

**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): April 21, 2026

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

**Delaware**  
(State or Other Jurisdiction of Incorporation)

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

**95-4788120**  
(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 April 21, 2026, Hanmi Financial Corporation (“Hanmi Financial”) issued a press release announcing its financial results for the quarter ended March 31, 2026. A copy of the press release is attached as Exhibit 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 April 21, 2026](#)

[99.2 Hanmi Financial First Quarter 2026 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;
- cyber security and fraud risks against our information technology and those of our third-party providers and vendors;
- the inability of third-party service providers to perform their obligations to us; and
- the ability of the Company to withstand disruptions that may be caused by any failure of the operational systems of third parties.

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, 2025, 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: April 21, 2026

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

## Hanmi Reports 2026 First Quarter Results

LOS ANGELES, April 21, 2026 (GLOBE NEWSWIRE) -- **Hanmi Financial Corporation (NASDAQ: HAFC, or “Hanmi”)**, the parent company of Hanmi Bank (the “Bank”), today reported financial results for the first quarter of 2026.

Net income for the first quarter of 2026 was \$22.6 million, or \$0.75 per diluted share, compared with \$21.2 million, or \$0.70 per diluted share for the fourth quarter of 2025. The return on average assets for the first quarter was 1.18% and the return on average equity was 10.86%, compared with a return on average assets of 1.07% and a return on average equity of 10.14% for the fourth quarter of 2025.

### CEO Commentary

“Hanmi delivered strong results in the first quarter, reflecting the effective execution of our growth strategy,” said Bonnie Lee, President and Chief Executive Officer. “We saw several positive trends, including 7.2% annualized deposit growth, net interest margin expansion, and stable expense levels. This contributed to 6.2% growth in net income, an ROAA of 1.18%, and further strengthened our capital ratios. These results underscore the success of our relationship-driven banking model.”

“Consistent with our strategy, we further diversified our loan portfolio where C&I loans reached 17.6% of total loans and C&I loan production increased 64% from new banking relationships. Our asset quality remained excellent, with nonperforming assets falling by 38%, to 0.16% of total assets.”

“Based on our first quarter performance and the strong pipeline we have for both loans and deposits, we expect these positive trends in key areas to continue, and we remain confident in our ability to deliver strong financial performance for our shareholders in 2026,” concluded Lee.

### First Quarter 2026 Highlights:

- Net income was \$22.6 million, or \$0.75 per diluted share, up 6.2% from the fourth quarter, driven by continued growth in net interest income and margin, higher gains from sales of SBA loans, well-controlled noninterest expenses, and a lower effective tax rate. Return on average assets and return on average equity during the quarter were healthy at 1.18% and 10.86%, respectively.
- Deposits increased 1.8% to \$6.8 billion from the prior quarter and noninterest-bearing demand deposits remained stable at approximately 30% of total deposits.
- Loan production increased by 0.8% to \$377.9 million from the prior quarter, driven primarily by a 64% increase in commercial and industrial loan production. New loans had a weighted average interest rate of 6.54% compared to a weighted average interest rate of 6.21% for payoffs.
- Net interest income continued to grow, increasing 0.5% from the prior quarter, due primarily to lower interest expense as the average rate on interest-bearing deposits declined 16 basis points. Net interest margin increased ten basis points to 3.38%, due primarily to lower rates on interest-bearing deposits.
- Asset quality remained strong as nonperforming assets to total assets was 0.16%, an improvement of ten basis points from the prior quarter, and nonperforming loans to total loans was 0.19%, an improvement of nine basis points from the prior quarter.
- Hanmi capital ratios strengthened further as tangible common equity to tangible assets improved 12 basis points to 10.11% and the common equity tier 1 capital ratio improved 15 basis points to 12.20%. Simultaneously, Hanmi returned \$13.4 million of capital to shareholders in the form of dividends of \$8.6 million and share repurchases of \$4.8 million.

For more information about Hanmi, please see the Q1 2026 Investor Update (and Supplemental Financial Information), which is available on the Bank’s website at [www.hanmi.com](http://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](http://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	
	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Jun 30, 2025	Mar 31, 2025	Q1-26 vs. Q4-25	Q1-26 vs. Q1-25
Net income	\$ 22,557	\$ 21,239	\$ 22,061	\$ 15,117	\$ 17,672	\$ 1,318	\$ 4,885
Net income per diluted common share	\$ 0.75	\$ 0.70	\$ 0.73	\$ 0.50	\$ 0.58	\$ 0.05	\$ 0.17
Assets	\$7,839,227	\$7,869,185	\$7,856,731	\$7,862,363	\$7,729,035	\$ (29,958)	\$ 110,192
Loans	\$6,545,466	\$6,563,367	\$6,528,259	\$6,305,957	\$6,282,189	\$ (17,901)	\$ 263,277
Deposits	\$6,800,622	\$6,677,650	\$6,766,639	\$6,729,122	\$6,619,475	\$ 122,972	\$ 181,147
Return on average assets	1.18%	1.07%	1.12%	0.79%	0.94%	0.11	0.24
Return on average stockholders’ equity	10.86%	10.14%	10.69%	7.48%	8.92%	0.72	1.94

Net interest margin	3.38%	3.28%	3.22%	3.07%	3.02%	0.10	0.36
Efficiency ratio <sup>(1)</sup>	53.48%	54.95%	52.65%	55.74%	55.69%	-1.47	-2.21
Tangible common equity to tangible assets <sup>(2)</sup>	10.11%	9.99%	9.80%	9.58%	9.59%	0.12	0.52
Tangible common equity per common share <sup>(2)</sup>	\$ 26.56	\$ 26.27	\$ 25.64	\$ 24.91	\$ 24.49	0.29	2.07

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

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

## Results of Operations

Net interest income increased \$0.3 million, or 0.5%, to \$63.2 million for the first quarter of 2026, from \$62.9 million for the fourth quarter of 2025, principally because of lower interest expense on interest-bearing deposits, which declined by \$3.2 million from the fourth quarter. Interest income on loans for the first quarter, however, also declined by \$2.7 million from the previous quarter. A \$0.5 million special dividend on FHLB stock and a \$0.7 million decline in interest income on securities and other interest-earning assets account for the remaining difference.

Net interest margin (taxable equivalent) improved by ten basis points to 3.38% for the first quarter of 2026, from 3.28% for the fourth quarter of 2025. The increase in net interest margin primarily reflected the 16-basis point decline in the cost of interest-bearing deposits.

The average yield on loans for the first quarter was 5.90%, down four basis points from the fourth quarter, and the average balance of loans for the first quarter was \$6.43 billion, down 0.3% from the previous quarter. The cost of interest-bearing deposits for the first quarter was 3.20%, down 16 basis points from the fourth quarter, and the average balance of interest-bearing deposits was \$4.66 billion, down 1.1% from the previous quarter. The ratio of average loans to average deposits for the first quarter was 97.5%, compared with 96.6% for the previous quarter.

	For the Three Months Ended (in thousands)					Percentage Change	
	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Jun 30, 2025	Mar 31, 2025	Q1-26 vs. Q4-25	Q1-26 vs. Q1-25
<b>Net Interest Income</b>							
Interest and fees on loans <sup>(1)</sup>	\$ 93,866	\$ 96,592	\$ 95,691	\$ 92,589	\$ 90,887	-2.8%	3.3%
Interest on securities	5,959	6,323	6,592	6,261	6,169	-5.8%	-3.4%
Dividends on FHLB stock	831	361	357	354	360	130.2%	130.8%
Interest on deposits in other banks	1,496	1,837	2,586	2,129	1,841	-18.6%	-18.7%
Total interest and dividend income	\$ 102,152	\$ 105,113	\$ 105,226	\$ 101,333	\$ 99,257	-2.8%	2.9%
Interest on deposits	36,738	39,978	42,244	41,924	40,559	-8.1%	-9.4%
Interest on borrowings	676	695	324	684	2,024	-2.7%	-66.6%
Interest on subordinated debentures	1,535	1,561	1,579	1,586	1,582	-1.7%	-3.0%
Total interest expense	38,949	42,234	44,147	44,194	44,165	-7.8%	-11.8%
Net interest income	\$ 63,203	\$ 62,879	\$ 61,079	\$ 57,139	\$ 55,092	0.5%	14.7%

(1) Includes loans held for sale.

Average Earning Assets and Interest-bearing Liabilities	For the Three Months Ended (in thousands)					Percentage Change	
	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Jun 30, 2025	Mar 31, 2025	Q1-26 vs. Q4-25	Q1-26 vs. Q1-25
Loans <sup>(1)</sup>	\$ 6,434,316	\$ 6,456,239	\$ 6,304,435	\$ 6,257,741	\$ 6,189,531	-0.3%	4.0%
Securities	921,065	955,811	985,888	993,975	1,001,499	-3.6%	-8.0%
FHLB stock	16,385	16,385	16,385	16,385	16,385	0.0%	0.0%
Interest-bearing deposits in other banks	171,953	191,731	239,993	200,266	176,028	-10.3%	-2.3%
Average interest-earning assets	\$ 7,543,719	\$ 7,620,166	\$ 7,546,701	\$ 7,468,367	\$ 7,383,443	-1.0%	2.2%
Demand: interest-bearing	\$ 74,963	\$ 77,297	\$ 86,839	\$ 81,308	\$ 79,369	-3.0%	-5.6%
Money market and savings	2,063,186	2,130,616	2,122,967	2,109,221	2,037,224	-3.2%	1.3%
Time deposits	2,522,505	2,506,582	2,494,285	2,434,659	2,345,346	0.6%	7.6%
Average interest-bearing deposits	4,660,654	4,714,495	4,704,091	4,625,188	4,461,939	-1.1%	4.5%
Borrowings	69,388	64,565	27,772	60,134	179,444	7.5%	-61.3%
Subordinated debentures	130,541	130,385	130,766	130,880	130,718	0.1%	-0.1%

Average interest-bearing liabilities	<u>\$ 4,860,583</u>	<u>\$ 4,909,445</u>	<u>\$ 4,862,629</u>	<u>\$ 4,816,202</u>	<u>\$ 4,772,101</u>	-1.0%	1.9%
<b>Average Noninterest Bearing Deposits</b>							
Demand deposits - noninterest bearing	<u>\$ 1,937,628</u>	<u>\$ 1,969,908</u>	<u>\$ 1,960,331</u>	<u>\$ 1,934,985</u>	<u>\$ 1,895,953</u>	-1.6%	2.2%

(1) Includes loans held for sale.

Average Yields and Rates	For the Three Months Ended					Yield/Rate Change	
	Mar 31,	Dec 31,	Sep 30,	Jun 30,	Mar 31,	Q1-26	Q1-26
	2026	2025	2025	2025	2025	vs. Q4-25	vs. Q1-25
Loans <sup>(1)</sup>	5.90%	5.94%	6.03%	5.93%	5.95%	-0.04	-0.05
Securities <sup>(2)</sup>	2.62%	2.67%	2.70%	2.55%	2.49%	-0.05	0.13
FHLB stock	20.56%	8.75%	8.65%	8.65%	8.92%	11.81	11.64
Interest-bearing deposits in other banks	3.53%	3.80%	4.27%	4.26%	4.24%	-0.27	-0.71
Interest-earning assets	5.48%	5.48%	5.54%	5.44%	5.45%	0.00	0.03
Interest-bearing deposits	3.20%	3.36%	3.56%	3.64%	3.69%	-0.16	-0.49
Borrowings	3.94%	4.27%	4.63%	4.58%	4.57%	-0.33	-0.63
Subordinated debentures	4.70%	4.79%	4.83%	4.84%	4.84%	-0.09	-0.14
Interest-bearing liabilities	3.25%	3.41%	3.60%	3.68%	3.75%	-0.16	-0.50
Net interest margin (taxable equivalent basis)	3.38%	3.28%	3.22%	3.07%	3.02%	0.10	0.36
Cost of deposits	2.26%	2.37%	2.51%	2.56%	2.59%	-0.11	-0.33

(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 first quarter of 2026 was \$2.9 million, compared with \$1.9 million for the fourth quarter of 2025. First-quarter credit loss expense included a \$3.2 million provision for loan losses and a negative provision of \$0.3 million for off-balance sheet items. Fourth-quarter credit loss expense included \$1.7 million for loan losses and \$0.2 million for off-balance sheet items.

Noninterest income was \$8.5 million for the first quarter of 2026, up 2.9% from \$8.3 million for the fourth quarter of 2025. The increase was primarily due to a \$0.3 million increase in gain on sales of SBA loans. The gain on sales of SBA loans was \$2.1 million for the first quarter of 2026, compared with \$1.8 million for the fourth quarter of 2025. The volume of SBA loans sold for the first quarter increased to \$32.5 million from \$29.9 million for the fourth quarter of 2025, and trade premiums also increased to 7.88% for the first quarter of 2026 compared with 7.40% for the fourth quarter. Residential mortgage loans sold for the first quarter were \$31.7 million with a premium of 2.50%, compared with \$33.5 million and 2.62% for the fourth quarter. The gain on sales of residential mortgage loans was \$0.5 million for the first quarter, compared with \$0.6 million for the fourth quarter.

Noninterest Income	For the Three Months Ended (in thousands)					Percentage Change	
	Mar 31,	Dec 31,	Sep 30,	Jun 30,	Mar 31,	Q1-26	Q1-26
	2026	2025	2025	2025	2025	vs. Q4-25	vs. Q1-25
Service charges on deposit accounts	\$ 2,127	\$ 2,196	\$ 2,160	\$ 2,169	\$ 2,217	-3.1%	-4.1%
Trade finance and other service charges and fees	1,501	1,735	1,551	1,461	1,396	-13.5%	7.5%
Servicing income	870	924	924	754	732	-5.8%	18.9%
Bank-owned life insurance income	610	315	1,259	708	309	93.7%	97.4%
All other operating income	844	758	973	819	897	11.3%	-5.9%
Service charges, fees & other	5,952	5,928	6,867	5,911	5,551	0.4%	7.2%
Gain on sale of SBA loans	2,102	1,790	1,857	2,160	2,000	17.4%	5.1%
Gain on sale of residential mortgage loans	485	581	1,156	-	175	-16.5%	177.1%
Total noninterest income	<u>\$ 8,539</u>	<u>\$ 8,299</u>	<u>\$ 9,880</u>	<u>\$ 8,071</u>	<u>\$ 7,726</u>	2.9%	10.5%

Noninterest expense for the first quarter of 2026 was \$38.4 million, down 1.9% from \$39.1 million for the fourth quarter of 2025. The decrease was principally due to the income recognized on the sale of foreclosed properties for the first quarter, compared with an expense for other-real-estate-owned for the fourth quarter. No foreclosed properties remained at the end of the 2026-first quarter. The efficiency ratio declined to 53.48% for the first quarter, compared with 54.95% for the previous quarter.

	For the Three Months Ended (in thousands)					Percentage Change	
	Mar 31,	Dec 31,	Sep 30,	Jun 30,	Mar 31,	Q1-26	Q1-26
	2026	2025	2025	2025	2025	vs. Q4-25	vs. Q1-25
<b>Noninterest Expense</b>							
Salaries and employee benefits	\$ 21,956	\$ 22,472	\$ 22,163	\$ 22,069	\$ 20,972	-2.3%	4.7%
Occupancy and equipment	4,414	4,339	4,507	4,344	4,450	1.7%	-0.8%
Data processing	4,386	4,098	3,860	3,727	3,787	7.0%	15.8%
Professional fees	2,780	2,343	1,978	1,725	1,468	18.7%	89.4%
Supplies and communication	556	573	423	515	517	-3.0%	7.5%
Advertising and promotion	688	1,010	712	798	585	-31.9%	17.6%
All other operating expenses	3,849	3,795	3,665	3,567	3,175	1.4%	21.2%
Subtotal	38,629	38,630	37,308	36,745	34,954	0.0%	10.5%
Other real estate owned expense (income)	(345)	474	17	(461)	41	-172.8%	941.5%
Repossessed personal property expense (income)	84	5	32	63	(11)	1580.0%	-863.6%
Total noninterest expense	\$ 38,368	\$ 39,109	\$ 37,357	\$ 36,347	\$ 34,984	-1.9%	9.7%

The effective tax rate was 26.0% for the first quarter of 2026, compared with 29.5% for the fourth quarter of 2025. The lower effective tax rate reflects the tax benefit arising from the first-quarter vesting of performance stock units, as well as the year-ago change in the State of California apportionment calculation.

#### Financial Position

Total assets at March 31, 2026 decreased 0.4%, or \$30.0 million, to \$7.84 billion from \$7.87 billion at December 31, 2025. The decrease reflected a \$44.9 million decline in securities available for sale and an \$18.5 million decline in loans, partially offset by a \$41.2 million increase in cash and due from banks.

Total loans, excluding the allowance for credit losses and loans held for sale, were \$6.55 billion at March 31, 2026, down 0.3% from \$6.56 billion at December 31, 2025.

Loans held for sale were \$4.9 million at March 31, 2026, down from \$7.4 million at December 31, 2025. At the end of the first quarter, loans held-for-sale consisted of the guaranteed portion of SBA 7(a) loans.

	As of (in thousands)					Percentage Change	
	Mar 31,	Dec 31,	Sep 30,	Jun 30,	Mar 31,	Q1-26	Q1-26
	2026	2025	2025	2025	2025	vs. Q4-25	vs. Q1-25
<b>Loan Portfolio</b>							
Commercial real estate loans	\$ 3,998,144	\$ 4,030,105	\$ 4,015,291	\$ 3,948,922	\$ 3,975,651	-0.8%	0.6%
Residential/consumer loans	1,002,223	1,049,872	1,043,577	993,869	979,536	-4.5%	2.3%
Commercial and industrial loans	1,152,544	1,074,907	1,052,522	917,995	854,406	7.2%	34.9%
Equipment finance	392,555	408,483	416,869	445,171	472,596	-3.9%	-16.9%
Total loans held for investment	6,545,466	6,563,367	6,528,259	6,305,957	6,282,189	-0.3%	4.2%
Loans held for sale	4,932	7,403	6,512	49,611	11,831	-33.4%	-58.3%
Total loans	\$ 6,550,398	\$ 6,570,770	\$ 6,534,771	\$ 6,355,568	\$ 6,294,020	-0.3%	4.1%

	As of				
	Mar 31,	Dec 31,	Sep 30,	Jun 30,	Mar 31,
	2026	2025	2025	2025	2025
<b>Composition of Loan Portfolio</b>					
Commercial real estate loans	61.0%	61.3%	61.4%	62.2%	63.1%
Residential/consumer loans	15.3%	16.0%	16.0%	15.6%	15.6%
Commercial and industrial loans	17.6%	16.4%	16.1%	14.4%	13.6%
Equipment finance	6.0%	6.2%	6.4%	7.0%	7.5%
Total loans held for investment	99.9%	99.9%	99.9%	99.2%	99.8%
Loans held for sale	0.1%	0.1%	0.1%	0.8%	0.2%
Total loans	100.0%	100.0%	100.0%	100.0%	100.0%

New loan production was \$377.9 million for the first quarter of 2026 with an average rate of 6.54%, while payoffs were \$198.9 million during the quarter at an average rate of 6.21%.

	For the Three Months Ended (in thousands)				
	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Jun 30, 2025	Mar 31, 2025
<b>New Loan Production</b>					
Commercial real estate loans	\$ 131,426	\$ 125,866	\$ 176,826	\$ 111,993	\$ 146,606
Residential/consumer loans	29,074	70,268	103,247	83,761	55,000
Commercial and industrial loans	134,717	82,079	211,454	53,444	42,344
SBA loans	40,652	44,065	44,931	46,829	55,242
Equipment finance	42,051	52,521	34,315	33,567	46,749
Subtotal	<u>377,920</u>	<u>374,799</u>	<u>570,773</u>	<u>329,594</u>	<u>345,941</u>
Payoffs	(198,936)	(123,086)	(142,963)	(119,139)	(125,102)
Amortization	(133,396)	(133,992)	(60,939)	(151,357)	(90,743)
Loan sales	(64,690)	(63,642)	(100,452)	(35,388)	(42,193)
Net line utilization	4,373	(16,072)	(39,497)	12,435	(53,901)
Charge-offs & OREO	(3,172)	(2,899)	(4,620)	(12,377)	(3,190)
Loans held for investment-beginning balance	<u>6,563,367</u>	<u>6,528,259</u>	<u>6,305,957</u>	<u>6,282,189</u>	<u>6,251,377</u>
Loans held for investment-ending balance	<u>\$ 6,545,466</u>	<u>\$ 6,563,367</u>	<u>\$ 6,528,259</u>	<u>\$ 6,305,957</u>	<u>\$ 6,282,189</u>

Deposits were \$6.80 billion at the end of the first quarter of 2026, up \$123.0 million, or 1.8%, from \$6.68 billion at the end of the prior quarter. Driving the change was a \$72.0 million increase in time deposits and a \$31.9 million increase in money market and savings deposits. Noninterest-bearing demand deposits represented 29.9% of total deposits at March 31, 2026 and the loan-to-deposit ratio was 96.2%.

	As of (in thousands)					Percentage Change	
	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Jun 30, 2025	Mar 31, 2025	Q1-26 vs. Q4-25	Q1-26 vs. Q1-25
<b>Deposit Portfolio</b>							
Demand: noninterest-bearing	\$ 2,030,743	\$ 2,015,212	\$ 2,087,132	\$ 2,105,369	\$ 2,066,659	0.8%	-1.7%
Demand: interest-bearing	78,341	74,799	86,834	90,172	80,790	4.7%	-3.0%
Money market and savings	2,116,073	2,084,218	2,094,028	2,092,847	2,073,943	1.5%	2.0%
Time deposits \$250,000 and less	1,406,753	1,365,885	1,324,267	1,283,984	1,288,773	3.0%	9.2%
Core deposits	5,631,910	5,540,114	5,592,261	5,572,372	5,510,165	1.7%	2.2%
Time deposits over \$250,000	1,168,712	1,137,536	1,174,378	1,156,750	1,109,310	2.7%	5.4%
Total deposits	<u>\$ 6,800,622</u>	<u>\$ 6,677,650</u>	<u>\$ 6,766,639</u>	<u>\$ 6,729,122</u>	<u>\$ 6,619,475</u>	1.8%	2.7%

	As of				
	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Jun 30, 2025	Mar 31, 2025
<b>Composition of Deposit Portfolio</b>					
Demand: noninterest-bearing	29.9%	30.2%	30.8%	31.3%	31.2%
Demand: interest-bearing	1.2%	1.1%	1.3%	1.3%	1.2%
Money market and savings	31.0%	31.2%	30.9%	31.1%	31.3%
Time deposits \$250,000 and less	20.7%	20.5%	19.6%	19.1%	19.5%
Core deposits	82.8%	83.0%	82.6%	82.8%	83.2%
Time deposits over \$250,000	17.2%	17.0%	17.4%	17.2%	16.8%
Total deposits	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>

Stockholders' equity at March 31, 2026 was \$802.8 million, up \$6.4 million, or 0.8%, from \$796.4 million at December 31, 2025. Offsetting the increase to stockholders' equity from first quarter net income of \$22.6 million were dividends of \$8.6 million, share repurchases of \$4.8 million, a \$2.3 million increase in unrealized after-tax losses on securities available for sale, and \$1.1 million in purchases of vested stock in respect of Hanmi's equity compensation programs. During the first quarter, Hanmi repurchased 185,707 shares of common stock at an average price of \$25.89. As of March 31, 2026, there were 2.15 million shares available under Hanmi's share repurchase program. In addition to the share repurchase program, Hanmi purchased 41,268 shares of common stock surrendered by employees to satisfy their tax liabilities upon the first-quarter vesting of their equity compensation awards.

Tangible common equity per share at the end of the first quarter of 2026 was \$26.56, up 1.1% from \$26.27 at the end of the fourth quarter of 2025. 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 continued to exceed the minimum for the "well capitalized" category.

	As of					Ratio Change	
	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Jun 30, 2025	Mar 31, 2025	Q1-26 vs. Q4-25	Q1-26 vs. Q1-25
<b>Regulatory Capital ratios <sup>(1)</sup></b>							
<b>Hanmi Financial</b>							
Total risk-based capital	15.22%	15.06%	15.05%	15.20%	15.28%	0.16	-0.06
Tier 1 risk-based capital	12.52%	12.37%	12.33%	12.46%	12.46%	0.15	0.06
Common equity tier 1 capital	12.20%	12.05%	12.00%	12.12%	12.12%	0.15	0.08
Tier 1 leverage capital ratio	10.93%	10.70%	10.64%	10.63%	10.67%	0.23	0.26
<b>Hanmi Bank</b>							
Total risk-based capital	14.45%	14.25%	14.28%	14.39%	14.47%	0.20	-0.02
Tier 1 risk-based capital	13.37%	13.17%	13.20%	13.32%	13.34%	0.20	0.03
Common equity tier 1 capital	13.37%	13.17%	13.20%	13.32%	13.34%	0.20	0.03
Tier 1 leverage capital ratio	11.74%	11.47%	11.46%	11.43%	11.49%	0.27	0.25

<sup>(1)</sup> Preliminary ratios for March 31, 2026

### Asset Quality

Loans 30 to 89 days past due and still accruing were 0.20% of loans at the end of the first quarter of 2026, compared with 0.27% at the end of the fourth quarter of 2025.

Criticized loans were \$116.4 million for the first quarter of 2026, compared with \$97.0 million for the fourth quarter of 2025 and \$164.9 million for the first quarter of 2025. The increase during the first quarter of 2026 was driven by special mention loans, which increased \$22.6 million because of a \$21.2 million commercial real estate loan downgrade. Changes in classified loans, which decreased \$3.2 million, included a \$9.7 million payment on a commercial real estate office loan that had a balance of \$10.2 million at December 31, 2025. Classified loan downgrades for the first quarter, which totaled \$9.6 million, included a \$5.0 million commercial and industrial loan in the hospitality industry. There were no transfers of criticized loans into other-real-estate-owned during the first quarter of 2026. As a percent of total loans, criticized loans were 1.78% as of March 31, 2026, compared with 1.48% as of December 31, 2025, and 2.62% as of March 31, 2025.

Nonaccrual loans were \$12.4 million, or 0.19% of loans, at March 31, 2026, compared with \$18.1 million, or 0.28% of loans, at December 31, 2025, and \$35.5 million, or 0.56% of loans, at March 31, 2025. The decrease for the first quarter reflects the \$9.7 million payment described in the above paragraph and \$1.9 million of equipment finance agreement charge-offs, partially offset by the addition of a \$3.2 million commercial real estate loan in the hospitality industry.

Nonperforming assets were \$12.4 million, or 0.16% of total assets, at March 31, 2026, compared with \$20.1 million, or 0.26% of total assets, at December 31, 2025. The decline reflects the changes described in the above paragraph as well as the sale of two other-real-estate-owned properties for a net gain of \$0.8 million. No foreclosed properties remained in other-real-estate-owned at the end of the first quarter.

Gross charge-offs for the first quarter of 2026 were \$3.2 million, compared with \$2.9 million for the preceding quarter. Charge-offs during the first quarter included \$2.9 million of equipment financing agreements. Recoveries of previously charged off loans were \$0.6 million, which included \$0.5 million of equipment financing agreements. As a result, there were \$2.6 million of net charge-offs for the first quarter of 2026, or 0.16% of loans (annualized), compared with \$1.6 million, or 0.10% of loans, for the fourth quarter of 2025.

The allowance for credit losses was \$70.5 million, or 1.08% of loans, at March 31, 2026, compared with \$69.9 million, or 1.07% of loans, at December 31, 2025. Collectively evaluated allowances increased \$0.8 million, while specific allowances decreased \$0.2 million.

	As of or for the Three Months Ended (in thousands)					Amount Change	
	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Jun 30, 2025	Mar 31, 2025	Q1-26 vs. Q4-25	Q1-26 vs. Q1-25

### Asset Quality Data and Ratios

#### Delinquent loans:

Loans, 30 to 89 days past due and still accruing	\$ 13,274	\$ 17,610	\$ 11,560	\$ 10,953	\$ 17,312	\$ (4,336)	\$ (4,038)
Delinquent loans to total loans	0.20%	0.27%	0.18%	0.17%	0.28%	(0.07)	(0.07)

#### Criticized loans:

Special mention	\$ 93,682	\$ 71,113	\$ 16,775	\$ 12,700	\$ 118,380	\$ 22,569	\$ (24,698)
Classified	22,736	25,891	28,590	33,857	46,519	(3,155)	(23,783)
Total criticized loans <sup>(1)</sup>	<u>\$ 116,418</u>	<u>\$ 97,004</u>	<u>\$ 45,365</u>	<u>\$ 46,557</u>	<u>\$ 164,899</u>	<u>\$ 19,414</u>	<u>\$ (48,481)</u>

Criticized loans to total loans	1.78%	1.48%	0.69%	0.74%	2.62%	0.30	(0.84)
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#### Nonperforming assets:

Nonaccrual loans	\$ 12,420	\$ 18,112	\$ 19,369	\$ 25,967	\$ 35,458	\$ (5,692)	\$ (23,038)
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Loans 90 days or more past due and still accruing	-	-	-	-	112	-	(112)
Nonperforming loans	12,420	18,112	19,369	25,967	35,570	(5,692)	(23,150)
Other real estate owned, net	-	1,980	1,995	-	117	(1,980)	(117)
Nonperforming assets <sup>(2)</sup>	<u>\$ 12,420</u>	<u>\$ 20,092</u>	<u>\$ 21,364</u>	<u>\$ 25,967</u>	<u>\$ 35,687</u>	<u>\$ (7,672)</u>	<u>\$ (23,267)</u>
Nonperforming assets to total assets	0.16%	0.26%	0.27%	0.33%	0.46%	-0.10	-0.30
Nonperforming loans to total loans	0.19%	0.28%	0.30%	0.41%	0.57%	-0.09	-0.38

(1) Includes nonaccrual loans of \$12.4 million, \$18.1 million, \$19.4 million, \$24.1 million, and \$34.4 million as of Q1-26, Q4-25, Q3-25, Q2-25, and Q1-25, respectively.

(2) Excludes repossessed personal property of \$0.3 million, \$0.6 million, \$0.4 million, \$0.6 million, and \$0.7 million as of Q1-26, Q4-25, Q3-25, Q2-25, and Q1-25, respectively.

	As of or for the Three Months Ended (in thousands)				
	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Jun 30, 2025	Mar 31, 2025
<b>Allowance for credit losses related to loans:</b>					
Balance at beginning of period	\$ 69,903	\$ 69,781	\$ 66,756	\$ 70,597	\$ 70,147
Credit loss expense (recovery) on loans	3,163	1,701	2,543	7,523	2,396
Net loan (charge-offs) recoveries	(2,598)	(1,579)	482	(11,364)	(1,946)
Balance at end of period	<u>\$ 70,468</u>	<u>\$ 69,903</u>	<u>\$ 69,781</u>	<u>\$ 66,756</u>	<u>\$ 70,597</u>
Net loan charge-offs (recoveries) to average loans <sup>(1)</sup>	0.16%	0.10%	-0.03%	0.73%	0.13%
Allowance for credit losses to loans	1.08%	1.07%	1.07%	1.06%	1.12%
<b>Allowance for credit losses related to off-balance sheet items:</b>					
Balance at beginning of period	\$ 2,349	\$ 2,107	\$ 2,506	\$ 2,399	\$ 2,074
Credit loss expense (recovery) on off-balance sheet items	(271)	242	(399)	107	325
Balance at end of period	<u>\$ 2,078</u>	<u>\$ 2,349</u>	<u>\$ 2,107</u>	<u>\$ 2,506</u>	<u>\$ 2,399</u>
Unused commitments to extend credit	<u>\$ 891,594</u>	<u>\$ 930,122</u>	<u>\$ 952,475</u>	<u>\$ 915,847</u>	<u>\$ 896,282</u>

(1) Annualized

### Corporate Developments

On January 23, 2026, Hanmi's Board of Directors declared a cash dividend on its common stock for the 2026 first quarter of \$0.28 per share. Hanmi paid the dividend on February 26, 2026, to stockholders of record as of the close of business on February 10, 2026.

### Earnings Conference Call

Hanmi Bank will host its first quarter 2026 earnings conference call today, April 21, 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 and eight loan production offices 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](http://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;
- cyber security and fraud risks against our information technology and those of our third-party providers and vendors;
- the inability of third-party service providers to perform their obligations to us; and
- the ability of the Company to withstand disruptions that may be caused by any failure of the operational systems of third parties.

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, 2025, 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.

#### **Investor Contacts:**

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#### **Hanmi Financial Corporation and Subsidiaries**

##### **Consolidated Balance Sheets (Unaudited)**

(Dollars in thousands)

	<b>March 31,</b>	<b>December</b>	<b>Percentage</b>	<b>March 31,</b>	<b>Percentage</b>
	<b>2026</b>	<b>31,</b>	<b>Change</b>	<b>2025</b>	<b>Change</b>
		<b>2025</b>			
<b>Assets</b>					
Cash and due from banks	\$ 254,045	\$ 212,841	19.4%	\$ 329,003	-22.8%
Securities available for sale, at fair value	835,725	880,624	-5.1%	907,011	-7.9%
Loans held for sale, at the lower of cost or fair value	4,932	7,403	-33.4%	11,831	-58.3%

Loans, net of allowance for credit losses	6,474,998	6,493,465	-0.3%	6,211,592	4.2%
Accrued interest receivable	23,320	24,466	-4.7%	23,536	-0.9%
Premises and equipment, net	20,015	20,378	-1.8%	20,866	-4.1%
Customers' liability on acceptances	-	125	-100.0%	552	-100.0%
Servicing assets	6,535	6,459	1.2%	6,422	1.8%
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	56,534	56,697	-0.3%	57,476	-1.6%
Prepaid expenses and other assets	135,707	139,311	-2.6%	133,330	1.8%
<b>Total assets</b>	<b>\$ 7,839,227</b>	<b>\$ 7,869,185</b>	<b>-0.4%</b>	<b>\$ 7,729,035</b>	<b>1.4%</b>

### Liabilities and Stockholders' Equity

#### Liabilities:

##### Deposits:

Noninterest-bearing	\$ 2,030,743	\$ 2,015,212	0.8%	\$ 2,066,659	-1.7%
Interest-bearing	4,769,879	4,662,438	2.3%	4,552,816	4.8%
Total deposits	6,800,622	6,677,650	1.8%	6,619,475	2.7%
Accrued interest payable	30,592	34,783	-12.0%	29,646	3.2%
Bank's liability on acceptances	-	125	-100.0%	552	-100.0%
Borrowings	-	150,000	-100.0%	117,500	-100.0%
Subordinated debentures	130,618	130,463	0.1%	130,799	-0.1%
Accrued expenses and other liabilities	74,576	79,778	-6.5%	79,578	-6.3%
<b>Total liabilities</b>	<b>7,036,408</b>	<b>7,072,799</b>	<b>-0.5%</b>	<b>6,977,550</b>	<b>0.8%</b>

#### Stockholders' equity:

Common stock	34	34	0.0%	34	0.0%
Additional paid-in capital	595,374	594,667	0.1%	591,942	0.6%
Accumulated other comprehensive (loss)	(45,553)	(43,175)	5.5%	(60,002)	-24.1%
Retained earnings	408,327	394,335	3.5%	360,289	13.3%
Less treasury stock	(155,363)	(149,475)	3.9%	(140,778)	10.4%
<b>Total stockholders' equity</b>	<b>802,819</b>	<b>796,386</b>	<b>0.8%</b>	<b>751,485</b>	<b>6.8%</b>
<b>Total liabilities and stockholders' equity</b>	<b>\$ 7,839,227</b>	<b>\$ 7,869,185</b>	<b>-0.4%</b>	<b>\$ 7,729,035</b>	<b>1.4%</b>

### Hanmi Financial Corporation and Subsidiaries

#### Consolidated Statements of Income (Unaudited)

(Dollars in thousands, except share and per share data)

	Three Months Ended				
	March 31, 2026	December 31, 2025	Percentage Change	March 31, 2025	Percentage Change
<b>Interest and dividend income:</b>					
Interest and fees on loans	\$ 93,866	\$ 96,592	-2.8%	\$ 90,887	3.3%
Interest on securities	5,959	6,323	-5.8%	6,169	-3.4%
Dividends on FHLB stock	831	361	130.2%	360	130.8%
Interest on deposits in other banks	1,496	1,837	-18.6%	1,841	-18.7%
Total interest and dividend income	102,152	105,113	-2.8%	99,257	2.9%
<b>Interest expense:</b>					
Interest on deposits	36,738	39,978	-8.1%	40,559	-9.4%
Interest on borrowings	676	695	-2.7%	2,024	-66.6%
Interest on subordinated debentures	1,535	1,561	-1.7%	1,582	-3.0%
Total interest expense	38,949	42,234	-7.8%	44,165	-11.8%
Net interest income before credit loss expense	63,203	62,879	0.5%	55,092	14.7%
Credit loss expense	2,892	1,943	48.8%	2,721	6.3%
Net interest income after credit loss expense	60,311	60,936	-1.0%	52,371	15.2%
<b>Noninterest income:</b>					
Service charges on deposit accounts	2,127	2,196	-3.1%	2,217	-4.1%
Trade finance and other service charges and fees	1,501	1,735	-13.5%	1,396	7.5%
Gain on sale of Small Business Administration ("SBA") loans	2,102	1,790	17.4%	2,000	5.1%
Gain on sale of residential mortgage loans	485	581	-16.5%	175	177.1%

Other operating income	2,324	1,997	16.4%	1,938	19.9%
Total noninterest income	8,539	8,299	2.9%	7,726	10.5%
<b>Noninterest expense:</b>					
Salaries and employee benefits	21,956	22,472	-2.3%	20,972	4.7%
Occupancy and equipment	4,414	4,339	1.7%	4,450	-0.8%
Data processing	4,386	4,098	7.0%	3,787	15.8%
Professional fees	2,780	2,343	18.7%	1,468	89.4%
Supplies and communications	556	573	-3.0%	517	7.5%
Advertising and promotion	688	1,010	-31.9%	585	17.6%
Other operating expenses	3,588	4,274	-16.1%	3,205	12.0%
Total noninterest expense	38,368	39,109	-1.9%	34,984	9.7%
Income before tax	30,482	30,126	1.2%	25,113	21.4%
Income tax expense	7,925	8,887	-10.8%	7,441	6.5%
<b>Net income</b>	<b>\$ 22,557</b>	<b>\$ 21,239</b>	<b>6.2%</b>	<b>\$ 17,672</b>	<b>27.6%</b>
Basic earnings per share:	\$ 0.76	\$ 0.71		\$ 0.59	
Diluted earnings per share:	\$ 0.75	\$ 0.70		\$ 0.58	

Weighted-average shares outstanding:

Basic	29,629,130	29,694,534	29,937,660
Diluted	29,808,999	29,902,375	30,058,248
Common shares outstanding	29,806,694	29,894,757	30,233,514

**Hanmi Financial Corporation and Subsidiaries**

**Average Balance, Average Yield Earned, and Average Rate Paid (Unaudited)**

(Dollars in thousands)

	Three Months Ended								
	March 31, 2026			December 31, 2025			March 31, 2025		
	Average Balance	Interest Income / Expense	Average Yield / Rate	Average Balance	Interest Income / Expense	Average Yield / Rate	Average Balance	Interest Income / Expense	Average Yield / Rate
<b>Assets</b>									
Interest-earning assets:									
Loans:									
Commercial real estate <sup>(1)</sup>	\$ 3,964,174	\$ 55,836	5.71%	\$ 4,004,348	\$ 57,774	5.72%	\$ 3,938,099	\$ 54,861	5.65%
Residential mortgage	1,035,929	14,035	5.42%	1,043,250	14,134	5.38%	960,862	12,750	5.38%
Commercial and industrial <sup>(1)</sup>	1,024,117	16,970	6.72%	990,279	17,467	7.00%	797,524	15,252	7.76%
Consumer	5,295	84	6.40%	5,508	87	6.29%	6,893	119	7.01%
Equipment finance	404,801	6,941	6.86%	412,854	7,130	6.91%	486,153	7,905	6.50%
Total loans <sup>(1)</sup>	6,434,316	93,866	5.90%	6,456,239	96,592	5.94%	6,189,531	90,887	5.95%
Securities <sup>(2)</sup>	921,065	5,959	2.62%	955,811	6,323	2.67%	1,001,499	6,169	2.49%
FHLB stock	16,385	831	20.56%	16,385	362	8.75%	16,385	360	8.92%
Interest-bearing deposits in other banks	171,953	1,496	3.53%	191,731	1,836	3.80%	176,028	1,841	4.24%
Total interest-earning assets	7,543,719	102,152	5.48%	7,620,166	105,113	5.48%	7,383,443	99,257	5.45%
Noninterest-earning assets:									
Cash and due from banks	52,668			54,651			53,670		
Allowance for credit losses	(69,284)			(69,786)			(69,648)		
Other assets	247,771			247,808			249,148		
<b>Total assets</b>	<b>\$ 7,774,874</b>			<b>\$ 7,852,839</b>			<b>\$ 7,616,613</b>		

## Liabilities and Stockholders' Equity

### Interest-bearing liabilities:

#### Deposits:

Demand: interest-bearing	\$ 74,963	\$ 27	0.15%	\$ 77,297	\$ 30	0.15%	\$ 79,369	\$ 27	0.14%
Money market and savings	2,063,186	13,082	2.57%	2,130,616	15,130	2.82%	2,037,224	16,437	3.27%
Time deposits	2,522,505	23,629	3.80%	2,506,582	24,818	3.93%	2,345,346	24,095	4.17%
Total interest-bearing deposits	4,660,654	36,738	3.20%	4,714,495	39,978	3.36%	4,461,939	40,559	3.69%
Borrowings	69,388	675	3.94%	64,565	695	4.27%	179,444	2,024	4.57%
Subordinated debentures	130,541	1,536	4.70%	130,385	1,561	4.79%	130,718	1,582	4.84%
Total interest-bearing liabilities	4,860,583	38,949	3.25%	4,909,445	42,234	3.41%	4,772,101	44,165	3.75%

### Noninterest-bearing liabilities and equity:

Demand deposits: noninterest-bearing	1,937,628			1,969,908			1,895,953		
Other liabilities	134,153			142,754			144,654		
Stockholders' equity	842,510			830,732			803,905		

**Total liabilities and stockholders' equity** \$7,774,874 \$7,852,839 \$7,616,613

**Net interest income** \$ 63,203 \$ 62,879 \$ 55,092

<b>Cost of deposits</b>	<u>2.26%</u>	<u>2.37%</u>	<u>2.59%</u>
<b>Net interest spread (taxable equivalent basis)</b>	<u>2.23%</u>	<u>2.07%</u>	<u>1.70%</u>
<b>Net interest margin (taxable equivalent basis)</b>	<u>3.38%</u>	<u>3.28%</u>	<u>3.02%</u>

(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)

	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025
<b>Hanmi Financial Corporation and Subsidiaries</b>					
Assets	\$ 7,839,227	\$ 7,869,185	\$ 7,856,731	\$ 7,862,363	\$ 7,729,035
Less goodwill and other intangible assets	(11,031)	(11,031)	(11,031)	(11,031)	(11,031)

Tangible assets	<u>\$ 7,828,196</u>	<u>\$ 7,858,154</u>	<u>\$ 7,845,700</u>	<u>\$ 7,851,332</u>	<u>\$ 7,718,004</u>
Stockholders' equity <sup>(1)</sup>	\$ 802,819	\$ 796,386	\$ 779,550	\$ 762,834	\$ 751,485
Less goodwill and other intangible assets	<u>(11,031)</u>	<u>(11,031)</u>	<u>(11,031)</u>	<u>(11,031)</u>	<u>(11,031)</u>
Tangible stockholders' equity <sup>(1)</sup>	<u>\$ 791,788</u>	<u>\$ 785,355</u>	<u>\$ 768,519</u>	<u>\$ 751,803</u>	<u>\$ 740,454</u>
Stockholders' equity to assets	10.24%	10.12%	9.92%	9.70%	9.72%
Tangible common equity to tangible assets <sup>(1)</sup>	10.11%	9.99%	9.80%	9.58%	9.59%
Common shares outstanding	29,806,694	29,894,757	29,975,371	30,176,568	30,233,514
Tangible common equity per common share	\$ 26.56	\$ 26.27	\$ 25.64	\$ 24.91	\$ 24.49

<sup>(1)</sup> There were no preferred shares outstanding at the periods indicated.

### Preprovision Net Revenues

Preprovision net revenues 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 revenues, management can better understand the Company's true profitability and make more informed strategic decisions. Preprovision net revenues is calculated adding income tax expense and credit loss expense to net income. Management believes this financial measure highlights the Company's revenue activities and operational efficiency, excluding unpredictable loan loss provisions.

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

### Preprovision Net Revenues (Unaudited)

(In thousands, except percentages)

Hanmi Financial Corporation and Subsidiaries	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025	Percentage Change	
						Q1-26 vs. Q4-25	Q1-26 vs. Q1-25
Net income	\$ 22,557	\$ 21,239	\$ 22,061	\$ 15,117	\$ 17,672		
Add back:							
Credit loss expense	2,892	1,943	2,145	7,631	2,721		
Income tax expense	7,925	8,887	9,396	6,115	7,441		
Preprovision net revenue	<u>\$ 33,374</u>	<u>\$ 32,069</u>	<u>\$ 33,602</u>	<u>\$ 28,863</u>	<u>\$ 27,834</u>	4.1%	19.9%



 Hanmi Financial Corporation

NASDAQ | HAFC

# 1Q26 Earnings Supplemental Presentation

April 21, 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, financial results 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 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.

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 April 21, 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.

# 1Q26 HIGHLIGHTS

## Earnings Performance

- Net income was \$22.6 million, or \$0.75 per diluted share, up 6.2% from the fourth quarter, driven by continued growth in net interest income and margin, higher gains from sales of SBA loans, well-controlled noninterest expenses, and a lower effective tax rate. Return on average assets and return on average equity during the quarter were healthy at 1.18% and 10.86%, respectively.
- Net interest income continued to grow, increasing 0.5% from the prior quarter, due primarily to lower interest expense as the average rate on interest-bearing deposits declined 16 basis points. Net interest margin increased ten basis points to 3.38%, due primarily to lower rates on interest-bearing deposits.

## Deposits and Loans

- Deposits increased 1.8% to \$6.8 billion from the prior quarter and noninterest-bearing demand deposits remained stable at approximately 30% of total deposits.
- Loan production increased by 0.8% to \$377.9 million from the prior quarter, driven primarily by a 64% increase in commercial and industrial loan production. New loans had a weighted average interest rate of 6.54% compared to a weighted average interest rate of 6.21% for payoffs.

## Asset Quality and Capital

- Asset quality remained strong as nonperforming assets to total assets was 0.16%, an improvement of ten basis points from the prior quarter, and nonperforming loans to total loans was 0.19%, an improvement of nine basis points from the prior quarter.
- Hanmi capital ratios strengthened further as tangible common equity to tangible assets improved 12 basis points to 10.11% and the common equity tier 1 capital ratio improved 15 basis points to 12.20%. Simultaneously, Hanmi returned \$13.4 million of capital to shareholders in the form of dividends of \$8.6 million and share repurchases of \$4.8 million.

Net Income  
**\$22.6M**

ROAE  
**10.86%**

Diluted EPS  
**\$0.75**

NIM  
**3.38%**

ROAA  
**1.18%**

Efficiency Ratio  
**53.48%**

# LOAN PRODUCTION

Loan production of **\$377.9 million** for the first quarter, which included Commercial & Industrial production of **\$134.7 million**.

**\$131.4M**

Commercial real estate loan production

**\$134.7M**

Commercial and industrial loan production

**\$42.1M**

Equipment finance production

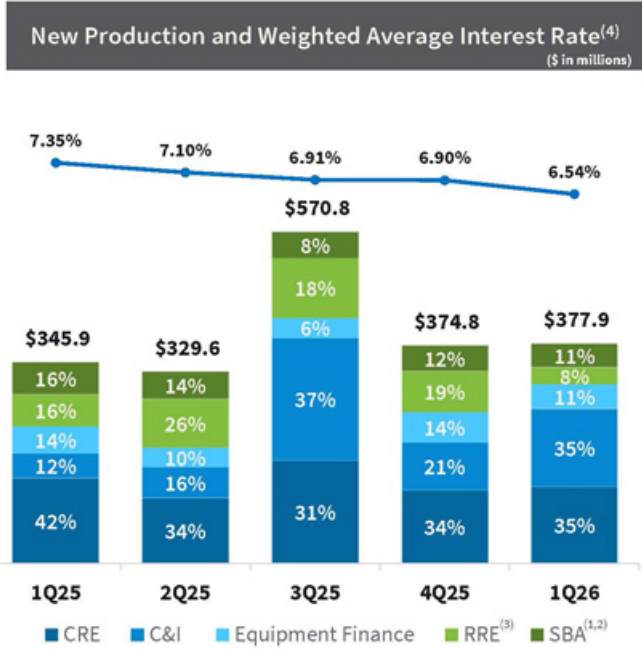
**\$29.1M**

Residential mortgage production

**\$40.7M**

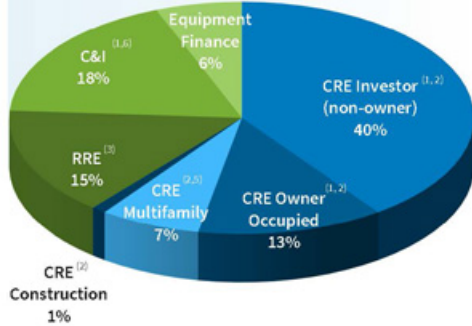
SBA loan production

- (1) \$55.2 million, \$46.8 million, \$44.9 million, \$44.1 million, and \$40.7 million of SBA loan production includes \$30.8 million, \$23.3 million, \$20.6 million, \$22.3 million, and \$23.9 million of loans secured by CRE and the remainder represents C&I loans for 1Q25, 2Q25, 3Q25, 4Q25, and 1Q26, respectively.
- (2) Production includes purchases of guaranteed SBA loans of \$11.0 million for 1Q25.
- (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) Weighted average interest rate is the stated weighted average coupon.



# LOAN PORTFOLIO

## \$6.55 Billion Loan Portfolio (as of March 31, 2026)



	Outstanding (\$ in millions)	1Q26 Average Yield
Commercial Real Estate (CRE) <sup>(1,2)</sup> Portfolio	\$3,998	5.71%
Residential Real Estate (RRE) <sup>(3)</sup> Portfolio	\$1,002	5.42%
Commercial & Industrial (C&I) <sup>(1,6)</sup> Portfolio	\$1,152	6.72%
Equipment Finance Portfolio	\$393	6.86%

	# of Loans	Weighted Average Loan-to-Value Ratio <sup>(4)</sup>	Weighted Average Debt Coverage Ratio <sup>(4)</sup>
CRE <sup>(2)</sup> Investor (non-owner)	832	48.6%	2.04x
CRE <sup>(2)</sup> Owner Occupied	726	46.4%	2.70x
CRE <sup>(2,5)</sup> Multifamily	158	55.5%	1.73x

Note: Numbers may not add due to rounding.

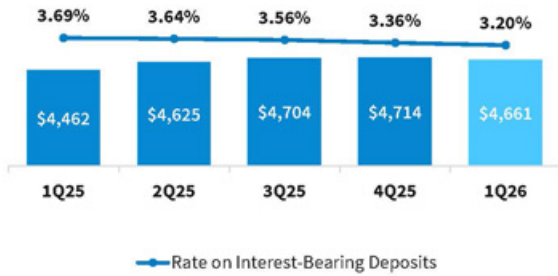
- (1) Includes syndicated loans of \$546.7 million in total commitments (\$441.0 million disbursed) across C&I (\$448.4 million committed and \$358.2 million disbursed) and CRE (\$98.3 million committed and \$82.8 million disbursed)
- (2) CRE is a combination of Investor (non-owner), Owner Occupied, 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 \$5.6 million in consumer loans.
- (4) Weighted average LTV and weighted average DCR calculated when the loan was first underwritten or renewed subsequently.
- (5) \$78.3 million, or 17.8%, of the CRE multifamily loans are rent-controlled in New York City.
- (6) Includes \$250.5 million of loans to nondepository financial institutions (NDFI).

# DEPOSIT PORTFOLIO

Total deposits increased **1.8%** to **\$6.80 billion**, from the prior quarter.

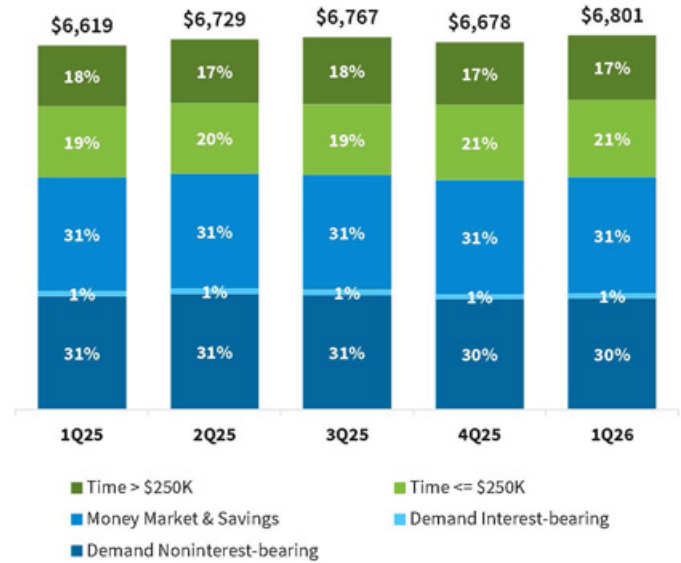
Noninterest-bearing demand deposits represented 29.9% of total deposits at March 31, 2026. Estimated uninsured deposit liabilities were 44.4% of the deposits. Brokered deposits were low at 1.3% of the deposits.

## Average Interest-bearing Deposits (\$ in millions)



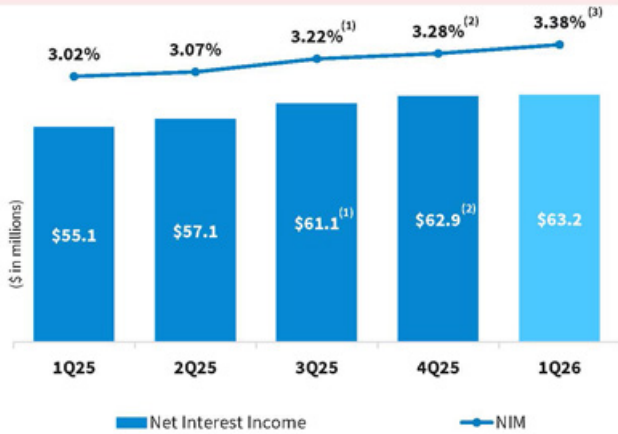
Note: Numbers may not add due to rounding.

## Deposits (\$ in millions)

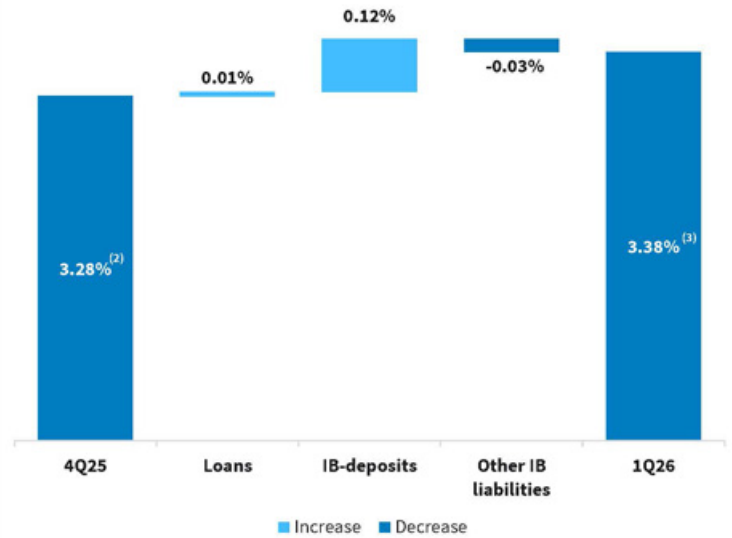


# NET INTEREST INCOME | NET INTEREST MARGIN

Net interest income for the first quarter was **\$63.2 million** and net interest margin (taxable equivalent) was **3.38%**, both up from the fourth quarter.



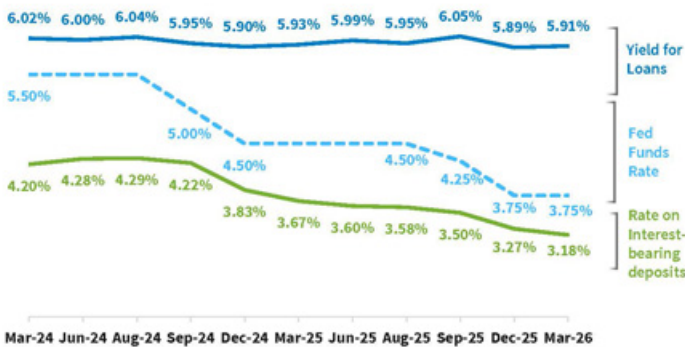
## Net Interest Margin



(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  
 (3) Includes a \$0.5 million special FHLB dividend; represents approximately 2 bps of net interest margin

# NET INTEREST INCOME SENSITIVITY

## Loan & Deposit Beta<sup>(1)</sup>

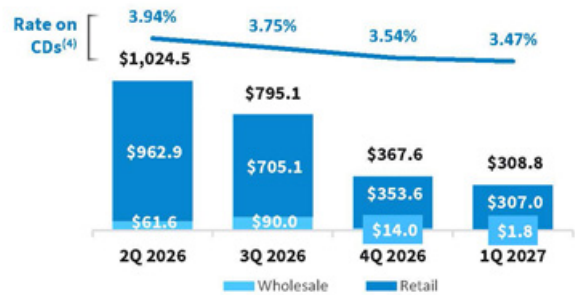


Time Horizon:	Aug 24 – Aug 25	Aug 25 – Mar 26
Change in the Fed Funds Rate:	-100 bps	-75 bps
Deposit Beta:	71%	53%

## 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 deposits 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 March 2026, when the fed funds rate was 3.75%.

(2) Average rates on CDs and interest bearing-deposits for the month of March 2026 were 3.76% and 3.18%, respectively.

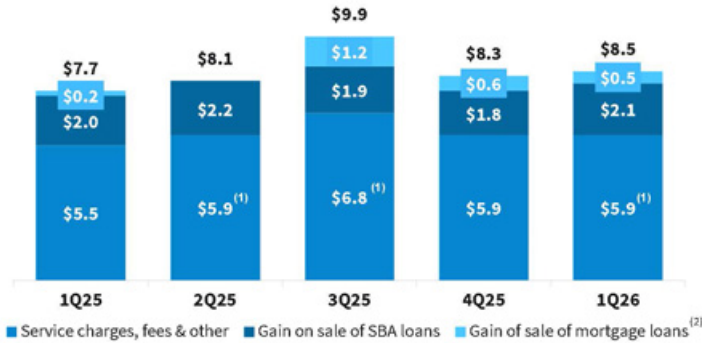
(3) Fed funds rate represents the upper-target rate at the end of the quarter.

(4) Represent weighted average contractual rates.

# NONINTEREST INCOME

Noninterest income for the first quarter was **\$8.5 million**, up **2.9%** from the fourth quarter, primarily due to a **\$0.3 million** increase in gain on sale of SBA loans.

**Noninterest Income** (\$ in millions)

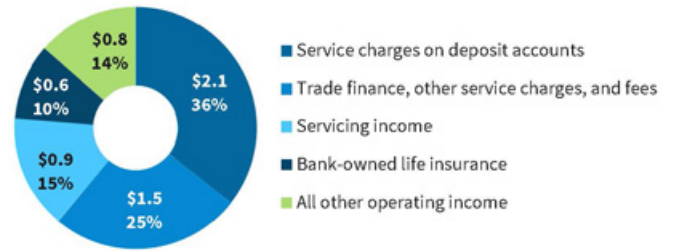


Numbers may not add due to rounding.

(1) Includes \$0.4 million, \$0.9 million, and \$0.3 million in BOLI death benefits for 2Q25, 3Q25, and 1Q26, respectively.

(2) 1Q25, 4Q25, and 1Q26 each had one mortgage loan sale transaction. 2Q25 and 3Q25 had zero and two transactions, respectively.

**1Q26 Service Charges, Fees & Other** (\$ in millions)

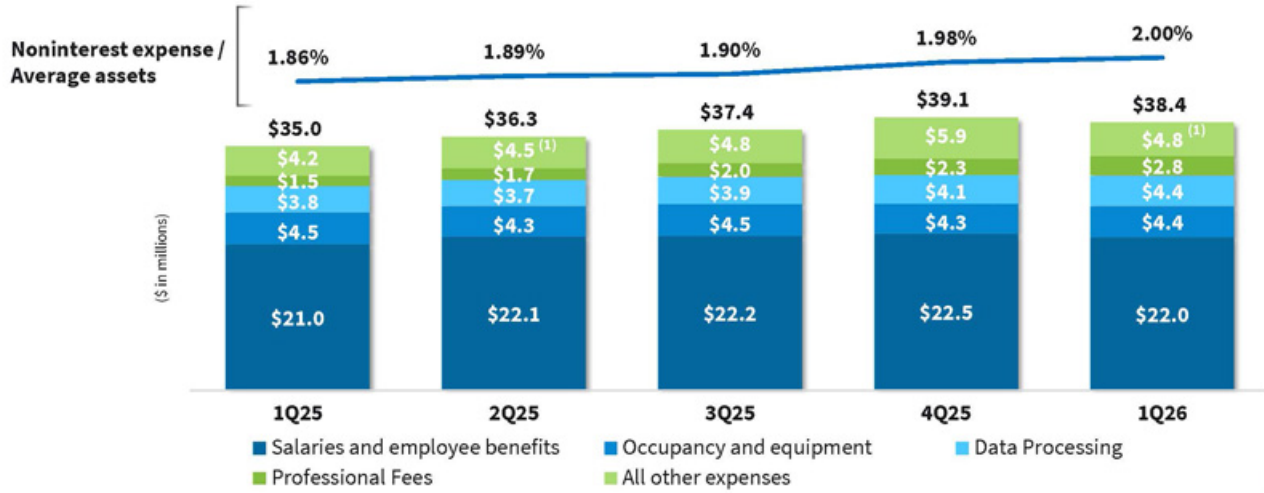


**SBA 7(a) Loan Production and Sales** (\$ in million)



# NONINTEREST EXPENSE

Noninterest expense was **\$38.4 million** for the first quarter, down **1.9%** from the fourth quarter, principally due to the gains recognized on the sales of foreclosed properties for the first quarter, compared with an expense for other real estate owned for the fourth quarter.

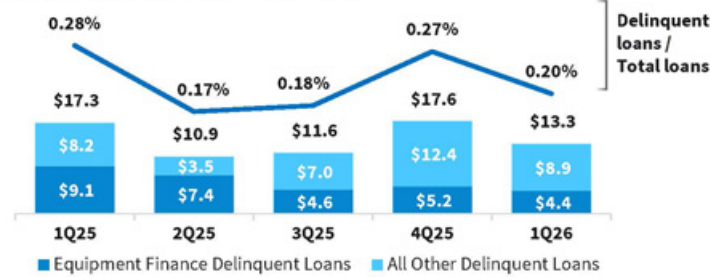


(1) Includes a \$0.6 million and \$0.8 million gain from the sale of OREO properties in 2Q25 and 1Q26, respectively.

# ASSET QUALITY – DELINQUENT & CRITICIZED LOANS

The **\$19.4 million** increase in criticized loans in the first quarter was primarily driven by a **\$21.2 million** commercial real estate loan in the retail industry downgraded to special mention.

**Delinquent Loans<sup>(1)</sup>** (\$ 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 \$34.4 million, \$24.1 million, \$19.4 million, \$18.1 million, and \$12.4 million as of 1Q25, 2Q25, 3Q25, 4Q25, and 1Q26, respectively.

(3) 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.

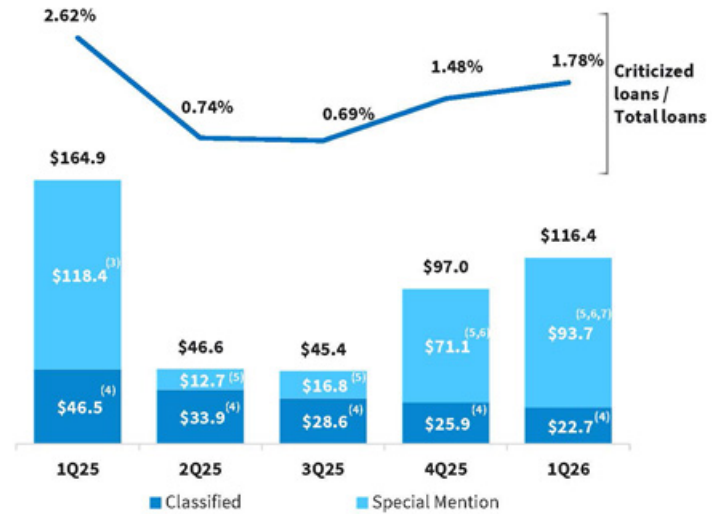
(4) Includes one CRE loan designated nonaccrual totaling \$20.0 million, \$11.0 million, \$10.6 million, \$10.2 million and \$0.3 million for 1Q25, 2Q25, 3Q25, 4Q25, and 1Q26, respectively.

(5) Includes one C&I relationship in the retail industry totaling \$12.2 million, \$11.8 million, \$11.6 million, and \$11.4 million for 2Q25, 3Q25, 4Q25, and 1Q26, respectively.

(6) Includes one special mention CRE loan of \$35.0 million, and \$54.8 million in the hospitality industry for 4Q25, and 1Q26, respectively.

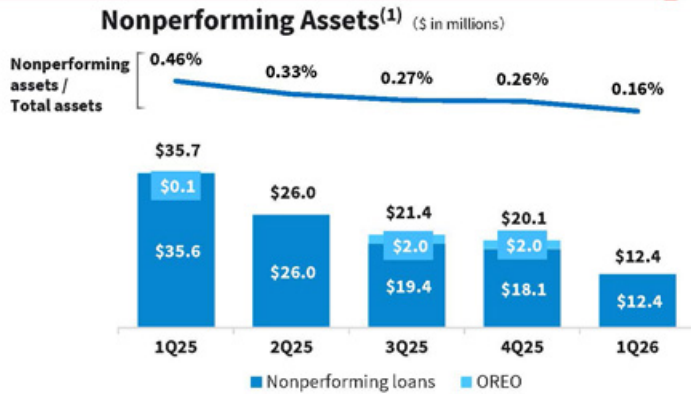
(7) Includes one special mention CRE loan of \$21.2 million in the retail industry.

**Criticized Loans<sup>(2)</sup>** (\$ in millions)

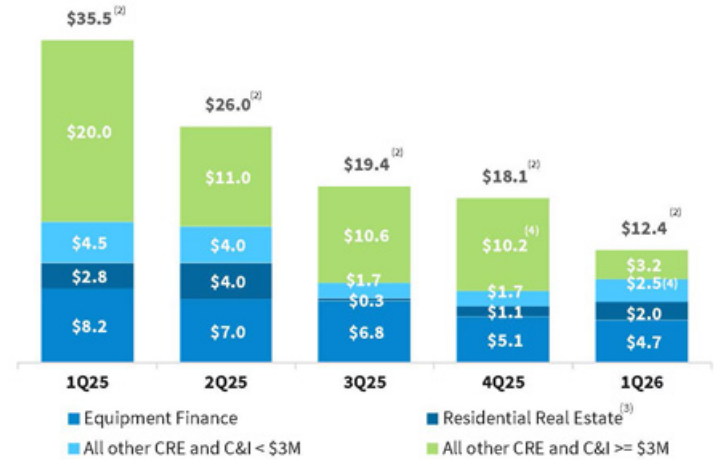


# ASSET QUALITY – NONPERFORMING ASSETS & NONACCRUAL LOANS

Nonperforming assets were **\$12.4 million** at the end of the first quarter, down **38.3%** from **\$20.1 million** at the end of the fourth quarter.



## Nonaccrual Loans (\$ in millions)



Note: Numbers may not add due to rounding.

(1) Nonperforming assets exclude repossessed personal property of \$0.7 million, \$0.6 million, \$0.4 million, \$0.6 million, and \$0.3 million for 1Q25, 2Q25, 3Q25, 4Q25, and 1Q26 respectively.

(2) Specific allowance for credit losses for 1Q25, 2Q25, 3Q25, 4Q25, and 1Q26 was \$11.8 million, \$4.1 million, \$4.4 million, \$3.4 million, and \$3.2 million, respectively.

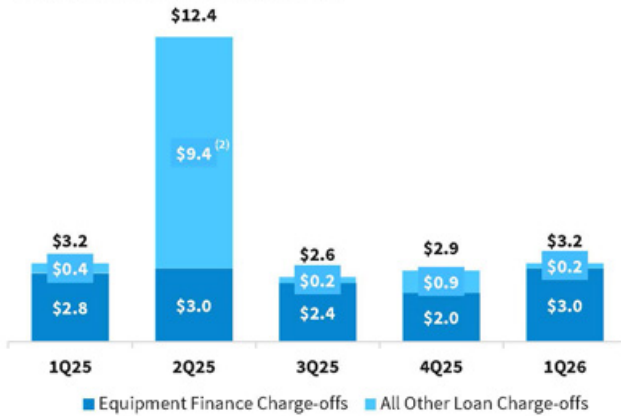
(3) Residential real estate includes consumer loans.

(4) Represents a \$10.2 million and \$0.3 million CRE loan at 4Q25 and 1Q26, respectively.

# ASSET QUALITY – GROSS & NET LOAN CHARGE-OFFS

Net charge-offs for the first quarter were **\$2.6 million**, or **16 bps** annualized.

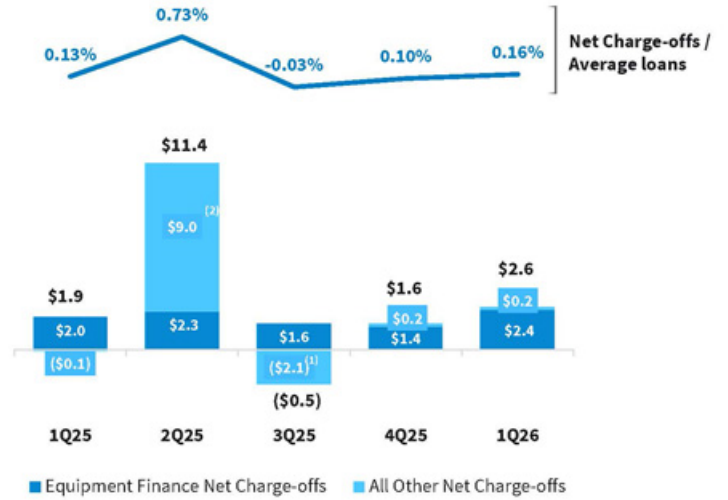
## Gross Charge-offs (\$ in millions)



Note: Numbers may not add due to rounding.

- (1) Includes a \$2.0 million recovery on a loan previously charged-off in 3Q25.
- (2) Includes an \$8.6 million commercial real estate loan charge-off.

## Net Charge-offs (Recoveries) (\$ in millions)



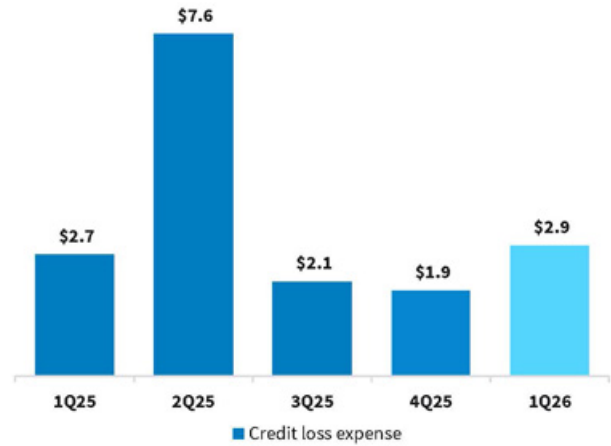
# ACL TREND

The allowance for credit losses was **\$70.5 million** at March 31, 2026, or **1.08%** of total loans, compared with **\$69.9 million**, or **1.07%** of total loans, at the end of the prior quarter.

**Allowance for Credit Losses** (\$ in millions)



**Credit Loss Expense** (\$ in millions)



# ACL ANALYSIS BY LOAN TYPE

(\$ in millions)

	March 31, 2026		December 31, 2025		September 30, 2025		June 30, 2025		March 31, 2025	
	Allowance	Loans	Allowance	Loans	Allowance	Loans	Allowance	Loans	Allowance	Loans
CRE	\$ 36.8	\$ 3,998.1	\$ 38.7	\$ 4,030.1	\$ 40.2	\$ 4,015.3	\$ 37.5	\$ 3,948.9	\$ 41.4	\$ 3,975.7
C&I	8.8	1,152.6	7.8	1,074.9	7.3	1,052.5	6.9	918.0	6.2	854.4
Equipment Finance	11.6	392.6	10.4	408.5	11.0	416.9	11.8	445.2	13.0	472.6
RRE & Consumer	13.3	1,002.2	13.0	1,049.9	11.3	1,043.6	10.6	993.9	10.0	979.5
<b>Total</b>	<b>\$ 70.5</b>	<b>\$ 6,545.5</b>	<b>\$ 69.9</b>	<b>\$ 6,563.4</b>	<b>\$ 69.8</b>	<b>\$ 6,528.3</b>	<b>\$ 66.8</b>	<b>\$ 6,306.0</b>	<b>\$ 70.6</b>	<b>\$ 6,282.2</b>

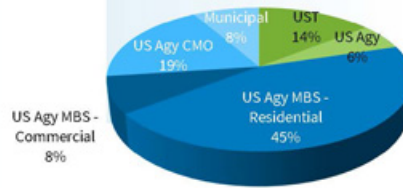
Note: Numbers may not add due to rounding.

# SECURITIES PORTFOLIO

The **\$900.0 million** securities portfolio (all AFS, no HTM) represented **11%** of assets at March 31, 2026, and had a weighted average modified duration of 3.7 years with **\$64.3 million** in an unrealized loss position.

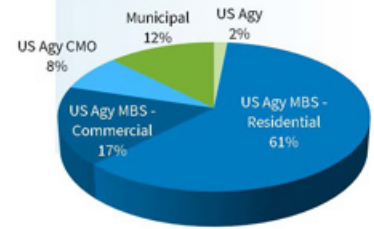
## Available for Sale<sup>(1)</sup>

\$900 Million

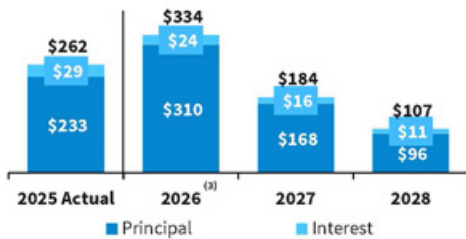


## Unrealized Loss

\$64 Million

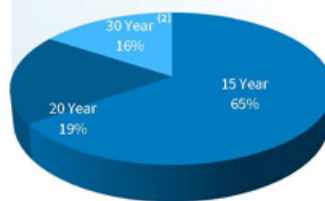


## Principal Paydowns<sup>(3)</sup> (\$ in millions)



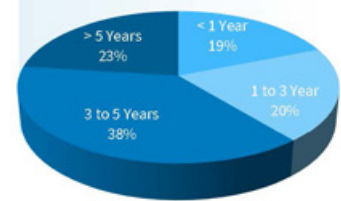
## US Agy Residential MBS Maturity

\$400 Million



## Securities Duration

3.7 Years



Note: Numbers may not add due to rounding.

(1) Based on the book value.

(2) 98.0% constitutes CRA bonds.

(3) 2026 year-to-date observed \$76.8 million of principal paydown and \$7.1 million of interest payments.

# LIQUIDITY

The Bank and the Company had **ample liquidity** resources at March 31, 2026.

## Liquidity Position (\$ in millions)

	Balance	% of Assets
Cash & cash equivalents	\$ 254	3.3%
Securities (unpledged)	787	10.1%
Loans held for sale	5	0.1%
<b>Liquid Assets</b>	<b>1,046</b>	<b>13.4%</b>
FHLB available borrowing capacity	1,509	19.4%
FRB discount window borrowing capacity	412	5.3%
Federal funds lines (unsecured) available	140	1.8%
<b>Secondary Liquidity Sources</b>	<b>2,061</b>	<b>26.5%</b>
<b>Bank Liquidity (Liquid Assets + Secondary Liquidity)</b>	<b>\$ 3,107</b>	<b>39.9%</b>

## Company-only Subordinated Debentures (\$ in millions)

	Amortized		Rate
	Par	Cost	
2036 Trust Preferred Securities	\$ 27	\$ 22	5.34% <sup>(1)</sup>
2031 Subordinated Debt	110	109	3.75% <sup>(2)</sup>
	<b>\$ 137</b>	<b>\$ 131</b>	

(1) Rate at March 31, 2026, based on 3-month SOFR + 166 bps.

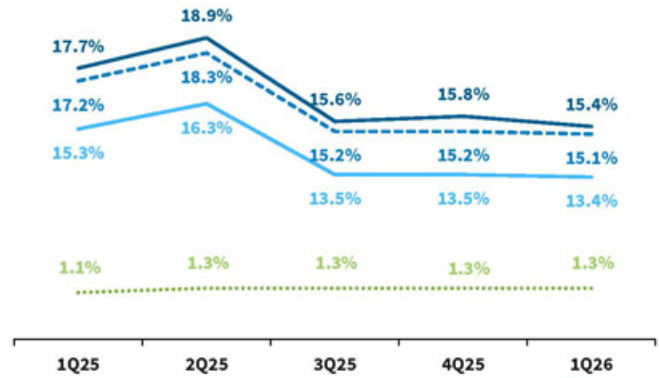
(2) Issued in August 2021 and due in September 2031. The interest rate is fixed at 3.75% for 5 years. The rate resets quarterly commencing September 1, 2026 to the 3-month SOFR + 310 bps.

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

	Balance
Cash	\$ 1
Securities (AFS)	49
	<b>\$ 50</b>

## Liquidity Ratios

— Liquid Assets to Total Assets      — Liquid Assets to Deposits  
 - - - Liquid Assets to Total Liabilities      ······ Brokered Deposits to Deposits



# CAPITAL MANAGEMENT

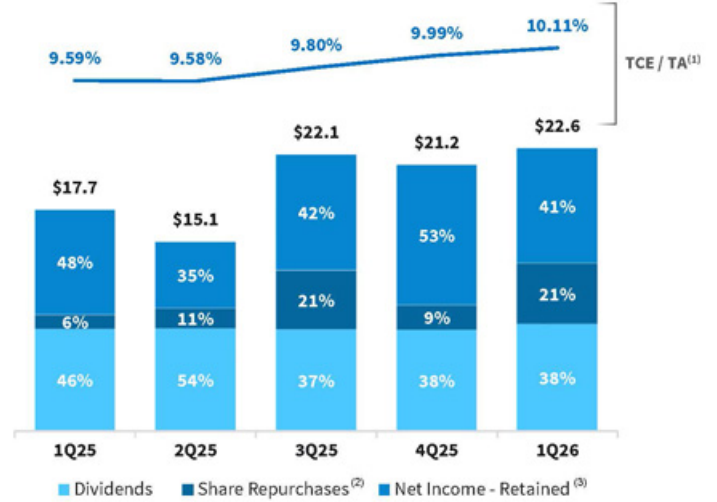
**Prudent capital management** while driving shareholder return through stable quarterly dividends and share repurchase program. Tangible book value per share (TBVPS)<sup>(1)</sup> increased **1.1%** to **\$26.56** at the end of the first quarter.

**TBVPS<sup>(1)</sup> & TCE/TA<sup>(1)</sup>**



(1) Non-GAAP financial measure, refer to the non-GAAP reconciliation slides.  
 (2) Includes shares purchased to satisfy employees' tax liabilities upon the vesting of stock-based compensation of \$0.6 million, \$0.4 million, and \$1.1 million for 1Q25, 2Q25, and 1Q26, respectively.  
 (3) "Net Income - Retained" is equal to net income minus dividend payout and share repurchases.

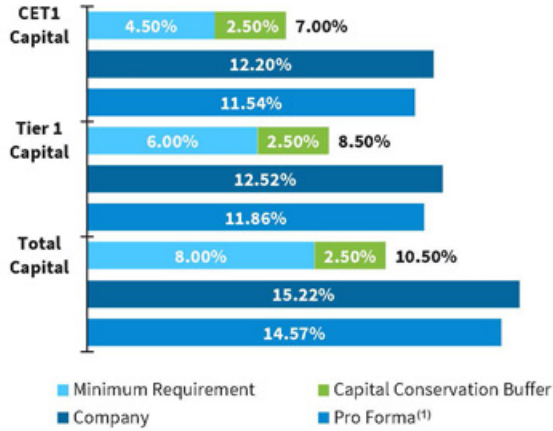
**Dividends, Share Repurchases & TCE/TA<sup>(1)</sup>** (\$ in millions)



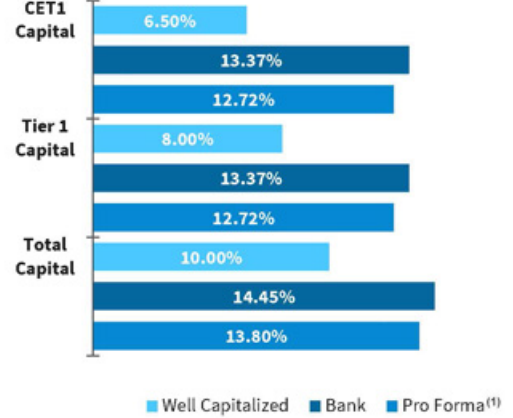
# REGULATORY CAPITAL

The Company **exceeded regulatory minimums** and the Bank remained **well capitalized** at March 31, 2026.

## Company



## Bank



(1) Pro forma illustrates capital ratios with unrealized AFS securities losses at March 31, 2026. Non-GAAP financial measure; refer to the non-GAAP reconciliation slide.

# USKC<sup>(1)</sup> LOANS & DEPOSITS

USKC portfolio represented **\$818.1 million**, or **13%** of the loan portfolio, and **\$1.13 billion**, or **17%** of the deposit portfolio at March 31, 2026.

USKC CRE portfolio had a weighted average debt coverage ratio<sup>(2)</sup> of 2.00x and weighted average loan-to-value<sup>(2)</sup> of 50.4%.

## USKC Loans by Product <sup>(3)</sup> (\$ in millions)

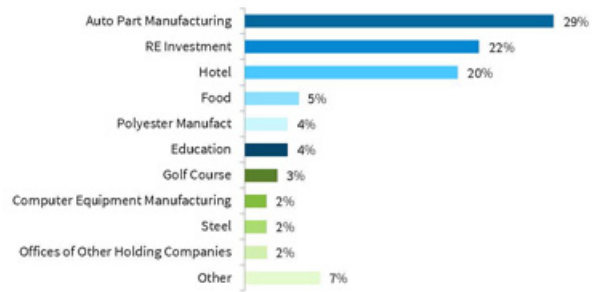


## USKC Deposits by Product <sup>(5)</sup> (\$ in millions)

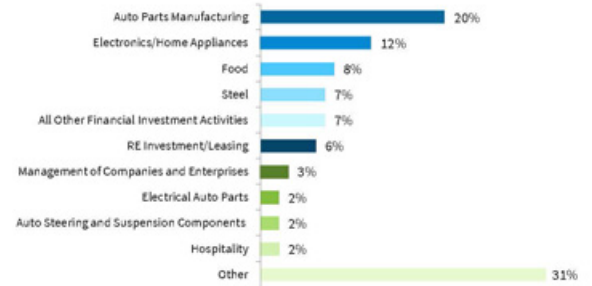


- (1) U.S. subsidiaries of Korean corporations
- (2) Weighted average DCR and weighted average LTV calculated when the loan was first underwritten or renewed subsequently.
- (3) Includes \$20.0 million CRE loan designated nonaccrual at March 31, 2025.
- (4) Includes \$11.0 million CRE loan designated nonaccrual at June 30, 2025.
- (5) Time deposits, not illustrated, represent the remainder to add to 100%.

## USKC Loans – Top 10 Industries (as of 1Q26)



## USKC Deposits – Top 10 Industries (as of 1Q26)



# LOAN PORTFOLIO MATURITIES

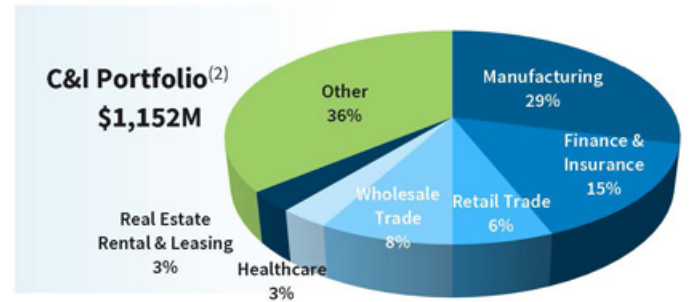
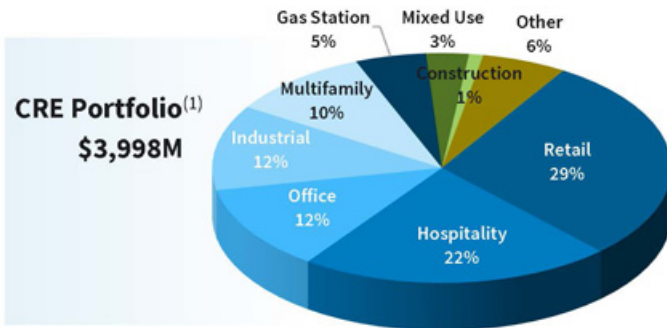
(\$ in millions)	<1 Year	1-3 Years	>3 Years	Total
<b>Real Estate Loans</b>				
Retail	\$ 225.1	\$ 381.8	\$ 560.8	\$ 1,167.7
Hospitality	250.9	281.4	332.9	865.2
Office	223.2	203.4	59.9	486.5
Other	329.2	488.7	647.0	1,464.9
<b>Commercial Property</b>	<b>\$ 1,028.4</b>	<b>\$ 1,355.3</b>	<b>\$ 1,600.6</b>	<b>\$ 3,984.3</b>
Construction	13.8	-	-	13.8
RRE/Consumer	5.6	0.1	996.6	1,002.3
<b>Total Real Estate Loans</b>	<b>\$ 1,047.8</b>	<b>\$ 1,355.4</b>	<b>\$ 2,597.2</b>	<b>\$ 5,000.4</b>
C&I <sup>(1)</sup>	443.9	204.4	504.2	1,152.5
Equipment Finance	37.8	187.1	167.7	392.6
<b>Loans Receivable</b>	<b>\$ 1,529.5</b>	<b>\$ 1,746.9</b>	<b>\$ 3,269.1</b>	<b>\$ 6,545.5</b>

Note: numbers may not add due to rounding.

(1) \$394.6 million of C&I are lines of credit expected to be renewed and maintain a maturity of less than one year.

# LOAN PORTFOLIO DIVERSIFICATION

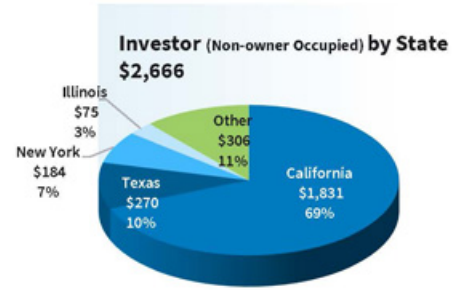
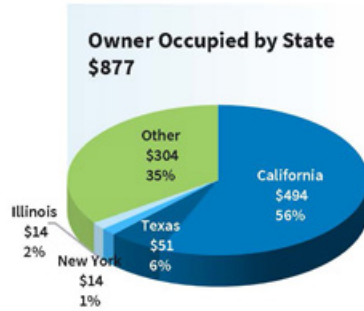
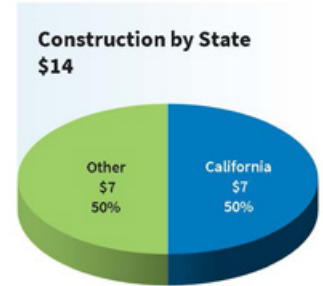
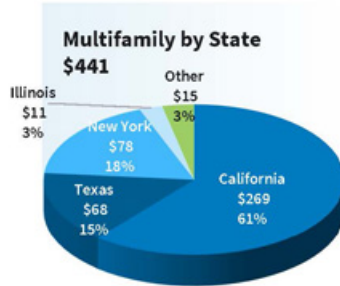
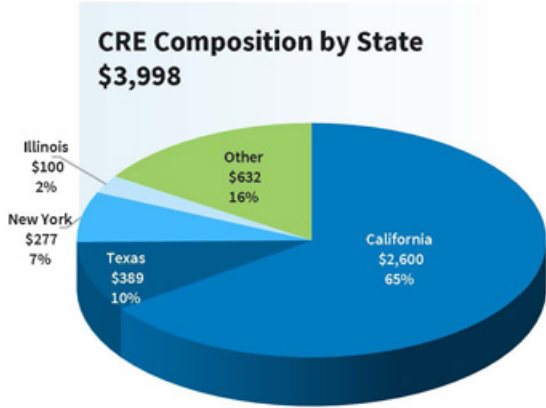
- CRE<sup>(1)</sup> represents **61%** of the total portfolio
- C&I<sup>(2)</sup> represents **18%** of the total portfolio.



(1) \$118.2 million, or 3.0%, and \$28.8 million, or 0.7%, of the CRE portfolio are unguaranteed and guaranteed SBA loans, respectively.  
(2) \$63.3 million, or 5.5%, and \$51.5 million, or 4.5%, 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<sup>(1)</sup> was **\$486.5 million**<sup>(2)</sup> at March 31, 2026, representing **7%** of the total loan portfolio.

**\$4.1M**

Average balance of the portfolio

**2.05x**

Weighted average debt coverage ratio<sup>(3)</sup> of the segment

**55.4%**

Weighted average loan to value<sup>(3)</sup> of the segment

**33.2%**

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

**0.07%**

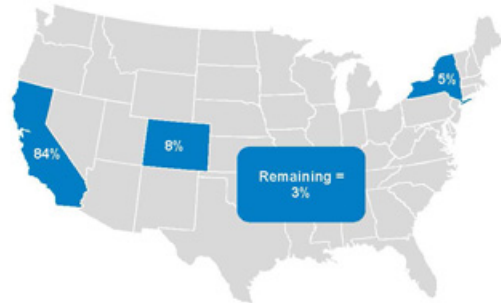
of the office portfolio was delinquent

**0.26%**

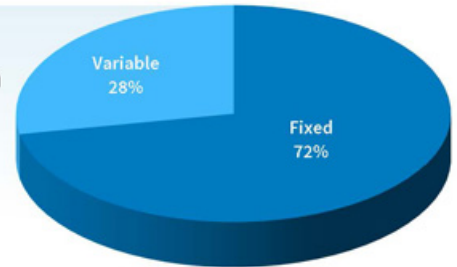
of the office portfolio was criticized<sup>(4)</sup>

(1) Segment represents exposure in CRE and excludes construction. 5.1% of the portfolio was owner occupied.  
 (2) SBA CRE office loans were \$10.0 million, or 2.1% of total office loans, at March 31, 2026.  
 (3) Weighted average DCR and weighted average LTV calculated when the loan was first underwritten or renewed subsequently.  
 (4) Includes \$1.2 million CRE loan designated nonaccrual at March 31, 2026.

## Portfolio by State



## Rate Distribution



# HOSPITALITY SEGMENT

The hospitality segment represented **\$865.0 million**,<sup>(1)</sup> or **13%** of the total loan portfolio and **22%** of the total CRE portfolio, at March 31, 2026.

**\$4.6M**

Average balance of the segment (excluding construction)

**2.05x**

Weighted average debt coverage ratio<sup>(2)</sup> of the segment

**51.5%**

Weighted average loan to value<sup>(2)</sup> of the segment

**\$61.5M**

or 7.11%, of the hospitality segment was criticized as of March 31, 2026<sup>(4)</sup>

**\$0.3M**

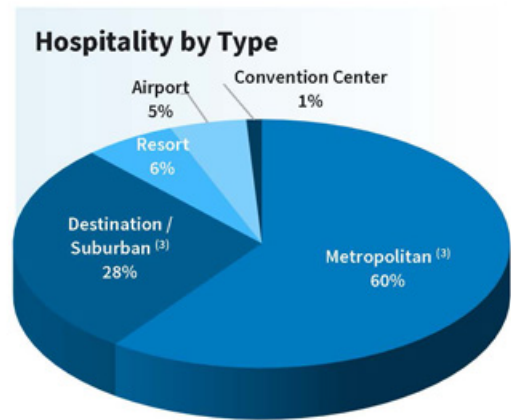
in three nonaccrual loans included in the segment – two in metropolitan<sup>(3)</sup> areas in Texas and California; one in a suburban/destination<sup>(3)</sup> area

(1) SBA loans in the hospitality segment were \$21.5 million, or 2.5% of total hospitality loans, at March 31, 2026; 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 loan of \$55.0 million, at March 31, 2026.



# RETAIL SEGMENT

The retail segment represented **\$1.17 billion**,<sup>(1)</sup> or **18%** of the total loan portfolio, and **30%** of the total CRE portfolio, at March 31, 2026.

**\$1.6M**

Average balance of the segment

**2.00x**

Weighted average debt coverage ratio<sup>(2)</sup> of the segment

**45.93%**

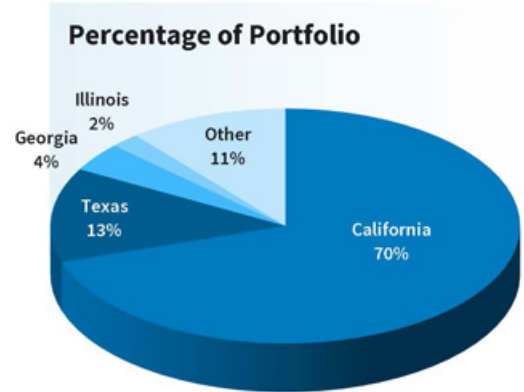
Weighted average loan to value<sup>(2)</sup> of the segment

**\$24.8M**

or 2.12%, of the retail segment was criticized at March 31, 2026

**\$1.0M**

or 0.08%, of the retail segment was on nonaccrual status at March 31, 2026



(1) SBA loans in the retail segment are \$85.1 million, or 7.29% of total retail loans, at March 31, 2026.  
(2) Weighted average DCR and weighted average LTV calculated when the loan was first underwritten or renewed subsequently.

# RESIDENTIAL REAL ESTATE PORTFOLIO

The RRE<sup>(1)</sup> portfolio was **\$1.00 billion** at March 31, 2026, representing **15%** 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

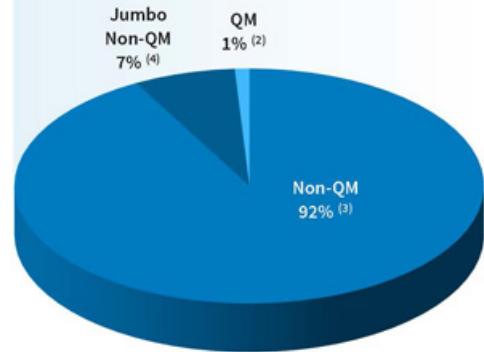
<b>26.0%</b> Fixed	<b>74.0%</b> Variable	<b>9.9%</b> Reset within the next 12 months	<b>90.1%</b> Reset after 12 months
-----------------------	--------------------------	--	---------------------------------------

## Payment Performance

<b>0.78%</b> Total delinquencies	<b>0.47%</b> 30-59 days delinquency category	<b>0.11%</b> 60-89 days delinquency category
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**\$2.0M / 0.2%**  
on nonaccrual status at March 31, 2026

Percentage of Portfolio

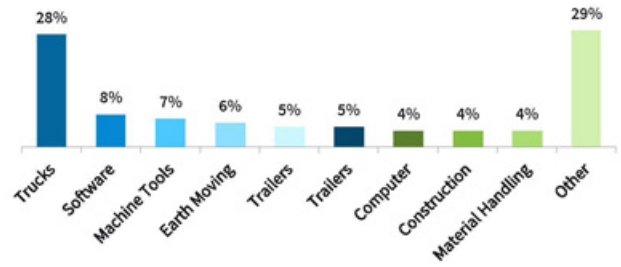


(1) RRE includes \$0.9 million of Home Equity Line of Credit (HELOC) and \$5.6 million in consumer loans.  
 (2) QM loans conform to the Ability-to-Repay (ATR) rules/requirements of CFPB.  
 (3) Non-QM loans do not conform to the CFPB Dodd-Frank Act.  
 (4) Jumbo Non-QM loan amounts exceed FHFA limits, but generally conform to the ATR/QM rules.

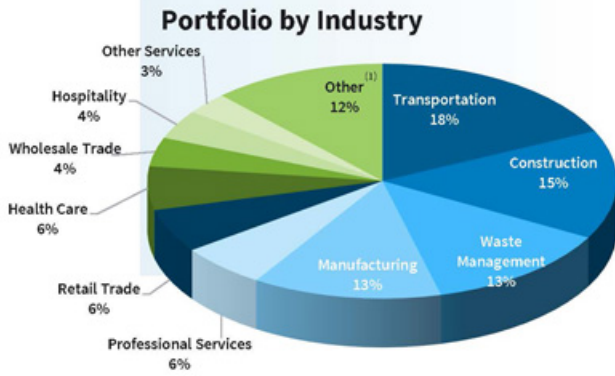
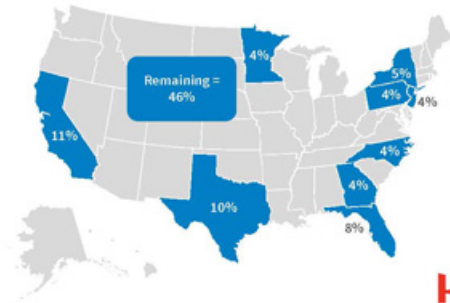
# EQUIPMENT FINANCE PORTFOLIO

The equipment finance portfolio represented **\$392.6 million**, or **6%** of the loan portfolio, at March 31, 2026.

## Portfolio by Equipment



## Portfolio by State



(1) Other includes real estate and agriculture of 3% and 2%, respectively.

# 1Q26 FINANCIAL SUMMARY

(\$ in millions, except EPS)	March 31, 2026	December 31, 2025	March 31, 2025	Change <sup>(1)</sup>	
				Q/Q	Y/Y
<b>Income Statement Summary</b>					
Net interest income before credit loss	\$ 63.2	\$ 62.9	\$ 55.1	0.5%	14.7%
Noninterest income	8.5	8.3	7.7	2.9%	10.5%
Operating revenue	71.7	71.2	62.8	0.8%	14.2%
Noninterest expense	38.4	39.1	35.0	-1.9%	9.7%
Provision net revenue	33.4	32.1	27.8	4.1%	19.9%
Credit loss (recovery) expense	2.9	1.9	2.7	48.8%	6.3%
Pretax income	30.5	30.1	25.1	1.2%	21.4%
Income tax expense	7.9	8.9	7.4	-10.8%	6.5%
<b>Net income</b>	<b>\$ 22.6</b>	<b>\$ 21.2</b>	<b>\$ 17.7</b>	<b>6.2%</b>	<b>27.6%</b>
<b>EPS-Diluted</b>	<b>\$ 0.75</b>	<b>\$ 0.70</b>	<b>\$ 0.58</b>		
<b>Selected Balance Sheet Items</b>					
Loans receivable	\$ 6,545	\$ 6,563	\$ 6,282	-0.3%	4.2%
Deposits	6,801	6,678	6,619	1.8%	2.7%
Total assets	7,839	7,869	7,729	-0.4%	1.4%
Stockholders' equity	\$ 803	\$ 796	\$ 751	0.8%	6.8%
TCE/TA <sup>(2)</sup>	10.11%	9.99%	9.59%	12	52
<b>Performance Metrics</b>					
Return on average assets	1.18%	1.07%	0.94%	11	24
Return on average equity	10.86%	10.14%	8.92%	72	194
Net interest margin	3.38%	3.28%	3.02%	10	36
Efficiency ratio	53.48%	54.95%	55.69%	(147)	(221)

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)

	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025
<b>Hanmi Financial Corporation</b>					
Assets	\$ 7,839,227	\$ 7,869,185	\$ 7,856,731	\$ 7,862,363	\$ 7,729,035
Less goodwill and other intangible assets	(11,031)	(11,031)	(11,031)	(11,031)	(11,031)
<b>Tangible assets</b>	<b>\$ 7,828,196</b>	<b>\$ 7,858,154</b>	<b>\$ 7,845,700</b>	<b>\$ 7,851,332</b>	<b>\$ 7,718,004</b>
Stockholders' equity <sup>(1)</sup>	\$ 802,819	\$ 796,386	\$ 779,550	\$ 762,834	\$ 751,485
Less goodwill and other intangible assets	(11,031)	(11,031)	(11,031)	(11,031)	(11,031)
Tangible stockholders' equity <sup>(1)</sup>	\$ 791,788	\$ 785,355	\$ 768,519	\$ 751,803	\$ 740,454
Add AFS securities AOCI	45,570	43,277	48,004	54,541	60,035
<b>Tangible stockholders' equity without AFS securities AOCI <sup>(1)</sup></b>	<b>\$ 837,358</b>	<b>\$ 828,632</b>	<b>\$ 816,523</b>	<b>\$ 806,344</b>	<b>\$ 800,489</b>
Stockholders' equity to assets	10.24%	10.12%	9.92%	9.70%	9.72%
Tangible common equity to tangible assets (TCE/TA) <sup>(1)</sup>	10.11%	9.99%	9.80%	9.58%	9.59%
TCE/TA (w/o AFS securities AOCI) <sup>(1)</sup>	10.70%	10.54%	10.41%	10.27%	10.37%
Common shares outstanding	29,806,694	29,894,757	29,975,371	30,176,568	30,233,514
Tangible common equity per common share	\$26.56	\$26.27	\$25.64	\$24.91	\$24.49

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

## NON-GAAP RECONCILIATION: PRO FORMA REGULATORY CAPITAL

(\$ in thousands)

	Company <sup>(1)</sup>			Bank <sup>(1)</sup>		
	Common Equity Tier 1	Tier 1	Total Risk-based	Common Equity Tier 1	Tier 1	Total Risk-based
Regulatory capital	\$ 825,453	\$ 847,283	\$ 1,030,325	\$ 904,943	\$ 904,943	\$ 977,985
Unrealized loss on AFS securities	(45,570)	(45,570)	(45,570)	(45,550)	(45,550)	(45,550)
Adjusted regulatory capital	\$ 779,883	\$ 801,713	\$ 984,755	\$ 859,393	\$ 859,393	\$ 932,435
Risk weighted assets	\$ 6,767,937	\$ 6,767,937	\$ 6,767,937	\$ 6,768,197	\$ 6,768,197	\$ 6,768,197
Risk weighted assets impact of unrealized losses on AFS securities	(9,234)	(9,234)	(9,234)	(9,758)	(9,758)	(9,758)
Adjusted Risk weighted assets	\$ 6,758,703	\$ 6,758,703	\$ 6,758,703	\$ 6,758,439	\$ 6,758,439	\$ 6,758,439
Regulatory capital ratio as reported	12.20%	12.52%	15.22%	13.37%	13.37%	14.45%
Impact of unrealized losses on AFS securities	-0.66%	-0.66%	-0.65%	-0.65%	-0.65%	-0.65%
Pro forma regulatory capital ratio	11.54%	11.86%	14.57%	12.72%	12.72%	13.80%

Note: numbers may not add due to rounding  
(1) Pro forma capital ratios at March 31, 2026.

## NON-GAAP RECONCILIATION: PREPROVISION NET REVENUE

(In thousands)

Hanmi Financial Corporation	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025	Percentage Change	
						Q1-26 vs. Q4-25	Q1-26 vs. Q1-25
Net income	\$ 22,557	\$ 21,239	\$ 22,061	\$ 15,117	\$ 17,672		
Add back:							
Credit loss expense	2,892	1,943	2,145	7,631	2,721		
Income tax expense	7,925	8,887	9,396	6,115	7,441		
Preprovision net revenue	\$ 33,374	\$ 32,069	\$ 33,602	\$ 28,863	\$ 27,834	4.1%	19.9%