned interest credit	2,383	3,028	(21)%	3,087	(23)%
Merger and restructuring related costs	234	776	(70)%	2,519	(91)%
Other noninterest expense	9,966	11,085	(10)%	9,546	4 %
Total noninterest expense	94,455	99,428	(5)%	83,861	13 %
Income before income taxes	37,919	39,128	(3)%	27,844	36 %
Income tax provision	8,379	4,662	80 %	6,748	24 %
Net income	**$ 29,540**	**$ 34,466**	(14)%	**$ 21,096**	40 %
Earnings per common share – diluted	$ 0.23	$ 0.27		$ 0.17	
Weighted average shares outstanding – diluted	128,723,654	128,769,564		121,433,080	

Hope Bancorp, Inc.
Selected Financial Data
Unaudited

Profitability measures (annualized, except as noted):	Three Months Ended		
	3/31/2026	12/31/2025	3/31/2025
Earnings per common share - diluted (not annualized)	$ 0.23	$ 0.27	$ 0.17
Earnings per common share - diluted excluding notable items (not annualized) [1]	$ 0.23	$ 0.27	$ 0.19
Return on average assets (“ROA”)	0.64 %	0.74 %	0.49 %
ROA excluding notable items [1]	0.64 %	0.74 %	0.54 %
Return on average equity (“ROE”)	5.14 %	6.06 %	3.93 %
ROE excluding notable items [1]	5.16 %	6.06 %	4.26 %
Return on average tangible common equity (“ROTCE”) [1]	6.66 %	7.87 %	5.02 %
ROTCE excluding notable items [1]	6.69 %	7.88 %	5.44 %
Net interest margin	2.90 %	2.90 %	2.54 %
Efficiency ratio (not annualized)	66.98 %	68.22 %	71.98 %
Efficiency ratio excluding notable items (not annualized) [1]	66.85 %	68.16 %	69.82 %

[1] Earnings per common share - diluted excluding notable items, ROA excluding notable items, ROE excluding notable items, ROTCE, ROTCE excluding notable items, and efficiency ratio excluding notable items are non-GAAP financial measures. Quantitative reconciliations of the most directly comparable GAAP to non-GAAP financial measures are provided in the accompanying financial information on Table Pages 9 through 11.

Unaudited (dollars in thousands)

	Three Months Ended								
	3/31/2026			12/31/2025			3/31/2025		
	Average Balance	Interest Income/ Expense	Annualized Average Yield/Cost	Average Balance	Interest Income/ Expense	Annualized Average Yield/Cost	Average Balance	Interest Income/ Expense	Annualized Average Yield/Cost
INTEREST EARNING ASSETS:									
Loans, including loans held for sale	$ 14,689,516	$ 205,919	5.69 %	$ 14,646,767	$ 214,128	5.80 %	$ 13,455,201	$ 194,961	5.88 %
Investment securities	2,149,595	19,218	3.63 %	2,261,726	21,107	3.70 %	2,083,809	15,892	3.09 %
Interest earning cash and deposits at other banks	437,990	3,778	3.50 %	433,029	4,204	3.85 %	496,512	5,205	4.25 %
FHLB stock and other investments	51,682	1,229	9.64 %	63,961	767	4.76 %	87,065	1,108	5.16 %
Total interest earning assets	$ 17,328,783	$ 230,144	5.39 %	$ 17,405,483	$ 240,206	5.48 %	$ 16,122,587	$ 217,166	5.46 %
INTEREST BEARING LIABILITIES:									
Deposits:									
Money market, interest bearing demand and savings	$ 5,862,722	$ 41,422	2.87 %	$ 6,023,423	$ 45,901	3.02 %	$ 5,452,632	$ 50,619	3.76 %
Time deposits	6,357,880	60,033	3.83 %	6,310,036	63,487	3.99 %	5,674,095	62,966	4.50 %
Total interest bearing deposits	12,220,602	101,455	3.37 %	12,333,459	109,388	3.52 %	11,126,727	113,585	4.14 %
FHLB and FRB borrowings	284,936	2,408	3.43 %	122,986	1,063	3.43 %	121,400	356	1.19 %
Subordinated debentures and convertible notes	107,198	2,224	8.30 %	106,835	2,350	8.61 %	105,815	2,408	9.10 %
Total interest bearing liabilities	$ 12,612,736	$ 106,087	3.41 %	$ 12,563,280	$ 112,801	3.56 %	$ 11,353,942	$ 116,349	4.16 %
Noninterest bearing demand deposits	3,347,070			3,474,131			3,344,732		
Total funding liabilities/cost of funds	$ 15,959,806		2.70 %	$ 16,037,411		2.79 %	$ 14,698,674		3.21 %
Net interest income/net interest spread		$ 124,057	1.98 %		$ 127,405	1.92 %		$ 100,817	1.30 %
Net interest margin			**2.90 %**			**2.90 %**			**2.54 %**
Cost of deposits:									
Noninterest bearing demand deposits	$ 3,347,070	$ —	— %	$ 3,474,131	$ —	— %	$ 3,344,732	$ —	— %
Interest bearing deposits	12,220,602	101,455	3.37 %	12,333,459	109,388	3.52 %	11,126,727	113,585	4.14 %
Total deposits	$ 15,567,672	$ 101,455	2.64 %	$ 15,807,590	$ 109,388	2.75 %	$ 14,471,459	$ 113,585	3.18 %

Hope Bancorp, Inc.
Selected Financial Data
Unaudited (dollars in thousands, except per share data)

	Three Months Ended				
AVERAGE BALANCES:	**3/31/2026**	**12/31/2025**	% change	**3/31/2025**	% change
Gross loans, including loans held for sale	$ 14,689,516	$ 14,646,767	0 %	$ 13,455,201	9 %
Interest earning assets	17,328,783	17,405,483	0 %	16,122,587	7 %
Goodwill and intangible assets	525,532	524,118	0 %	466,633	13 %
Total assets	18,521,103	18,595,446	0 %	17,084,378	8 %
Noninterest bearing demand deposits	3,347,070	3,474,131	(4)%	3,344,732	0 %
Interest bearing deposits	12,220,602	12,333,459	(1)%	11,126,727	10 %
Total deposits	15,567,672	15,807,590	(2)%	14,471,459	8 %
Stockholders' equity	2,299,203	2,275,285	1 %	2,148,079	7 %

LOAN PORTFOLIO:	**3/31/2026**	**12/31/2025**	% change	**3/31/2025**	% change
Loans receivable (held for investment)	$ 14,639,689	$ 14,701,012	0 %	$ 13,335,294	10 %
Loans held for sale	97,454	86,905	12 %	183	NM
Gross loans	$ 14,737,143	$ 14,787,917	0 %	$ 13,335,477	11 %

CRE LOANS HELD FOR INVESTMENT BY PROPERTY TYPE:	**3/31/2026**	**12/31/2025**	% change	**3/31/2025**	% change
Multi-tenant retail	$ 1,586,993	$ 1,618,715	(2)%	$ 1,574,711	1 %
Industrial warehouses	1,282,413	1,258,703	2 %	1,263,037	2 %
Multifamily	1,189,481	1,191,145	0 %	1,202,577	(1)%
Gas stations and car washes	1,160,481	1,176,491	(1)%	1,084,310	7 %
Mixed-use facilities	677,227	691,821	(2)%	699,776	(3)%
Hotels/motels	826,422	821,845	1 %	757,814	9 %
Single-tenant retail	648,494	658,440	(2)%	651,950	(1)%
Office	331,939	331,603	0 %	347,115	(4)%
All other	754,223	745,745	1 %	795,816	(5)%
Total CRE loans	$ 8,457,673	$ 8,494,508	0 %	$ 8,377,106	1 %

DEPOSIT COMPOSITION:	**3/31/2026**	**12/31/2025**	% change	**3/31/2025**	% change
Noninterest bearing demand deposits	$ 3,387,757	$ 3,371,759	0 %	$ 3,362,842	1 %
Money market, interest bearing demand, and savings	6,036,197	5,856,373	3 %	5,410,471	12 %
Time deposits	6,302,488	6,375,011	(1)%	5,715,006	10 %
Total deposits	$ 15,726,442	$ 15,603,143	1 %	$ 14,488,319	9 %

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

CAPITAL & CAPITAL RATIOS:	**3/31/2026**	**12/31/2025**	**3/31/2025**
Total stockholders' equity	$ 2,283,380	$ 2,283,268	$ 2,160,033
Total capital	$ 2,171,355	$ 2,171,256	$ 2,153,418
Common equity tier 1 ratio	12.35 %	12.27 %	13.28 %
Tier 1 capital ratio	13.04 %	12.96 %	14.02 %
Total capital ratio	14.07 %	13.99 %	15.06 %
Leverage ratio	11.11 %	11.05 %	11.92 %
Total risk weighted assets	$ 15,436,061	$ 15,520,691	$ 14,297,471
Book value per common share	$ 17.86	$ 17.81	$ 17.84
Tangible common equity ("TCE") per share [(1)]	$ 13.73	$ 13.71	$ 13.99
TCE ratio [(1)]	9.68 %	9.76 %	10.20 %

[(1)] TCE per share and TCE ratio are non-GAAP financial measures. Quantitative reconciliations of the most directly comparable GAAP to non-GAAP financial measures are provided in the accompanying financial information on Table Page 9.

	Three Months Ended				
ALLOWANCE FOR CREDIT LOSSES CHANGES:	**3/31/2026**	**12/31/2025**	**9/30/2025**	**6/30/2025**	**3/31/2025**
Balance at beginning of period	$ 156,661	$ 152,509	$ 149,505	$ 147,412	$ 150,527
Initial allowance for purchased credit deteriorated ("PCD") loans and purchased seasoned loans ("PSL") acquired [(2)]	—	—	—	3,971	—
Provision for losses on loans	9,200	7,800	8,100	10,092	5,200
Recoveries	322	1,694	1,517	2,844	233
Charge offs	(11,069)	(5,342)	(6,613)	(14,814)	(8,548)
Balance at end of period	$ 155,114	$ 156,661	$ 152,509	$ 149,505	$ 147,412

[(2)] During the fourth quarter of 2025, the Company adopted ASU 2025-08 effective January 1, 2025, and applied the guidance to the acquisition of Territorial Bancorp, which was completed on April 2, 2025.
The presentation of prior periods has been adjusted accordingly.

	3/31/2026	**12/31/2025**	**9/30/2025**	**6/30/2025**	**3/31/2025**
Allowance for unfunded loan commitments	$ 2,783	$ 3,333	$ 3,933	$ 3,323	$ 2,323

	Three Months Ended				
	3/31/2026	**12/31/2025**	**9/30/2025**	**6/30/2025**	**3/31/2025**
Provision for losses on loans	$ 9,200	$ 7,800	$ 8,100	$ 10,092	$ 5,200
Provision (credit) for unfunded loan commitments	(550)	(600)	610	1,000	(400)
Provision for credit losses	$ 8,650	$ 7,200	$ 8,710	$ 11,092	$ 4,800

Unaudited (dollars in thousands)

	Three Months Ended				
NET LOAN CHARGE OFFS (RECOVERIES):	**3/31/2026**	**12/31/2025**	**9/30/2025**	**6/30/2025**	**3/31/2025**
CRE loans	$ 817	$ (1,467)	$ (933)	$ (843)	$ 899
C&I loans	9,931	5,169	5,978	11,829	7,384
Residential mortgage and other loans	(1)	(54)	51	984	32
Net loan charge offs	$ 10,747	$ 3,648	$ 5,096	$ 11,970	$ 8,315
Net charge offs/average loans (annualized)	0.29 %	0.10 %	0.14 %	0.33 %	0.25 %

NONPERFORMING ASSETS:	**3/31/2026**	**12/31/2025**	**9/30/2025**	**6/30/2025**	**3/31/2025**
Loans on nonaccrual status [(1)]	$ 109,512	$ 131,747	$ 110,010	$ 110,739	$ 83,808
Accruing delinquent loans past due 90 days or more	10,642	3,943	2,149	2,149	98
Total nonperforming loans	**120,154**	**135,690**	**112,159**	**112,888**	**83,906**
Other real estate owned ("OREO")	365	365	—	—	—
Total nonperforming assets	**$ 120,519**	**$ 136,055**	**$ 112,159**	**$ 112,888**	**$ 83,906**
Nonperforming assets/total assets	0.65 %	0.73 %	0.61 %	0.61 %	0.49 %
Nonperforming loans/loans receivable	0.82 %	0.92 %	0.77 %	0.78 %	0.63 %
Nonaccrual loans/loans receivable	0.75 %	0.90 %	0.75 %	0.77 %	0.63 %
Allowance for credit losses/loans receivable	1.06 %	1.07 %	1.05 %	1.04 %	1.11 %
Allowance for credit losses/nonperforming loans	129.10 %	115.46 %	135.98 %	132.44 %	175.69 %

[(1)] Excludes delinquent SBA loans that are guaranteed and currently in liquidation totaling $19.4 million, $15.6 million, $15.3 million, $15.3 million, and $11.8 million, at March 31, 2026, December 31, 2025, September 30, 2025, June 30, 2025, and March 31, 2025, respectively.

NONACCRUAL LOANS BY TYPE:	**3/31/2026**	**12/31/2025**	**9/30/2025**	**6/30/2025**	**3/31/2025**
CRE loans	$ 52,920	$ 65,106	$ 54,016	$ 55,368	$ 24,106
C&I loans	42,538	53,136	45,494	46,945	50,544
Residential mortgage and other loans	14,054	13,505	10,500	8,426	9,158
Total nonaccrual loans	$ 109,512	$ 131,747	$ 110,010	$ 110,739	$ 83,808

Hope Bancorp, Inc.
Selected Financial Data
Unaudited (dollars in thousands)

ACCRUING DELINQUENT LOANS 30-89 DAYS PAST DUE:	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025
30 - 59 days past due	$ 29,621	$ 19,056	$ 15,788	$ 4,909	$ 11,927
60 - 89 days past due	59	4,244	5,117	2,843	27,719
Total accruing delinquent loans 30-89 days past due	$ 29,680	$ 23,300	$ 20,905	$ 7,752	$ 39,646

ACCRUING DELINQUENT LOANS 30-89 DAYS PAST DUE BY TYPE:	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025
CRE loans	$ 11,819	$ 12,064	$ 14,872	$ 4,377	$ 4,993
C&I loans	604	2,209	3,356	1,084	27,455
Residential mortgage and other loans	17,257	9,027	2,677	2,291	7,198
Total accruing delinquent loans 30-89 days past due	$ 29,680	$ 23,300	$ 20,905	$ 7,752	$ 39,646

CRITICIZED LOANS:	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025
Special mention loans	$ 72,668	$ 94,003	$ 131,384	$ 137,313	$ 184,659
Classified loans	252,410	257,113	241,483	277,418	264,064
Total criticized loans	$ 325,078	$ 351,116	$ 372,867	$ 414,731	$ 448,723

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

Reconciliation of GAAP financial measures to non-GAAP financial measures

Management reviews select non-GAAP financial measures in evaluating the Company's and the Bank's financial performance and in response to market participant interest. Reconciliations of the most directly comparable GAAP to non-GAAP financial measures utilized by management are provided below.

TANGIBLE COMMON EQUITY ("TCE")	**3/31/2026**	**12/31/2025**	**3/31/2025**
Total stockholders' equity	$ 2,283,380	$ 2,283,268	$ 2,160,033
Goodwill and core deposit intangible assets, net	(528,021)	(525,938)	(466,405)
TCE	$ 1,755,359	$ 1,757,330	$ 1,693,628
Total assets	$ 18,656,864	$ 18,531,626	$ 17,068,316
Goodwill and core deposit intangible assets, net	(528,021)	(525,938)	(466,405)
Tangible assets	$ 18,128,843	$ 18,005,688	$ 16,601,911
TCE ratio	9.68 %	9.76 %	10.20 %
Common shares outstanding	127,822,689	128,201,655	121,074,988
Book value per share (GAAP)	$ 17.86	$ 17.81	$ 17.84
TCE per share	$ 13.73	$ 13.71	$ 13.99

	Three Months Ended		
RETURN ON AVERAGE TANGIBLE COMMON EQUITY ("ROTCE")	**3/31/2026**	**12/31/2025**	**3/31/2025**
Average stockholders' equity	$ 2,299,203	$ 2,275,285	$ 2,148,079
Average goodwill and core deposit intangible assets, net	(525,532)	(524,118)	(466,633)
Average TCE	$ 1,773,671	$ 1,751,167	$ 1,681,446
Net income (GAAP)	$ 29,540	$ 34,466	$ 21,096
ROTCE (annualized)	6.66 %	7.87 %	5.02 %

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

	Three Months Ended		
PRE-PROVISION NET REVENUE ("PPNR")	**3/31/2026**	**12/31/2025**	**3/31/2025**
Net interest income	$ 124,057	$ 127,405	$ 100,817
Noninterest income	16,967	18,351	15,688
Revenue	141,024	145,756	116,505
Less: Noninterest expense	94,455	99,428	83,861
PPNR	$ 46,569	$ 46,328	$ 32,644
Notable items:			
FDIC special assessment expense (reversal)	$ (58)	$ (691)	$ —
Merger and restructuring-related costs	234	776	2,519
Total notable items included in PPNR	176	85	2,519
PPNR, excluding notable items	$ 46,745	$ 46,413	$ 35,163

	Three Months Ended		
PROFITABILITY RATIOS EXCLUDING NOTABLE ITEMS	**3/31/2026**	**12/31/2025**	**3/31/2025**
Net income (GAAP)	$ 29,540	$ 34,466	$ 21,096
Notable items:			
FDIC special assessment expense (reversal)	(58)	(691)	—
Merger and restructuring-related costs	234	776	2,519
Total notable items included in pre-tax income	176	85	2,519
Tax effect on notable items in pre-tax income	(50)	(25)	(741)
Notable impact from California state tax apportionment law change	—	(49)	—
Total notable items, net of tax	126	11	1,778
Net income excluding notable items	$ 29,666	$ 34,477	$ 22,874
Diluted common shares	128,723,654	128,769,564	121,433,080
EPS excluding notable items	$ 0.23	$ 0.27	$ 0.19
Average assets	$ 18,521,103	$ 18,595,446	$ 17,084,378
ROA excluding notable items (annualized)	0.64 %	0.74 %	0.54 %
Average equity	$ 2,299,203	$ 2,275,285	$ 2,148,079
ROE excluding notable items (annualized)	5.16 %	6.06 %	4.26 %
Average TCE	$ 1,773,671	$ 1,751,167	$ 1,681,446
ROTCE excluding notable items (annualized)	6.69 %	7.88 %	5.44 %

Hope Bancorp, Inc.
Selected Financial Data
Unaudited (dollars in thousands, except share and per share data)

EFFICIENCY RATIO EXCLUDING NOTABLE ITEMS	Three Months Ended 3/31/2026	12/31/2025	3/31/2025
Noninterest expense	$ 94,455	$ 99,428	$ 83,861
Notable items:			
FDIC special assessment expense reversal	58	691	—
Merger and restructuring-related costs	(234)	(776)	(2,519)
Noninterest expense excluding notable items	$ 94,279	$ 99,343	$ 81,342
Revenue	$ 141,024	$ 145,756	$ 116,505
Efficiency ratio excluding notable items	66.85 %	68.16 %	69.82 %

EFFECTIVE TAX RATE EXCLUDING NOTABLE ITEMS	Three Months Ended 3/31/2026	12/31/2025	3/31/2025
Income before income taxes	$ 37,919	$ 39,128	$ 27,844
Notable items before tax effect	176	85	2,519
Income before tax excluding notable items	$ 38,095	$ 39,213	$ 30,363
GAAP income tax provision	$ 8,379	$ 4,662	$ 6,748
Tax effect on notable items in pre-tax income	50	25	741
Notable impact from California state tax apportionment law change	—	49	—
Income tax provision excluding notable items	$ 8,429	$ 4,736	$ 7,489
Effective tax rate excluding notable items	22.13 %	12.08 %	24.66 %

2026
First Quarter
Earnings Conference Call

April 28, 2026

Hope Bancorp®

Forward Looking Statements & Additional Disclosures

Some statements in this news release may constitute forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. Forward-looking statements include, but are not limited to, statements preceded by, followed by or that include the words "will", "believes", "expects", "anticipates", "intends", "plans", "estimates", "projects", and similar expressions and statements regarding Hope Bancorp's strategic initiatives, the acquisition of the Commercial Banking Unit of SMBC MANUBANK ("MANUBANK"), and Hope Bancorp's future financial and operational results and capital allocation strategy. With respect to any such forward-looking statements, Hope Bancorp claims the protection provided for in the Private Securities Litigation Reform Act of 1995. These statements involve risks and uncertainties. Hope Bancorp's actual results, performance or achievements may differ significantly from the results, performance or achievements expressed or implied in any forward-looking statements. With the consummation of the pending acquisition of MANUBANK, factors that may cause actual outcomes to differ from what is expressed or forecasted in these forward-looking statements include, among other things: the failure of the conditions to closing to be satisfied or waived; difficulties and delays in integrating Hope Bancorp and MANUBANK and achieving anticipated synergies, cost savings and other benefits from the transaction; higher than anticipated transaction costs; and deposit attrition, operating costs, customer loss and business disruption following the acquisition, including difficulties in maintaining relationships with employees and customers, which may be greater than expected. The closing of the proposed transaction is subject to regulatory approvals and the satisfaction of other customary closing conditions. Other risks and uncertainties include, but are not limited to: possible deterioration of economic conditions in Hope Bancorp's areas of operation and in the U.S. generally or elsewhere, including as a result of the interest rate environment, supply chain disruptions, inflation, labor shortages, changes in the housing and real estate markets, consumer confidence and spending habits; risk of adverse economic or political conditions in South Korea; interest rate risk associated with volatile interest rates and related asset-liability matching risk; liquidity risks; the possibility that Hope Bancorp may discontinue or otherwise limit repurchases of its common stock from time to time; risk of significant non-earning assets and net credit losses that could occur, particularly in times of weak economic conditions or rising interest rates; the failure of or changes to assumptions and estimates underlying Hope Bancorp's allowance for credit losses; risk of natural disasters; risk of cybersecurity incidents; potential increases in deposit insurance assessments and regulatory risks associated with current and future regulations; the outcome of any legal proceedings that may be instituted against Hope Bancorp; and the impact of U.S. and global trade policies, including changes in, or the imposition of, tariffs and/or trade barriers and the economic impacts, volatility and uncertainty resulting therefrom including fluctuations in commodity prices such as oil, as well as geopolitical instability and international tensions. For additional information concerning these and other risk factors, see Hope Bancorp's most recent Annual Report on Form 10-K and other documents Hope Bancorp files with the SEC from time to time. Hope Bancorp does not undertake, and specifically disclaims, any obligation to update any forward-looking statements to reflect the occurrence of events or circumstances after the date of such statements except as required by law.

Q1 2026 Financial Overview

Total Capital & TCE Ratio[1]
at 03/31/26
14.07% / 9.68%

Total Deposits *at 03/31/26*
$15.7B

Gross Loans *at 03/31/26*
$14.7B

NPA/Total Assets *at 03/31/26*
0.65%

1Q26 Net Income / EPS
$29.5MM / $0.23
1Q26 Pre-Provision Net Revenue[1]
$46.6MM

Capital, Stockholder Returns & Strategic Acquisition

- Total capital ratio was 14.07% at 03/31/26; tangible common equity ("TCE") ratio[1] was 9.68% at 03/31/26
- Repurchased 0.5% of shares outstanding in 1Q26; quarterly common stock dividend of $0.14 per share
- Announced accretive acquisition of the Commercial Banking Unit of SMBC MANUBANK ("MANUBANK"), in an all-cash transaction; anticipated close in 2H 2026, subject to regulatory approvals and other customary closing conditions

Deposits

- Total deposits of $15.7B at 03/31/26, +1% QoQ
- Non-maturity interest bearing deposits up 3% QoQ; noninterest bearing demand deposits up 0.5% QoQ; higher cost time deposits intentionally decreased

Loans

- Gross loans of $14.7B at 03/31/26, essentially stable QoQ
- Gross loan-to-deposit ratio of 93.7% at 03/31/26

Asset Quality

- Criticized loans down 7% QoQ to $325MM at 03/31/26, represented 2.22% of total loans receivable
- Special mention loans down 23% QoQ; classified loans down 2% QoQ
- Nonperforming assets ("NPA") down 11% QoQ to $121MM at 03/31/26, represented 0.65% of total assets

Earnings

- 1Q26 net income: $29.5MM ($0.23 per diluted common share), up 40% YoY
- 1Q26 pre-provision net revenue ("PPNR")[1] of $46.6MM, up 43% YoY
- 1Q26 highlights: PPNR growth, improved efficiency, stable NIM and continued progress on lowering cost of deposits

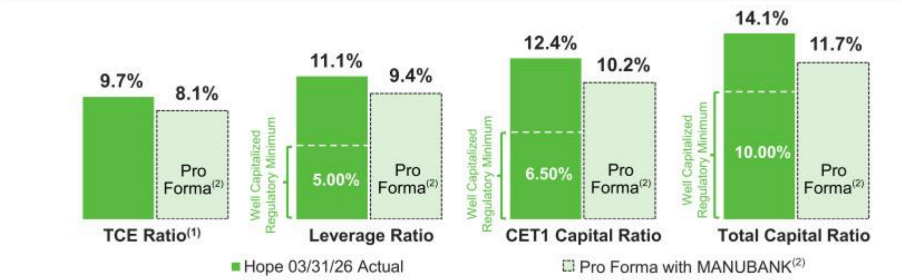
(1) TCE ratio and pre-provision net revenue are non-GAAP financial measures. Quantitative reconciliations of the most directly comparable GAAP to non-GAAP financial measures are provided in the Appendix of this presentation. Pre-provision net revenue is defined as total revenue (net interest income plus noninterest income) less noninterest expense, before provision for credit losses and income taxes.

Capital Management

Capital Ratios

	03/31/2026	12/31/2025	03/31/2025
Leverage Ratio	**11.11%**	11.05%	11.92%
Common Equity Tier 1 ("CET1") Capital Ratio	**12.35%**	12.27%	13.28%
Tier 1 Capital Ratio	**13.04%**	12.96%	14.02%
Total Capital ("RBC") Ratio	**14.07%**	13.99%	15.06%
Tangible Common Equity ("TCE") Ratio(1)	**9.68%**	9.76%	10.20%
TCE Per Share(1)	**$13.73**	$13.71	$13.99

Capital Ratio Comparison

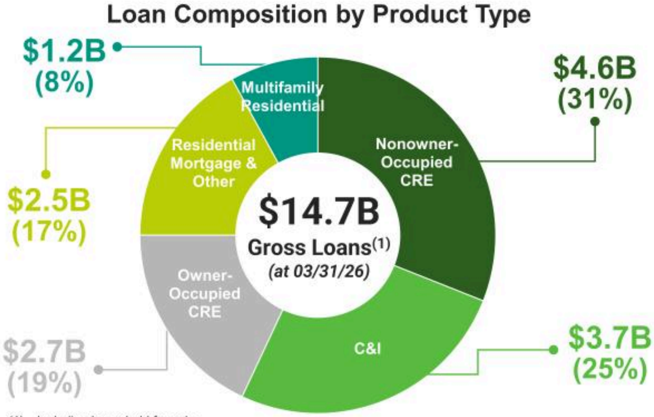


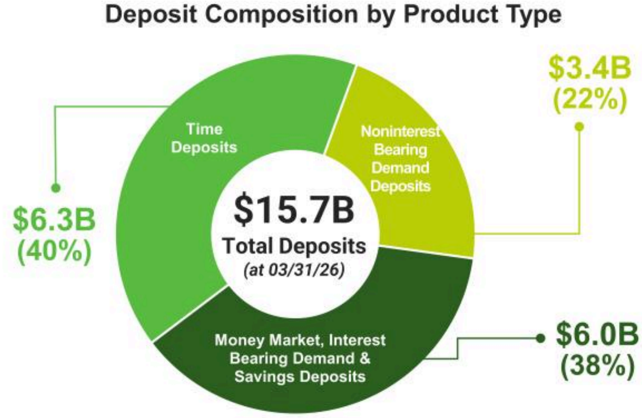
(1) TCE ratio and TCE per share are non-GAAP financial measures. Quantitative reconciliations of the most directly comparable GAAP to non-GAAP financial measures are provided in the Appendix of this presentation.

(2) Pro Forma as of 12/31/25 including estimated transaction marks and MANUBANK loan and deposit balances as of 12/31/25, as published in the HOPE investor presentation regarding the acquisition, dated 03/31/26.

- **Dividend**: Quarterly common stock dividend of $0.14 per share, or $0.56 per share annualized. Equivalent to an annualized dividend yield of 5.01%, at 03/31/26
- **Buybacks in 1Q26**: Repurchased 604,161 shares of common stock (0.5% of shares outstanding), at an avg. price of $11.10/share (total of $7MM). Buyback authorization has $29MM remaining
- **Strategic, accretive pending acquisition of MANUBANK**:
  - Transaction expected to close in 2H 2026, subject to regulatory approvals and the satisfaction of other customary closing conditions
  - Transaction expected to optimize capital ratios (*see exhibit on slide*) and strengthen core profitability
  - All cash transaction, no new shares issued
  - Estimating approximately 2-year tangible book value ("TBV") earn-back and TBV dilution of approx. 4% from core deposit intangible and acquisition-related costs
  - Refer to Appendix slides 13 and 14 for more information regarding the transaction and slide 20 for TBV Dilution and non-GAAP Financial Reconciliations

Well-Diversified Loan Portfolio, Diverse & Granular Deposit Base



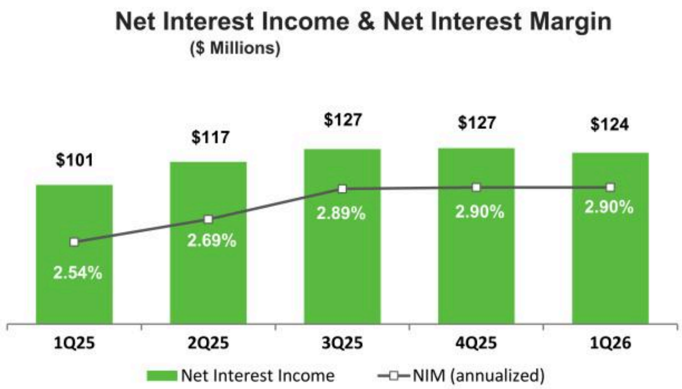


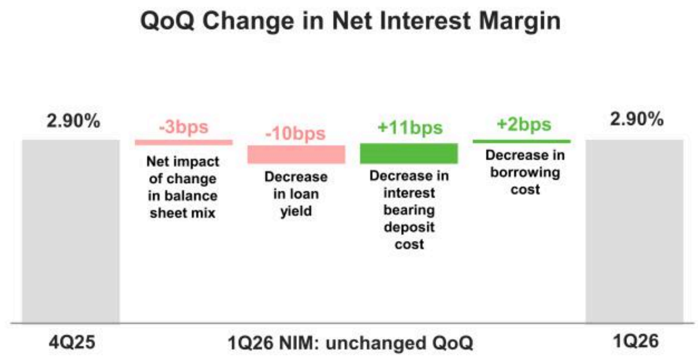
(1) Including loans held for sale.

- Loan portfolio well-diversified across major loan types of CRE, C&I, residential mortgage, and multifamily residential loans
- Gross loans, including loans held for sale, totaled $14.7B at 03/31/26, essentially stable QoQ. Gross loans were up 11% YoY, driven by organic residential mortgage growth and the impact of the Territorial Bancorp acquisition (which closed 04/02/25)

- Total deposits of $15.7B at 03/31/26, up 1% QoQ and up 9% YoY
- Nonmaturity interest bearing deposits (excludes time deposits) up 3% QoQ and noninterest bearing demand deposits up 0.5% QoQ. Higher cost time deposits intentionally run off
- Deposit growth YoY reflects impact Territorial Bancorp

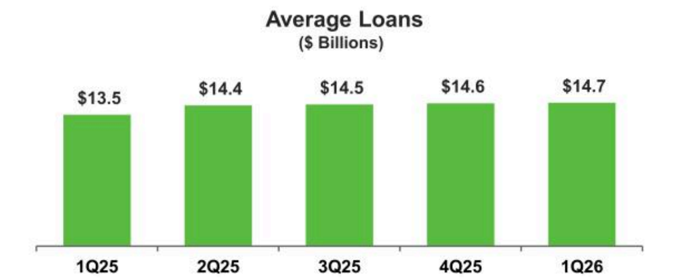
Net Interest Income & Net Interest Margin

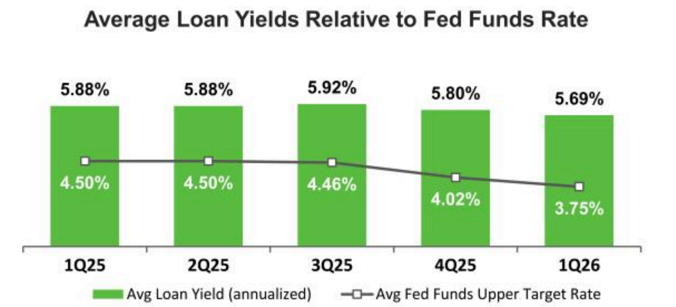


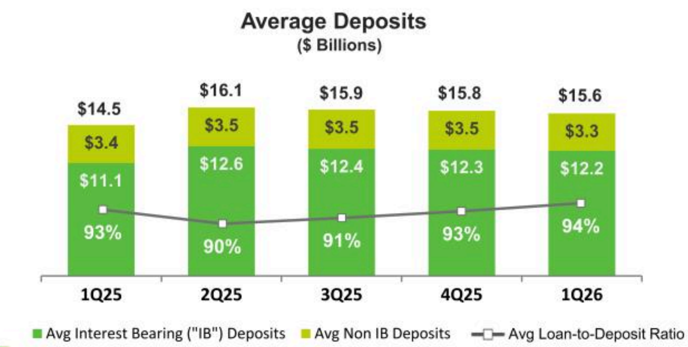


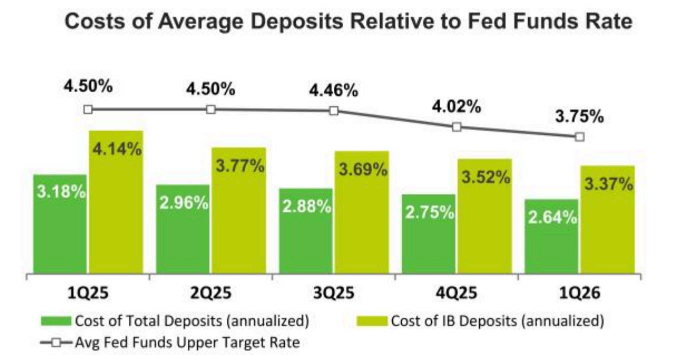
- 1Q26 net interest income ("NII") of $124MM. QoQ decrease in NII reflected the impact of lower day count in 1Q and a modest decrease of 0.4% in avg. earning assets, in which avg. loans were up but other earning assets declined. 1Q26 NII up 23% YoY from $101MM
- 1Q26 net interest margin ("NIM") of 2.90%, unchanged QoQ: impact from decrease in loan yields offset by the decrease in deposit costs
- 1Q26 NIM up 36bps YoY, driven by 77bps reduction in cost of interest bearing deposits to 3.37% in 1Q26, down from 4.14% in 1Q25, outpacing the decline in the federal funds target rate over the same period

Average Loans, Deposits, Yields & Rates









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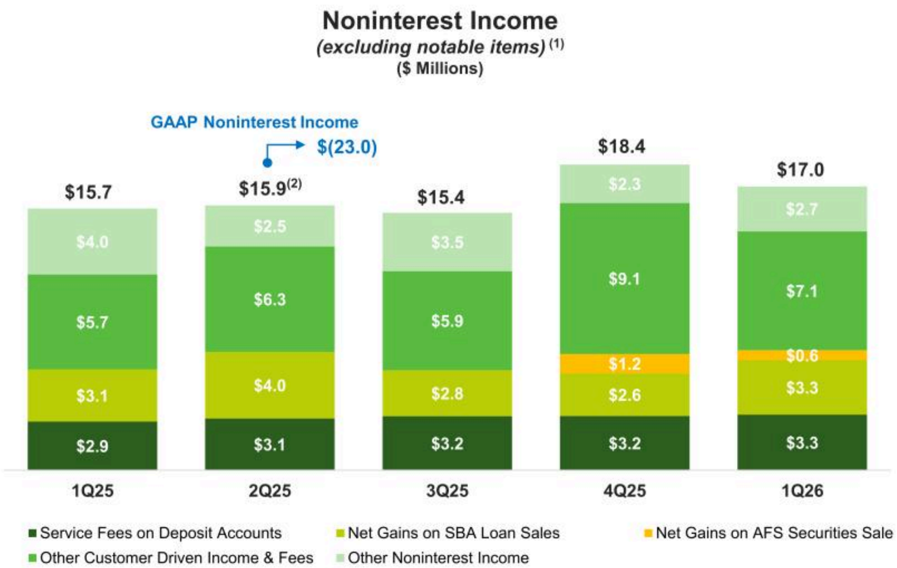
Noninterest Income



- 1Q26 noninterest income totaled $17MM, up $1MM QoQ, and down $1MM YoY
- QoQ change reflected less gains on sale of investment securities and lower customer-level swap fee income, the latter of which reflected lower underlying transaction activity in 1Q26
- Sold $53MM of the guaranteed portion of SBA 7(a) loans during 1Q26 vs. $46MM in 4Q25. Net gains on SBA loan sales of $3MM in 1Q26, up $0.7MM QoQ from 4Q25

(1) Noninterest income excluding notable items is a non-GAAP financial measure. Quantitative reconciliations of the most directly comparable GAAP to non-GAAP financial measures are provided in the Appendix of this presentation.

(2) Notable items in 2Q25 included a net loss on sales of securities AFS of $38.9MM from partial securities portfolio repositioning.

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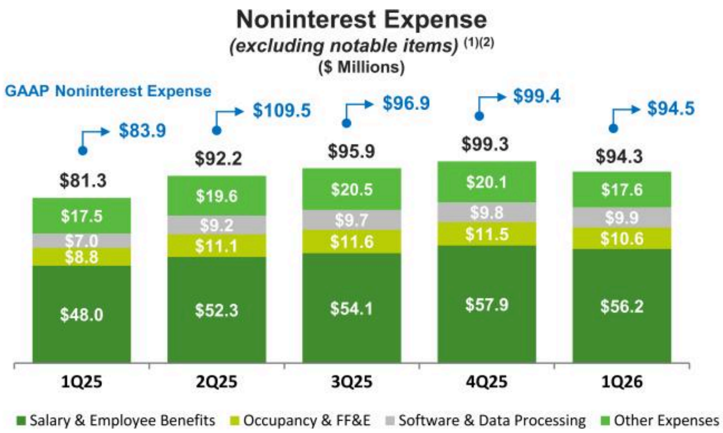
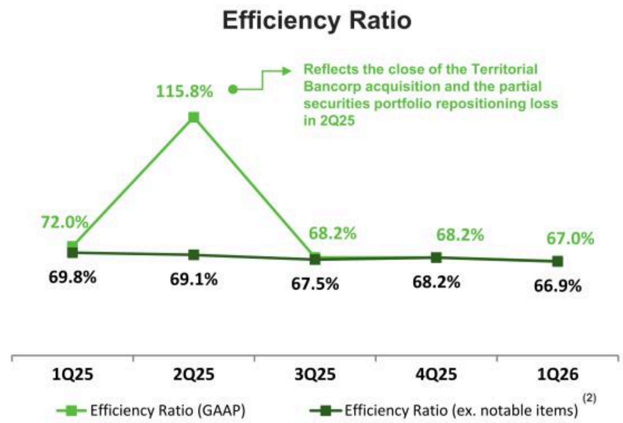
Noninterest Expense & Efficiency





- 1Q26 GAAP noninterest expense of $94.5MM, down 5% QoQ. Notable items: $0.2MM of merger-related costs, $(0.1)MM reversal of FDIC special assessment
- QoQ noninterest expense decrease reflected continued expense management discipline, including a 3% decrease in compensation expense
- YoY noninterest expense increase reflected the addition of Territorial Bancorp operating expenses
- 1Q26 efficiency ratio improved QoQ and YoY: positive operating leverage alongside disciplined expense management

(1) The noninterest expense chart columns represent noninterest expense excluding notable items.

(2) Noninterest expense excluding notable items and efficiency ratio excluding notable items are non-GAAP financial measures. Quantitative reconciliations of the most directly comparable GAAP to non-GAAP financial measures are provided in the Appendix of this presentation.

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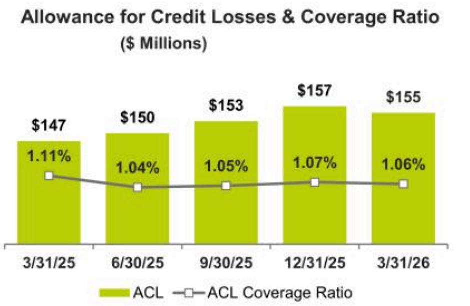
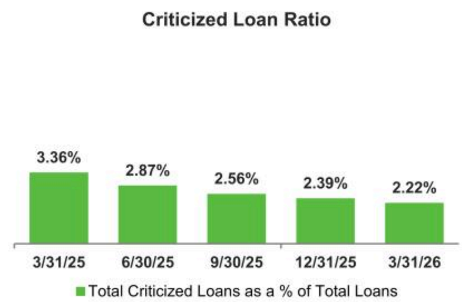
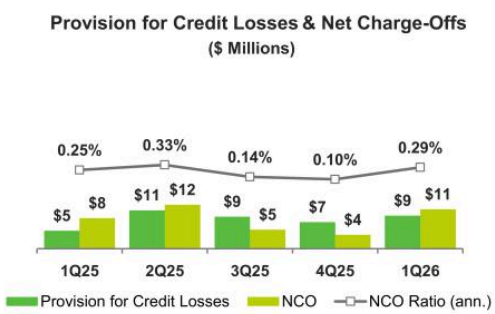
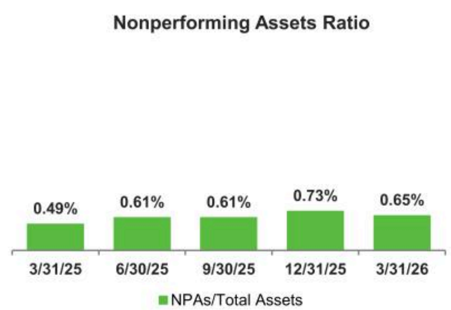
Stable Asset Quality









- Allowance for credit losses ("ACL") coverage ratio: 1.06% of loans receivable at 03/31/26 vs. 1.07% at 12/31/25
- Criticized loans of $325MM at 03/31/26, down $26MM, or 7%, QoQ. Included a 23% reduction in special mention loans and a 2% reduction in classified loans. Criticized loans down 28% YoY
- Criticized loan ratio improved to 2.22% of total loans receivable at 03/31/26, down 17 basis points QoQ and down 114 basis points YoY. Improvement reflected successful resolutions of problem loans
- Net charge-offs ("NCO"): $11MM in 1Q26, or 29bps of average loans, annualized, compared with 0.10% in 4Q25 and 0.25% in 1Q25. QoQ change reflected successful resolutions of problem loans
- 1Q26 provision for credit losses of $9MM, vs. $7MM for 4Q25. Increase primarily reflected QoQ change in NCOs

Hope Bancorp

Management Financial Outlook for Full Year 2026 vs. 2025

Metric	2025 ($ Millions)	Outlook for 2026[1]	Comments
End-of-Period Gross Loans	**$ 14,788**	***> 20% growth*** *(raised from high-single digit)*	▪ Impact of the pending MANUBANK acquisition + organic growth ▪ Moderating organic CRE loan growth ahead of the pending MANUBANK acquisition to manage pro forma loan concentration
Total Revenue[2] *(Net Interest Income + Noninterest Income) (excluding notable items)*	**$ 538**	***~ 15-20% growth*** *(upper end of range)*	▪ Pending MANUBANK acquisition expected to close in second half of 2026, subject to regulatory approvals and satisfaction of other customary closing conditions ▪ No Fed Funds target rate cuts assumed in 2026
Pre-Provision Net Revenue[2] *(excluding notable items)*	**$ 169**	***~ 25-30% growth*** *(unchanged)*	▪ Cost savings benefits from pending MANUBANK acquisition to begin in 2027

(1) The Financial Outlook for 2026 is presented as of April 28, 2026, reflects the Company's updated financial outlook for full year 2026 vs. actual results for full year 2025, and will not be updated or affirmed unless and until the Company publicly announces such update or affirmation. The Company's financial outlook for 2026 is dependent on macroeconomic factors, including, but not limited to, the impact of U.S. and global trade policies, geopolitical instability and international tensions, changes to market interest rates, and reflects expectations as of the date of this presentation. The Financial Outlook for 2026 contains Forward-Looking Statements and actual results or conditions may differ materially and adversely from those included in the Financial Outlook for 2026. Please refer to the "forward-looking statements" on Slide 2 of this presentation.

(2) Noninterest income excluding notable items and pre-tax, pre-provision revenue excluding notable items are non-GAAP financial measures. Quantitative reconciliations of the most directly comparable GAAP to non-GAAP financial measures are provided in the Appendix of this presentation.

APPENDIX

Hope Bancorp

Enhancing Hope’s Commercial Banking Capabilities, Market Footprint and Balance Sheet

Hope Bancorp
Nasdaq: HOPE

SMBC MANUBANK
Commercial Banking Unit

Established in 1962, SMBC MANUBANK is a wholly owned subsidiary of SMBC Americas Holdings, which itself is a wholly owned subsidiary of Sumitomo Mitsui Banking Corporation (SMBC)

- **Expands Scale and Reach:** Transaction aligns with Hope’s core strategy to enhance its commercial banking capabilities and broaden Hope’s reach and ability to serve multicultural communities across the mainland U.S. and Hawaii
- **Deepens Core Market Footprint:** MANUBANK’s eight branches broaden Hope’s core footprint in the attractive greater Los Angeles metropolitan area (“MSA”), the 2nd-largest metropolitan area in the U.S.
- **Balance Sheet Impact:** Attractive core deposit funding, specialty deposit segments (including Trust & Estate banking) and commercial loan portfolios (including diversified general middle market, franchise finance, commercial real estate, SBA) further diversify Hope’s balance sheet
- **SMBC Partnership:** Entering into a collaboration and partnership agreement with Sumitomo Mitsui Banking Corporation. Combining SMBC MANUBANK’s Japanese Banking Division and Hope’s Korean Subsidiary Banking Group creates a unique, top-tier platform designed to serve Asian multi-national businesses

Source: HOPE’s investor presentation regarding acquisition announcement, dated 03/31/26 and, as such, does not include updated results for the first quarter of 2026.

MANUBANK Acquisition: Delivering Significant Financial Benefits[(1)]

Transaction Summary

Transaction Structure	▪ Purchasing assets and assuming liabilities on a net book value basis ▪ Net assets purchased will be settled in 100% cash; expecting ▪ All cash transaction optimizes capital and improves return on tangible common equity
Pro Forma Balance Sheet Impact (12/31/2025 balances)	▪ ~$2.5B in loans (+17% of Hope's standalone loans) ▪ ~$2.7B in deposits (+17% of Hope's standalone deposits)
Estimated Purchase Accounting Adjustments	▪ ~2% gross loan credit mark ▪ ~2% loan interest rate mark ▪ ~2.5% core deposit intangible
Estimated Merger-Related Costs	▪ After-tax expense of ~$30MM, incurred incrementally throughout year 1 post close
Estimated Closing	▪ Second half of 2026, subject to regulatory approvals and the satisfaction of other customary closing conditions

Transaction Metrics

20%+	~12%	~23%	~4.5%	~2 yr
2027 Est. EPS Accretion[(2)]	2027 Est. ROTCE[(2)(3)]	Internal Rate of Return	Pro Forma TBV[(3)] Dilution[(4)]	Est. TBV Earn-back

Pro Forma Combined Company Capital Ratios[(3)]

8.1%	9.4%	10.2%	11.7%
TCE[(3)] Ratio	Leverage Ratio	CET-1[(3)] Ratio	Total Capital Ratio

(1) Financial information contained in the slide reflects information published in the HOPE investor presentation regarding the acquisition, dated 3/31/26 and, as such, does not include updated results for the first quarter of 2026.
(2) Based on Consensus 2027 EPS estimate for stand-alone HOPE as of March 27, 2026.
(3) Return on Tangible Common Equity ("ROTCE"); Tangible Book Value ("TBV") per share; Tangible Common Equity ("TCE"); TBV, and TCE are non-GAAP financial metrics. See Appendix slide in this presentation for a reconciliation of GAAP to non-GAAP financial metrics.
(4) Pro Forma as of 12/31/25 including estimated transaction marks and MANUBANK loan and deposit balances as of 12/31/25.

1Q26: Summary Balance Sheet

($ in millions, except per share data)	03/31/2026	12/31/2025	QoQ % change	03/31/2025	YoY % change
Cash and due from banks	$594.8	$560.1	6%	$733.5	-19%
Investment securities	2,186.0	2,072.9	5%	2,088.6	5%
Federal Home Loan Bank ("FHLB") stock and other investments	68.8	60.2	14%	103.5	-34%
Gross loans	14,737.1	14,787.9	0%	13,335.5	11%
Allowance for credit losses	(155.1)	(156.7)	-1%	(147.4)	5%
Goodwill and intangible assets	528.0	525.9	0%	466.4	13%
Other assets	697.3	681.3	4%	488.2	43%
Total assets	**$18,656.9**	**$18,531.6**	**1%**	**$17,068.3**	**9%**
Deposits	$15,726.4	$15,603.1	1%	$14,488.3	9%
Borrowings & other debt	396.3	395.9	0%	209.9	89%
Other liabilities	250.8	249.3	1%	210.0	19%
Total liabilities	**$16,373.5**	**$16,248.3**	**1%**	**$14,908.2**	**10%**
Total stockholders' equity	**$2,283.4**	**$2,283.3**	**0%**	**$2,160.0**	**6%**
Book value per share	$17.86	$17.81	0%	$17.84	0%
TCE per share(1)	$13.73	$13.71	0%	$13.99	-2%
TCE ratio(1)	9.68%	9.76%		10.20%	
Loan-to-deposit ratio	93.7%	94.8%		92.0%	

(1) TCE per share and TCE ratio are non-GAAP financial measures. Quantitative reconciliations of the most directly comparable GAAP to non-GAAP financial measures are provided in the Appendix of this presentation.

Hope Bancorp

1Q26: Summary Income Statement

($ in thousands, except share and per share data)	1Q26	4Q25	QoQ % change	1Q25	YoY % change
Net interest income	$124,057	$127,405	-3%	$100,817	23%
Provision for credit losses	8,650	7,200	20%	4,800	80%
Net interest income after provision for credit losses	115,407	120,205	-4%	96,017	20%
Noninterest income	16,967	18,351	-8%	15,688	8%
Noninterest expense	94,455	99,428	-5%	83,861	13%
Noninterest expense excluding notable items[1]	94,279	99,343	-5%	81,342	16%
Income before income taxes	37,919	39,128	-3%	27,844	36%
Income tax provision	8,379	4,662	80%	6,748	24%
Net income	**$29,540**	**$34,466**	**-14%**	**$21,096**	**40%**
Net income excluding notable items[1]	**$29,666**	**$34,477**	**-14%**	**$22,874**	**30%**
EPS - Diluted	$0.23	$0.27		$0.17	
EPS excluding notable items[1] - Diluted	$0.23	$0.27		$0.19	
Weighted Average Shares Outstanding – Diluted	128,723,654	128,769,564		121,433,080	

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(1) Noninterest expense excluding notable items, net income excluding notable items, and diluted EPS excluding notable items are non-GAAP financial measures. Quantitative reconciliations of the most directly comparable GAAP to non-GAAP financial measures are provided in the Appendix of this presentation.

1Q26: Summary Profitability Ratios

(Ratios, except per share data; annualized, except as noted)	1Q26	4Q25	1Q25
Earnings per common share – diluted (not annualized)	$0.23	$0.27	$0.17
Earnings per common share – diluted excluding notable items (not annualized)(1)	$0.23	$0.27	$0.19
Return on average assets ("ROA")	0.64%	0.74%	0.49%
ROA excluding notable items(1)	0.64%	0.74%	0.54%
Return on average equity ("ROE")	5.14%	6.06%	3.93%
ROE excluding notable items(1)	5.16%	6.06%	4.26%
Return on average tangible common equity ("ROTCE")(1)	6.66%	7.87%	5.02%
ROTCE excluding notable items(1)	6.69%	7.88%	5.44%
Net interest margin	2.90%	2.90%	2.54%
Efficiency ratio (not annualized)	66.98%	68.22%	71.98%
Efficiency ratio excluding notable items (not annualized)(1)	66.85%	68.16%	69.82%

(1) Earnings per common share - diluted excluding notable items, ROA excluding notable items, ROE excluding notable items, ROTCE, ROTCE excluding notable items, and efficiency ratio excluding notable items are non-GAAP financial measures. Quantitative reconciliations of the most directly comparable GAAP to non-GAAP financial measures are provided in the Appendix of this presentation.

1Q26: Non-GAAP Financial Measures Reconciliation

Management reviews select non-GAAP financial measures in evaluating the Company's and the Bank's financial performance and in response to market participant interest. Reconciliations of the most directly comparable GAAP to non-GAAP financial measures utilized by management are provided below.

Pre-provision Net Revenue (PPNR) Excluding Notable Items

($ in thousands)	1Q26	4Q25	1Q25
Net interest income	$124,057	$127,405	$100,817
Noninterest income	16,967	18,351	15,688
Revenue	$141,024	$145,756	$116,505
Less: noninterest expense	94,455	99,428	83,861
PPNR	**$46,569**	**$46,328**	**$32,644**
Notable items:			
FDIC special assessment expense (reversal)	$(58)	$(691)	$—
Merger and restructuring-related costs	234	776	2,519
Total notable items included in PPNR	176	85	2,519
PPNR, excluding notable items	**$46,745**	**$46,413**	**$35,163**

Tangible Common Equity (TCE)

($ in thousands, except share and per share info)	03/31/2026	12/31/2025	03/31/2025
Total stockholders' equity	$2,283,380	$2,283,268	$2,160,033
Goodwill and core deposit intangible assets, net	(528,021)	(525,938)	(466,405)
TCE	**$1,755,359**	**$1,757,330**	**$1,693,628**
Total assets	$18,656,864	$18,531,626	$17,068,316
Goodwill and core deposit intangible assets, net	(528,021)	(525,938)	(466,405)
Tangible assets	**$18,128,843**	**$18,005,688**	**$16,601,911**
TCE ratio	**9.68%**	**9.76%**	**10.20%**
Common shares outstanding	**127,822,689**	**128,201,655**	**121,074,988**
TCE per share	**$13.73**	**$13.71**	**$13.99**

Efficiency Ratio Excluding Notable Items

($ in thousands)	1Q26	4Q25	1Q25
Noninterest expense	**$94,455**	**$99,428**	**$83,861**
Notable items:			
FDIC special assessment expense reversal	$58	$691	$—
Merger and restructuring-related costs	(234)	(776)	(2,519)
Noninterest expense excluding notable items	**$94,279**	**$99,343**	**$81,342**
Revenue	**$141,024**	**$145,756**	**$116,505**
Efficiency ratio excluding notable items	**66.85%**	**68.16%**	**69.82%**

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1Q26: Non-GAAP Financial Measures Reconciliation (cont'd)

Management reviews select non-GAAP financial measures in evaluating the Company's and the Bank's financial performance and in response to market participant interest. Reconciliations of the most directly comparable GAAP to non-GAAP financial measures utilized by management are provided below.

Profitability & Ratios Excluding Notable Items

($ in thousands, except share and per share info)	1Q26	4Q25	1Q25
Net income (GAAP)	**$29,540**	**$34,466**	**$21,096**
Notable items:			
FDIC special assessment expense (reversal)	$(58)	$(691)	$—
Merger and restructuring-related costs	234	776	2,519
Total notable items included in pre-tax income	**$176**	**$85**	**$2,519**
Tax effect on notable items in pre-tax income	(50)	(25)	(741)
Notable impact from CA tax apportionment law change	—	(49)	—
Total notable items, net of tax	126	11	1,778
Net income excluding notable items	**$29,666**	**$34,477**	**$22,874**
Diluted common shares	128,723,654	128,769,564	121,433,080
EPS excluding notable items	**$0.23**	**$0.27**	**$0.19**
Average assets	18,521,103	18,595,446	17,084,378
ROA excluding notable items (annualized)	**0.64%**	**0.74%**	**0.54%**
Average Equity	2,299,203	2,275,285	2,148,079
ROE excluding notable items (annualized)	**5.16%**	**6.06%**	**4.26%**
Average TCE	1,773,671	1,751,167	1,681,446
ROTCE excluding notable items (annualized)	**6.69%**	**7.88%**	**5.44%**

MANUBANK: TBV Dilution and non-GAAP Financial Reconciliations

TBV dilution and other non-GAAP financial measures have been provided as we believe they provide investors with meaningful supplemental information that is useful in understanding the financial metrics of this transaction. Reconciliations of the financial metrics are provided below.

MANUBANK Transaction
Tangible Book Value Dilution Reconciliation

($ in millions, except share and per share info)	12/31/25	Common Shares	$ Per Share
HOPE Tangible Book Value	$1,757	128,201,655	$13.71
Estimated Equity Impact from MANUBANK	(16)	–	–
Estimated Core Deposit Intangible ("CDI")	(63)	–	–
Combined Pro Forma Tangible Book Value	**$1,678**	**128,201,655**	**$13.09**
Estimated Tangible Book Value Per Share Dilution ($)			**$(0.62)**
Estimated Tangible Book Value Per Share Dilution (%)			**(4.5%)**

MANUBANK Pro Forma
Non-GAAP Reconciliation - TCE Ratio

($ in millions)	12/31/25
HOPE Total Stockholders Equity	$2,283
Estimated Equity Impact from MANUBANK	(16)
HOPE Goodwill and CDI	(526)
Estimated CDI	(63)
Estimated Pro Forma Tangible Common Equity ("TCE")	**$1,678**
HOPE Total Assets	18,532
Estimated MANUBANK Assets	2,723
Pro Forma Goodwill and Estimated CDI	(589)
Estimated Pro Forma Tangible Assets	**$20,666**
HOPE TCE Ratio (actual 12/31/25)	**9.8%**
Estimated Pro Forma TCE Ratio	**8.1%**

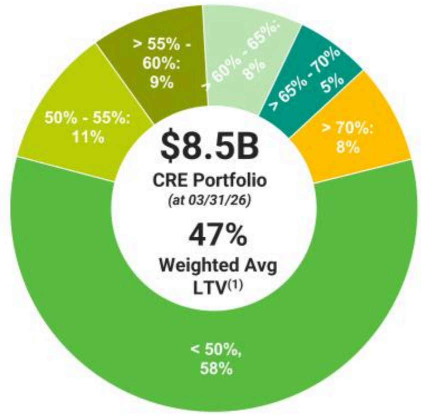
Source: HOPE's investor presentation regarding acquisition announcement, dated 03/31/26 and, as such, does not include updated results for the first quarter of 2026.

1Q26: Diversified CRE Portfolio with Low LTVs

$8.5B
CRE Portfolio
(at 03/31/26)

As a % of Loans[1]:	CRE Portfolio	Avg Loan Size: Weighted Avg LTV[2]:
11%	Multi-tenant Retail $1,587MM	$2.5MM 41.9%
9%	Industrial & Warehouse $1,283MM	$2.6MM 41.1%
8%	Multifamily $1,189MM	$2.4MM 59.4%
8%	Gas Station & Car Wash $1,161MM	$2.0MM 50.3%
6%	Hotel/Motel $826MM	$2.3MM 41.2%
5%	Mixed Use $677MM	$1.9MM 48.4%
4%	Single-tenant $649MM	$1.5MM 46.5%
2%	Office $332MM	$2.0MM 54.9%
5%	All Other $754MM	$1.6MM 41.2%

Total CRE: Distribution by LTV ***(excl. SBA)***



- **Total CRE loans** of $8.5B at 03/31/26. Portfolio consists of $4.6B of nonowner-occupied CRE, $2.7B of owner-occupied CRE, and $1.2B of multifamily residential loans
- **CRE office:** represented approximately 2% of total loans at 03/31/26 with no central business district exposure

(1) Excludes loans held for sale.

(2) Weighted average loan-to-value ("LTV"): Current loan balance divided by updated collateral value. Collateral value updates most recent available appraisal by using CoStar market and property-specific data, including submarket appreciation or depreciation, and changes to vacancy, debt service coverage or rent/sq foot.

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1Q26: Granular CRE Portfolio, Diversified by Submarket

CRE Portfolio by Size Segment

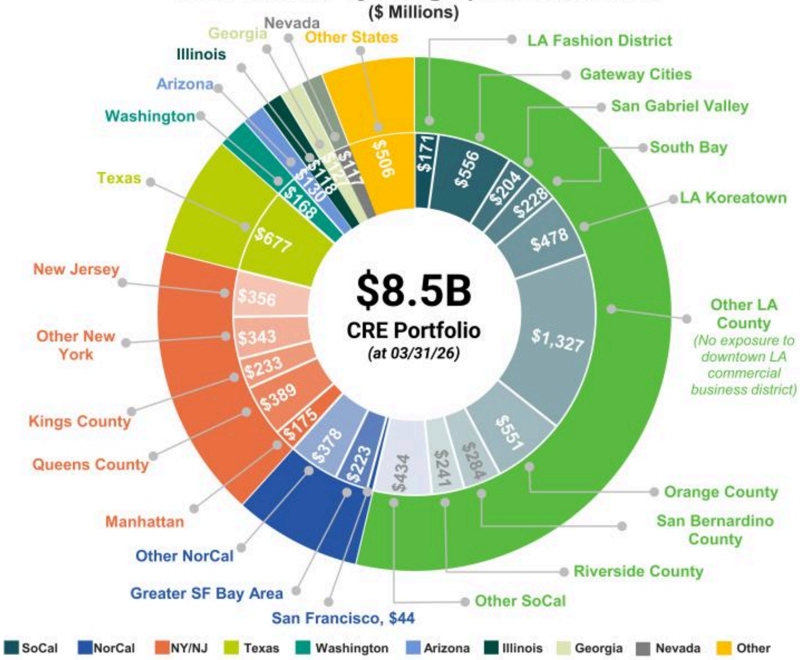
Loan Size (at 03/31/26)	Balance ($ Millions)	# of Loans	Average Loan Size ($ Millions)	Weighted Average LTV[1]
> $30MM	$ 390	10	$ 39.0	62.1%
$20MM - $30MM	538	23	23.8	51.3%
$10MM - $20MM	1,286	93	13.8	50.8%
$5MM - $10MM	1,623	235	6.9	48.4%
$2MM - $5MM	2,410	764	3.2	45.8%
< $2MM	2,211	2,890	0.8	40.0%
Total CRE Portfolio	**$ 8,458**	**4,015**	**$ 2.1**	**46.7%**

- Loan-to-value ratios are consistently low across segments by size and by property type
- Vast majority of CRE loans have full recourse and personal guarantees

(1) Weighted average LTV: Current loan balance divided by updated collateral value. Collateral value updates most recent available appraisal by using CoStar market and property-specific data, including submarket appreciation or depreciation, and changes to vacancy, debt service coverage or rent/sq foot

03/31/2026
CRE Portfolio by Geographic Submarket

($ Millions)



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Thank you

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News Release

HOPE BANCORP DECLARES QUARTERLY CASH DIVIDEND OF $0.14 PER SHARE

LOS ANGELES - April 28, 2026 - Hope Bancorp, Inc. (the "Company") (NASDAQ: HOPE) today announced that its Board of Directors declared a quarterly cash dividend of $0.14 per common share. The dividend is payable on or about May 22, 2026, to all stockholders of record as of the close of business on May 8, 2026.

About Hope Bancorp, Inc.

Hope Bancorp, Inc. (NASDAQ: HOPE) is the holding company for Bank of Hope, with $18.66 billion in total assets as of March 31, 2026. Following the addition of Territorial Savings as a division of Bank of Hope, the Company became the largest regional bank serving multicultural customers across the continental United States and Hawaii. Headquartered in Los Angeles, Bank of Hope offers a comprehensive range of commercial, corporate, and consumer banking products and services, including commercial and commercial real estate lending, SBA lending, residential mortgage and consumer lending, treasury management, foreign exchange solutions, interest rate derivatives, and international trade finance. Bank of Hope operates 45 full-service branches in California, New York, New Jersey, Washington, Texas, Illinois, Alabama and Georgia under the Bank of Hope banner, and 28 branches in Hawaii under the Territorial Savings banner. Bank of Hope also operates SBA loan production offices, commercial loan production offices, and residential mortgage loan production offices throughout the United States, and a representative office in Seoul, South Korea. Bank of Hope is a California-chartered bank, and its deposits are insured by the FDIC to the extent provided by law. Bank of Hope is an Equal Opportunity Lender. For additional information, please go to www.bankofhope.com for Bank of Hope and www.tsbhawaii.bank for Territorial Savings, a division of Bank of Hope. By including the foregoing website address links, the Company does not intend to and shall not be deemed to incorporate by reference any material contained or accessible therein.

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