

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

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**FORM 8-K**

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**CURRENT REPORT**

**Pursuant to Section 13 or 15(d) of  
The Securities Exchange Act of 1934**

Date of Report (Date of earliest event reported) **February 20, 2025**

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**HANMI FINANCIAL CORPORATION**

(Exact name of registrant as specified in its charter)

**Delaware**  
(State or other jurisdiction  
of incorporation)

**000-30421**  
(Commission File Number)

**95-4788120**  
(IRS Employer Identification No.)

**900 Wilshire Boulevard, Suite 1250**  
**Los Angeles, California**  
(Address of principal executive offices)

**90017**  
(Zip Code)

Registrant's telephone number, including area code: **(213) 382-2200**

Not Applicable  
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

<u>Title of each class</u>	<u>Trading Symbol(s)</u>	<u>Name of each exchange on which registered</u>
Common Stock, \$0.001 par value	HAFC	Nasdaq Global Select Market

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

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**Item 7.01 Regulation FD Disclosure**

On February 20, 2025, Hanmi Financial Corporation (the "Company"), parent company of Hanmi Bank, made available and distributed to analysts and prospective investors a slide presentation. The presentation materials include information regarding the Company's operating and growth strategies and financial performance. The slide presentation is furnished in this Current Report on Form 8-K, pursuant to this Item 7.01, as Exhibit 99.1, and is incorporated herein by reference.

This Current Report and the information included below and furnished as exhibits hereto shall not be deemed to be "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended ("Exchange Act"), nor shall it be incorporated by reference into a filing under the Securities Act of 1933, as amended, or the Exchange Act, except as expressly set forth by specific reference in such a filing. The furnishing of the information in this Current Report is not intended to, and does not, constitute a determination or admission by the Company that the information in this report is material or complete, or that investors should consider this information before making an investment decision with respect to any security of the Company or any of its affiliates.

**Item 9.01 Financial Statements and Exhibits.**

**Exhibit No.    Description**

99.1            Investor Presentation

### Forward-Looking Statements

This press release contains forward-looking statements, which are included in accordance with the “safe harbor” provisions of the Private Securities Litigation Reform Act of 1995. All statements other than statements of historical fact are “forward-looking statements” for purposes of federal and state securities laws, including, but not limited to, statements about our anticipated future operating and financial performance, financial position and liquidity, business strategies, regulatory and competitive outlook, investment and expenditure plans, capital and financing needs and availability, plans and objectives of management for future operations, developments regarding our capital and strategic plans, and other similar forecasts and statements of expectation and statements of assumption underlying any of the foregoing. In some cases, you can identify forward-looking statements by terminology such as “may,” “will,” “should,” “could,” “expects,” “plans,” “intends,” “anticipates,” “believes,” “estimates,” “predicts,” “potential,” or “continue,” or the negative of such terms and other comparable terminology. Although we believe that our forward-looking statements to be reasonable, we cannot guarantee future results, levels of activity, performance or achievements.

Forward-looking statements involve known and unknown risks, uncertainties and other factors that may cause our actual results, levels of activity, performance or achievements to differ from those expressed or implied by the forward-looking statements. These factors include the following:

- a failure to maintain adequate levels of capital and liquidity to support our operations;
- general economic and business conditions internationally, nationally and in those areas in which we operate, including any potential recessionary conditions;
- volatility and deterioration in the credit and equity markets;
- changes in consumer spending, borrowing and savings habits;
- availability of capital from private and government sources;
- demographic changes;
- competition for loans and deposits and failure to attract or retain loans and deposits;
- inflation and fluctuations in interest rates that reduce our margins and yields, the fair value of financial instruments, the level of loan originations or prepayments on loans we have made and make, the level of loan sales and the cost we pay to retain and attract deposits and secure other types of funding;
- our ability to enter new markets successfully and capitalize on growth opportunities;

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- the imposition of tariffs or other domestic or international governmental policies impacting the value of the products of our borrowers;
  - the current or anticipated impact of military conflict, terrorism or other geopolitical events;
  - the effect of potential future supervisory action against us or Hanmi Bank and our ability to address any issues raised in our regulatory exams;
  - risks of natural disasters;
  - legal proceedings and litigation brought against us;
  - a failure in or breach of our operational or security systems or infrastructure, including cyberattacks;
  - the failure to maintain current technologies;
  - risks associated with Small Business Administration loans;
  - failure to attract or retain key employees;
  - our ability to access cost-effective funding;
  - changes in liquidity, including the size and composition of our deposit portfolio and the percentage of uninsured deposits in the portfolio;
  - fluctuations in real estate values;
  - changes in accounting policies and practices;
  - changes in governmental regulation, including, but not limited to, any increase in FDIC insurance premiums and changes in the monetary policies of the U.S. Treasury and the Board of Governors of the Federal Reserve System;
  - the ability of Hanmi Bank to make distributions to Hanmi Financial Corporation, which is restricted by certain factors, including Hanmi Bank's retained earnings, net income, prior distributions made, and certain other financial tests;
  - strategic transactions we may enter into;
  - the adequacy of and changes in the methodology for computing our allowance for credit losses;
  - our credit quality and the effect of credit quality on our credit losses expense and allowance for credit losses;
  - changes in the financial performance and/or condition of our borrowers and the ability of our borrowers to perform under the terms of their loans and other terms of credit agreements;
  - our ability to control expenses; and
  - cyber security and fraud risks against our information technology and those of our third-party providers and vendors.

In addition, we set forth certain risks in our reports filed with the U.S. Securities and Exchange Commission, including, Item 1A of our Annual Report on Form 10-K for the year ended December 31, 2023, our Quarterly Reports on Form 10-Q, and Current Reports on Form 8-K that we will file hereafter, which could cause actual results to differ from those projected. We undertake no obligation to update such forward-looking statements except as required by law.

### SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

#### HANMI FINANCIAL CORPORATION

Date: February 20, 2025

By: /s/ Bonita I. Lee  
 Bonita I. Lee  
 Chief Executive Officer



# Hanmi Financial Corporation

## BlackRock Engagement

February 20, 2025

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### 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 January 28, 2025, 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.

# TODAY'S PRESENTERS



**David Rosenblum**

[DRosenblum75@gmail.com](mailto:DRosenblum75@gmail.com)

A former Senior Principal at Deloitte Consulting LLP (1979 to 2013), where he was the National Managing Director of Consulting Corporate Development and a key leader of the Strategy & Operations practice. Mr. Rosenblum is a member of Sage Partners, LLC, a strategic advisory firm, and an operating partner of Interlock Equity LP, a private equity firm focused on mid-and lower-mid market business. He currently is a board member of Apply Digital, an Interlock Equity portfolio company. He is also a director of the Library Foundation of Los Angeles, where he chairs the Finance Committee and is a member of the Executive Committee. He is Chair-Emeritus of the Pacific Southwest Chapter of the National Association of Corporate Directors and previously served on the board of Deloitte Consulting, LLP and as a trustee of Wesleyan University. Mr. Rosenblum earned his B.A. degree in economics from Wesleyan University and his M.B.A. degree in finance from the Wharton School at the University of Pennsylvania.



**Vivian Kim**

[Vivian.Kim@Hanmi.com](mailto:Vivian.Kim@Hanmi.com)

Executive Vice President, General Counsel, Corporate Secretary, and Chief People Officer at Hanmi Financial Corporation and Hanmi Bank. As the company's chief legal officer, she oversees Hanmi's legal affairs, including corporate governance, corporate sustainability, corporate transactions, and litigation. Ms. Kim is also responsible for the bank's Human Capital Management strategy, including oversight of human resources, benefits, recruiting, learning, and development.

Prior to joining Hanmi, she was with a national firm handling a wide range of complex business and IP litigation matters. Ms. Kim currently serves on the boards of the Korean American Bar Association of Southern California, where she was President in 2017, and the Koreatown Youth + Community Center, currently serving as Treasurer. Ms. Kim received her B.A. and J.D. from UC Berkeley and is based in Los Angeles, CA.



## SUPPORTING THE AMERICAN DREAM FOR OVER 40 YEARS

 NASDAQ:HAFC

Hanmi Bank, the wholly owned subsidiary of Hanmi Financial Corporation, serves diverse communities through a coast-to-coast network of branches and loan production offices. With over four decades of experience, the team has built expertise in empowering businesses to thrive in the United States. Specializing in real estate, commercial, SBA, and trade finance lending, Hanmi Bank stands as a trusted partner for achieving financial and business goals.

# STORY OF GROWTH

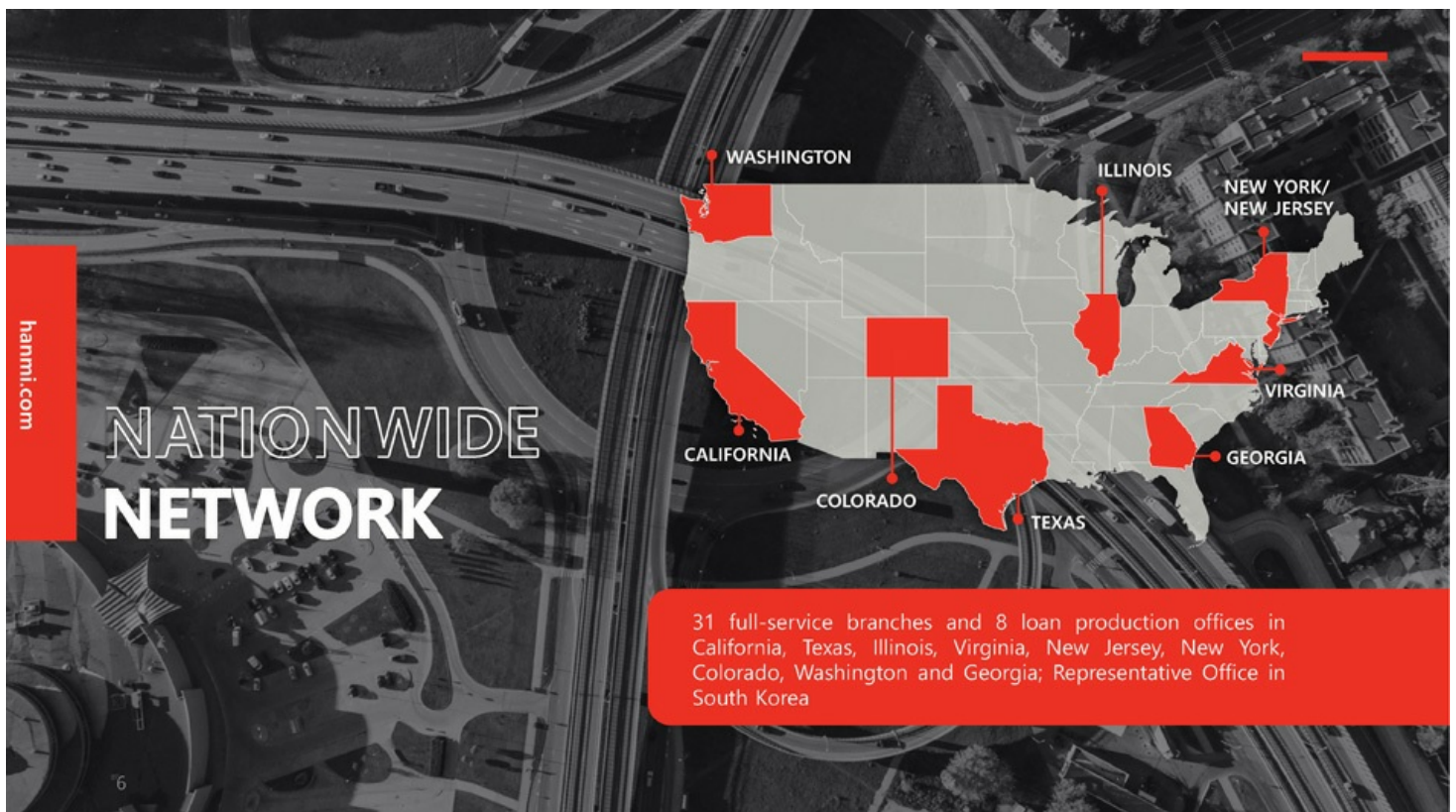


Established in 1982 in Los Angeles, Hanmi Bank was originally founded to serve the underserved immigrant community in Koreatown. From our humble beginnings as the first Korean-American bank, Hanmi Bank has grown to embrace and support the dreams of all Americans. Today, we serve our customers in diverse markets through our coast-to-coast network of branches and loan production offices.

**Our mission is to provide quality financial services to support your American dream.** We pride ourselves on being experts in business banking. As a trusted partner to small businesses and a supporter of strong local communities, we have dedicated ourselves to helping small businesses grow and thrive for four decades. Hanmi Bank offers a wide array of products and services to fit your needs, including SBA Lending, Commercial Real Estate Lending, Equipment Leasing, Specialty Lending, Treasury Management Services, and much more. From 24/7 mobile business banking to personalized, relationship-based service, Hanmi is with you every step of the way.

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 Hanmi Financial Corporation



# HANMI AT A GLANCE

(as of December 31, 2024)

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## INVESTMENT HIGHLIGHTS

**\$7.7B**  
TOTAL ASSETS

**\$6.3B**  
LOANS

**\$6.4B**  
DEPOSITS

**10%**  
LOAN GROWTH<sup>(1)</sup>

**9.41%**  
TCE/TA<sup>(2)</sup> RATIO

### PREMIER DEPOSIT FRANCHISE

- Strong average deposit growth (10% CAGR since 2013)
- 54% of total deposits are business deposits
- 32% of total deposits are noninterest bearing

### DISCIPLINED CREDIT ADMINISTRATION

- Diversified loan portfolio with significant progress reducing CRE concentration
- Allowance for credit losses to loans was 1.11%
- Nonperforming assets were 0.19% of total assets

### PRUDENT CAPITAL MANAGEMENT

- Cash dividend of \$0.25 recently increased to \$0.27 per share, demonstrating management's confidence in the Company's performance
- Common equity tier 1 capital ratio was 12.11%
- Total capital ratio was 15.24%

### CULTURE OF SERVICE TO THE COMMUNITY

- \$7.5 million long-term commitment to a Community Reinvestment Act fund
- Over \$1 Million in Scholarships through the Hanmi Bank Dream Scholarship for At-Risk Youth

<sup>(1)</sup> CAGR based on the average loan growth between 2013, when new executive management was appointed, and 2024  
<sup>(2)</sup> Non-GAAP financial measure; refer to the non-GAAP reconciliation slide

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 Hanmi Financial Corporation

# 4Q24 FINANCIALS

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## INVESTMENT HIGHLIGHTS

Net Income  
**\$17.7M**

Diluted EPS  
**\$0.58**

ROAA  
**0.93%**

ROAE  
**8.89%**

NIM  
**2.91%**

Efficiency Ratio  
**56.79%**

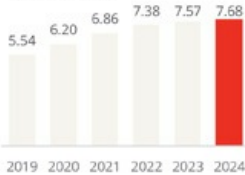
TBVPS<sup>(1)</sup>  
**\$23.88**

<sup>(1)</sup> Non-GAAP financial measure; refer to 4Q24 Earnings Supplemental Presentation

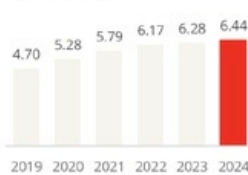
### LONG-TERM STABILITY AND STRENGTH

FINANCIAL POSITION

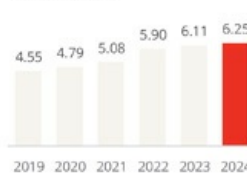
**Total Assets**  
\$7.68 Billion



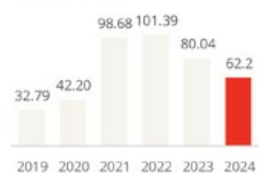
**Deposits**  
\$6.44 Billion



**Loans Receivable**  
\$6.25 Billion



**Net Income**  
\$62.2 Million



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 Hanmi Financial Corporation



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# INVESTMENT HIGHLIGHTS

## SOLID FINANCIAL PERFORMANCE

- Strong track record of growth
- Strong asset quality metrics
- Well capitalized, significantly above regulatory requirements

## STRONG BOARD GOVERNANCE

- Best in class governance (ISS QualityScore of 1, since 2022)
- 90% independent directors
- 70% ethnically diverse directors

## EXPERIENCED BANKERS WITH DEEP COMMUNITY TIES

- Management team has, on average, more than 28 years of banking experience
- Proven track record of creating shareholder value, focusing on the experience of all stakeholders
- Continuing education and development opportunities for team members at all levels of the Company

## ATTRACTIVE COAST-TO-COAST FRANCHISE

- Founded in 1982 in Los Angeles as the first Korean-American bank
- Focused on MSAs with high Asian-American and multi-ethnic populations
- Premier community bank with 31 full-service branches and eight loan production offices across nine states, and a representative office in Seoul, South Korea

 Hanmi Financial Corporation

# HANMI CULTURE AND GOVERNANCE



OUR VISION  
TO BE THE  
LEADING NATIONWIDE  
COMMUNITY BANK.

OUR VALUES  
INTEGRITY. TRANSPARENCY.  
FAIRNESS. COLLABORATION.

93%

Ethnically Diverse  
Workforce

67%

Female  
Workforce

67%

3yr+ Workforce  
Tenure

90%

Ethnically Diverse  
Managers

61%

Female  
Managers

50%

5yr+ Workforce  
Tenure

All metrics as of December 31, 2024

 Hanmi Financial Corporation

# OUR TEAM IS OUR COMPETITIVE ADVANTAGE

We strive to make Hanmi an inclusive, safe and healthy workplace, with robust opportunities for our employees to grow and develop in their careers.

We offer competitive salaries and employee benefits to attract and retain superior talent. In addition to healthy base wages, we offer annual bonus opportunities, a company-matched 401(k) Plan, healthcare and insurance benefits, flexible spending accounts, wellness incentives, long-term disability, paid time off, and employee assistance programs.

We recognize that the success of our business is fundamentally connected to the well-being of our employees. We provide benefits that support their physical and mental health by providing tools and resources to help them improve or maintain their health status; and that offer choice where possible so they can customize their benefits to meet their needs.



COMPETITIVE PAY & BENEFITS



FAMILY LEAVE



LONG-TERM DISABILITY



401(k) MATCH



ROBUST TRAINING & DEVELOPMENT



WELLNESS INCENTIVES



PAID TIME OFF



HEALTH INSURANCE

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Hanmi Financial Corporation

# STRENGTH THROUGH DIVERSITY



**Standing (left to right):** Jim Marasco, Christie Chu, Michael Yang, Gloria Lee, John Ahn (Chairman)  
**Seated (left to right):** Tom Williams, Harry Chung, Bonnie Lee (CEO), David Rosenblum (Vice Chair), Gideon Yu

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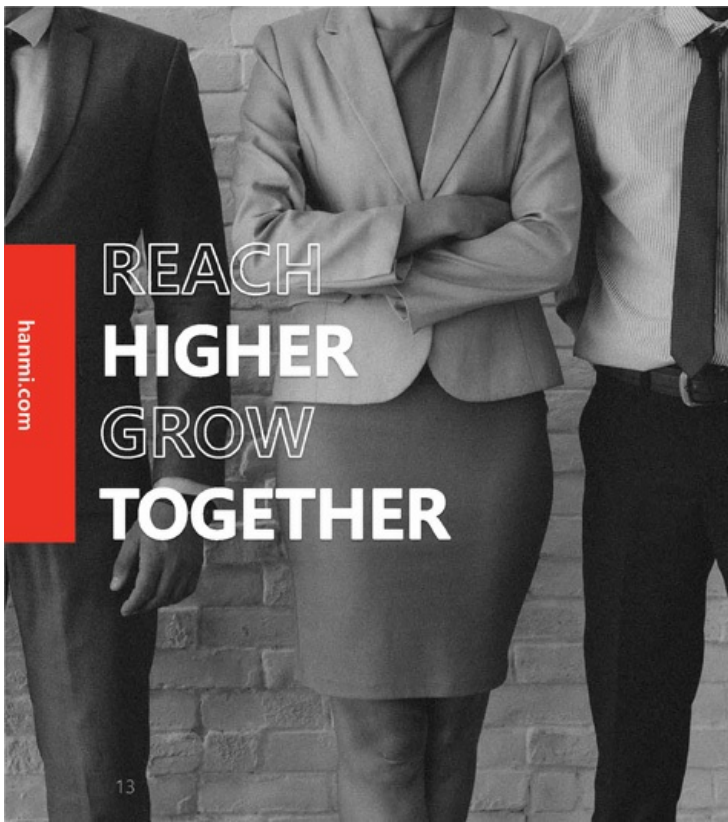
The Nomination and Corporate Governance Committee (NCGC) of the Board believes that the directors should encompass a broad range of talent, skill, knowledge, experience, diversity and expertise enabling it to provide sound guidance with respect to Hanmi's operations and interests.

Hanmi is committed to sound corporate governance principles and maintains formal Corporate Governance Guidelines and a Code of Business Conduct and Ethics for employees, executive officers and directors. The Corporate Governance Guidelines require NCGC to consider diversity when reviewing the qualifications of candidates to the Board.

Our Board is diverse in a number of important areas, most notably: skills, gender, age, tenure and experiences. Board refreshment has been organic and new directors are identified with an eye to enhancing necessary skillsets on the Board. Annually, our directors participate in a Board Assessment through Nasdaq Board Advisory Services.

Hanmi Financial Corporation





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# REACH HIGHER GROW TOGETHER

We are proud that the majority of our Board is diverse with directors who also have a diverse set of complementary core competencies, including: broad experience in business, finance, accounting, risk management, strategic planning, marketing or administration; familiarity with national and international business matters; familiarity with the Company's industry; and the ability to understand the Company's business.

SKILLS & EXPERTISE	Ahn	Chu	Chung	B.Lee	G.Lee	Marasco	Rosenblum	Williams	Yang	Yu
Relevant Senior Leadership or Executive Officer Role	•	•	•	•	•	•	•	•	•	•
Financial Expertise (Financial Reporting and Internal Controls)	•	•	•	•	•	•	•	•	•	•
Knowledge of Company's Business or Industry			•	•	•	•	•	•	•	•
Social and Corporate Governance	•									
Risk Oversight and Management			•	•	•		•	•	•	•
Information Technology, Cybersecurity and Privacy									•	•
Capital Markets (Investments, Mergers & Acquisitions)	•			•	•	•	•	•	•	•



Board Members Female

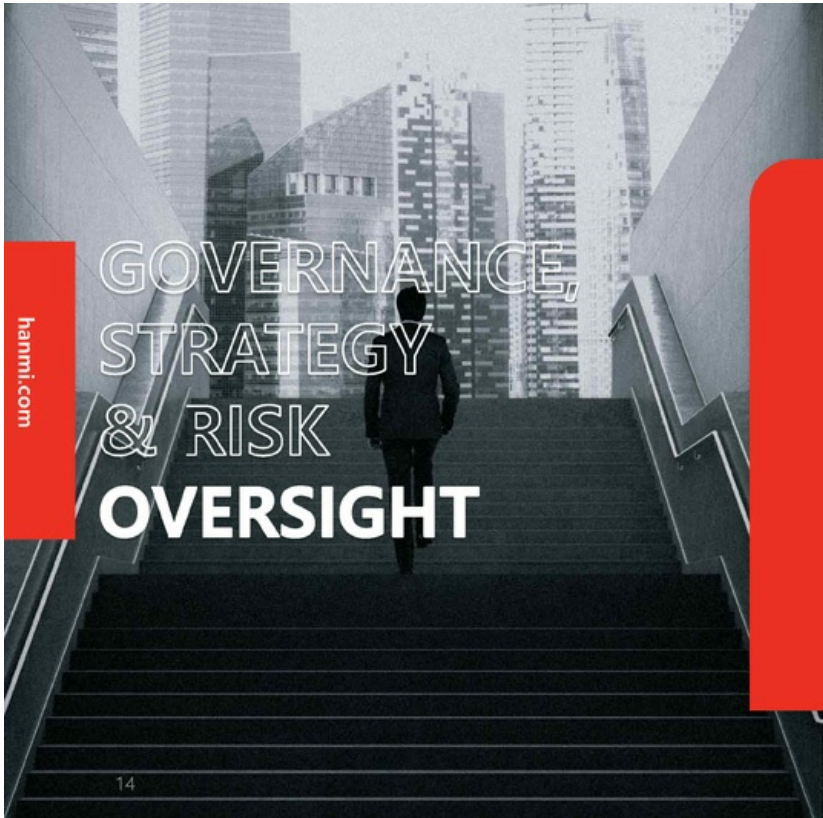


Board Members Ethnically Diverse



Board Members Independent

Hanmi Financial Corporation



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# GOVERNANCE, STRATEGY & RISK OVERSIGHT



## GOVERNANCE BY THE NUMBERS

Number of Board and Committee Meetings Held in 2024:

Full Board	9
Audit Committee	12
Compensation & Human Resources Committee	7
Nomination & Corporate Governance Committee	4
Risk, Compliance & Planning Committee	8
Asset Liability Management Committee	4
Loan & Credit Policy Committee	6

Hanmi Financial Corporation

# CORPORATE GOVERNANCE HIGHLIGHTS

## BOARD INDEPENDENCE

- Independent Chairman; Separate Board Chair and CEO
- Independent Board (9 of 10 directors are independent)
- All Board committees have a supermajority of independent directors
- Independent directors conduct regular executive sessions led by the Independent Chairman

## BOARD PRACTICES

- Annual Board and committee assessments
- Risk oversight and strategic planning by full Board and committees
- Change of circumstance subject to review by the Board
- Board has direct access to all of our Executive Officers
- Board meets nine times per year

## BOARD ACCOUNTABILITY

- Annual election of all directors
- Majority vote standard in place (uncontested elections)
- Shareholders can call a special meeting with 10% support
- Shareholder engagement program with feedback incorporated into Board deliberations
- Corporate Governance guidelines require a minimum of 75% attendance at Board and assigned Committee meetings

## STOCK OWNERSHIP / COMPENSATION

- Robust stock ownership guidelines for all Directors and Named Executive Officers
- Clawback policy in place
- Maintain restrictions on hedging and pledging shares of our stock
- Double trigger equity vesting provisions in place for change in control

## HANMI BOARD OF DIRECTORS

The full Board oversees an enterprise-wide approach to risk management designed to support the achievement of the organization's objectives in the areas of strategy, operations, reporting and compliance

### HOLDING COMPANY

#### AUDIT COMMITTEE

**Entirely Independent**  
H. Chung (Chair)  
D. Rosenblum (Vice)

Assists the Board in monitoring financial risk and internal controls from a risk-based perspective. Working with the independent auditor, oversees compliance related to the code of ethics, governance, and the annual audit plan, and reviews internal audit department reports.

#### COMPENSATION & HUMAN RESOURCES COMMITTEE

**Entirely Independent**  
C. Chu (Chair)  
G. Lee (Vice)

Ensures incentives encourage a conservative level of risk-taking behavior consistent with the Company's business strategy and are in compliance with all laws, best practices and Interagency Guidance on Incentive Compensation.

#### NOMINATION & CORPORATE GOVERNANCE COMMITTEE

**Entirely Independent**  
M. Yang (Chair)  
G. Yu (Vice)

Oversees Code of Business Conduct and Ethics. Annually conducts the Board assessment. Reviews corporate governance policies and reports on potential risks associated with governance and related party matters.

#### RISK, COMPLIANCE & PLANNING COMMITTEE

D. Rosenblum (Chair)  
T. Williams (Vice)

Conducts quarterly reviews of enterprise risk, focusing on credit, liquidity, market, operational, compliance, human resources / legal, reputational, strategic, IT & security, and capital. Oversees annual strategic planning and monitors progress of same.

### BANK

#### LOAN & CREDIT POLICY COMMITTEE

T. Williams (Chair)  
C. Chu (Vice)

Oversees credit risk and monitors the Bank's lending activities. Evaluates the loan portfolio for optimized risk adjusted profitability and ensures management is handling credit risk in compliance with approved policies and procedures.

#### ASSET LIABILITY MANAGEMENT COMMITTEE

G. Yu (Chair)  
H. Chung (Vice)

Oversees process for managing the Bank's interest rate, liquidity, and similar market risks. Reviews Bank's investment portfolio on regular basis to confirm risk level remains acceptable and consistent with approved objectives and ensures alignment with investment policy.

# ENTERPRISE RISK MANAGEMENT FRAMEWORK

## ENTERPRISE RISK PILLAR



## COMMITTEE OVERSIGHT



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Hanmi Financial Corporation

# RISK MANAGEMENT

## COMMERCIAL REAL ESTATE CONCENTRATION

Hanmi has not exceeded the supervisory criteria to be considered to have CRE concentration risk under regulatory guidance<sup>(1)</sup>; however, Hanmi's risk management practices address the six elements of regulatory guidance<sup>(2)</sup>



(1) Source: FDIC Financial Institution Letters (FIL-64-2023), as of December 18, 2023; also total ADC (Acquisition, Development, and Construction) loans are well below 100% of Bank's total capital for all periods presented  
 (2) Six elements of regulatory guidance – (1) maintain strong capital levels, (2) ensure that credit loss allowances are appropriate, (3) manage construction and development (C&D) and CRE loan portfolios closely, (4) maintain updated financial and analytical information; (5) bolster the loan workout infrastructure; (6) maintain adequate liquidity and diverse funding sources

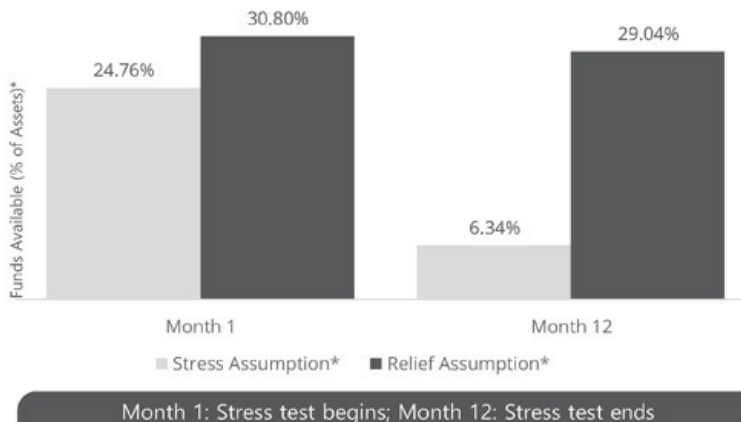
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Hanmi Financial Corporation

# RISK MANAGEMENT

## LIQUIDITY STRESS TEST

Hanmi's risk management practices include comprehensive contingency funding plans intended to plan for funding needs in scenarios of liquidity shortfall. Management performs the test quarterly. The recent stress test indicates that the Bank could withstand a severe stress scenario and remain above policy minimums.

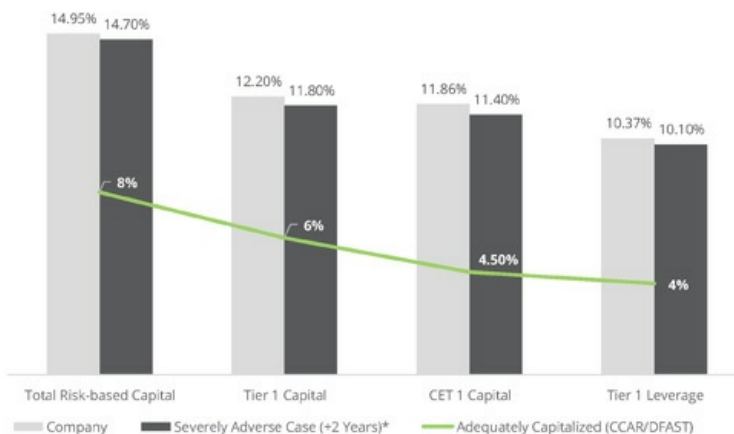


\* Liquidity stress test based on deposits at December 31, 2024. Severe stress scenario makes the following stress assumptions: (a) 22% deposit outflow over 12 months, (b) Bank unable to replace wholesale deposits, and (c) federal fund lines cut off, and the following relief assumptions: (a) loan-and-securities based FHLB capacity-adjusted down for increased haircut, and (b) Bank's assets (loans) are sold to abate the liquidity crisis. Under "Stress Assumption", funds available represent cash, securities, and borrowing capacity from FHLB. Under "Relief Assumption", funds available represent funds under "Stress Assumption" and cash proceeds from loans sale.

# RISK MANAGEMENT

## CAPITAL STRESS TEST

Hanmi is not required to perform a capital stress test; however, Hanmi's risk management practices include an annual capital stress test for the Company and the Bank using applicable CCAR assumptions\*



\* Capital ratios at December 31, 2023 for the Company. 2024 CCAR makes the following assumptions: (a) trough real GDP growth declining by 11.6%, (b) peak unemployment rate reaching 10.0%, (c) housing prices declining by 36.0%, and (d) CRE valuations declining by 40.0%

# RELEVANT RESOURCES & DISCLOSURES

Hanmi Financial Corporation and Hanmi Bank host information regarding our operations and key initiatives on our website: [hanmi.com](https://hanmi.com).

Below are links to a selection of information that may be pertinent for our discussions. We welcome your feedback as part of our continuous process to improve our disclosures:

Investor Website: <https://investors.hanmi.com>

Governance Documents: <https://investors.hanmi.com/corporate-governance/governance-documents>

Corporate Sustainability: <https://investors.hanmi.com/corporate-sustainability>

Annual Shareholder Letter:  
[https://d1io3yog0oux5.cloudfront.net/\\_1c6b6a32597198f166462df72cddb09c/hanmi/files/pages/hanmi/db/922/description/2023\\_Hanmi\\_Shareholder-letter.pdf](https://d1io3yog0oux5.cloudfront.net/_1c6b6a32597198f166462df72cddb09c/hanmi/files/pages/hanmi/db/922/description/2023_Hanmi_Shareholder-letter.pdf)

Proxy Statement:  
[https://d1io3yog0oux5.cloudfront.net/\\_7b2a6b76a2f073ee314c03463a372916/hanmi/files/pages/hanmi/db/922/description/Proxy\\_2024.pdf](https://d1io3yog0oux5.cloudfront.net/_7b2a6b76a2f073ee314c03463a372916/hanmi/files/pages/hanmi/db/922/description/Proxy_2024.pdf)

Quarterly Financial Results (including Earnings Call Replay):  
<https://investors.hanmi.com/financial-information/financial-results>