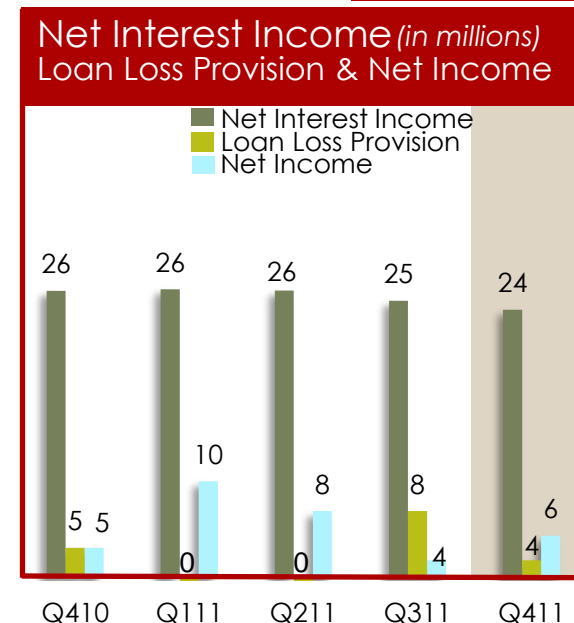
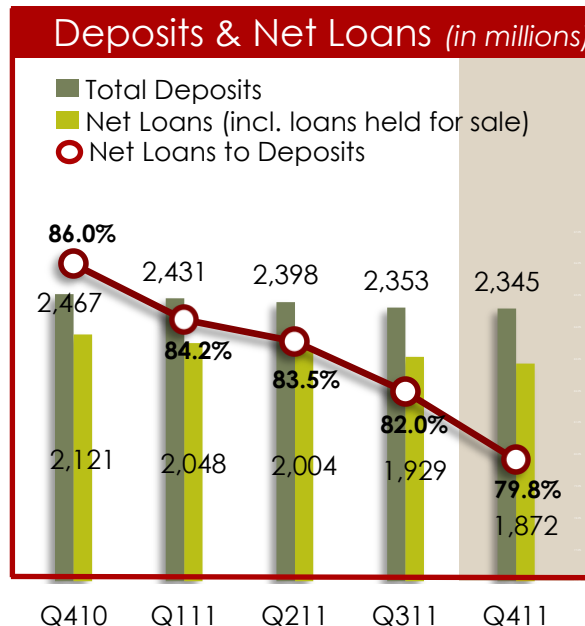
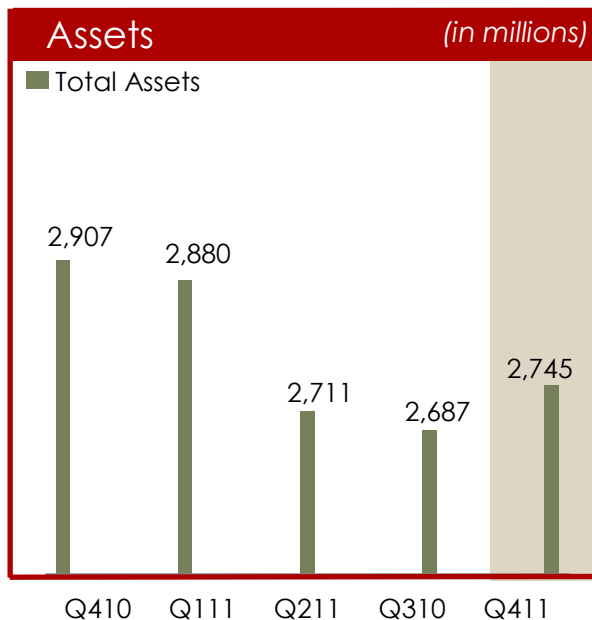




 **Hanmi Financial Corporation** (Nasdaq:HAFC)

2011 Financial Highlights

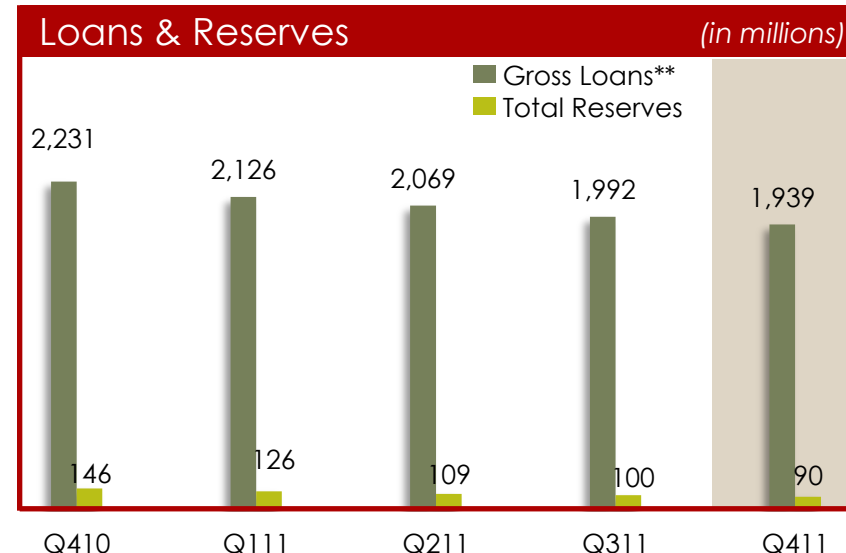
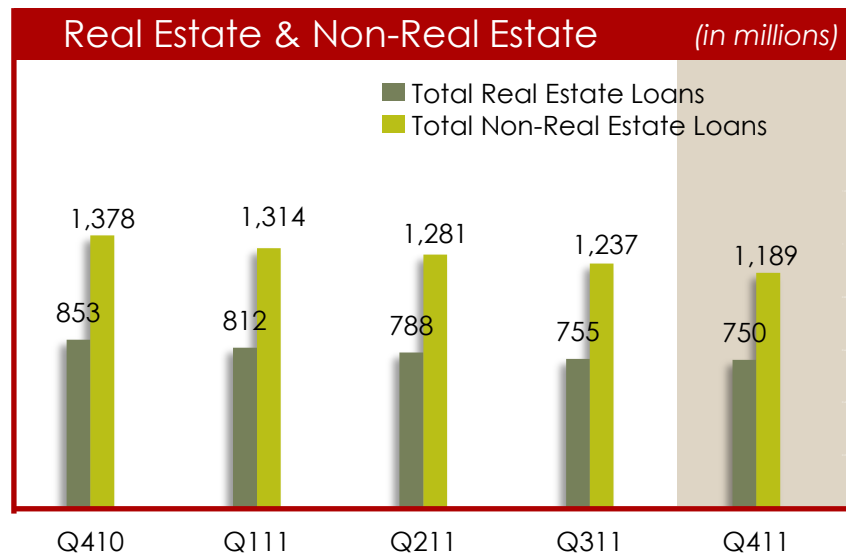
2011 Financial Highlights



Highlights – Balance Sheet (in millions)	Q410	Q111	Q211	Q311	Q411
Assets	2,907	2,880	2,711	2,687	2,745
Net Loans	2,121	2,048	2,004	1,929	1,872
Deposits	2,467	2,431	2,398	2,353	2,345
Equity	173	184	198	203	286

Highlights – Income Statement (in millions)	Q410	Q111	Q211	Q311	Q411	YTD 2010	YTD 2011
Net Interest Income Before Loss Provision	26	26	26	25	24	106	101
Provision for Loan Losses	5	-	-	8	4	123	12
Net Income	5	10	8	4	6	(88)	28
Net Loans/Deposits	86.0%	84.2%	83.5%	82.0%	79.8%	86.0%	79.8%

Loan Portfolio

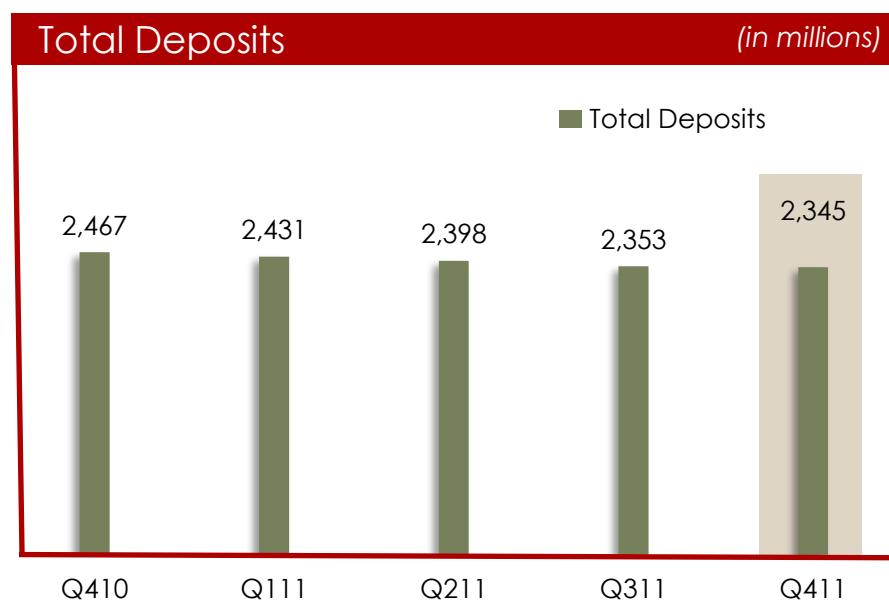
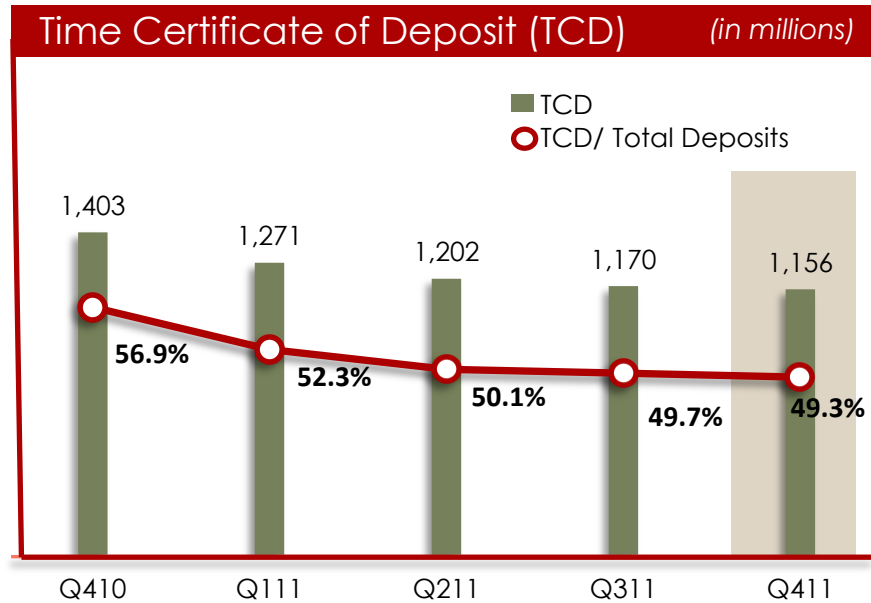
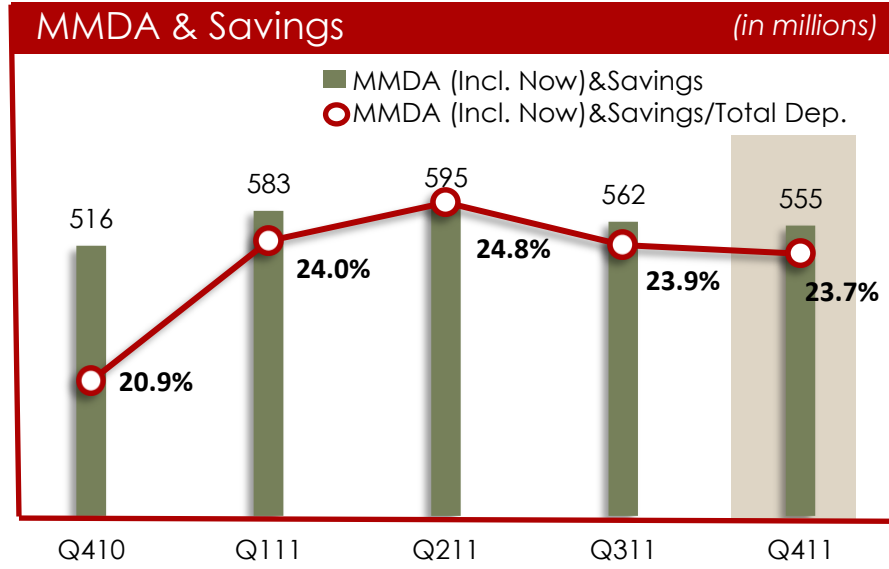
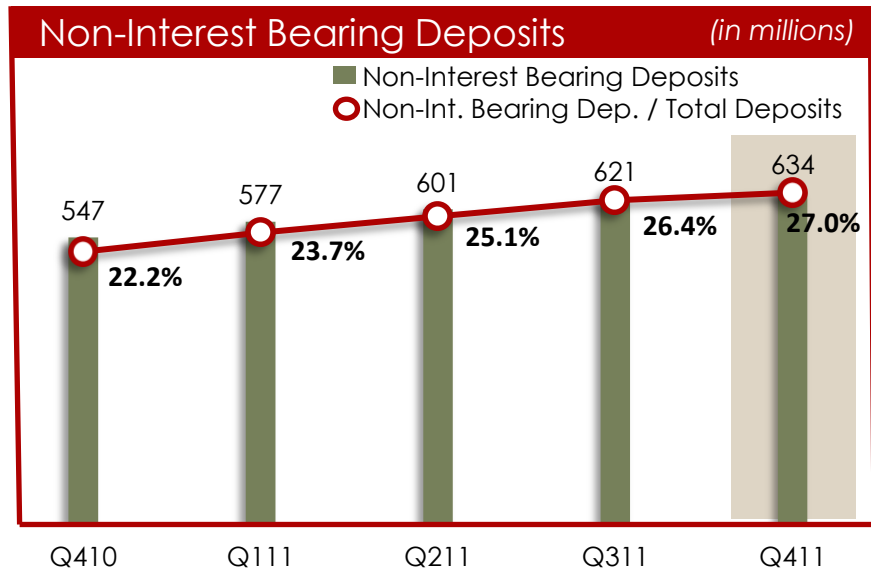


Loans (in millions)	Q410	Q111	Q211	Q311	Q411
Real Estate Loans					
Commercial Property	729	695	689	659	663
Construction	61	57	41	39	34
Residential Property	63	60	58	57	53
Total Real Estate Loans	853	812	788	755	750
Commercial and Industrial Loans					
Commercial Term	1,119	1,059	1,032	995	945
SBA	106	101	105	118	116
Commercial Lines of Credit	59	59	51	53	56
International	44	47	47	26	29
Total Commercial and Industrial Loans*	1,328	1,266	1,235	1,192	1,146
Consumer Loans	50	48	46	45	43
Total Gross Loans**	2,231	2,126	2,069	1,992	1,939
Allowance for Loans Losses	(146)	(126)	(109)	(100)	(90)
Deferred Loan Costs(Fees)	(1)	(0)	(0)	0	0
Loans Receivable, Net	2,084	2,000	1,960	1,892	1,849

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

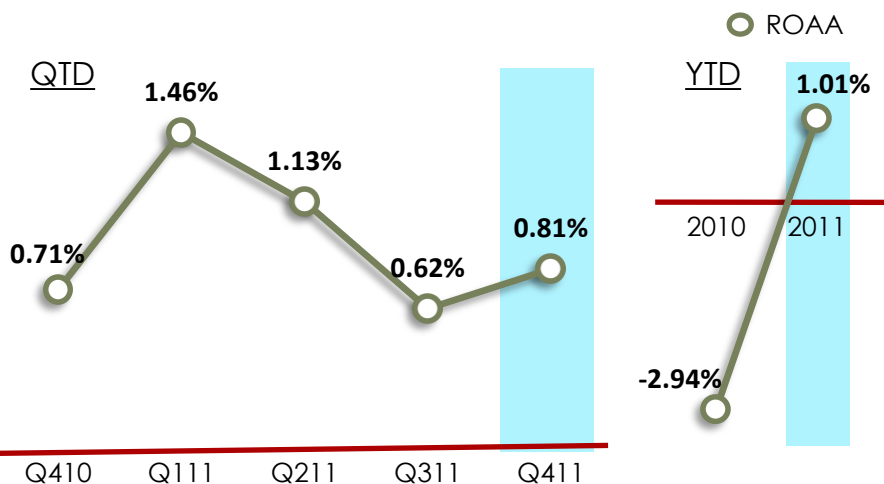
** Excluding LHFS and deferred loan costs(fees)

Deposit Portfolio

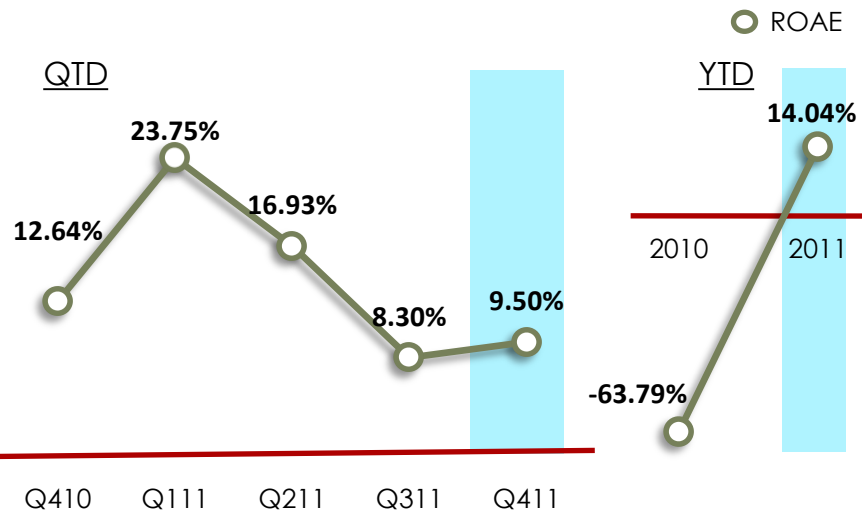


Profitability

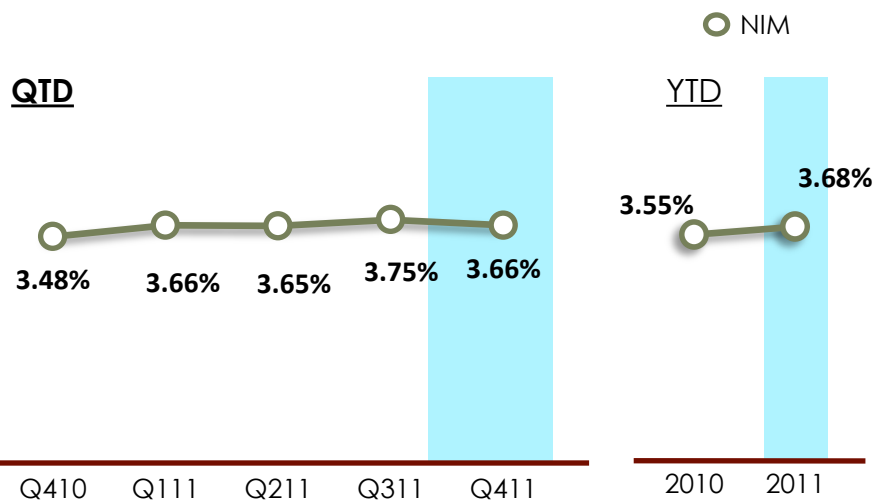
ROAA



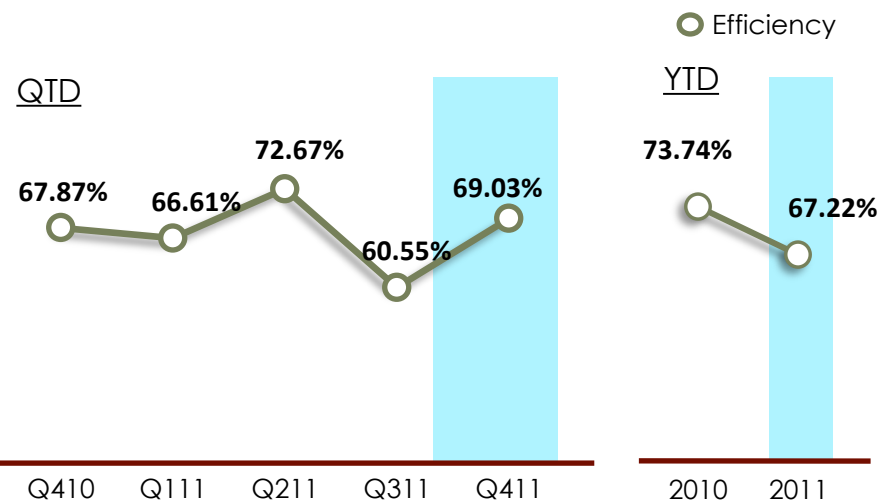
ROAE



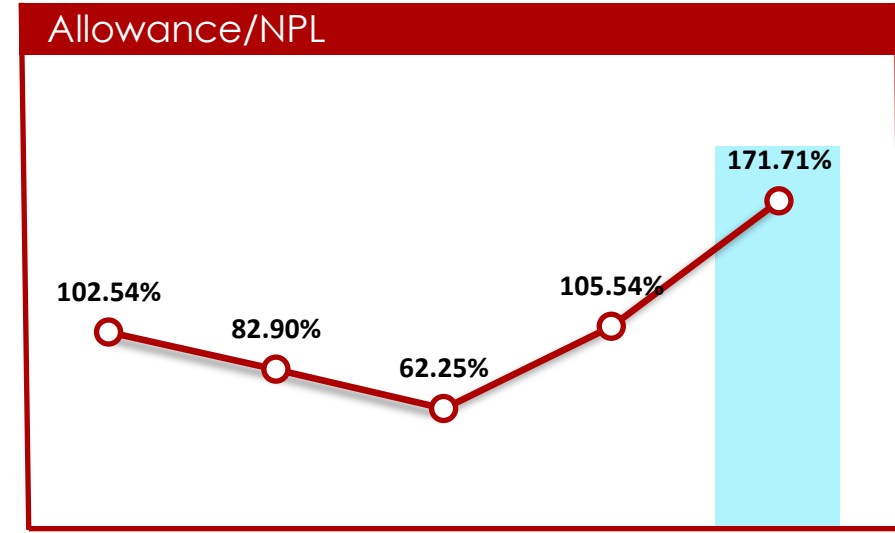
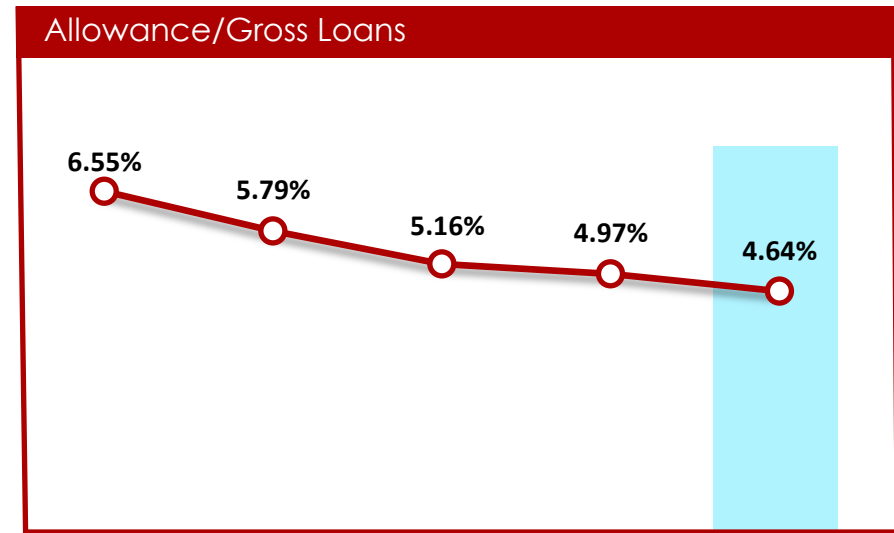
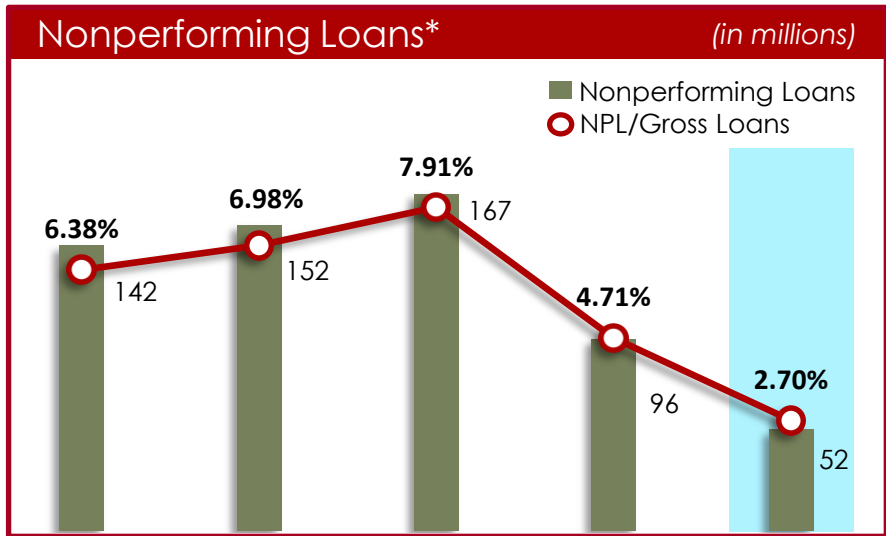
Net Interest Margin(NIM)



Efficiency

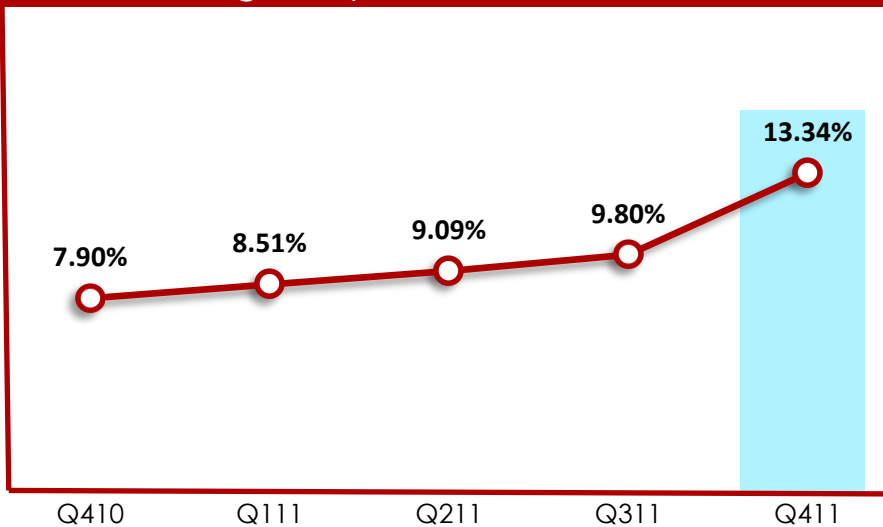


Asset Quality

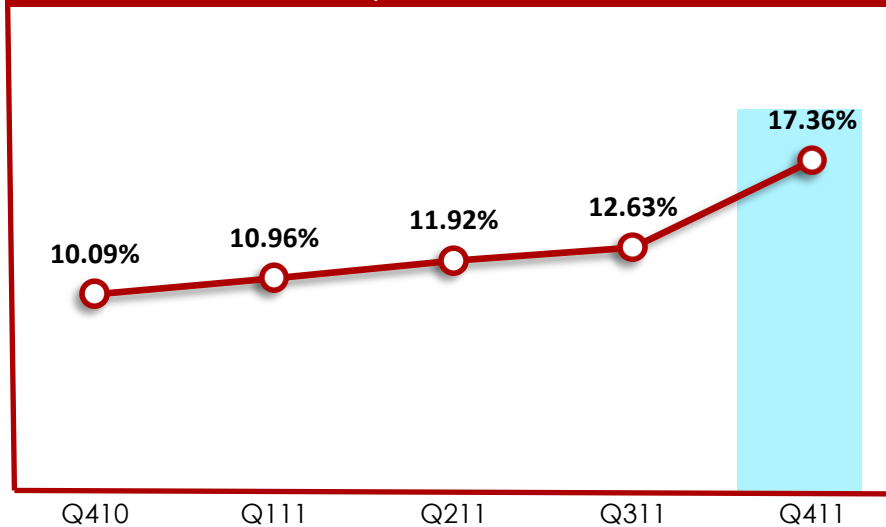


Capital Adequacy

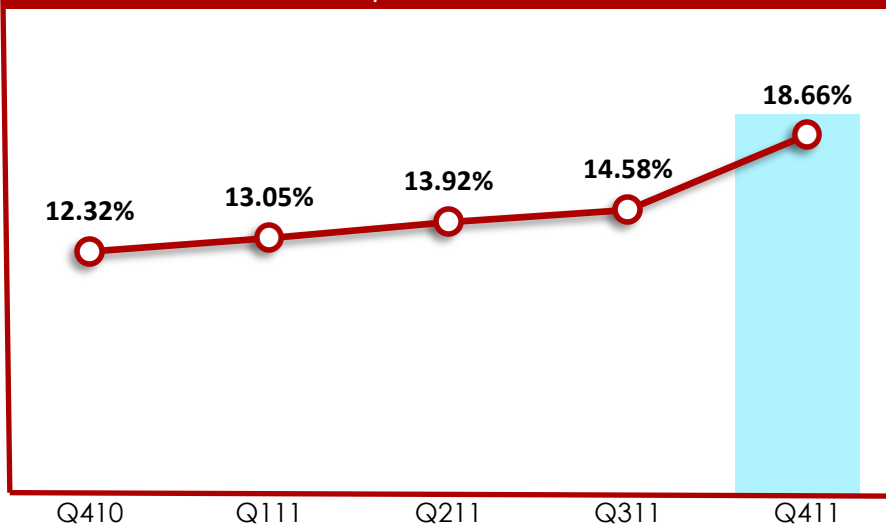
Tier1 Leverage Capital Ratio



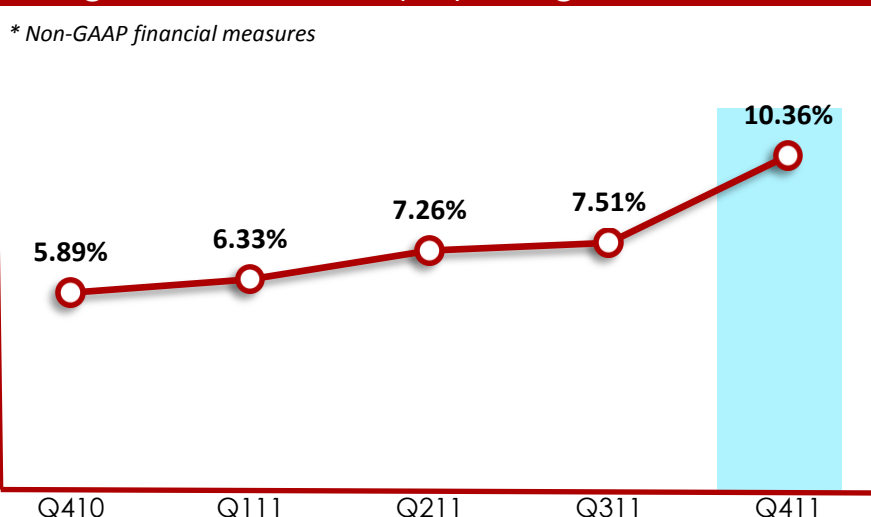
Tier1 Risk Based Capital Ratio



Total Risk Based Capital Ratio



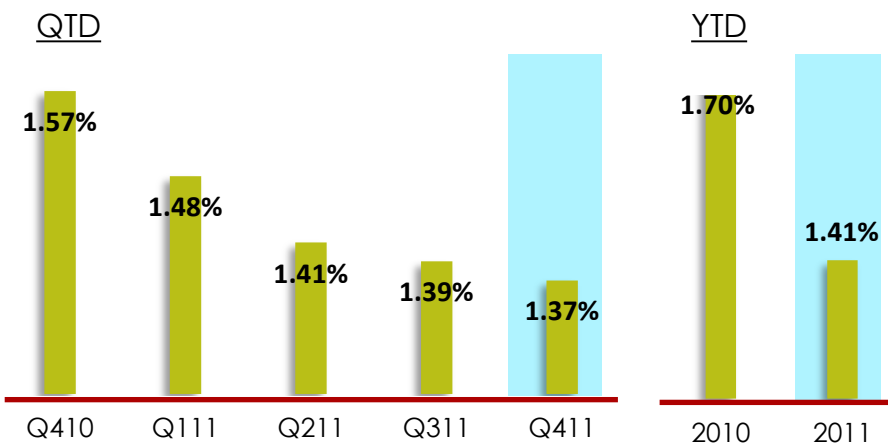
Tangible Common Equity/Tangible Asset*



Yield/Cost/Rate

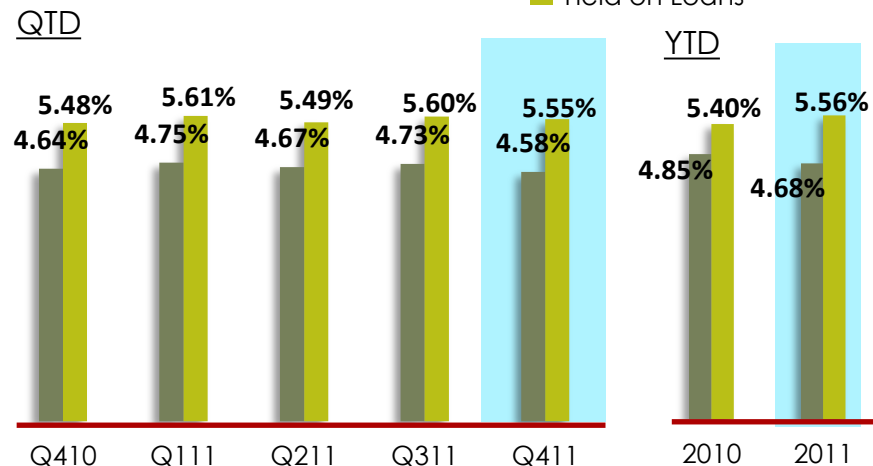
Cost on Interest Bearing Liability

■ Cost on Interest Bearing Liability



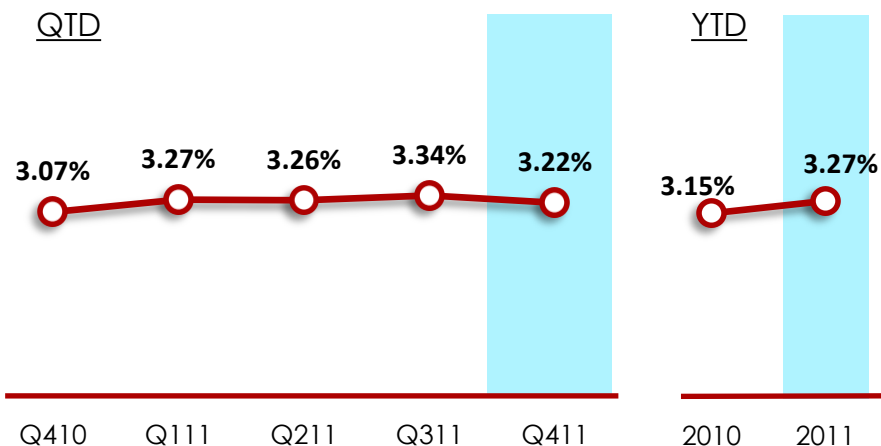
Interest Yield/Cost

■ Yield on Earning Assets
■ Yield on Loans



Yield/Cost Spread

○ Yield/Cost Spread



Yield/Cost/Rate (%)	Q410	Q111	Q211	Q311	Q411	2010	2011
Yield on Gross Loans	5.48	5.61	5.49	5.60	5.55	5.40	5.56
Yield on Earning Assets	4.64	4.75	4.67	4.73	4.58	4.85	4.68
Cost of Interest Bearing Liability	1.57	1.48	1.41	1.39	1.37	1.70	1.41
Yield/Cost Spread	3.07	3.27	3.26	3.34	3.22	3.15	3.27
Net Interest Margin	3.48	3.66	3.65	3.75	3.66	3.55	3.68