Hanmi Financial Corporation

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2Q24 Earnings Supplemental Presentation

July 23, 2024

Forward-Looking Statements

Hanmi Financial Corporation (the "Company") cautions investors that any statements contained herein that are not historical facts are forward-looking statements within the meaning of the "safe harbor" provisions of the Private Securities Litigation Reform Act of 1995, including, but not limited to, those statements regarding operating and financial performance, financial position and liquidity, business strategies, regulatory, economic and competitive outlook, investment and expenditure plans, capital and financing needs and availability, litigation, plans and objectives, merger or sale activity, financial condition and results of operations, and all other forecasts and statements of expectation or assumption underlying any of the foregoing. These statements involve known and unknown risks and uncertainties that are difficult to predict. Investors should not rely on any forward-looking statement and should consider risks, such as changes in governmental policy, legislation and regulations, economic uncertainty and changes in economic conditions, inflation, the continuing impact of the COVID-19 pandemic on our business and results of operations, fluctuations in interest rate and credit risk, competitive pressures our ability to access cost-effective funding, the ability to enter into new markets successfully and capitalize on growth opportunities, balance sheet management, liquidity and sources of funding, the size and composition of our deposit portfolio, and the percentage of uninsured deposits in the portfolio, increased assessments by the Federal Deposit Insurance Corporation, risk of natural disasters, a failure in or breach of our operational or security systems or infrastructure, including cyberattacks, the adequacy of and changes in the methodology of calculating our allowance for credit losses, and other operational factors.

Forward-looking statements are based upon the good faith beliefs and expectations of management as of this date only and are further subject to additional risks and uncertainties, including, but not limited to, the risk factors set forth in our earnings release dated July 23, 2024, including the section titled "Forward Looking Statements" and the Company's most recent Form 10-K, 10-Q and other filings with the Securities and Exchange Commission ("SEC"). The Company disclaims any obligation to update or revise the forward-looking statements herein.

Non-GAAP Financial Information

This presentation contains financial information determined by methods other than in accordance with accounting principles generally accepted in the United States of America (“GAAP”). These non-GAAP measures include tangible common equity to tangible assets, and tangible common equity per share. Management uses these “non-GAAP” measures in its analysis of the Company’s performance. Management believes these non-GAAP financial measures allow for better comparability of period to period operating performance. Additionally, the Company believes this information is utilized by regulators and market analysts to evaluate a company’s financial condition and therefore, such information is useful to investors. These disclosures should not be viewed as a substitute for operating results determined in accordance with GAAP, nor are they necessarily comparable to non-GAAP performance measures that may be presented by other companies. A reconciliation of the non-GAAP measures used in this presentation to the most directly comparable GAAP measures is provided in the Appendix to this presentation.

2Q24 Highlights

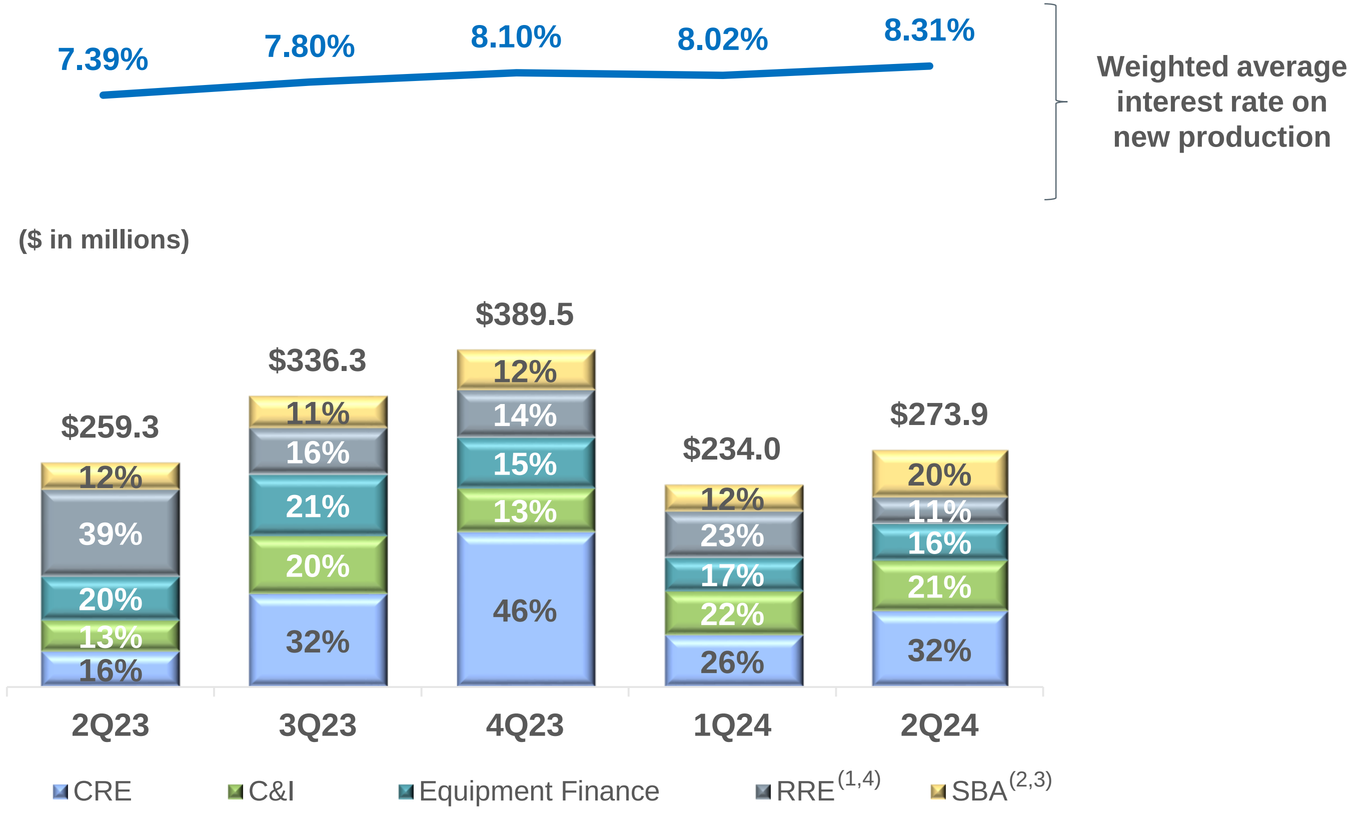
Net Income	Diluted EPS	ROAA	ROAE	NIM	Efficiency Ratio	TBVPS[1]
$14.5M	$0.48	0.77%	7.50%	2.69%	62.24%	$22.99

- **Net income** was $14.5 million, or $0.48 per diluted share, down 4.7% from $15.2 million, or $0.50 per diluted share, for the prior quarter
  - **Net interest income** was $48.6 million, down 4.0% from the prior quarter
  - **Noninterest income** was $8.1 million, up 4.2% from the prior quarter
  - **Noninterest expense** was $35.3 million, down 3.2% from the prior quarter
  - **Efficiency ratio** was 62.24%, compared with 62.42% for the prior quarter
- **Loans receivable** were $6.18 billion, consistent with the prior quarter
  - **Loan production** was $273.9 million with a weighted average interest rate of 8.31%
- **Deposits** were $6.33 billion, down 0.7% from the prior quarter, with noninterest-bearing demand deposits representing 31.0% of total deposits
  - **Cost of interest-bearing deposits** was 4.27%, up 11 basis points from the prior quarter
- **Credit loss expense** was $1.0 million; allowance for credit losses to loans was 1.10% at June 30, 2024
- **Tangible common equity to tangible assets[1]** was 9.19%, Common equity tier 1 capital ratio was 12.11% and total capital ratio was 15.24%

(1) Non-GAAP financial measure; refer to the non-GAAP reconciliation slide

Loan Production

Loan production of $274 million for 2Q24 reflected balanced contribution from nearly all business lines, and a 29 basis point increase in the weighted average interest rate on new production.



- Commercial real estate loan production was $87.6 million and Commercial and industrial loan production was $59.0 million
- Equipment finance production was $42.6 million for the second quarter and Residential mortgage[1,4] loan production was $30.2 million
- SBA[2,3] loan production was $54.5 million for the second quarter

(1) Residential mortgage includes $0.0, $0.0, $0.0, $0.3, and $0.0 million of consumer loans for 2Q23, 3Q23, 4Q23, 1Q24, and 2Q24, respectively
(2) $30.9 million, $36.1 million, $48.4 million, $30.8 million, and $54.5 million of SBA loan production includes $19.4 million, $17.6 million, $20.2 million, $12.2 million, and $31.4 million of loans secured by CRE and the remainder representing C&I as of 2Q23, 3Q23, 4Q23, 1Q24, and 2Q24, respectively
(3) Production includes purchases of guaranteed SBA loans of $9.7 million, $10.2 million, and $14.5 million for 4Q23, 1Q24, and 2Q24, respectively
(4) Production includes purchased mortgage loans of $5.2 million for 2Q24.

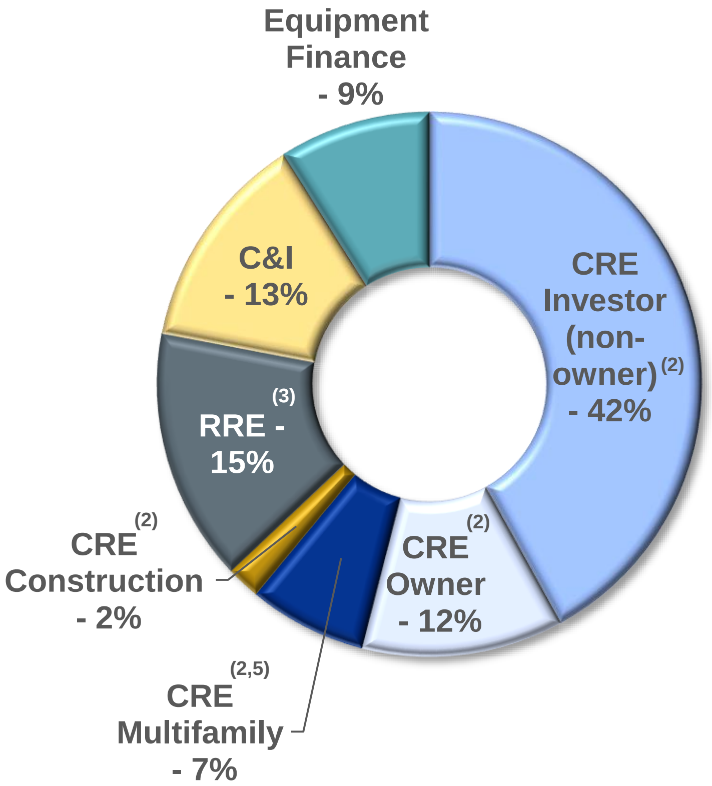
$6.2 Billion Loan Portfolio
(as of June 30, 2024)

Commercial Real Estate (CRE)[1,2] Portfolio	
Outstanding ($ in millions)	$3,889
2Q24 Average Yield	5.63%

Residential Real Estate (RRE)[3] Portfolio	
Outstanding ($ in millions)	$954
2Q24 Average Yield	5.20%

Commercial & Industrial (C&I)[1] Portfolio	
Outstanding ($ in millions)	$802
2Q24 Average Yield	8.91%

Equipment Finance Portfolio	
Outstanding ($ in millions)	$531
2Q24 Average Yield	6.08%



CRE[2] Investor (non-owner)	
# of Loans	872
Weighted Average Loan-to-Value Ratio[4]	49.8%
Weighted Average Debt Coverage Ratio[4]	2.06x

CRE[2] Owner Occupied	
# of Loans	733
Weighted Average Loan-to-Value Ratio[4]	47.5%
Weighted Average Debt Coverage Ratio[4]	2.75x

CRE[2] Multifamily	
# of Loans	151
Weighted Average Loan-to-Value Ratio[4]	54.7%
Weighted Average Debt Coverage Ratio[4]	1.58x

Note: Numbers may not add due to rounding

(1) Includes syndicated loans of $273.4 million in total commitments ($221.6 million disbursed) across C&I ($209.2 million committed and $157.4 million disbursed) and CRE ($64.2 million committed and disbursed)

(2) Commercial Real Estate (CRE) is a combination of Investor (non-owner), Owner Occupied, Multifamily, and Construction. Investor (or non-owner occupied) property is where the investor does not occupy the property. The primary source of repayment stems from the rental income associated with the respective properties. Owner occupied property is where the borrower owns the property and also occupies it. The primary source of repayment is the cash flow from the ongoing operations and activities conducted by the borrower/owner. Multifamily real estate is a residential property that has five or more housing units.

(3) Residential real estate is a loan (mortgage) secured by a single family residence, including one to four units (duplexes, triplexes, and fourplexes). RRE also includes $1.5 million of HELOCs and $6.4 million in consumer loans

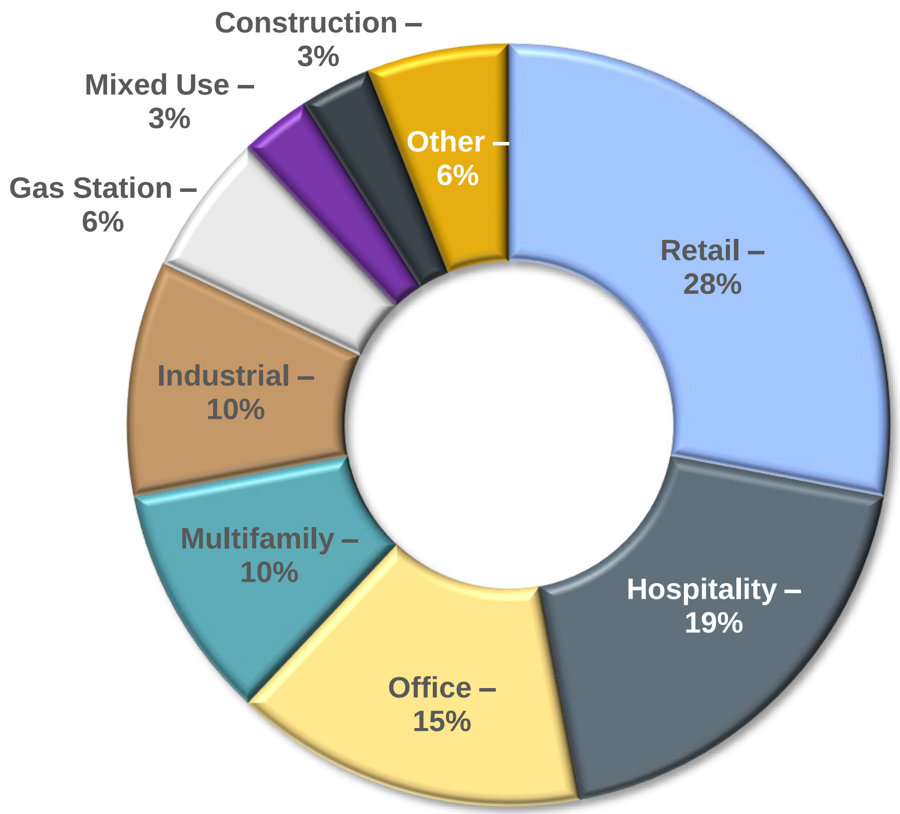
(4) Weighted average DCR and weighted average LTV calculated when the loan was first underwritten or renewed subsequently

(5) $80.5 million, or 19.0%, of the CRE multifamily loans are located in the rent-controlled New York City

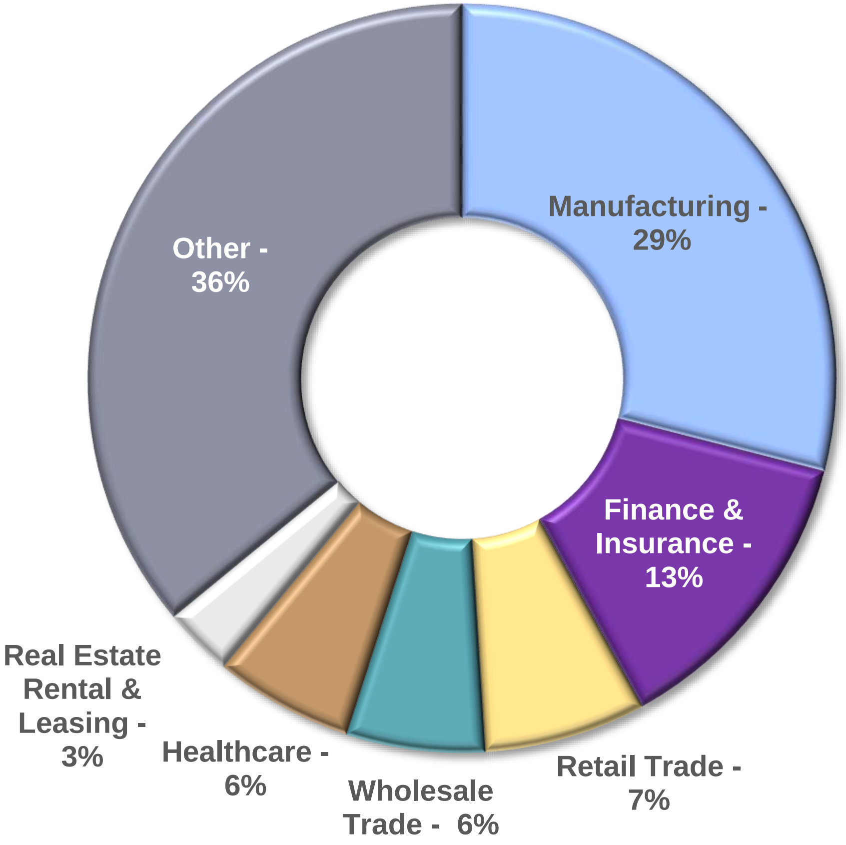
Loan Portfolio Diversification

Loan portfolio is well diversified across collateral and industry types; CRE represents 63% of the total portfolio and C&I, excluding Equipment Finance Agreements, represents 13%.

CRE Portfolio(1)
$3.9B



C&I Portfolio(2)
$802M

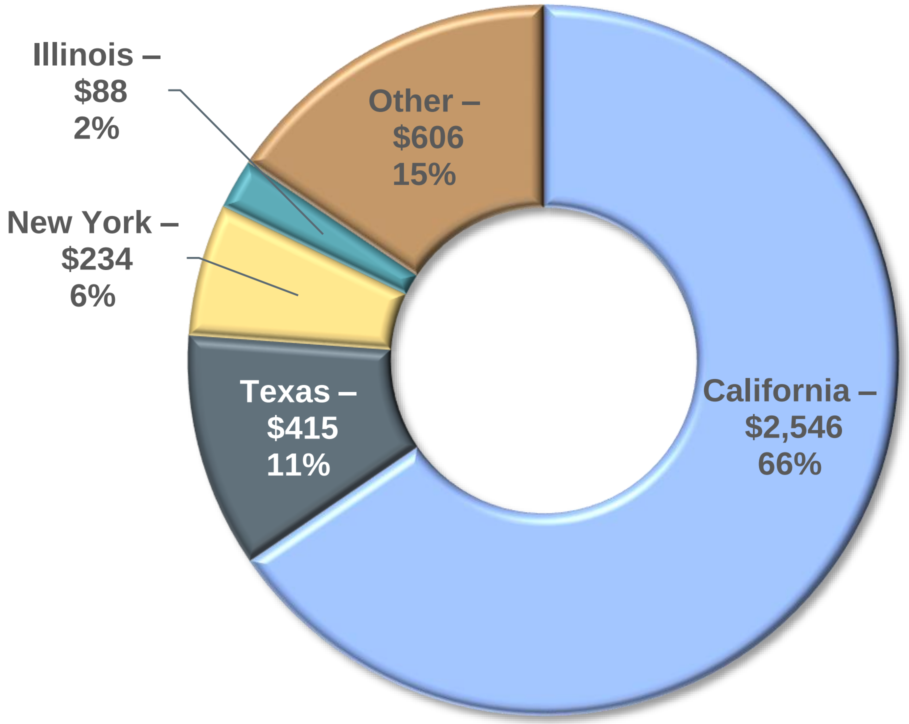


(1) $103.1 million, or 2.7%, of the CRE portfolio are unguaranteed SBA loans
(2) $48.3 million, or 6.0%, and $32.7 million, or 4.1%, of the C&I portfolio are unguaranteed and guaranteed SBA loans, respectively

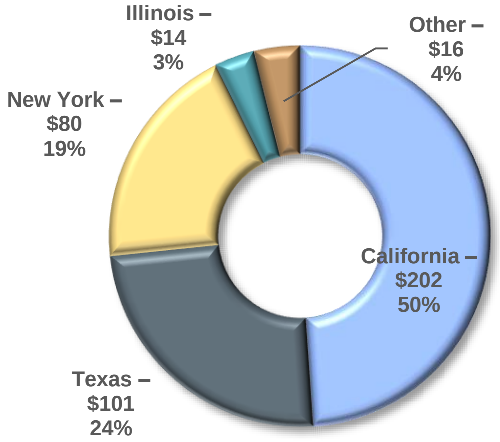
CRE Portfolio Geographical Exposure

($ in millions)

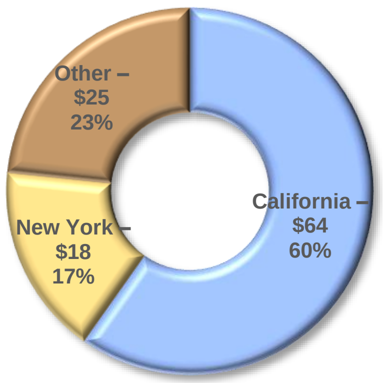
CRE Composition by State
$3,889



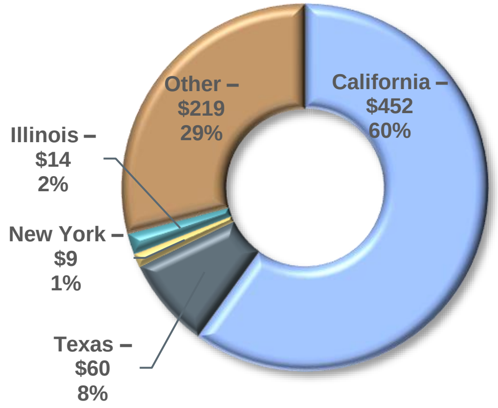
Multifamily by State
$413



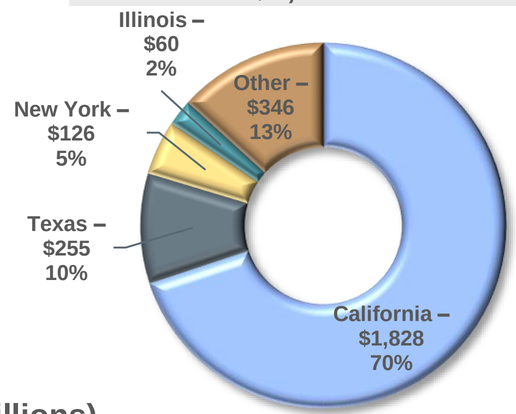
Construction by State
$107



Owner Occupied by State
$754



Investor (Non-owner Occupied) by State
$2,615



($ in millions)

Loan Portfolio Distribution

CRE

($ in millions)

	Owner Occupied	Non-owner Occupied	Multifamily	Construction [1]
Total Balance	$754	$2,614	$414	$107
Average	$1.03	$3.00	$2.74	$10.65
Median	$0.33	$1.11	$1.10	$4.97
Top Quintile Balance [3]	$565	$1,868	$299	$59
Top Quintile Loan Size	$1.1 or more	$3.7 or more	$2.5 or more	$20.1 or more
Top Quintile Average	$3.90	$10.80	$9.97	$29.67
Top Quintile Median	$2.13	$6.94	$4.76	$29.67

C&I

($ in millions)

	Term [2]	Lines of Credit [2]
Total Balance	$338	$464
Average	$0.32	$0.87
Median	$0.06	$0.06
Top Quintile Balance [3]	$292	$407
Top Quintile Loan Size	$0.1 or more	$0.8 or more
Top Quintile Average	$1.39	$5.65
Top Quintile Median	$0.28	$2.55

Residential Real Estate & Equipment Finance

($ in millions)

	Residential Real Estate	Equipment Finance
Total Balance	$954	$531
Average	$0.53	$0.05
Median	$0.46	$0.06
Top Quintile Balance [3]	$395	$271
Top Quintile Loan Size	$0.7 or more	$0.1 or more
Top Quintile Average	$1.11	$0.12
Top Quintile Median	$0.91	$0.10

(1) Represents the total outstanding amount. Advances require authorization and disbursement requests, depending on the progress of the project and inspections. Advances are non-revolving and are made throughout the term, up to the original commitment amount
(2) Term loans are a commitment for a specified term. Majority of the Lines of Credit are revolving, including commercial revolvers, with some non-revolvers (sub-notes and working capital tranches)
(3) Top quintile represents top 20% of the loans

Loan Portfolio Maturities

($ in millions)	<1 Year	1-3 Years	>3 Years	Total
Real estate loans				
Retail	$ 138.5	$ 377.5	$ 578.8	$ 1,094.8
Hospitality	218.3	212.6	323.7	754.6
Office	142.6	292.9	137.1	572.6
Other	150.3	526.4	683.3	1,360.0
Commercial Property	**649.7**	**1,409.4**	**1,722.9**	**3,782.0**
Construction	65.6	39.0	1.9	106.5
RRE / Consumer	4.9	0.1	949.2	954.2
Total Real Estate Loans	**720.2**	**1,448.5**	**2,674.0**	**4,842.7**
C&I (1)	396.9	184.1	221.4	802.4
Equipment Finance	28.5	214.8	287.9	531.2
Loans receivable	**$ 1,145.6**	**$ 1,847.4**	**$ 3,183.3**	**$ 6,176.3**

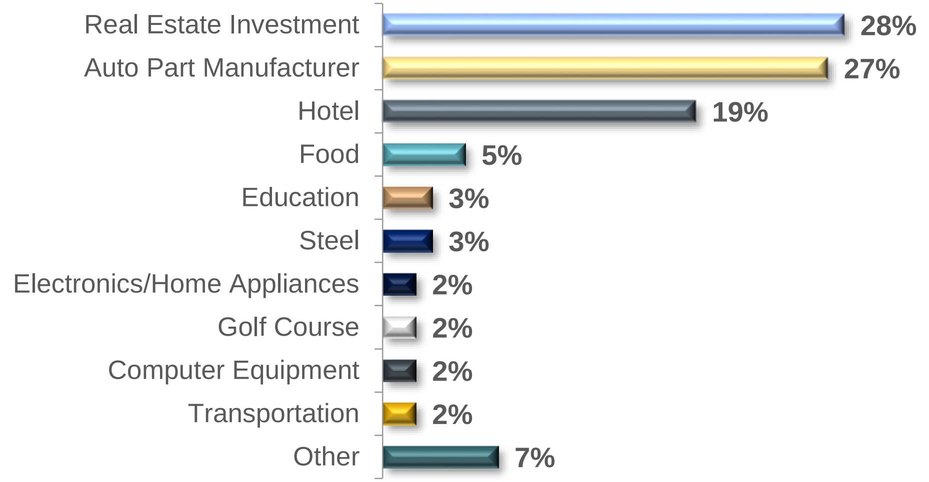
Note: numbers may not add due to rounding

(1) $366.5 million of C&I are lines of credit expected to be renewed and maintain a maturity of less than one year

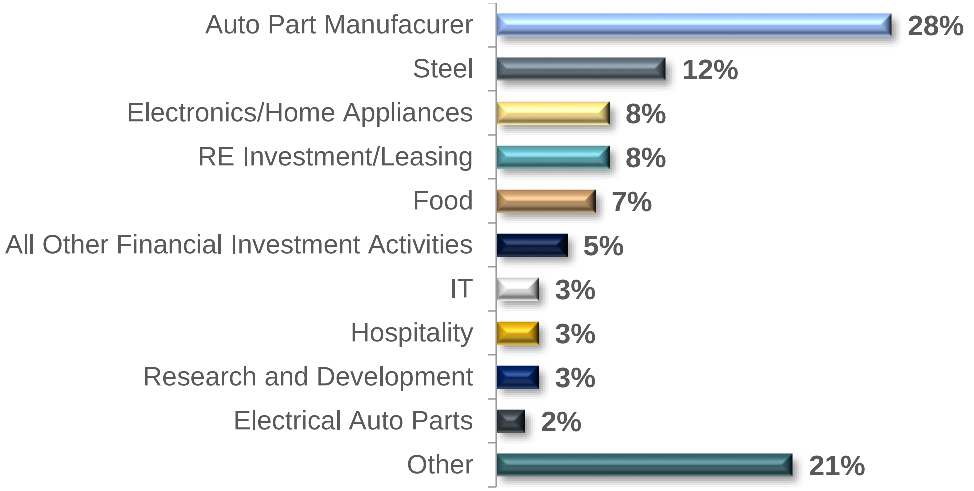
USKC[1] Loans & Deposits

USKC portfolio represented $864.7 million in loans, or 14% of the loan portfolio, and $867.3 million in deposits, or 14% of the deposit portfolio. USKC CRE portfolio had a weighted average debt coverage ratio[2] of 1.95x and weighted average loan-to-value[2] of 60.44%.

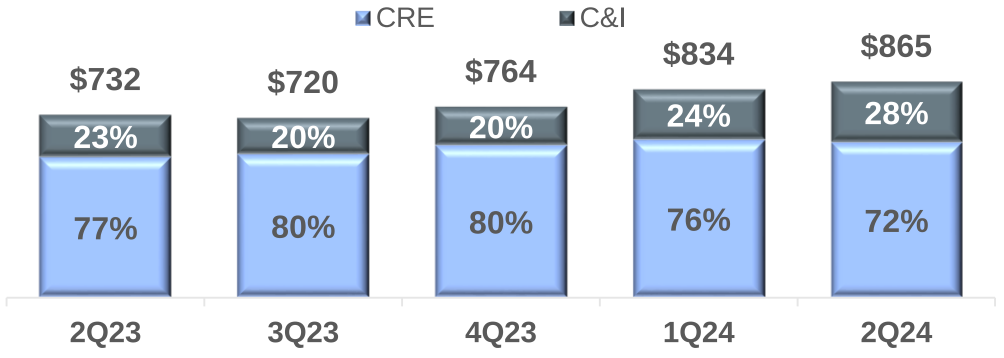
USKC Loans – Top 10 Industries (as of 2Q24)



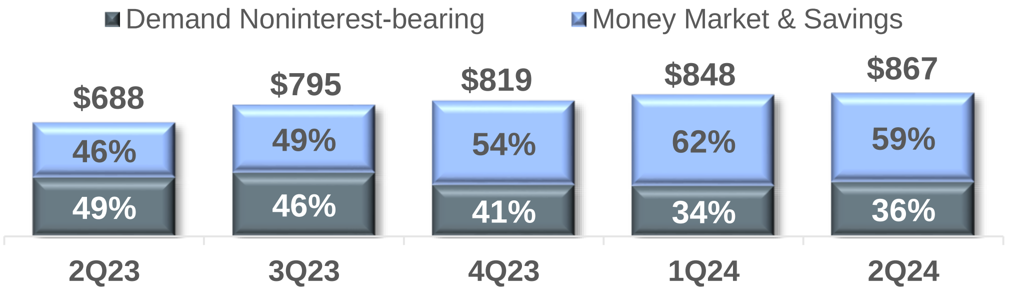
USKC Deposits – Top 10 Industries (as of 2Q24)



USKC Loans by Product ($ in millions)



USKC Deposits by Product[3] ($ in millions)

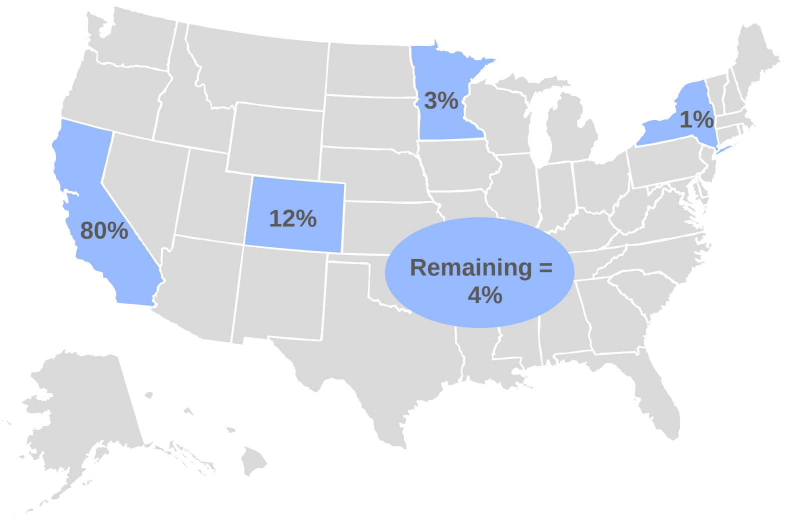


(1) U.S. subsidiaries of Korean Corporations
(2) Weighted average DCR and weighted average LTV calculated when the loan was first underwritten or renewed subsequently
(3) Time deposits, not illustrated, represent the remainder to add to 100%.

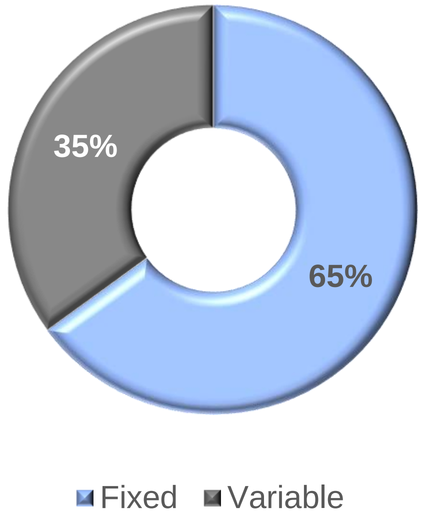
Office Loan Portfolio

The CRE office portfolio[(1)] was $572.5 million[(2)] at June 30, 2024, representing 9% of the total loan portfolio.

Portfolio by State



Rate Distribution

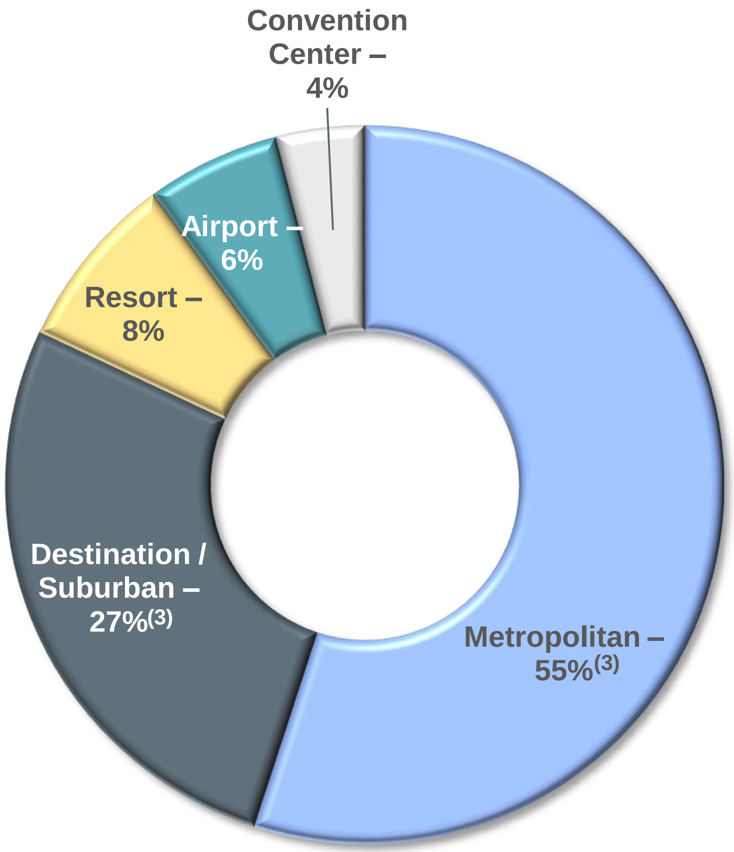


- Average balance and median balance of the portfolio were $4.5 million and $1.1 million, respectively
- Weighted average debt coverage ratio[(3)] of the segment was 2.03x
- Weighted average loan to value[(3)] of the segment was 55.55%
- $52.3 million, or 9.1%, of the office loans are located in the Central Business District (CBD)[(4)]
- $23.3% of the portfolio is expected to reprice in 1 to 3 months
- Delinquent loans represented 0.14% of the office portfolio
- Criticized loans represented 1.52% of the office portfolio

(1) Segment represents exposure in CRE and excludes $18 million in construction. 7.7% of the portfolio is owner occupied
(2) SBA CRE office loans were $6.8 million, or 1.2% of total office loans, at June 30, 2024
(3) Weighted average DCR and weighted average LTV calculated when the loan was first underwritten or renewed subsequently
(4) Central Business Districts (CBD) include Los Angeles and Minneapolis

Hospitality Segment

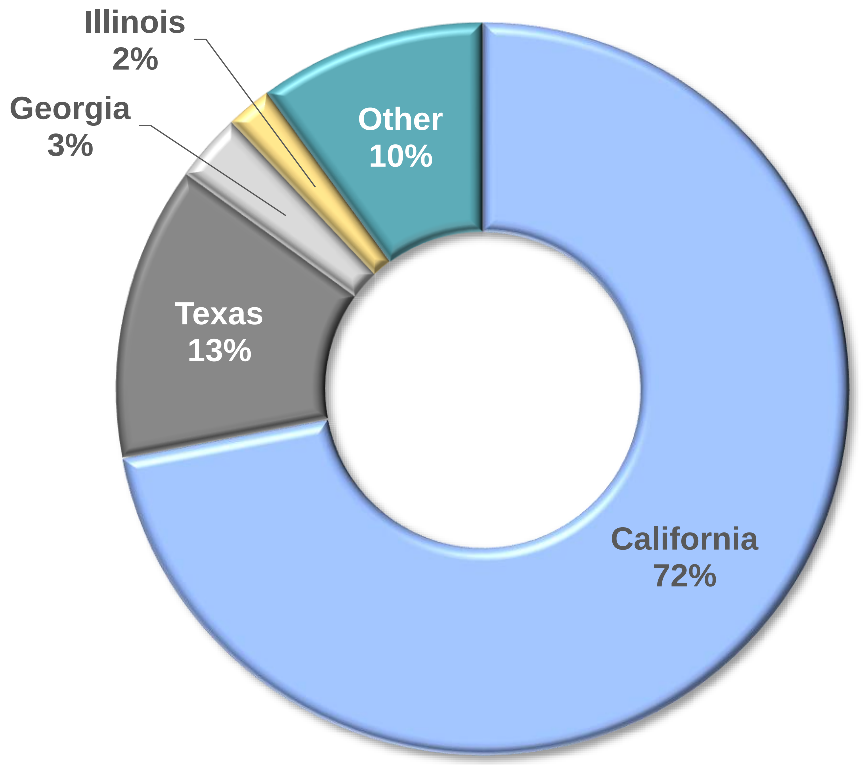
Hospitality segment represented $754.6 million[1], or 12% of the loan portfolio, at June 30, 2024.



- Average balance and median balance of the segment (excluding construction) were $4.0 million and $1.0 million, respectively
- Weighted average debt coverage ratio[2] of the segment was 2.2x
- Weighted average loan to value[2] of the segment was 53.4%
- $2.9 million, or 0.38%, of the hospitality segment was criticized as of June 30, 2024
- Segment includes two nonaccrual loans for $259 thousand - one in the metropolitan[3] area in Texas, and one in the suburban/destination areas in Tennessee

(1) SBA loans in the hospitality segment were $19.5 million, or 2.6% of total hospitality loans, at June 30, 2024
(2) Weighted average DCR and weighted average LTV calculated when the loan was first underwritten or renewed subsequently
(3) Metropolitan is categorized as a location that is in a major city and in proximity to downtown areas; destination is categorized as a hotel whose location/amenities make it a distinct tourist location; suburban is defined as areas outside of major city hubs and can include more rural areas

Retail segment represented $1.1 billion [(1)], or 18% of the loan portfolio, at June 30, 2024.



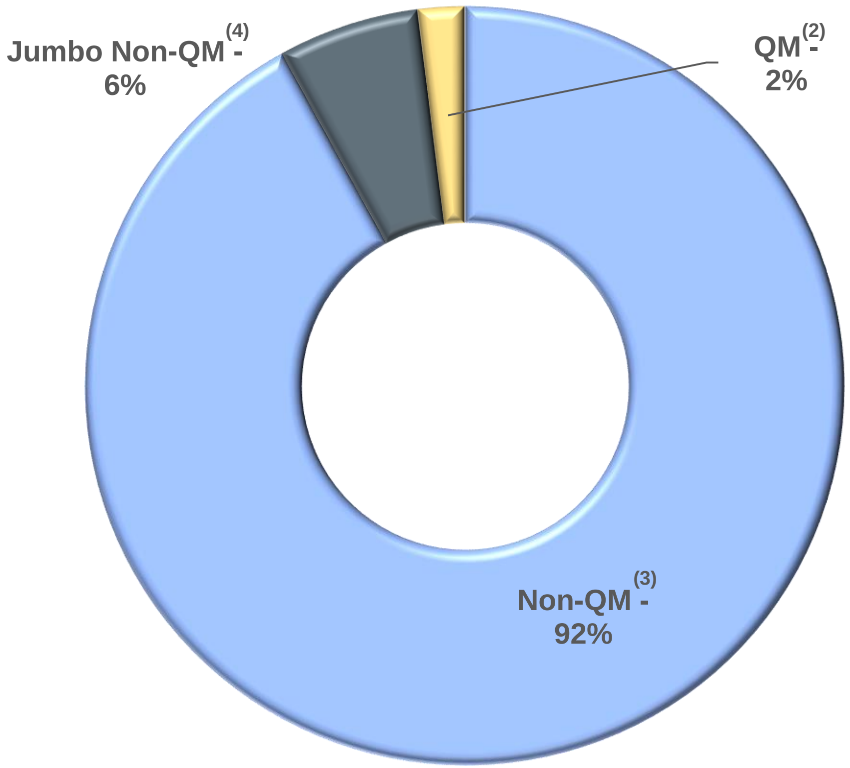
- Average balance and median balance of the segment were $1.5 million and $0.7 million, respectively
- Weighted average debt coverage ratio[(2)] of the segment was 2.02x
- Weighted average loan to value[(2)] of the segment was 46.44%
- $7.8 million, or 0.71%, of the retail segment was criticized at June 30, 2024
- $1.2 million, or 0.11%, of the retail segment was on nonaccrual status at June 30, 2024

(1) SBA loans in the retail segment are $61.0 million, or 5.6% of total retail loans, at June 30, 2024
(2) Weighted average DCR and weighted average LTV calculated when the loan was first underwritten or renewed subsequently

Residential Real Estate Portfolio

The RRE[1] portfolio was $954.2 million at June 30, 2024, representing 15% of the total loan portfolio.

Our conservative underwriting policy focuses on high-quality mortgage originations with maximum Loan-to-Value (LTV) ratios between 60% and 70%, maximum Debt-to-Income (DTI) ratios of 43% and minimum FICO scores of 680.



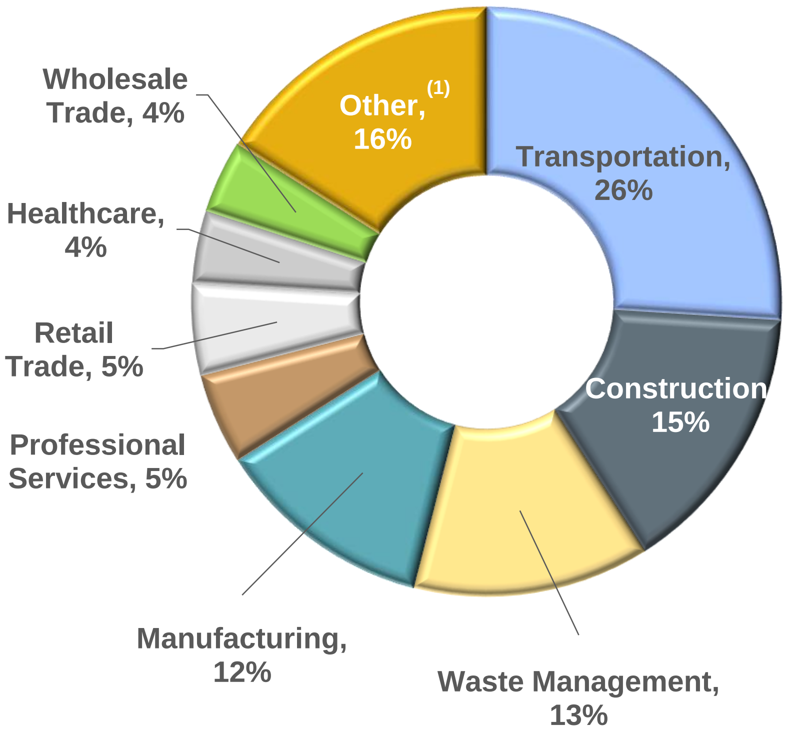
- 27.2% of the Residential Real Estate portfolio is fixed and 72.8% is variable. Of the variable mortgage portfolio, 86.7% is expected to reset after 12 months and 13.3% within the next 12 months
- Total delinquencies are 0.42% of the residential portfolio, consisting of 0.09% within 30-59 and 0.25% in 60-89 days delinquency categories
- $0.8 million, or 0.08%, of the residential mortgage portfolio was on nonaccrual status at June 30, 2024

(1) RRE includes $1.5 million of Home Equity Line of Credit (HELOC) and $6.4 million in consumer loans
(2) QM loans conform to the Ability-to-Repay (ATR) rules/requirements of CFPB
(3) Non-QM loans do not conform to the CFPB Dodd-Frank Act
(4) Jumbo Non-QM loan amounts exceed FHFA limits, but generally conform to the ATR/QM rules

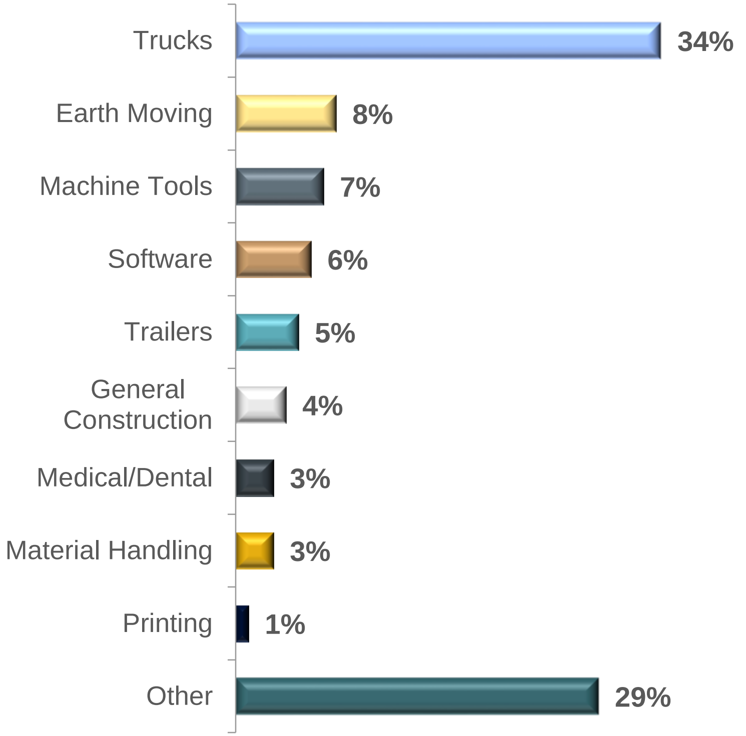
Equipment Finance Portfolio

Equipment finance portfolio represented $531.0 million, or 9% of the loan portfolio, at June 30, 2024.

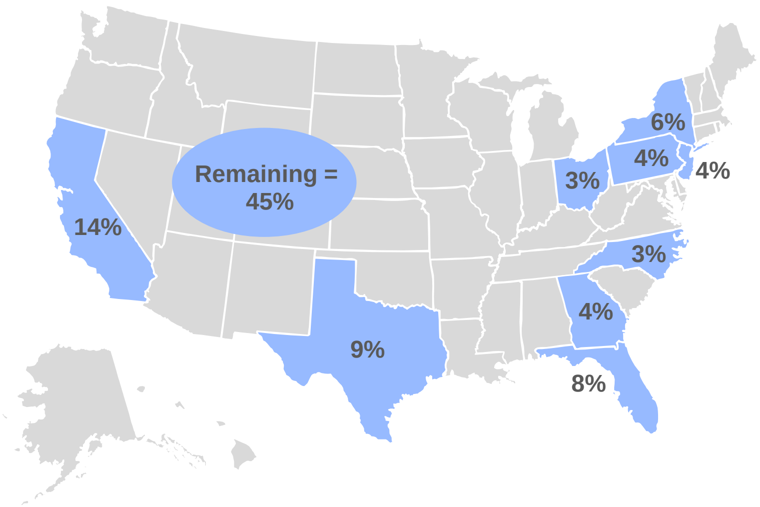
Portfolio by Industry



Portfolio by Equipment



Portfolio by State



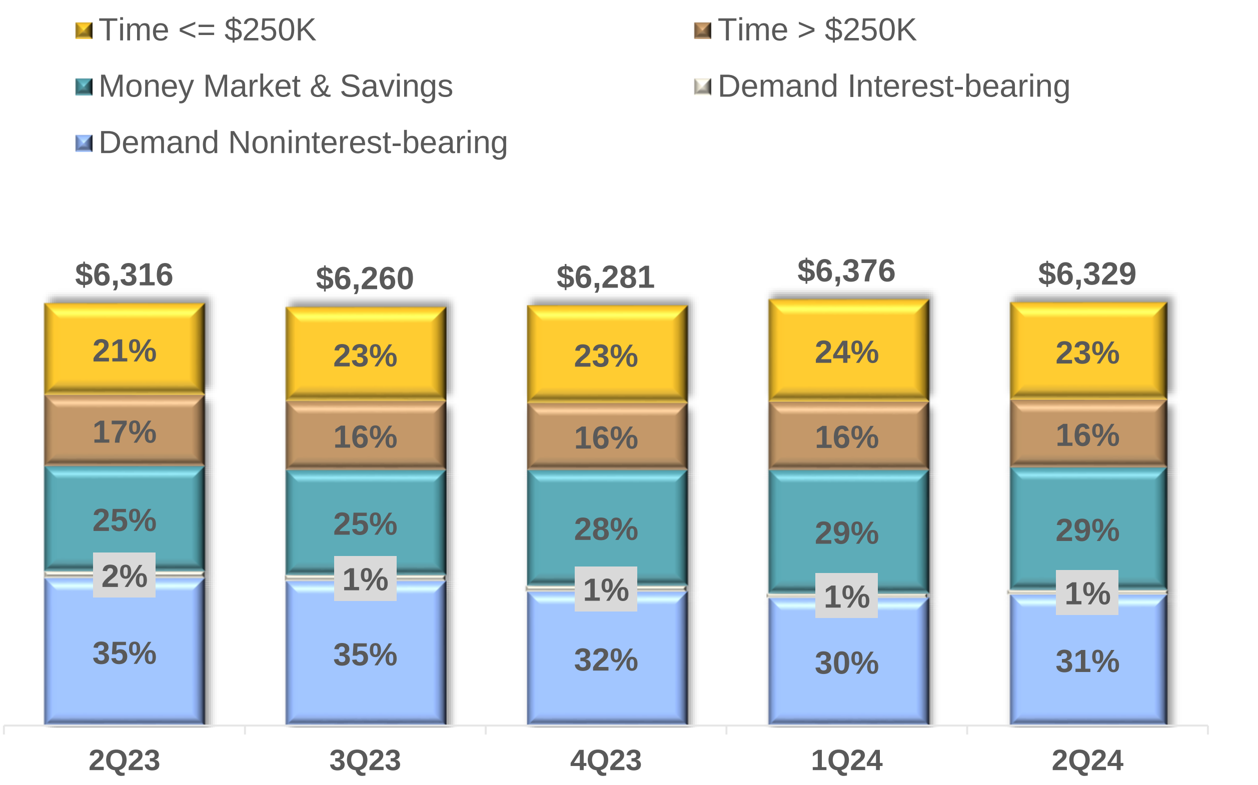
(1) Other includes agriculture and other services of 3% and 3%, respectively

Noninterest-bearing demand deposits represented 31% of total deposits at June 30, 2024.

Estimated uninsured deposit liabilities were 41% of the total deposit liabilities. Brokered deposits remained low, at 0.4% of the deposit base.

Deposits

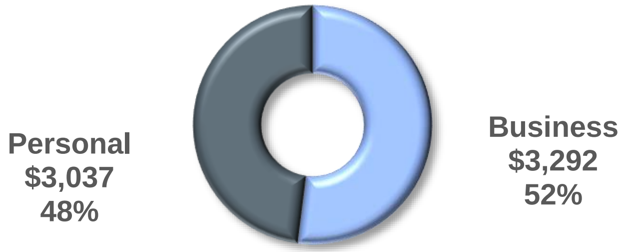
($ in millions)



Note: Numbers may not add due to rounding

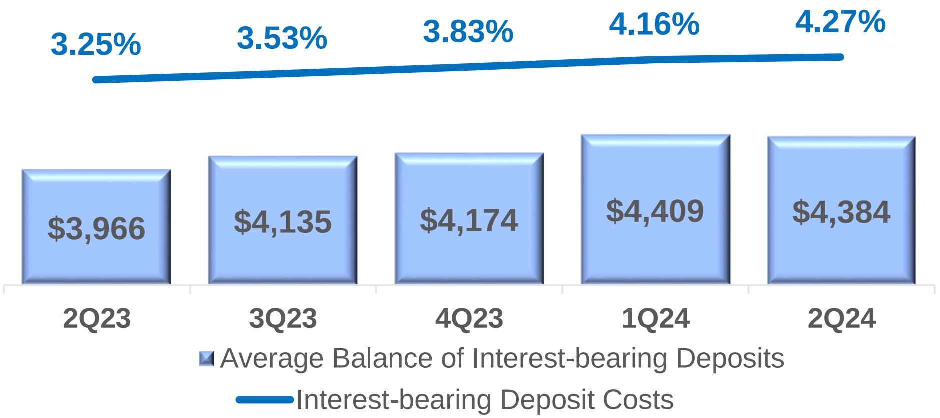
Deposits (as of 2Q24)

($ in millions)



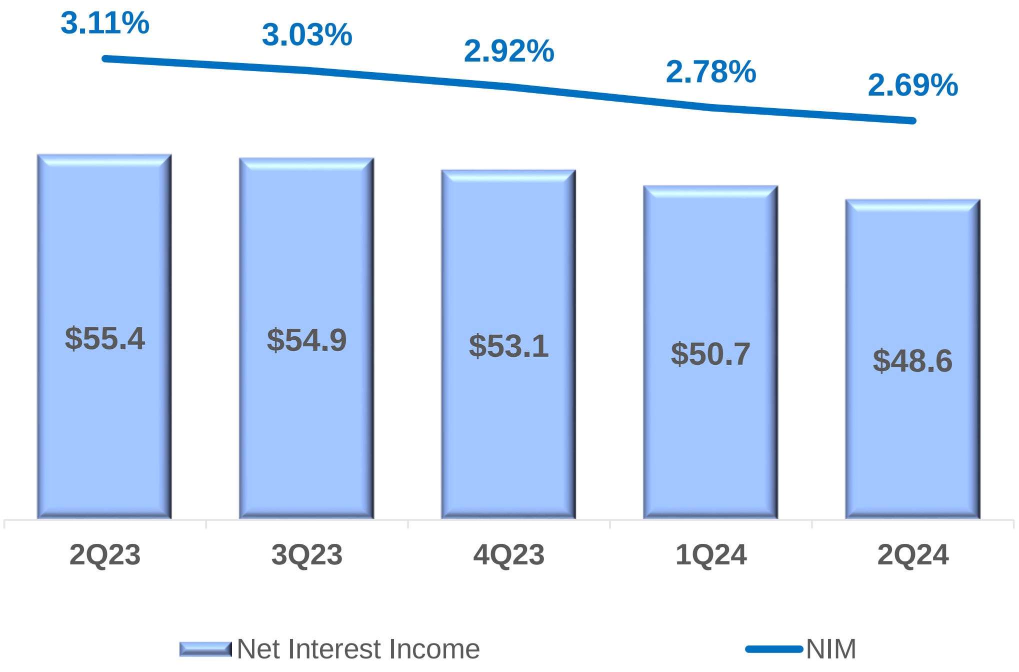
Average Interest-bearing Deposits

($ in millions)

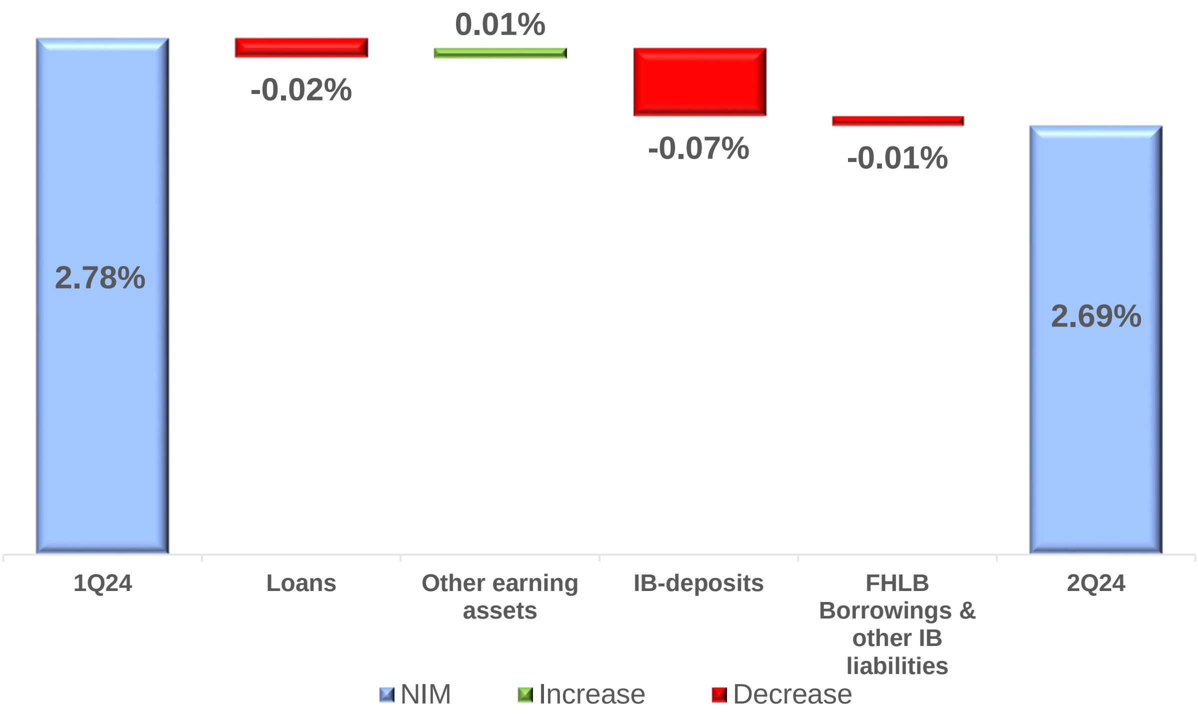


Net Interest Income | Net Interest Margin

Net interest income for the second quarter was $48.6 million and net interest margin (taxable equivalent) was 2.69%, both down from the previous quarter due to higher interest-bearing deposit costs.



($ in millions)

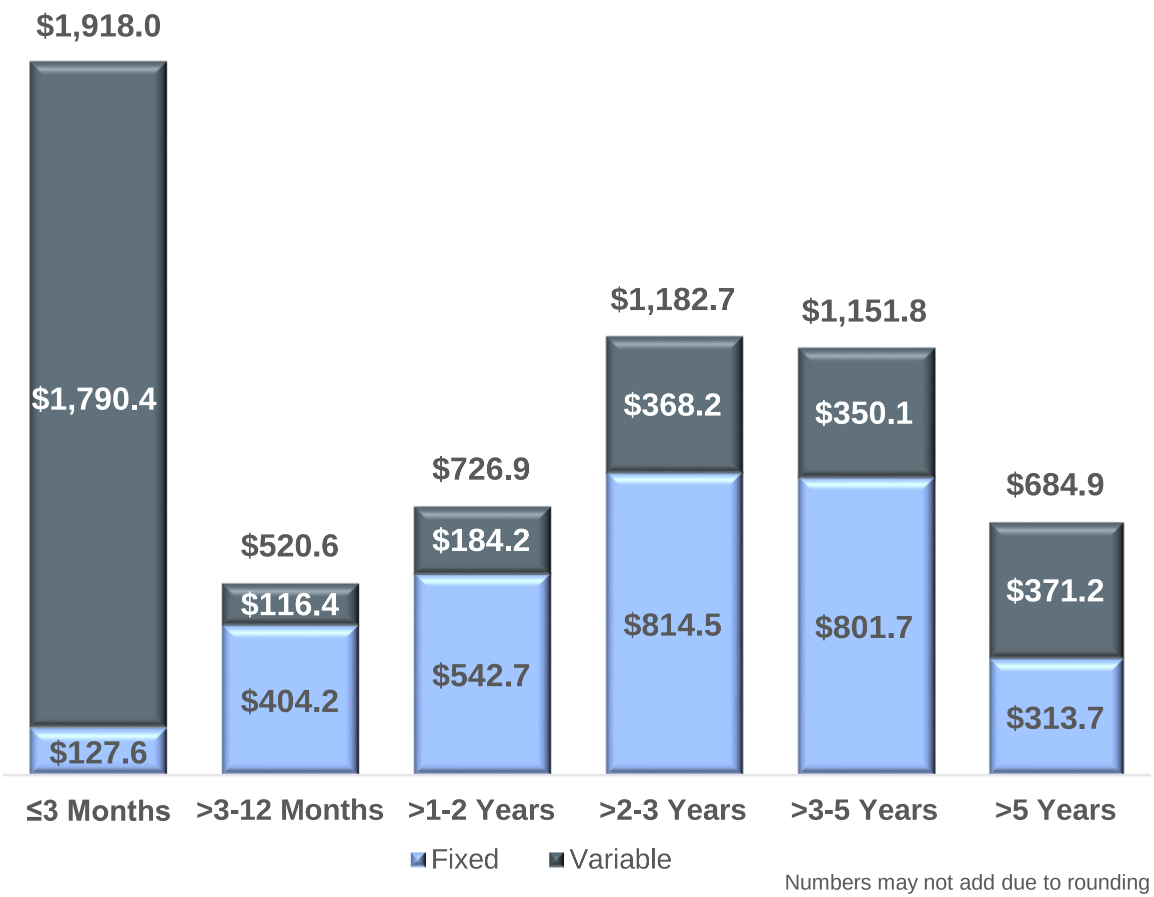


Net Interest Income Sensitivity

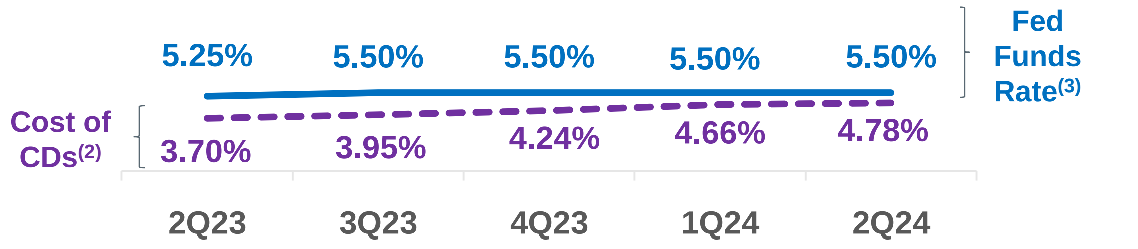
29% of the loan portfolio reprices within 1-3 months.

Loans – Months to Reset / Maturity[1]

($ in millions)

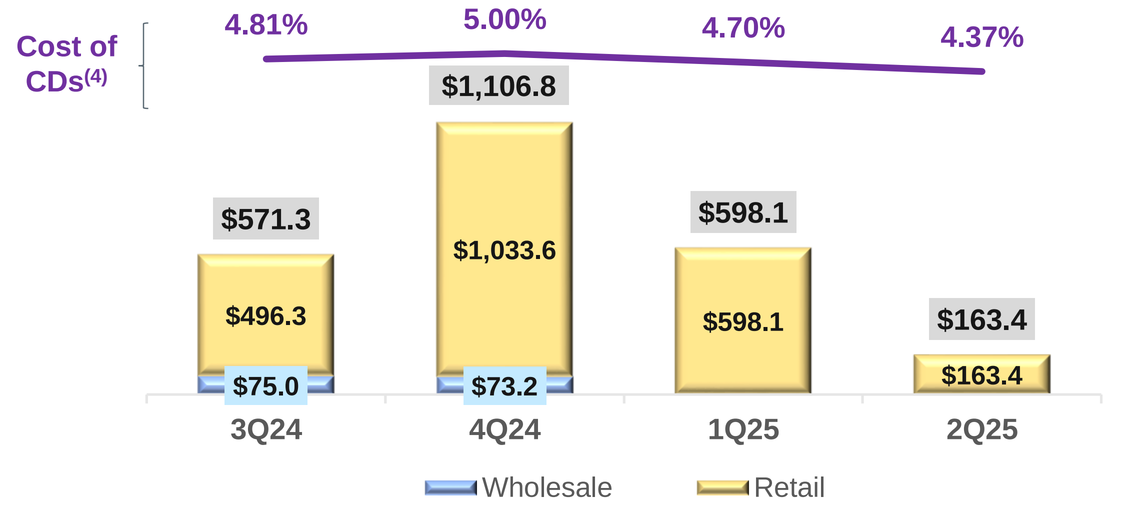


Fed Funds Rate & Cost of CDs



Deposits – CD Maturities

($ in millions)

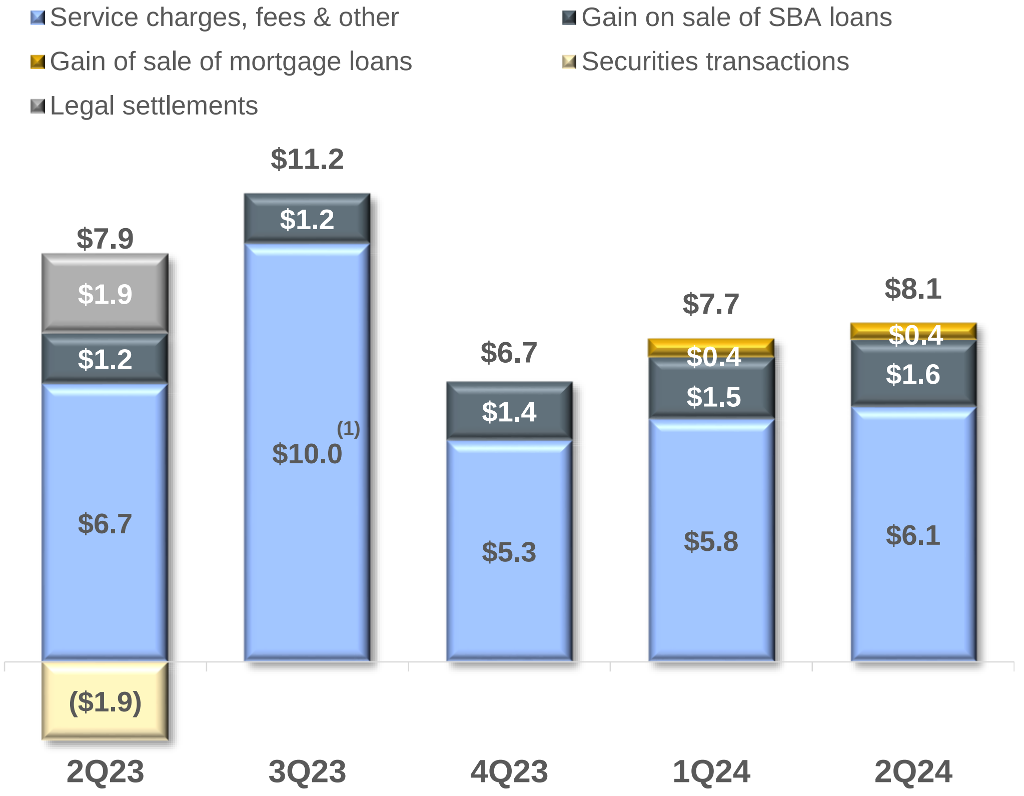


Numbers may not add due to rounding
(1) Includes loans held for sale
(2) Cost of CDs and interest bearing-deposits for the month of June 2024 was 4.81% and 4.28%, respectively
(3) Fed funds rate represent the rate at the end of the quarter
(4) Represent weighted average contractual rates

Noninterest Income

Noninterest income for the second quarter was $8.1 million, up 4% from the previous quarter.

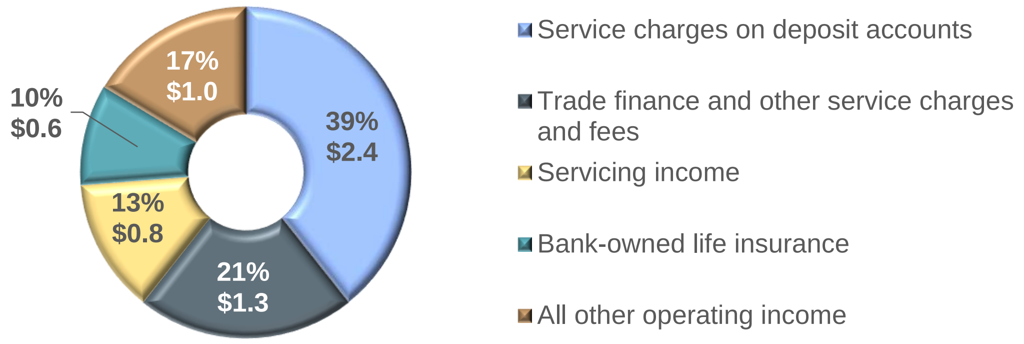
Noninterest Income ($ in millions)



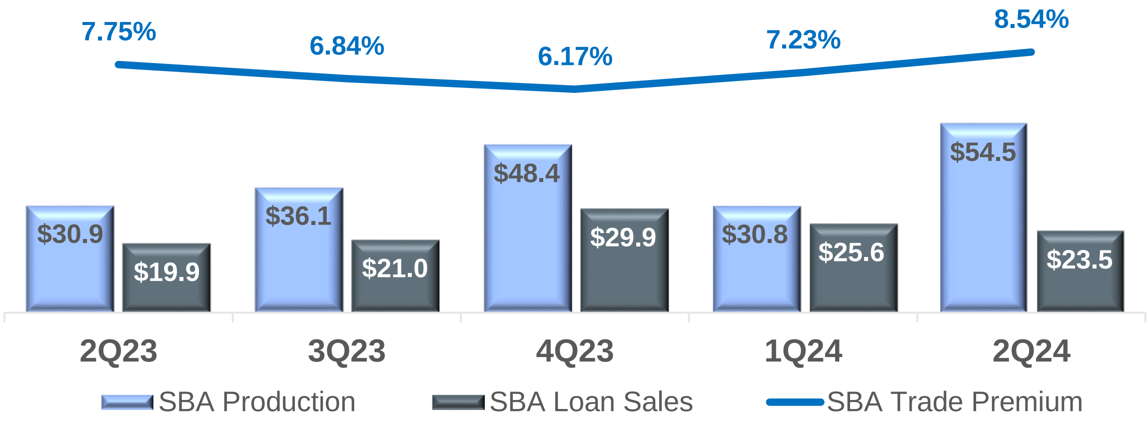
Numbers may not add due to rounding

(1) Includes $4.0 million gain on the sale-and-leaseback of bank premises

2Q24 Service Charges and Fees ($ in millions)

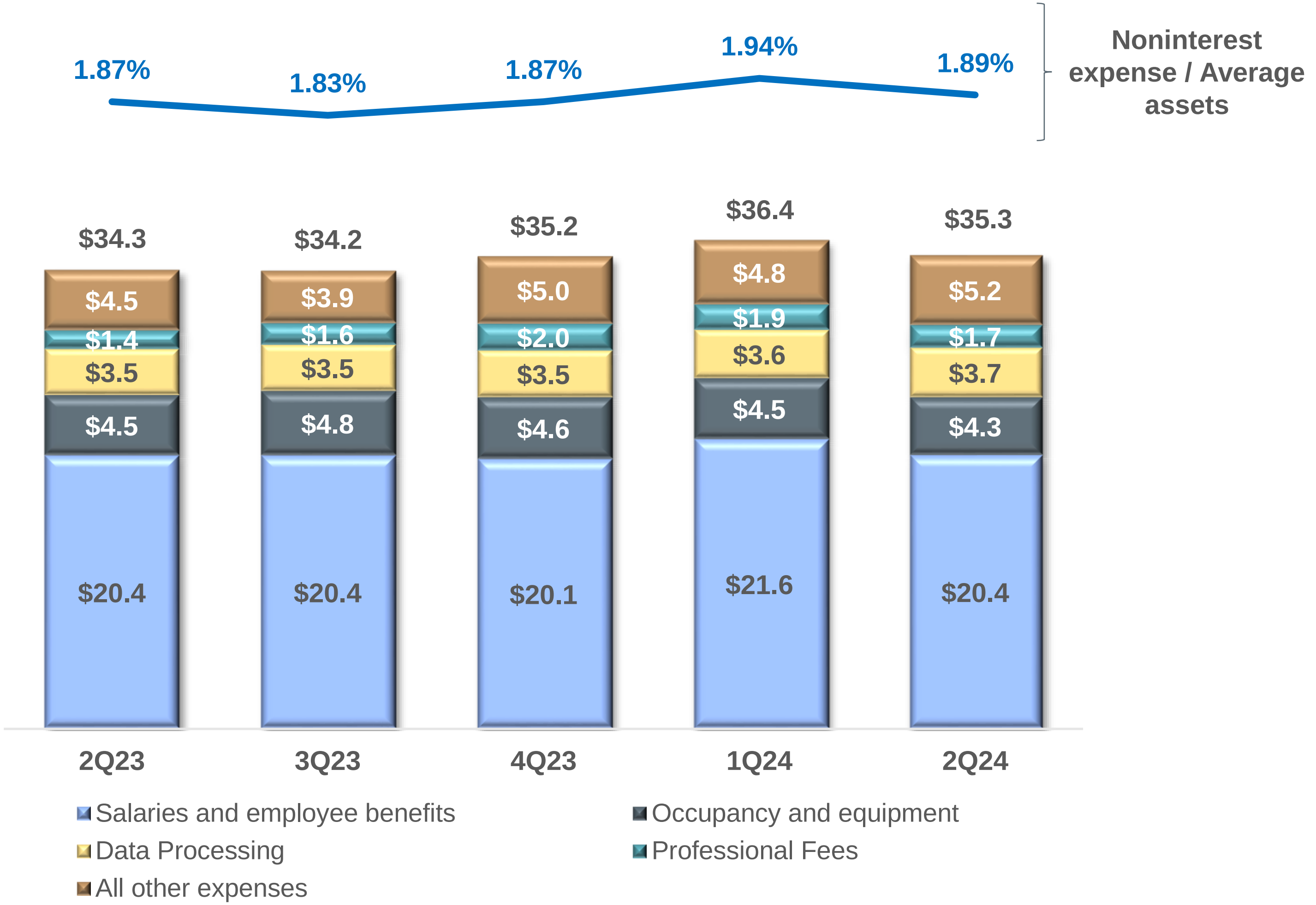


SBA 7(a) Loan Production and Sales ($ in millions)



Noninterest Expense

Continued focus on disciplined expense management.



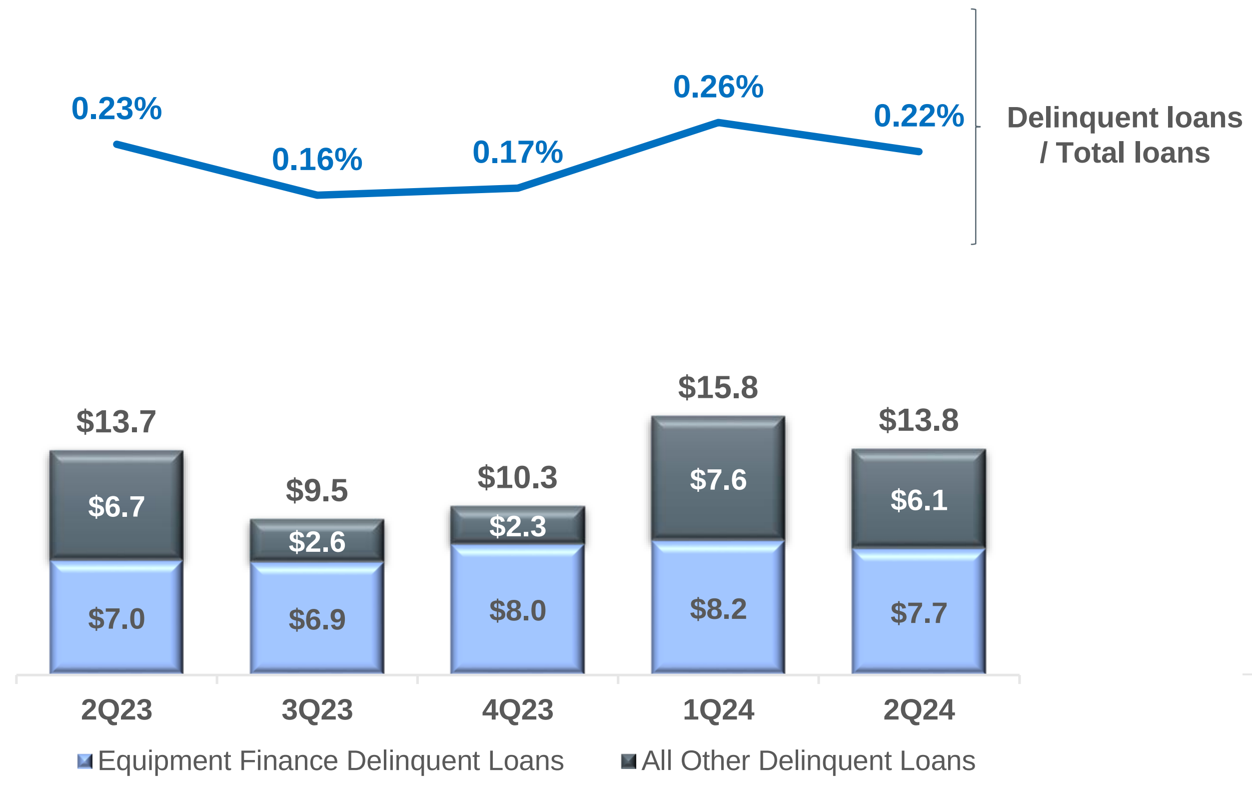
($ in millions)

- Noninterest expense was $35.3 million in the second quarter, down 3.2% from the prior quarter
- Noninterest expense over average assets for the second quarter was 1.89% compared with 1.94% for the prior quarter due to a $1.2 million decrease in salaries and benefits arising from $0.6 million in seasonally lower employer taxes and benefits and from $0.6 million of labor costs associated with the Company's investment in a new loan origination system

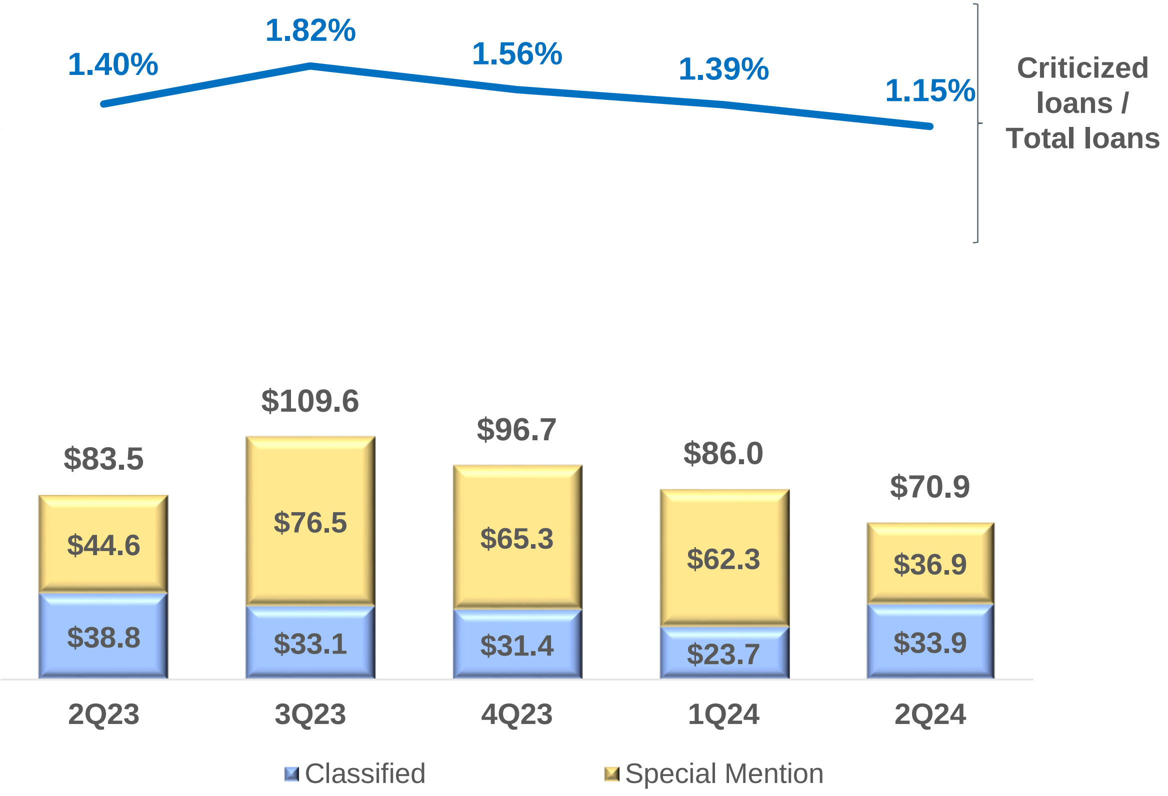
Asset Quality – Delinquent & Criticized Loans

Asset quality remains strong.

Delinquent Loans[(1)] ($ in millions)



Criticized Loans ($ in millions)



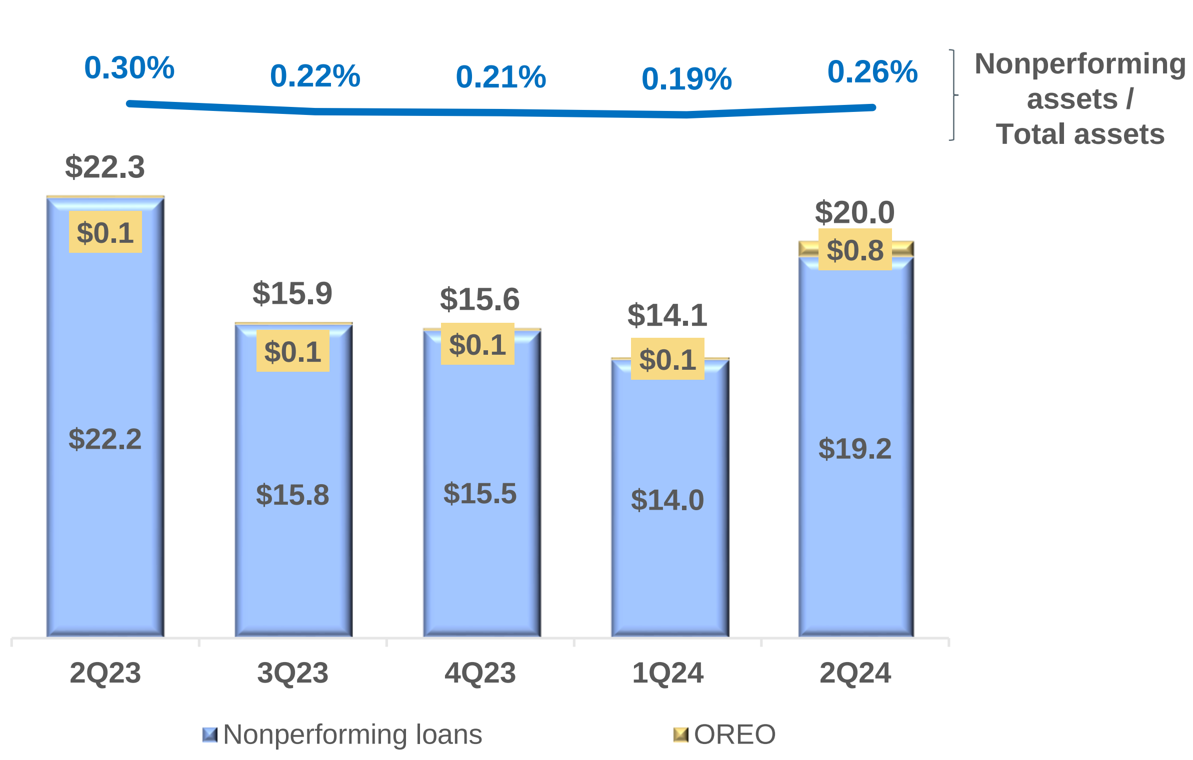
Numbers may not add due to rounding

(1) Represents loans 30 to 89 days past due and still accruing

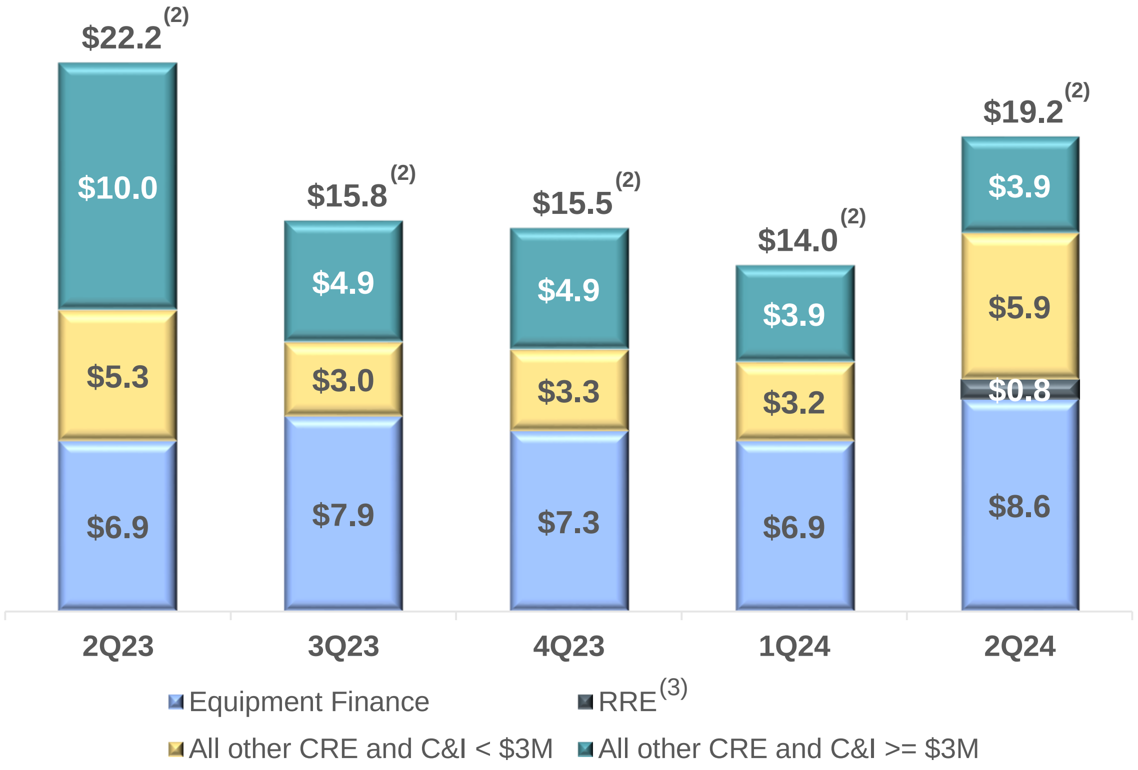
Asset Quality – Nonperforming Assets & Nonaccrual Loans

Nonperforming assets were $20.0 million at the end of the second quarter, up from $14.1 million at the end of the first quarter. The increase in OREO included a $0.7 million addition of a closed branch property.

Nonperforming Assets[1] ($ in millions)



Nonaccrual Loans ($ in millions)



Note: Numbers may not add due to rounding

(1) Nonperforming assets exclude repossessed personal property of $0.8 million, $1.3 million, $1.3 million, 1.3 million and $1.2 million for June 30, 2023, September 30, 2023, December 31, 2023, March 31, 2024, and June 30, 2024, respectively

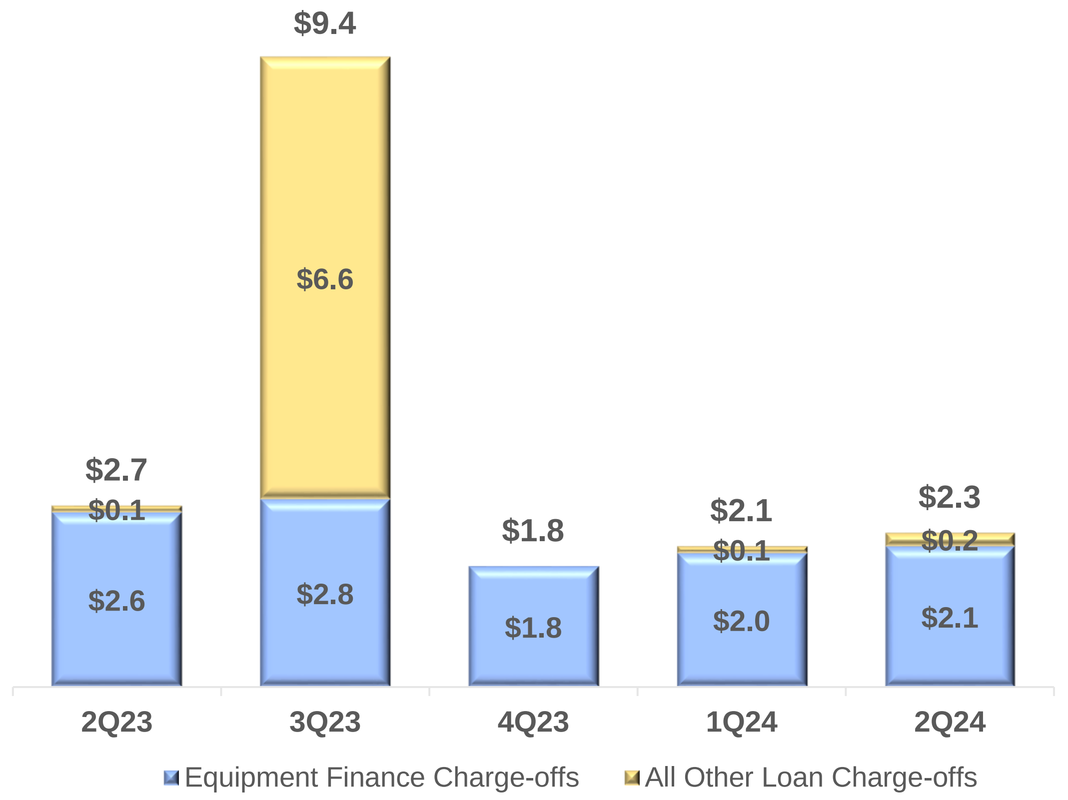
(2) Specific allowance for credit losses at June 30, 2023, September 30, 2023, December 31, 2023, March 31, 2024, and June 30, 2024 was $7.4 million, $2.9 million, $3.4 million, $5.3 million, and $6.8 million, respectively

(3) RRE includes consumer loans

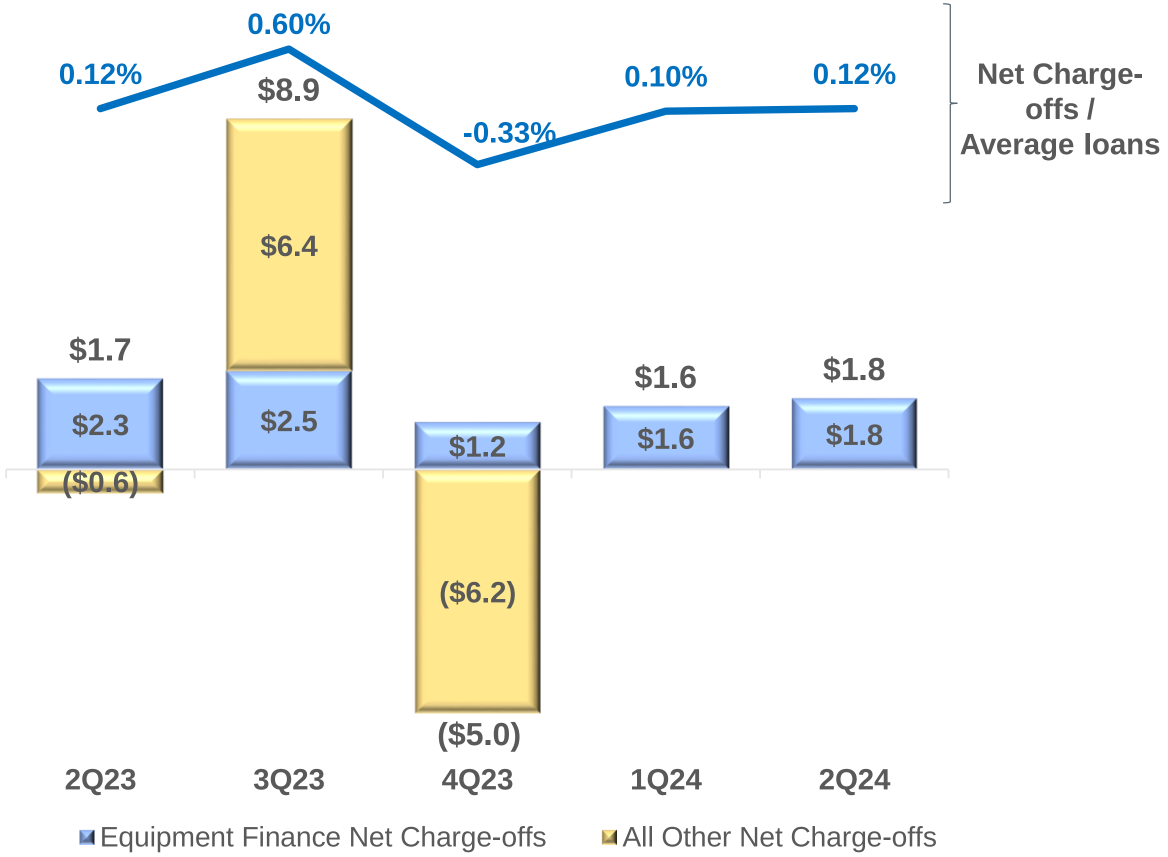
Asset Quality – Gross & Net Loan Charge-offs

Net charge-offs for the second quarter were $1.8 million.

Gross Charge-offs
($ in millions)



Net Charge-offs
($ in millions)

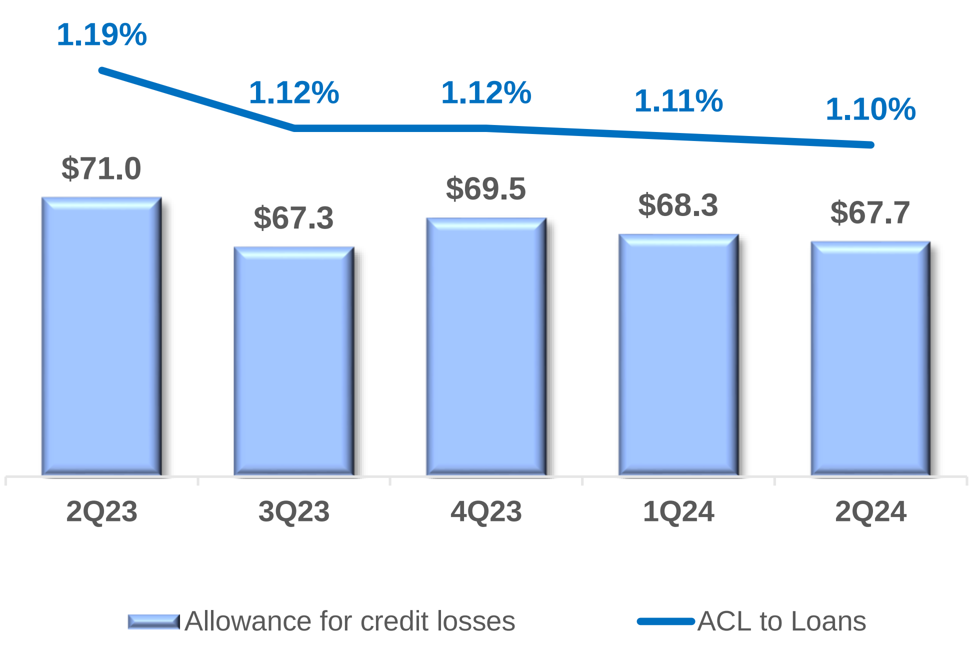


Note: Numbers may not add due to rounding

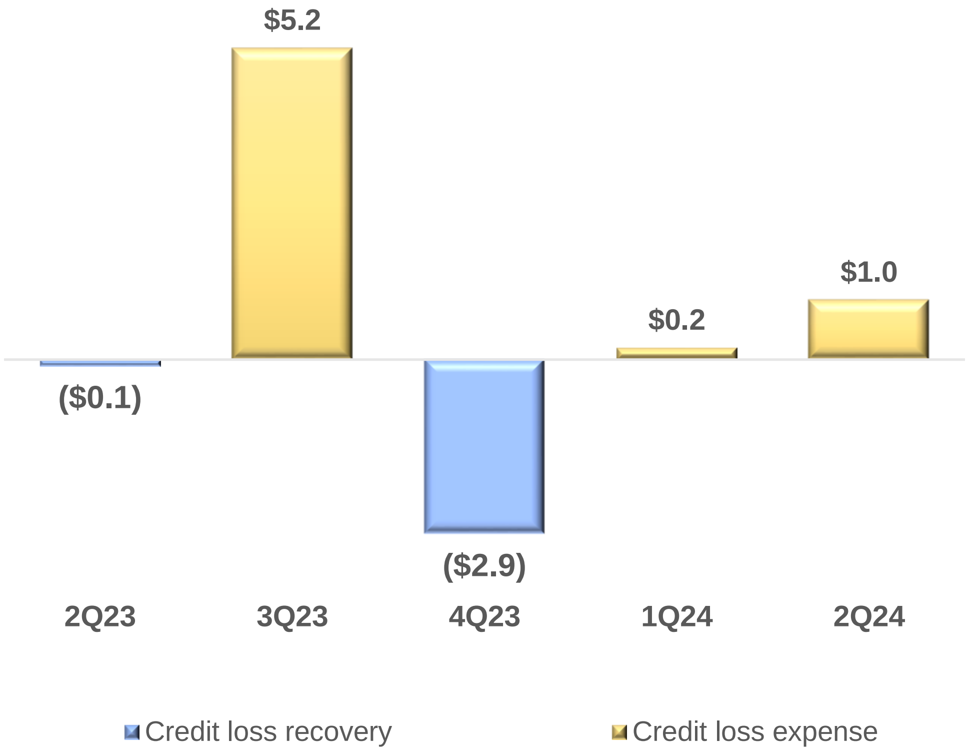
ACL Trends

Allowance for credit losses was $67.7 million at June 30, 2024, or 1.10% to total loans, compared with $68.3 million and 1.11% at the end of the prior quarter.

Allowance for Credit Losses ($ in millions)



Credit Loss Expense (Recovery) ($ in millions)



ACL Analysis by Loan Type

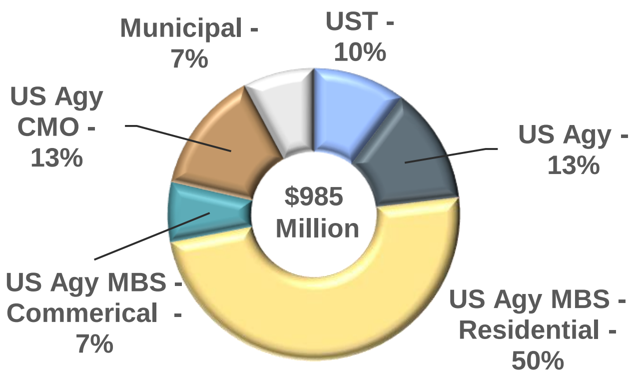
($ in millions)	June 30, 2024		March 31, 2024		December 31, 2023		September 30, 2023		June 30, 2023	
	Allowance	Loans	Allowance	Loans	Allowance	Loans	Allowance	Loans	Allowance	Loans
CRE	$ 36.1	$ 3,888.5	$ 36.4	$ 3,878.5	$ 40.2	$ 3,889.7	$ 38.9	$ 3,773.0	$ 38.4	$ 3,738.3
C&I	10.6	802.4	11.8	774.9	10.3	747.8	11.2	728.8	16.0	753.5
Equipment Finance	15.0	531.3	13.7	554.0	13.7	582.2	12.3	592.7	11.9	586.4
RRE & Consumer	6.0	954.2	6.2	970.4	5.3	962.7	4.9	926.3	4.7	887.0
Total	**$ 67.7**	**$ 6,176.4**	**$ 68.3**	**$ 6,177.8**	**$ 69.5**	**$ 6,182.4**	**$ 67.3**	**$ 6,020.8**	**$ 71.0**	**$ 5,965.2**

Note: Numbers may not add due to rounding

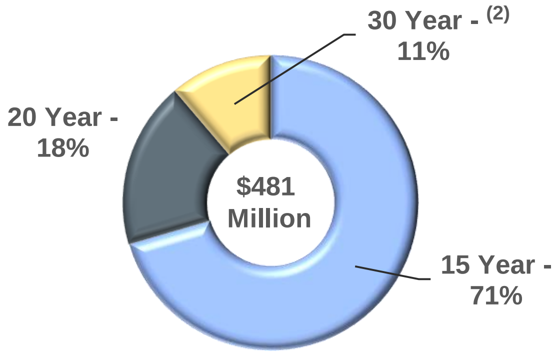
Securities Portfolio

The $985 million securities portfolio (all AFS, no HTM) represented 13% of assets at June 30, 2024, and had a weighted average modified duration of 4.3 years with $108 million in an unrealized loss position.

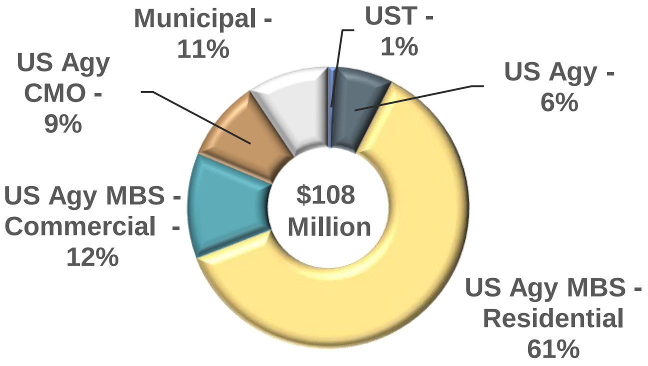
Available for Sale [1]



US Agy Residential MBS - Maturity

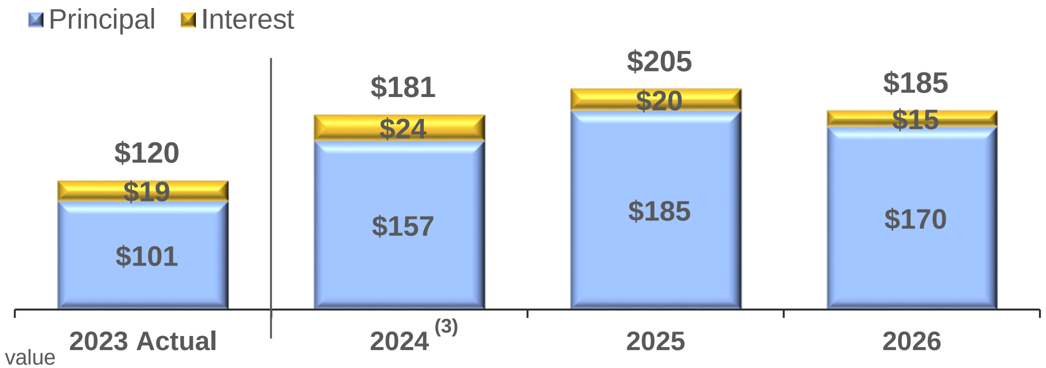


Unrealized Loss

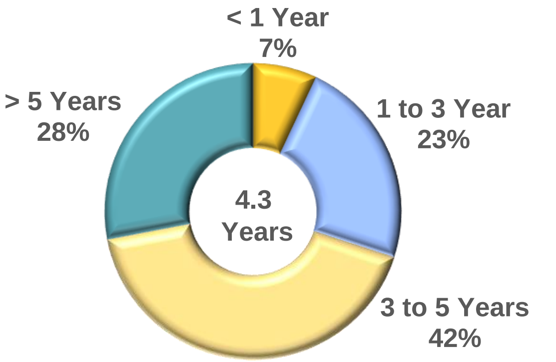


Principal Paydowns

($ in millions)



Securities Duration



(1) Based on the book value
(2) 94% constitutes CRA bonds
(3) 2024 year-to-date observed $63 million of principal paydown and $11 million of interest payment

Note: Numbers may not add due to rounding

Liquidity

The Bank and the Company have ample liquidity resources at June 30, 2024.

Liquidity Position

($ in millions)

		Balance	% of Assets
Cash & cash equivalents	*$*	*313*	*4.1%*
Securities (unpledged)		*811*	*10.7%*
Liquid assets		**1,124**	**14.8%**
FHLB available borrowing capacity		1,219	16.0%
FRB discount window borrowing capacity		29	0.4%
Federal funds lines (unsecured) available		115	1.5%
Secondary liquidity sources		**1,363**	**17.9%**
Bank liquidity (liquid assets + secondary liquidity)	**$**	**2,487**	**32.7%**

Cash & Securities at Company only

($ in millions)

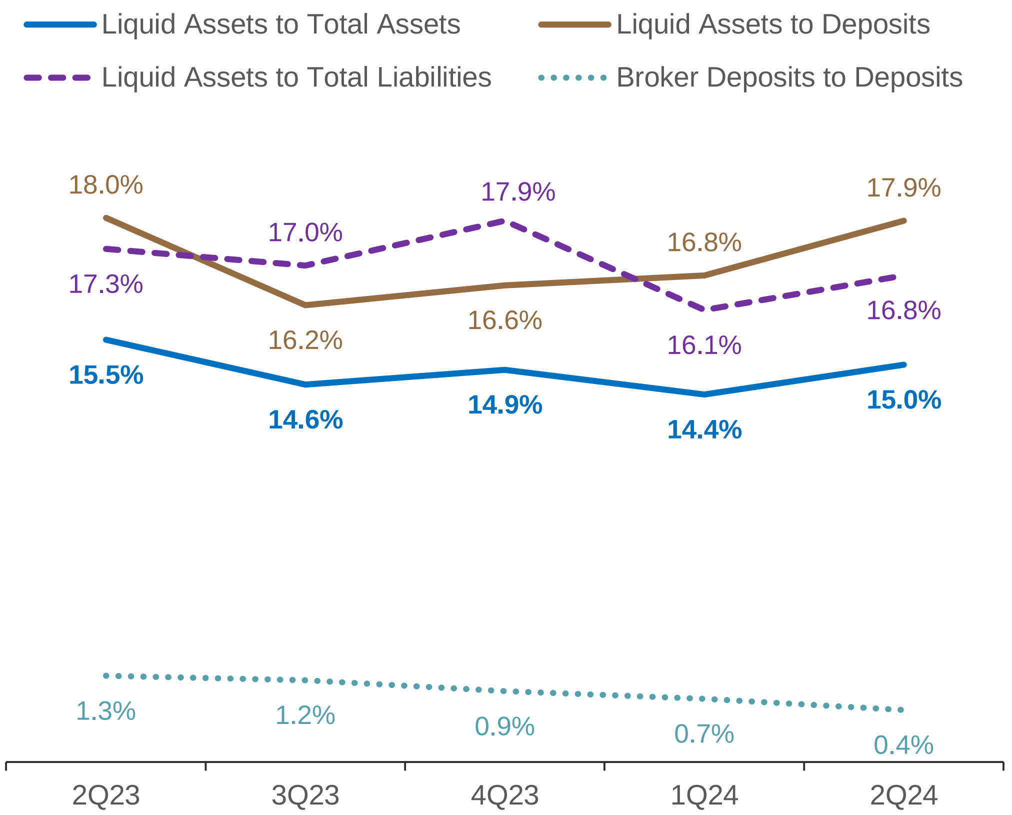
		Balance
Cash	$	7
Securities (AFS)		36
	$	**43**

Company only Subordinated Debentures

($ in millions)

		Par		Amortized Cost	Rate
2036 Trust Preferred Securitites	$	27	$	22	7.00% (1)
2031 Subordinated Debt		110		108	3.75% (2)
	$	**137**	**$**	**130**	

Liquidity Ratios

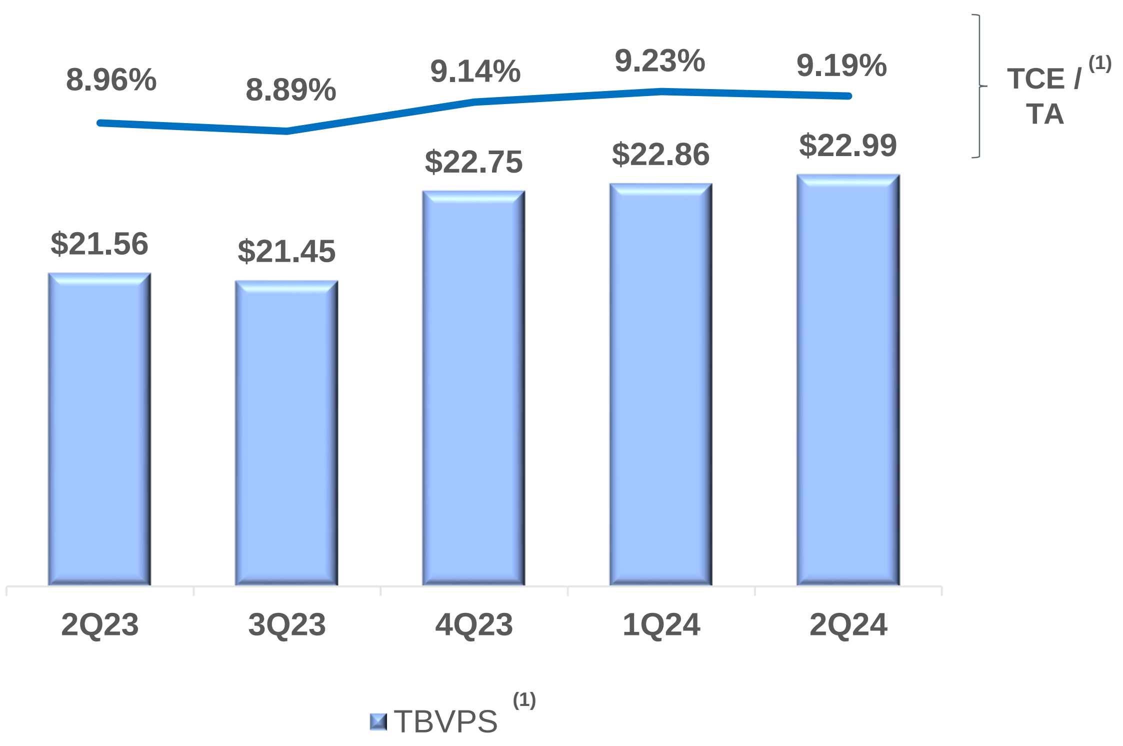


(1) Rate at June 30, 2024, based on 3-month SOFR + 166 bps
(2) Issued in August 2021 and due in July 2031. Commencing on September 1, 2026, the interest rate will reset quarterly to the three-month SOFR + 310 bps

Capital Management

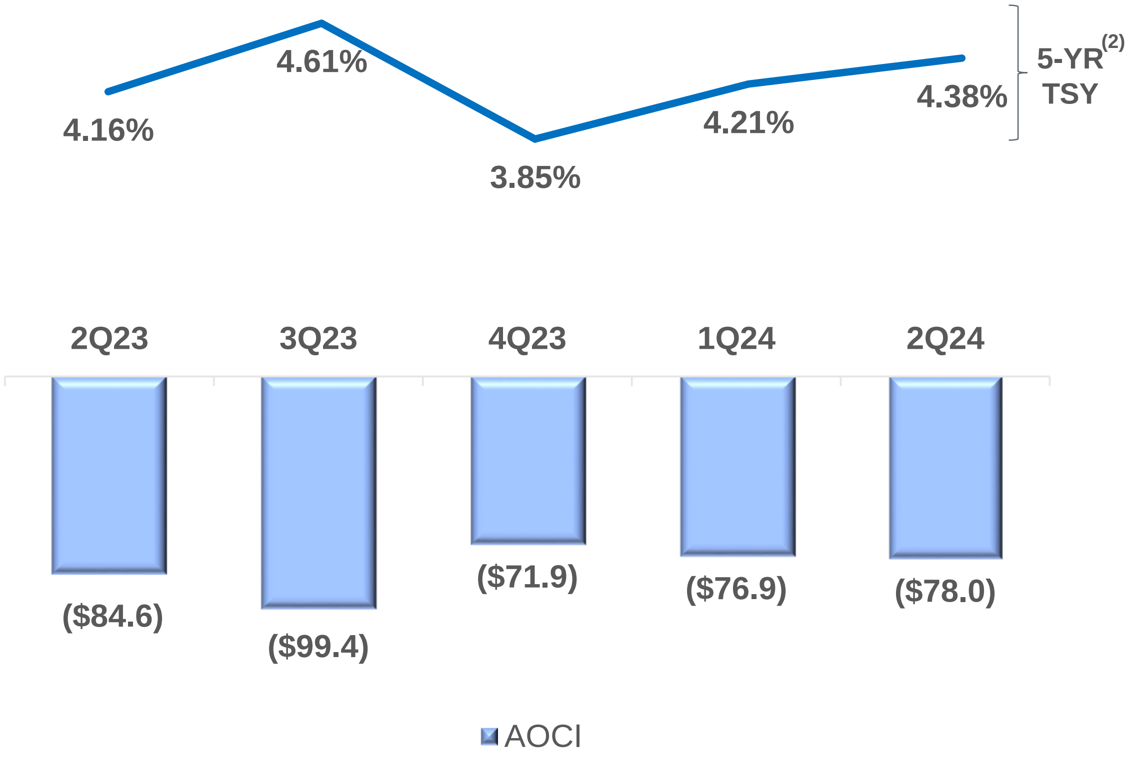
Tangible book value per share (TBVPS)[1] increased to $22.99 from $22.86 at the end of the prior quarter. The increase reflects $6.9 million of net income, net of cash dividends paid, offset by a $0.9 million increase in unrealized after-tax losses on AFS securities, a $0.2 million increase in unrealized after-tax losses on cash flow hedges, and $2.7 million of stock repurchases.

TBVPS[1] & TCE/TA[1]



AOCI & 5-YR TSY

($ in millions)

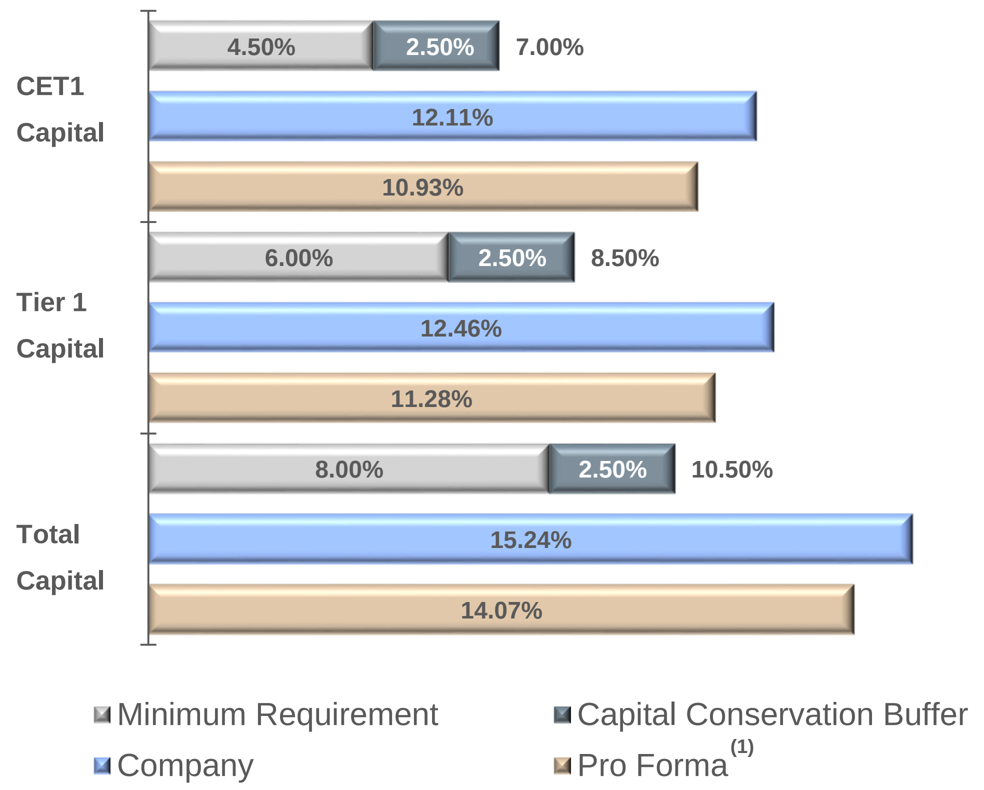


(1) Non-GAAP financial measure, refer to the non-GAAP reconciliation slides
(2) Rate at the end of the quarter

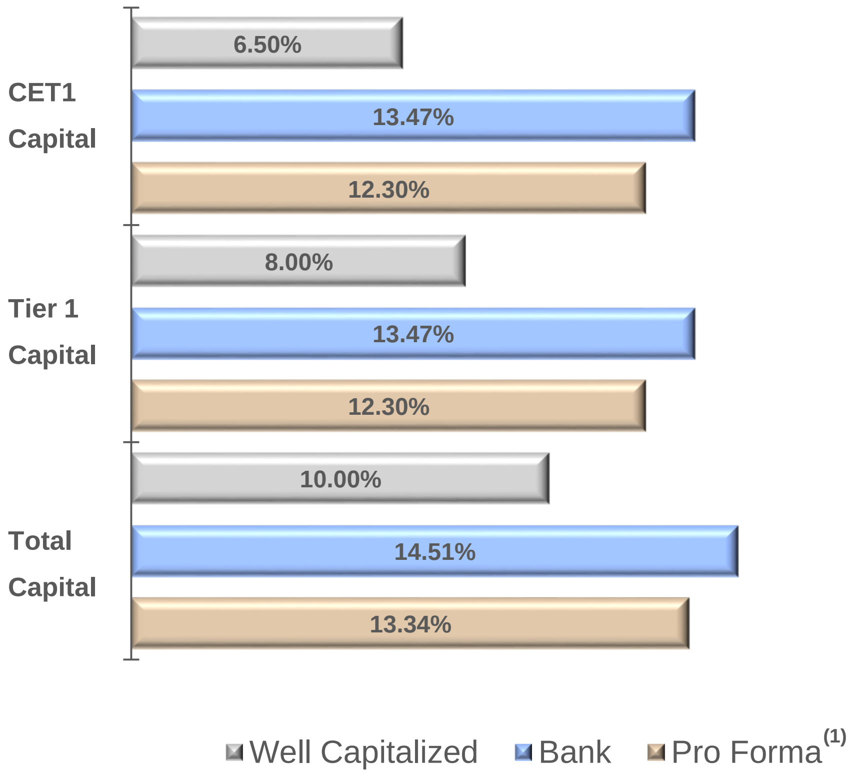
Regulatory Capital

The Company exceeds regulatory minimums and the Bank remains well capitalized at June 30, 2024.

Company



Bank



(1) Pro forma illustrates capital ratios with unrealized loses at June 30, 2024. Non-GAAP financial measure; refer to the non-GAAP reconciliation slide

Appendix

2Q24 Financial Summary

($ in millions, except EPS)	June 30, 2024	March 31, 2024	June 30, 2023	Change [1] Q/Q	Change [1] Y/Y
Income Statement Summary					
Net interest income before credit loss	$ 48.6	$ 50.7	$ 55.4	-4.0%	-12.3%
Noninterest income	8.1	7.7	7.9	4.2%	1.5%
Operating revenue	56.7	58.4	63.4	-2.9%	-10.5%
Noninterest expense	35.3	36.4	34.3	-3.2%	2.9%
Credit loss (recovery) expense	1.0	0.2	(0.1)	323.3%	-1348.1%
Pretax income	20.4	21.7	29.2	-5.9%	-29.9%
Income tax expense	6.0	6.6	8.5	-8.6%	-29.8%
Net income	**$ 14.5**	**$ 15.2**	**$ 20.6**	**-4.7%**	**-29.9%**
EPS-Diluted	**$ 0.48**	**$ 0.50**	**$ 0.67**		
Selected balance sheet items					
Loans receivable	$ 6,176	$ 6,178	$ 5,965	0.0%	3.5%
Deposits	6,329	6,376	6,316	-0.7%	0.2%
Total assets	7,586	7,512	7,345	1.0%	3.3%
Stockholders' equity	$ 707	$ 703	$ 669	0.6%	5.8%
Profitability Metrics					
Return on average assets	0.77%	0.81%	1.12%	(4)	(35)
Return on average equity	7.50%	7.90%	11.14%	(40)	(364)
TCE/TA [2]	9.19%	9.23%	8.96%	(4)	23
Net interest margin	2.69%	2.78%	3.11%	(9)	(42)
Efficiency ratio	62.24%	62.42%	54.11%	(18)	813

Note: numbers may not add due to rounding

(1) Percentage change calculated from dollars in thousands for income statement summary; change in basis points for selected balance sheet items and profitability metrics

(2) Non-GAAP financial measure, refer to the non-GAAP reconciliation slide

Non-GAAP Reconciliation: Tangible Common Equity to Tangible Asset Ratio

($ in thousands, except per share data)

Hanmi Financial Corporation	June 30, 2024	March 31, 2024	December 31, 2023	September 30, 2023	June 30, 2023
Assets	$ 7,586,347	$ 7,512,046	$ 7,570,341	$ 7,350,140	$ 7,344,924
Less goodwill and other intangible assets	(11,048)	(11,074)	(11,099)	(11,131)	(11,162)
Tangible assets	$ 7,575,299	$ 7,500,972	$ 7,559,242	$ 7,339,009	$ 7,333,762
Stockholders' equity (1)	$ 707,059	$ 703,100	$ 701,891	$ 663,359	$ 668,560
Less goodwill and other intangible assets	(11,048)	(11,074)	(11,099)	(11,131)	(11,162)
Tangible stockholders' equity (1)	$ 696,011	$ 692,026	$ 690,792	$ 652,228	$ 657,398
Stockholders' equity to assets	9.32%	9.36%	9.27%	9.03%	9.10%
Tangible common equity to tangible assets (1)	9.19%	9.23%	9.14%	8.89%	8.96%
Common shares outstanding	30,272,110	30,276,358	30,368,655	30,410,582	30,485,788
Tangible common equity per common share	$ 22.99	$ 22.86	$ 22.75	$ 21.45	$ 21.56

(1) There were no preferred shares outstanding at the periods indicated

Non-GAAP Reconciliation: Pro Forma Regulatory Capital

($ in thousands)	Company[1]			Bank[1]		
	Common Equity Tier 1	Tier 1	Total Risk-based	Common Equity Tier 1	Tier 1	Total Risk-based
Regulatory capital	$ 764,886	$ 786,761	$ 962,585	$ 850,613	$ 850,613	$ 916,437
Unrealized losses on AFS securities	(76,443)	(76,443)	(76,443)	(76,375)	(76,375)	(76,375)
Adjusted regulatory capital	$ 688,443	$ 710,318	$ 886,142	$ 774,238	$ 774,238	$ 840,062
Risk weighted assets	$ 6,315,974	$ 6,315,974	$ 6,315,974	$ 6,314,190	$ 6,314,190	$ 6,314,190
Risk weighted assets impact of unrealized losses on AFS securities	(17,053)	(17,053)	(17,053)	(17,677)	(17,677)	(17,677)
Adjusted Risk weighted assets	$ 6,298,921	$ 6,298,921	$ 6,298,921	$ 6,296,513	$ 6,296,513	$ 6,296,513
Regulatory capital ratio as reported	12.11%	12.46%	15.24%	13.47%	13.47%	14.51%
Impact of unrealized losses on AFS securities	-1.18%	-1.18%	-1.17%	-1.17%	-1.17%	-1.17%
Pro forma regulatory capital ratio	10.93%	11.28%	14.07%	12.30%	12.30%	13.34%

Note: numbers may not add due to rounding
(1) Pro forma capital ratios at June 30, 2024