

RAYMOND JAMES®

2016 U.S. Bank Conference

September 7, 2016



Hanmi Financial Corporation

C. G. Kum, President & CEO

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 and competitive outlook, investment and expenditure plans, financing needs and availability, plans and objectives, merger or sale activity, and all other forecasts and statements of expectation or assumption. These statements involve 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 climate uncertainty, fluctuations in interest rate and credit risk, competitive pressures, the ability to succeed in new markets, balance sheet management, 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 the Company’s most recent Form 10-K, 10-Q and other filings with the Securities and Exchange Commission (“SEC”). Investors are urged to review the Company’s SEC filings. The Company disclaims any obligation to update or revise the forward-looking statements herein.

For non-GAAP reconciliation, please see the Appendix and the Company’s earnings release on July 19, 2016.

Hanmi Profile

➤ First Korean American bank

- Founded 1982; Nasdaq listed 2001
- Expanding to wider Asian American & mainstream communities
- Launched healthcare lending division

➤ Attractive customer demographics

- Leading brand affinity & loyal customer base
(44% of customers with bank for 10+ years)

➤ Strong track-record of profitable growth

➤ Robust capital and liquidity levels

➤ Attractive footprint

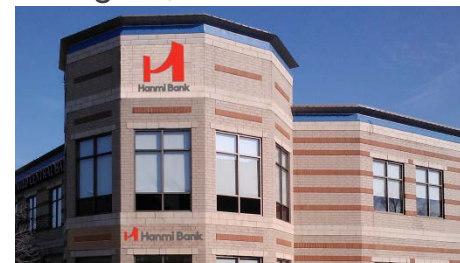
- 40 branches in CA, TX, IL, VA, and NJ
- 6 loan production offices in WA, CO, VA, CA, GA, NY



Los Angeles, CA



Arlington, TX



Chicago, IL



Annandale, VA

2Q 2016 Highlights

Income Statement Summary

(\$ million, except EPS)	2Q16	1Q16	2Q15	Change	
				Q/Q	Y/Y
Net interest income	\$ 40.0	\$ 38.6	\$ 37.1	3.7%	7.8%
Noninterest income	9.4	7.0	11.1	34.7%	-15.8%
Operating revenue	49.4	45.6	48.2	8.3%	2.5%
Noninterest expense	27.9	26.1	27.0	6.9%	3.1%
Provision for loan losses	(1.5)	(1.5)	(2.4)	-0.7%	-37.0%
Pretax income	23.0	21.0	23.6	9.6%	-2.5%
Income tax expense	8.9	6.2	9.6	43.2%	-7.9%
Net income	\$ 14.1	\$ 14.8	\$ 14.0	-4.4%	1.2%
Reported EPS-Diluted (in \$)	\$ 0.44	\$ 0.46	\$ 0.44	-4.3%	--

Select Balance Sheet Items

Loans	\$ 3,449	\$ 3,306	\$ 2,877	4.3%	19.9%
Deposits	3,589	3,500	3,440	2.6%	4.3%
Total Assets	4,441	4,311	3,971	3.0%	11.9%
Stockholders' Equity	525	511	473	2.8%	11.1%

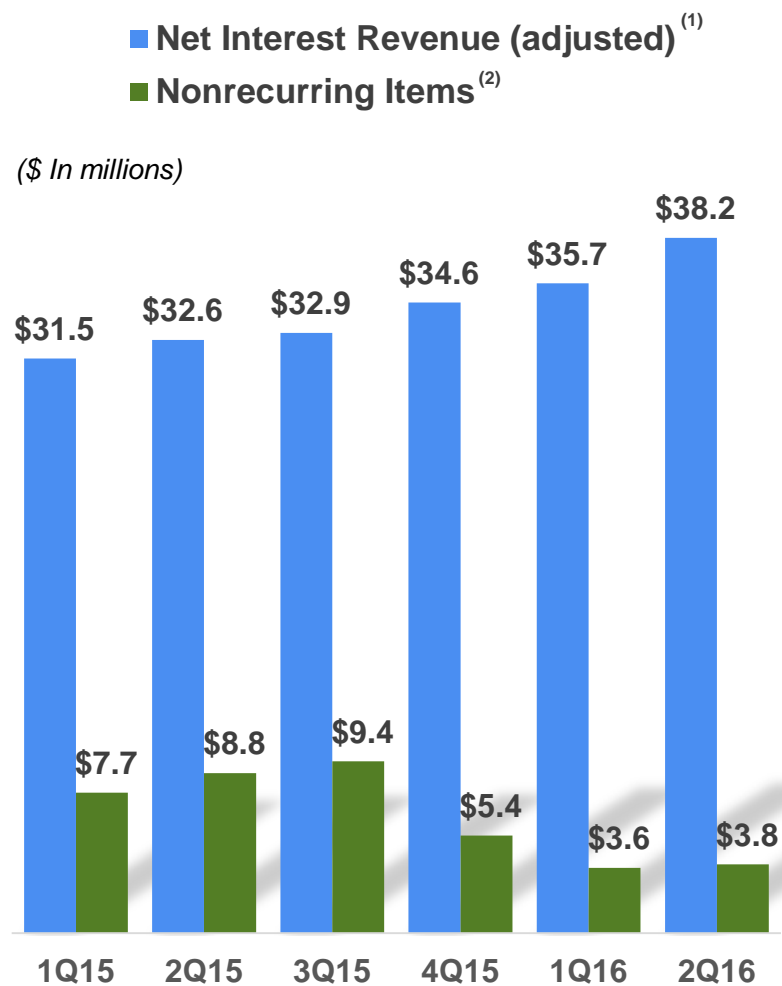
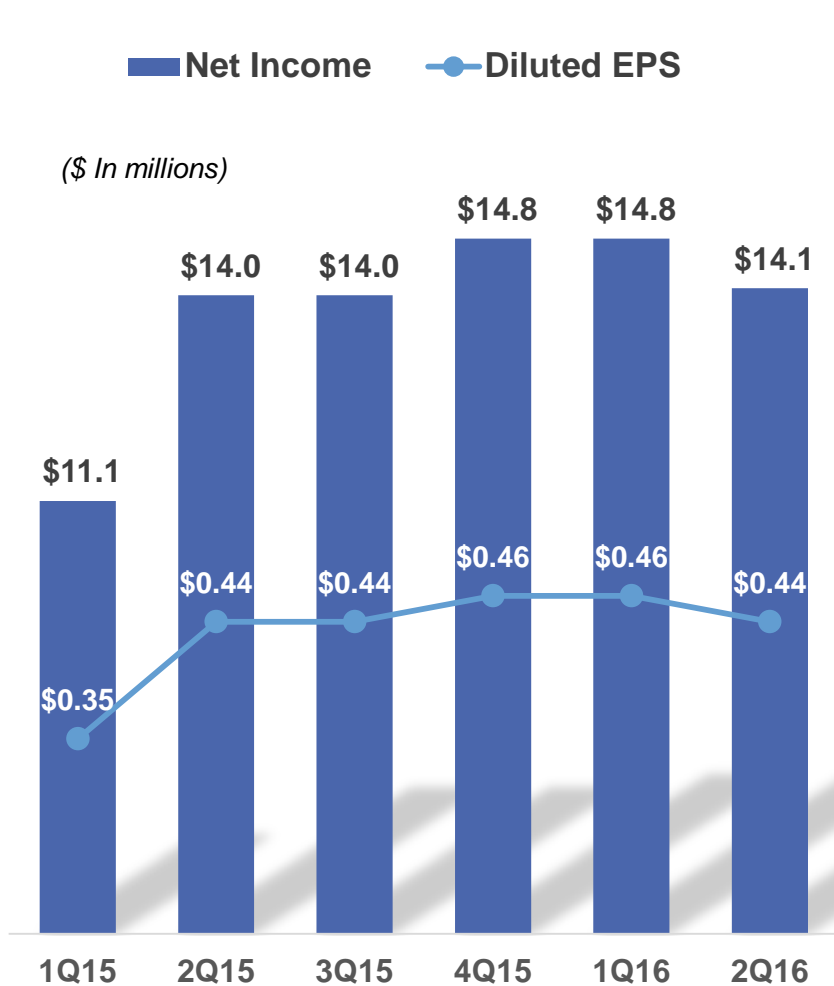
Profitability Metrics

Return on average assets	1.32%	1.41%	1.39%	-0.09%	-0.07%
Return on average equity	10.98%	11.92%	11.83%	-0.94%	-0.85%
TCE/TA	11.79%	11.82%	11.86%	-0.03%	-0.07%
Net interest margin	4.02%	3.98%	3.97%	0.04%	0.05%
NIM ex. purchase acct	3.84%	3.68%	3.48%	0.16%	0.36%
Efficiency ratio	56.46%	57.25%	56.04%	-0.79%	0.42%
Efficiency ratio ex. merger & integration costs	56.46%	57.25%	55.76%	-0.79%	0.70%

Key Highlights

- ❑ Net income of \$14.1 million
- ❑ Loans receivable of \$3.45 billion, up 4.3% quarter-over-quarter and 19.9% year-over-year
- ❑ New loan production of \$265.2 million, up 27.0% from the prior quarter and up 27.5% from a year ago
- ❑ Noninterest-bearing deposits up 12.0% from a year ago
- ❑ Net interest margin of 4.02%, up 16 bps from the prior quarter and 36 bps from a year ago, after excluding acquisition accounting
- ❑ Announced 3Q 2016 dividend of \$0.19 per share, up 36% from prior quarter

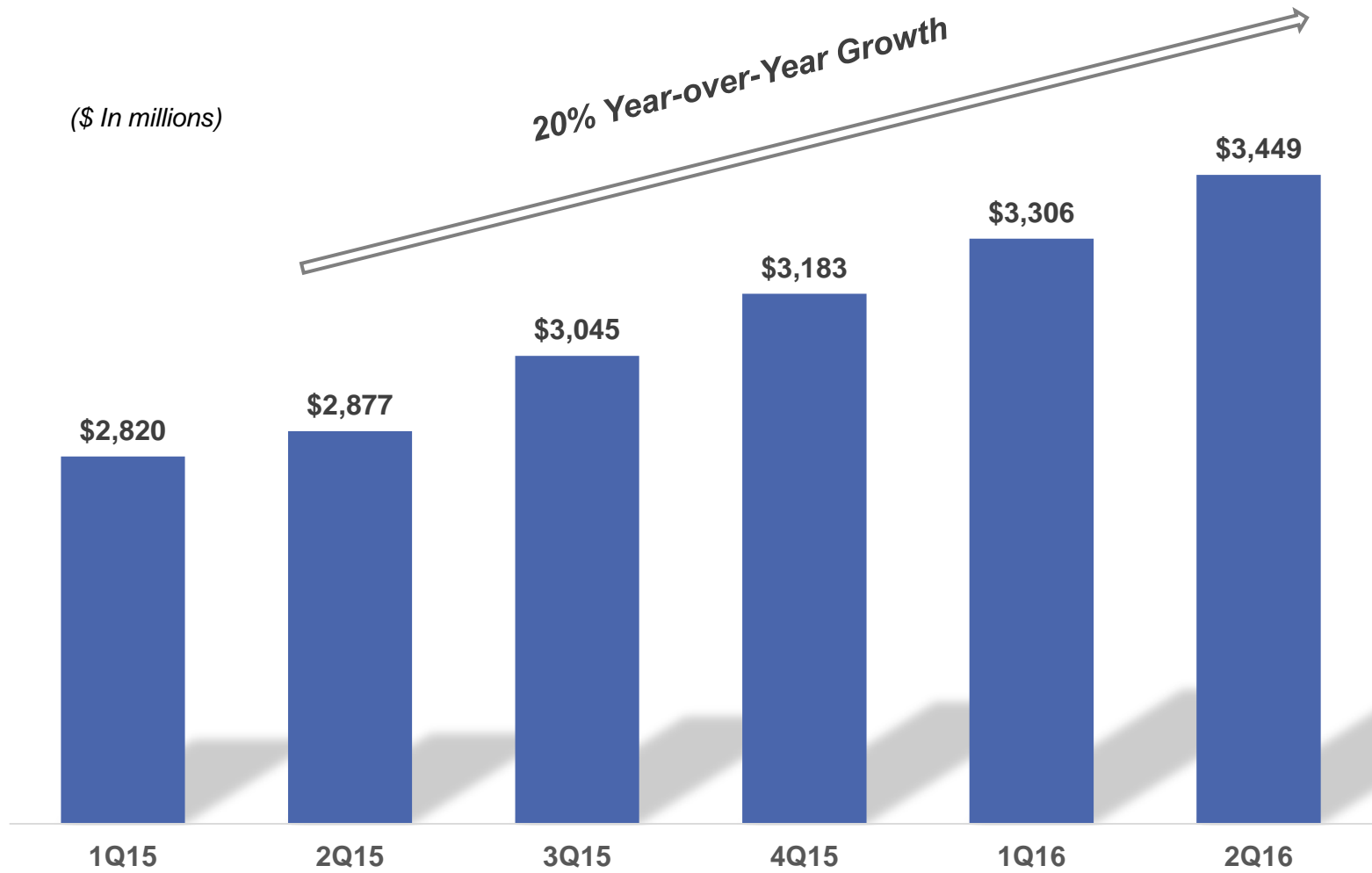
Strong Earnings Performance



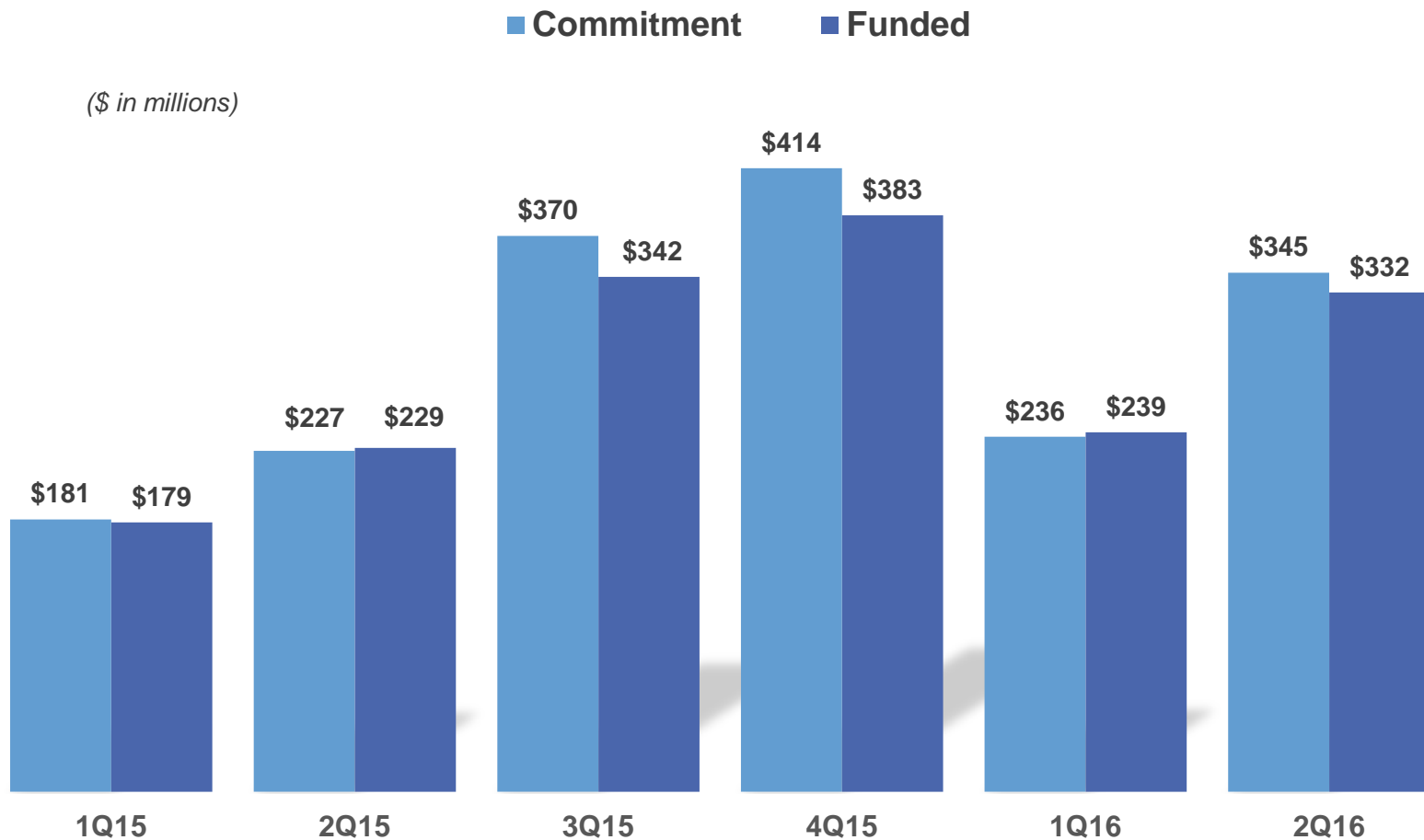
(1) Excludes purchase accounting

(2) Include purchase accounting, disposition gains on PCI loans, gain on sales of securities, and merger & integration costs

Solid Loan Growth



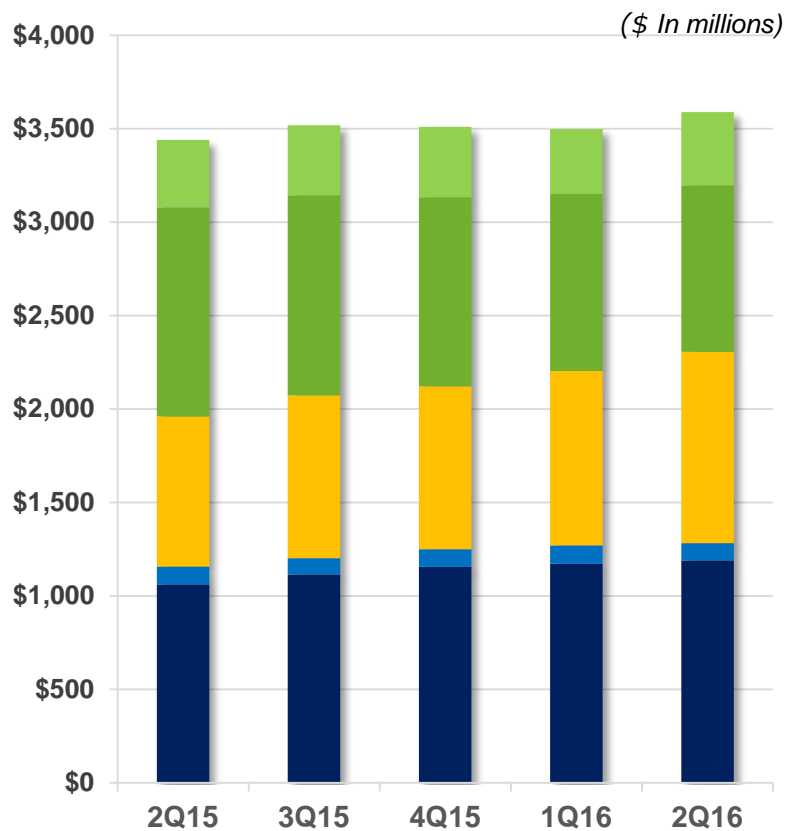
Strong Loan Production



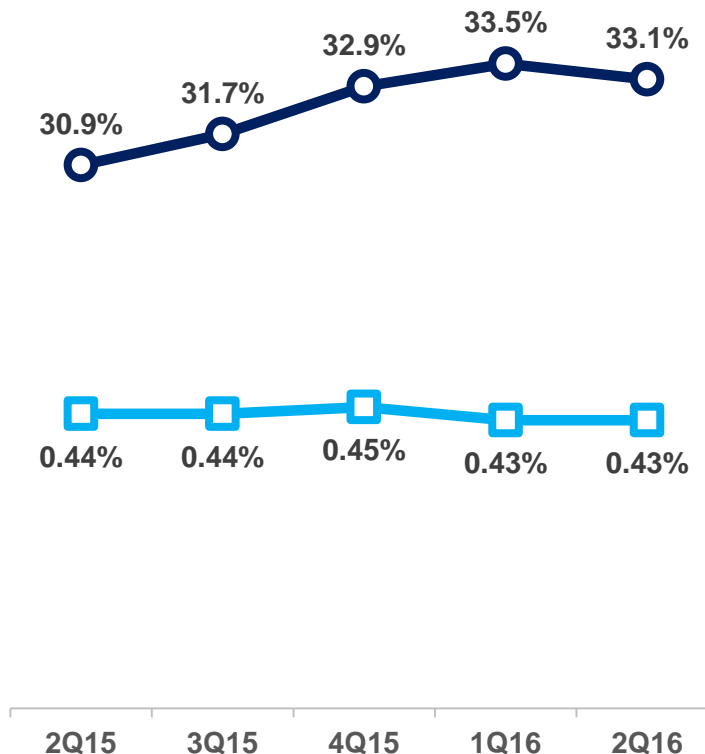
Production includes purchased loans: \$44.0MM (1Q15), \$20.6MM (2Q15), \$36.2MM (3Q15), \$114.7MM (4Q15), \$30.7MM (1Q16), \$66.5MM (2Q16)

Increasing Core Deposits

- Demand Noninterest-bearing
- Demand Interest-bearing
- Money Market & Savings
- Time Deposits ≤ \$250K
- Time Deposits > \$250K

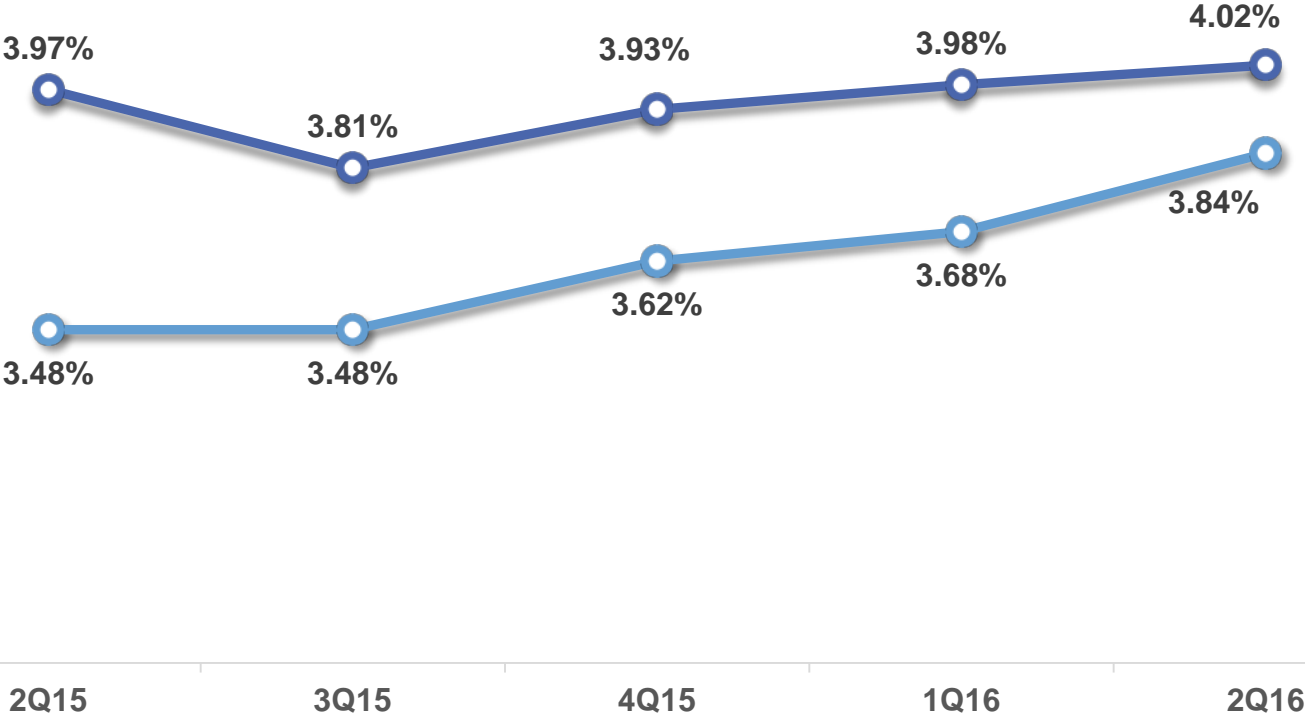


- Noninterest-bearing Demand/ Total Deposits
- Cost of Deposits



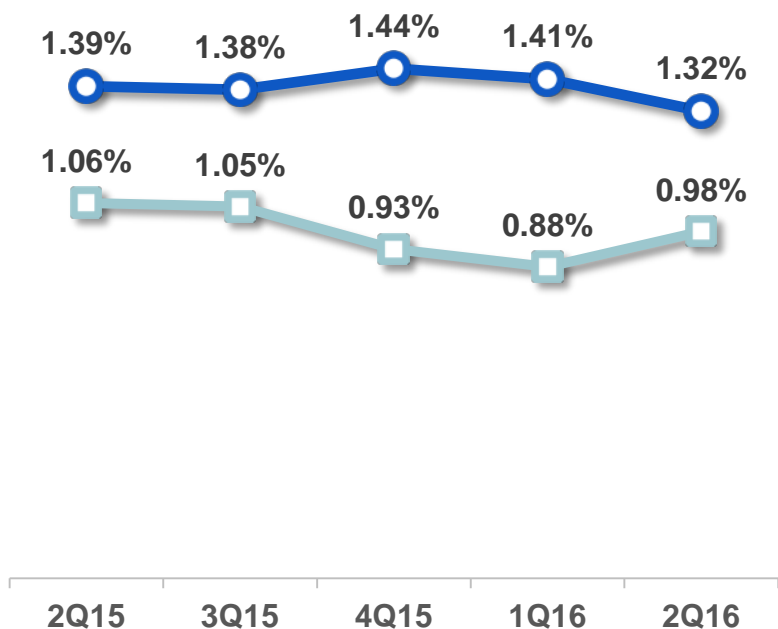
Expanding Net Interest Margin

Net Interest Margin Adjusted NIM excluding acquisition accounting

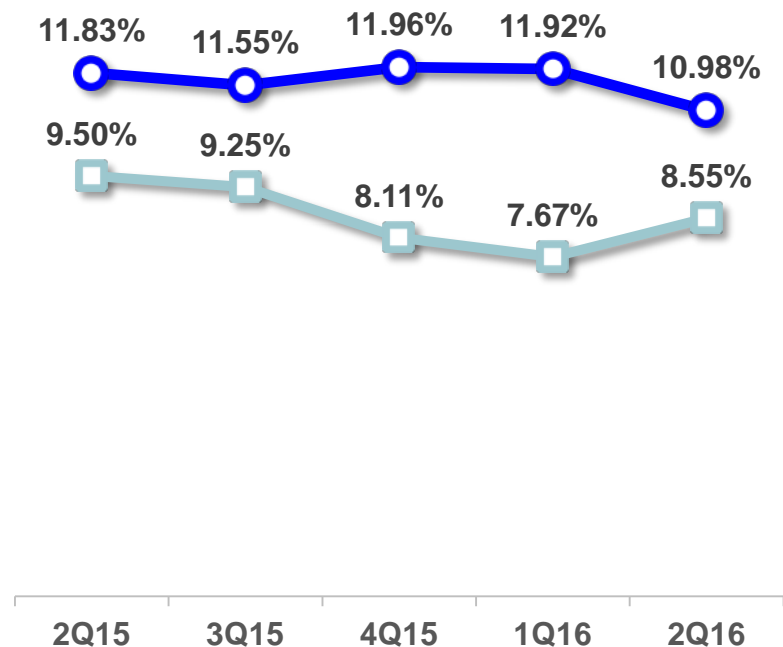


Strong Profitability Metrics

● Hanmi's ROAA □ SNL US Bank Index*



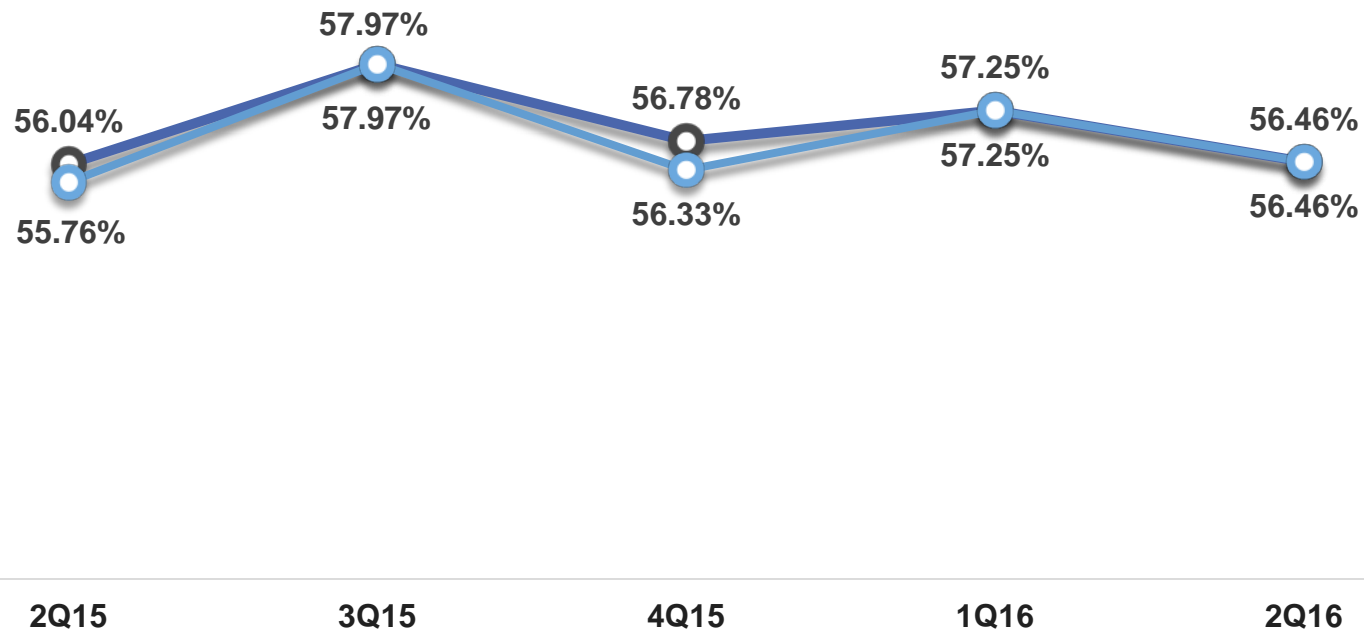
● Hanmi's ROAE □ SNL US Bank Index*



* SNL US Bank Index includes all major exchange banks in SNL's coverage universe.

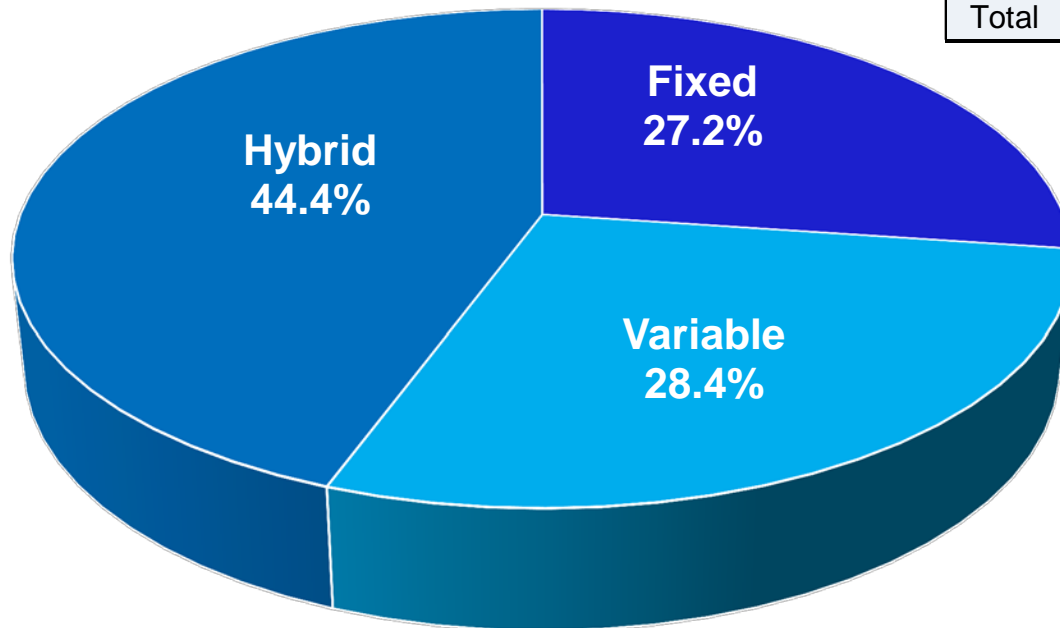
Improving Efficiency

● Efficiency Ratio ● Efficiency Ratio, ex. merger & integration costs



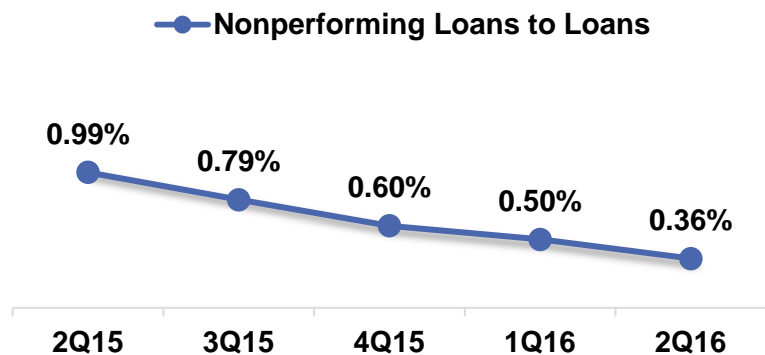
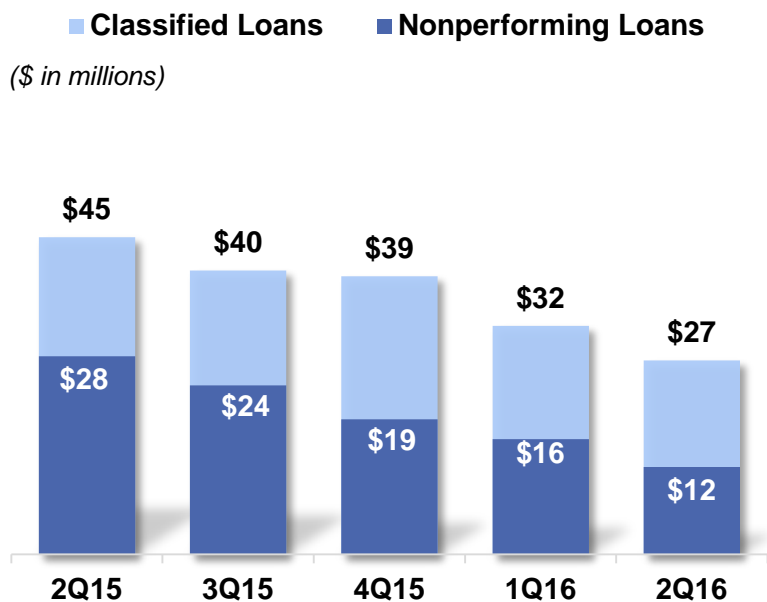
Rate Sensitive Loan Portfolio

(\$ in millions)	Amount	WAR
Variable	\$ 979	4.47%
Hybrid	1,530	4.42%
Fixed	940	4.39%
Total	\$ 3,449	4.43%



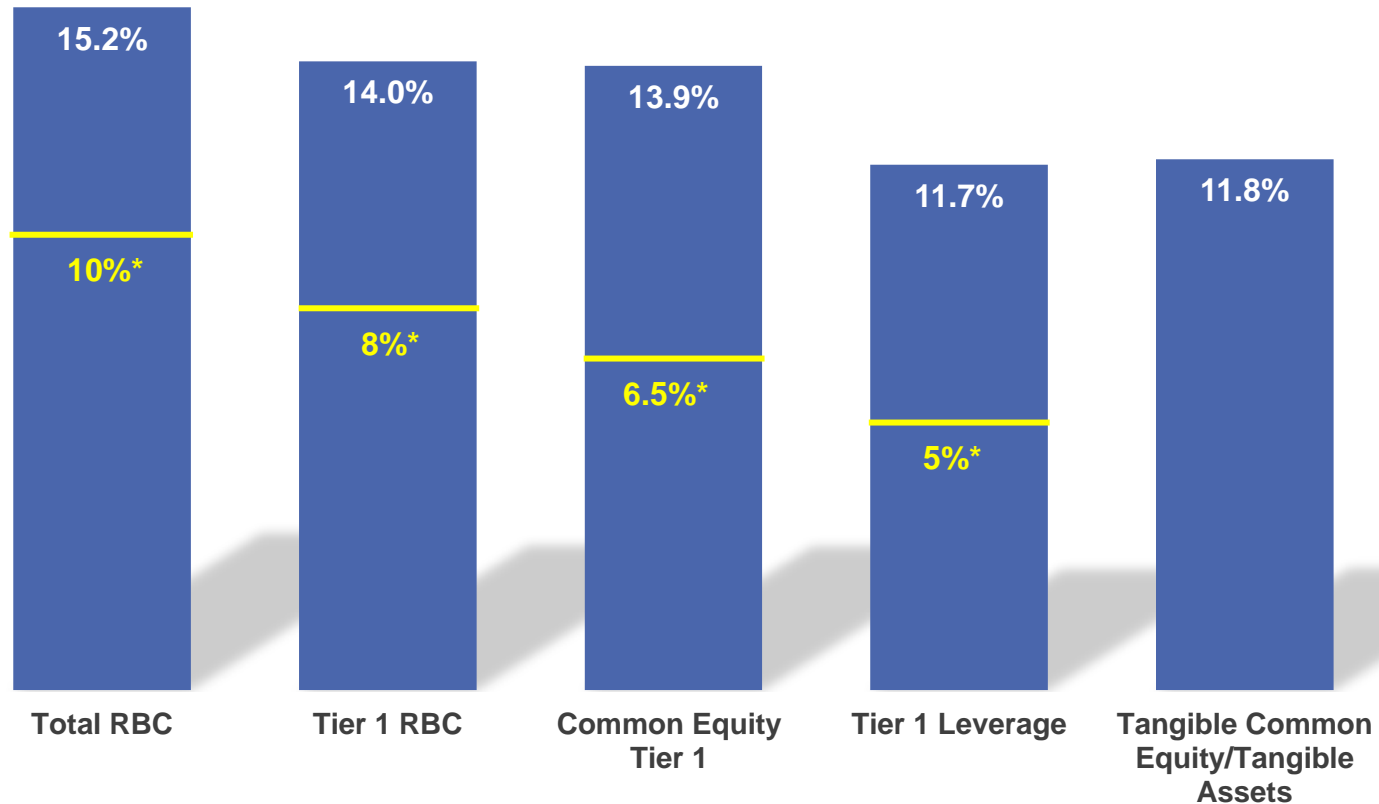
Remains well-positioned for a rising interest rate environment

Strong Asset Quality



Well-Capitalized

Capital Ratios

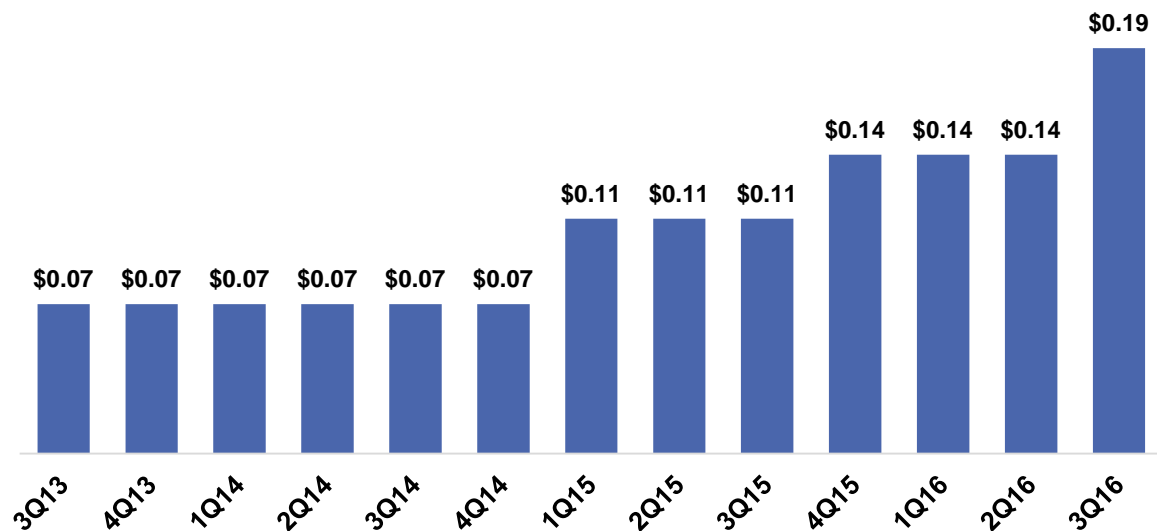


* Minimum threshold for a well-capitalized institution

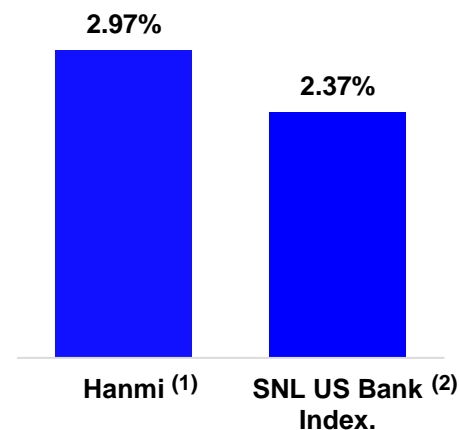
Growing Dividends

- Raised quarterly cash dividend by 36% to \$0.19 per share in 3Q 2016
→ Increased dividend three times since 2013
- Strong dividend yield: 2.97%⁽¹⁾ HAFC vs. 2.37%⁽²⁾ SNL US Bank Index

Quarterly Cash Dividends



Annualized Yield



(1) Based on closing HAFC stock price on 8/25/2016 of \$25.62 and annualized quarterly dividend of \$0.19 announced on 7/28/2016.

(2) As of 8/25/2016; SNL US Bank Index includes all major exchange banks in SNL's coverage universe.

Investment Highlights & Opportunities

- ❑ Strong balance sheet and excellent asset quality
- ❑ Growth opportunities in new markets
- ❑ Premier core deposit franchise with a low-cost deposit base
- ❑ Future earnings power
 - Loan growth
 - Healthy net interest margin
 - Scalable infrastructure to support growth
- ❑ Robust annualized dividend yield
- ❑ Solid relative stock performance *

52-week Stock Price Change (%)		
HAFC	KBW Nasdaq Bank	SNL US Bank
10%	4%	5%

* As of 8/25/2016; SNL US Bank Index includes all major exchange banks in SNL's coverage universe.

52-Week Stock Price Change (%)

