



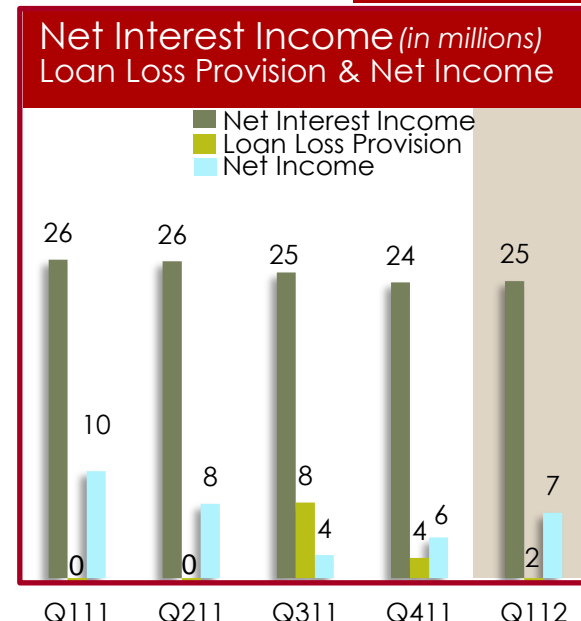
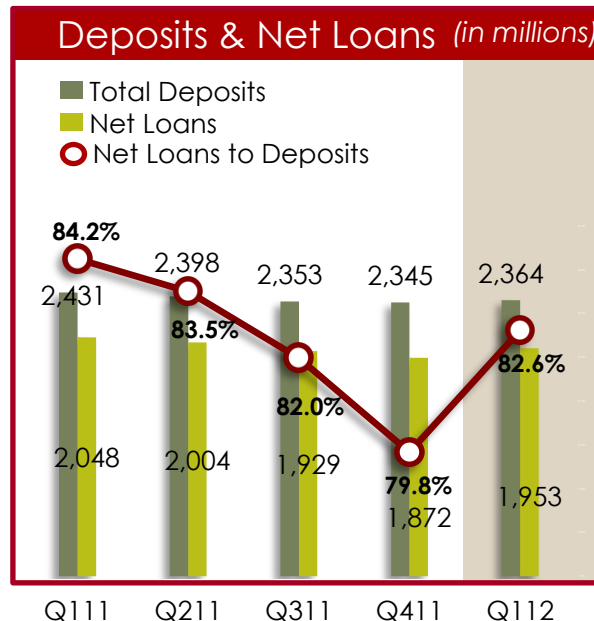
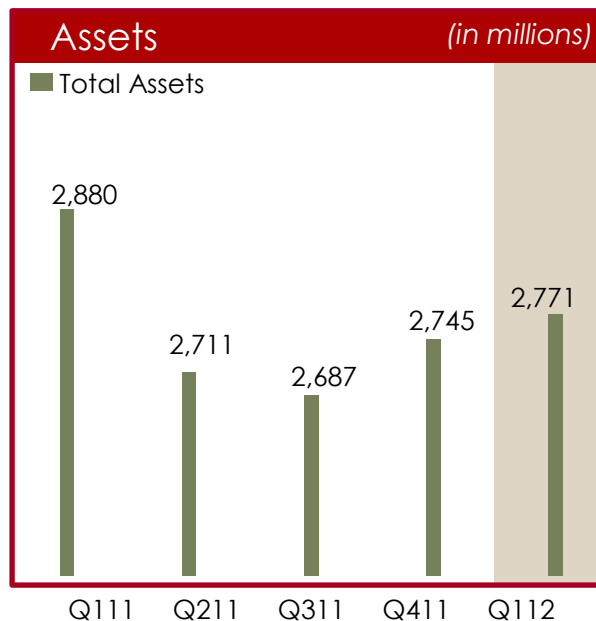
 **Hanmi Financial Corporation** (Nasdaq:HAFC)

The First Quarter of 2012 Financial Highlights

2012 Q1 Financial Highlights (1)

- **Sixth consecutive quarter of profitability**
- **33% of net income growth with earnings of \$7.3 million, or \$0.23 per diluted share, comparing to the previous quarter**
 - Deferred the sale of SBA loans, which would have contributed \$2.8 million to other non-interest income.
- **Improvement of net interest margin(NIM) of 0.03%: 3.69%(Q112) vs. 3.66%(Q111, Q411)**
- **Loan originations: SBA (\$36.2 million), other commercial loan (\$66.9 million)**
- **Purchase of single family residential mortgage loans(one year adjustable rate) of \$67.4 million**
- **Substantial improvement of asset quality**
 - Non performing assets declined 59.6% year-over-year to \$51.5 million, or 1.86% of total assets: down from \$127.4 million, or 4.42% of total assets in Q111, and down from \$52.6 million, or 1.91% of total assets in Q411
 - Resulted from continuing sale of non-performing loans (NPLs) and slower migration of new loans to nonaccrual status
 - Classified loans, including loans held for sale, were \$229.4 million at 3/31/12 , down from \$282.4 million and \$380.1 million at 12/31/11 and 3/31/12, respectively
- **Improvement of operating efficiency with total overhead costs down 11.78% in Q112 and 10.99% year-over-year**
The efficiency ratio was 66.56% in Q112, compared to 69.03% in Q411 and 66.61% in Q111
- **Capital raise of totaling \$77.1 million in net proceeds from the issuance of 12.6 million shares in November 2011 (adjusted for the 1-for-8 reverse stock split), further solidifying its balance sheet**
 - Tangible common equity to tangible assets ratio(bank level) at 3/31/12 was 12.71%, up from 12.48% at 12/31/11
 - Tangible common equity ratio (holding company level) was 10.55% and the tangible book value was \$9.28 per share at 3/31/12

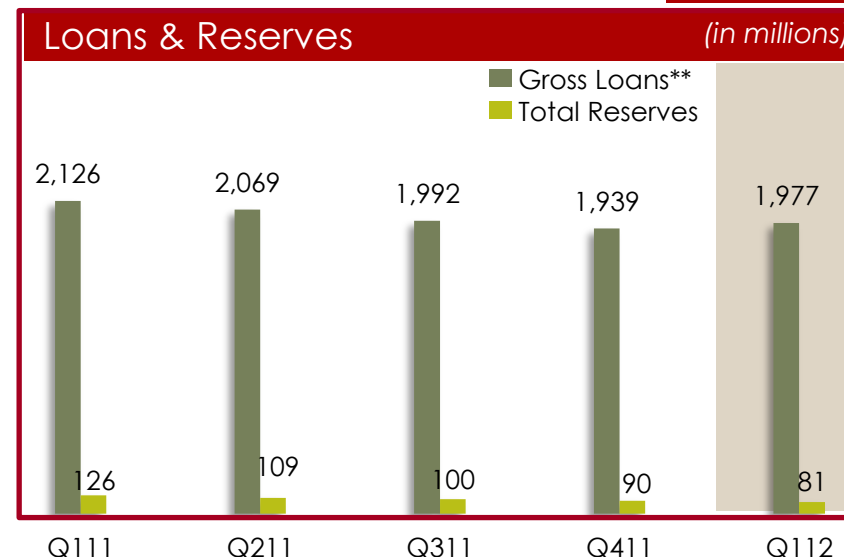
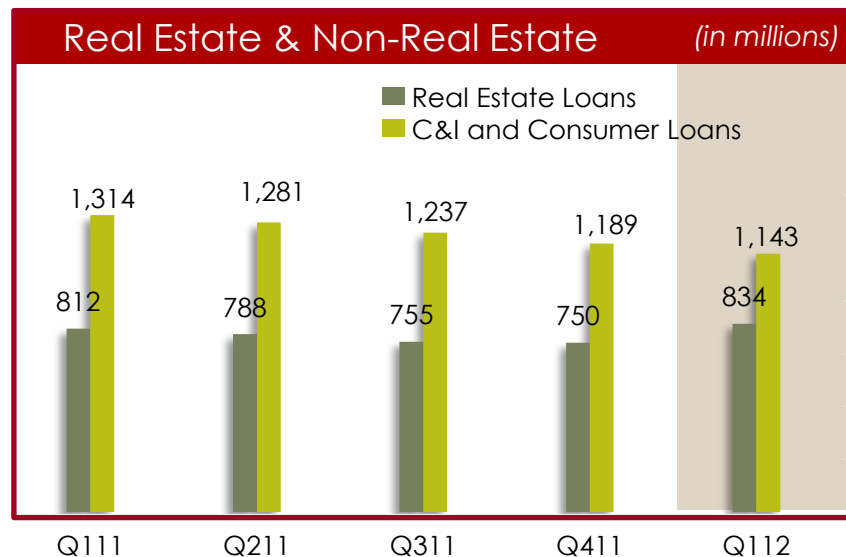
2012 Q1 Financial Highlights (2)



Highlights – Balance Sheet (in millions)	Q111	Q211	Q311	Q411	Q112
Assets	2,880	2,711	2,687	2,745	2,771
Net Loans	2,048	2,004	1,929	1,872	1,953
Deposits	2,431	2,398	2,353	2,345	2,364
Equity	184	198	203	286	294

Highlights – Income Statement (in millions)	Q111	Q211	Q311	Q411	Q112	YTD 2011
Net Interest Income Before Loss Provision	26	26	25	24	25	101
Provision for Loan Losses	-	-	8	4	2	12
Net Income	10	8	4	6	7	28
Net Loans/Deposits	84.2%	83.5%	82.0%	79.8%	82.6%	79.8%

Loan Portfolio

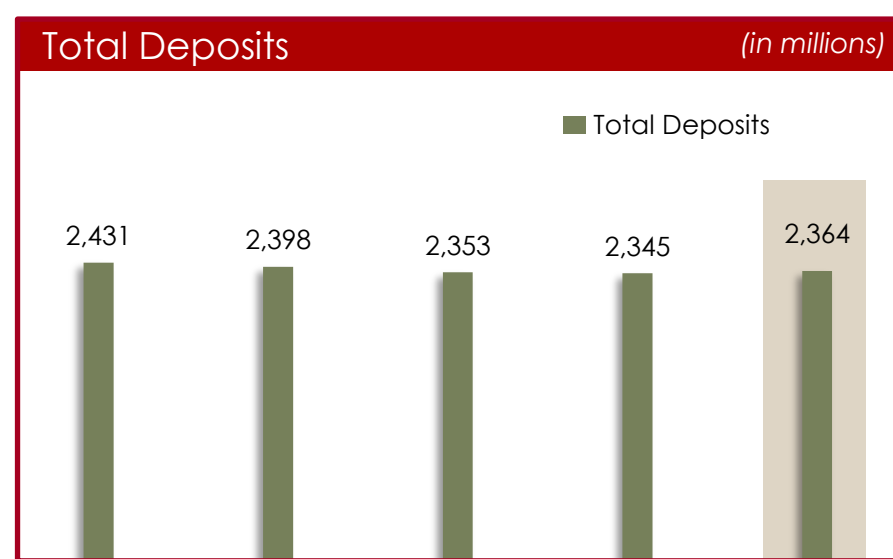
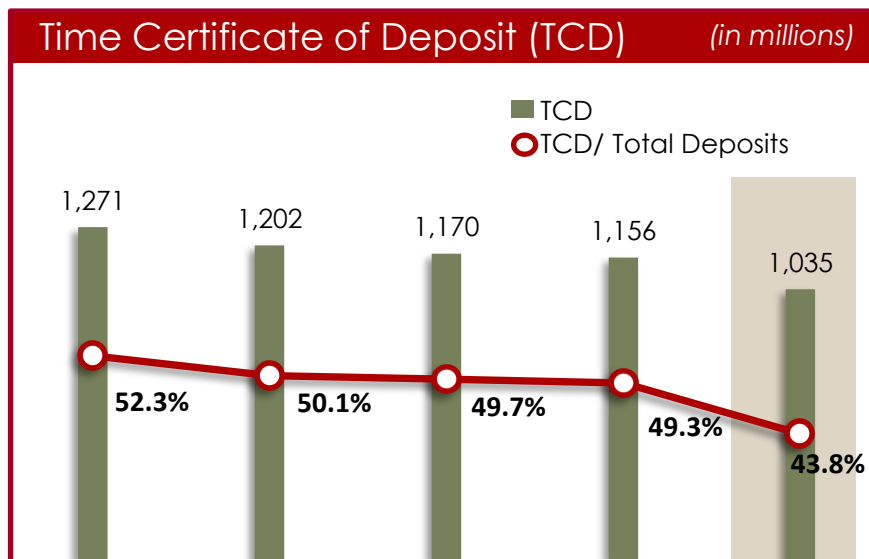
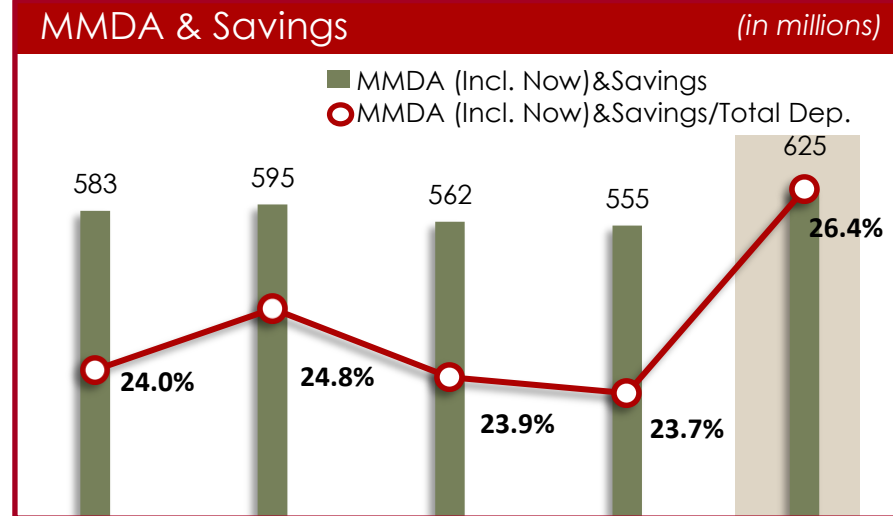
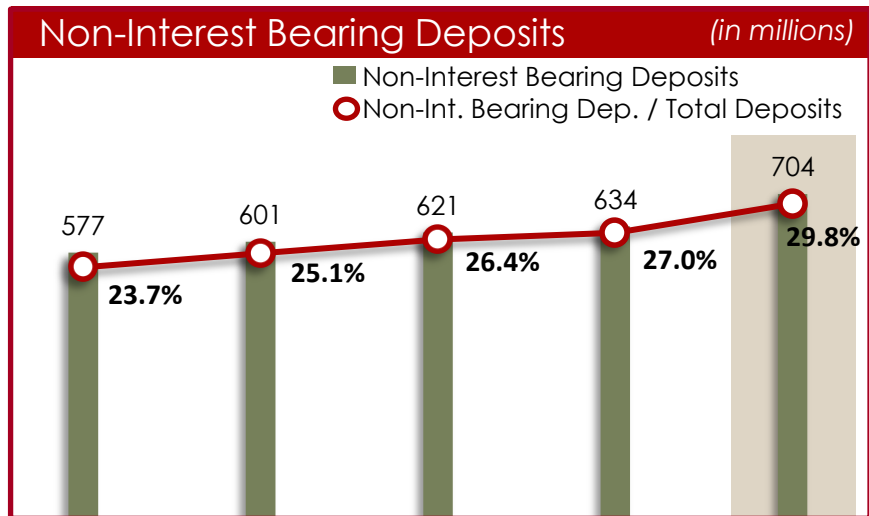


Loans (in millions)	Q111	Q211	Q311	Q411	Q112
Real Estate Loans					
Commercial Property	695	689	659	663	692
Construction	57	41	39	34	25
Residential Property	60	58	57	53	117
Total Real Estate Loans	812	788	755	750	834
Commercial and Industrial Loans					
Commercial Term	1,059	1,032	995	945	891
SBA	101	105	118	116	123
Commercial Lines of Credit	59	51	53	56	56
International	47	47	26	29	32
Total Commercial and Industrial Loans*	1,266	1,235	1,192	1,146	1,102
Consumer Loans	48	46	45	43	41
Total Gross Loans**	2,126	2,069	1,992	1,939	1,977
Allowance for Loans Losses	(126)	(109)	(100)	(90)	(81)
Deferred Loan Costs(Fees)	(0)	(0)	0	0	1
Loans Receivable, Net	2,000	1,960	1,892	1,849	1,897

* Commercial and Industrial loans include owner-occupied commercial real estate loans

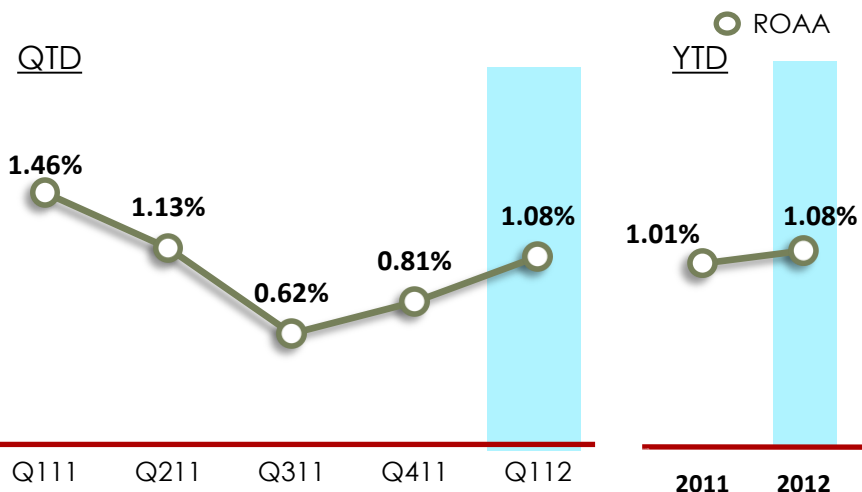
** Excluding LHFS and deferred loan costs(fees)

Deposit Portfolio

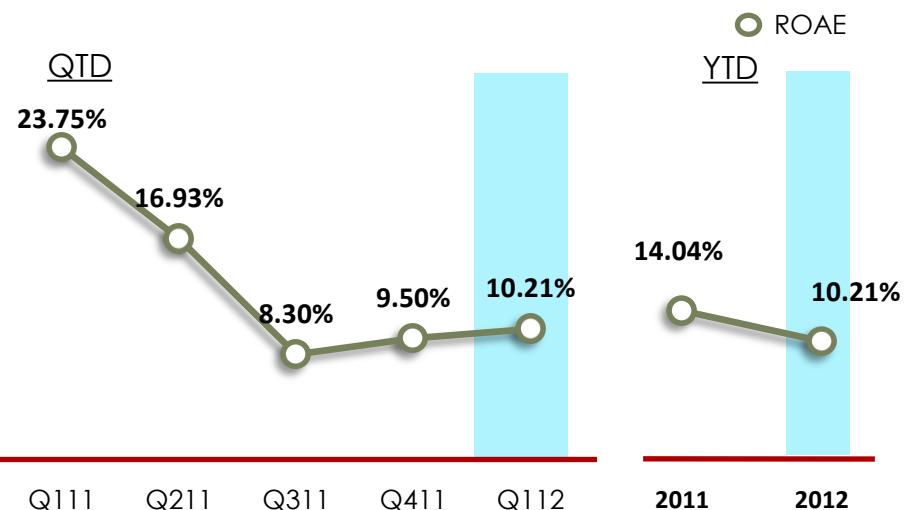


Profitability

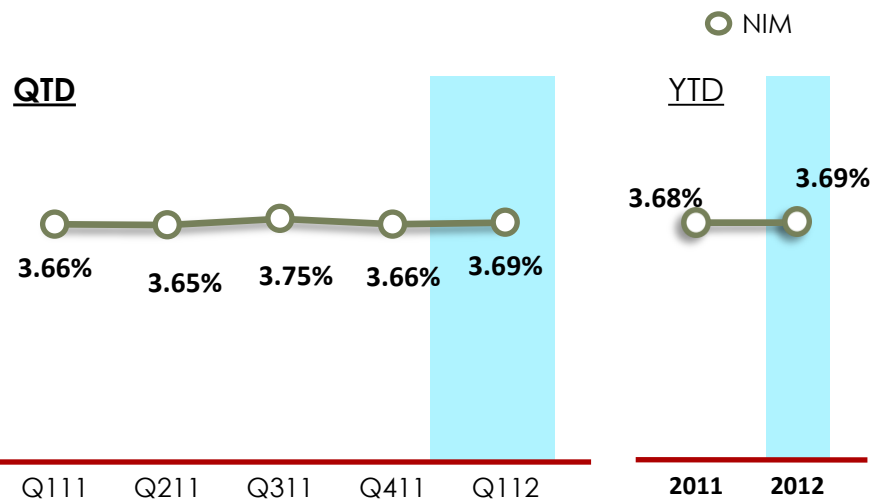
ROAA



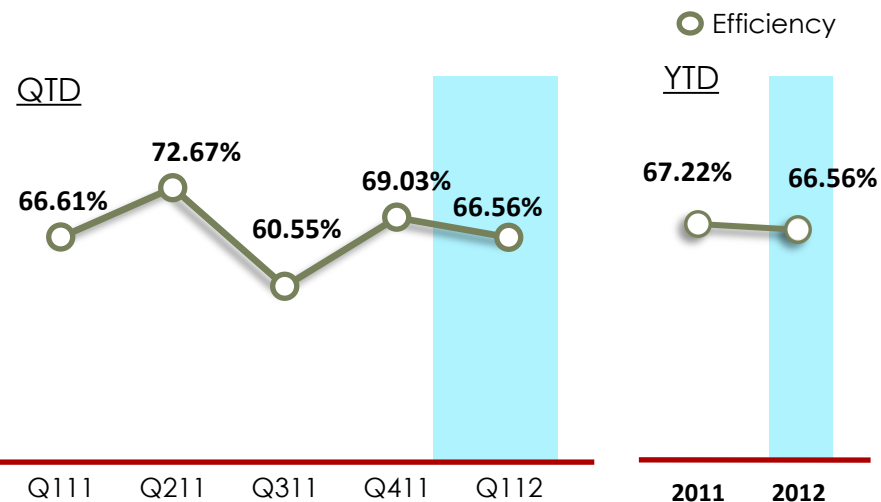
ROAE



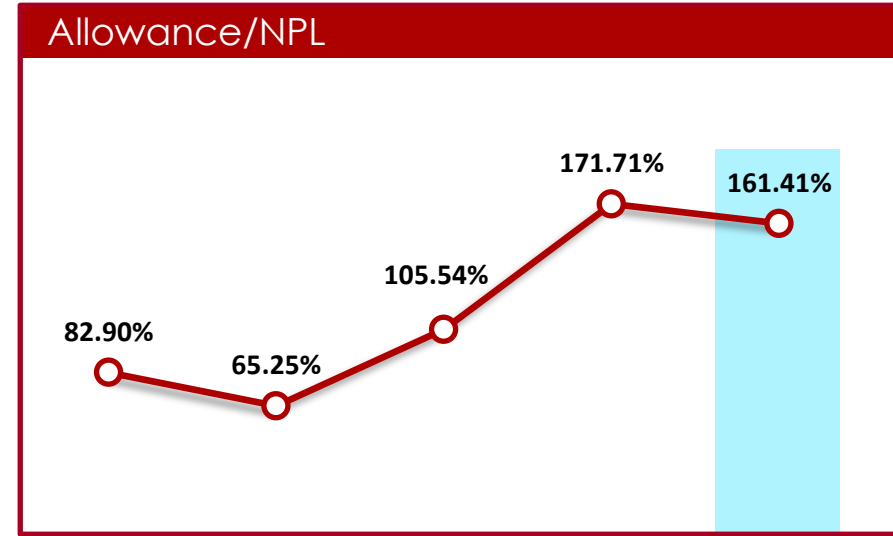
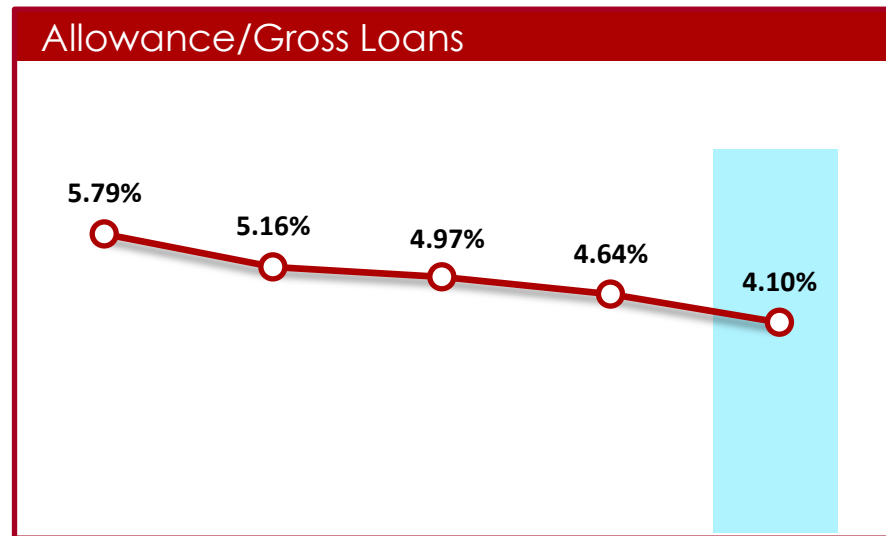
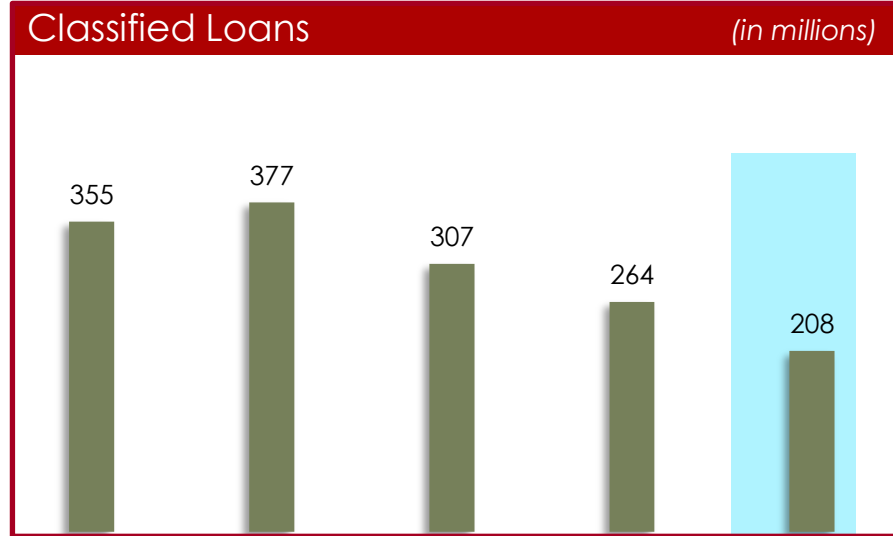
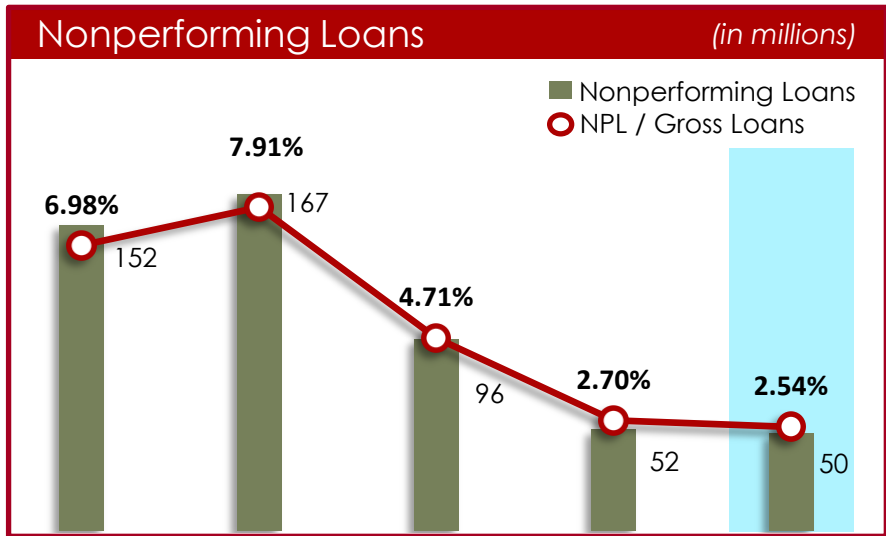
Net Interest Margin(NIM)



Efficiency

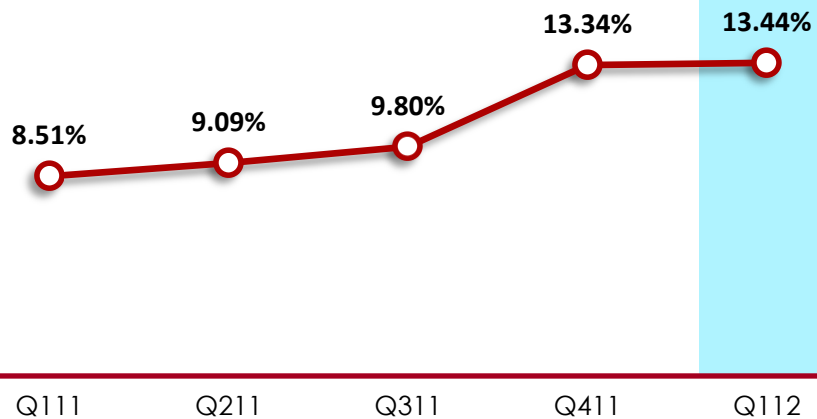


Asset Quality

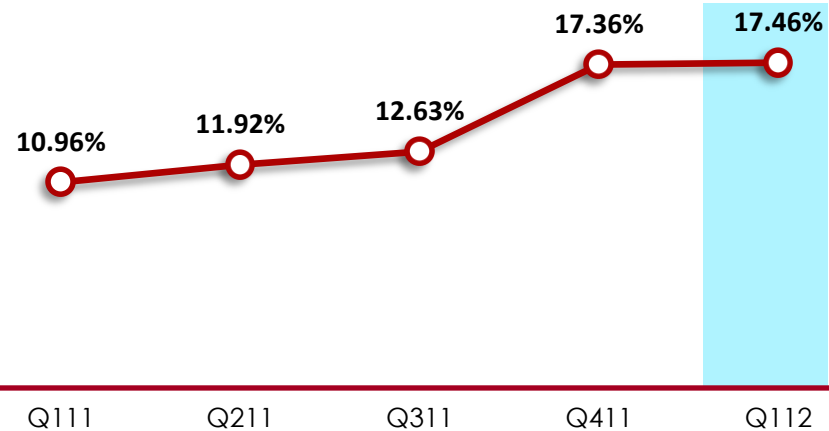


Capital Adequacy

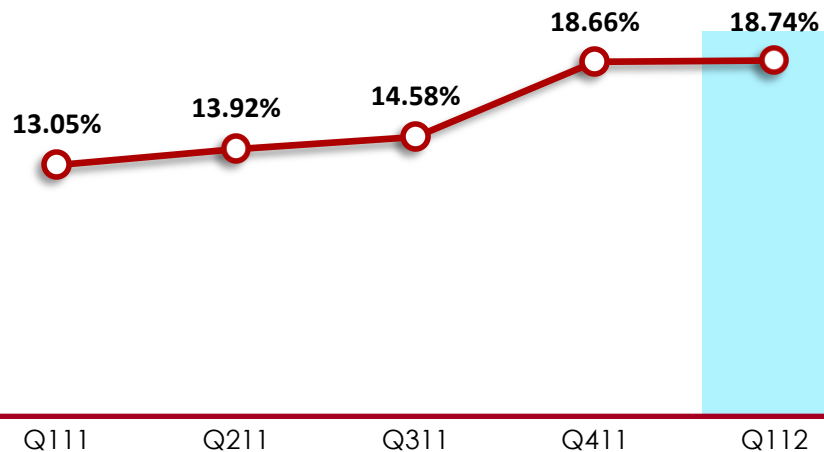
Tier1 Leverage Capital Ratio



Tier1 Risk Based Capital Ratio

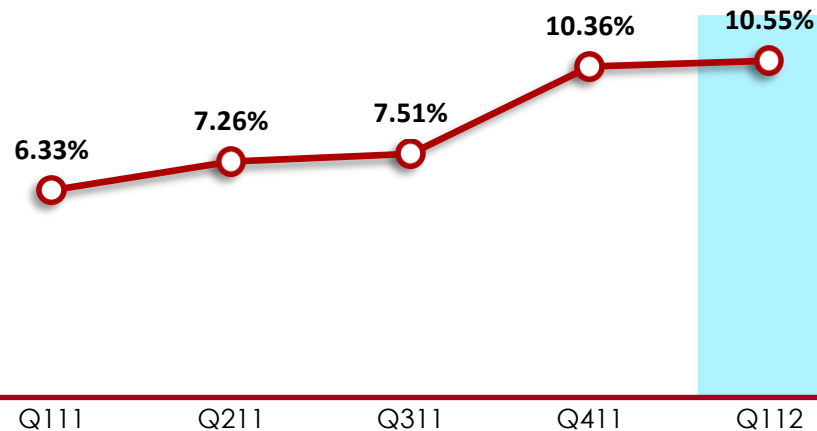


Total Risk Based Capital Ratio



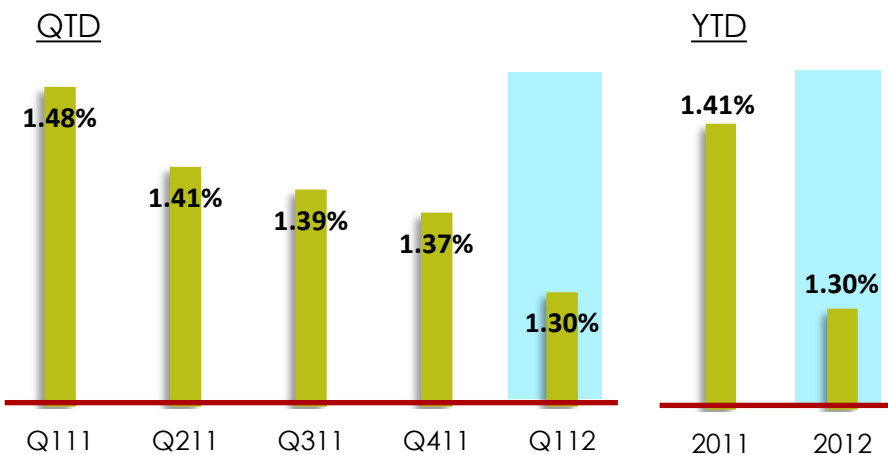
Tangible Common Equity/Tangible Assets*

* Non-GAAP financial measures

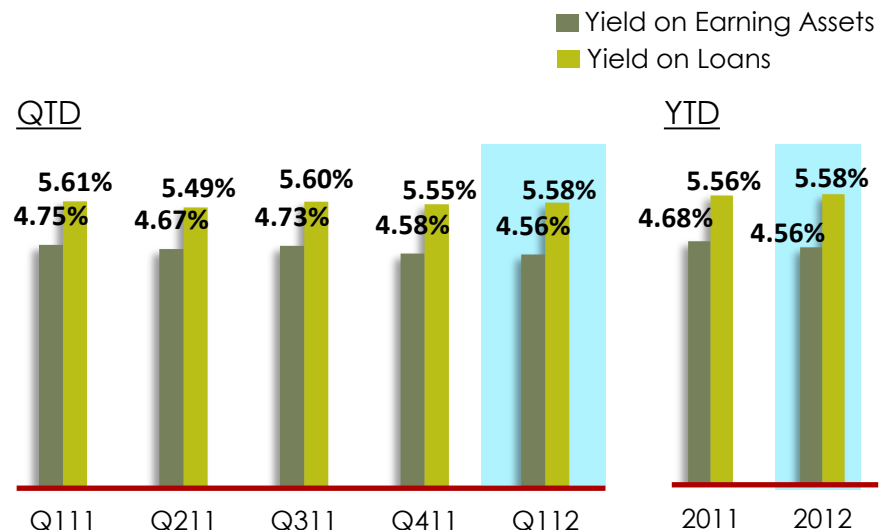


Yield/Cost/Rate

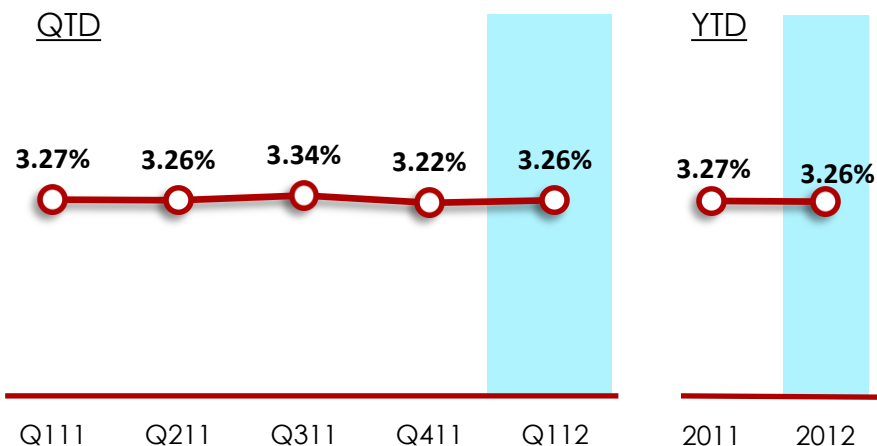
Cost on Interest Bearing Liability



Yield on Earning Assets



Yield/Cost Spread



Yield/Cost/Rate (%)	Q111	Q211	Q311	Q411	Q112	2011	2012
Yield on Gross Loans	5.61	5.49	5.60	5.55	5.58	5.56	5.58
Yield on Earning Assets	4.75	4.67	4.73	4.58	4.56	4.68	4.56
Cost of Interest Bearing Liability	1.48	1.41	1.39	1.37	1.30	1.41	1.30
Yield/Cost Spread	3.27	3.26	3.34	3.22	3.26	3.27	3.26
Net Interest Margin	3.66	3.65	3.75	3.66	3.69	3.68	3.69