



**Item 2.02 Results of Operations and Financial Condition.**

On January 27, 2026, Hope Bancorp, Inc. (“HOPE” or the “Company”) issued a news release concerning its results of operations and financial condition for the fourth quarter and full year ended and as of December 31, 2025. A copy of the January 27, 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, January 27, 2026, at 9:30 a.m. Pacific Time / 12:30 p.m. Eastern Time to review financial results for its fourth quarter and full year ended December 31, 2025. 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](http://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 January 27, 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 February 20, 2026, to all stockholders of record as of the close of business on February 6, 2026. A copy of the January 27, 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	<a href="#">News release, dated January 27, 2026, concerning the results of operations and financial condition for the fourth quarter ended and as of December 31, 2025.</a>
99.2	<a href="#">2025 Fourth Quarter Earnings Presentation, dated January 27, 2026.</a>
99.3	<a href="#">News release, dated January 27, 2026, announcing the declaration of a quarterly cash dividend.</a>
104	Cover Page Interactive Data File (embedded within the Inline XBRL document)

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**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: January 27, 2026

By: /s/ Kevin S. Kim  
Kevin S. Kim  
Chairman, President and Chief Executive Officer

**HOPE BANCORP REPORTS FINANCIAL RESULTS FOR THE FOURTH QUARTER AND FULL YEAR ENDED DECEMBER 31, 2025**  
**For the fourth quarter of 2025, net income of \$34.5 million, up 12% quarter-over-quarter and up 42% year-over-year**

LOS ANGELES – January 27, 2026 – Hope Bancorp, Inc. (the “Company”) (NASDAQ: HOPE), the holding company of Bank of Hope (the “Bank”), today reported unaudited financial results for its fourth quarter and full year ended December 31, 2025.

For the three months ended December 31, 2025, the Company recorded net income of \$34.5 million, or \$0.27 per diluted common share, up 12% from net income of \$30.8 million, or \$0.24 per diluted common share, for the three months ended September 30, 2025, and up 42% from net income of \$24.3 million, or \$0.20 per diluted common share, for the three months ended December 31, 2024.

For the full year ended December 31, 2025, net income totaled \$61.6 million, or \$0.49 per diluted common share.

Excluding notable items<sup>(1)</sup>, net income for the full year ended December 31, 2025, totaled \$113.3 million, or \$0.89 per diluted common share, up 10% from \$103.4 million, or \$0.85 per diluted common share, for the full year ended December 31, 2024.

“We delivered solid earnings growth in the fourth quarter of 2025, with net income up 12% from the third quarter of 2025, reflecting growth in net interest income, strength in customer fee revenue, and lower provisions for credit losses,” commented Kevin S. Kim, Chairman, President and Chief Executive Officer.

“For the full year 2025, we significantly lowered our cost of deposits, reduced reliance on brokered deposits, enhanced our earning assets mix, added experienced senior leadership as well as front line talent, and strengthened our asset quality with a steady decrease in criticized assets in each quarter of 2025. We also completed the acquisition of Territorial Bancorp in April 2025, which expanded our banking footprint to the strategically attractive market of Hawaii,” continued Kim. “These actions contributed to further optimizing our balance sheet and meaningfully improved our underlying core profitability metrics. We are well positioned to build on this momentum in 2026 and beyond, as we continue making progress towards enhancing our financial performance and earnings growth.”

“I am deeply grateful for the dedication of our colleagues at Bank of Hope. Their steadfast commitment to excellence has propelled our organization forward and strengthened our position as the leading regional bank serving multicultural communities across the continental United States and Hawaii. I am confident that our collective focus and hard work will drive even greater positive outcomes in the years to come,” concluded Kim.

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<sup>(1)</sup> Net income, profitability metrics and earnings per share excluding notable items are non-GAAP financial measures. Notable items in 2025 comprised merger-related expenses, restructuring-related items, a net loss on investment portfolio repositioning, a reversal of an FDIC special assessment, and the impact of a California state tax law change. Notable items in 2024 comprised merger-related expenses, restructuring-related items, and an FDIC special assessment expense. Quantitative reconciliations of the most directly comparable GAAP to non-GAAP financial measures are provided in the accompanying financial information on Table Pages 10 to 12.

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**Operating Results for the Fourth Quarter of 2025**

**Net interest income and net interest margin.** Net interest income before provision for credit losses totaled \$127.4 million for the fourth quarter of 2025, an increase of \$0.8 million, or 1%, compared with \$126.6 million for the third quarter of 2025. Net interest margin for the fourth quarter of 2025 increased by 1 basis point to 2.90%, up from 2.89% for the third quarter of 2025, and expanded 40 basis points year-over-year, up from 2.50% for the fourth quarter of 2024.

The quarter-over-quarter increases in net interest income and net interest margin were primarily driven by a faster decline in the cost of interest bearing liabilities, relative to the change in the yield on average earning assets. For the fourth quarter of 2025, the cost of interest bearing deposits decreased 17 basis points to 3.52%, reflecting deposit repricing and the impact of federal funds target rate cuts, compared with an 11 basis point decrease in the yield on average earning assets.

**Noninterest income.** For the fourth quarter of 2025, noninterest income totaled \$18.4 million, up \$3.0 million, or 19%, compared with \$15.4 million for the third quarter of 2025. The increase was driven by a meaningful growth in customer-level swap fees, which increased \$2.4 million quarter-over-quarter, as well as higher service fees on deposit accounts, gains on the sale of securities, and increased loan-related fees. The Company sold \$46.0 million of Small Business Administration (“SBA”) loans in the fourth quarter of 2025 for a net gain of \$2.6 million, compared with \$48.1 million in the third quarter of 2025 for a net gain of \$2.8 million.

**Noninterest expense.** Noninterest expense for the fourth quarter of 2025 totaled \$99.4 million, up 3% from \$96.9 million for the third quarter of 2025. The quarter-over-quarter change in noninterest expense was primarily driven by higher compensation-related costs, which largely reflected the impact of hiring to strengthen the franchise and support revenue generation capabilities. The efficiency ratio was 68.2% for the fourth quarter of 2025, essentially stable compared with the third quarter of 2025 as revenue growth supported the investment spending.

**Income tax provision and tax rate.** For the fourth quarter of 2025, the Company recorded a provision for income tax of \$4.7 million, compared with a provision for income tax of \$5.6 million for the third quarter of 2025. For the fourth quarter of 2025, the reported effective tax rate was 11.9%. For the full year ended December 31, 2025, the reported effective tax rate was 20.3%, compared with 25.1% for the full year ended December 31, 2024. The year-over-year decrease in the full year effective tax rate was primarily due to the positive impacts from renewable energy and affordable housing partnership investment tax credits that the Company realized in 2025. The fourth quarter 2025 provision for income tax also included true up entries related to deferred tax asset and liability remeasurement.

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**Balance Sheet Summary**

**Total assets.** At December 31, 2025, total assets totaled \$18.53 billion, compared with \$18.51 billion as of September 30, 2025 and \$17.05 billion as of December 31, 2024.

**Loans.** At December 31, 2025, gross loans totaled \$14.79 billion, up 1%, or 4% annualized, from \$14.62 billion at September 30, 2025. The quarter-over-quarter increase in loans was spread across the major loan portfolios of commercial real estate, commercial and industrial, and residential mortgage loans. Year-over-year, gross loans were up 8% from \$13.63 billion at December 31, 2024, largely reflecting organic residential mortgage growth and the impact of the Territorial Bancorp acquisition.

The following table sets forth the loan portfolio composition at December 31, 2025, September 30, 2025, and December 31, 2024:

(dollars in thousands) (unaudited)

	12/31/2025		9/30/2025		12/31/2024	
	Balance	Percentage	Balance	Percentage	Balance	Percentage
Commercial real estate ("CRE") loans	\$ 8,494,508	57.4 %	\$ 8,434,919	57.7 %	\$ 8,527,008	62.6 %
Commercial and industrial ("C&I") loans	3,794,788	25.7 %	3,752,111	25.6 %	3,981,441	29.2 %
Residential mortgage and other loans	2,498,621	16.9 %	2,436,607	16.7 %	1,124,314	8.2 %
Gross loans (including held for sale)	\$ 14,787,917	100.0 %	\$ 14,623,637	100.0 %	\$ 13,632,763	100.0 %

**Deposits.** Total deposits of \$15.60 billion at December 31, 2025, decreased 1% from \$15.83 billion at September 30, 2025, and increased 9% from \$14.33 billion at December 31, 2024. The quarter-over-quarter change largely reflected typical year-end seasonality in certain commercial client funds. The year-over-year growth largely reflected the impact of the Territorial Bancorp acquisition.

The following table sets forth the deposit composition at December 31, 2025, September 30, 2025, and December 31, 2024:

(dollars in thousands) (unaudited)

	12/31/2025		9/30/2025		12/31/2024	
	Balance	Percentage	Balance	Percentage	Balance	Percentage
Noninterest bearing demand deposits	\$ 3,371,759	21.6 %	\$ 3,507,659	22.2 %	\$ 3,377,950	23.6 %
Money market, interest bearing demand, and savings deposits	5,856,373	37.5 %	5,995,488	37.9 %	5,175,735	36.1 %
Time deposits	6,375,011	40.9 %	6,328,115	39.9 %	5,773,804	40.3 %
Total deposits	\$ 15,603,143	100.0 %	\$ 15,831,262	100.0 %	\$ 14,327,489	100.0 %
Gross loan-to-deposit ratio		94.8 %		92.4 %		95.2 %

**Credit Quality and Allowance for Credit Losses**

**Criticized loans.** Criticized loans decreased \$21.8 million, or 6%, quarter-over-quarter to \$351.1 million at December 31, 2025, down from \$372.9 million at September 30, 2025, primarily driven by a 48% quarter-over-quarter reduction in C&I special mention loans. Year-over-year, criticized loans were down \$98.9 million, or 22%, from \$450.0 million at December 31, 2024, reflecting sustained improvement from successful workouts of problem loans and the Company's proactive approach to credit risk management. The criticized loan ratio improved to 2.39% of total loans receivable at December 31, 2025, down 17 basis points from 2.56% at September 30, 2025, and down 91 basis points from 3.30% at December 31, 2024.

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The following table sets forth the breakdown of criticized loans at December 31, 2025, September 30, 2025, and December 31, 2024:

<i>(dollars in thousands) (unaudited)</i>	<u>12/31/2025</u>	<u>9/30/2025</u>	<u>12/31/2024</u>
Special mention loans	\$ 94,003	\$ 131,384	\$ 179,073
Classified loans	257,113	241,483	270,896
<b>Total criticized loans</b>	<b>\$ 351,116</b>	<b>\$ 372,867</b>	<b>\$ 449,969</b>
Criticized loans/total loans receivable	2.39 %	2.56 %	3.30 %

**Nonperforming assets.** Nonperforming assets totaled \$136.1 million, or 0.73% of total assets, at December 31, 2025, compared with \$112.2 million, or 0.61% of total assets, at September 30, 2025, and \$90.8 million, or 0.53% of total assets, at December 31, 2024.

The following table sets forth the components of nonperforming assets at December 31, 2025, September 30, 2025, and December 31, 2024:

<i>(dollars in thousands) (unaudited)</i>	<u>12/31/2025</u>	<u>9/30/2025</u>	<u>12/31/2024</u>
Loans on nonaccrual status <sup>(1)</sup>	\$ 131,747	\$ 110,010	\$ 90,564
Accruing delinquent loans past due 90 days or more	3,943	2,149	229
<b>Total nonperforming loans</b>	<b>135,690</b>	<b>112,159</b>	<b>90,793</b>
Other real estate owned	365	—	—
<b>Total nonperforming assets</b>	<b>\$ 136,055</b>	<b>\$ 112,159</b>	<b>\$ 90,793</b>
Nonperforming assets/total assets	0.73 %	0.61 %	0.53 %

<sup>(1)</sup> Excludes delinquent SBA loans that are guaranteed and currently in liquidation totaling \$15.6 million, \$15.3 million and \$12.8 million at December 31, 2025, September 30, 2025, and December 31, 2024, respectively.

**Net charge offs.** The Company recorded net charge-offs of \$3.6 million for the fourth quarter of 2025, equivalent to 0.10%, annualized, of average loans. This compares with net charge-offs of \$5.1 million, or 0.14%, annualized, of average loans for the third quarter of 2025. For the full year 2025, net charge-offs were \$29.0 million, or 0.20% of average loans.

**Allowance for credit losses.** The allowance for credit losses totaled \$156.7 million at December 31, 2025, compared with \$152.5 million at September 30, 2025, and \$150.5 million at December 31, 2024. The allowance coverage ratio was 1.07% of loans receivable at December 31, 2025, compared with 1.05% at September 30, 2025, and 1.11% at December 31, 2024. The year-over-year change in the allowance coverage ratio largely reflects the impact of the Territorial Bancorp acquisition.

The following table sets forth the allowance for credit losses and the coverage ratios at December 31, 2025, September 30, 2025, and December 31, 2024:

<i>(dollars in thousands) (unaudited)</i>	<u>12/31/2025</u>	<u>9/30/2025</u>	<u>12/31/2024</u>
Allowance for credit losses	\$ 156,661	\$ 152,509	\$ 150,527
Allowance for credit losses/loans receivable	1.07 %	1.05 %	1.11 %

**Provision for credit losses.** For the fourth quarter of 2025, the Company recorded provision for credit losses of \$7.2 million, compared with \$8.7 million for the third quarter of 2025. The quarter-over-quarter decrease in the provision for credit losses primarily reflected lower net charge-offs in the fourth quarter of 2025, as well as the quarter-over-quarter change in the allowance for unfunded commitments. For the full year 2025, the provision for credit losses was \$31.8 million.

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**Capital**

At December 31, 2025, 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 December 31, 2025, September 30, 2025, and December 31, 2024:

<i>(unaudited)</i>	<u>12/31/2025</u>	<u>9/30/2025</u>	<u>12/31/2024</u>	<u>Minimum Guideline for "Well-Capitalized"</u>
Common Equity Tier 1 Capital Ratio	12.27%	12.14%	13.06%	6.50%
Tier 1 Capital Ratio	12.96%	12.83%	13.79%	8.00%
Total Capital Ratio	13.99%	13.85%	14.78%	10.00%
Leverage Ratio	11.05%	10.86%	11.83%	5.00%

At December 31, 2025, total stockholders' equity was \$2.28 billion, an increase of 1% compared with \$2.26 billion at September 30, 2025. Tangible common equity ("TCE") per share<sup>(2)</sup> was \$13.71 at December 31, 2025, compared with \$13.53 at September 30, 2025. The TCE ratio<sup>(2)</sup> was 9.76% at December 31, 2025, up 12 basis points compared with 9.64% at September 30, 2025.

The following table sets forth the TCE per share and the TCE ratio at December 31, 2025, September 30, 2025, and December 31, 2024.

<i>(unaudited)</i>	<u>12/31/2025</u>	<u>9/30/2025</u>	<u>12/31/2024</u>
TCE per share	\$13.71	\$13.53	\$13.81
TCE ratio	9.76%	9.64%	10.05%

<sup>(2)</sup> 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 Pages 10 to 12.

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#### **Investor Conference Call**

The Company previously announced that it will host an investor conference call on Tuesday, January 27, 2026, at 9:30 a.m. Pacific Time / 12:30 p.m. Eastern Time to review its unaudited financial results for its fourth quarter and full year ended December 31, 2025. 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](http://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 877-344-7529 (domestic) or 412-317-0088 (international) for one week through February 3, 2026, with the replay access code 3224067.

#### **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 income excluding notable items, noninterest expense excluding notable items, provision for credit losses 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 10 through 12.

#### **About Hope Bancorp, Inc.**

Hope Bancorp, Inc. (NASDAQ: HOPE) is the holding company for Bank of Hope, the only regional Korean American bank in the United States, with \$18.53 billion in total assets as of December 31, 2025. 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 29 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](http://www.bankofhope.com) for Bank of Hope and [www.tsbhawaii.bank](http://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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#### 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" and similar expressions. 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 acquisition of Territorial Bancorp, factors that may cause actual outcomes to differ from what is expressed or forecasted in these forward-looking statements include, among things: difficulties and delays in integrating Hope Bancorp and Territorial Bancorp 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, may be greater than expected. Other risks and uncertainties include, but are not limited to: possible renewed deterioration in economic conditions in Hope Bancorp's areas of operation or elsewhere; interest rate risk associated with volatile interest rates and related asset-liability matching risk; liquidity risks; risk of significant non-earning assets, and net credit losses that could occur, particularly in times of weak economic conditions or times of rising interest rates; the failure of or changes to assumptions and estimates underlying Hope Bancorp's allowances for credit losses; 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; the impact of U.S. and global trade policies and tensions, including changes in, or the imposition of, tariffs and/or trade barriers and the economic impacts, volatility and uncertainty resulting therefrom, and geopolitical instability; and risks from natural disasters. 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.*

#### Contacts:

Julianna Balicka  
Executive Vice President & Chief Financial Officer  
[InvestorRelations@bankofhope.com](mailto:InvestorRelations@bankofhope.com)

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(tables follow)

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

<b>Assets:</b>	<b>12/31/2025</b>	<b>9/30/2025</b>	<b>% change</b>	<b>12/31/2024</b>	<b>% change</b>
Cash and due from banks	\$ 560,059	\$ 454,909	23 %	\$ 458,199	22 %
Investment securities	2,072,864	2,266,034	(9)%	2,075,628	—%
Federal Home Loan Bank ("FHLB") stock and other investments	60,176	106,411	(43)%	57,196	5 %
Gross loans, including loans held for sale	14,787,917	14,623,637	1 %	13,632,763	8 %
Allowance for credit losses	(156,661)	(152,509)	3 %	(150,527)	4 %
Accrued interest receivable	52,211	53,159	(2)%	51,169	2 %
Premises and equipment, net	69,589	69,152	1 %	51,759	34 %
Goodwill and intangible assets	525,938	524,503	—%	466,781	13 %
Other assets	559,533	565,503	(1)%	411,040	36 %
<b>Total assets</b>	<b>\$ 18,531,626</b>	<b>\$ 18,510,799</b>	<b>—%</b>	<b>\$ 17,054,008</b>	<b>9%</b>
<b>Liabilities:</b>					
Deposits	\$ 15,603,143	\$ 15,831,262	(1)%	\$ 14,327,489	9 %
FHLB and Federal Reserve Bank ("FRB") borrowings	284,922	24,878	1,045 %	239,000	19 %
Subordinated debentures and convertible notes, net	110,962	110,610	—%	109,584	1 %
Accrued interest payable	78,310	74,376	5 %	93,784	(16)%
Other liabilities	171,021	210,713	(19)%	149,646	14 %
<b>Total liabilities</b>	<b>\$ 16,248,358</b>	<b>\$ 16,251,839</b>	<b>—%</b>	<b>\$ 14,919,503</b>	<b>9%</b>
<b>Stockholders' Equity:</b>					
Common stock, \$0.001 par value	\$ 146	\$ 146	—%	\$ 138	6 %
Additional paid-in capital	1,523,702	1,521,669	—%	1,445,373	5 %
Retained earnings	1,172,394	1,155,874	1 %	1,181,533	(1)%
Treasury stock, at cost	(264,667)	(264,667)	—%	(264,667)	—%
Accumulated other comprehensive loss, net	(148,307)	(154,062)	4 %	(227,872)	35 %
<b>Total stockholders' equity</b>	<b>2,283,268</b>	<b>2,258,960</b>	<b>1 %</b>	<b>2,134,505</b>	<b>7 %</b>
<b>Total liabilities and stockholders' equity</b>	<b>\$ 18,531,626</b>	<b>\$ 18,510,799</b>	<b>—%</b>	<b>\$ 17,054,008</b>	<b>9%</b>
Common stock shares – authorized	300,000,000	300,000,000		300,000,000	
Common stock shares – outstanding	128,201,655	128,185,271		120,755,658	
Treasury stock shares	17,382,835	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			Twelve Months Ended				
	12/31/2025	9/30/2025	% change	12/31/2024	% change	12/31/2025	12/31/2024	% change
Interest and fees on loans	\$ 214,128	\$ 216,774	(1)%	\$ 203,828	5 %	\$ 837,226	\$ 837,159	— %
Interest on investment securities	21,107	21,467	(2)%	16,930	25 %	76,235	68,549	11 %
Interest on cash and deposits at other banks	4,204	5,273	(20)%	4,694	(10)%	23,465	44,668	(47)%
Interest on other investments and FHLB dividends	767	1,186	(35)%	1,169	(34)%	4,238	3,604	18 %
<b>Total interest income</b>	<b>240,206</b>	<b>244,700</b>	<b>(2)%</b>	<b>226,621</b>	<b>6 %</b>	<b>941,164</b>	<b>953,980</b>	<b>(1)%</b>
Interest on deposits	109,388	115,425	(5)%	121,645	(10)%	457,250	495,448	(8)%
Interest on borrowings	3,413	2,718	26 %	2,841	20 %	11,680	30,681	(62)%
<b>Total interest expense</b>	<b>112,801</b>	<b>118,143</b>	<b>(5)%</b>	<b>124,486</b>	<b>(9)%</b>	<b>468,930</b>	<b>526,129</b>	<b>(11)%</b>
Net interest income before provision	127,405	126,557	1 %	102,135	25 %	472,234	427,851	10 %
Provision for credit losses	7,200	8,710	(17)%	10,000	(28)%	31,802	17,280	84 %
<b>Net interest income after provision</b>	<b>120,205</b>	<b>117,847</b>	<b>2 %</b>	<b>92,135</b>	<b>30 %</b>	<b>440,432</b>	<b>410,571</b>	<b>7 %</b>
Service fees on deposit accounts	3,249	3,235	— %	2,809	16 %	12,511	10,728	17 %
Net gains on sales of SBA loans	2,566	2,774	(7)%	3,063	(16)%	12,469	7,765	61 %
Net gains (losses) on sales of securities available for sale	1,168	—	100 %	837	40 %	(37,688)	936	N/A
Other income and fees	11,368	9,376	21 %	8,166	39 %	39,176	26,642	47 %
<b>Total noninterest income</b>	<b>18,351</b>	<b>15,385</b>	<b>19 %</b>	<b>15,881</b>	<b>16 %</b>	<b>26,468</b>	<b>47,077</b>	<b>(44)%</b>
Salaries and employee benefits	57,906	54,910	5 %	42,016	38 %	214,110	177,860	20 %
Occupancy	9,003	9,153	(2)%	6,837	32 %	34,206	27,469	25 %
Furniture and equipment	8,706	8,780	(1)%	5,436	60 %	32,020	23,968	34 %
Data processing and communications	3,624	3,346	8 %	2,961	22 %	12,475	9,684	29 %
Amortization of investments in affordable housing partnerships	2,940	3,216	(9)%	2,429	21 %	10,547	9,051	17 %
FDIC assessment	3,051	2,942	4 %	2,684	14 %	10,983	10,813	2 %
FDIC special assessment	(691)	—	100 %	—	100 %	(691)	691	N/A
Earned interest credit	3,028	3,529	(14)%	4,605	(34)%	12,954	23,447	(45)%
Merger and restructuring related costs	776	958	(19)%	583	33 %	21,534	5,627	283 %
Other noninterest expense	11,085	10,027	11 %	10,039	10 %	41,485	36,074	15 %
<b>Total noninterest expense</b>	<b>99,428</b>	<b>96,861</b>	<b>3 %</b>	<b>77,590</b>	<b>28 %</b>	<b>389,623</b>	<b>324,684</b>	<b>20 %</b>
Income before income taxes	39,128	36,371	8 %	30,426	29 %	77,277	132,964	(42)%
Income tax provision	4,662	5,595	(17)%	6,089	(23)%	15,689	33,334	(53)%
<b>Net income</b>	<b>\$ 34,466</b>	<b>\$ 30,776</b>	<b>12 %</b>	<b>\$ 24,337</b>	<b>42 %</b>	<b>\$ 61,588</b>	<b>\$ 99,630</b>	<b>(38)%</b>
Earnings per common share – diluted	\$ 0.27	\$ 0.24		\$ 0.20		\$ 0.49	\$ 0.82	
Weighted average shares outstanding – diluted	128,769,564	128,593,874		121,401,285		126,774,552	121,108,594	

Table Page 2

Hope Bancorp, Inc.  
Selected Financial Data  
Unaudited

Profitability measures (annualized):	For the Three Months Ended			For the Twelve Months Ended	
	12/31/2025	9/30/2025	12/31/2024	12/31/2025	12/31/2024
Earnings per common share - diluted (not annualized)	\$ 0.27	\$ 0.24	\$ 0.20	\$ 0.49	\$ 0.82
Earnings per common share - diluted excluding notable items (not annualized) <sup>(1)</sup>	\$ 0.27	\$ 0.25	\$ 0.20	\$ 0.89	\$ 0.85
Return on average assets ("ROA")	0.74 %	0.66 %	0.57 %	0.34 %	0.56 %
ROA excluding notable items <sup>(1)</sup>	0.74 %	0.68 %	0.56 %	0.62 %	0.58 %
Return on average equity ("ROE")	6.06 %	5.50 %	4.51 %	2.77 %	4.68 %
ROE excluding notable items <sup>(1)</sup>	6.06 %	5.64 %	4.46 %	5.10 %	4.85 %
Return on average tangible common equity ("ROTCE") <sup>(1)</sup>	7.87 %	7.19 %	5.76 %	3.60 %	5.99 %
ROTCE excluding notable items <sup>(1)</sup>	7.88 %	7.36 %	5.69 %	6.62 %	6.22 %
Net interest margin	2.90 %	2.89 %	2.50 %	2.76 %	2.55 %
Efficiency ratio (not annualized)	68.22 %	68.24 %	65.75 %	78.13 %	68.36 %
Efficiency ratio excluding notable items (not annualized) <sup>(1)</sup>	68.16 %	67.56 %	65.81 %	68.60 %	67.18 %

<sup>(1)</sup> 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 10 through 12.

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

	Three Months Ended								
	12/31/2025			9/30/2025			12/31/2024		
	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
<b>INTEREST EARNING ASSETS:</b>									
Loans, including loans held for sale	\$ 14,646,767	\$ 214,128	5.80 %	\$ 14,522,425	\$ 216,774	5.92 %	\$ 13,626,965	\$ 203,828	5.95 %
Investment securities	2,261,726	21,107	3.70 %	2,256,228	21,467	3.77 %	2,177,613	16,930	3.09 %
Interest earning cash and deposits at other banks	433,029	4,204	3.85 %	488,992	5,273	4.28 %	416,467	4,694	4.48 %
FHLB stock and other investments	63,961	767	4.76 %	97,584	1,186	4.82 %	49,388	1,169	9.42 %
Total interest earning assets	<u>\$ 17,405,483</u>	<u>\$ 240,206</u>	5.48 %	<u>\$ 17,365,229</u>	<u>\$ 244,700</u>	5.59 %	<u>\$ 16,270,433</u>	<u>\$ 226,621</u>	5.54 %
<b>INTEREST BEARING LIABILITIES:</b>									
Deposits:									
Money market, interest bearing demand and savings	\$ 6,023,423	\$ 45,901	3.02 %	\$ 6,045,464	\$ 49,458	3.25 %	\$ 5,187,715	\$ 50,510	3.87 %
Time deposits	6,310,036	63,487	3.99 %	6,359,578	65,967	4.12 %	5,856,439	71,135	4.83 %
Total interest bearing deposits	12,333,459	109,388	3.52 %	12,405,042	115,425	3.69 %	11,044,154	121,645	4.38 %
FHLB and FRB borrowings	122,986	1,063	3.43 %	27,286	273	3.97 %	113,533	248	0.87 %
Subordinated debentures and convertible notes	106,835	2,350	8.61 %	106,485	2,445	8.98 %	105,482	2,593	9.62 %
Total interest bearing liabilities	<u>\$ 12,563,280</u>	<u>\$ 112,801</u>	3.56 %	<u>\$ 12,538,813</u>	<u>\$ 118,143</u>	3.74 %	<u>\$ 11,263,169</u>	<u>\$ 124,486</u>	4.40 %
Noninterest bearing demand deposits	3,474,131			3,506,559			3,546,613		
Total funding liabilities/cost of funds	<u>\$ 16,037,411</u>		2.79 %	<u>\$ 16,045,372</u>		2.92 %	<u>\$ 14,809,782</u>		3.34 %
Net interest income/net interest spread		<u>\$ 127,405</u>	1.92 %		<u>\$ 126,557</u>	1.85 %		<u>\$ 102,135</u>	1.14 %
<b>Net interest margin</b>			<b>2.90 %</b>			<b>2.89 %</b>			<b>2.50 %</b>
<b>Cost of deposits:</b>									
Noninterest bearing demand deposits	\$ 3,474,131	\$ —	— %	\$ 3,506,559	\$ —	— %	\$ 3,546,613	\$ —	— %
Interest bearing deposits	12,333,459	109,388	3.52 %	12,405,042	115,425	3.69 %	11,044,154	121,645	4.38 %
Total deposits	<u>\$ 15,807,590</u>	<u>\$ 109,388</u>	2.75 %	<u>\$ 15,911,601</u>	<u>\$ 115,425</u>	2.88 %	<u>\$ 14,590,767</u>	<u>\$ 121,645</u>	3.32 %

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

	Twelve Months Ended					
	12/31/2025			12/31/2024		
	Average Balance	Interest Income/ Expense	Annualized Average Yield/Cost	Average Balance	Interest Income/ Expense	Annualized Average Yield/Cost
<b>INTEREST EARNING ASSETS:</b>						
Loans, including loans held for sale	\$ 14,267,020	\$ 837,226	5.87 %	\$ 13,634,728	\$ 837,159	6.14 %
Investment securities	2,199,219	76,235	3.47 %	2,213,068	68,549	3.10 %
Interest earning cash and deposits at other banks	563,560	23,465	4.16 %	856,768	44,668	5.21 %
FHLB stock and other investments	86,632	4,238	4.89 %	48,738	3,604	7.39 %
<b>Total interest earning assets</b>	<b>\$ 17,116,431</b>	<b>\$ 941,164</b>	<b>5.50 %</b>	<b>\$ 16,753,302</b>	<b>\$ 953,980</b>	<b>5.69 %</b>
<b>INTEREST BEARING LIABILITIES:</b>						
Deposits:						
Money market, interest bearing demand and savings	\$ 5,951,849	\$ 197,861	3.32 %	\$ 5,043,411	\$ 200,070	3.97 %
Time deposits	6,176,559	259,389	4.20 %	5,954,272	295,378	4.96 %
Total interest bearing deposits	12,128,408	457,250	3.77 %	10,997,683	495,448	4.51 %
FHLB and FRB borrowings	79,945	2,056	2.57 %	531,869	19,860	3.73 %
Subordinated debentures and convertible notes	106,324	9,624	8.93 %	104,989	10,821	10.14 %
Total interest bearing liabilities	\$ 12,314,677	\$ 468,930	3.81 %	\$ 11,634,541	\$ 526,129	4.52 %
Noninterest bearing demand deposits	3,447,893			3,679,947		
Total funding liabilities/cost of funds	\$ 15,762,570		2.97 %	\$ 15,314,488		3.44 %
Net interest income/net interest spread		\$ 472,234	1.69 %		\$ 427,851	1.17 %
<b>Net interest margin</b>			<b>2.76 %</b>			<b>2.55 %</b>
<b>Cost of deposits:</b>						
Noninterest bearing demand deposits	\$ 3,447,893	\$ —	— %	\$ 3,679,947	\$ —	— %
Interest bearing deposits	12,128,408	457,250	3.77 %	10,997,683	495,448	4.51 %
Total deposits	\$ 15,576,301	\$ 457,250	2.94 %	\$ 14,677,630	\$ 495,448	3.38 %

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

	Three Months Ended				Twelve Months Ended			
	12/31/2025	9/30/2025	% change	12/31/2024	% change	12/31/2025	12/31/2024	% change
<b>AVERAGE BALANCES:</b>								
Gross loans, including loans held for sale	\$ 14,646,767	\$ 14,522,425	1 %	\$ 13,626,865	7 %	\$ 14,267,020	\$ 13,634,728	5 %
Investment securities	2,261,726	2,256,228	— %	2,177,613	4 %	2,199,219	2,213,068	(1)%
Interest earning cash and deposits at other banks	433,029	488,992	(11)%	416,467	4 %	563,560	856,768	(34)%
Interest earning assets	17,405,483	17,365,229	— %	16,270,433	7 %	17,116,431	16,753,302	2 %
Goodwill and intangible assets	524,118	525,022	— %	467,021	12 %	510,404	467,620	9 %
Total assets	18,595,446	18,548,982	— %	17,228,881	8 %	18,244,370	17,746,408	3 %
Noninterest bearing demand deposits	3,474,131	3,506,559	(1)%	3,546,613	(2)%	3,447,893	3,679,947	(6)%
Interest bearing deposits	12,333,459	12,405,042	(1)%	11,044,154	12 %	12,128,408	10,997,683	10 %
Total deposits	15,807,590	15,911,601	(1)%	14,590,767	8 %	15,576,301	14,677,630	6 %
Interest bearing liabilities	12,563,280	12,538,813	— %	11,263,169	12 %	12,314,677	11,634,541	6 %
Stockholders' equity	2,275,285	2,237,375	2 %	2,156,858	5 %	2,221,699	2,130,140	4 %
<b>LOAN PORTFOLIO:</b>								
Loans receivable (held for investment)	\$ 14,701,012	\$ 14,590,519	1 %	\$ 13,618,272	8 %			
Loans held for sale	86,905	33,118	162 %	14,491	500 %			
Gross loans	\$ 14,787,917	\$ 14,623,637	1 %	\$ 13,632,763	8 %			
<b>CRE LOANS HELD FOR INVESTMENT BY PROPERTY TYPE:</b>								
Multi-tenant retail	\$ 1,618,715	\$ 1,612,673	— %	\$ 1,619,505	— %			
Industrial warehouses	1,258,703	1,285,752	(2)%	1,264,703	— %			
Multifamily	1,191,145	1,219,701	(2)%	1,208,494	(1)%			
Gas stations and car washes	1,176,491	1,116,447	5 %	1,027,502	15 %			
Mixed-use facilities	691,821	665,239	4 %	771,695	(10)%			
Hotels/motels	821,845	771,089	7 %	769,635	7 %			
Single-tenant retail	658,440	629,269	5 %	659,993	— %			
Office	331,603	330,736	— %	394,431	(16)%			
All other	745,745	787,888	(5)%	811,050	(8)%			
Total CRE loans	\$ 8,494,508	\$ 8,418,794	1 %	\$ 8,527,008	— %			
<b>DEPOSIT COMPOSITION:</b>								
Noninterest bearing demand deposits	\$ 3,371,759	\$ 3,507,659	(4)%	\$ 3,377,950	— %			
Money market, interest bearing demand, and savings	5,856,373	5,995,488	(2)%	5,175,735	13 %			
Time deposits	6,375,011	6,328,115	1 %	5,773,804	10 %			
Total deposits	\$ 15,603,143	\$ 15,831,262	(1)%	\$ 14,327,489	9 %			

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

<b>CAPITAL &amp; CAPITAL RATIOS:</b>	<b>12/31/2025</b>	<b>9/30/2025</b>	<b>12/31/2024</b>
Total stockholders' equity	\$ 2,283,268	\$ 2,258,960	\$ 2,134,505
Total capital	\$ 2,171,256	\$ 2,128,319	\$ 2,150,810
Common equity tier 1 ratio	12.27 %	12.14 %	13.06 %
Tier 1 capital ratio	12.96 %	12.83 %	13.79 %
Total capital ratio	13.99 %	13.85 %	14.78 %
Leverage ratio	11.05 %	10.86 %	11.83 %
Total risk weighted assets	\$ 15,520,691	\$ 15,371,526	\$ 14,549,658
Book value per common share	\$ 17.81	\$ 17.62	\$ 17.68
Tangible common equity ("TCE") per share <sup>(1)</sup>	\$ 13.71	\$ 13.53	\$ 13.81
TCE ratio <sup>(1)</sup>	9.76 %	9.64 %	10.05 %

<sup>(1)</sup> 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 10.

<b>ALLOWANCE FOR CREDIT LOSSES CHANGES:</b>	<b>Three Months Ended</b>					<b>Twelve Months Ended</b>	
	<b>12/31/2025</b>	<b>9/30/2025</b>	<b>6/30/2025</b>	<b>3/31/2025</b>	<b>12/31/2024</b>	<b>12/31/2025</b>	<b>12/31/2024</b>
Balance at beginning of period	\$ 152,509	\$ 149,505	\$ 147,412	\$ 150,527	\$ 153,270	\$ 150,527	\$ 158,694
Initial allowance for purchased credit deteriorated ("PCD") loans and purchased seasoned loans ("PSL") acquired <sup>(2)</sup>	—	—	3,971	—	—	3,971	—
Provision for losses on loans	7,800	8,100	10,092	5,200	10,100	31,192	18,400
Recoveries	1,694	1,517	2,844	233	704	6,288	4,521
Charge offs	(5,342)	(6,613)	(14,814)	(8,548)	(13,547)	(35,317)	(31,088)
Balance at end of period	\$ 156,661	\$ 152,509	\$ 149,505	\$ 147,412	\$ 150,527	\$ 156,661	\$ 150,527

<sup>(2)</sup> 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.

<b>ALLOWANCE FOR UNFUNDED LOAN COMMITMENTS</b>	<b>Three Months Ended</b>					<b>Twelve Months Ended</b>	
	<b>12/31/2025</b>	<b>9/30/2025</b>	<b>6/30/2025</b>	<b>3/31/2025</b>	<b>12/31/2024</b>	<b>12/31/2025</b>	<b>12/31/2024</b>
Allowance for unfunded loan commitments	\$ 3,333	\$ 3,933	\$ 3,323	\$ 3,323	\$ 2,723		
Provision for losses on loans	\$ 7,800	\$ 8,100	\$ 10,092	\$ 5,200	\$ 10,100	\$ 31,192	\$ 18,400
Provision (credit) for unfunded loan commitments	(600)	610	1,000	(400)	(100)	610	(1,120)
Provision for credit losses	\$ 7,200	\$ 8,710	\$ 11,092	\$ 4,800	\$ 10,000	\$ 31,802	\$ 17,280

Table Page 7

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

NET LOAN CHARGE OFFS (RECOVERIES):	Three Months Ended					Twelve Months Ended	
	12/31/2025	9/30/2025	6/30/2025	3/31/2025	12/31/2024	12/31/2025	12/31/2024
CRE loans	\$ (1,467)	\$ (933)	\$ (843)	\$ 899	\$ 156	\$ (2,344)	\$ 545
C&I loans	5,169	5,978	11,829	7,384	12,607	30,360	25,866
Residential mortgage and other loans	(54)	51	984	32	80	1,013	156
Net loan charge offs	\$ 3,648	\$ 5,096	\$ 11,970	\$ 8,315	\$ 12,843	\$ 29,029	\$ 26,567
Net charge offs/average loans (annualized)	0.10 %	0.14 %	0.33 %	0.25 %	0.38 %	0.20 %	0.13 %

NONPERFORMING ASSETS:	12/31/2025	9/30/2025	6/30/2025	3/31/2025	12/31/2024
Loans on nonaccrual status <sup>(1)</sup>	\$ 131,747	\$ 110,010	\$ 110,739	\$ 83,808	\$ 90,564
Accruing delinquent loans past due 90 days or more	3,943	2,149	2,149	98	229
<b>Total nonperforming loans</b>	<b>135,690</b>	<b>112,159</b>	<b>112,888</b>	<b>83,906</b>	<b>90,793</b>
Other real estate owned ("OREO")	365	—	—	—	—
<b>Total nonperforming assets</b>	<b>\$ 136,055</b>	<b>\$ 112,159</b>	<b>\$ 112,888</b>	<b>\$ 83,906</b>	<b>\$ 90,793</b>
Nonperforming assets/total assets	0.73 %	0.61 %	0.61 %	0.49 %	0.53 %
Nonperforming loans/loans receivable	0.92 %	0.77 %	0.78 %	0.63 %	0.67 %
Nonaccrual loans/loans receivable	0.90 %	0.75 %	0.77 %	0.63 %	0.67 %
Allowance for credit losses/loans receivable	1.07 %	1.05 %	1.04 %	1.11 %	1.11 %
Allowance for credit losses/nonperforming loans	115.46 %	135.98 %	132.44 %	175.69 %	165.79 %

<sup>(1)</sup> Excludes delinquent SBA loans that are guaranteed and currently in liquidation totaling \$15.6 million, \$15.3 million, \$15.3 million, \$11.8 million, and \$12.8 million, at December 31, 2025, September 30, 2025, June 30, 2025, March 31, 2025, and December 31, 2024, respectively.

NONACCRUAL LOANS BY TYPE:	12/31/2025	9/30/2025	6/30/2025	3/31/2025	12/31/2024
CRE loans	\$ 65,106	\$ 54,016	\$ 55,368	\$ 24,106	\$ 23,396
C&I loans	53,136	45,494	46,945	50,544	60,807
Residential mortgage and other loans	13,505	10,500	8,426	9,158	6,361
Total nonaccrual loans	\$ 131,747	\$ 110,010	\$ 110,739	\$ 83,808	\$ 90,564

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

	12/31/2025	9/30/2025	6/30/2025	3/31/2025	12/31/2024
<b>ACCRUING DELINQUENT LOANS 30-89 DAYS PAST DUE:</b>					
30 - 59 days past due	\$ 19,056	\$ 15,788	\$ 4,909	\$ 11,927	\$ 8,681
60 - 89 days past due	4,244	5,117	2,843	27,719	5,164
<b>Total accruing delinquent loans 30-89 days past due</b>	<b>\$ 23,300</b>	<b>\$ 20,905</b>	<b>\$ 7,752</b>	<b>\$ 39,646</b>	<b>\$ 13,845</b>
<b>ACCRUING DELINQUENT LOANS 30-89 DAYS PAST DUE BY TYPE:</b>					
CRE loans	\$ 12,064	\$ 14,872	\$ 4,377	\$ 4,993	\$ 3,205
C&I loans	2,209	3,356	1,084	27,455	1,288
Residential mortgage and other loans	9,027	2,677	2,291	7,198	9,352
<b>Total accruing delinquent loans 30-89 days past due</b>	<b>\$ 23,300</b>	<b>\$ 20,905</b>	<b>\$ 7,752</b>	<b>\$ 39,646</b>	<b>\$ 13,845</b>
<b>CRITICIZED LOANS:</b>					
Special mention loans	\$ 94,003	\$ 131,384	\$ 137,313	\$ 184,659	\$ 179,073
Classified loans	257,113	241,483	277,418	264,064	270,896
<b>Total criticized loans</b>	<b>\$ 351,116</b>	<b>\$ 372,867</b>	<b>\$ 414,731</b>	<b>\$ 448,723</b>	<b>\$ 449,969</b>

**Hope Bancorp, Inc.**  
**Selected Financial Data**  
*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.

<b>TANGIBLE COMMON EQUITY ("TCE")</b>	<b>12/31/2025</b>	<b>9/30/2025</b>	<b>12/31/2024</b>
Total stockholders' equity	\$ 2,283,268	\$ 2,258,960	\$ 2,134,505
Goodwill and core deposit intangible assets, net	(525,938)	(524,503)	(466,781)
<b>TCE</b>	<b>\$ 1,757,330</b>	<b>\$ 1,734,457</b>	<b>\$ 1,667,724</b>
Total assets	\$ 18,531,626	\$ 18,510,799	\$ 17,054,008
Goodwill and core deposit intangible assets, net	(525,938)	(524,503)	(466,781)
<b>Tangible assets</b>	<b>\$ 18,005,688</b>	<b>\$ 17,986,296</b>	<b>\$ 16,587,227</b>
TCE ratio	9.76 %	9.64 %	10.05 %
Common shares outstanding	128,201,655	128,185,271	120,755,658
<b>TCE per share</b>	<b>\$ 13.71</b>	<b>\$ 13.53</b>	<b>\$ 13.81</b>

<b>RETURN ON AVERAGE TANGIBLE COMMON EQUITY ("ROTCE")</b>	<b>Three Months Ended</b>			<b>Twelve Months Ended</b>	
	<b>12/31/2025</b>	<b>9/30/2025</b>	<b>12/31/2024</b>	<b>12/31/2025</b>	<b>12/31/2024</b>
Average stockholders' equity	\$ 2,275,285	\$ 2,237,375	\$ 2,156,858	\$ 2,221,699	\$ 2,130,140
Average goodwill and core deposit intangible assets, net	(524,118)	(525,022)	(467,021)	(510,404)	(467,620)
<b>Average TCE</b>	<b>\$ 1,751,167</b>	<b>\$ 1,712,353</b>	<b>\$ 1,689,837</b>	<b>\$ 1,711,295</b>	<b>\$ 1,662,520</b>
Net income (GAAP)	\$ 34,466	\$ 30,776	\$ 24,337	\$ 61,588	\$ 99,630
<b>ROTCE (annualized)</b>	<b>7.87 %</b>	<b>7.19 %</b>	<b>5.76 %</b>	<b>3.60 %</b>	<b>5.99 %</b>

<b>PROVISION FOR CREDIT LOSSES EXCLUDING NOTABLE ITEMS</b>	<b>Three Months Ended</b>			<b>Twelve Months Ended</b>	
	<b>12/31/2025</b>	<b>9/30/2025</b>	<b>12/31/2024</b>	<b>12/31/2025</b>	<b>12/31/2024</b>
Provision for credit losses <sup>(1)</sup>	\$ 7,200	\$ 8,710	\$ 10,000	\$ 31,802	\$ 17,280
Notable items:					
Merger-related provision for credit losses	—	—	—	(553)	—
<b>Provision for credit losses excluding notable items</b>	<b>\$ 7,200</b>	<b>\$ 8,710</b>	<b>\$ 10,000</b>	<b>\$ 31,249</b>	<b>\$ 17,280</b>

<sup>(1)</sup> 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.

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

	Three Months Ended			Twelve Months Ended	
	12/31/2025	9/30/2025	12/31/2024	12/31/2025	12/31/2024
<b>PRE-PROVISION NET REVENUE ("PPNR")</b>					
Net interest income before provision for credit losses	\$ 127,405	\$ 126,557	\$ 102,135	\$ 472,234	\$ 427,851
Noninterest income	18,351	15,385	15,881	26,468	47,077
Revenue	145,756	141,942	118,016	498,702	474,928
Less: Noninterest expense	99,428	96,861	77,590	389,623	324,684
<b>PPNR</b>	<b>\$ 46,328</b>	<b>\$ 45,081</b>	<b>\$ 40,426</b>	<b>\$ 109,079</b>	<b>\$ 150,244</b>
<b>Notable items:</b>					
Loss on investment portfolio repositioning	\$ —	\$ —	\$ —	\$ 38,856	\$ —
FDIC special assessment expense (reversal)	(691)	—	—	(691)	691
Merger and restructuring-related (gains) costs, net (including gain on branch sale)	776	958	(423)	21,534	4,621
Total notable items included in PPNR	85	958	(423)	59,699	5,312
PPNR, excluding notable items	\$ 46,413	\$ 46,039	\$ 40,003	\$ 168,778	\$ 155,556
<b>PROFITABILITY RATIOS EXCLUDING NOTABLE ITEMS</b>					
	12/31/2025	9/30/2025	12/31/2024	12/31/2025	12/31/2024
Net income (GAAP)	\$ 34,466	\$ 30,776	\$ 24,337	\$ 61,588	\$ 99,630
<b>Notable items:</b>					
Merger-related provision for credit losses	—	—	—	553	—
Loss on investment portfolio repositioning	—	—	—	38,856	—
FDIC special assessment expense (reversal)	(691)	—	—	(691)	691
Merger and restructuring-related (gains) costs, net (including gain on branch sale)	776	958	(423)	21,534	4,621
Total notable items included in pre-tax income	85	958	(423)	60,252	5,312
Tax effect on notable items in pre-tax income	(25)	(208)	125	(13,325)	(1,562)
Notable impact from California state tax apportionment law change	(49)	—	—	4,829	—
Total notable items, net of tax	11	750	(298)	51,756	3,750
Net income excluding notable items	\$ 34,477	\$ 31,526	\$ 24,039	\$ 113,344	\$ 103,380
Diluted common shares	128,769,564	128,593,874	121,401,285	126,774,552	121,108,594
EPS excluding notable items	\$ 0.27	\$ 0.25	\$ 0.20	\$ 0.89	\$ 0.85
Average assets	\$ 18,595,446	\$ 18,548,982	\$ 17,228,881	\$ 18,244,370	\$ 17,746,408
ROA excluding notable items (annualized)	0.74 %	0.68 %	0.56 %	0.62 %	0.58 %
Average equity	\$ 2,275,285	\$ 2,237,375	\$ 2,156,858	\$ 2,221,699	\$ 2,130,140
ROE excluding notable items (annualized)	6.06 %	5.64 %	4.46 %	5.10 %	4.85 %
Average TCE	\$ 1,751,167	\$ 1,712,353	\$ 1,689,837	\$ 1,711,295	\$ 1,662,520
ROTCE excluding notable items (annualized)	7.88 %	7.36 %	5.69 %	6.62 %	6.22 %

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

	Three Months Ended			Twelve Months Ended	
	12/31/2025	9/30/2025	12/31/2024	12/31/2025	12/31/2024
<b>NONINTEREST INCOME EXCLUDING NOTABLE ITEMS</b>					
Noninterest income	\$ 18,351	\$ 15,385	\$ 15,881	\$ 26,468	\$ 47,077
Notable items:					
Loss on investment portfolio repositioning	—	—	—	38,856	—
Restructuring-related net gain on branch sale	—	—	(1,006)	—	(1,006)
Noninterest income excluding notable items	<u>\$ 18,351</u>	<u>\$ 15,385</u>	<u>\$ 14,875</u>	<u>\$ 65,324</u>	<u>\$ 46,071</u>
<b>EFFICIENCY RATIO EXCLUDING NOTABLE ITEMS</b>					
Noninterest expense	\$ 99,428	\$ 96,861	\$ 77,590	\$ 389,623	\$ 324,684
Notable items:					
FDIC special assessment (expense) reversal	691	—	—	691	(691)
Merger and restructuring-related costs	(776)	(958)	(583)	(21,534)	(5,627)
Noninterest expense excluding notable items	<u>\$ 99,343</u>	<u>\$ 95,903</u>	<u>\$ 77,007</u>	<u>\$ 368,780</u>	<u>\$ 318,366</u>
Revenue	\$ 145,756	\$ 141,942	\$ 118,016	\$ 498,702	\$ 474,928
Notable items:					
Loss on investment portfolio repositioning	—	—	—	38,856	—
Restructuring-related net gain on branch sale	—	—	(1,006)	—	(1,006)
Revenue excluding notable items	<u>\$ 145,756</u>	<u>\$ 141,942</u>	<u>\$ 117,010</u>	<u>\$ 537,558</u>	<u>\$ 473,922</u>
Efficiency ratio excluding notable items	68.16 %	67.56 %	65.81 %	68.60 %	67.18 %
<b>EFFECTIVE TAX RATE EXCLUDING NOTABLE ITEMS</b>					
Income before income taxes	\$ 39,128	\$ 36,371	\$ 30,426	\$ 77,277	\$ 132,964
Notable items before tax effect	85	958	(423)	60,252	5,312
Income before tax excluding notable items	<u>\$ 39,213</u>	<u>\$ 37,329</u>	<u>\$ 30,003</u>	<u>\$ 137,529</u>	<u>\$ 138,276</u>
GAAP income tax provision	\$ 4,662	\$ 5,595	\$ 6,089	\$ 15,689	\$ 33,334
Tax effect on notable items in pre-tax income	25	208	(125)	13,325	1,562
Notable impact from California state tax apportionment law change	49	—	—	(4,829)	—
Income tax provision excluding notable items	<u>\$ 4,736</u>	<u>\$ 5,803</u>	<u>\$ 5,964</u>	<u>\$ 24,185</u>	<u>\$ 34,896</u>
Effective tax rate excluding notable items	12.08 %	15.55 %	19.88 %	17.59 %	25.24 %



**Hope Bancorp**  
Bankers. Experts. Neighbors.

# 2025

## Fourth Quarter Earnings Conference Call

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January 27, 2026



## 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” and similar expressions. 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 acquisition of Territorial Bancorp, factors that may cause actual outcomes to differ from what is expressed or forecasted in these forward-looking statements include, among things: difficulties and delays in integrating Hope Bancorp and Territorial Bancorp 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, may be greater than expected. Other risks and uncertainties include, but are not limited to: possible renewed deterioration in economic conditions in Hope Bancorp’s areas of operation or elsewhere; interest rate risk associated with volatile interest rates and related asset-liability matching risk; liquidity risks; risk of significant non-earning assets, and net credit losses that could occur, particularly in times of weak economic conditions or times of rising interest rates; the failure of or changes to assumptions and estimates underlying Hope Bancorp’s allowances for credit losses; 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; the impact of U.S. and global trade policies and tensions, including changes in, or the imposition of, tariffs and/or trade barriers and the economic impacts, volatility and uncertainty resulting therefrom, and geopolitical instability; and risks from natural disasters. 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.

# Q4 2025 Financial Overview



Total Capital & TCE Ratio <sup>(1)</sup>  
at 12/31/25

**13.99% / 9.76%**



Total Deposits at 12/31/25

**\$15.6B**



Gross Loans at 12/31/25

**\$14.8B**



NPA/Total Assets at 12/31/25

**0.73%**



4Q25 GAAP Net Income / EPS

**\$34.5MM / \$0.27**

FY25 Net Income / EPS, excluding notable items <sup>(1)</sup>

**\$113.3MM / \$0.89**

## Strong Capital & Ample Liquidity

- Total capital ratio was 13.99% at 12/31/25
- Tangible common equity ("TCE") ratio<sup>(1)</sup> was 9.76% at 12/31/25

## Deposits

- Deposits of \$15.6B at 12/31/25, -1% QoQ; QoQ change primarily driven by fourth quarter seasonality in certain commercial client funds, which normally return in the first quarter of the year
- Noninterest bearing demand deposits represented 22% of total deposits at 12/31/25

## Loans

- Gross loans of \$14.8B at 12/31/25, up 1% QoQ (4% annualized), driven by broad-based growth across CRE, C&I and residential mortgage
- Gross loan-to-deposit ratio of 94.8% at 12/31/25

## Asset Quality

- Criticized loans down 6% QoQ and down 22% YoY to \$351MM at 12/31/25, represented 2.39% of total loans receivable
- Nonperforming assets ("NPA") of \$136MM at 12/31/25, represented 0.73% of total assets

## Earnings

- 4Q25 net income: \$34.5MM (\$0.27 per diluted common share), up 12% QoQ and up 42% YoY
- FY25 net income: \$61.6M (\$0.49 per diluted common share). Impacted by notable items, primarily due to merger-related items and loss on securities portfolio repositioning
- Net income excluding notable items<sup>(1)</sup>: \$113.3MM for FY25 (\$0.89<sup>(1)</sup> per diluted common share), up 10% YoY
- 4Q25 highlights: net interest income up, fee income up, NIM expanded, and provision for credit losses down

<sup>(1)</sup> TCE ratio, net income excluding notable items and earnings per share ("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.

# Strong Capital Ratios

## Capital Ratios

Capital Metrics	12/31/2025	9/30/2025	12/30/2024
Leverage Ratio	11.05%	10.86%	11.83%
Common Equity Tier 1 ("CET1") Capital Ratio	12.27%	12.14%	13.06%
Tier 1 Capital Ratio	12.96%	12.83%	13.79%
Total Capital ("RBC") Ratio	13.99%	13.85%	14.78%
Tangible Common Equity ("TCE") Ratio <sup>(1)</sup>	9.76%	9.64%	10.05%
TCE Per Share <sup>(1)</sup>	\$13.71	\$13.53	\$13.81

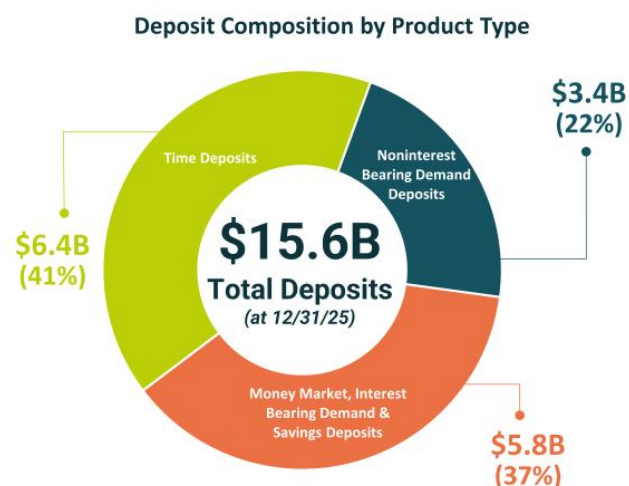
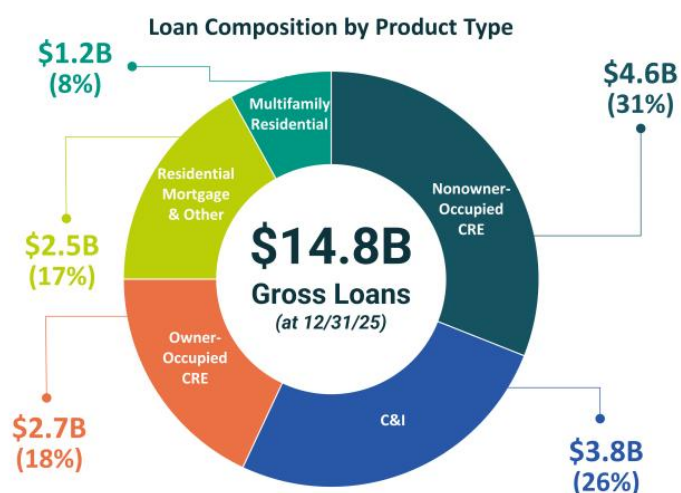
## Regulatory Capital Ratios as of December 31, 2025



- Robust capital ratios:** All capital ratios increased QoQ; strong and well above requirements for "well-capitalized" financial institutions
- Dividend:** Quarterly common stock dividend of \$0.14 per share, or \$0.56 per share annualized. Equivalent to a dividend yield of 5.11% at 12/31/25
- Repurchases:** Board of Directors reinstated our prior share repurchase authorization, which still has \$35 million available. Positions the Company to selectively and prudently return capital to stockholders via a share buyback program while maintaining strong overall capital levels to support growth opportunities and common stock dividends
- Equity:** Increased book value per common share to \$17.81 & TCE per share<sup>(1)</sup> to \$13.71 at 12/31/25, up compared with book value per share of \$17.62 & TCE per share<sup>(1)</sup> to \$13.53 at 9/30/25

<sup>(1)</sup> 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.

# Well-Diversified Loan Portfolio, Diverse & Granular Deposit Base



- Loan portfolio well-diversified across major loan types of CRE, C&I, residential mortgage, and multifamily residential loans
- Gross loans totaled \$14.8B at 12/31/25, up 1% QoQ or 4% annualized, driven by growth spread across CRE, C&I, and residential mortgage portfolios. YoY, gross loans were up 8%, largely reflecting the impact of the Territorial Bancorp acquisition and organic residential mortgage growth

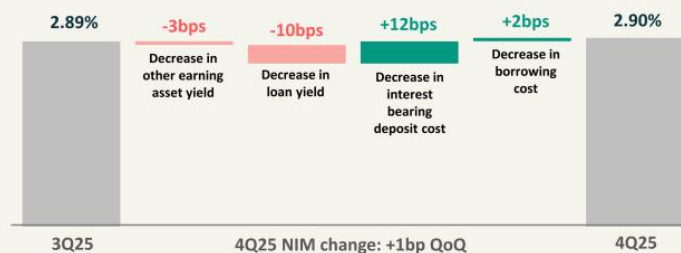
- Total deposits of \$15.6B at 12/31/25, up 9% YoY and down 1% QoQ
- QoQ change largely due to typical fourth quarter fund movements in certain commercial clients, which normally return in the first quarter of the year; YoY growth reflected the Territorial Bancorp acquisition

# Growing Net Interest Income & Expanding Net Interest Margin

Net Interest Income & Net Interest Margin  
(\$ Millions)



QoQ Change in Net Interest Margin



- 4Q25 net interest income (“NII”) of \$127MM, up 1% QoQ. 4Q25 net interest margin (“NIM”) of 2.90%, up 1bp QoQ: reflected the impact of Fed Funds target rate cuts: positive impact of lower funding costs more than offset the headwind from lower earning asset yields
- YoY, 4Q25 NII up 25% and NIM up 40bps: reflected lower costs of interest-bearing deposits (rate cuts, pricing discipline, mix management, Territorial Bancorp acquisition) and higher investment securities yields (partial repositioning in 2025)
- **Tailwinds to NIM in 2026:** upward repricing of maturing 5-year CRE loans to current market rates; downward repricing of time deposits

# Average Loans & Deposits, Yields & Rates

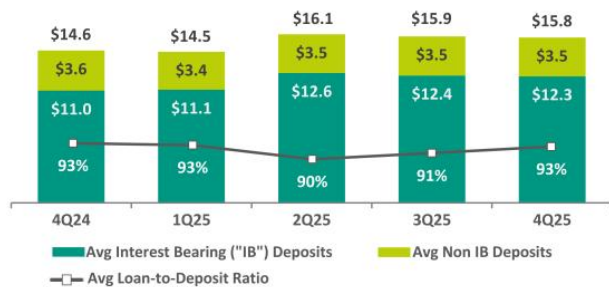
**Average Loans**  
(\$ Billions)



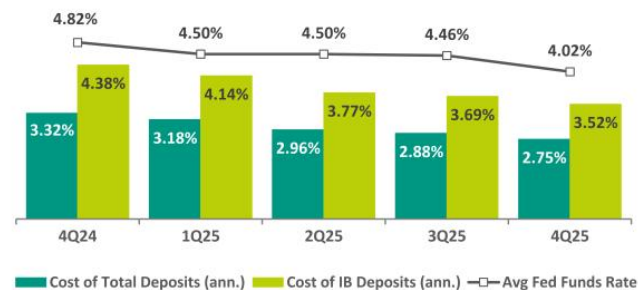
**Average Loan Yield Relative to Fed Funds Rate**



**Average Deposits**  
(\$ Billions)

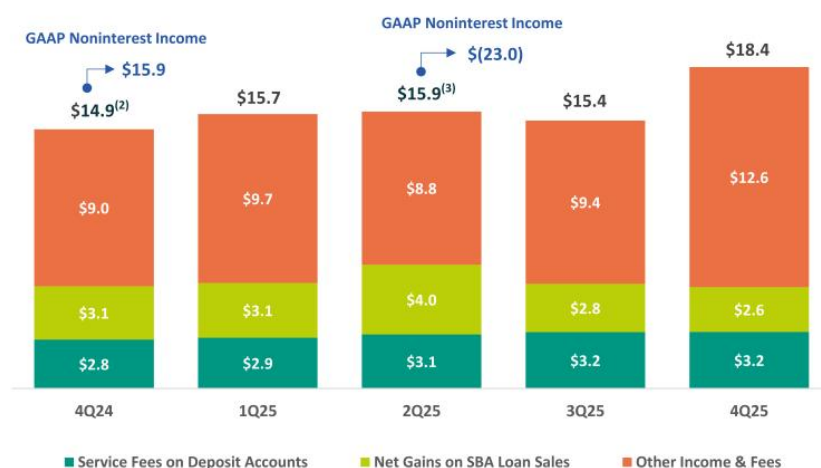


**Cost of Average Deposits Relative to Fed Funds Rate**



# Growing Noninterest Income

**Noninterest Income**  
*(excluding notable items)*<sup>(1)</sup>  
(\$ Millions)



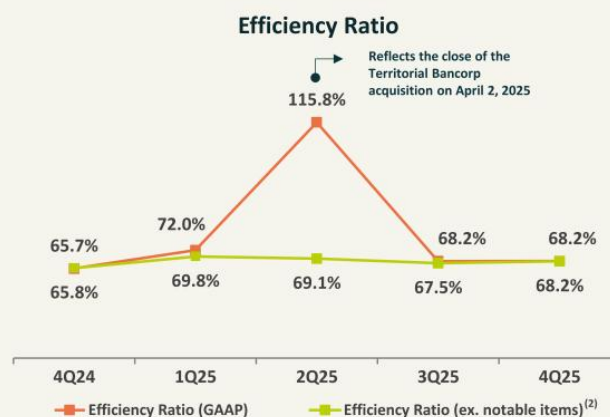
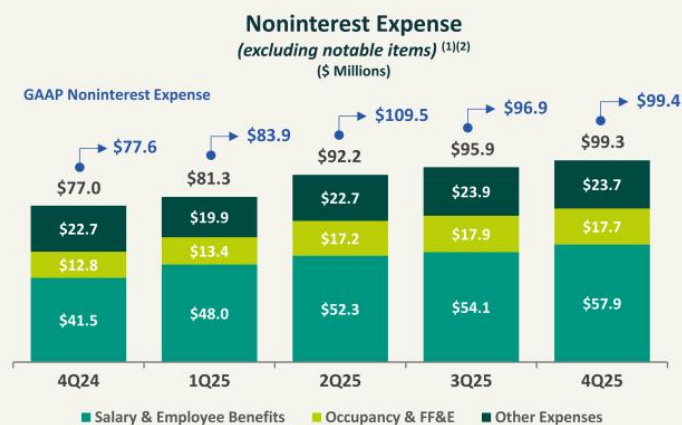
- Throughout 2025, management has been focused on improving fee income execution to diversify the Bank's revenue streams
- 4Q25 noninterest income totaled \$18MM, up \$3MM or 19% compared with \$15MM for 3Q25
- QoQ growth across various fee income lines. Highlights include meaningful growth in customer-level swap fees
  - For FY 2025, customer-level swap fees were \$5.9M, up 270% from \$1.6M in FY 2024
- Sold \$46MM of the guaranteed portion of SBA 7(a) loans during 4Q25 vs. \$48MM in 3Q25. Recorded an SBA loan net gain on sale of \$2.6MM in 4Q25 compared with \$2.8MM in 3Q25

(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 4Q24 included a net gain of \$1.0MM from a restructuring-related sale of the Company's two branches in Virginia.

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

# Noninterest Expense & Efficiency



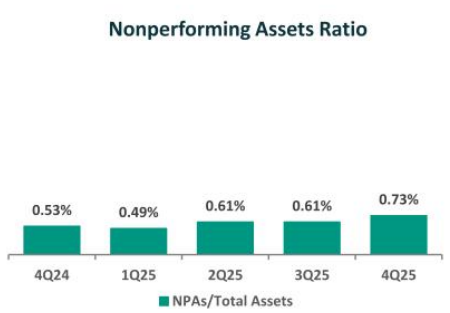
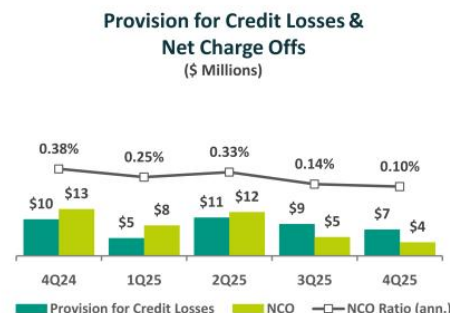
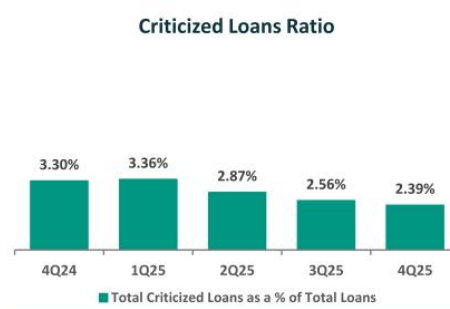
- 4Q25 GAAP noninterest expense of \$99MM, up 3% QoQ. Notable items: \$0.8MM of merger-related costs, \$(0.7)MM reversal of FDIC special assessment
- QoQ noninterest expense increase mainly driven by compensation-related costs, reflecting the impact of hiring to support the Company's strategic initiatives and revenue generating capabilities
- YoY noninterest expense additionally reflected the inclusion of Territorial Savings Bank operating expenses
- 4Q25 efficiency ratio essentially stable QoQ: revenue growth absorbed incremental investments in franchise

(1) The noninterest expense chart columns present 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.

# Strengthened Asset Quality

- Sustained improvement in asset quality reflects proactive credit risk management
- Sequential quarterly balance decreases in criticized loans in each of the quarters of 2025
- Criticized loans of \$351MM at 12/31/25, down \$22MM, or 6%, QoQ. Includes 48% decrease QoQ in C&I special mention loans. Criticized loans down 22% YoY
- Allowance for credit losses (“ACL”) coverage ratio: 1.07% of loans receivable as of 12/31/25 vs. 1.05% as of 9/30/25
- Net charge offs (“NCO”): \$4MM in 4Q25, or 10bps of average loans, annualized. FY25 NCO ratio: 20bps of average loans
- 4Q25 provision for credit losses of \$7MM, vs. \$9MM for 3Q25. QoQ decrease in provision for credit losses reflects lower net charge-offs and change in allowance for unfunded commitments



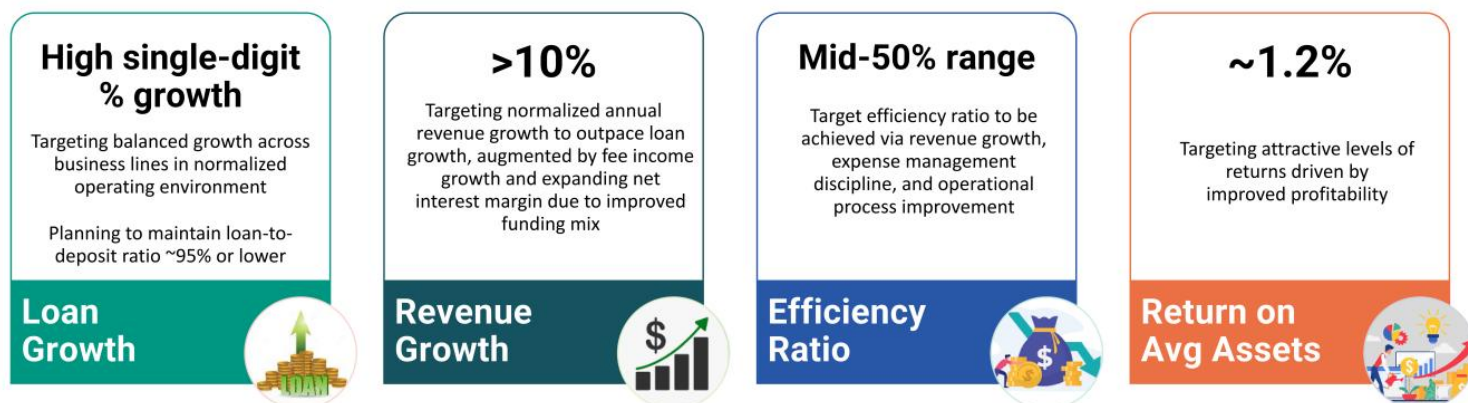
## Management Financial Outlook for Full Year 2026 vs. 2025

Metric	2025 (\$ Millions)	Outlook for 2026 <sup>(1)</sup>	Comments
End-of-Period Gross Loans	\$ 14,788	~ high single digit % growth	<ul style="list-style-type: none"> <li>2026 loan growth driven by broad-based strengthening of production across major loan segments, and impact from recent hiring of frontline talent</li> </ul>
Total Revenue <sup>(2)</sup> <i>(Net Interest Income + Noninterest Income) (excluding notable items)</i>	\$ 538	~ 15-20% growth	<ul style="list-style-type: none"> <li>Net interest income growth driven by loan growth and net interest margin expansion</li> <li>Continuation of fee income growth momentum</li> <li>Forward interest rate curve assumes two Fed Funds rate cuts: 25bps each in June 2026 and September 2026</li> </ul>
Pre-Provision Net Revenue <sup>(2)</sup> <i>(excluding notable items)</i>	\$ 169	~ 25-30% growth	<ul style="list-style-type: none"> <li>Revenue growth combined with positive operating leverage from investments made to strengthen revenue generating capabilities</li> <li>Disciplined expense management relative to 4Q25 run-rate, while continuing to invest to support revenue growth</li> </ul>

<sup>(1)</sup> The Financial Outlook for 2026 is presented as of January 27, 2026, reflects the Company's updated financial outlook for 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 and 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.

<sup>(2)</sup> Noninterest income excluding notable items, noninterest expense 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.

# Medium-Term Financial Targets<sup>(1)</sup>



<sup>(1)</sup> The Medium-Term Financial Targets reflect the Company's current projections for 2028 and beyond; not all targets will be reached at the same time, and some may be reached on a quarterly basis before the annual basis. The Company's Medium-Term Financial Targets are presented as of January 27, 2026, and will not be updated or affirmed unless and until the Company publicly announces such update or affirmation. Macroeconomic assumptions underpinning the Company's Medium-Term Financial Targets reflect the current forward interest rate curve and assume ongoing positive economic growth over the medium term. The Medium-Term Financial Targets and macroeconomic assumptions contain forward-looking statements and actual results or conditions may differ materially and adversely from those included in the Medium-Term Financial Targets. Please refer to the "forward-looking statements" on Slide 2 of this presentation.

# Appendix

# Summary Balance Sheet

(\$ in millions, except per share data)	12/31/2025	9/30/2025	QoQ % change	12/30/2024	YoY % change
Cash and due from banks	\$560.1	\$454.9	23%	\$458.2	22%
Investment securities	2,072.9	2,266.0	-9%	2,075.6	0%
Federal Home Loan Bank ("FHLB") stock and other investments	60.2	106.4	-43%	57.2	5%
Gross loans	14,787.9	14,623.6	1%	13,632.8	8%
Allowance for credit losses	(156.7)	(152.5)	3%	(150.5)	4%
Goodwill and intangible assets	525.9	524.5	0%	466.8	13%
Other assets	681.3	687.9	-1%	513.9	33%
<b>Total assets</b>	<b>\$18,531.6</b>	<b>\$18,510.8</b>	<b>0%</b>	<b>\$17,054.0</b>	<b>9%</b>
Deposits	\$15,603.1	\$15,831.3	-1%	\$14,327.5	9%
Borrowings & other debt	395.9	135.5	192%	348.6	14%
Other liabilities	249.3	285.0	-13%	243.4	2%
<b>Total liabilities</b>	<b>\$16,248.3</b>	<b>\$16,251.8</b>	<b>0%</b>	<b>\$14,919.5</b>	<b>9%</b>
<b>Total stockholders' equity</b>	<b>\$2,283.3</b>	<b>\$2,259.0</b>	<b>1%</b>	<b>\$2,134.5</b>	<b>7%</b>
Book value per share	\$17.81	\$17.62	1%	\$17.68	1%
TCE per share <sup>(1)</sup>	\$13.71	\$13.53	1%	\$13.81	-1%
TCE ratio <sup>(1)</sup>	9.76%	9.64%		10.05%	
Loan-to-deposit ratio	94.8%	92.4%		95.2%	

<sup>(1)</sup> 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.

# Summary Income Statement

(\$ in thousands, except share and per share data)	4Q25	3Q25	QoQ % change	4Q24	YoY % change
Net interest income before provision for credit losses	\$127,405	\$126,557	1%	\$102,135	25%
Provision for credit losses	7,200	8,710	-17%	10,000	-28%
Net interest income after provision for credit losses	120,205	117,847	2%	92,135	30%
Noninterest income	18,351	15,385	19%	15,881	16%
Noninterest income excluding notable items <sup>(1)</sup>	17,183	15,385	12%	14,875	16%
Noninterest expense	99,428	96,861	3%	77,590	28%
Noninterest expense excluding notable items <sup>(1)</sup>	99,343	95,903	4%	77,007	29%
Income before income taxes	39,128	36,371	8%	30,426	29%
Income tax provision	4,662	5,595	-17%	6,089	-23%
<b>Net income</b>	<b>\$34,466</b>	<b>\$30,776</b>	<b>12%</b>	<b>\$24,337</b>	<b>42%</b>
<b>Net income excluding notable items<sup>(1)</sup></b>	<b>\$34,477</b>	<b>\$31,526</b>	<b>9%</b>	<b>\$24,039</b>	<b>43%</b>
EPS - Diluted	\$0.27	\$0.24		\$0.20	
EPS excluding notable items <sup>(1)</sup> - Diluted	\$0.27	\$0.25		\$0.20	
Weighted Average Shares Outstanding – Diluted	128,769,564	128,593,874		121,401,285	

<sup>(1)</sup> Noninterest income excluding notable items, 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.

## Summary Profitability Ratios

<i>(Ratios, except per share data; annualized, except as noted)</i>	4Q25	3Q25	4Q24	FY2025	FY2024
Earnings per common share – diluted (not annualized)	\$0.27	\$0.24	\$0.20	\$0.49	\$0.82
Earnings per common share – diluted excluding notable items (not annualized) <sup>(1)</sup>	\$0.27	\$0.25	\$0.20	\$0.89	\$0.85
Return on average assets ("ROA")	0.74%	0.66%	0.57%	0.34%	0.56%
ROA excluding notable items <sup>(1)</sup>	0.74%	0.68%	0.56%	0.62%	0.58%
Return on average equity ("ROE")	6.06%	5.50%	4.51%	2.77%	4.68%
ROE excluding notable items <sup>(1)</sup>	6.06%	5.64%	4.46%	5.10%	4.85%
Return on average tangible common equity ("ROTCE") <sup>(1)</sup>	7.87%	7.19%	5.76%	3.60%	5.99%
ROTCE excluding notable items <sup>(1)</sup>	7.88%	7.36%	5.69%	6.62%	6.22%
Net interest margin	2.90%	2.89%	2.50%	2.76%	2.55%
Efficiency ratio (not annualized)	68.22%	68.24%	65.75%	78.13%	68.36%
Efficiency ratio excluding notable items (not annualized) <sup>(1)</sup>	68.16%	67.56%	65.81%	68.60%	67.18%

<sup>(1)</sup> 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.

## 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.

Profitability & Ratios Excluding Notable Items					
(\$ in thousands, except share and per share info)	4Q25	3Q25	4Q24	FY2025	FY2024
<b>Net income (GAAP)</b>	<b>\$34,466</b>	<b>\$30,776</b>	<b>\$24,337</b>	<b>\$61,588</b>	<b>\$99,630</b>
Notable items:					
Merger-related provision for credit losses	-	-	-	553	-
Loss on investment portfolio repositioning	-	-	-	38,856	-
FDIC special assessment expense (reversal)	(691)	-	-	(691)	691
Restructuring costs (net of gain on branch sale)	-	-	(1,158)	305	17
Merger related costs	776	958	735	21,229	4,604
<b>Total notable items included in pre-tax income</b>	<b>\$85</b>	<b>\$958</b>	<b>\$(423)</b>	<b>\$60,252</b>	<b>\$5,312</b>
Tax effect on notable items in pre-tax income	(25)	(208)	125	(13,325)	(1,562)
Notable impact from CA tax apportionment law change	(49)	-	-	4,829	-
Total notable items, net of tax	11	750	(298)	51,756	3,750
<b>Net income excluding notable items</b>	<b>\$34,477</b>	<b>\$31,526</b>	<b>\$24,039</b>	<b>\$113,344</b>	<b>\$103,380</b>
Diluted common shares	128,769,564	128,593,874	121,401,285	126,774,552	121,108,594
<b>EPS excluding notable items</b>	<b>\$0.27</b>	<b>\$0.25</b>	<b>\$0.20</b>	<b>\$0.89</b>	<b>\$0.85</b>
Average assets	18,595,446	18,548,982	17,228,881	18,244,370	17,746,408
<b>ROA excluding notable items (annualized)</b>	<b>0.74%</b>	<b>0.68%</b>	<b>0.56%</b>	<b>0.62%</b>	<b>0.58%</b>
Average Equity	2,275,285	2,237,375	2,156,858	2,221,699	2,130,140
<b>ROE excluding notable items (annualized)</b>	<b>6.06%</b>	<b>5.64%</b>	<b>4.46%</b>	<b>5.10%</b>	<b>4.85%</b>
Average TCE	1,751,167	1,712,353	1,689,837	1,711,295	1,662,520
<b>ROTCE excluding notable items (annualized)</b>	<b>7.88%</b>	<b>7.36%</b>	<b>5.69%</b>	<b>6.62%</b>	<b>6.22%</b>

## 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.

### Efficiency Ratio Excluding Notable Items

(\$ in thousands)	4Q25	3Q25	4Q24
<b>Noninterest expense</b>	<b>\$99,428</b>	<b>\$96,861</b>	<b>\$77,590</b>
Notable items:			
FDIC special assessment (expense) reversal	691	-	-
Restructuring costs	-	-	152
Merger related costs	(776)	(958)	(735)
<b>Noninterest expense excluding notable items</b>	<b>\$99,343</b>	<b>\$95,903</b>	<b>\$77,007</b>
Revenue	\$145,756	\$141,942	\$118,016
Notable items:			
Restructuring-related net gain on branch sale	-	-	1,006
<b>Revenue excluding notable items</b>	<b>\$145,756</b>	<b>\$141,942</b>	<b>\$117,010</b>
<b>Efficiency ratio excluding notable items</b>	<b>68.16%</b>	<b>67.56%</b>	<b>65.81%</b>

### Noninterest Income Excluding Notable Items

(\$ in thousands)	4Q25	3Q25	4Q24
<b>Noninterest income</b>	<b>\$18,351</b>	<b>\$15,385</b>	<b>\$15,881</b>
Restructuring-related net gain on branch sale	-	-	1,006
<b>Noninterest income excluding notable items</b>	<b>\$18,351</b>	<b>\$15,385</b>	<b>\$14,875</b>

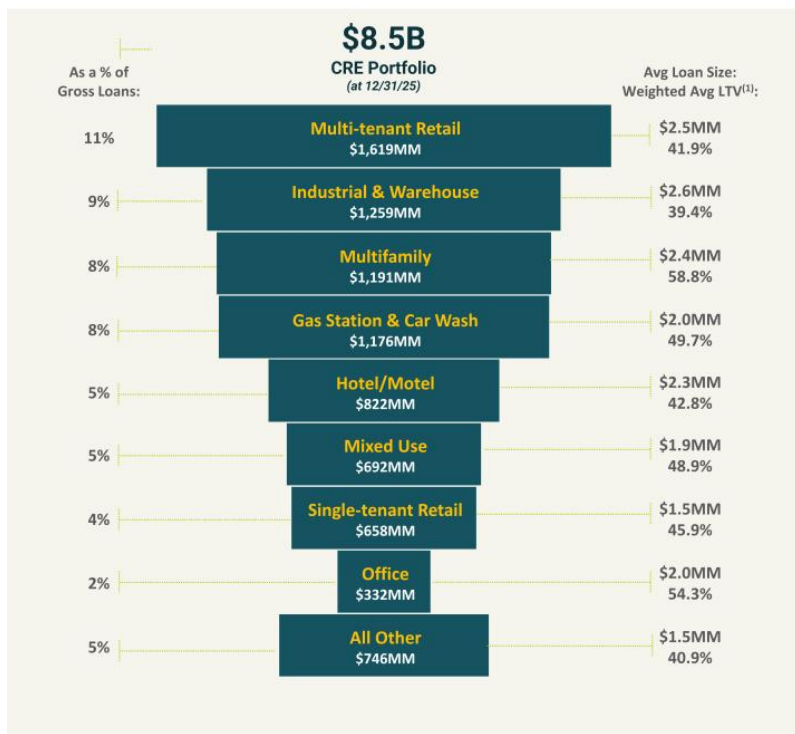
### Tangible Common Equity (TCE)

(\$ in thousands, except share and per share info)	12/31/2025	9/30/2025	12/30/2024
Total stockholders' equity	\$2,283,268	\$2,258,960	\$2,134,505
Goodwill and core deposit intangible assets, net	(525,938)	(524,503)	(466,781)
<b>TCE</b>	<b>\$1,757,330</b>	<b>\$1,734,457</b>	<b>\$1,667,724</b>
<b>Total assets</b>	<b>\$18,531,626</b>	<b>\$18,510,799</b>	<b>\$17,054,008</b>
Goodwill and core deposit intangible assets, net	(525,938)	(524,503)	(466,781)
<b>Tangible assets</b>	<b>\$18,005,688</b>	<b>\$17,986,296</b>	<b>\$16,587,227</b>
<b>TCE ratio</b>	<b>9.76%</b>	<b>9.64%</b>	<b>10.05%</b>
<b>Common shares outstanding</b>	<b>128,201,655</b>	<b>128,185,271</b>	<b>120,755,658</b>
<b>TCE per share</b>	<b>\$13.71</b>	<b>\$13.53</b>	<b>\$13.81</b>

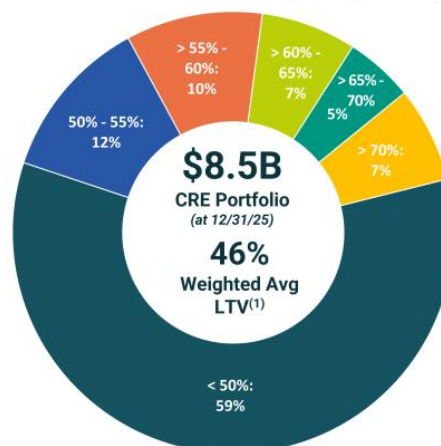
### Pre-provision Net Revenue (PPNR) Excluding Notable Items

(\$ in thousands)	4Q25	3Q25	4Q24
Net interest income before provision	\$127,405	\$126,557	\$102,135
Noninterest income	18,351	15,385	15,881
Revenue	\$145,756	\$141,942	\$118,016
Less: noninterest expense	99,428	96,861	77,590
<b>PPNR</b>	<b>\$46,328</b>	<b>\$45,081</b>	<b>\$40,426</b>
Notable items:			
FDIC special assessment expense (reversal)	(691)	-	-
Restructuring costs (net of gain on branch sale)	-	-	(1,158)
Merger-related costs	776	958	735
Total notable items included in PPNR	85	958	(423)
<b>PPNR, excluding notable items</b>	<b>\$46,413</b>	<b>\$46,039</b>	<b>\$40,003</b>

# Diversified CRE Portfolio with Low LTVs



Total CRE: Distribution by LTV (excl. SBA)



- **Total CRE loans** of \$8.5B at 12/31/25. 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 12/31/25 with no central business district exposure

<sup>(1)</sup> **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

# Granular CRE Portfolio, Diversified by Submarket

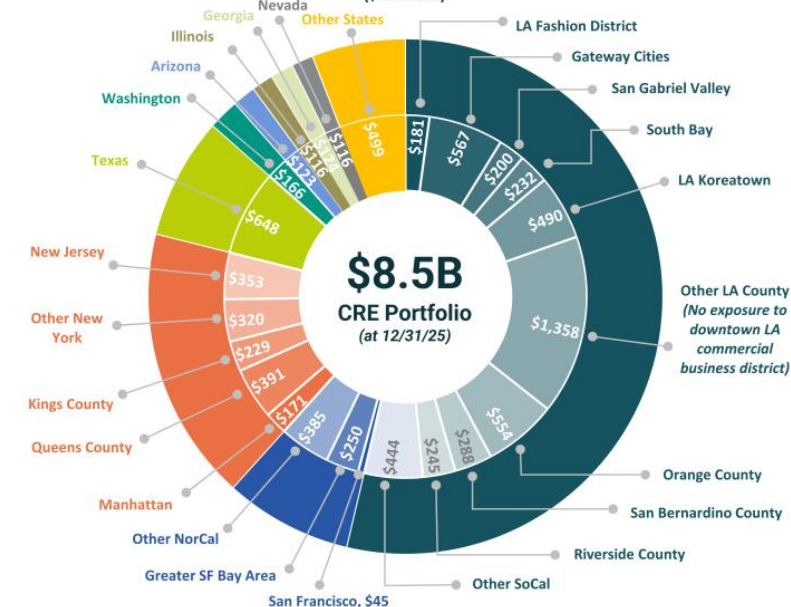
CRE Portfolio by Size Segment

Loan Size (at 12/31/25)	Balance (\$ Millions)	# of Loans	Average Loan Size (\$ Millions)	Weighted Average LTV <sup>(1)</sup>
> \$30MM	\$ 361	9	\$ 40.1	61.8%
\$20MM - \$30MM	524	22	23.8	49.4%
\$10MM - \$20MM	1,326	96	13.8	50.8%
\$5MM - \$10MM	1,654	241	6.9	48.7%
\$2MM - \$5MM	2,378	754	3.2	45.8%
< \$2MM	2,252	2,945	0.8	39.7%
<b>Total CRE Portfolio</b>	<b>\$ 8,495</b>	<b>4,067</b>	<b>\$ 2.1</b>	<b>46.4%</b>

- 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

<sup>(1)</sup> **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

12/31/2025  
CRE Portfolio by Geographic Submarket (\$ Millions)





**HOPE BANCORP DECLARES QUARTERLY CASH DIVIDEND OF \$0.14 PER SHARE**

LOS ANGELES - **January 27, 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 February 20, 2026, to all stockholders of record as of the close of business on February 6, 2026.

**About Hope Bancorp, Inc.**

Hope Bancorp, Inc. (NASDAQ: HOPE) is the holding company for Bank of Hope, the only regional Korean American bank in the United States, with \$18.53 billion in total assets as of December 31, 2025. 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 29 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](http://www.bankofhope.com) for Bank of Hope and [www.tsbhawaii.bank](http://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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