UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

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

Date of Report (Date of earliest event reported): January 27, 2026

HANMI FINANCIAL CORPORATION
(Exact name of registrant as specified in its charter)

Delaware	**000-30421**	**95-4788120**
(State or Other Jurisdiction of Incorporation)	(Commission File Number)	(I.R.S. Employer Identification No.)

900 Wilshire Boulevard, Suite 1250
Los Angeles, CA 90017
(Address of Principal Executive Offices) (Zip Code)

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

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:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
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. ☐

Item 2.02. Results of Operations and Financial Condition.

On January 27, 2026, Hanmi Financial Corporation ("Hanmi Financial") issued a press release announcing its financial results for the quarter ended December 31, 2025. A copy of the press release is attached as Exhibits 99.1 to this Form 8-K. In connection therewith, Hanmi Financial provided a supplemental presentation on its website at https://investors.hanmi.com. A copy of the supplemental presentation is attached hereto as Exhibit 99.2.

This information set forth under "Item 2.02. Results of Operations and Financial Condition," including Exhibit 99.1 and 99.2 attached hereto, shall not be deemed "filed" for purposes of Section 18 of the Securities and Exchange Act of 1934, as amended (the "Exchange Act") or otherwise subject to the liabilities of that section, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, or the Exchange Act, regardless of any general incorporation language in such filing.

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits

99.1	Press release issued by Hanmi Financial dated January 27, 2026
99.2	Hanmi Financial Fourth Quarter 2025 Earnings Supplemental Presentation
104	Cover Page Interactive Data File (embedded within the Inline XBRL document)

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 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 investor sentiment or 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;
- 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;
- the imposition of tariffs or other domestic or international governmental policies and any retaliatory responses;
- the impact of a potential federal government shutdown, which may impact on our ability to effect sales of small business administration loans;
- 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, including the costs associated with the evaluation of any strategic opportunities and the overall effects of any acquisitions or dispositions we may make;
- the adequacy of and changes in the economic assumptions and 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, 2024, 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: January 27, 2026

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

Hanmi Reports 2025 Fourth Quarter and Full Year Results

LOS ANGELES, Jan. 27, 2026 (GLOBE NEWSWIRE) -- **Hanmi Financial Corporation (NASDAQ: HAFC or "Hanmi")**, the parent company of Hanmi Bank (the "Bank"), today reported financial results for the fourth quarter of 2025 and full year.

Net income for the fourth quarter of 2025 was $21.2 million, or $0.70 per diluted share, compared with $22.1 million, or $0.73 per diluted share, for the third quarter of 2025. The return on average assets for the fourth quarter of 2025 was 1.07% and the return on average equity was 10.14%, compared with a return on average assets of 1.12% and a return on average equity of 10.69% for the third quarter of 2025.

For the full year of 2025, net income was $76.1 million, or $2.51 per diluted share, compared with $62.2 million, or $2.05 per diluted share, for 2024. The return on average assets for 2025 was 0.98% and the return on average equity was 9.32%, compared with a return on average assets and a return on average equity of 0.83% and 7.97%, respectively, for 2024.

CEO Commentary

"Hanmi delivered solid results in the fourth quarter, enabling us to finish 2025 with sustained momentum," said Bonnie Lee, President and Chief Executive Officer. "We generated robust earnings growth of 22% for the year, driven by continued net interest margin expansion, healthy loan growth, and disciplined expense and credit management. These consistent results underscore the effectiveness of our relationship-driven banking model."

"Throughout the year, we advanced several key initiatives that further enhanced our growth and diversification strategy. Investments in banking talent drove a 36% increase in loan production. The composition of our loan portfolio continues to evolve with C&I and residential mortgage loans increasing 25% and 10% for the year, respectively. Our noninterest bearing demand deposits represent 30% of total deposits, reinforcing the stability of our customer base and our credit quality remains strong, with nonperforming loans representing 0.28% of total loans."

"We are excited about the opportunities ahead in 2026 and beyond and believe we are well positioned to continue delivering on our growth strategy. Our balance sheet is strong, with ample liquidity and excellent capital ratios. We anticipate solid loan and deposit growth, further net interest margin expansion, well managed expenses and stable asset quality to drive consistent performance and long-term value for our shareholders in the coming year," concluded Lee.

Fourth Quarter 2025 Highlights:

- Net income was $21.2 million, or $0.70 per diluted share, down 3.7% from the third quarter, partially due to lower noninterest income of $1.6 million primarily related to a decrease in income on bank owned life insurance. Additionally, while noninterest expense increased $1.8 million due to higher salaries and professional fees, this was offset by an increase in net interest income of $1.8 million driven by lower cost of deposits.

- Net interest income continued to grow, increasing 2.9% from the prior quarter due to lower interest expense as the average rate on interest-bearing deposits declined 20 basis points. Although the yield on average loans declined by nine basis points, the average balance of loans increased 2%. This resulted in another quarter of net interest margin expansion (taxable equivalent) of six basis points to 3.28%.

- Return on average assets and return on average equity during the quarter were healthy at 1.07% and 10.14%, respectively.

- Asset quality remained strong as nonperforming assets to total assets was 0.26%, an improvement of one basis point from the prior quarter. Nonperforming loans to total loans was 0.28%, an improvement of two basis points from the prior quarter and credit loss expense was $1.9 million, compared to $2.1 million in the prior quarter.

- Loans receivable increased to $6.56 billion, up 0.5% from the end of the prior quarter. Loan production was $374.8 million, with a weighted average interest rate of 6.90% compared to the weighted average interest rate of 6.46% for payoffs.

- Deposits were $6.68 billion, down 1.3% from the prior quarter, however noninterest-bearing demand deposits, which demonstrate the stability of the customer base, represented 30.2% of total deposits.

- Hanmi's capital position remained strong with a ratio of tangible common equity to tangible assets[1] of 9.99% while the Company returned $10.1 million of capital to shareholders in the form of share repurchases and dividends ($2.0 million in share repurchases and $8.1 million of dividends).

For more information about Hanmi, please see the Q4 2025 Investor Update (and Supplemental Financial Information), which is available on the Bank's website at www.hanmi.com and via a current report on Form 8-K on the website of the Securities and Exchange Commission at www.sec.gov. Also, please refer to "Non-GAAP Financial Measures" herein for further details of the presentation of certain non-GAAP financial measures.

Quarterly Highlights
(Dollars in thousands, except per share data)

	As of or for the Three Months Ended					Amount Change	
	Dec 31 2025	Sep 30 2025	Jun 30, 2025	Mar 31, 2025	Dec 31, 2024	Q4-25 vs. Q3-25	Q4-25 vs. Q4-24

Net income	$ 21,239	$ 22,061	$ 15,117	$ 17,672	$ 17,695	$ (822)	$ 3,544
Net income per diluted common share	$ 0.70	$ 0.73	$ 0.50	$ 0.58	$ 0.58	$ (0.03)	$ 0.12
Assets	$7,869,185	$7,856,731	$7,862,363	$7,729,035	$7,677,925	$ 12,454	$ 191,260
Loans receivable	$6,563,367	$6,528,259	$6,305,957	$6,282,189	$6,251,377	$ 35,108	$ 311,990
Deposits	$6,677,650	$6,766,639	$6,729,122	$6,619,475	$6,435,776	$ (88,989)	$ 241,874
Return on average assets	1.07%	1.12%	0.79%	0.94%	0.93%	-0.05	0.14
Return on average stockholders' equity	10.14%	10.69%	7.48%	8.92%	8.89%	-0.55	1.25
Net interest margin	3.28%	3.22%	3.07%	3.02%	2.91%	0.06	0.37
Efficiency ratio (1)	54.95%	52.65%	55.74%	55.69%	56.79%	2.30	-1.84
Tangible common equity to tangible assets (2)	9.99%	9.80%	9.58%	9.59%	9.41%	0.19	0.58
Tangible common equity per common share (2)	$ 26.27	$ 25.64	$ 24.91	$ 24.49	$ 23.88	0.63	2.39

(1) *Noninterest expense divided by net interest income plus noninterest income.*

(2) *Refer to "Non-GAAP Financial Measures" for further details.*

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[1] See Non-GAAP Financial Measures provided at the end of this news release.

Results of Operations

Net interest income for the fourth quarter increased $1.8 million, or 2.9%, to $62.9 million from $61.1 million for the third quarter, principally because of lower interest expense on interest-bearing deposits. Interest income on interest-earning assets was $105.1 million for the fourth quarter, down $0.1 million from the third quarter. Interest expense on interest-bearing liabilities, however, declined $1.9 million from the previous quarter to $42.2 million because of a 20 basis point decrease in the average rate on interest-bearing deposits.

The average yield on loans for the fourth quarter was 5.94%, down nine basis points from the previous quarter; however, the average balance of loans increased 2.4% to $6.46 billion. The average rate on interest-bearing deposits was 3.36%, down 20 basis points from the third quarter as the average balance of interest-bearing deposits remained relatively unchanged with an increase of 0.2% to $4.71 billion.

For the fourth quarter, net interest margin (taxable-equivalent) was 3.28%, up six basis points from the third quarter. Lower yields on securities and interest-bearing deposits at other banks contributed to a six basis point decline in net interest margin while the improvement in the average rate on interest-bearing liabilities provided a 12 basis point benefit. Net interest margin also benefited by approximately two basis points from an interest-recovery on a previously charged-off loan and loans returning to accrual status, while third quarter net interest margin benefited three basis points from similar activity.

On a full-year basis, net interest income in 2025 was $236.2 million, compared with $202.8 million for 2024, an increase of 16.5%, or $33.4 million. The increase reflects the benefit of lower market interest rates on interest-bearing deposits as well as growth in the average balance of loans. The average rate on interest-bearing deposits for 2025 was 3.56%, 60 basis points lower than the previous year, while the average balance increased 5.5% to $4.63 billion. The average balance of deposits increased 4.1% to $6.57 billion. Average loan yields for 2025, however, were 5.96%, and were not meaningfully affected by the changes in market interest rates. Average loans increased 3.1% to $6.30 billion.

Net interest margin (taxable-equivalent) for 2025 was 3.15% compared with 2.78% for 2024. The 37 basis point increase in the net interest margin primarily reflected the 35 basis point benefit of lower average rates on interest-bearing liabilities.

	For the Three Months Ended (in thousands)					Percentage Change	
Net Interest Income	**Dec 31, 2025**	**Sep 30, 2025**	**Jun 30, 2025**	**Mar 31, 2025**	**Dec 31, 2024**	**Q4-25 vs. Q3-25**	**Q4-25 vs. Q4-24**
Interest and fees on loans receivable(1)	$ 96,592	$ 95,691	$ 92,589	$ 90,887	$ 91,545	0.9%	5.5%
Interest on securities	6,323	6,592	6,261	6,169	5,866	-4.1%	7.8%
Dividends on FHLB stock	361	357	354	360	360	1.1%	0.3%
Interest on deposits in other banks	1,837	2,586	2,129	1,841	2,342	-29.0%	-21.6%
Total interest and dividend income	$ 105,113	$ 105,226	$ 101,333	$ 99,257	$ 100,113	-0.1%	5.0%
Interest on deposits	39,978	42,244	41,924	40,559	43,406	-5.4%	-7.9%
Interest on borrowings	695	324	684	2,024	1,634	114.5%	-57.5%
Interest on subordinated debentures	1,561	1,579	1,586	1,582	1,624	-1.1%	-3.9%
Total interest expense	42,234	44,147	44,194	44,165	46,664	-4.3%	-9.5%
Net interest income	$ 62,879	$ 61,079	$ 57,139	$ 55,092	$ 53,449	2.9%	17.6%

(1) *Includes loans held for sale.*

Average Earning Assets and Interest-bearing Liabilities	For the Three Months Ended (in thousands) Dec 31, 2025	Sep 30, 2025	Jun 30, 2025	Mar 31, 2025	Dec 31, 2024	Percentage Change Q4-25 vs. Q3-25	Q4-25 vs. Q4-24
Loans receivable (1)	$6,456,239	$6,304,435	$6,257,741	$6,189,531	$6,103,264	2.4%	5.8%
Securities	955,811	985,888	993,975	1,001,499	998,313	-3.1%	-4.3%
FHLB stock	16,385	16,385	16,385	16,385	16,385	0.0%	0.0%
Interest-bearing deposits in other banks	191,731	239,993	200,266	176,028	204,408	-20.1%	-6.2%
Average interest-earning assets	$7,620,166	$7,546,701	$7,468,367	$7,383,443	$7,322,370	1.0%	4.1%
Demand: interest-bearing	$ 77,297	$ 86,839	$ 81,308	$ 79,369	$ 79,784	-11.0%	-3.1%
Money market and savings	2,130,616	2,122,967	2,109,221	2,037,224	1,934,540	0.4%	10.1%
Time deposits	2,506,582	2,494,285	2,434,659	2,345,346	2,346,363	0.5%	6.8%
Average interest-bearing deposits	4,714,495	4,704,091	4,625,188	4,461,939	4,360,687	0.2%	8.1%
Borrowings	64,565	27,772	60,134	179,444	141,604	132.5%	-54.4%
Subordinated debentures	130,385	130,766	130,880	130,718	130,567	-0.3%	-0.1%
Average interest-bearing liabilities	$4,909,445	$4,862,629	$4,816,202	$4,772,101	$4,632,858	1.0%	6.0%
Average Noninterest Bearing Deposits							
Demand deposits - noninterest bearing	$1,969,908	$1,960,331	$1,934,985	$1,895,953	$1,967,789	0.5%	0.1%

(1) *Includes loans held for sale.*

Average Yields and Rates	For the Three Months Ended Dec 31, 2025	Sep 30, 2025	Jun 30, 2025	Mar 31, 2025	Dec 31, 2024	Yield/Rate Change Q4-25 vs. Q3-25	Q4-25 vs. Q4-24
Loans receivable(1)	5.94%	6.03%	5.93%	5.95%	5.97%	-0.09	-0.03
Securities (2)	2.67%	2.70%	2.55%	2.49%	2.38%	-0.03	0.29
FHLB stock	8.75%	8.65%	8.65%	8.92%	8.75%	0.10	0.00
Interest-bearing deposits in other banks	3.80%	4.27%	4.26%	4.24%	4.56%	-0.47	-0.76
Interest-earning assets	5.48%	5.54%	5.44%	5.45%	5.45%	-0.06	0.03
Interest-bearing deposits	3.36%	3.56%	3.64%	3.69%	3.96%	-0.20	-0.60
Borrowings	4.27%	4.63%	4.58%	4.57%	4.59%	-0.36	-0.32
Subordinated debentures	4.79%	4.83%	4.84%	4.84%	4.97%	-0.04	-0.18
Interest-bearing liabilities	3.41%	3.60%	3.68%	3.75%	4.01%	-0.19	-0.60
Net interest margin (taxable equivalent basis)	3.28%	3.22%	3.07%	3.02%	2.91%	0.06	0.37
Cost of deposits	2.37%	2.51%	2.56%	2.59%	2.73%	-0.14	-0.36

(1) *Includes loans held for sale.*

(2) *Amounts calculated on a fully taxable equivalent basis using the federal tax rate in effect for the periods presented.*

Credit loss expense for the fourth quarter was $1.9 million, compared with $2.1 million for the third quarter of 2025. Fourth quarter credit loss expense included $1.7 million for loan losses and $0.2 million for off-balance sheet items. Third quarter credit loss expense of $2.1 million included a $2.5 million credit loss expense for loan losses and a $0.4 million credit loss recovery for off-balance sheet items.

Credit loss expense was $14.4 million for 2025, compared with $4.4 million for 2024. The credit loss expense for 2025 included a $14.2 million credit loss expense for loan losses and a $0.2 million credit loss recovery for off-balance sheet items. 2024 credit loss expense included a $4.8 million credit loss expense for loans and a $0.4 million credit loss recovery for off-balance sheet items. The increase for 2025 primarily reflects an $8.6 million charge-off of a syndicated commercial real estate office loan during the second quarter of 2025.

Noninterest income was $8.3 million for the fourth quarter, down $1.6 million, or 16.0%, from the third quarter. The decrease was primarily due to the absence of $0.9 million of death benefit claims from bank-owned life insurance policies and a $0.6 million decline in gain on the sale of residential mortgage loans. Gain on sale of SBA loans was $1.8 million for the fourth quarter of 2025, compared with $1.9 million for the third quarter of 2025. The volume of SBA loans sold for the fourth quarter decreased to $29.9 million from $32.6 million for the third quarter of 2025, while trade premiums were 7.40% for the fourth quarter of 2025 compared with 6.95% for the third quarter.

Noninterest income was $34.0 million for the full year of 2025, an increase of $2.4 million, or 7.6%, from $31.6 million for 2024. The increase was primarily due to a $1.7 million increase in gain on the sale of SBA loans, a $1.0 million increase in bank-owned life insurance income from death benefit claims, and a $0.8 million increase in trade finance and other service charges and fees. These items were partially offset by the absence of the $0.9 million gain on sale of a bank branch in 2024. The volume of SBA loans sold for 2025 increased to $130.0 million from $93.7 million for 2024, while trade premiums decreased to 7.45% for 2025, from 8.18% for 2024.

	For the Three Months Ended (in thousands)					Percentage Change	
Noninterest Income	**Dec 31, 2025**	**Sep 30, 2025**	**Jun 30, 2025**	**Mar 31, 2025**	**Dec 31, 2024**	**Q4-25 vs. Q3-25**	**Q4-25 vs. Q4-24**
Service charges on deposit accounts	$ 2,196	$ 2,160	$ 2,169	$ 2,217	$ 2,192	1.7%	0.2%
Trade finance and other service charges and fees	1,735	1,551	1,461	1,396	1,364	11.9%	27.2%
Servicing income	924	924	754	732	668	0.0%	38.3%
Bank-owned life insurance income	315	1,259	708	309	316	-75.0%	-0.3%
All other operating income	758	973	819	897	1,037	-22.1%	-26.9%
Service charges, fees & other	5,928	6,867	5,911	5,551	5,577	-13.7%	6.3%
Gain on sale of SBA loans	1,790	1,857	2,160	2,000	1,443	-3.6%	24.0%
Gain on sale of residential mortgage loans	581	1,156	-	175	337	-49.7%	72.4%
Total noninterest income	$ 8,299	$ 9,880	$ 8,071	$ 7,726	$ 7,357	-16.0%	12.8%

Noninterest expense for the fourth quarter, before other-real-estate-owned and repossessed personal property expenses, increased 3.5% to $38.6 million from $37.3 million because of seasonally higher advertising and promotion expense, as well as an increase in personnel and higher professional fees and data processing expenses. Other-real-estate-owned expense included the first full quarter of operating expenses, as well as $0.3 million of past-due property taxes, for a hospitality property. The efficiency ratio for the fourth quarter was 54.95%, compared with 52.65% for the third quarter of 2025.

Noninterest expense increased by $6.5 million, or 4.6%, to $147.8 million for the full year of 2025 from $141.3 million for 2024. The increase reflected a $4.3 million increase in salaries and benefits due to merit increases and investment in new talent, the absence of a $1.6 million gain from the 2024 sale of other-real-estate-owned, an increase of $1.0 million in other operating expenses for higher loan-related and deposit-related expenses, and an increase of $0.6 million in data processing expense. Partially offsetting this increase was lower repossessed personal property expense of $0.9 million. The efficiency ratio for full-year 2025 decreased to 54.71%, from 60.31% for 2024.

	For the Three Months Ended (in thousands)					Percentage Change	
	Dec 31, 2025	**Sep 30, 2025**	**Jun 30, 2025**	**Mar 31, 2025**	**Dec 31, 2024**	**Q4-25 vs. Q3-25**	**Q4-25 vs. Q4-24**
Noninterest Expense							
Salaries and employee benefits	$ 22,472	$ 22,163	$ 22,069	$ 20,972	$ 20,498	1.4%	9.6%
Occupancy and equipment	4,339	4,507	4,344	4,450	4,503	-3.7%	-3.6%
Data processing	4,098	3,860	3,727	3,787	3,800	6.2%	7.8%
Professional fees	2,343	1,978	1,725	1,468	1,821	18.5%	28.7%
Supplies and communication	573	423	515	517	551	35.5%	4.0%
Advertising and promotion	1,010	712	798	585	821	41.9%	23.0%
All other operating expenses	3,795	3,665	3,567	3,175	3,847	3.6%	-1.3%
Subtotal	38,630	37,308	36,745	34,954	35,841	3.5%	7.8%
Other real estate owned expense (income)	474	17	(461)	41	(1,588)	2688.2%	129.8%
Repossessed personal property expense (income)	5	32	63	(11)	281	-84.4%	-98.2%
Total noninterest expense	$ 39,109	$ 37,357	$ 36,347	$ 34,984	$ 34,534	4.7%	13.3%

Hanmi recorded a provision for income taxes of $8.9 million for the fourth quarter of 2025, compared with $9.4 million for the third quarter of 2025, representing effective tax rates of 29.5% and 29.9%, respectively. For the years ended December 31, 2025, and 2024, the provision for income taxes was $31.8 million and $26.4 million, representing effective tax rates of 29.5% and 29.8%, respectively.

Financial Position

Total assets at December 31, 2025, were $7.87 billion, a 0.2% increase from $7.86 billion at September 30, 2025. This increase was primarily due to a $35.1 million, or 0.5% increase in loans receivable, before the allowance for credit losses, which was partially offset by a $24.1 million decrease in securities available for sale.

As of (in thousands)	Percentage Change

	Dec 31, 2025	Sep 30, 2025	Jun 30, 2025	Mar 31, 2025	Dec 31, 2024	Q4-25 vs. Q3-25	Q4-25 vs. Q4-24
Loan Portfolio							
Commercial real estate loans	$4,030,105	$4,015,291	$3,948,922	$3,975,651	$3,949,622	0.4%	2.0%
Residential/consumer loans	1,049,872	1,043,577	993,869	979,536	951,302	0.6%	10.4%
Commercial and industrial loans	1,074,907	1,052,522	917,995	854,406	863,431	2.1%	24.5%
Equipment finance	408,483	416,869	445,171	472,596	487,022	-2.0%	-16.1%
Loans receivable	6,563,367	6,528,259	6,305,957	6,282,189	6,251,377	0.5%	5.0%
Loans held for sale	7,403	6,512	49,611	11,831	8,579	13.7%	-13.7%
Total	$6,570,770	$6,534,771	$6,355,568	$6,294,020	$6,259,956	0.6%	5.0%

	As of				
	Dec 31, 2025	Sep 30, 2025	Jun 30, 2025	Mar 31, 2025	Dec 31, 2024
Composition of Loan Portfolio					
Commercial real estate loans	61.3%	61.4%	62.2%	63.1%	63.1%
Residential/consumer loans	16.0%	16.0%	15.6%	15.6%	15.2%
Commercial and industrial loans	16.4%	16.1%	14.4%	13.6%	13.8%
Equipment finance	6.2%	6.4%	7.0%	7.5%	7.8%
Loans receivable	99.9%	99.9%	99.2%	99.8%	99.9%
Loans held for sale	0.1%	0.1%	0.8%	0.2%	0.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%

New loan production was $374.8 million for the fourth quarter of 2025 with a weighted average rate of 6.90%, while payoffs were $123.1 million during the quarter at an average interest rate of 6.46%.

New loan production for full-year 2025 was $1.62 billion, an increase of 35.7% or $426.5 million, from $1.19 billion for the full year of 2024. The average rate for new loan production for 2025 was 7.04% compared with 7.87% for 2024. Payoffs for 2025 were $510.3 million at an average rate of 6.64% compared with $450.2 million at an average rate of 7.34% for 2024.

	For the Three Months Ended (in thousands)				
	Dec 31, 2025	Sep 30, 2025	Jun 30, 2025	Mar 31, 2025	Dec 31, 2024
New Loan Production					
Commercial real estate loans	$ 125,866	$ 176,826	$ 111,993	$ 146,606	$ 146,716
Residential/consumer loans	70,268	103,247	83,761	55,000	40,225
Commercial and industrial loans	82,079	211,454	53,444	42,344	60,159
SBA loans	44,065	44,931	46,829	55,242	49,740
Equipment finance	52,521	34,315	33,567	46,749	42,168
Subtotal	374,799	570,773	329,594	345,941	339,008
Payoffs	(123,086)	(142,963)	(119,139)	(125,102)	(137,933)
Amortization	(133,992)	(60,939)	(151,357)	(90,743)	(60,583)
Loan sales	(63,642)	(100,452)	(35,388)	(42,193)	(67,852)
Net line utilization	(16,072)	(39,497)	12,435	(53,901)	(75,651)
Charge-offs & OREO	(2,899)	(4,620)	(12,377)	(3,190)	(3,356)
Loans receivable-beginning balance	6,528,259	6,305,957	6,282,189	6,251,377	6,257,744
Loans receivable-ending balance	$ 6,563,367	$ 6,528,259	$ 6,305,957	$ 6,282,189	$ 6,251,377

Deposits were $6.68 billion at the end of the fourth quarter of 2025, a decrease of $89.0 million, or 1.3%, from $6.77 billion at the end of the prior quarter. The change reflects an $84.0 million decrease in demand deposits and a $9.8 million decrease in money market and savings, partially offset by a $4.8 million increase in time deposits. Noninterest-bearing demand deposits represented 30.2% of total deposits at December 31, 2025, compared with 30.8% for the previous quarter and the ratio of average loans to average deposits for the fourth quarter was 96.6%, compared with 94.6% for the previous quarter.

	As of (in thousands)					Percentage Change	
	Dec 31, 2025	Sep 30, 2025	Jun 30, 2025	Mar 31, 2025	Dec 31, 2024	Q4-25 vs. Q3-25	Q4-25 vs. Q4-24
Deposit Portfolio							

Demand: noninterest-bearing	$2,015,212	$2,087,132	$2,105,369	$2,066,659	$2,096,634	-3.4%	-3.9%
Demand: interest-bearing	74,799	86,834	90,172	80,790	80,323	-13.9%	-6.9%
Money market and savings	2,084,218	2,094,028	2,092,847	2,073,943	1,933,535	-0.5%	7.8%
Time deposits	2,503,421	2,498,645	2,440,734	2,398,083	2,325,284	0.2%	7.7%
Total deposits	$6,677,650	$6,766,639	$6,729,122	$6,619,475	$6,435,776	-1.3%	3.8%

	As of				
	Dec 31, 2025	Sep 30, 2025	Jun 30, 2025	Mar 31, 2025	Dec 31, 2024
Composition of Deposit Portfolio					
Demand: noninterest-bearing	30.2%	30.8%	31.3%	31.2%	32.6%
Demand: interest-bearing	1.1%	1.3%	1.3%	1.2%	1.2%
Money market and savings	31.2%	31.0%	31.1%	31.3%	30.0%
Time deposits	37.5%	36.9%	36.3%	36.3%	36.2%
Total deposits	100.0%	100.0%	100.0%	100.0%	100.0%

Stockholders’ equity at December 31, 2025, was $796.4 million, up $16.8 million from $779.6 million at September 30, 2025. The increase included net income, net of dividends paid, of $13.1 million for the fourth quarter. In addition, the increase in stockholders' equity included a $6.5 million decrease in unrealized after-tax losses on securities available for sale due to changes in interest rates during the fourth quarter of 2025. Hanmi also repurchased 73,600 shares of common stock at an average share price of $26.75 with an aggregate cost of $2.0 million during the quarter. At December 31, 2025, 837,202 shares remain under Hanmi’s share repurchase program. Tangible common stockholders’ equity was $785.4 million, or 9.99% of tangible assets at December 31, 2025, compared with $768.5 million, or 9.80% of tangible assets at the end of the prior quarter. Please refer to the *Non-GAAP Financial Measures* section below for more information.

Hanmi and the Bank exceeded minimum regulatory capital requirements, and the Bank continues to exceed the minimum for the “well capitalized” category. At December 31, 2025, Hanmi’s preliminary common equity tier 1 capital ratio was 12.05% and its total risk-based capital ratio was 15.06%, compared with 12.00% and 15.05%, respectively, at the end of the prior quarter.

	As of					Ratio Change	
	Dec 31, 2025	Sep 30, 2025	Jun 30, 2025	Mar 31, 2025	Dec 31, 2024	Q4-25 vs. Q3-25	Q4-25 vs. Q4-24
Regulatory Capital ratios [(1)]							
Hanmi Financial							
Total risk-based capital	15.06%	15.05%	15.20%	15.28%	15.24%	0.01	-0.18
Tier 1 risk-based capital	12.37%	12.33%	12.46%	12.46%	12.46%	0.04	-0.09
Common equity tier 1 capital	12.05%	12.00%	12.12%	12.12%	12.11%	0.05	-0.06
Tier 1 leverage capital ratio	10.70%	10.64%	10.63%	10.67%	10.63%	0.06	0.07
Hanmi Bank							
Total risk-based capital	14.25%	14.28%	14.39%	14.47%	14.43%	-0.03	-0.18
Tier 1 risk-based capital	13.17%	13.20%	13.32%	13.34%	13.36%	-0.03	-0.19
Common equity tier 1 capital	13.17%	13.20%	13.32%	13.34%	13.36%	-0.03	-0.19
Tier 1 leverage capital ratio	11.47%	11.46%	11.43%	11.49%	11.47%	0.01	0.00

(1) *Preliminary ratios for December 31, 2025*

Asset Quality

Loans 30 to 89 days past due and still accruing were 0.27% of loans at the end of the fourth quarter of 2025, compared with 0.18% at the end of the prior quarter and 0.30% at the end of the prior year.

Criticized loans totaled $97.0 million, or 1.48% of loans at December 31, 2025, up from $45.4 million, or 0.69% of loans at the end of the prior quarter. At December 31, 2024, criticized loans were $165.3 million, or 2.64% of loans. The fourth quarter change included a $54.3 million increase in special mention loans, offset by a $2.7 million decrease in classified loans. The increase in special mention loans was driven by $56.4 million in downgrades of pass-rated loans which included a $55.0 million hospitality loan, offset by $1.9 million in upgrades and $0.2 million in paydowns. The decrease in classified loans included $2.7 million of charge-offs, $2.3 million of paydowns and payoffs, and $0.7 million in upgrades, partially offset by $3.0 million of downgrades into the classified category. Of the $2.7 million in charge-offs, $1.9 million were equipment finance agreements. Of the $3.0 million in downgrades into the classified category, $1.9 million were equipment finance agreements.

Nonperforming loans were $18.1 million, or 0.28% of loans at December 31, 2025, down from $19.4 million, or 0.30% at the end of the prior quarter. At the end of last year, nonperforming loans were 0.23% of loans. The $1.3 million fourth quarter decrease reflected $2.2 million of charge-offs, $1.9 million of payoffs and paydowns, and $0.7 million of loans that were upgraded to performing loans. Of the $2.2 million of charge-offs, $1.9 million were equipment finance agreements. These declines were partially offset by $3.6 million of additions resulting from loans downgraded to non-performing status, of which $1.9 million were equipment financing agreements.

Nonperforming assets were $20.1 million at December 31, 2025, down from $21.4 million at the end of the prior quarter, which reflected the decrease in nonperforming loans. As a percentage of total assets, nonperforming assets were 0.26% at December 31, 2025, 0.27% at September 30, 2025, and 0.19% at December 31, 2024.

Gross charge-offs for the fourth quarter of 2025 were $2.9 million, compared with $2.6 million for the preceding quarter. Charge-offs during the fourth quarter included $2.0 million of equipment finance agreements. Recoveries of previously charged-off loans were $1.3 million in the fourth quarter of 2025, which included a $0.6 million recovery on a previously charged-off commercial line of credit and $0.6 million of recoveries on equipment financing agreements. As a result, there were $1.6 million of net charge-offs for the fourth quarter of 2025, or 0.10% of average loans annualized, compared to net recoveries of $0.5 million, or -0.03% for the prior quarter. For the 2025-year, net charge-offs were 0.23% of average loans compared with 0.07% for the prior year.

The allowance for credit losses was $69.9 million at December 31, 2025, compared with $69.8 million at September 30, 2025. Collectively evaluated allowances increased $1.2 million and specific allowances for loans decreased $1.1 million. The increase in the collectively evaluated allowance was due to an increase in qualitative loss factors. The ratio of the allowance for credit losses to loans was 1.07% at both December 31, 2025, and September 30, 2025. The ratio was 1.12% at year-end 2024.

	As of or for the Three Months Ended (in thousands)					Amount Change	
	Dec 31, 2025	Sep 30, 2025	Jun 30, 2025	Mar 31, 2025	Dec 31, 2024	Q4-25 vs. Q3-25	Q4-25 vs. Q4-24
Asset Quality Data and Ratios							
Delinquent loans:							
Loans, 30 to 89 days past due and still accruing	$ 17,610	$ 11,560	$ 10,953	$ 17,312	$ 18,454	$ 6,050	$ (844)
Delinquent loans to total loans	0.27%	0.18%	0.17%	0.28%	0.30%	0.09	(0.03)
Criticized loans:							
Special mention	$ 71,113	$ 16,775	$ 12,700	$ 118,380	$ 139,613	$ 54,338	$ (68,500)
Classified	25,891	28,590	33,857	46,519	25,683	(2,699)	208
Total criticized loans(1)	$ 97,004	$ 45,365	$ 46,557	$ 164,899	$ 165,296	$ 51,639	$ (68,292)
Criticized loans to total loans	1.48%	0.69%	0.74%	2.62%	2.64%	0.79	(1.16)
Nonperforming assets:							
Nonaccrual loans	$ 18,112	$ 19,369	$ 25,967	$ 35,458	$ 14,272	$ (1,257)	$ 3,840
Loans 90 days or more past due and still accruing	-	-	-	112	-	-	-
Nonperforming loans	18,112	19,369	25,967	35,570	14,272	(1,257)	3,840
Other real estate owned, net	1,980	1,995	-	117	117	(15)	1,863
Nonperforming assets(2)	$ 20,092	$ 21,364	$ 25,967	$ 35,687	$ 14,389	$ (1,272)	$ 5,703
Nonperforming assets to total assets	0.26%	0.27%	0.33%	0.46%	0.19%	-0.01	0.07
Nonperforming loans to total loans	0.28%	0.30%	0.41%	0.57%	0.23%	-0.02	0.05

(1) Includes nonaccrual loans of $18.1 million, $19.4 million, $24.1 million, $34.4 million, and $13.4 million as of Q4-25, Q3-25, Q2-25, Q1-25, and Q4-24, respectively.

(2) Excludes repossessed personal property of $0.6 million, $0.4 million, $0.6 million, $0.7 million, and $0.6 million as of Q4-25, Q3-25, Q2-25, Q1-25, and Q4-24, respectively.

	As of or for the Three Months Ended (in thousands)				
	Dec 31, 2025	Sep 30, 2025	Jun 30, 2025	Mar 31, 2025	Dec 31, 2024
Allowance for credit losses related to loans:					
Balance at beginning of period	$ 69,781	$ 66,756	$ 70,597	$ 70,147	$ 69,163
Credit loss expense (recovery) on loans	1,701	2,543	7,523	2,396	855
Net loan (charge-offs) recoveries	(1,579)	482	(11,364)	(1,946)	129
Balance at end of period	$ 69,903	$ 69,781	$ 66,756	$ 70,597	$ 70,147
Net loan charge-offs (recoveries) to average loans (1)	0.10%	-0.03%	0.73%	0.13%	-0.01%
Allowance for credit losses to loans	1.07%	1.07%	1.06%	1.12%	1.12%
Allowance for credit losses related to off-balance sheet items:					

Balance at beginning of period	$ 2,107	$ 2,506	$ 2,399	$ 2,074	$ 1,984
Credit loss expense (recovery) on off-balance sheet items	242	(399)	107	325	90
Balance at end of period	$ 2,349	$ 2,107	$ 2,506	$ 2,399	$ 2,074
Unused commitments to extend credit	$ 930,122	$ 952,475	$ 915,847	$ 896,282	$ 782,587

(1) Annualized

Corporate Developments
On October 24, 2025, Hanmi's Board of Directors declared a cash dividend on its common stock for the 2025 fourth quarter of $0.27 per share. Hanmi paid the dividend on November 20, 2025, to stockholders of record as of the close of business on November 4, 2025.

Earnings Conference Call
Hanmi Bank will host its fourth quarter 2025 earnings conference call today, January 27, 2026, at 2:00 p.m. PST (5:00 p.m. EST) to discuss these results. This call will also be webcast. To access the call, please dial 1-877-407-9039 before 2:00 p.m. PST, using access code Hanmi Bank. To listen to the call online, either live or archived, please visit Hanmi's Investor Relations website at https://investors.hanmi.com/ where it will also be available for replay approximately one hour following the call.

About Hanmi Financial Corporation
Headquartered in Los Angeles, California, Hanmi Financial Corporation owns Hanmi Bank, which serves multi-ethnic communities through its network of 32 full-service branches, five loan production offices and three loan centers in California, Texas, Illinois, Virginia, New Jersey, New York, Colorado, Washington, and Georgia. Hanmi Bank specializes in real estate, commercial, SBA and trade finance lending to small and middle market businesses. Additional information is available at www.hanmi.com.

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 investor sentiment or 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;
- 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;
- the imposition of tariffs or other domestic or international governmental policies and any retaliatory responses;
- the impact of a potential federal government shutdown, which may impact on our ability to effect sales of small business administration loans;
- 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, including the costs associated with the evaluation of any strategic opportunities and the overall effects of any acquisitions or dispositions we may make;
- the adequacy of and changes in the economic assumptions and 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, 2024, 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.

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Hanmi Financial Corporation and Subsidiaries
Consolidated Balance Sheets *(Unaudited)*
(Dollars in thousands)

	December 31, 2025	September 30, 2025	Percentage Change	December 31, 2024	Percentage Change
Assets					
Cash and due from banks	$ 212,841	$ 215,654	-1.3%	$ 304,800	-30.2%
Securities available for sale, at fair value	880,624	904,721	-2.7%	905,798	-2.8%
Loans held for sale, at the lower of cost or fair value	7,403	6,512	13.7%	8,579	-13.7%
Loans receivable, net of allowance for credit losses	6,493,465	6,458,478	0.5%	6,181,230	5.1%
Accrued interest receivable	24,466	23,986	2.0%	22,937	6.7%
Premises and equipment, net	20,378	20,340	0.2%	21,404	-4.8%
Customers' liability on acceptances	125	342	-63.5%	1,226	89.8%
Servicing assets	6,459	6,484	-0.4%	6,457	0.0%
Goodwill and other intangible assets, net	11,031	11,031	0.0%	11,031	0.0%
Federal Home Loan Bank ("FHLB") stock, at cost	16,385	16,385	0.0%	16,385	0.0%
Bank-owned life insurance	56,697	56,382	0.6%	57,168	-0.8%
Prepaid expenses and other assets	139,311	136,416	2.1%	140,910	-1.1%
Total assets	**$ 7,869,185**	**$ 7,856,731**	**0.2%**	**$ 7,677,925**	**2.5%**
Liabilities and Stockholders' Equity					
Liabilities:					
Deposits:					
Noninterest-bearing	$ 2,015,212	$ 2,087,132	-3.4%	$ 2,096,634	-3.9%
Interest-bearing	4,662,438	4,679,507	-0.4%	4,339,142	7.5%
Total deposits	6,677,650	6,766,639	-1.3%	6,435,776	3.8%
Accrued interest payable	34,783	34,219	1.6%	34,824	-0.1%
Bank's liability on acceptances	125	342	-63.5%	1,226	89.8%
Borrowings	150,000	62,500	140.0%	262,500	-42.9%
Subordinated debentures	130,463	130,309	0.1%	130,638	-0.1%
Accrued expenses and other liabilities	79,778	83,172	-4.1%	80,787	-1.2%
Total liabilities	**7,072,799**	**7,077,181**	**-0.1%**	**6,945,751**	**1.8%**
Stockholders' equity:					
Common stock	34	34	0.0%	34	0.0%
Additional paid-in capital	594,667	593,768	0.2%	591,069	0.6%
Accumulated other comprehensive (loss)	(43,175)	(47,959)	10.0%	(70,723)	39.0%

Retained earnings	394,335	381,183	3.5%	350,869	12.4%
Less treasury stock	(149,475)	(147,476)	-1.4%	(139,075)	-7.5%
Total stockholders' equity	**796,386**	**779,550**	**2.2%**	**732,174**	**8.8%**
Total liabilities and stockholders' equity	**$ 7,869,185**	**$ 7,856,731**	**0.2%**	**$ 7,677,925**	**2.5%**

Hanmi Financial Corporation and Subsidiaries
Consolidated Statements of Income *(Unaudited)*
(Dollars in thousands, except share and per share data)

	Three Months Ended				
	December 31, 2025	**September 30, 2025**	**Percentage Change**	**December 31, 2024**	**Percentage Change**
Interest and dividend income:					
Interest and fees on loans receivable	$ 96,592	$ 95,691	0.9%	$ 91,545	5.5%
Interest on securities	6,323	6,592	-4.1%	5,866	7.8%
Dividends on FHLB stock	361	357	1.1%	360	0.3%
Interest on deposits in other banks	1,837	2,586	-29.0%	2,342	-21.6%
Total interest and dividend income	105,113	105,226	-0.1%	100,113	5.0%
Interest expense:					
Interest on deposits	39,978	42,244	-5.4%	43,406	-7.9%
Interest on borrowings	695	324	114.5%	1,634	-57.5%
Interest on subordinated debentures	1,561	1,579	-1.1%	1,624	-3.9%
Total interest expense	42,234	44,147	-4.3%	46,664	-9.5%
Net interest income before credit loss expense	62,879	61,079	2.9%	53,449	17.6%
Credit loss expense	1,943	2,145	-9.4%	945	105.6%
Net interest income after credit loss expense	60,936	58,934	3.4%	52,504	16.1%
Noninterest income:					
Service charges on deposit accounts	2,196	2,160	1.7%	2,192	0.2%
Trade finance and other service charges and fees	1,735	1,551	11.9%	1,364	27.2%
Gain on sale of Small Business Administration ("SBA") loans	1,790	1,857	-3.6%	1,443	24.0%
Other operating income	2,578	4,312	-40.2%	2,358	9.3%
Total noninterest income	8,299	9,880	-16.0%	7,357	12.8%
Noninterest expense:					
Salaries and employee benefits	22,472	22,163	1.4%	20,498	9.6%
Occupancy and equipment	4,339	4,507	-3.7%	4,503	-3.6%
Data processing	4,098	3,860	6.2%	3,800	7.8%
Professional fees	2,343	1,978	18.5%	1,821	28.7%
Supplies and communications	573	423	35.5%	551	4.0%
Advertising and promotion	1,010	712	41.9%	821	23.0%
Other operating expenses	4,274	3,714	15.1%	2,540	68.3%
Total noninterest expense	39,109	37,357	4.7%	34,534	13.3%
Income before tax	30,126	31,457	-4.2%	25,327	18.9%
Income tax expense	8,887	9,396	-5.4%	7,632	16.4%
Net income	**$ 21,239**	**$ 22,061**	**-3.7%**	**$ 17,695**	**20.0%**
Basic earnings per share:	$ 0.71	$ 0.73		$ 0.59	
Diluted earnings per share:	$ 0.70	$ 0.73		$ 0.58	
Weighted-average shares outstanding:					
Basic	29,694,534	29,830,475		29,933,644	
Diluted	29,902,375	29,880,865		30,011,773	
Common shares outstanding	29,894,757	29,975,371		30,195,999	

Hanmi Financial Corporation and Subsidiaries
Consolidated Statements of Income *(Unaudited)*
(Dollars in thousands, except share and per share data)

	Twelve Months Ended		
	December 31, 2025	December 31, 2024	Percentage Change
Interest and dividend income:			
Interest and fees on loans receivable	$ 375,760	$ 366,153	2.6%
Interest on securities	25,345	21,583	17.4%
Dividends on FHLB stock	1,433	1,436	-0.2%
Interest on deposits in other banks	8,390	9,611	-12.7%
Total interest and dividend income	410,928	398,783	3.0%
Interest expense:			
Interest on deposits	164,705	182,692	-9.8%
Interest on borrowings	3,727	6,746	-44.8%
Interest on subordinated debentures	6,306	6,571	-4.0%
Total interest expense	174,738	196,009	-10.9%
Net interest income before credit loss expense	236,190	202,774	16.5%
Credit loss expense	14,439	4,419	226.7%
Net interest income after credit loss expense	221,751	198,355	11.8%
Noninterest income:			
Service charges on deposit accounts	8,742	9,381	-6.8%
Trade finance and other service charges and fees	6,144	5,309	15.7%
Gain on sale of Small Business Administration ("SBA") loans	7,808	6,112	27.7%
Other operating income	11,281	10,783	4.6%
Total noninterest income	33,975	31,585	7.6%
Noninterest expense:			
Salaries and employee benefits	87,676	83,368	5.2%
Occupancy and equipment	17,639	18,146	-2.8%
Data processing	15,472	14,876	4.0%
Professional fees	7,514	6,956	8.0%
Supplies and communications	2,028	2,261	-10.3%
Advertising and promotion	3,104	3,028	2.5%
Other operating expenses	14,366	12,700	13.1%
Total noninterest expense	147,799	141,335	4.6%
Income before tax	107,927	88,605	21.8%
Income tax expense	31,838	26,404	20.6%
Net income	**$ 76,089**	**$ 62,201**	**22.3%**
Basic earnings per share:	$ 2.53	$ 2.06	
Diluted earnings per share:	$ 2.51	$ 2.05	
Weighted-average shares outstanding:			
Basic	29,852,149	30,019,815	
Diluted	30,042,274	30,102,336	
Common shares outstanding	29,894,757	30,195,999	

Hanmi Financial Corporation and Subsidiaries
Average Balance, Average Yield Earned, and Average Rate Paid *(Unaudited)*
(Dollars in thousands)

	Three Months Ended								
	December 31, 2025			September 30, 2025			December 31, 2024		
	Average Balance	Interest Income / Expense	Average Yield / Rate	Average Balance	Interest Income / Expense	Average Yield / Rate	Average Balance	Interest Income / Expense	Average Yield / Rate
Assets									
Interest-earning assets:									
Loans:									
Commercial real estate *(1)*	$4,004,348	$ 57,774	5.72%	$3,934,477	$ 56,908	5.74%	$3,882,407	$ 55,613	5.70%
Residential mortgage	1,043,250	14,134	5.38%	1,020,889	13,812	5.37%	936,635	12,279	5.22%

Commercial and industrial (1)	990,279	17,467	7.00%	904,019	17,593	7.72%	777,738	15,653	8.01%
Consumer	5,508	87	6.29%	8,323	156	7.43%	5,894	104	7.02%
Equipment finance	412,854	7,130	6.91%	436,727	7,222	6.61%	500,590	7,896	6.31%
Loans receivable (1)	6,456,239	96,592	5.94%	6,304,435	95,691	6.03%	6,103,264	91,545	5.97%
Securities (2)	955,811	6,323	2.67%	985,888	6,592	2.70%	998,313	5,866	2.38%
FHLB stock	16,385	362	8.75%	16,385	358	8.65%	16,385	360	8.75%
Interest-bearing deposits in other banks	191,731	1,836	3.80%	239,993	2,585	4.27%	204,408	2,342	4.56%
Total interest-earning assets	7,620,166	105,113	5.48%	7,546,701	105,226	5.54%	7,322,370	100,113	5.45%
Noninterest-earning assets:									
Cash and due from banks	54,651			53,144			54,678		
Allowance for credit losses	(69,786)			(67,851)			(69,291)		
Other assets	247,808			252,039			246,744		
Total assets	**$7,852,839**			**$7,784,033**			**$7,554,501**		
Liabilities and Stockholders' Equity									
Interest-bearing liabilities:									
Deposits:									
Demand: interest-bearing	$ 77,297	$ 30	0.15%	$ 86,839	$ 38	0.17%	$ 79,784	$ 26	0.13%
Money market and savings	2,130,616	15,130	2.82%	2,122,967	17,238	3.22%	1,934,540	16,564	3.41%
Time deposits	2,506,582	24,818	3.93%	2,494,285	24,968	3.97%	2,346,363	26,816	4.55%
Total interest-bearing deposits	4,714,495	39,978	3.36%	4,704,091	42,244	3.56%	4,360,687	43,406	3.96%
Borrowings	64,565	695	4.27%	27,772	324	4.63%	141,604	1,634	4.59%
Subordinated debentures	130,385	1,561	4.79%	130,766	1,579	4.83%	130,567	1,624	4.97%
Total interest-bearing liabilities	4,909,445	42,234	3.41%	4,862,629	44,147	3.60%	4,632,858	46,664	4.01%
Noninterest-bearing liabilities and equity:									
Demand deposits: noninterest-bearing	1,969,908			1,960,331			1,967,789		
Other liabilities	142,754			142,592			162,064		
Stockholders' equity	830,732			818,481			791,790		
Total liabilities and stockholders' equity	**$7,852,839**			**$7,784,033**			**$7,554,501**		
Net interest income		**$ 62,879**			**$ 61,079**			**$ 53,449**	
Cost of deposits			**2.37%**			**2.51%**			**2.73%**
Net interest spread (taxable equivalent basis)			**2.07%**			**1.94%**			**1.44%**
Net interest margin (taxable equivalent basis)			**3.28%**			**3.22%**			**2.91%**

(1) *Includes average loans held for sale*

(2) *Yields calculated on a fully taxable equivalent basis using the federal tax rate in effect for the periods presented.*

Hanmi Financial Corporation and Subsidiaries
Average Balance, Average Yield Earned, and Average Rate Paid *(Unaudited)*
(Dollars in thousands)

	Twelve Months Ended					
	December 31, 2025			December 31, 2024		
	Average Balance	Interest Income / Expense	Average Yield / Rate	Average Balance	Interest Income / Expense	Average Yield / Rate
Assets						
Interest-earning assets:						
Loans:						
Commercial real estate (1)	$ 3,963,919	$ 225,929	5.70%	$ 3,874,291	$ 219,899	5.68%
Residential mortgage	1,004,057	53,950	5.37%	952,709	49,344	5.18%
Commercial and industrial (1)	878,181	65,518	7.46%	741,568	63,651	8.58%
Consumer	7,127	501	7.03%	6,509	486	7.46%
Equipment finance	449,440	29,862	6.64%	535,636	32,773	6.12%
Loans receivable (1)	6,302,724	375,760	5.96%	6,110,713	366,153	5.99%
Securities (2)	984,172	25,345	2.60%	983,434	21,583	2.22%
FHLB stock	16,385	1,433	8.74%	16,385	1,437	8.76%
Interest-bearing deposits in other banks	202,152	8,390	4.15%	192,342	9,610	5.00%
Total interest-earning assets	7,505,433	410,928	5.48%	7,302,874	398,783	5.46%
Noninterest-earning assets:						
Cash and due from banks	53,861			55,830		
Allowance for credit losses	(69,373)			(68,553)		
Other assets	249,812			248,820		
Total assets	**$ 7,739,733**			**$ 7,538,971**		
Liabilities and Stockholders' Equity						
Interest-bearing liabilities:						
Deposits:						
Demand: interest-bearing	$ 81,213	$ 124	0.15%	$ 83,807	$ 119	0.14%
Money market and savings	2,100,326	66,147	3.15%	1,870,541	68,304	3.65%
Time deposits	2,445,794	98,434	4.02%	2,433,516	114,269	4.70%
Total interest-bearing deposits	4,627,333	164,705	3.56%	4,387,864	182,692	4.16%
Borrowings	82,512	3,727	4.52%	154,193	6,746	4.38%
Subordinated debentures	130,687	6,306	4.83%	130,325	6,571	5.04%
Total interest-bearing liabilities	4,840,532	174,738	3.61%	4,672,382	196,009	4.20%
Noninterest-bearing liabilities and equity:						
Demand deposits: noninterest-bearing	1,940,552			1,920,492		
Other liabilities	142,508			165,288		
Stockholders' equity	816,141			780,809		
Total liabilities and stockholders' equity	**$ 7,739,733**			**$ 7,538,971**		
Net interest income		**$ 236,190**			**$ 202,774**	
Cost of deposits			**2.51%**			**2.90%**
Net interest spread (taxable equivalent basis)			**1.87%**			**1.27%**
Net interest margin (taxable equivalent basis)			**3.15%**			**2.78%**

(1) *Includes average loans held for sale*

(2) *Yields calculated on a fully taxable equivalent basis using the federal tax rate in effect for the periods presented.*

Non-GAAP Financial Measures

These disclosures should not be viewed as a substitute for results determined in accordance with GAAP, nor is it necessarily comparable to non-GAAP performance measures that may be presented by other companies.

Tangible Common Equity to Tangible Assets Ratio

Tangible common equity to tangible assets ratio is supplemental financial information determined by a method other than in accordance with U.S. generally accepted accounting principles ("GAAP"). This non-GAAP measure is used by management in the analysis of Hanmi's capital strength. Tangible common equity is calculated by subtracting goodwill and other intangible assets from stockholders' equity. Banking and financial institution regulators also exclude goodwill and other intangible assets from stockholders' equity when assessing the capital adequacy of a financial institution. Management believes the presentation of this financial measure excluding the impact of these items provides useful supplemental information that is essential to a proper understanding of the capital strength of Hanmi.

The following table reconciles this non-GAAP performance measure to the GAAP performance measure for the periods indicated:

Tangible Common Equity to Tangible Assets Ratio *(Unaudited)*
(In thousands, except share, per share data and ratios)

Hanmi Financial Corporation and Subsidiaries	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024
Assets	$ 7,869,185	$ 7,856,731	$ 7,862,363	$ 7,729,035	$ 7,677,925
Less goodwill and other intangible assets	(11,031)	(11,031)	(11,031)	(11,031)	(11,031)
Tangible assets	$ 7,858,154	$ 7,845,700	$ 7,851,332	$ 7,718,004	$ 7,666,894
Stockholders' equity [(1)]	$ 796,386	$ 779,550	$ 762,834	$ 751,485	$ 732,174
Less goodwill and other intangible assets	(11,031)	(11,031)	(11,031)	(11,031)	(11,031)
Tangible stockholders' equity [(1)]	$ 785,355	$ 768,519	$ 751,803	$ 740,454	$ 721,143
Stockholders' equity to assets	10.12%	9.92%	9.70%	9.72%	9.54%
Tangible common equity to tangible assets [(1)]	9.99%	9.80%	9.58%	9.59%	9.41%
Common shares outstanding	29,894,757	29,975,371	30,176,568	30,233,514	30,195,999
Tangible common equity per common share	$ 26.27	$ 25.64	$ 24.91	$ 24.49	$ 23.88

[(1)] *There were no preferred shares outstanding at the periods indicated.*

Preprovision Net Revenue

Preprovision net revenue is supplemental financial information determined by a method other than in accordance with U.S. GAAP. This non-GAAP measure is used by management to measure Hanmi's core operational performance, excluding the impact of provisions for loan losses. By isolating preprovision net revenue, management can better understand the Company's profitability and make more informed strategic decisions. Preprovision net revenue is calculated adding income tax expense and credit loss expense to net income. Management believes this financial measure highlights the Company's net revenue activities and operational efficiency, excluding unpredictable credit loss expense.

The following table details the Company's preprovision net revenues, which are non-GAAP measures, for the periods indicated:

Preprovision Net Revenue *(Unaudited)*
(In thousands, except percentages)

						Percentage Change	
Hanmi Financial Corporation and Subsidiaries	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024	Q4-25 vs. Q3-25	Q4-25 vs. Q4-24
Net income	$ 21,239	$ 22,061	$ 15,117	$ 17,672	$ 17,695		
Add back:							
Credit loss expense	1,943	2,145	7,631	2,721	945		
Income tax expense	8,887	9,396	6,115	7,441	7,632		
Preprovision net revenue	$ 32,069	$ 33,602	$ 28,863	$ 27,834	$ 26,272	-4.6%	22.1%

Exhibit 99.2


Hanmi Financial Corporation
NASDAQ | HAFC
4Q25 Earnings Supplemental Presentation
January 27, 2026
California | Colorado | Georgia | Illinois | New Jersey | New York | Texas | Virginia | Washington

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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 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, 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, changes in monetary policy, economic uncertainty and changes in economic conditions, potential recessionary conditions, inflation, the effect of the imposition of tariffs and any retaliatory responses, the impact of a potential federal government shutdown, including our ability to effect sales of small business administration loans, 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, including the percentage of uninsured deposits in the portfolio, increased assessments by the Federal Deposit Insurance Corporation, risk and effect 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 economic estimates and 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 27, 2026, 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. 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, tangible common equity per share (including without the impact of available for sale securities on the accumulated other comprehensive income) and pro forma regulatory capital. 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.

4Q25 HIGHLIGHTS

Earnings Performance

- Net income was $21.2 million, or $0.70 per diluted share, down 3.7% from the third quarter due to lower noninterest income of $1.6 million primarily related to bank owned life insurance. While noninterest expense increased $1.8 million due to higher salaries and professional fees, this was offset by an increase in net interest income of $1.8 million driven by lower cost of deposits.
- Net interest income continued to grow, increasing 2.9% from the prior quarter due to lower interest expense as the average rate on interest-bearing deposits declined 20 basis points. Although the yield on average loans declined by nine basis points, the average loan balance increased 2.4%. This resulted in another quarter of net interest margin expansion (taxable equivalent) of six basis points to 3.28%.

Loans and Deposits

- Loans receivable increased to $6.56 billion up 0.5% from the end of the prior quarter. Loan production was $374.8 million, with a weighted average interest rate of 6.90% compared to the weighted average interest rate of 6.46% for payoffs.
- Deposits were $6.68 billion, down 1.3% from the prior quarter, however noninterest-bearing demand deposits demonstrated the stability of the customer base, representing 30.2% of total deposits.

Asset Quality

- Asset quality remained strong as nonperforming assets to total assets was 0.26%, an improvement of one basis point from the prior quarter. Nonperforming loans to total loans was 0.28%, an improvement of two basis points from the prior quarter and credit loss expense was $1.9 million, compared to $2.1 million in the prior quarter.

Capital

- Hanmi's capital position remained strong with a ratio of tangible common equity to tangible assets of 9.99% while the Company returned $10.1 million of capital to shareholders in the form of share repurchases and dividends ($2.0 million in share repurchases and $8.1 million of dividends).

(1) Non-GAAP financial measure; refer to the non-GAAP reconciliation slide
(2) Includes a $55.0 million performing hospitality loan

Net Income **$21.2M**	**ROAE** **10.14%**
Diluted EPS **$0.70**	**NIM** **3.28%**
ROAA **1.07%**	**Efficiency Ratio** **54.95%**

LOAN PRODUCTION

Loan production of **$374.8 million** in the fourth quarter, which included Commercial Real Estate production of **$125.9 million**.

$125.9M
Commercial real estate loan production

$82.1M
Commercial and industrial loan production

$52.5M
Equipment finance production

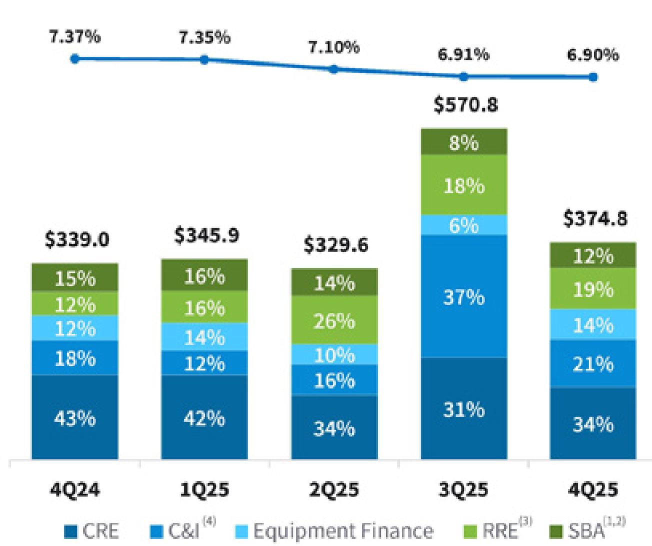
$70.3M
Residential mortgage[3] production

$44.1M
SBA[1,2] loan production

(1) $49.7 million, $55.2 million, $46.8 million, $44.9 million, and $44.1 of SBA loan production includes $15.4 million, $30.8 million, $23.3 million, $20.6 million, and $22.3 million of loans secured by CRE and the remainder representing C&I loans for 4Q24, 1Q25, 2Q25, 3Q25, and 4Q25, respectively
(2) Production includes purchases of guaranteed SBA loans of $20.3 million, and $11.0 million for 4Q24 and 1Q25, respectively
(3) Production includes mortgage loan purchases of $10.0 million, $10.3 million, $3.0 million, and $3.4 million for 1Q25, 2Q25, 3Q25, and 4Q25, respectively
(4) Production includes C&I loan purchases of $0.6 million for 4Q24
(5) Weighted average interest rated is the stated weighted average coupon

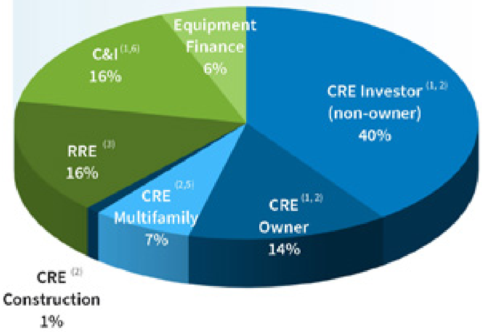
New Production and Weighted Average Interest Rate[5]

($ in millions)



LOAN PORTFOLIO

$6.56 Billion Loan Portfolio
(as of December 31, 2025)



	Outstanding ($ in millions)	4Q25 Average Yield
Commercial Real Estate (CRE)[1,2] Portfolio	$4,030	5.72%
Residential Real Estate (RRE)[3] Portfolio	$1,050	5.38%
Commercial & Industrial (C&I)[1,6] Portfolio	$1,075	7.00%
Equipment Finance Portfolio	$408	6.91%

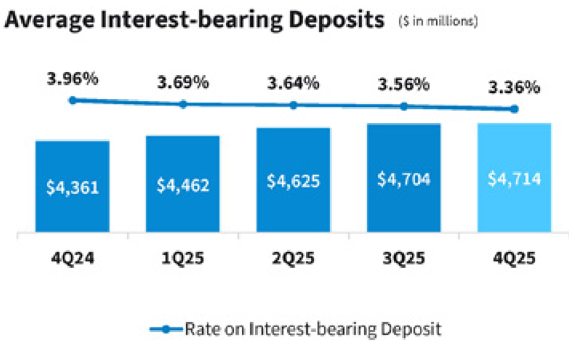
	# of Loans	Weighted Average Loan-to-Value Ratio[4]	Weighted Average Debt Coverage Ratio[4]
CRE[2] Investor (non-owner)	825	48.7%	2.04x
CRE[2] Owner Occupied	716	46.8%	2.70x
CRE[2,5] Multifamily	157	53.7%	1.68x

Note: Numbers may not add due to rounding
(1) Includes syndicated loans of $549.4 million in total commitments ($435.5 million disbursed) across C&I ($438.2 million committed and $339.9 million disbursed) and CRE ($111.2 million committed and $95.6 million disbursed)
(2) CRE is a combination of Investor (non-owner), Owner Occupied, Multifamily, and Construction. Investor (or non-owner occupied) property is where the investor (borrower) 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 flows from the ongoing operations and activities conducted by the borrower/owner. Multifamily real estate is a residential property that has 5 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 $0.9 million of HELOCs and $3.8 million in consumer loans
(4) Weighted average LTV and weighted average DCR calculated when the loan was first underwritten or renewed subsequently
(5) $78.6 million, or 16.6%, of the CRE multifamily loans are rent-controlled in New York City
(6) Includes $236.1 million of loans to nondepository financial institutions (NDFI)

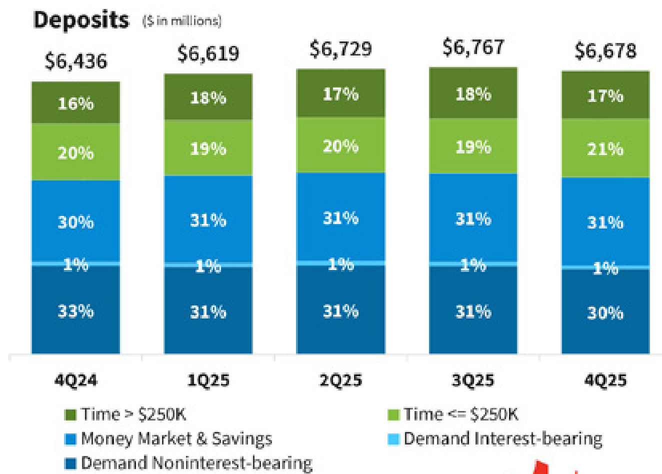
DEPOSIT PORTFOLIO

Total deposits decreased **1%** to **$6.68 billion**, quarter-over-quarter.

Noninterest-bearing demand deposits represented 30.2% of total deposits at December 31, 2025. Estimated uninsured deposit liabilities were 44.0% of the deposits. Brokered deposits remained low at 1.3% of the deposit base.

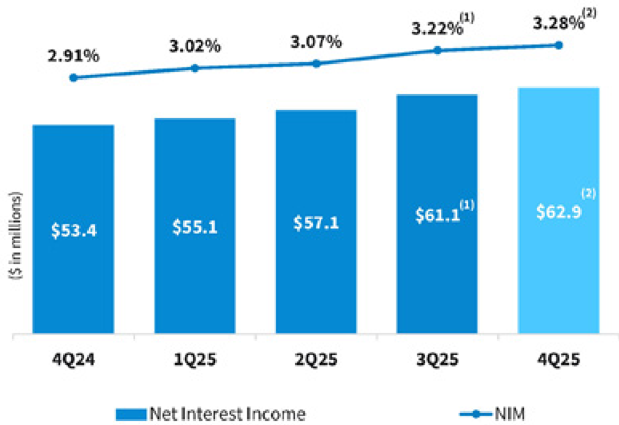


Note: Numbers may not add due to rounding

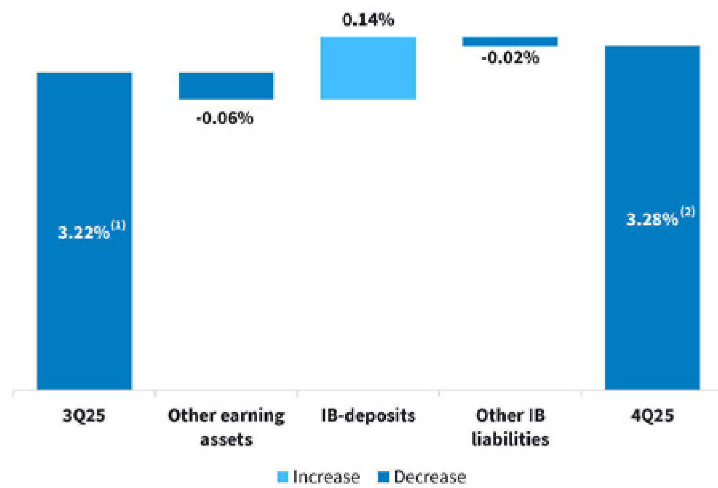


NET INTEREST **INCOME** | NET INTEREST **MARGIN**

Net interest income for the fourth quarter was **$62.9 million**[2] and net interest margin (taxable equivalent) was **3.28%**[2], both up from the third quarter.



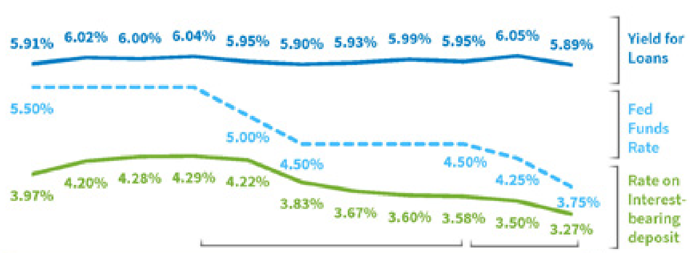
Net Interest Margin



(1) Includes a $0.6 million interest recovery from a previously charged-off loan; represents approximately 3 bps of net interest margin
(2) Includes a $0.2 million interest recovery from a previously charged-off loan and loans returned to accruing status; represents approximately 2 bps of net interest margin

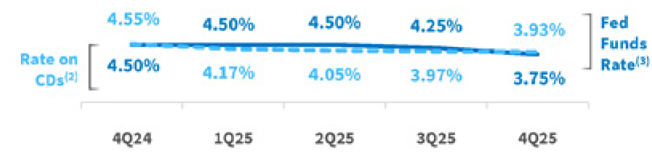
NET INTEREST INCOME SENSITIVITY

Loan & Deposit Beta[1]

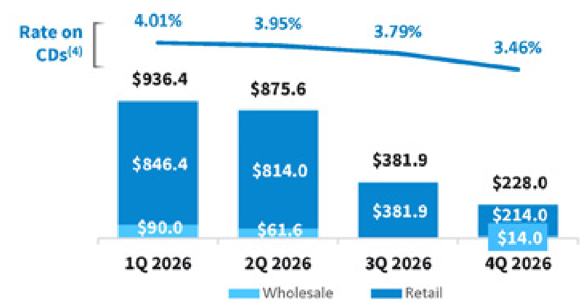


Time Horizon:	Aug 24 – Aug 25	Aug 25 – Dec 25
Change in the Fed Funds Rate:	-100 bps	-75 bps
Deposit Beta:	71%	43%

Fed Funds Rate & Rate on CDs



Deposits – CD Maturities ($ in millions)



Numbers may not add due to rounding

(1) Yield for Loans and rate on interest-bearing deposit represent monthly average yield and rate, respectively. Fed funds rate represents the rate at the end of the month. Beta is measured monthly between August 2024, when the fed funds rate was 5.50%, and August 2025, when the fed funds rate was 4.50%, and between August 2025, when the fed funds rate was 4.50%, and December 2025, when the fed funds rate was 3.75%.

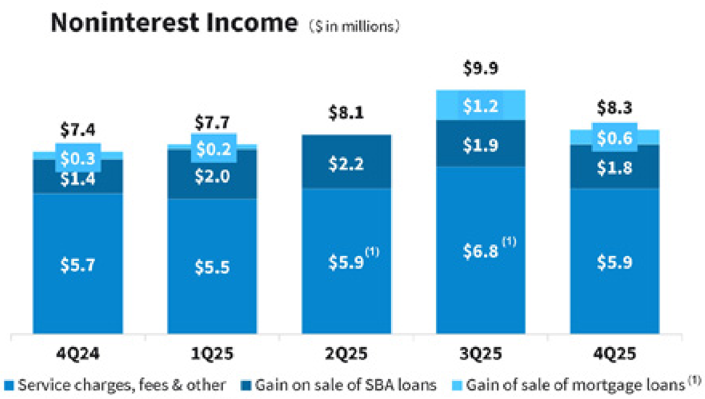
(2) Average rates on CDs and interest bearing-deposits for the month of December 2025 was 3.90% and 3.27%, respectively

(3) Fed funds rate represents the upper-target rate at the end of the quarter

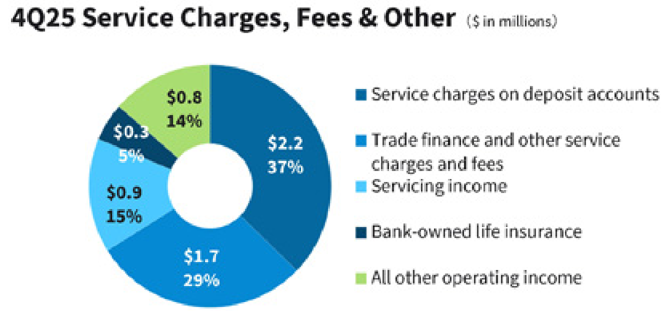
(4) Represent weighted average contractual rates

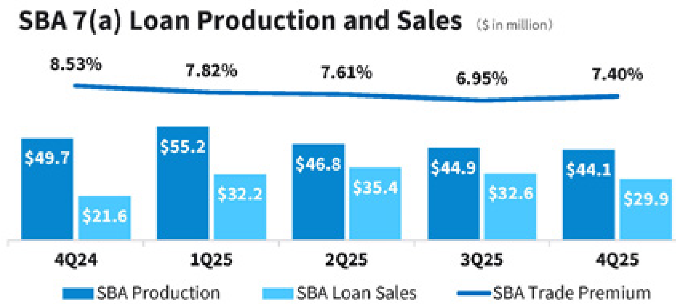
NONINTEREST INCOME

Noninterest income for the fourth quarter was **$8.3 million**, down **16%** from the third quarter, primarily due to the absence of a **$0.9 million** death benefit claim from bank-owned life insurance and a **$0.6 million** decline in gain on the sale of residential mortgage loans[2].



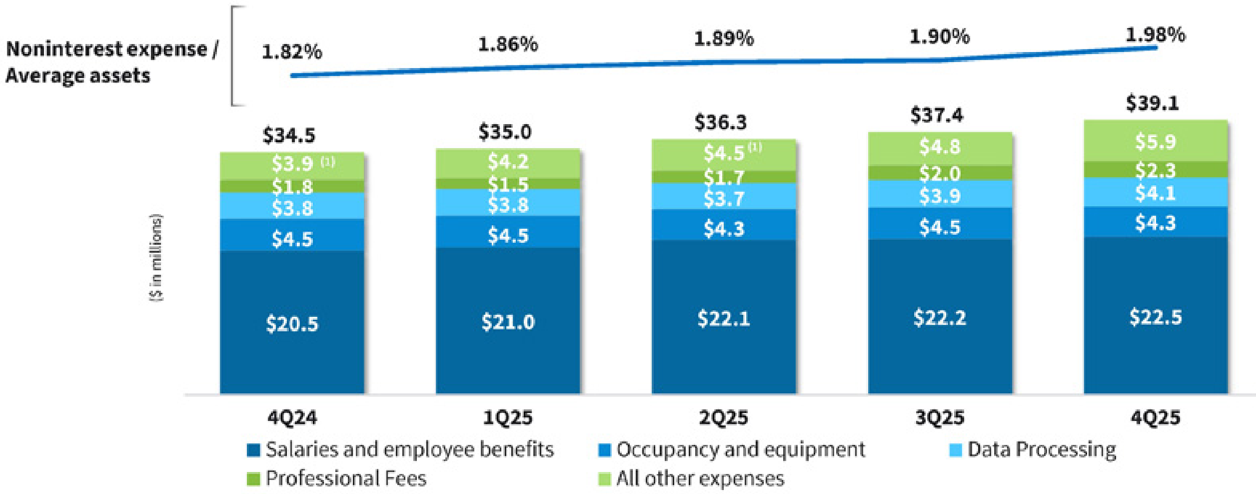
Numbers may not add due to rounding
(1) Includes $0.4 million and $0.9 million in BOLI benefit for 2Q25 and 3Q25, respectively
(2) There was a mortgage loan sale transaction in each quarter, except 2Q25 had none and 3Q25 had two





NONINTEREST EXPENSE

Noninterest expense was **$39.1 million** for the fourth quarter, up **5%** from the third quarter, primarily due to seasonally higher advertising and promotion expense, higher OREO expense related to property taxes, as well as an increase in personnel and higher professional fees and data processing expenses.

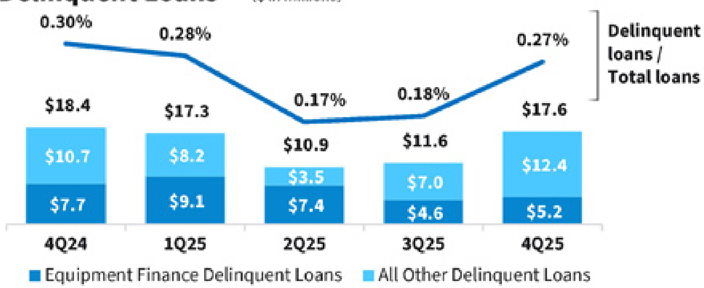


(1) Includes a $1.6 million and a $0.6 million gain from the sale of an OREO property in 4Q24 and 2Q25, respectively

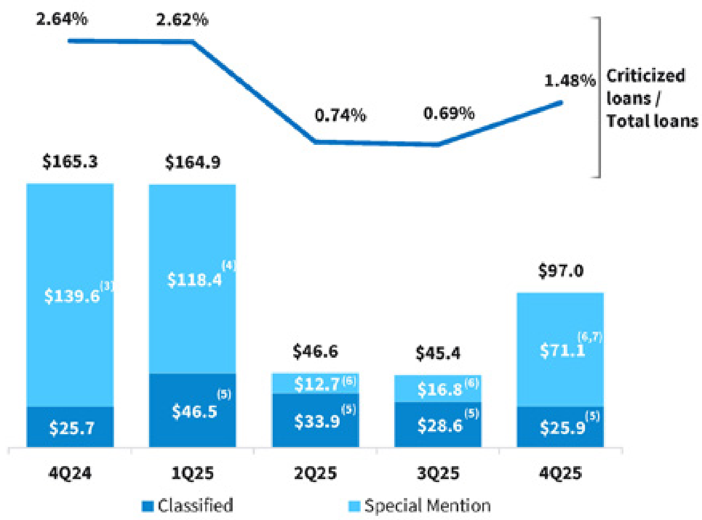
ASSET QUALITY – DELINQUENT & CRITICIZED LOANS

The **$51.6 million** increase in criticized loans in the fourth quarter was primarily driven by a **$55.0 million** commercial real estate hospitality loan downgraded to special mention.

Delinquent Loans(1) ($ in millions)



Criticized Loans(2) ($ in millions)



Numbers may not add due to rounding

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

(2) Includes nonaccrual loans of $13.4 million, $34.4 million, $24.1 million, $19.4 million, and $18.1 million as of 4Q24, 1Q25, 2Q25, 3Q25, and 4Q25, respectively

(3) Includes two special mention CRE loans of $106.5 million in the hospitality industry, a $19.5 million C&I loan in the healthcare industry, and a $12.4 million C&I relationship in the retail industry

(4) Includes two special mention CRE loans of $105.8 million in the hospitality industry and a $12.2 million C&I relationship in the retail industry

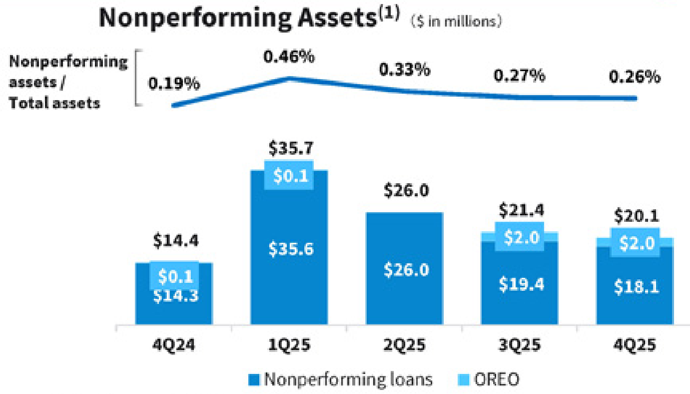
(5) Includes a CRE loan designated nonaccrual totaling $20.0 million, $11.0 million , $10.6 million, and $10.2 million for 1Q25, 2Q25, 3Q25, and 4Q25, respectively

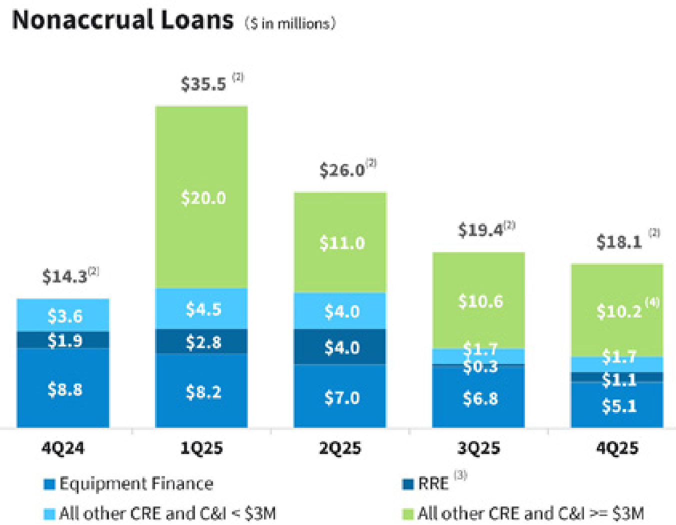
(6) Includes a C&I relationship in the retail industry totaling $12.2 million, $11.8 million, and $11.6 million for 2Q25, 3Q25, and 4Q25, respectively

(7) Includes one special mention CRE loan of $55.0 million in the hospitality industry

ASSET QUALITY – NONPERFORMING ASSETS & NONACCRUAL LOANS

Nonperforming assets were **$20.1 million** at the end of the fourth quarter, down from **$21.4 million** at the end of the third quarter.





Note: Numbers may not add due to rounding

(1) Nonperforming assets exclude repossessed personal property of $0.6 million, $0.7 million, $0.6 million, $0.4 million, and $0.6 million for 4Q24, 1Q25, 2Q25, 3Q25, and 4Q25, respectively

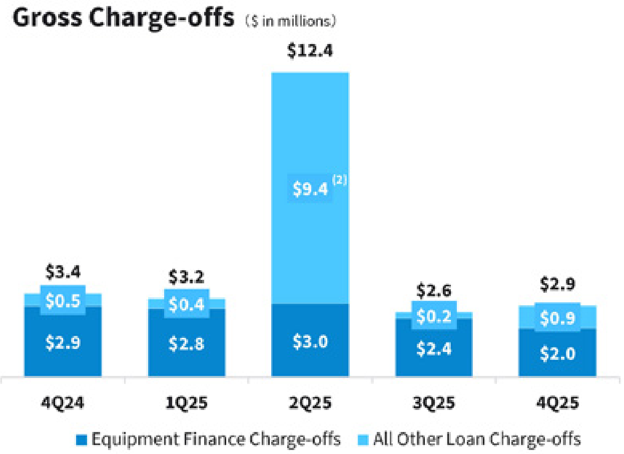
(2) Specific allowance for credit losses for 4Q24, 1Q25, 2Q25, 3Q25, and 4Q25 was $6.2 million, $11.8 million, $4.1 million, $4.4 million, and $3.4 million, respectively

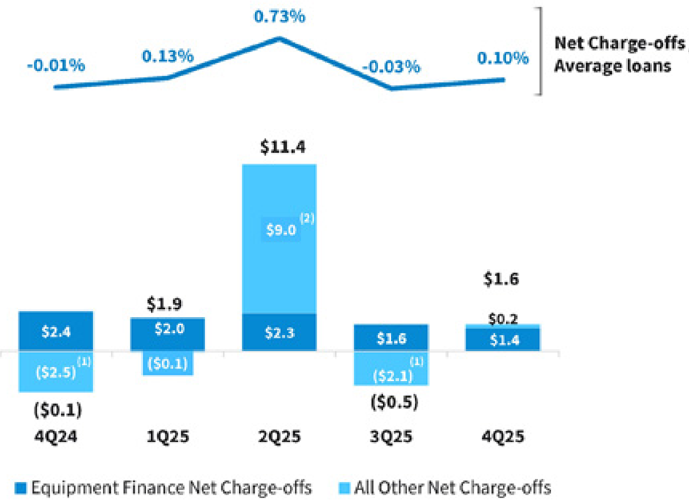
(3) RRE includes consumer loans

(4) Represents a $10.2 million CRE loan at 4Q25

ASSET QUALITY – GROSS & NET LOAN CHARGE-OFFS

Net charge-offs for the fourth quarter were
$1.6 million.





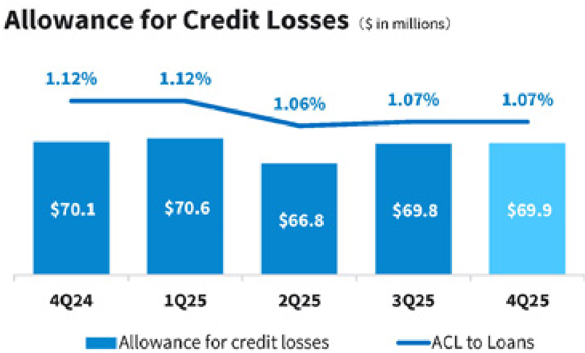
Note: Numbers may not add due to rounding

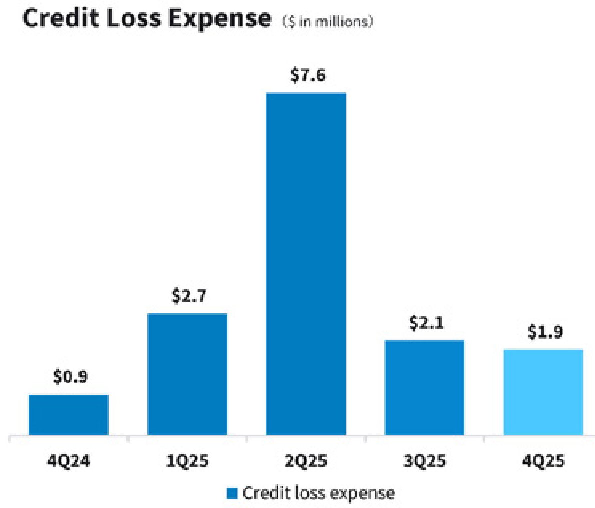
(1) Includes a $1.6 million and a $2.0 million recovery on a loan previously charged-off in 4Q24 and 3Q25, respectively

(2) Includes an $8.6 million commercial real estate loan charge-off

ACL TREND

Allowance for credit losses was **$69.9 million** at December 31, 2025, or **1.07%** to total loans, compared with **$69.8 million**, or **1.07%** of total loans, at the end of the prior quarter.





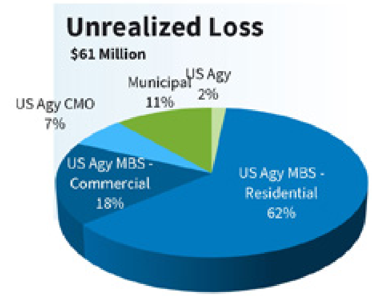
ACL ANALYSIS BY LOAN TYPE

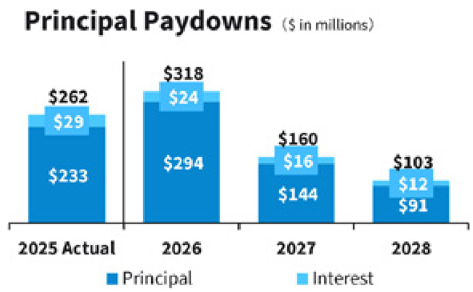
($ in millions)	December 31, 2025		September 30, 2025		June 30, 2025		March 31, 2025		December 31, 2024	
	Allowance	Loans	Allowance	Loans	Allowance	Loans	Allowance	Loans	Allowance	Loans
CRE	$ 38.7	$ 4,030.1	$ 40.2	$ 4,015.3	$ 37.5	$ 3,948.9	$ 41.4	$ 3,975.7	$ 39.3	$ 3,949.6
C&I	7.8	1,074.9	7.3	1,052.5	6.9	918.0	6.2	854.4	10.0	863.4
Equipment Finance	10.4	408.5	11.0	416.9	11.8	445.2	13.0	472.6	15.0	487.0
RRE & Consumer	13.0	1,049.9	11.3	1,043.6	10.6	993.9	10.0	979.5	5.8	951.3
Total	**$ 69.9**	**$ 6,563.4**	**$ 69.8**	**$ 6,528.3**	**$ 66.8**	**$ 6,306.0**	**$ 70.6**	**$ 6,282.2**	**$ 70.1**	**$ 6,251.3**

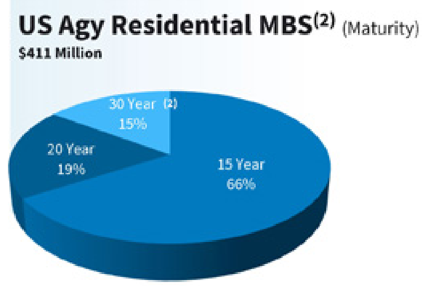
Note: Numbers may not add due to rounding

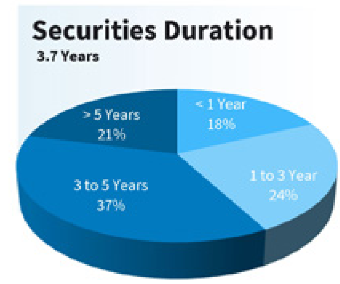
SECURITIES PORTFOLIO

The **$941.8 million** securities portfolio (all AFS, no HTM) represented **12%** of assets at December 31, 2025, and had a weighted average modified duration of 3.7 years with **$61.1 million** in an unrealized loss position.









Note: Numbers may not add due to rounding
(1) Based on the book value
(2) 98.0% constitutes CRA bonds

LIQUIDITY

The Bank and the Company had **ample liquidity** resources at December 31, 2025.

Liquidity Position ($ in millions)

		Balance	% of Assets
Cash & cash equivalents	$	213	2.7%
Securities (unpledged)		834	10.7%
Loans available for Sale		7	0.1%
Liquid Assets		**1,055**	**13.5%**
FHLB available borrowing capacity		1,463	18.7%
FRB discount window borrowing capacity		425	5.4%
Federal funds lines (unsecured) available		140	1.8%
Secondary Liquidity Sources		**2,028**	**25.9%**
Bank Liquidity (Liquid Assets + Secondary Liquidity)	$	**3,083**	**39.4%**

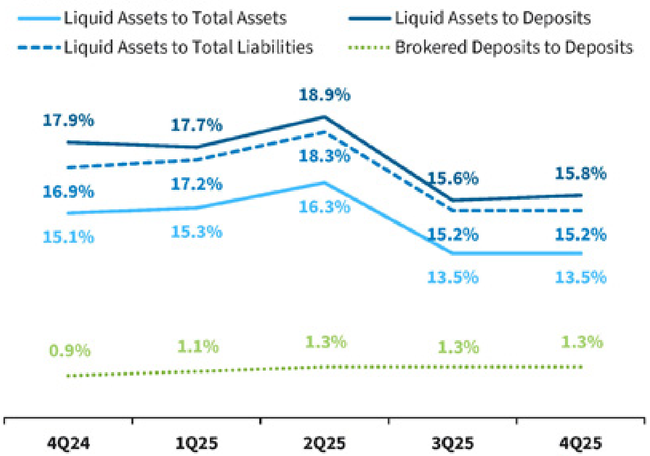
Company-only Subordinated Debentures ($ in millions)

		Par		Amortized Cost	Rate
2036 Trust Preferred Securities	$	27	$	22	5.38% [1]
2031 Subordinated Debt		110		109	3.75% [2]
	$	**137**	**$**	**131**	

Cash & Securities at Company-only ($ in millions)

		Balance
Cash	$	9
Securities (AFS)		46
	$	**55**

Liquidity Ratios



(1) Rate at December 31, 2025, based on 3-month SOFR + 166 bps

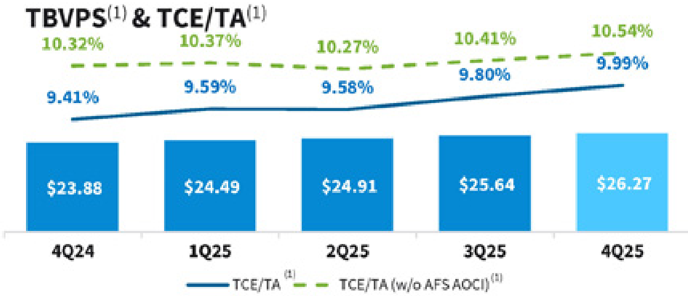
(2) Issued in August 2021 and due in September 2031. The interest rate is fixed at 3.75% for 5 years. The rate resets quarterly commencing September 1, 2026 to the 3-month SOFR + 310 bps.

CAPITAL MANAGEMENT

Prudent capital management while driving shareholder return through stable quarterly dividends and share repurchase program. Tangible book value per share (TBVPS)(1) increased to **$26.27** at the end of the fourth quarter.

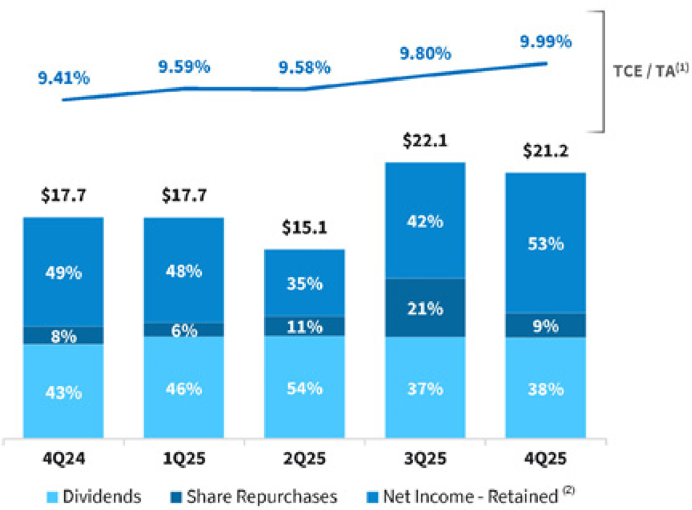
Contributing to the increase was a $4.8 million decrease in unrealized after-tax losses on securities available for sale, due to changes in interest rates during the fourth quarter of 2025.

TBVPS(1) & TCE/TA(1)



(1) Non-GAAP financial measure, refer to the non-GAAP reconciliation slides
(2) "Net Income – Retained" is equal to net income minus dividend payout and share repurchases

Dividends, Share Repurchases & TCE/TA(1) ($ in millions)

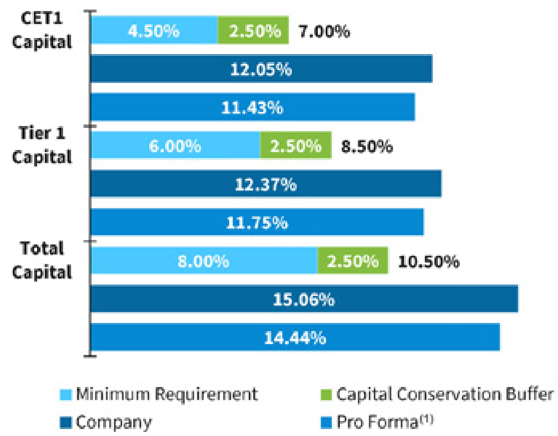


The dividend payout ratio for 2025 was 43.0% compared with 48.8% in 2024. Share repurchases for 2025 represents 12.4% of net income; 2024 was 10.2%.

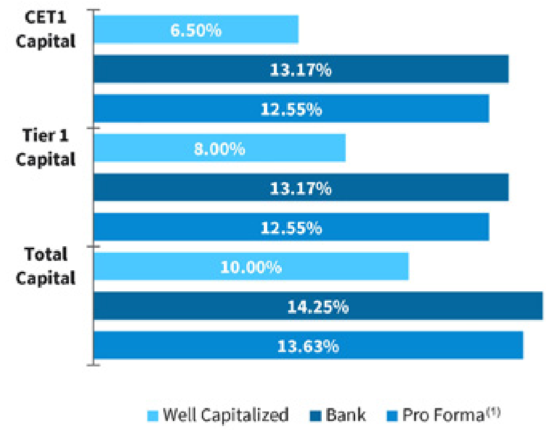
REGULATORY CAPITAL

The Company exceeded regulatory minimums and the Bank remained well capitalized at December 31, 2025.

Company



Bank



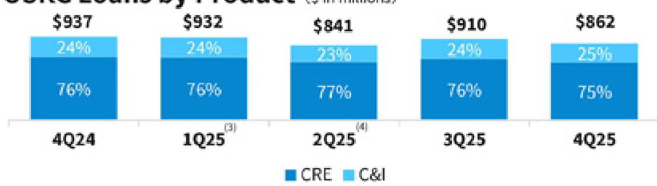
(1) Pro forma illustrates capital ratios with unrealized AFS securities losses at December 31, 2025. Non-GAAP financial measure; refer to the non-GAAP reconciliation slide

USKC(1) LOANS & DEPOSITS

USKC portfolio represented **$862.1 million**, or **13%** of the loan portfolio, and **$1.02 billion**, or **15%** of the deposit portfolio at December 31, 2025.

USKC CRE portfolio had a weighted average debt coverage ratio[2] of 1.99x and weighted average loan-to-value[2] of 53.9%.

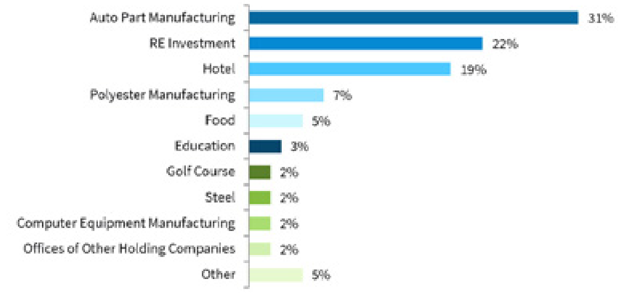
USKC Loans by Product ($ in millions)



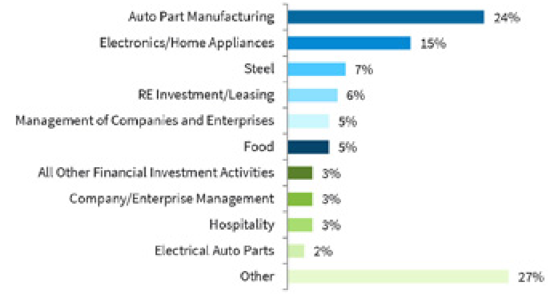
USKC Deposits by Product[5] ($ in millions)

(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) Includes $20.0 million CRE loan designated nonaccrual at March 31, 2025
(4) Includes $11.0 million CRE loan designated nonaccrual at June 30, 2025
(5) Time deposits, not illustrated, represent the remainder to add to 100%.

USKC Loans – Top 10 Industries (as of 4Q25)



USKC Deposits – Top 10 Industries (as of 4Q25)



LOAN PORTFOLIO **MATURITIES**

($ in millions)	<1 Year	1-3 Years	>3 Years	Total
Real Estate Loans				
Retail	$ 211.7	$ 346.7	$ 574.0	$ 1,132.4
Hospitality	195.1	278.1	374.8	848.0
Office	244.2	200.1	59.0	503.3
Other	409.4	462.6	660.7	1,532.7
Commercial Property	**$ 1,060.4**	**$ 1,287.5**	**$ 1,668.5**	**$ 4,016.4**
Construction	9.7	4.0	-	13.7
RRE/Consumer	3.6	0.3	1,046.0	1,049.9
Total Real Estate Loans	**$ 1,073.7**	**$ 1,291.8**	**$ 2,714.5**	**$ 5,080.0**
C&I[(1)]	424.7	170.9	479.3	1,074.9
Equipment Finance	34.9	202.0	171.5	408.5
Loans Receivable	**$ 1,533.3**	**$ 1,664.7**	**$ 3,365.3**	**$ 6,563.4**

Note: numbers may not add due to rounding
(1) $367.7 million of C&I are lines of credit expected to be renewed and maintain a maturity of less than one year

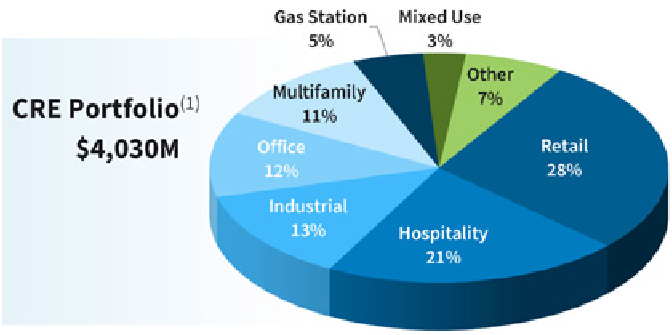
LOAN PORTFOLIO DISTRIBUTION

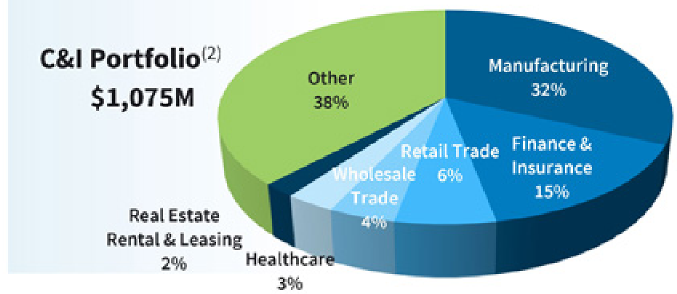
	CRE				C&I		Residential Real Estate & Equipment Finance	
($ in millions)	Owner Occupied	Non-owner Occupied	Multifamily	Construction(1)	Term(2)	Lines of Credit(2)	Residential Real Estate	Equipment Finance
Total Balance	**$905**	**$2,637**	**$474**	**$14**	**$579**	**$496**	**$1,050**	**$408**
Average	$1.27	$3.20	$3.02	$3.44	$0.48	$0.89	$0.57	$0.04
Median	$0.39	$1.22	$1.13	$2.97	$0.06	$0.19	$0.46	$0.03
Top Quintile Balance(3)	**$689**	**$1,861**	**$342**	**$7**	**$522**	**$411**	**$474**	**$224**
Top Quintile Loan Size	$1.3 or more	$3.9 or more	$3.0 or more	$5.3 or more	$0.2 or more	$0.9 or more	$0.8 or more	$0.1 or more
Top Quintile Average	$4.85	$11.35	$10.68	$7.18	$2.18	$4.57	$1.29	$0.12
Top Quintile Median	$2.58	$7.95	$5.16	$7.18	$0.42	$2.02	$0.97	$0.09

(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 DIVERSIFICATION

- CRE[1] represents **61%** of the total portfolio
- C&I[2] represents **16%** of the total portfolio.

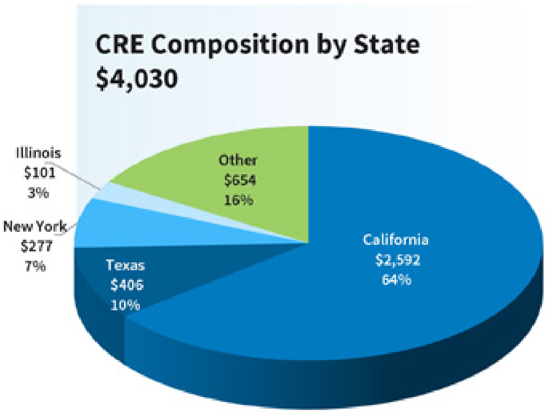


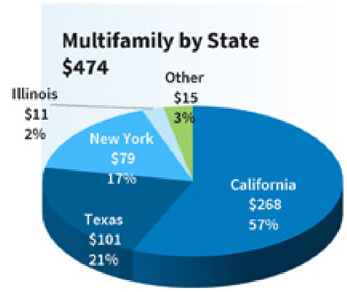


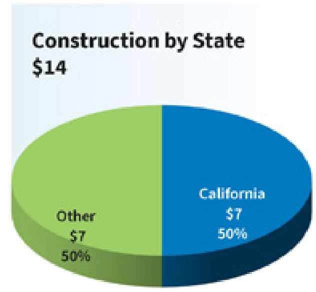
(1) $115.7 million, or 2.9%, and $32.5 million, or 0.8%, of the CRE portfolio are unguaranteed and guaranteed SBA loans, respectively
(2) $62.9 million, or 5.8%, and $52.7 million, or 4.9%, of the C&I portfolio are unguaranteed and guaranteed SBA loans, respectively

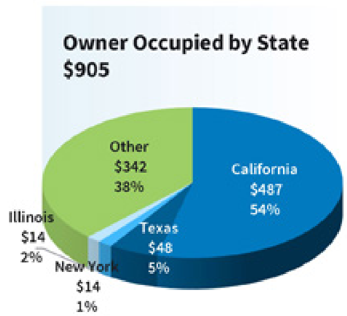
CRE PORTFOLIO GEOGRAPHICAL EXPOSURE

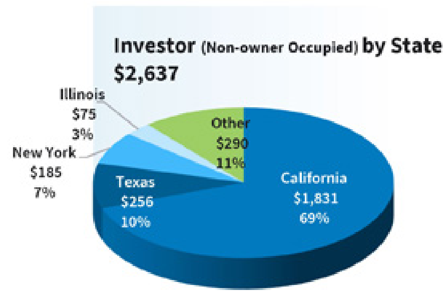
($ in millions)











OFFICE LOAN PORTFOLIO

The CRE office portfolio[(1)] was **$503.3 million**[(2)] at December 31, 2025, representing **8%** of the total loan portfolio.

$4.2M
Average balance of the portfolio

2.05x
Weighted average debt coverage ratio[(3)] of the segment

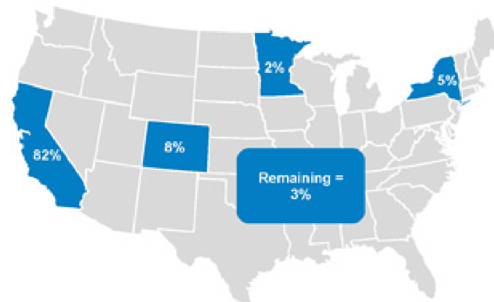
53.7%
Weighted average loan to value[(3)] of the segment

37.1%
of the portfolio is expected to reprice in 1 to 3 months

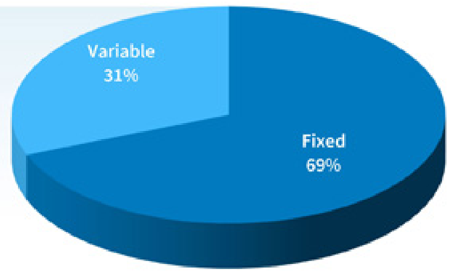
2.02%
of the office portfolio was delinquent

2.20%
of the office portfolio was criticized[(4)]

Portfolio by State



Rate Distribution



(1) Segment represents exposure in CRE and excludes construction. 5.1% of the portfolio was owner occupied
(2) SBA CRE office loans were $10.1 million, or 2.0% of total office loans, at December 31, 2025
(3) Weighted average DCR and weighted average LTV calculated when the loan was first underwritten or renewed subsequently
(4) Includes $10.2 million CRE loan designated nonaccrual at December 31, 2025

HOSPITALITY SEGMENT

Hospitality segment represented **$848.0 million**(1), or **13%** of the total loan portfolio and **21%** of the total CRE portfolio, at December 31, 2025.

$4.6M
Average balance of the segment (excluding construction)

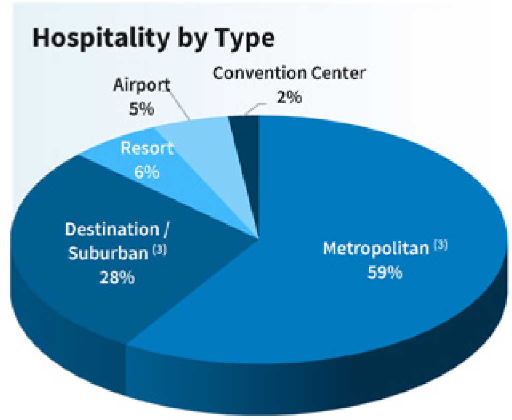
2.05x
Weighted average debt coverage ratio(2) of the segment

52.0%
Weighted average loan to value(2) of the segment

$60.4M(4)
or 7.09%, of the hospitality segment was criticized as of December 31, 2025

$0.4M
in two nonaccrual loans included in the segment – one in a metropolitan (3) area in Texas, and one in a suburban/destination (3) area in Tennessee

(1) SBA loans in the hospitality segment were $22.4 million, or 2.6% of total hospitality loans, at December 31, 2025; excludes one $4.0 million hotel construction loan
(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
(4) Includes one special mention CRE loans of $55.0 million, at December 31, 2025



RETAIL SEGMENT

Retail segment represents **$1.13 billion**[(1)], or **17%** of the total loan portfolio, and **28%** of the total CRE portfolio, at December 31, 2025.

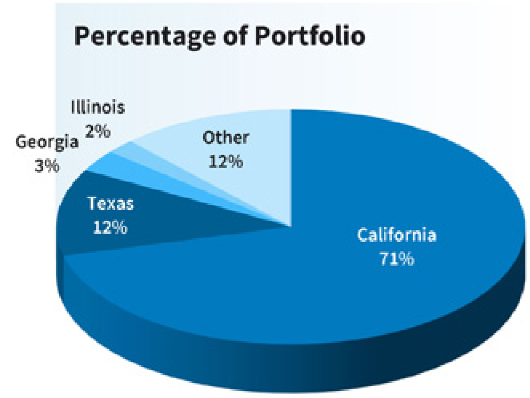
$1.6M
Average balance of the segment

2.01x
Weighted average debt coverage ratio[(2)] of the segment

46.48%
Weighted average loan to value[(2)] of the segment

$3.2M
or 0.28%, of the retail segment was criticized at December 31, 2025

$1.0M
or 0.1%, of the retail segment was on nonaccrual status at December 31, 2025



(1) SBA loans in the retail segment are $82.3 million, or 7.27% of total retail loans, at December 31, 2025
(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 **$1.05 billion** at December 31, 2025, representing **16%** 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.

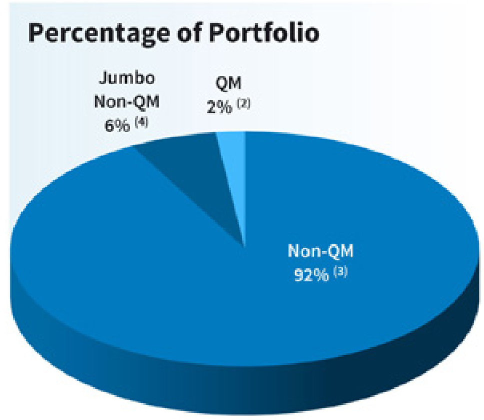
Interest Rate Type

25.0% Fixed	**75.0%** Variable	**9.7%** Reset within the next 12 months	**90.3%** Reset after 12 months

Payment Performance

0.64% Total delinquencies	**0.41%** 30-59 days delinquency category	**0.12%** 60-89 days delinquency category

$1.1M / 0.11%
on nonaccrual status at December 31, 2025

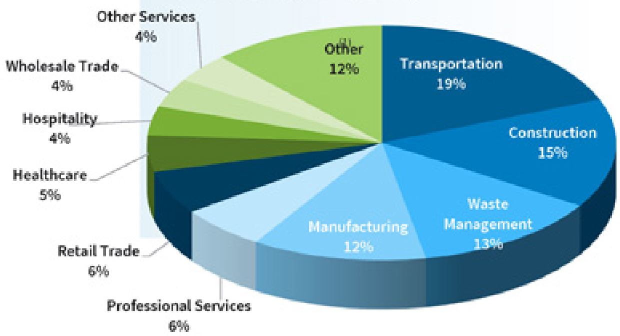


(1) RRE includes $0.9 million of Home Equity Line of Credit (HELOC) and $4.8 million in consumer loans
(2) QM loans conform to the Ability-to-Repay (ATR) rules/requirements of CFPB
(3) Non-QM loans do not conform to the CFPB Dodd-Frank Act
(4) Jumbo Non-QM loan amounts exceed FHFA limits, but generally conform to the ATR/QM rules

EQUIPMENT FINANCE PORTFOLIO

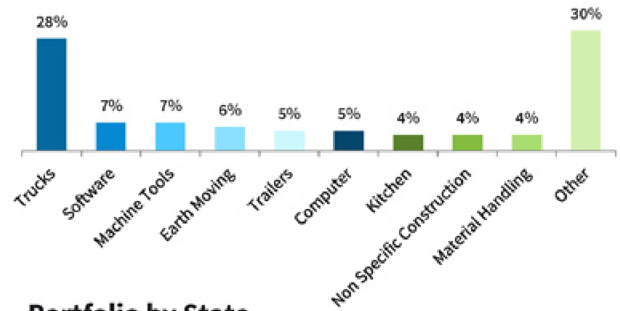
Equipment finance portfolio represented **$408.5 million**, or **6%** of the loan portfolio, at December 31, 2025

Portfolio by Industry

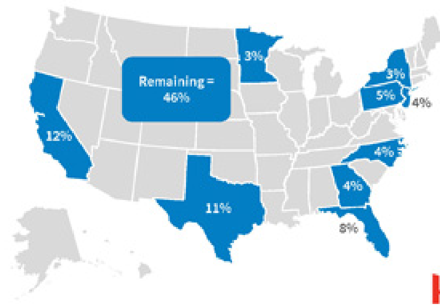


(1) Other includes agriculture and real estate of 3% and 3%, respectively

Portfolio by Equipment



Portfolio by State



4Q25 FINANCIAL SUMMARY

($ in millions, except EPS)	December 31, 2025	September 30, 2025	December 31, 2024	Change (1) Q/Q	Change (1) Y/Y
Income Statement Summary					
Net interest income before credit loss	$ 62.9	$ 61.1	$ 53.4	2.9%	17.6%
Noninterest income	8.3	9.9	7.4	-16.0%	12.8%
Operating revenue	71.2	71.0	60.8	0.3%	17.1%
Noninterest expense	39.1	37.4	34.5	4.7%	13.3%
Preprovision net revenue	32.1	33.6	26.3	-4.6%	22.1%
Credit loss (recovery) expense	1.9	2.1	0.9	-9.4%	105.6%
Pretax income	30.1	31.5	25.3	-4.2%	18.9%
Income tax expense	8.9	9.4	7.6	-5.4%	16.4%
Net income	**$ 21.2**	**$ 22.1**	**$ 17.7**	**-3.7%**	**20.0%**
EPS-Diluted	**$ 0.70**	**$ 0.73**	**$ 0.58**		
Selected Balance Sheet Items					
Loans receivable	$ 6,563	$ 6,528	$ 6,251	0.5%	5.0%
Deposits	6,678	6,767	6,403	-1.3%	4.3%
Total assets	7,869	7,857	7,712	0.2%	2.0%
Stockholders' equity	$ 796	$ 780	$ 737	2.2%	8.1%
TCE/TA (2)	9.99%	9.80%	9.41%	19	58
Performance Metrics					
Return on average assets	1.07%	1.12%	0.93%	(5)	14
Return on average equity	10.14%	10.69%	8.89%	(55)	125
Net interest margin	3.28%	3.22%	2.91%	6	37
Efficiency ratio	54.95%	52.65%	56.79%	230	(184)

Note: numbers may not add due to rounding
(1) Percentage change calculated from dollars in thousands; change in basis points for selected balance sheet items and performance 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 share, per share data and ratios)

Hanmi Financial Corporation	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024
Assets	$ 7,869,185	$ 7,856,731	$ 7,862,363	$ 7,729,035	$ 7,677,925
Less goodwill and other intangible assets	(11,031)	(11,031)	(11,031)	(11,031)	(11,031)
Tangible assets	$ 7,858,154	$ 7,845,700	$ 7,851,332	$ 7,718,004	$ 7,666,894
Stockholders' equity [1]	$ 796,386	$ 779,550	$ 762,834	$ 751,485	$ 732,174
Less goodwill and other intangible assets	(11,031)	(11,031)	(11,031)	(11,031)	(11,031)
Tangible stockholders' equity [1]	$ 785,355	$ 768,519	$ 751,803	$ 740,454	$ 721,143
Add AFS securities AOCI	43,277	48,004	54,541	60,035	70,342
Tangible stockholders' equity without AFS securities AOCI [1]	$ 828,632	$ 816,523	$ 806,344	$ 800,489	$ 791,485
Stockholders' equity to assets	10.12%	9.92%	9.70%	9.72%	9.54%
Tangible common equity to tangible assets (TCE/TA) [1]	9.99%	9.80%	9.58%	9.59%	9.41%
TCE/TA (w/o AFS securities AOCI) [1]	10.54%	10.41%	10.27%	10.37%	10.32%
Common shares outstanding	29,894,757	29,975,371	30,176,568	30,233,514	30,195,999
Tangible common equity per common share	$26.27	$25.64	$24.91	$24.49	$23.88

(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	$ 816,424	$ 838,150	$ 1,020,898	$ 892,795	$ 892,795	$ 965,653
Unrealized loss on AFS securities	(43,277)	(43,277)	(43,277)	(43,389)	(43,389)	(43,389)
Adjusted regulatory capital	$ 773,147	$ 794,873	$ 977,621	$ 849,406	$ 849,406	$ 922,264
Risk weighted assets	$ 6,776,871	$ 6,776,871	$ 6,776,871	$ 6,777,468	$ 6,777,468	$ 6,777,468
Risk weighted assets impact of unrealized losses on AFS securities	(8,792)	(8,792)	(8,792)	(9,268)	(9,268)	(9,268)
Adjusted Risk weighted assets	$ 6,768,079	$ 6,768,079	$ 6,768,079	$ 6,768,200	$ 6,768,200	$ 6,768,200
Regulatory capital ratio as reported	12.05%	12.37%	15.06%	13.17%	13.17%	14.25%
Impact of unrealized losses on AFS securities	-0.62%	-0.62%	-0.62%	-0.62%	-0.62%	-0.62%
Pro forma regulatory capital ratio	11.43%	11.75%	14.44%	12.55%	12.55%	13.63%

Note: numbers may not add due to rounding
(1) Pro forma capital ratios at December 31, 2025.

NON-GAAP RECONCILIATION:
PREPROVISION NET REVENUE

(In thousands)

Hanmi Financial Corporation	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024	Percentage Change Q4-25 vs. Q3-25	Percentage Change Q4-25 vs. Q4-24
Net income	$ 21,238	$ 22,061	$ 15,117	$ 17,672	$ 17,695		
Add back:							
Credit loss expense	1,943	2,145	7,631	2,721	945		
Income tax expense	8,887	9,396	6,115	7,441	7,632		
Preprovision net revenue	$ 32,068	$ 33,602	$ 28,863	$ 27,834	$ 26,272	-4.6%	22.1%