

SANDLER O'NEILL + PARTNERS

WEST COAST FINANCIAL SERVICES CONFERENCE

J.W. Yoo / President & CEO

Alex Ko / EVP & CFO

Jack Choi / EVP & CCO

March 5, 2013



Wilshire Bancorp, Inc.

Safe Harbor Statement

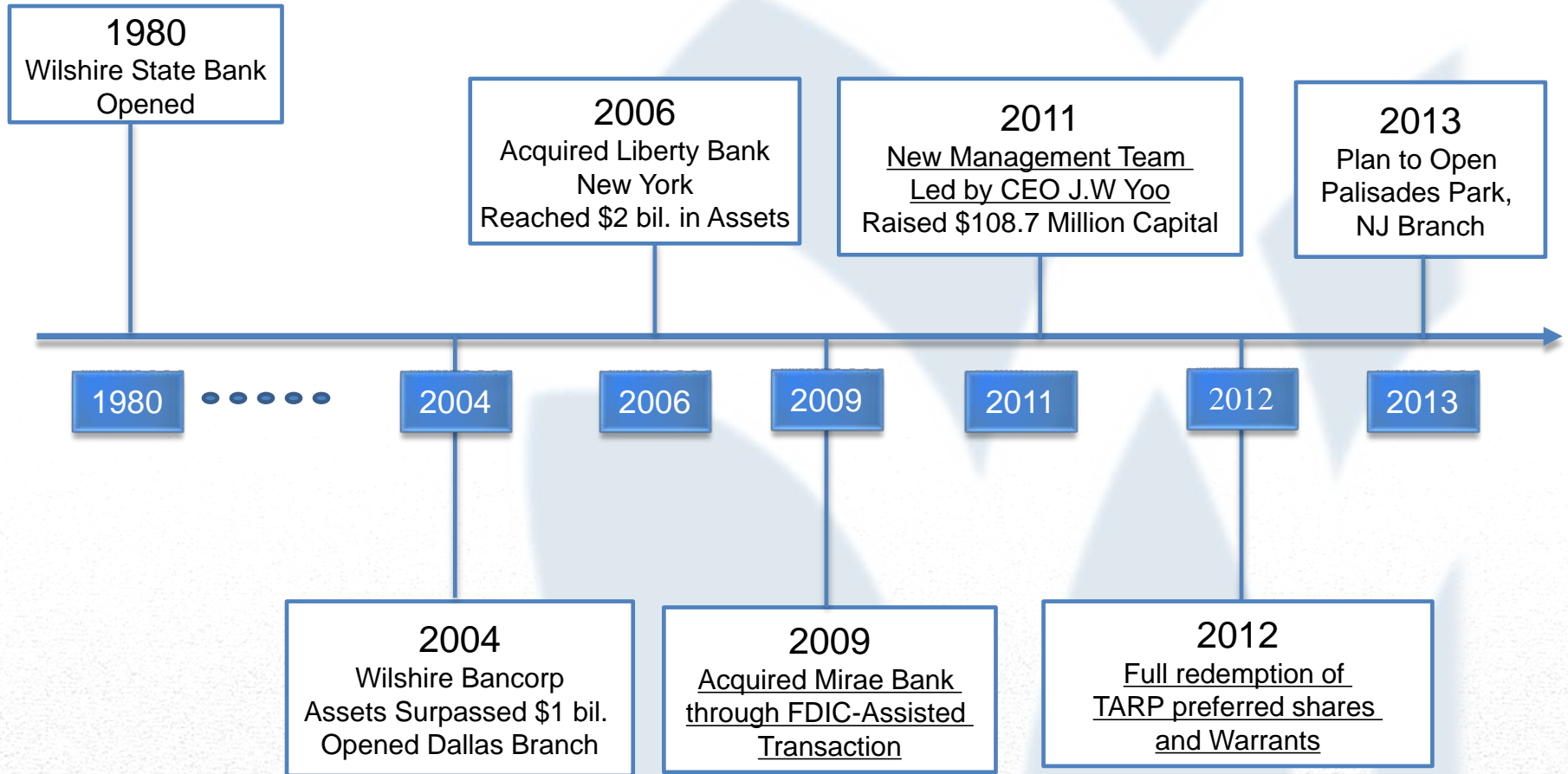
Except for the historical information in this presentation, subjects described are forward-looking statements that are subject to risks and uncertainties that could cause actual results to differ materially. Among these are governmental fiscal policy, interest rate and credit risk, the ability to succeed in new markets and business lines, balance sheet management, the global and local economies, general interest rate changes and other economic, competitive and operational factors.

Wilshire Bancorp disclaims any obligation to announce publicly future events or developments that may affect the forward-looking statements herein.

Investment Highlights

- ❑ Unique opportunity to invest in a niche Korean-American focused bank serving a community with attractive demographics
 - High savings rates and high levels of business ownership
- ❑ Strong management team driving improved financial performance
 - 2012 represents most profitable year in company history
- ❑ Positive momentum in loan production
 - Loan portfolio increased 11% in 2012
- ❑ Improving credit quality with strong ALLL (3.15% of gross loans)
- ❑ Strong capital and liquidity positions provide good foundation for growth
- ❑ Significant level of insider ownership (13.5%)
 - Board members and senior management participated in capital raise of May 2011

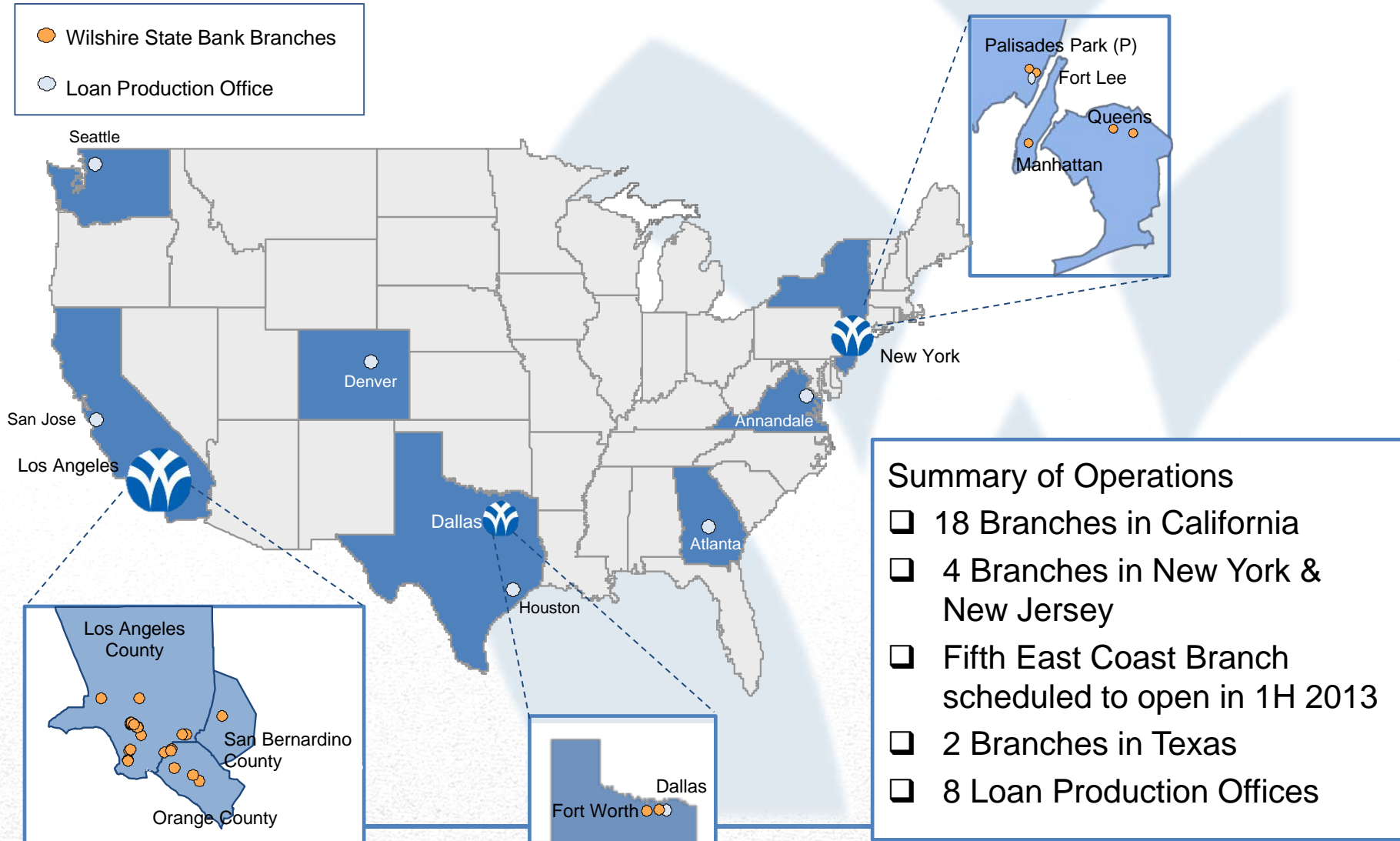
Key Milestones



Strong Management Team Driving Success

Name	Title	Years of Banking Experience	Years with Wilshire
Jae Whan Yoo	President & Chief Executive Officer	37	2
Jack Choi	EVP & Chief Credit Officer	26	1.5
Alex Ko	EVP & Chief Financial Officer	16	5
Lisa Pai	EVP & Chief Legal & HR Officer	19	0.3
Elaine Jeon	SVP & Chief Operations Administrator	21	15
Peter Koh	SVP & Deputy Chief Credit Officer	10	10
Thomas Ng	SVP & Chief Risk Officer	31	6

National Branch Network



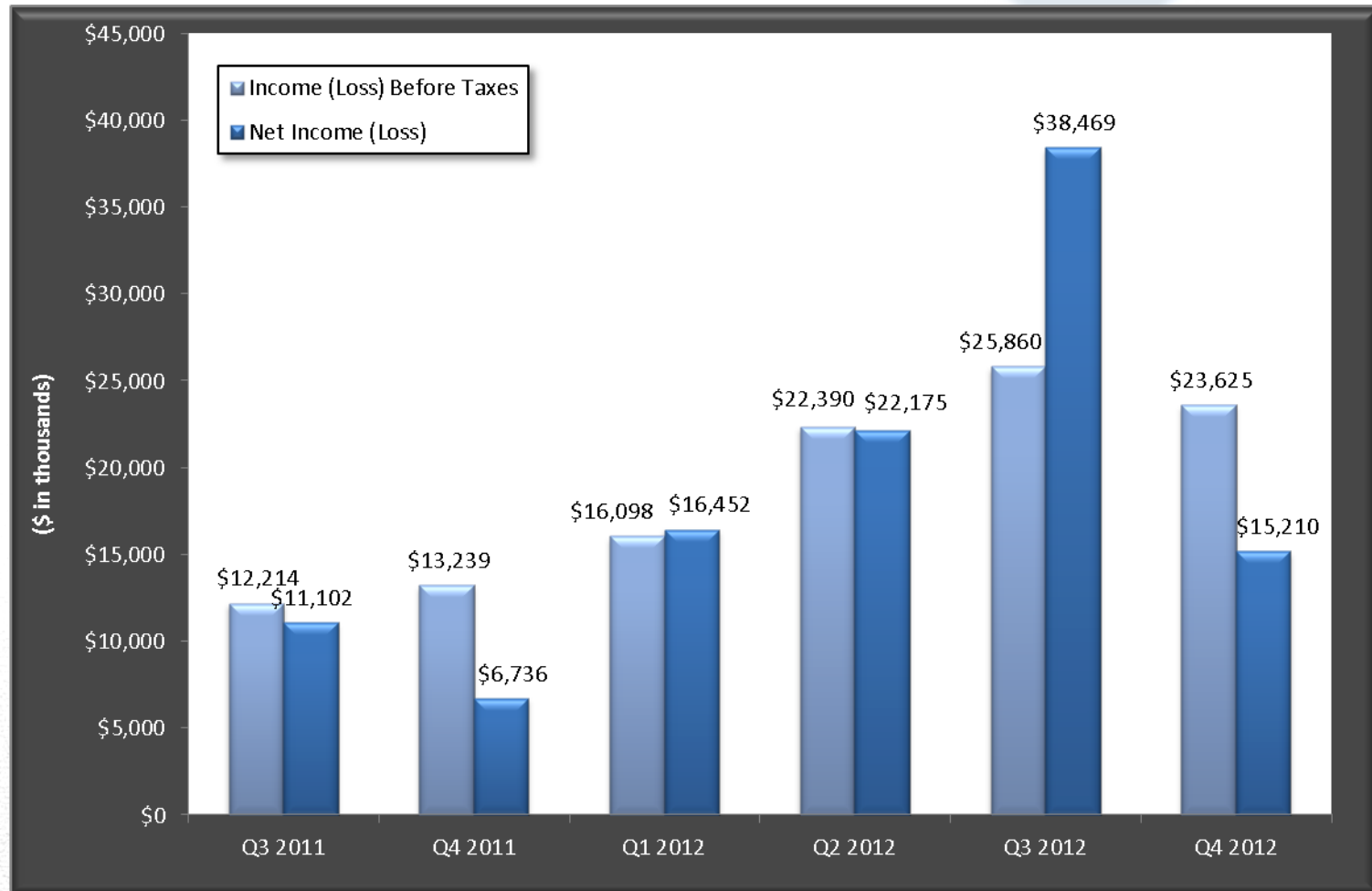
2012 Financial Highlights

- ❑ Net income available to common shareholders of \$93.7 million, or \$1.31 per share
 - Annualized ROAA of 3.55% and ROAE of 30.2%
- ❑ Significant drivers of improved profitability
 - Higher gains on sales of loans
 - Reserve releases resulting from improved credit quality
 - Reversal of valuation allowance against DTA
- ❑ Loan originations increased 107% to \$846 million in FY 2012 from \$409 million in FY 2011
- ❑ Improving deposit mix
 - Non-interest bearing deposits increased to 27% of total deposits at 12/31/12, up from 23% at 12/31/11
 - FY 2012 cost of deposits declined to 69 bps from 84 bps for FY 2011
- ❑ Net interest margin declined to 4.22% from 4.34%
- ❑ Continued improvements in credit: NPAs declined 42%

Q4 2012 Financial Highlights

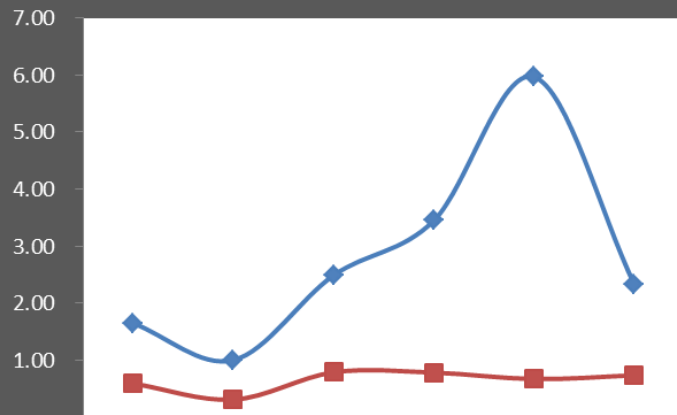
- ❑ Net income available to common shareholders of \$15.2 million or \$0.21 per diluted share
- ❑ Loans receivable totaled \$2.01 bn. at 12/31/12, an increase of 3.0% from \$1.95 bn. at 9/30/12
- ❑ Loan originations for Q4 2012 totaled \$264.4 million, compared to total loan originations of \$209.2 million for Q3 2012
- ❑ Improved deposit mix with non-interest-bearing demand deposits increasing to 27.0% of total deposits at 12/31/12, an increase of 3.0% from 24.0% at 9/30/12
- ❑ Non-covered non-accrual loans declined 31.7% and non-covered delinquencies declined 56.8% from end of prior quarter
- ❑ Non-covered classified and criticized loans declined 4.7% and 12.6%, respectively, from Q3 2012 to Q4 2012
- ❑ Improved credit quality and reduced gross charge-offs resulted in a \$12.0 million negative provision for losses on loans and loan commitments for Q4 2012

Quarterly Net Income Trend



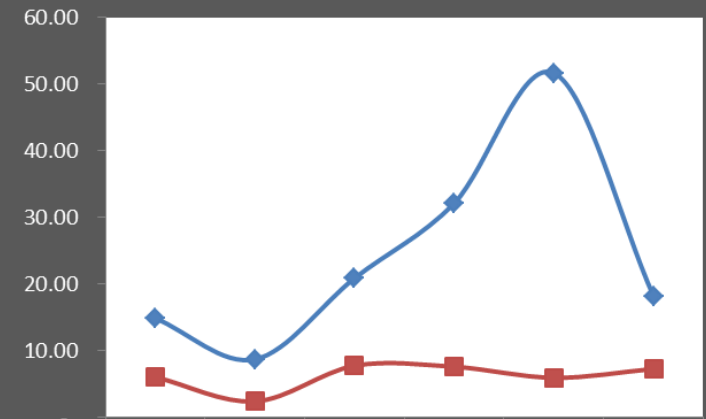
ROAA and ROAE

ROAA (%)



—◆— Wilshire Bancorp, Inc.	1.65	1.01	2.49	3.45	5.97	2.33
—■— Peer Avg	0.60	0.31	0.79	0.79	0.67	0.74

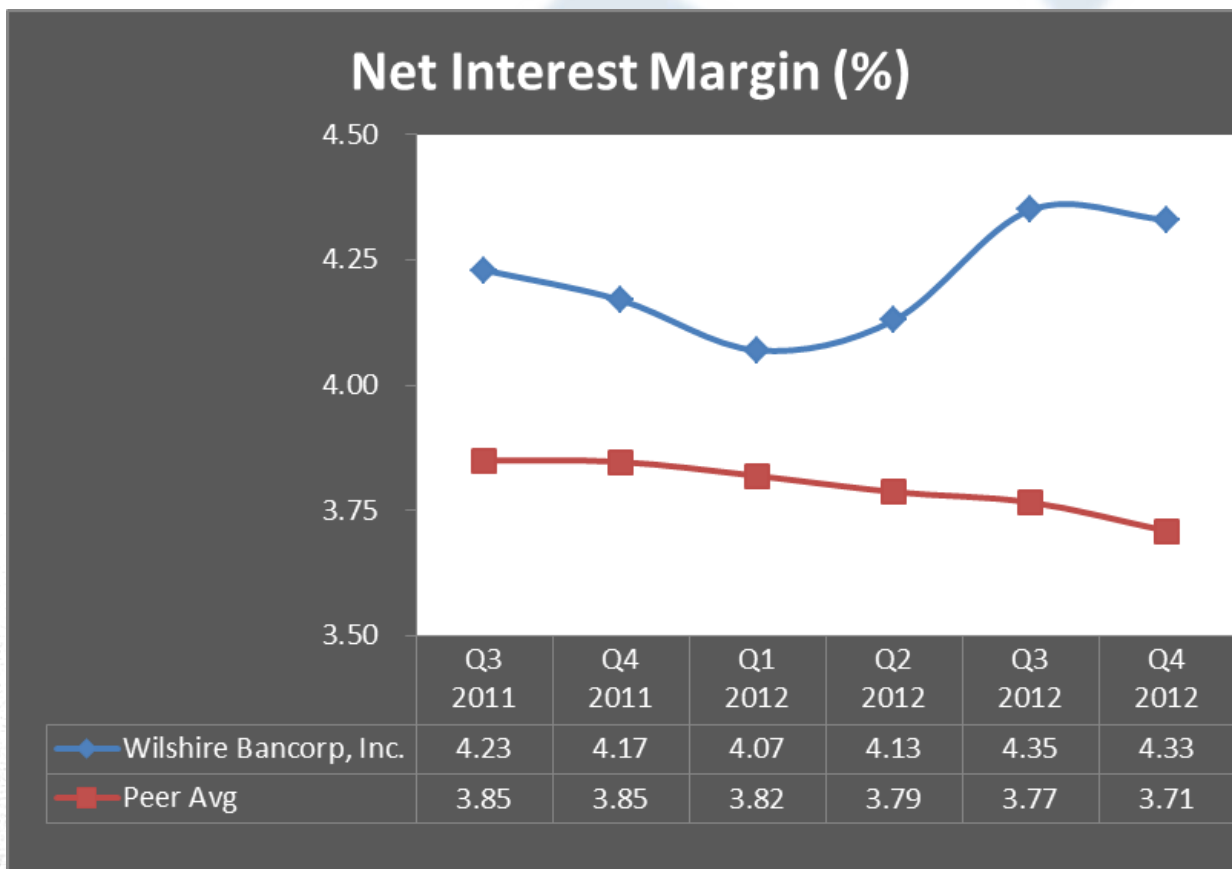
ROAE (%)



—◆— Wilshire Bancorp, Inc.	14.89	8.72	20.89	32.14	51.68	18.19
—■— Peer Avg	6.06	2.40	7.75	7.60	5.95	7.27

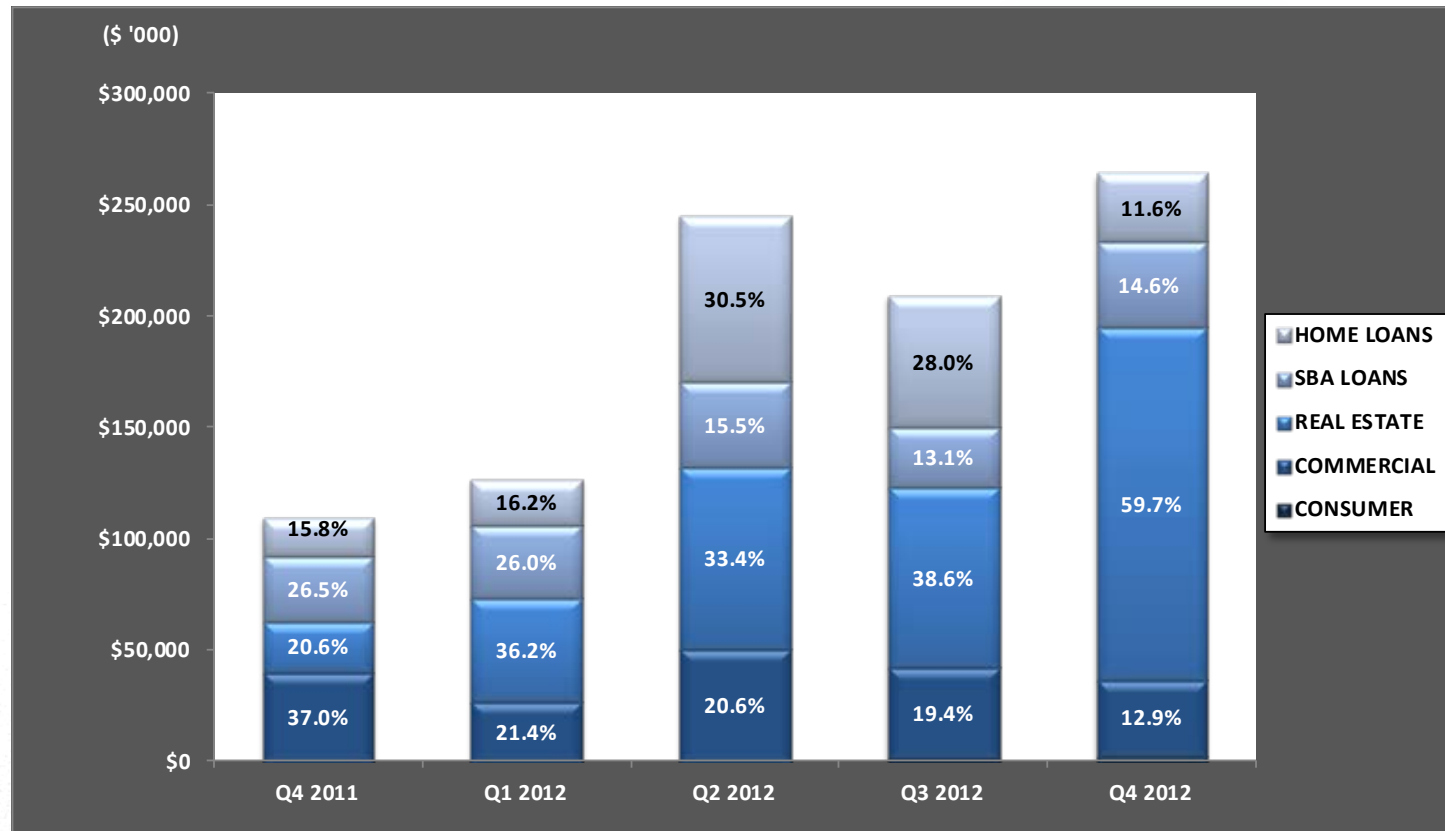
Source: SNL, Peer Average is based on national peers with assets between \$1 to \$3 billion.
Based on data available as of January 31, 2013

Net Interest Margin



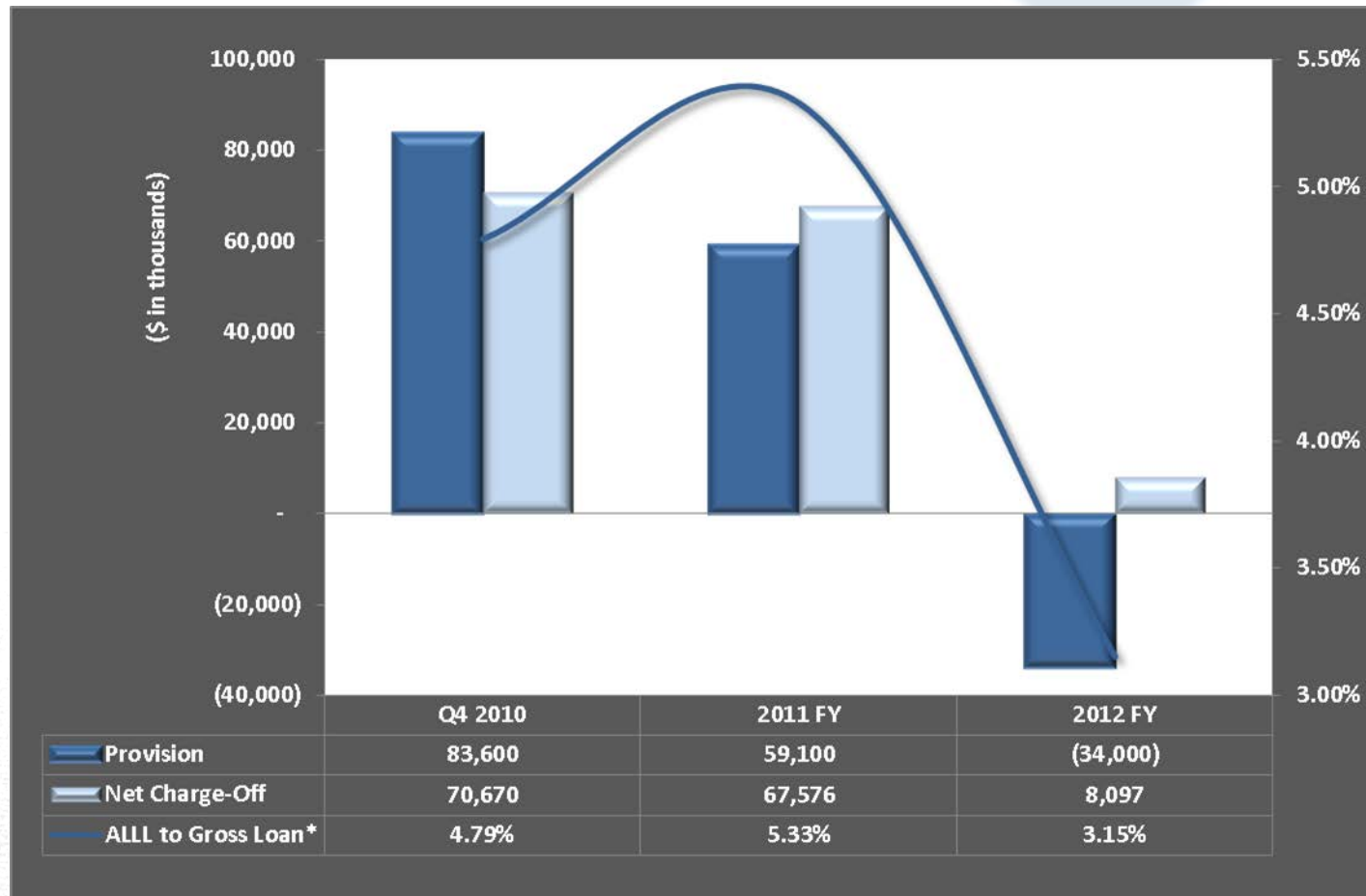
Source: News release for Wilshire and SNL for peer average; Peer Average is based on national peers with assets between \$1 to \$3 billion. Based on data available as of January 31, 2013

Strong Loan Production



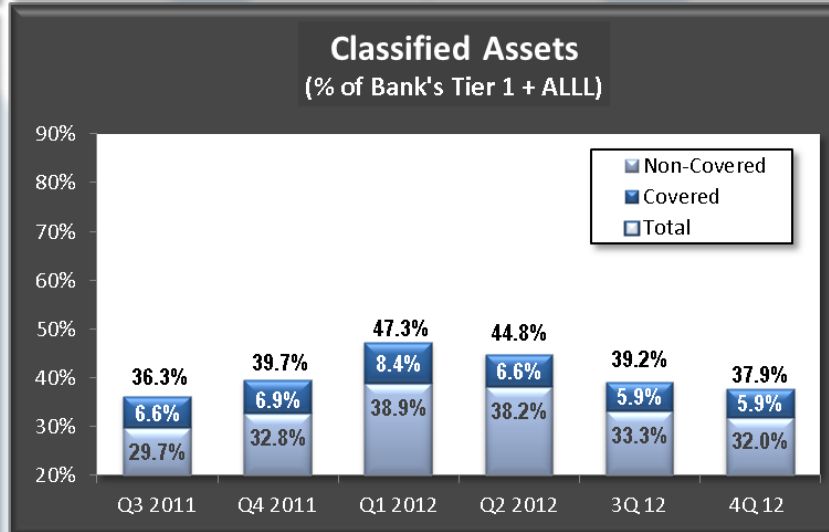
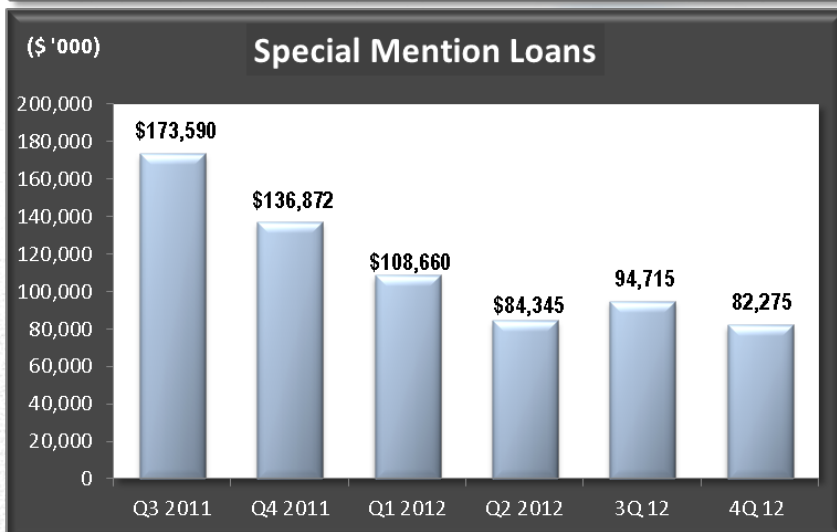
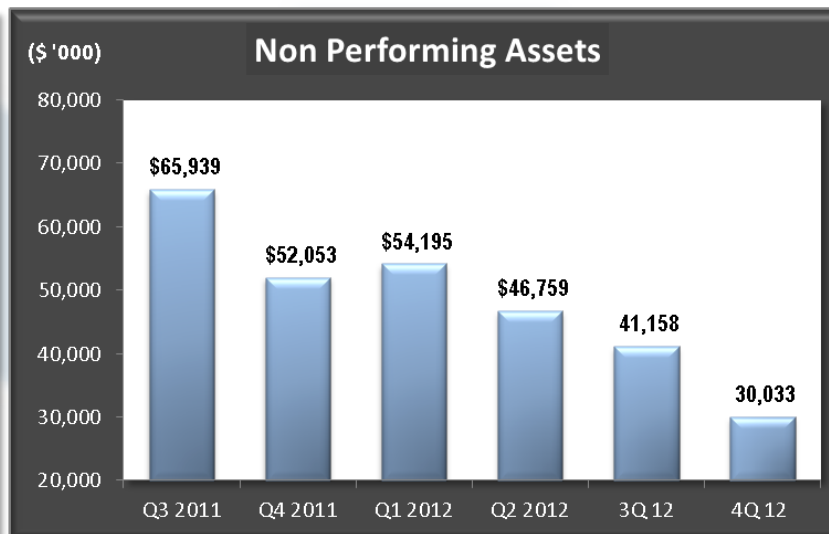
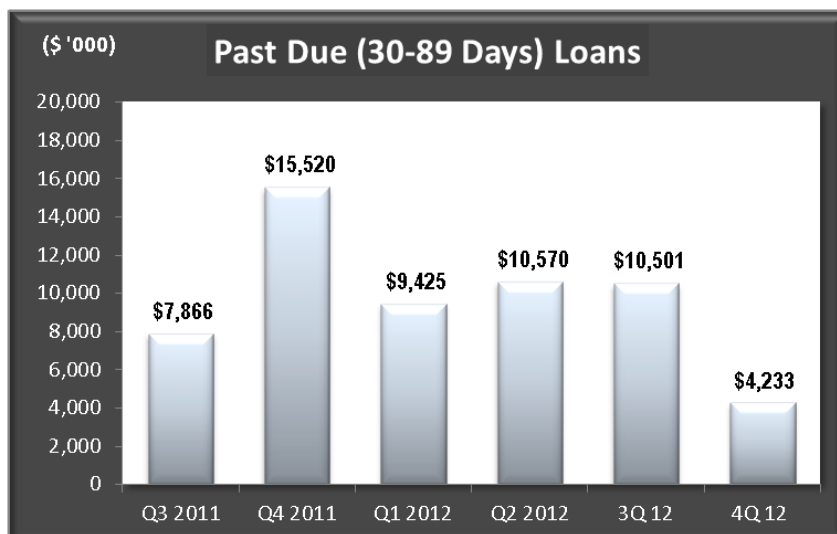
(\$ '000)	Q4 2011	Q1 2012	Q2 2012	Q3 2012	Q4 2012
HOME MTG LOANS	\$ 17,292	\$ 20,630	\$ 74,673	\$ 58,589	\$ 30,625
SBA LOANS	29,034	33,043	37,989	27,457	38,700
COMMERCIAL	40,517	27,223	50,469	40,683	34,059
REAL ESTATE	22,608	46,029	81,782	80,700	157,901
CONSUMER	162	100	304	1,805	3,083
TOTAL	\$ 109,613	\$ 127,024	\$ 245,217	\$ 209,234	\$ 264,367

Declining Credit Costs with Strong ALLL



**Excluding HFS loans*

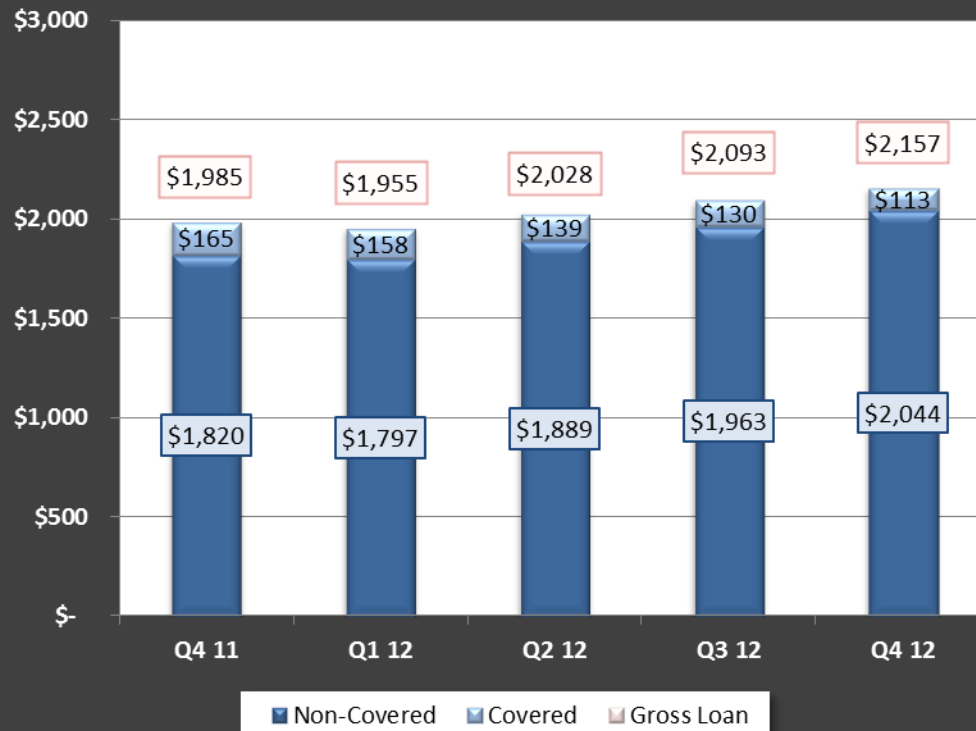
Asset Quality Trend



Loan Composition

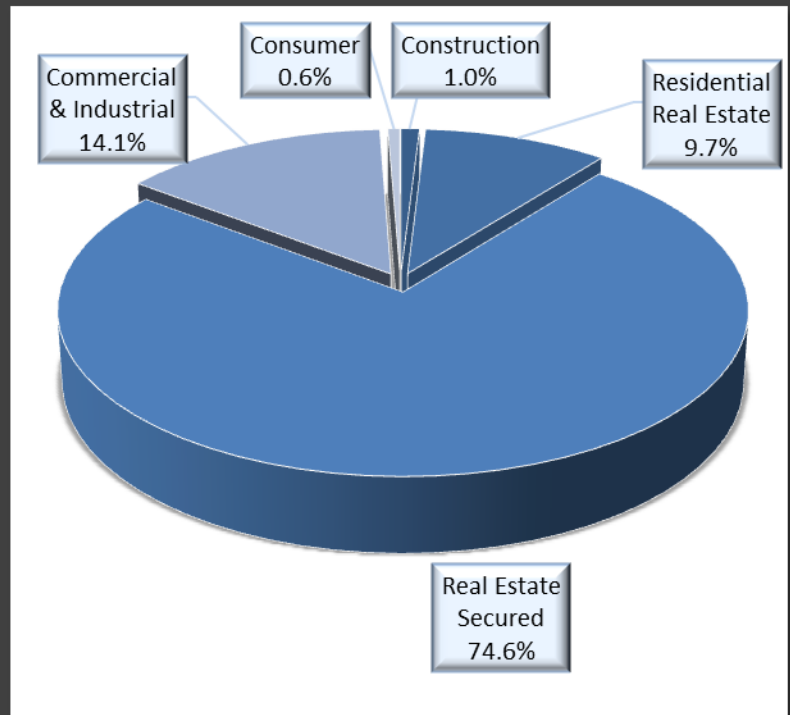
Gross Loans

(\$ in mil.)



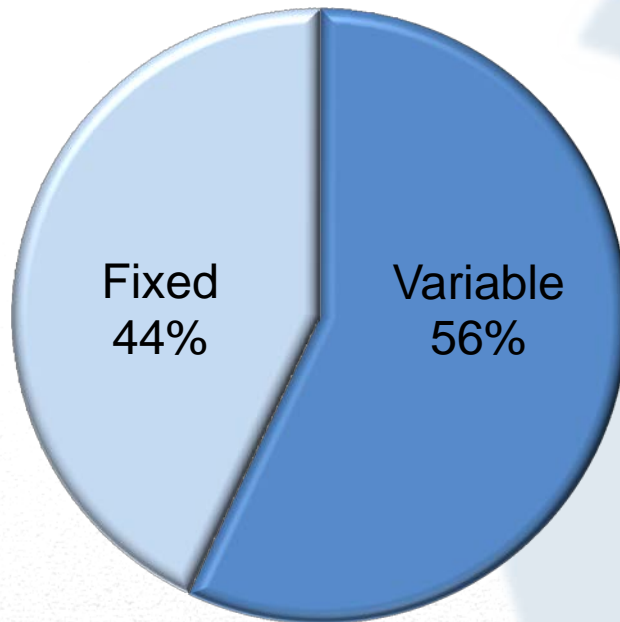
Loan Composition

(As of 12/31/2012)



Loan Composition (Continued)

Loan Rate Mix



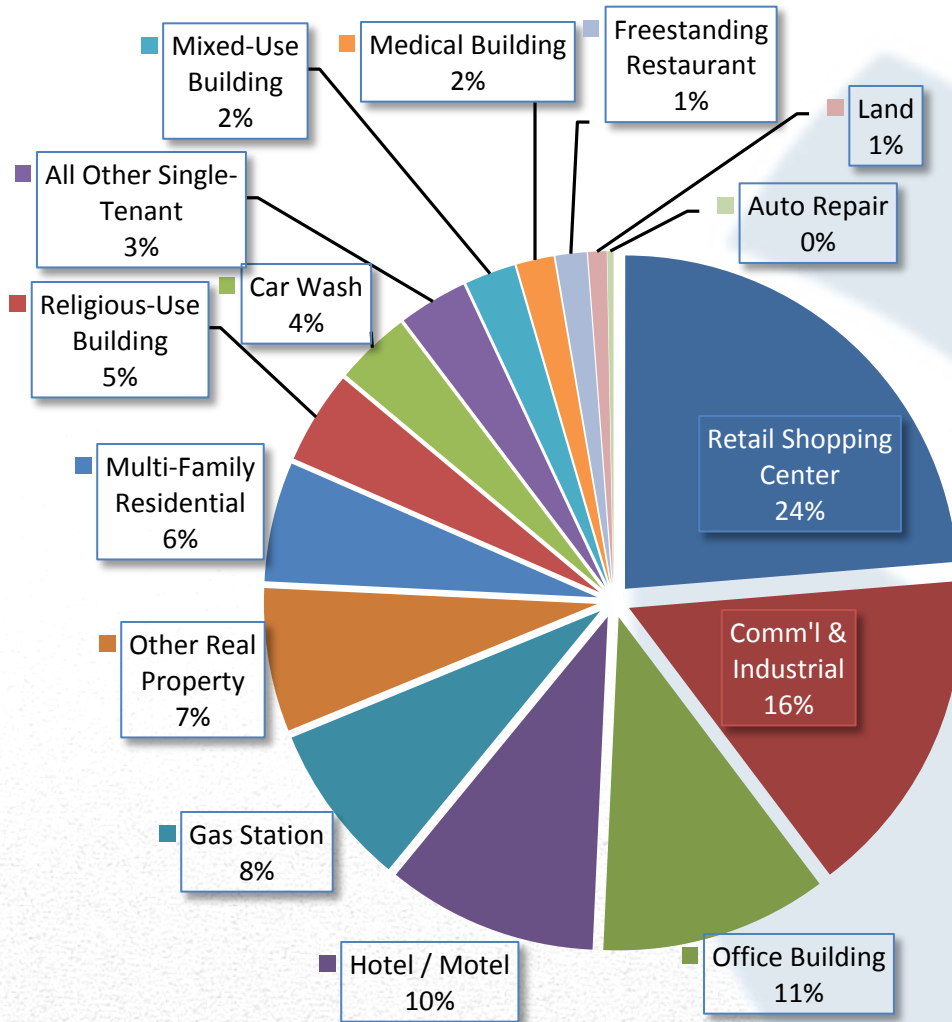
(\$ in thousands)

Loan Type	Outstanding	Avg. Size
Real Estate	\$1,666,810	\$981
C&I	250,334	217
SBA*	226,348	179
Others	13,674	115
Gross Loans	2,157,166	

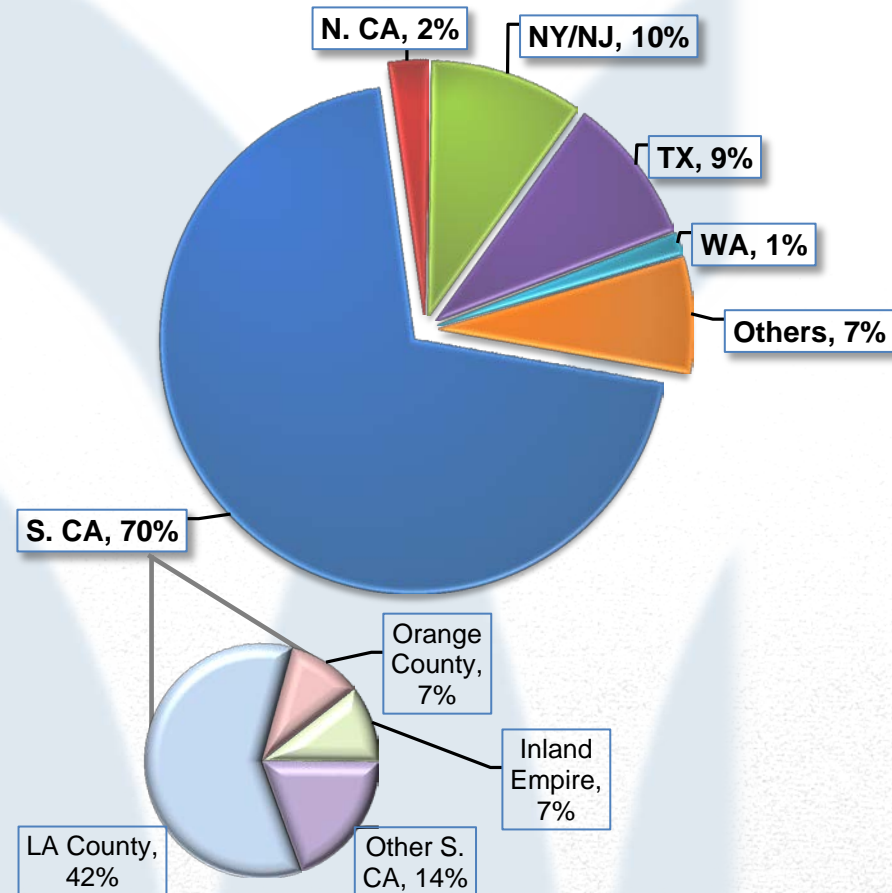
* Average size of SBA loans produced is \$651K

Data as of 12/31/2012

CRE Concentration by Type & Region

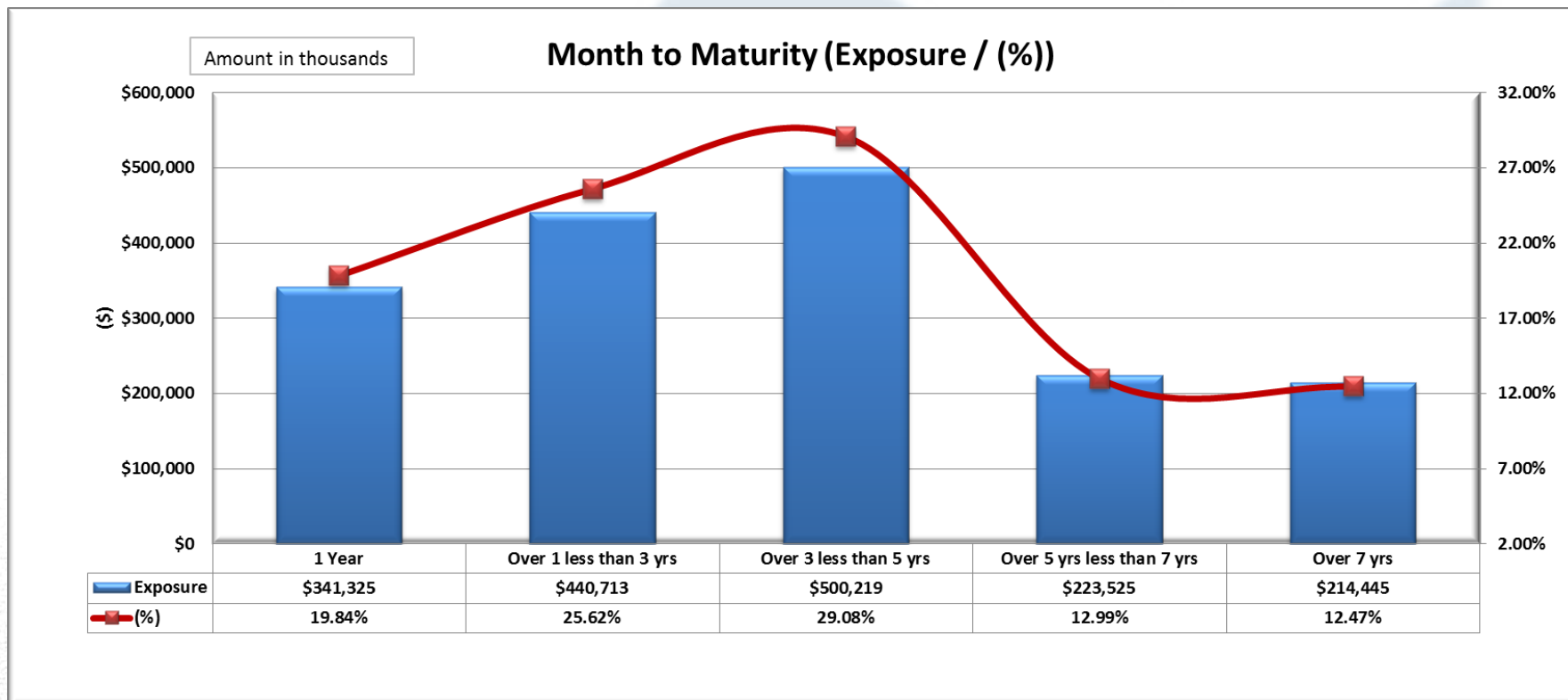


Owner Occupied	Non-Owner Occupied
38%	62%



Data as of 12/31/2012

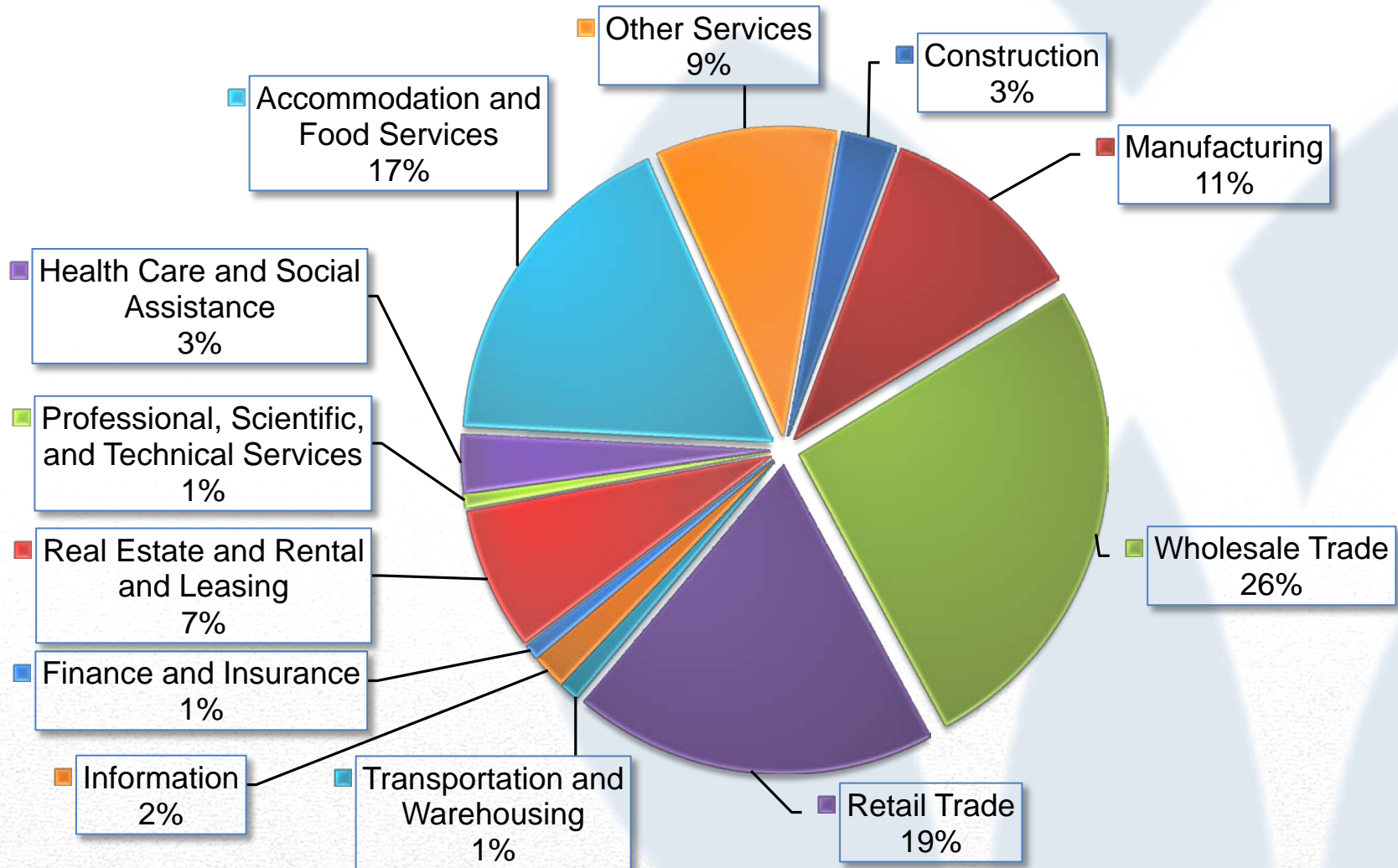
CRE Loan Maturity Distribution



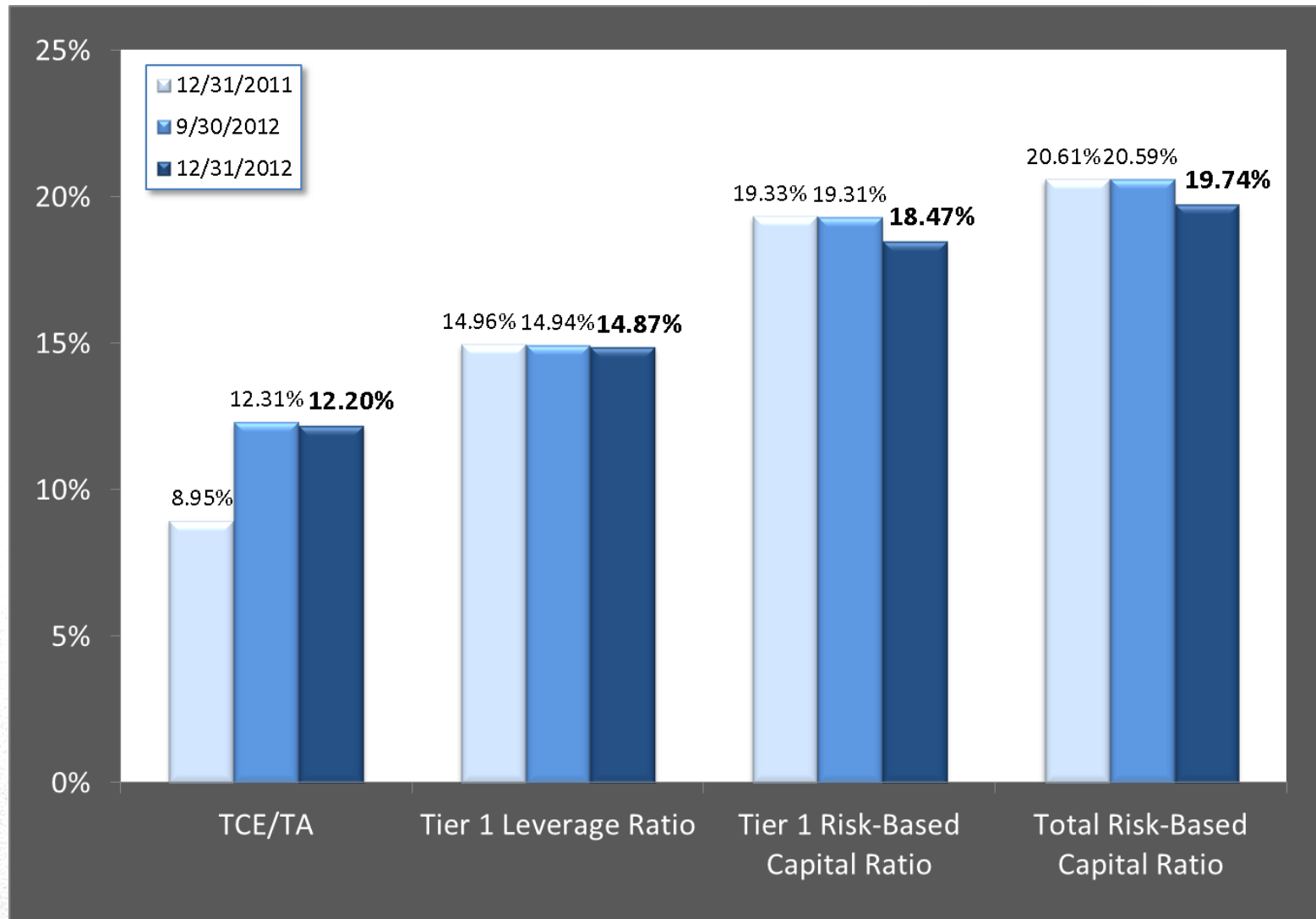
Data as of 12/31/2012

Commercial and Industrial Loans by Type

Data as of 12/31/2012

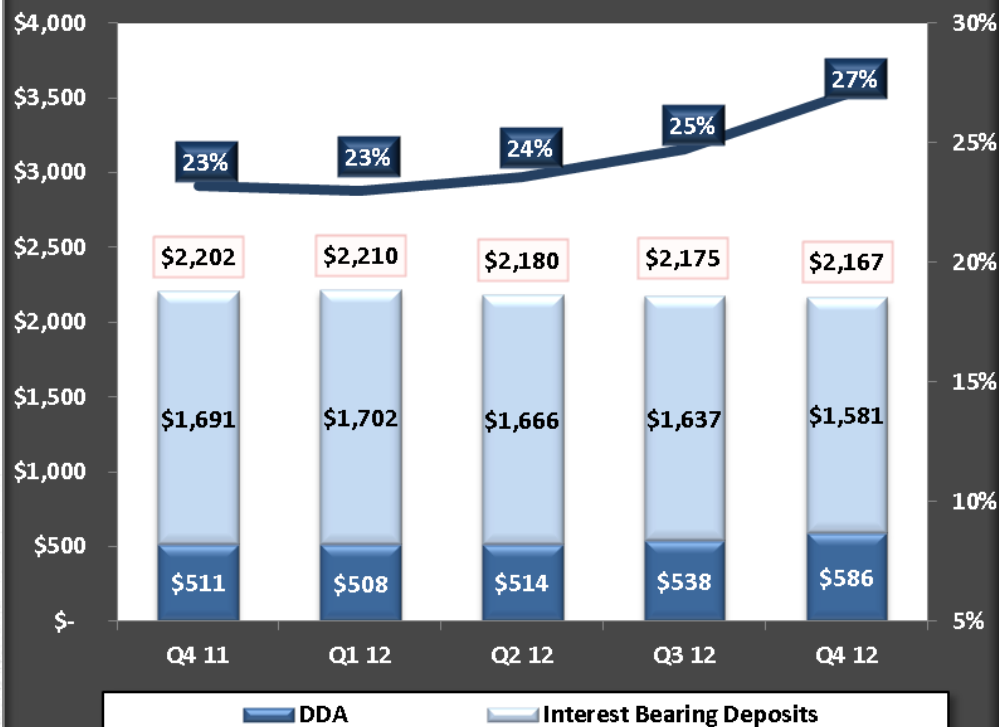


Strong Capital Position *(Consolidated)*

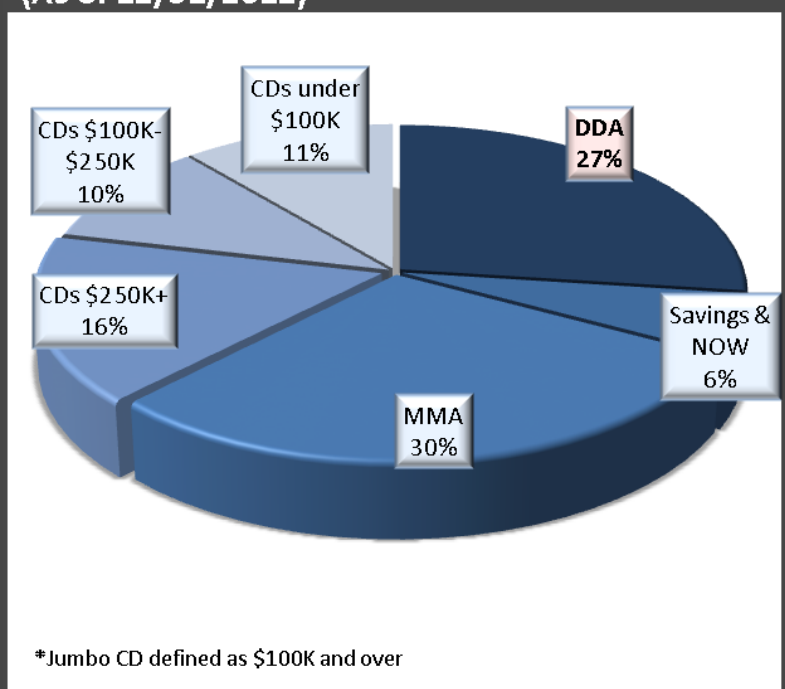


Deposit Composition

(\$ in mil.) **DDA & Interest Bearing Deposit Trends**

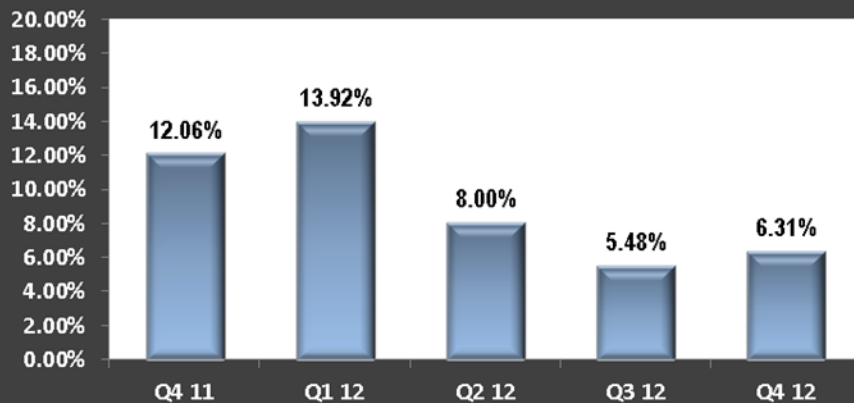


Deposit Composition
(As of 12/31/2012)

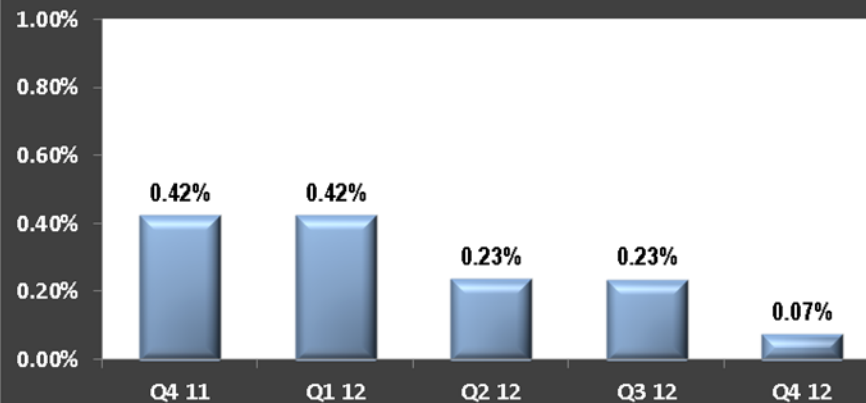


Solid Liquidity Position

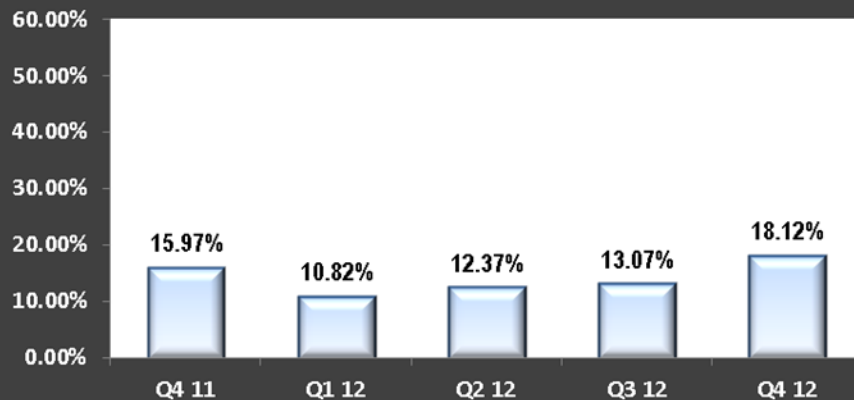
Cash Equivalents to Assets



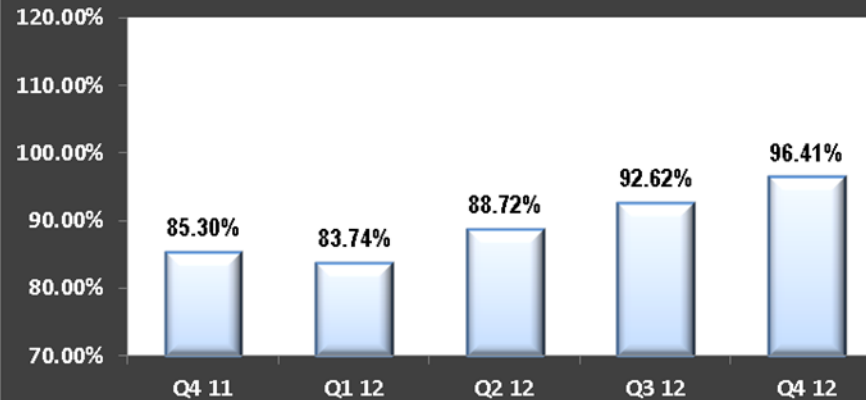
Brokered Deposits to Total Deposits



Net Non-Core Funding Dependence (\$250K)



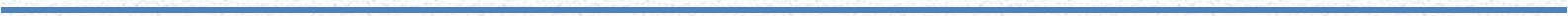
Net Loans to Deposits



Outlook & Growth Strategies

- ❑ Continued to generate solid profitability in 2013
- ❑ Transitioning to a business development mindset after cleaning up balance sheet
- ❑ Steadily adding new banking talent and expanding geographic footprints
- ❑ Increasing focus on C&I, SBA and residential mortgage lending to create more diversified loan mix
- ❑ Pursuing additional relationships with U.S. subsidiaries of Korean corporations
- ❑ Strengthening/Enhancing Trade Finance business to be well positioned to capitalize on increasing economic activity driven by new U.S. – Korea Free Trade Agreement
- ❑ Cautiously exploring strategic growth opportunities (ex. M&A strategies) that may emerge and capital deployment alternatives

Q & A



THANK YOU

