

Community Goals and Commitments
(CRC,BBCN Bank, Wilshire Bank)

BBCN Bank and Wilshire Bank have agreed to merge, subject to shareholder approvals and receipt of federal and state regulatory approvals. Upon (and only upon) completion of the merger, BBCN and Wilshire, on behalf of the merged bank (hereinafter referenced as the "Resultant Bank"), together with the California Reinvestment Coalition (herein referenced as "CRC") hereby affirm their commitment to helping to meet the needs of low- and moderate-income communities and communities of color, including individuals and businesses, for financial services and products, investment and lending. To enable the public to evaluate the benefits these communities will derive from this merger, BBCN, Wilshire Bank developed these public goals in conjunction with CRC and its members.

The Resultant Bank will strive to meet the following goals related to loans, investments, financial products and services and charitable and community contributions and grants. A copy of the goals set herein will be provided to the Resultant Bank's primary federal regulator on an annual basis.

1. The Resultant Bank plans to increase the amount of its CRA qualified activity serving low and moderate income and historically underserved communities. In California, the Resultant Bank will devote itself to the goal of providing combined annual loans, investments, services, total charitable and other community contributions and grants totaling at least 10% of its statewide deposits in 2017, 12% by 2021, and 15% by 2025 with a mid-plan review of goals in 2021.
2. The Resultant Bank will set a goal of total charitable and other community contributions and grants each year beginning in 2017 equal to one percent of net income after taxes for the entire company for the preceding year, with contributions and grants provided within California to reflect the state's portion of total national deposits. The Resultant Bank will set a goal that by 2018, 35% of this amount will go towards CRA qualified programs that support organizations serving the needs of low and moderate income communities and include programs such as: affordable housing (including fair housing and mortgage counseling); economic development (including technical assistance to small businesses); and, consumer asset building (including household financial capacity development). By 2020 the goal will be to increase the total percentage of all contributions and grants to CRA qualified programs from 35% to 50%.
3. The Resultant Bank will dedicate 0.25% of its California deposits to community development investments. These community development investments can include affordable housing development, small business lending, and equity equivalents to CDFIs, CDCs, transit oriented development projects and other non-profit community development funds, but no more than half of which will be in New Market Tax Credits

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and Low Income Housing Tax Credits. Beginning in 2018, the Resultant Bank will commit to allocate \$75,000 a year, in the form of grants to the community, of the 0.25% amount to fund loan loss reserves of CDFIs and other non-profit, community based small business lenders in California.

4. The Resultant Bank will continue providing lending solutions to small businesses in LMI communities. It plans to be an SBA Top 10 lender in the U.S., and it will aspire to be an industry recognized leader in the area for small business lending. In addition, it will:
 - a. Make investments in and develop partnerships with CDFIs such as BBCN Bancorp's investment in Broadway Financial. This includes CDFIs that provide SBA and/or micro business loans.
 - b. Explore participation in the California Small Business Loan Guarantee Program with Financial Development Corporations ("FDC").
 - c. Participate in small business referral programs with various CDFIs that provide technical assistance.
 - d. Set an annual goal, beginning in 2018, that half of the number of all Resultant Bank CRA qualified small business loans shall be to businesses with annual revenues of less than \$1 million, or loans less than \$150,000, excluding credit card loans.
5. Within 18 months from the merger, it is contemplated that the Resultant Bank will develop a formalized corporate supplier diversity program. This program will include vendors that are locally based and/or owned by members of communities that have historically been under-served for non-bank infrastructure products and services. In addition, it plans to develop a program in partnership with a minority supplier development council or similar organizations that will assist small businesses from traditionally underserved communities with information or training in the areas of procurement and contracting banking-related services and products. The Resultant Bank expects that by 2021, it will contract approximately 15% of its total non-banking system related spend (expenditures on core banking systems, rents, insurance and utilities will not be considered "non-banking system spend") with corporate suppliers that are minority and women owned.
6. Although the Resultant Bank's primary focus will be commercial banking, it also intends to provide retail financial services to consumers including LMI individuals and families in its assessment areas. It plans to promote BBCN Bank's current Basic Checking and

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- similar products that provide services at no or low costs, including protection against overdrafts at point of sale and at the ATM. It also plans to offer Wilshire Bank's Rainbow Savings accounts to encourage first time savers.
7. The Resultant Bank will provide surcharge-free ATM access to California EBT card users through the MoneyPass network or through another network, if the State of California discontinues its program with MoneyPass and doing so is not cost-prohibitive. If it becomes necessary, the Resultant Bank will analyze the feasibility of providing such surcharge-free access and will share such analysis with the community at its annual meeting.
 8. The Resultant Bank will commit to hosting one meeting annually with one or more community groups, beginning in 2017 until 2021. A primary purpose of the meetings will be to review, evaluate and develop strategies for achieving the goals and commitments described in this section. The Resultant Bank's CEO will attend the annual meetings.
 9. The Resultant Bank will take affirmative steps to work with and support community organizations that serve traditionally under-served communities to identify, support and participate in their affordable housing, homeownership counseling, small business technical assistance, financial literacy, and economic development-sponsored initiatives such as micro business loans consistent with its community commitment and goals and safety and soundness.
 10. The Resultant Bank is considering targeting affordable housing residential mortgage loans for its LMI income and HM communities via CRA-qualified investments and sponsorships for AHP grants on behalf of nonprofits provided by the Federal Home Loan Bank of San Francisco. The Resultant Bank will explore with the community, the feasibility of supporting a lending program to nonprofit housing developers in California for affordable rental housing for tenants at or below 60 percent of area median income at levels that will not expose the Bank to loan concentration risk that may be deemed to be unsafe or unsound. The Resultant Bank will also explore transit-oriented development market opportunities for lending within its assessment areas in California with the community. All programs will be discussed and reviewed during its annual meeting.
 11. The Resultant Bank will create a CRA Committee that oversees and takes steps designed to ensure that it meets community lending activity and other CRA goals. Such oversight activity will be periodically reported to the board.

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Upon mutual acceptance of the goals and commitments set forth in this agreement, CRC agrees to submit a letter of support of this commitment by BBCN Bank and Wilshire Bank to the Federal Reserve Bank of San Francisco and the FDIC, San Francisco Regional Office.

Accepted and signed on April 6, 2016 by:

California Reinvestment Coalition



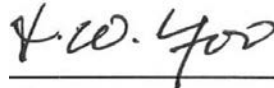
Paulina Gonzalez
Executive Director

BBCN Bank



Kevin Kim
Chief Executive Officer

Wilshire Bank



Jae Whan Yoo
Chief Executive Officer