



D.A. Davidson & Co.

FINANCIAL SERVICES CONFERENCE

May 13, 2014

J.W. Yoo / President & CEO

Alex Ko / EVP & CFO

Peter Koh / SVP & CCO



Safe Harbor Statement

Except for the historical information in this presentation, subject matters described herein include forward-looking statements that are subject to risks and uncertainties outside of Wilshire Bancorp's control that could cause actual results to differ materially from those expected in the forward-looking statements. 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.

Investors are cautioned not to place undue reliance on forward-looking statements, which speak only as of the date of this presentation. Wilshire Bancorp disclaims any obligation to announce publicly future events or developments that may affect the accuracy the forward-looking statements herein.

Unique Investment Opportunity

Profitability

- ✓ FY 2013 ROAA 1.56% & ROAE 12.39%
- ✓ Low Risk Balance Sheet with High Credit Quality
- ✓ Efficient Capital Usage

Management

- ✓ Stable Management led by J.W. Yoo
- ✓ Extensive Banking Experience from Both Executive Management & Board
- ✓ Long History of Proven Track Record
- ✓ Forbes Top 50 Most Trustworthy Financial Institutions



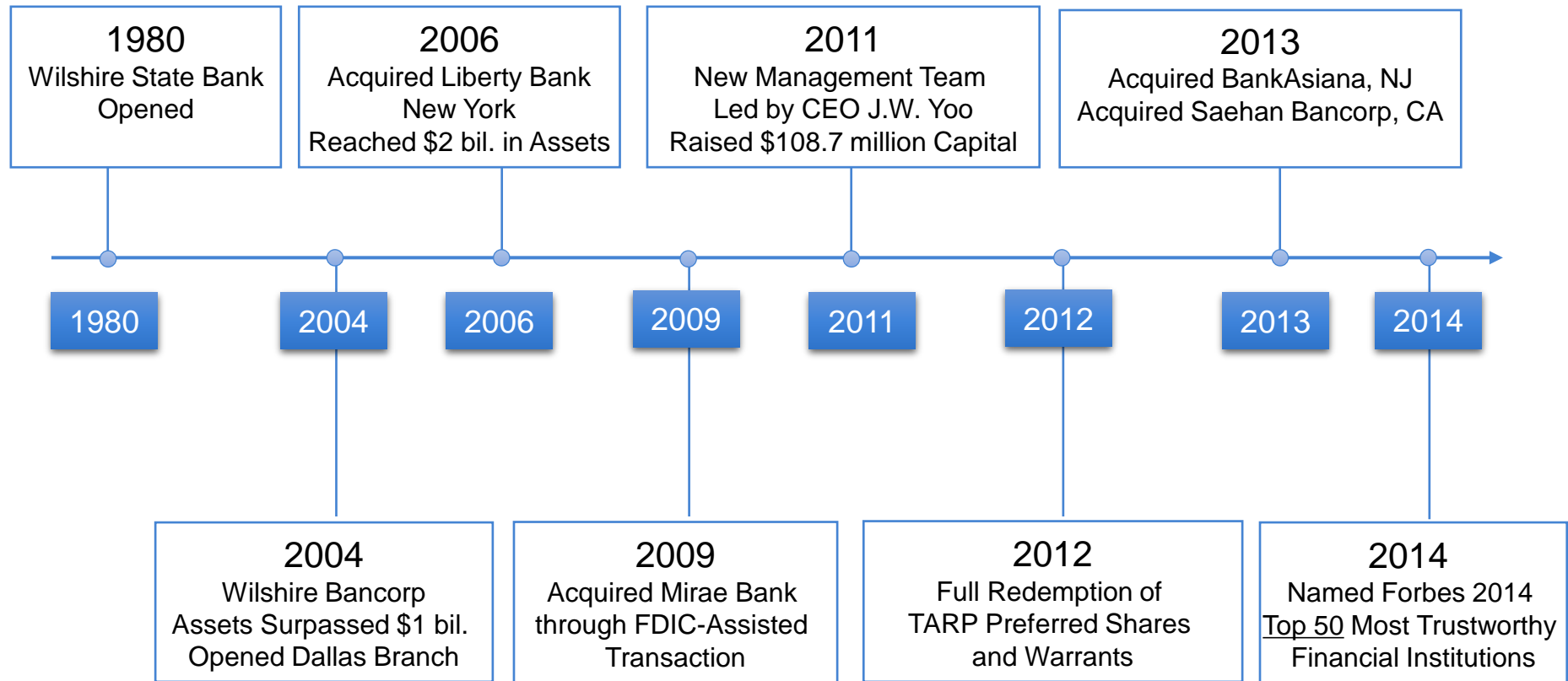
Business Lines

- ✓ One of strongest SBA production capacities in the U.S.
- ✓ Strong C&I loan portfolio
- ✓ Mortgage Warehouse Facility
- ✓ Expanding products to factoring, leasing, & ABL

Growth

- ✓ Strong Organic Growth
 - 8% organic loan growth in 2013
 - Top SBA loan producer among Korean-American Banks in 2013
- ✓ Active M&A Activity
 - BankAsiana & Saehan Bank in 2013; Total assets of \$750 mil.

Key Milestones



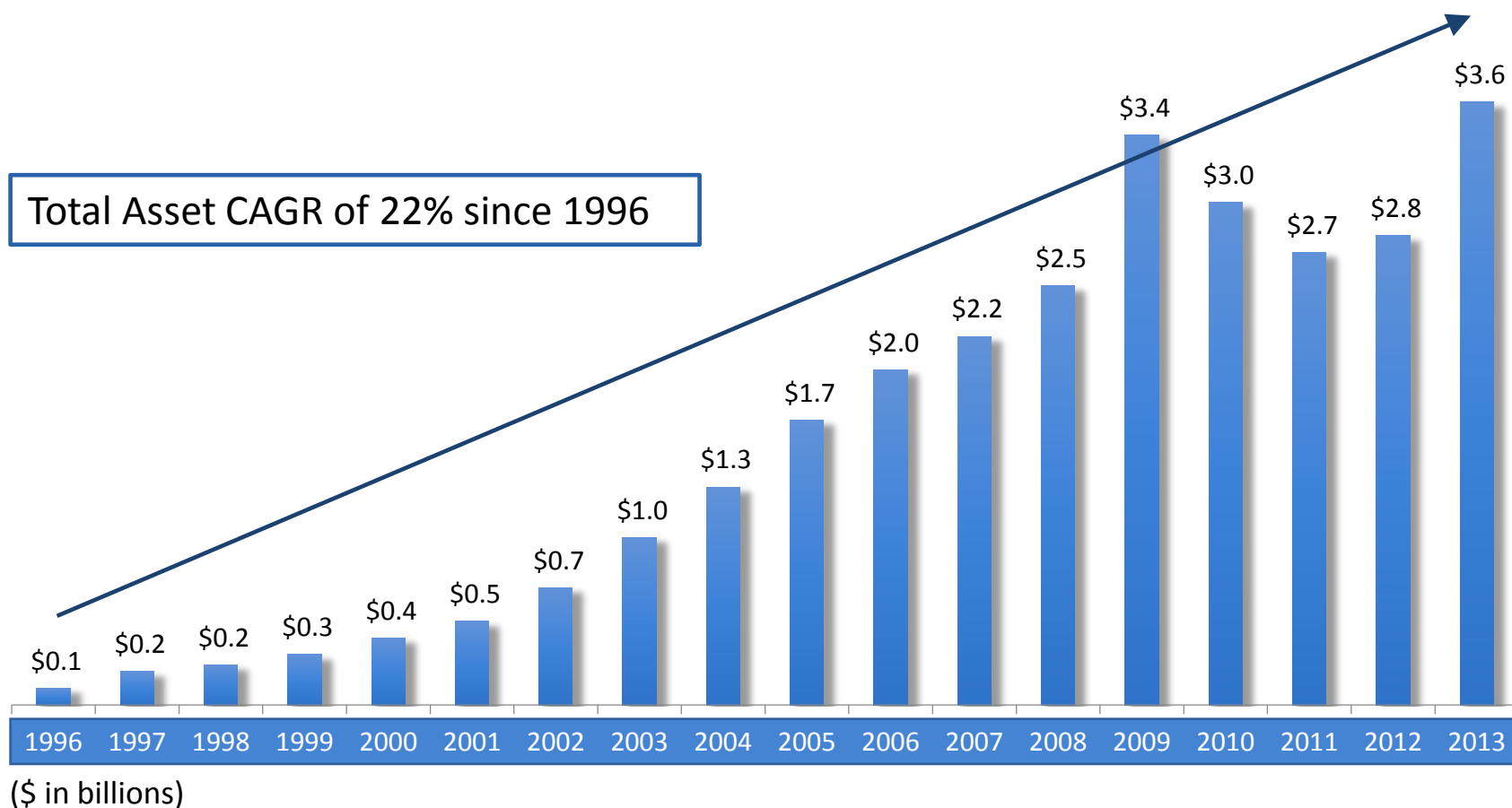
Forbes Top 50 Most Trustworthy Financial Companies

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Forbes | 2014
**AMERICA'S MOST
TRUSTWORTHY
COMPANIES**



Long History of Continued Growth



BankAsiana and Saehan Bank Acquisitions

BankAsiana

- Total Assets = \$207 MM
- Total Loans = \$161 MM
- Total Deposits = \$164 MM
- Total Consideration = \$32.5 MM
- 3 branches in NY/NJ market
- Closed on October 1, 2013
- System Conversion completed on November 4, 2013

- ❑ Doubles the size of Wilshire's presence in New York/New Jersey market
- ❑ Gives Wilshire top three market share position among Korean-American banks in NY/NJ
- ❑ Good opportunities to increase lending relationships with existing customers

Saehan Bank

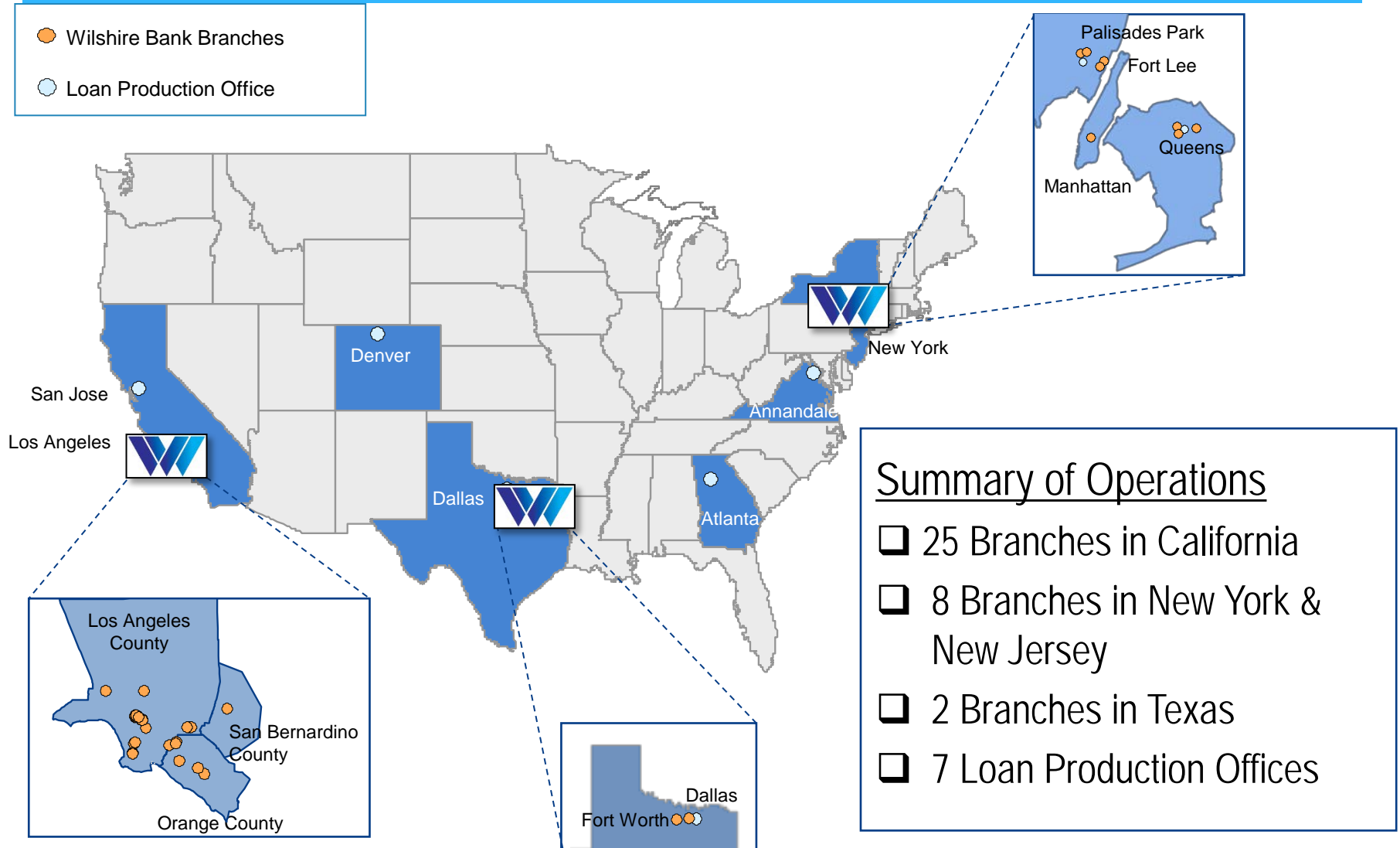
- Total Assets = \$542 MM
- Total Loans = \$365 MM
- Total Deposits = \$458 MM
- Total Consideration = \$105.5 MM
- 10 branches in Southern California
- Closed on November 20, 2013
- System conversion completed on April 11, 2014

- ❑ Significantly increases market share in Southern California
- ❑ Cost saves on track with initial estimates; Closed 3 branches and 1 more to be closed in 2014
- ❑ Substantial excess liquidity available to be redeployed

Experienced Management & Board Driving Success

Name	Title	Years of Banking Experience	Years with Wilshire
Board of Directors	Diversified expertise among the Board members from various backgrounds such as investment banking, IT, and business management	Average of 30+ years	Varies
Jae Whan Yoo	President & Chief Executive Officer	38	3
Alex Ko	EVP & Chief Financial Officer	18	6
Peter Koh	SVP & Chief Credit Officer	12	12

National Branch Network



Q1 2014 Financial Highlights

- ❑ Net income available to common shareholders of \$13.1 million, or \$0.17 per share
 - Return on average assets of 1.44%
 - Return on average equity of 11.73%

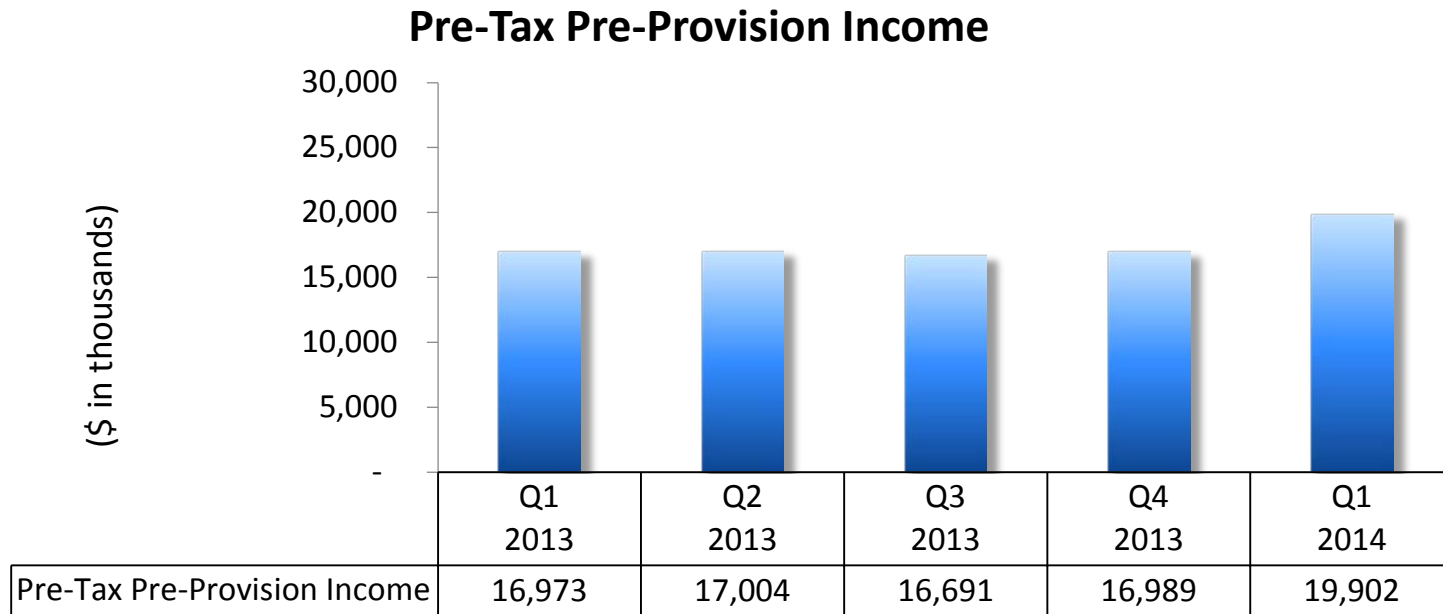
- ❑ Total revenue of \$50.3 million, an increase of 34% from the first quarter of 2013

- ❑ Loans receivable totaled \$2.87 billion at March 31, 2014, an increase of 40% from \$2.05 billion at March 31, 2013

- ❑ Total deposits were \$2.92 billion at March 31, 2014, an increase of 35% from \$2.16 billion at March 31, 2013
 - Non-interest bearing deposits represent largest component of deposit mix (29.7%)

- ❑ 67% increase in quarterly cash dividend from \$0.03 to \$0.05 per common share

Pre-Tax Pre-Provision Income *(Consolidated; non-GAAP)*



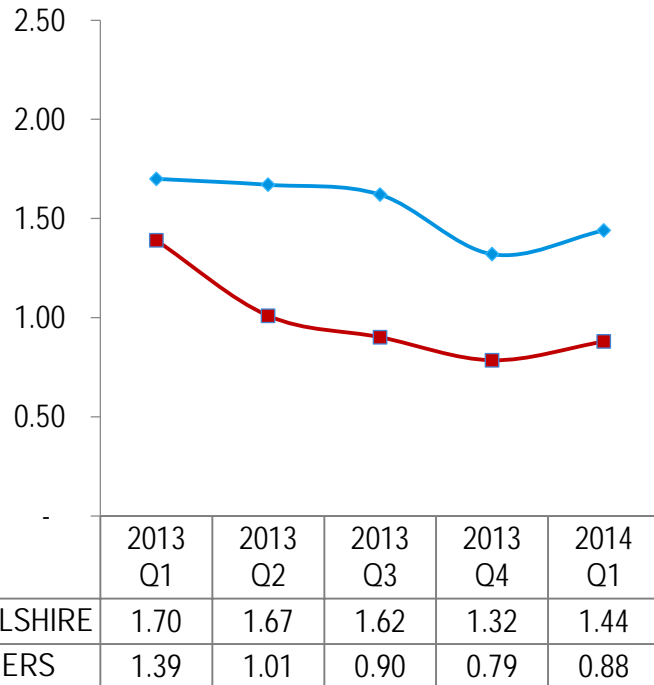
RECONCILIATION OF GAAP FINANCIAL MEASURES TO NON-GAAP FINANCIAL MEASURES:

	<u>Q1 2013</u>	<u>Q2 2013</u>	<u>Q3 2013</u>	<u>Q4 2013</u>	<u>Q1 2014</u>
Net Income	11,589	11,539	11,334	10,914	13,113
Add Back - Income Tax Provision (Benefit)	5,384	5,465	5,357	6,075	6,789
<u>Add Back - Credit for Losses on Loans and Loan Commitments</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Pre-Tax, Pre-Provision Income (PTPP)	16,973	17,004	16,691	16,989	19,902

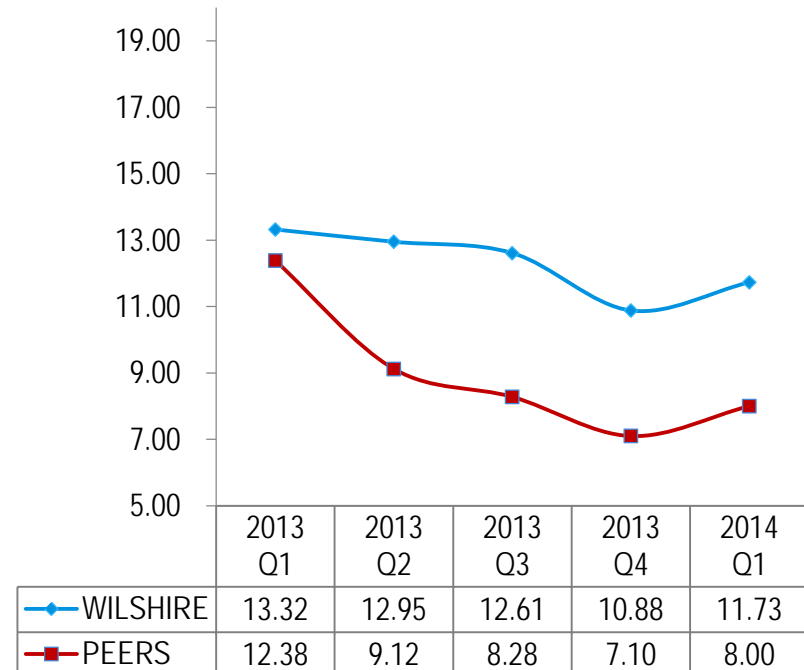
**Pre-Tax Pre-Provision Income is a non-GAAP measure. Non-GAAP measures have limitations as analytical tools and investors should not consider them in isolation or as a substitute for analysis of Wilshire's results as reported under GAAP.*

Profitability – ROAA and ROAE

ROAA (%)

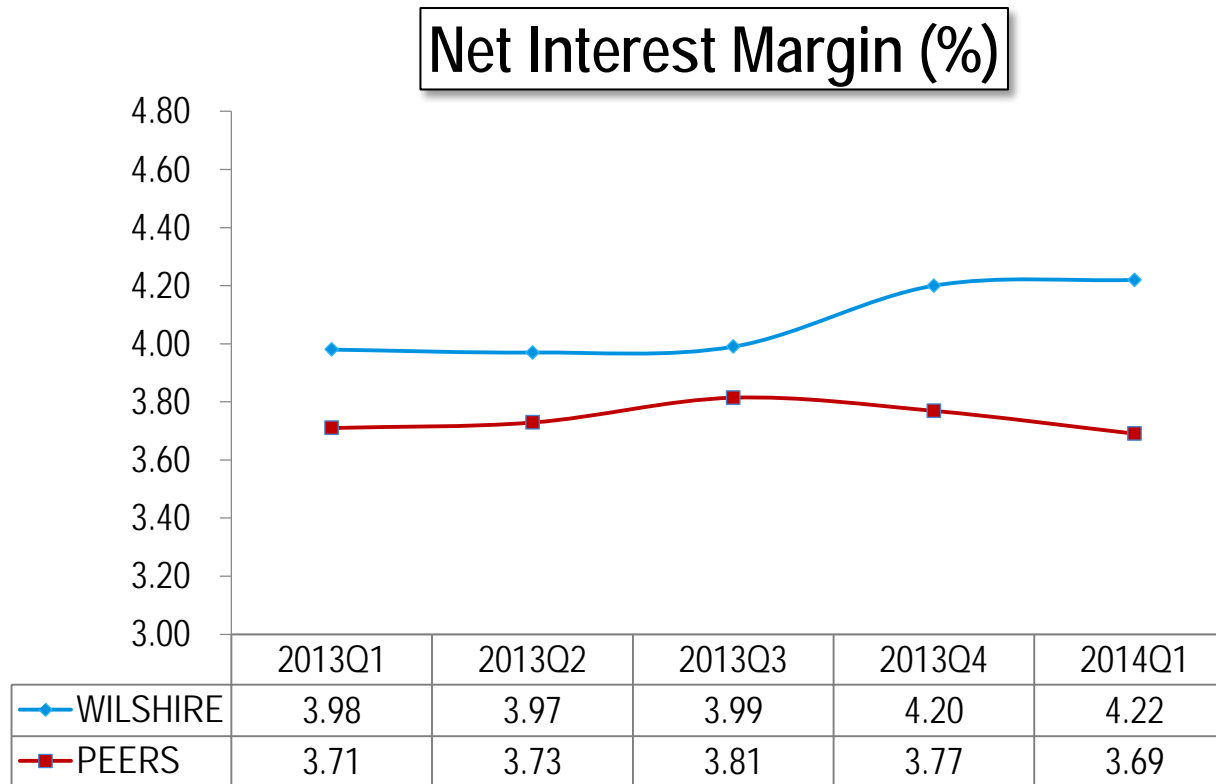


ROAE (%)



Source: SNL for peer average; Peer Average is based on national peers with assets between \$3 to \$5 billion. Figures shown as of 3/31/2014

Net Interest Margin



Source: SNL for peer average; Peer Average is based on national peers with assets between \$3 to \$5 billion. Figures shown as of 3/31/2014

Active Capital Management & Deployment

Mar. 2012

- Redeemed \$62.5MM of TARP preferred stock

Dec. 2012

- Called \$15.5MM of junior subordinated debt with an interest rate of 3.24%

Mar. 2013

- Authorized the repurchase of up to 5% of outstanding shares of common stock, or 3.6 MM shares, of which 651,412 were repurchased for \$4.3MM

May 2013

- Reinstated quarterly cash dividend at \$0.03 per share

Sep. 2013

- Acquired BankAsiana, 100% cash deal of \$32.5MM

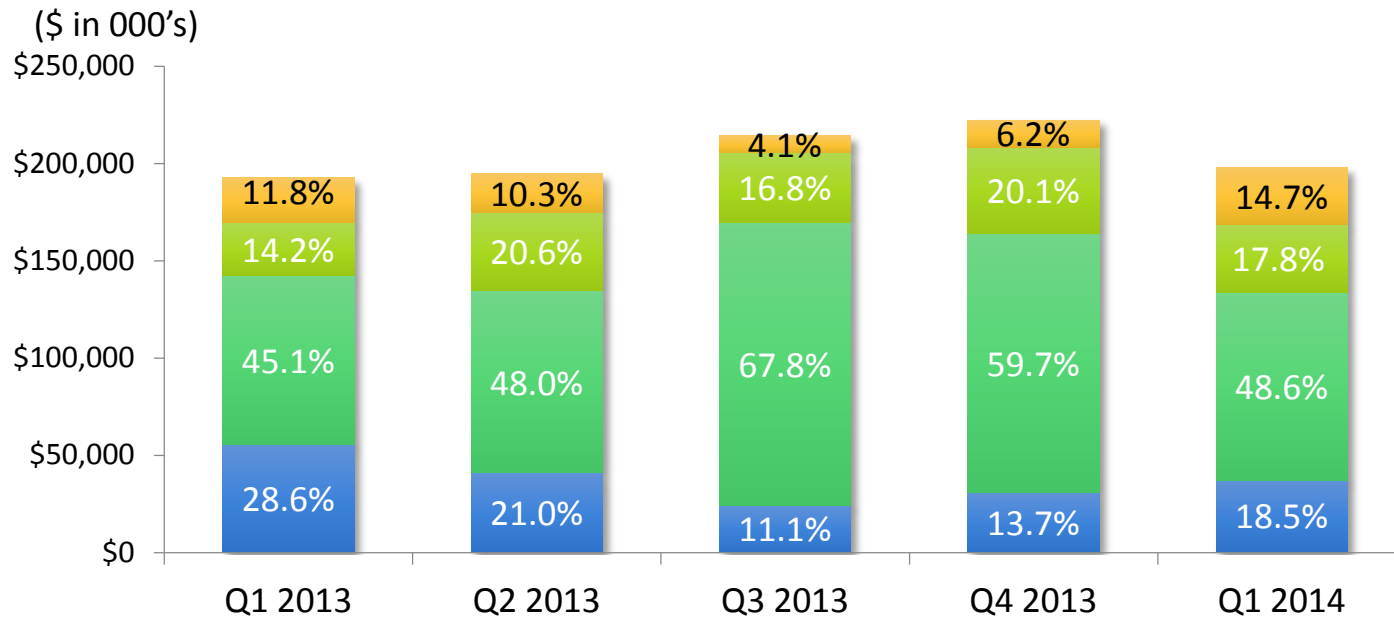
Nov. 2013

- Acquired Saehan Bancorp, 50%-50% cash and stock deal of \$105.5MM

Mar. 2014

- Increased quarterly cash dividend by 67% to \$0.05 per share

Strong Loan Production

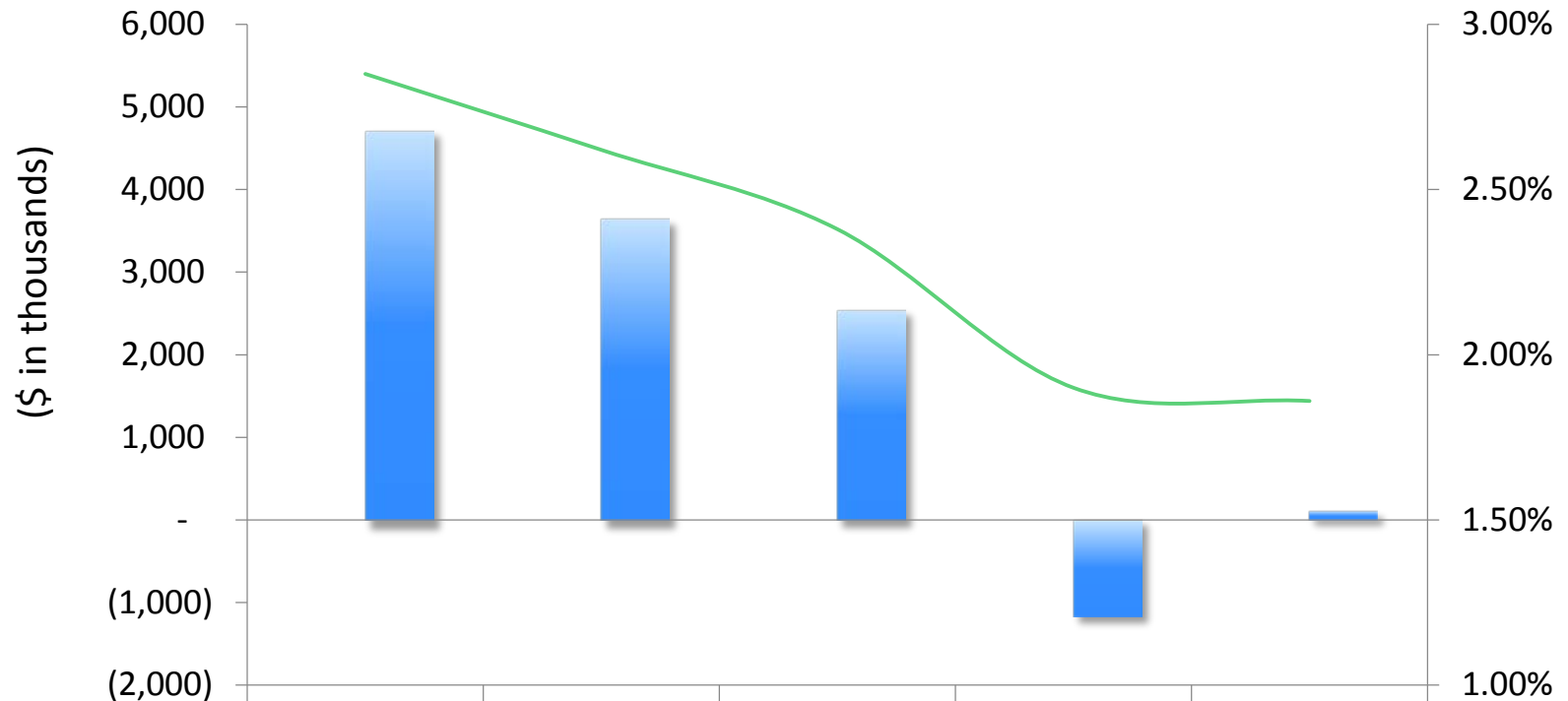


■ CONSUMER
 ■ COMMERCIAL
 ■ REAL ESTATE
 ■ SBA LOANS
 ■ HOME LOANS

(\$ '000)	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014
RESIDENTIAL MTG	\$ 22,831	\$ 20,022	\$ 8,714	\$ 13,858	\$ 29,063
SBA LOANS	27,379	40,209	36,001	44,599	35,305
COMMERCIAL	55,096	40,927	23,710	30,541	36,619
REAL ESTATE	86,839	93,606	145,361	132,780	96,266
CONSUMER	537	75	540	546	632
TOTAL	\$ 192,682	\$ 194,839	\$ 214,326	\$ 222,325	\$ 197,886

Data as of 3/31/2014

Strong Credit Quality

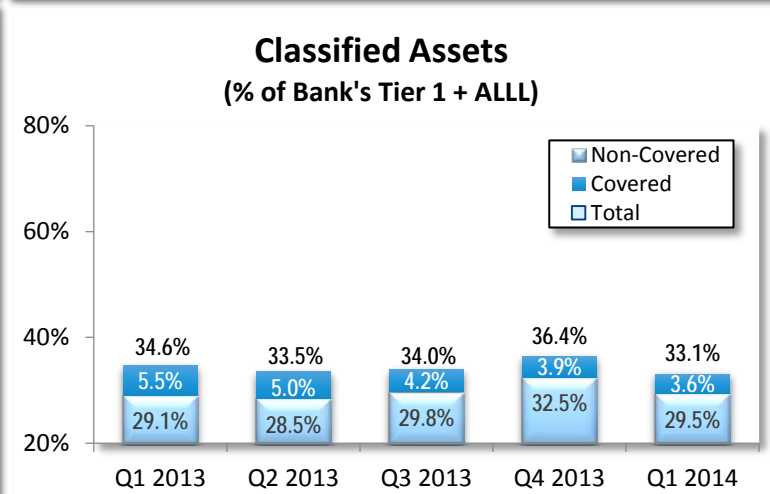
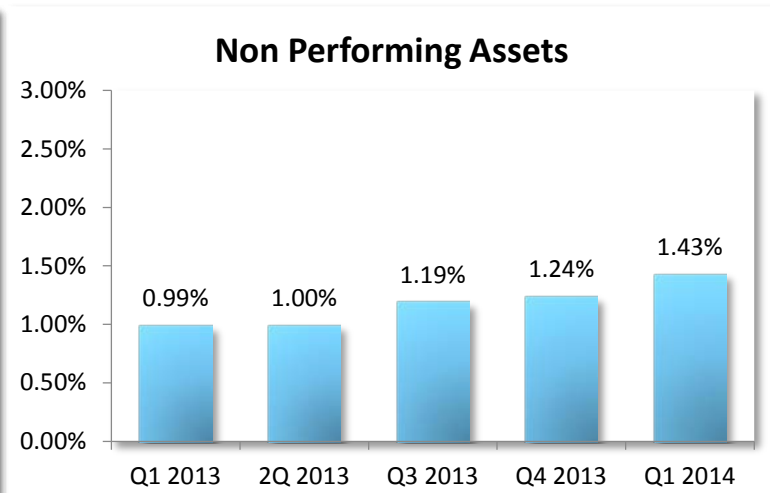
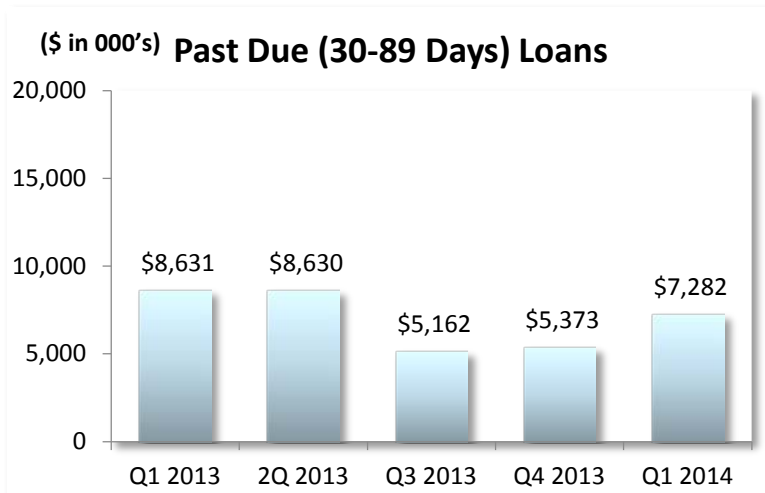


Provision (credit)	-	-	-	-	-
Net Charge-Off	4,708	3,640	2,540	(1,166)	99
ALLL to Gross Loan*	2.85%	2.62%	2.38%	1.90%	1.86%

*Excluding HFS loans

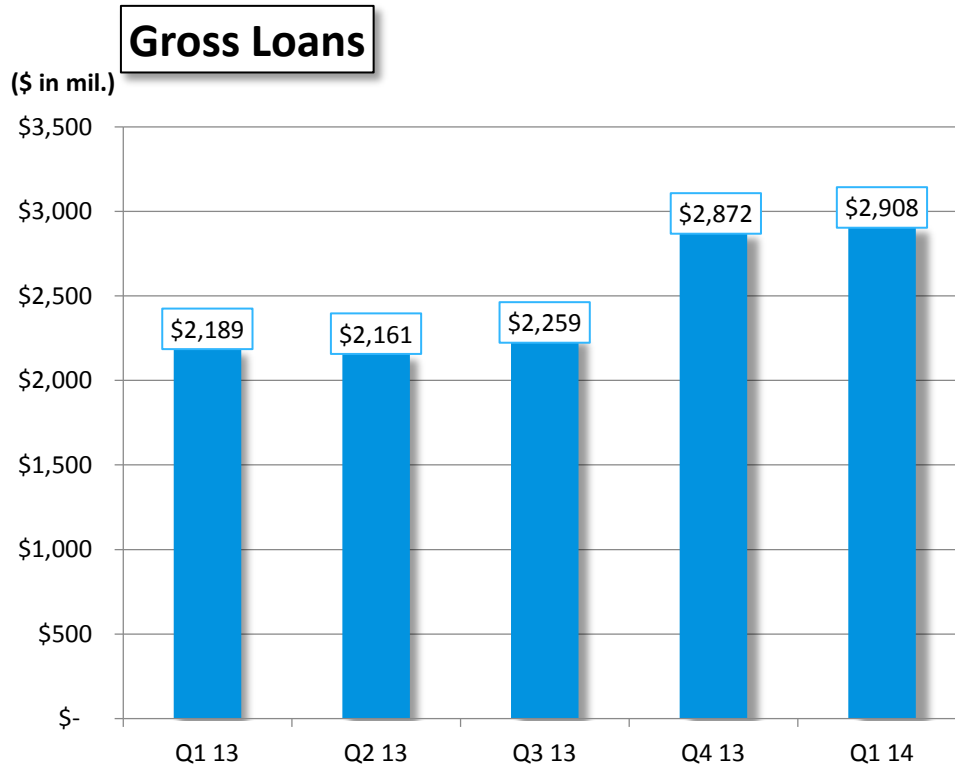
Data as of 3/31/2014

Asset Quality Trend

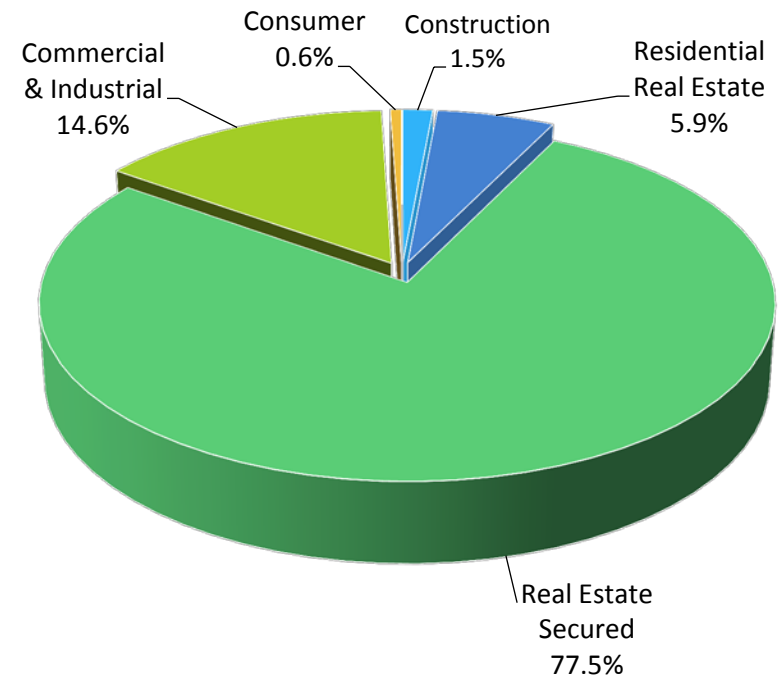


Data as of 3/31/2014

Loan Composition



Loan Composition

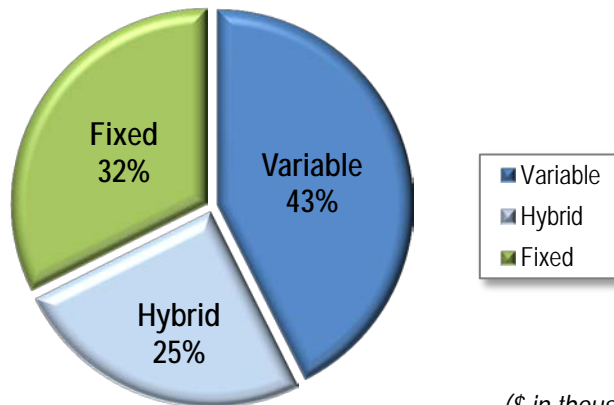


Data as of 3/31/2014

Positioned for Rising Interest Rates

Wilshire stands to benefit as short-term rates rise

Loan Rate Mix

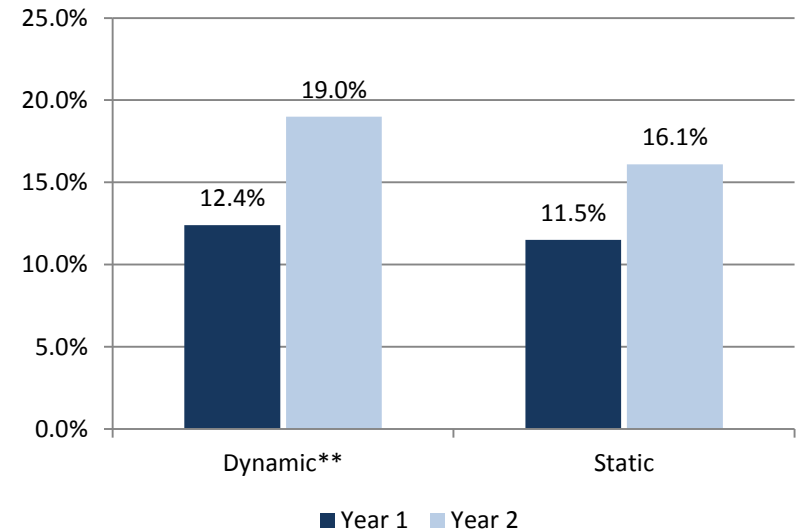


(\$ in thousands)

Loan Type	Outstanding	Avg. Size
Real Estate	\$2,276,209	\$1,153
C&I	374,644	263
SBA*	242,438	145
Others	14,393	106
Gross Loans	2,907,684	\$558

* Average size of SBA loans produced is \$556K

Expected Change in Net Interest Income*
(400 basis point parallel increase)

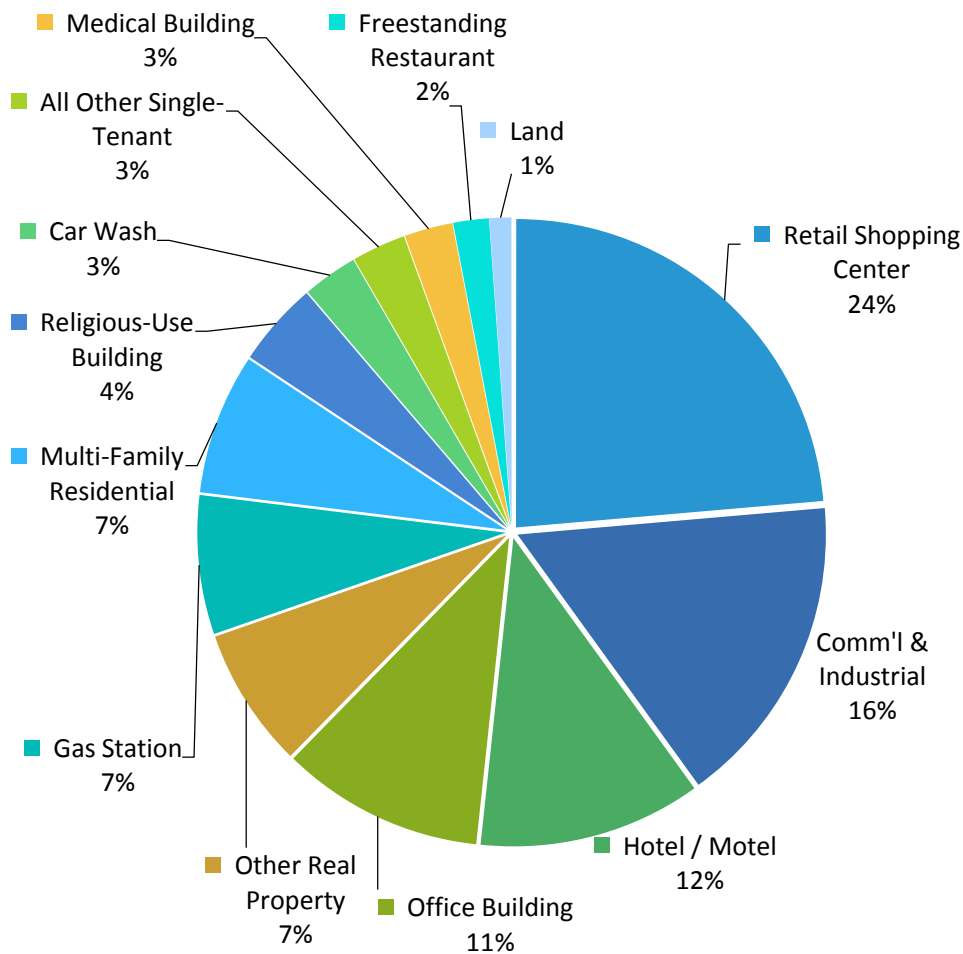


* From base case with stable interest rates

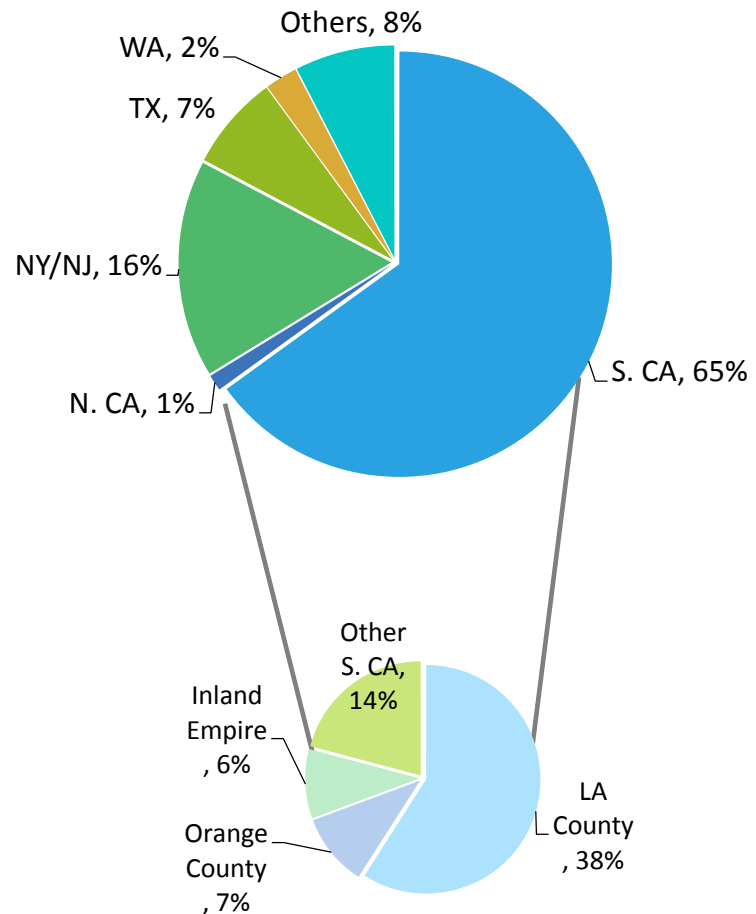
** Assumes loan growth of 6.6% and 7.2% and deposit growth of 7.8% and 6.6% for year 1 and year 2, respectively

Data as of 3/31/2014

CRE Concentration by Type & Region

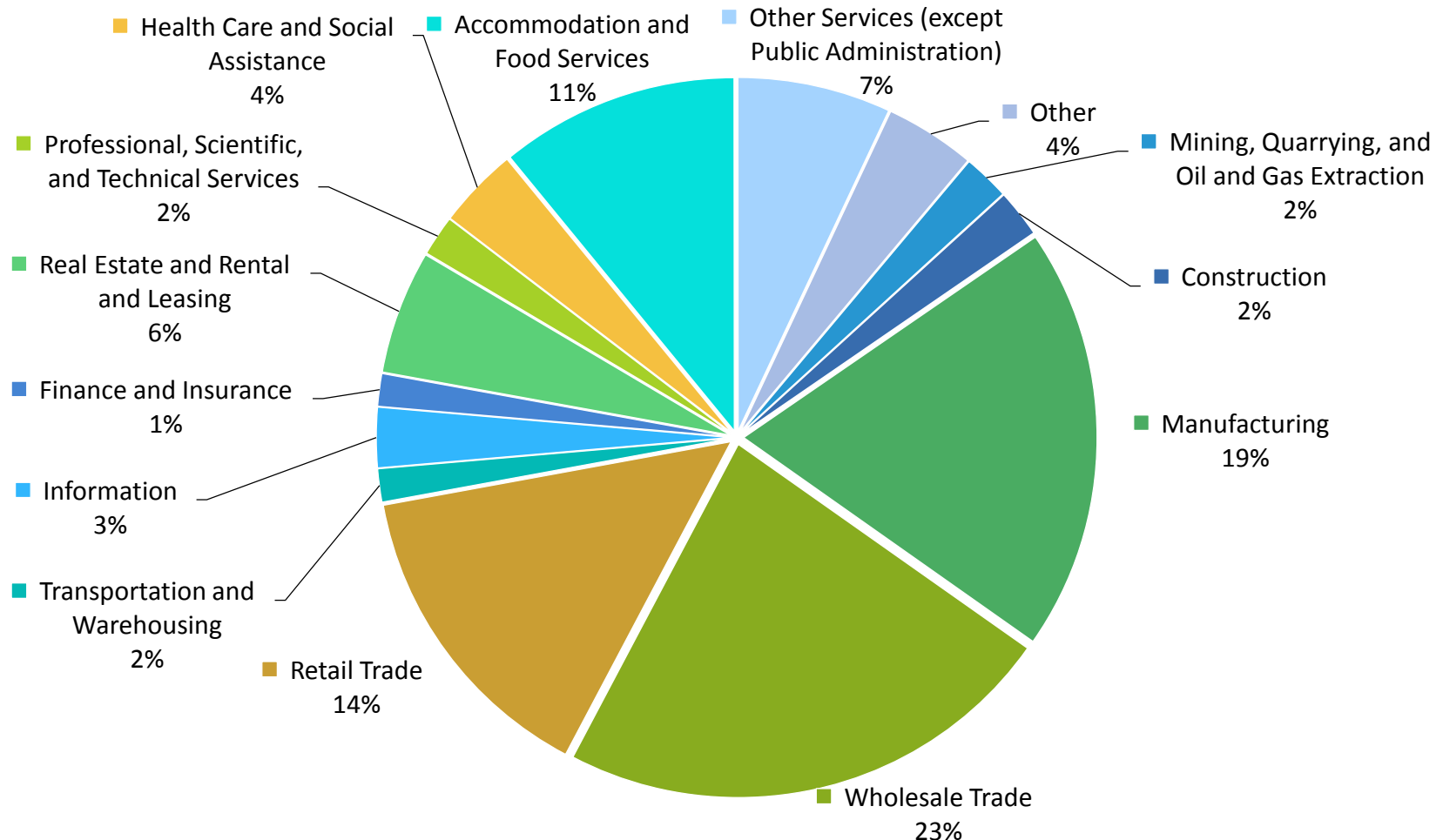


Owner Occupied	Non-Owner Occupied
35%	65%



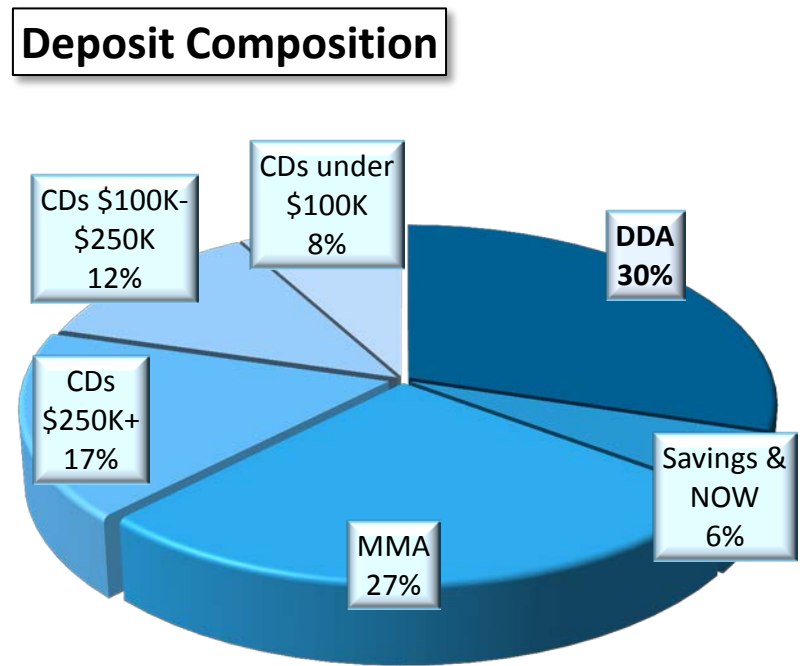
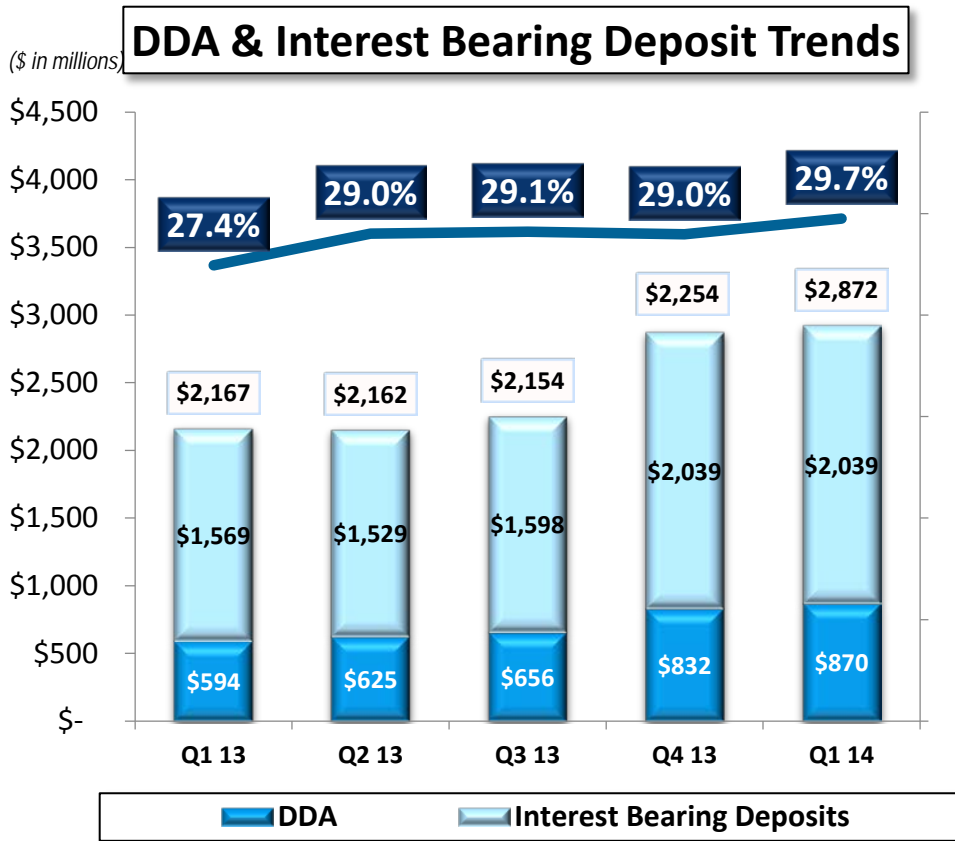
Data as of 3/31/2014

Commercial and Industrial Loans by Type



Data as of 3/31/2014

Deposit Composition



Data as of 3/31/2014

Looking Forward Strategically

Business Line Expansion

- New strategic initiatives for factoring, leasing, and asset-based lending
- Adding value from additional fee based income generation
- Building upon existing strong business lines in SBA, C&I, & CRE loans

Geographic Expansion

- Concentrated in West Coast & East Coast regions; Expanding to Southern region with new De Novo branches
- Adding density to existing markets and capturing additional market share in new markets
- Product focus by geographic areas - different industry focus with C&I lending

Continued Strong Growth

- Strong organic growth to continue
- Active strategic growth – recent acquisitions to provide synergies and cost saves that will add value going forward

Q & A

THANK YOU