

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): October 27, 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 October 27, 2026, Hanmi Financial Corporation (“Hanmi Financial”) issued a press release announcing its financial results for the quarter ended September 30, 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 October 27, 2026](#)

[99.2 Hanmi Financial Third 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 and the shape of the yield curve 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;
- risks associated with cybersecurity threats, data breaches, ransomware attacks, or other failures in our operational or security systems and infrastructure, including the risks arising from our dependence on third-party service providers and vendors;
- the failure to maintain current technologies;
- risks associated with Small Business Administration loans;
- failure to attract, develop, or retain key employees;
- our ability to access cost-effective funding;
- the imposition of tariffs or other domestic or international governmental policies, trade restrictions, and any retaliatory measures impacting our borrowers and the broader economy;
- the impact of a potential federal government shutdown, which may impact on our ability to effect sales of Small Business Administration loans or debt ceiling impasses or fiscal uncertainty;
- 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;
- 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: October 27, 2026

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

Hanmi Reports 2026 Third Quarter Results

LOS ANGELES, Oct. 27, 2026 (GLOBE NEWSWIRE) -- **Hanmi Financial Corporation (NASDAQ: HAFC, or “Hanmi”)**, the parent company of Hanmi Bank (the “Bank”), today reported financial results for the third quarter of 2026.

Net income for the third quarter of 2026 was \$23.7 million, or \$0.80 per diluted share, compared with \$23.5 million, or \$0.79 per diluted share for the second quarter of 2026. The return on average assets for the third quarter was 1.17% and the return on average equity was 10.90%, compared with a return on average assets of 1.20% and a return on average equity of 11.09% for the second quarter of 2026.

CEO Commentary

“Hanmi delivered solid financial performance in the third quarter, driven by 5.8% growth in net interest income and a 10.8% increase in preprovision net revenue,” said Bonnie Lee, President and Chief Executive Officer. “Net interest margin expanded eight basis points to 3.44%, supported by higher yields on interest-earning assets and disciplined funding costs. We also continued to strengthen our deposit base, with total deposits increasing 1.4%, driven primarily by growth in core deposits.”

“In the third quarter, we generated robust loan production of \$544 million across our business, reflecting the strength of the Hanmi franchise and healthy market demand. Elevated payoffs partially offset this strong production, resulting in a modest increase in loan balances. More importantly, asset quality remains strong, underpinned by conservative underwriting, proactive portfolio management, and strong credit administration.”

“Looking ahead, our strong capital position, growing deposit base, disciplined expense management, and positive earnings momentum position us well to capitalize on opportunities across our markets and continue delivering long-term value for our shareholders,” concluded Lee.

Third Quarter 2026 Highlights:

- Third quarter net income increased 0.8% from the second quarter, with 10.8% growth in preprovision net revenue¹ offset by a \$3.3 million increase in credit loss expense from a single loan charge-off.
- Net interest income increased 5.8% to \$67.6 million, reflecting a 2.4% growth in average interest-earning assets, which was funded by a 2.8% growth in average deposits.
- Net interest margin was 3.44%, up eight basis points; the average yield on loans increased 13 basis points while the average rate on interest-bearing deposits increased only one basis point.
- Deposits grew 1.4% to \$7.06 billion, with core deposits up 1.9% and noninterest-bearing deposits stable at 30.4% of total deposits.
- Loans increased 0.5% to \$6.57 billion as new loan production increased 46.2%, or \$171.7 million, partially offset by an increase in payoffs of \$127.0 million.

⁽¹⁾ Refer to “Non-GAAP Financial Measures” for further details.

- Hanmi recognized a \$3.2 million charge-off on a \$21.2 million commercial real estate loan when it was moved to held-for-sale; asset quality, however, remained strong with nonperforming assets to total assets unchanged from the second quarter at 0.12% and a low 0.14% ratio of nonperforming loans to total loans.
- Hanmi returned 55.6% of third quarter earnings to shareholders, comprising \$8.3 million in dividends and \$4.9 million in share repurchases; capital ratios remained healthy with tangible common equity to tangible assets¹ at 9.93% and a common equity Tier 1 capital ratio of 12.30%.

⁽¹⁾ Refer to “Non-GAAP Financial Measures” for further details.

For more information about Hanmi, please see the Q3 2026 Investor Update (and Supplemental Financial Information), which is available on the Bank’s website at www.hanmi.com and via a current report on Form 8-K on the website of the Securities and Exchange Commission at www.sec.gov. Also, please refer to “Non-GAAP Financial Measures” herein for further details of the presentation of certain non-GAAP financial measures.

Quarterly Highlights

(Dollars in thousands, except per share data)

	As of or for the Three Months Ended					Amount Change	
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Q3-26 vs. Q2-26	Q3-26 vs. Q3-25
Net income	\$ 23,683	\$ 23,505	\$ 22,557	\$ 21,239	\$ 22,061	\$ 178	\$ 1,622
Net income per diluted common share	\$ 0.80	\$ 0.79	\$ 0.75	\$ 0.70	\$ 0.73	\$ 0.01	\$ 0.07
Assets	\$ 8,043,788	\$ 8,001,473	\$ 7,839,227	\$ 7,869,185	\$ 7,856,731	\$ 42,315	\$ 187,057
Loans	\$ 6,568,701	\$ 6,535,312	\$ 6,545,466	\$ 6,563,367	\$ 6,528,259	\$ 33,389	\$ 40,442
Deposits	\$ 7,055,774	\$ 6,955,342	\$ 6,800,622	\$ 6,677,650	\$ 6,766,639	\$ 100,432	\$ 289,135

Return on average assets	1.17%	1.20%	1.18%	1.07%	1.12%	-0.03	0.05
Return on average stockholders' equity	10.90%	11.09%	10.86%	10.14%	10.69%	-0.19	0.21
Net interest margin	3.44%	3.36%	3.38%	3.28%	3.22%	0.08	0.22
Efficiency ratio ⁽¹⁾	52.02%	54.07%	53.48%	54.95%	52.65%	-2.05	-0.63
Tangible common equity to tangible assets ⁽²⁾	9.93%	10.03%	10.11%	9.99%	9.80%	-0.10	0.13
Tangible common equity per common share ⁽²⁾	\$ 27.03	\$ 27.04	\$ 26.56	\$ 26.27	\$ 25.64	-0.01	1.39

⁽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 5.8%, or \$3.7 million, to \$67.6 million for the third quarter of 2026, from \$63.9 million for the second quarter. This increase was principally due to a \$3.2 million increase in interest income on loans as well as a \$1.5 million increase in interest income from deposits in other banks, partially offset by a \$1.5 million increase in interest expense on deposits.

The increase in third quarter net interest income reflected several items. Interest income included \$0.4 million of loan interest reversals, \$1.2 million of prepayment fees and accelerated deferred fee income from loan payoffs, and a \$0.2 million special dividend from FHLB. Interest expense included an additional \$0.3 million on subordinated debentures from the overlapping of the newly issued 2036 Notes and the redemption of the 2031 Notes.

Net interest margin (taxable equivalent) increased eight basis points to 3.44% for the third quarter of 2026 from 3.36% for the second quarter. The increase reflects a higher contribution from interest income on bank deposits, partially offset by slightly higher interest expense on customer deposits and subordinated debt. The several items affecting third quarter net interest income noted above represented approximately four basis points of the increase in net interest margin.

The average yield on loans increased 13 basis points to 6.03% for the third quarter of 2026 from 5.90% for the second quarter, while the average rate on interest-bearing deposits increased one basis point to 3.18% for the third quarter from 3.17% for the second quarter. Fees from loan payoffs, partially offset by the reversal of interest income in the third quarter, represented approximately five basis points of the increase in average loan yields.

Average loans increased 0.3%, or \$18.0 million, to \$6.46 billion for the third quarter of 2026 from \$6.44 billion for the second quarter. Average deposits increased 2.8%, or \$187.9 million, to \$6.94 billion for the third quarter of 2026 from \$6.75 billion for the second quarter. Interest-bearing deposits led the increase in average deposits with a \$116.3 million increase, primarily due to a \$103.4 million increase in money market and savings. The ratio of average loans to average deposits for the third quarter was 93.1%, down from 95.5% for the second quarter. The ratio of average demand deposits to average deposits was 29.3% for the third quarter, essentially unchanged from 29.1% for the second quarter.

	For the Three Months Ended (in thousands)					Percentage Change	
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Q3-26 vs. Q2-26	Q3-26 vs. Q3-25
Net Interest Income							
Interest and fees on loans ⁽¹⁾	\$ 97,977	\$ 94,808	\$ 93,866	\$ 96,592	\$ 95,691	3.3%	2.4%
Interest on securities	6,819	6,337	5,959	6,323	6,592	7.6%	3.4%
Dividends on FHLB stock	451	219	831	361	357	105.9%	26.3%
Interest on deposits in other banks	3,409	1,958	1,496	1,837	2,586	74.1%	31.8%
Total interest and dividend income	\$ 108,656	\$ 103,322	\$ 102,152	\$ 105,113	\$ 105,226	5.2%	3.3%
Interest on deposits	39,271	37,774	36,738	39,978	42,244	4.0%	-7.0%
Interest on borrowings	—	154	676	695	324	-100.0%	-100.0%
Interest on subordinated debentures	1,815	1,537	1,535	1,561	1,579	18.1%	14.9%
Total interest expense	41,086	39,465	38,949	42,234	44,147	4.1%	-6.9%
Net interest income	\$ 67,570	\$ 63,857	\$ 63,203	\$ 62,879	\$ 61,079	5.8%	10.6%

⁽¹⁾Includes loans held for sale.

Average Earning Assets and Interest-bearing Liabilities	For the Three Months Ended (in thousands)					Percentage Change	
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Q3-26 vs. Q2-26	Q3-26 vs. Q3-25
Loans ⁽¹⁾	\$ 6,459,823	\$ 6,441,853	\$ 6,434,316	\$ 6,456,239	\$ 6,304,435	0.3%	2.5%
Securities	966,574	950,786	921,065	955,811	985,888	1.7%	-2.0%
FHLB stock	16,385	16,385	16,385	16,385	16,385	0.0%	0.0%
Interest-bearing deposits in other banks	370,575	221,361	171,953	191,731	239,993	67.4%	54.4%
Average interest-earning assets	<u>\$ 7,813,357</u>	<u>\$ 7,630,385</u>	<u>\$ 7,543,719</u>	<u>\$ 7,620,166</u>	<u>\$ 7,546,701</u>	2.4%	3.5%
Demand: interest-bearing	\$ 83,470	\$ 81,682	\$ 74,963	\$ 77,297	\$ 86,839	2.2%	-3.9%
Money market and savings	2,159,553	2,056,148	2,063,186	2,130,616	2,122,967	5.0%	1.7%
Time deposits	2,657,593	2,646,480	2,522,505	2,506,582	2,494,285	0.4%	6.5%
Average interest-bearing deposits	4,900,616	4,784,310	4,660,654	4,714,495	4,704,091	2.4%	4.2%
Borrowings	—	15,330	69,388	64,565	27,772	-100.0%	-100.0%
Subordinated debentures	132,407	130,695	130,541	130,385	130,766	1.3%	1.3%
Average interest-bearing liabilities	<u>\$ 5,033,023</u>	<u>\$ 4,930,335</u>	<u>\$ 4,860,583</u>	<u>\$ 4,909,445</u>	<u>\$ 4,862,629</u>	2.1%	3.5%
Average Noninterest Bearing Deposits							
Demand deposits - noninterest bearing	<u>\$ 2,034,788</u>	<u>\$ 1,963,242</u>	<u>\$ 1,937,628</u>	<u>\$ 1,969,908</u>	<u>\$ 1,960,331</u>	3.6%	3.8%

⁽¹⁾Includes loans held for sale.

Average Yields and Rates	For the Three Months Ended					Yield/Rate Change	
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Q3-26 vs. Q2-26	Q3-26 vs. Q3-25
Loans ⁽¹⁾	6.03%	5.90%	5.90%	5.94%	6.03%	0.13	0.00
Securities ⁽²⁾	2.85%	2.69%	2.62%	2.67%	2.70%	0.16	0.15
FHLB stock	10.92%	5.36%	20.56%	8.75%	8.65%	5.56	2.27
Interest-bearing deposits in other banks	3.65%	3.55%	3.53%	3.80%	4.27%	0.10	-0.62
Interest-earning assets	5.53%	5.43%	5.48%	5.48%	5.54%	0.10	-0.01
Interest-bearing deposits	3.18%	3.17%	3.20%	3.36%	3.56%	0.01	-0.38
Borrowings	0.00%	4.06%	3.94%	4.27%	4.63%	-4.06	-4.63
Subordinated debentures	5.48%	4.70%	4.70%	4.79%	4.83%	0.78	0.65
Interest-bearing liabilities	3.24%	3.21%	3.25%	3.41%	3.60%	0.03	-0.36
Net interest margin (taxable equivalent basis)	3.44%	3.36%	3.38%	3.28%	3.22%	0.08	0.22
Cost of deposits	2.25%	2.25%	2.26%	2.37%	2.51%	0.00	-0.26

⁽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 third quarter of 2026 was \$4.5 million, compared with \$1.2 million for the second quarter; the increase resulted from higher net charge-offs. Credit loss expense for the third quarter included a provision for loan losses of \$4.7 million and a negative provision of \$0.2 million for off-balance sheet items. Second-quarter credit loss expense included a provision for loan losses of \$1.3 million and a negative provision of \$0.1 million for off-balance sheet items.

Noninterest income increased 8.2% to \$9.0 million for the third quarter of 2026, from \$8.3 million for the second quarter of 2026, primarily due to a \$1.0 million increase in gain on sales of SBA loans. The gain was \$2.3 million for the third quarter of 2026, compared with \$1.3 million for the

second quarter of 2026. Additionally, all other operating income increased by \$0.4 million due to an increase in interchange fees. The increases in gain on sales of SBA loans and all other operating income were partially offset by a \$0.5 million decrease in bank owned life insurance income.

The volume of SBA loans sold for the third quarter of 2026 increased to \$34.0 million from \$20.9 million for the second quarter, while trade premiums increased to 8.10% from 7.92% for the second quarter. Residential mortgage loans sold for the third quarter were \$13.4 million with a premium of 1.83%, compared with \$30.6 million and 2.00% for the second quarter. The gain on sales of residential mortgage loans was \$0.3 million for the third quarter, compared with \$0.4 million for the second quarter. Additionally, \$44.5 million of U.S. Treasury securities were sold during the 2026 third quarter to fund the subordinated debt redemption at a net loss of \$0.1 million.

	For the Three Months Ended (in thousands)					Percentage Change	
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Q3-26 vs. Q2-26	Q3-26 vs. Q3-25
Noninterest Income							
Service charges on deposit accounts	\$ 2,080	\$ 2,102	\$ 2,127	\$ 2,196	\$ 2,160	-1.0%	-3.7%
Trade finance and other service charges and fees	1,892	1,902	1,501	1,735	1,551	-0.5%	22.0%
Servicing income	958	955	870	924	924	0.3%	3.7%
Bank-owned life insurance income	320	799	610	315	1,259	-59.9%	-74.6%
All other operating income	1,352	915	844	758	973	47.8%	38.9%
Service charges, fees & other	6,602	6,673	5,952	5,928	6,867	-1.1%	-3.9%
Gain on sale of SBA loans	2,284	1,318	2,102	1,790	1,857	73.3%	23.0%
Gain on sale of residential mortgage loans	279	357	485	581	1,156	-21.8%	-75.9%
Net gain (loss) on sales of securities	(135)	—	—	—	—	-100.0%	-100.0%
Total noninterest income	<u>\$ 9,030</u>	<u>\$ 8,348</u>	<u>\$ 8,539</u>	<u>\$ 8,299</u>	<u>\$ 9,880</u>	8.2%	-8.6%

Noninterest expense was up 2.1% to \$39.8 million for the third quarter of 2026 from \$39.0 million for the second quarter of 2026, primarily due to \$1.1 million of accelerated amortization of deferred debt issuance costs arising from the redemption of the subordinated debt notes due 2031. Salaries and employee benefits increased \$0.5 million, primarily due to a full-quarter impact of annual merit increases. These increases were partially offset by a \$0.3 million decrease in professional fees. The efficiency ratio decreased to 52.02% for the third quarter, compared with 54.07% for the previous quarter.

	For the Three Months Ended (in thousands)					Percentage Change	
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Q3-26 vs. Q2-26	Q3-26 vs. Q3-25
Noninterest Expense							
Salaries and employee benefits	\$ 23,334	\$ 22,784	\$ 21,956	\$ 22,472	\$ 22,163	2.4%	5.3%
Occupancy and equipment	4,529	4,383	4,414	4,339	4,507	3.3%	0.5%
Data processing	4,706	4,555	4,386	4,098	3,860	3.3%	21.9%
Professional fees	1,696	1,997	2,780	2,343	1,978	-15.1%	-14.3%
Supplies and communication	489	491	556	573	423	-0.4%	15.6%
Advertising and promotion	728	679	688	1,010	712	7.2%	2.2%
All other operating expenses	3,227	4,103	3,849	3,795	3,665	-21.4%	-12.0%
Subtotal	38,709	38,992	38,629	38,630	37,308	-0.7%	3.8%
Other real estate owned expense (income)	(22)	6	(345)	474	17	-466.7%	-229.4%
Reposessed personal property expense (income)	35	41	84	5	32	-14.6%	9.4%
Subordinated debt redemption	1,127	—	—	—	—	100.0%	100.0%
Total noninterest expense	<u>\$ 39,849</u>	<u>\$ 39,039</u>	<u>\$ 38,368</u>	<u>\$ 39,109</u>	<u>\$ 37,357</u>	2.1%	6.7%

The effective tax rate was 26.5% for the third quarter of 2026, unchanged from the second quarter of 2026.

Financial Position

Total assets at September 30, 2026 were \$8.04 billion, a \$42.3 million increase from \$8.00 billion at June 30, 2026. This increase was due primarily to a \$47.6 million increase in total loans and a \$17.4 million increase in cash and due from banks, partially offset by a \$27.1 million decrease in securities available for sale.

Total loans, excluding the allowance for credit losses and loans held for sale, were up 0.5% to \$6.57 billion at September 30, 2026, from \$6.54 billion at June 30, 2026.

Loans held for sale were \$31.2 million at September 30, 2026, up from \$17.0 million at June 30, 2026. At the end of the third quarter, loans held for sale consisted of \$8.2 million representing the guaranteed portion of SBA 7(a) loans, an \$18.0 million problem loan, and \$5.0 million of residential mortgage loans.

	As of (in thousands)					Percentage Change	
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Q3-26 vs. Q2-26	Q3-26 vs. Q3-25
Loan Portfolio							
Commercial real estate loans	\$ 4,055,664	\$ 4,022,320	\$ 3,998,144	\$ 4,030,105	\$ 4,015,291	0.8%	1.0%
Residential/consumer loans	1,001,824	978,881	1,002,223	1,049,872	1,043,577	2.3%	-4.0%
Commercial and industrial loans	1,171,614	1,171,272	1,152,544	1,074,907	1,052,522	0.0%	11.3%
Equipment finance	339,599	362,839	392,555	408,483	416,869	-6.4%	-18.5%
Total loans held for investment	6,568,701	6,535,312	6,545,466	6,563,367	6,528,259	0.5%	0.6%
Loans held for sale	31,242	16,969	4,932	7,403	6,512	84.1%	379.8%
Total loans	<u>\$ 6,599,943</u>	<u>\$ 6,552,281</u>	<u>\$ 6,550,398</u>	<u>\$ 6,570,770</u>	<u>\$ 6,534,771</u>	0.7%	1.0%

	As of				
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025
Composition of Loan Portfolio					
Commercial real estate loans	61.4%	61.4%	61.0%	61.3%	61.4%
Residential/consumer loans	15.2%	14.9%	15.3%	16.0%	16.0%
Commercial and industrial loans	17.8%	17.9%	17.6%	16.4%	16.1%
Equipment finance	5.1%	5.5%	6.0%	6.2%	6.4%
Total loans held for investment	99.5%	99.7%	99.9%	99.9%	99.9%
Loans held for sale	0.5%	0.3%	0.1%	0.1%	0.1%
Total loans	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>

New loan production was \$543.6 million for the third quarter of 2026 at an average rate of 6.61%, while payoffs were \$283.5 million at an average rate of 6.55%.

	For the Three months Ended (in thousands)				
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025
New Loan Production					
Commercial real estate loans	\$ 226,929	\$ 170,080	\$ 131,426	\$ 125,866	\$ 176,826
Residential/consumer loans	77,081	50,010	29,074	70,268	103,247
Commercial and industrial loans	170,301	89,227	134,717	82,079	211,454
SBA loans	41,014	37,109	40,652	44,065	44,931
Equipment finance	28,233	25,450	42,051	52,521	34,315
Subtotal	<u>543,558</u>	<u>371,876</u>	<u>377,920</u>	<u>374,799</u>	<u>570,773</u>
Payoffs	(283,451)	(156,407)	(198,936)	(123,086)	(142,963)
Amortization	(112,229)	(121,208)	(133,396)	(133,992)	(60,939)
Loan sales	(47,399)	(54,761)	(64,690)	(63,642)	(100,452)
Net line utilization	(60,980)	(47,762)	4,373	(16,072)	(39,497)
Charge-offs & OREO	(6,110)	(1,892)	(3,172)	(2,899)	(4,620)
Loans held for investment-beginning balance	6,535,312	6,545,466	6,563,367	6,528,259	6,305,957
Loans held for investment-ending balance	<u>\$ 6,568,701</u>	<u>\$ 6,535,312</u>	<u>\$ 6,545,466</u>	<u>\$ 6,563,367</u>	<u>\$ 6,528,259</u>

Deposits were up 1.4% to \$7.06 billion at the end of the third quarter of 2026, from \$6.96 billion at the end of the previous quarter. Driving the increase was a \$107.5 million increase in money market and savings. Noninterest-bearing demand deposits represented 30.4% of total deposits at September 30, 2026 and the loan-to-deposit ratio was 93.1%.

	As of (in thousands)					Percentage Change	
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Q3-26 vs. Q2-26	Q3-26 vs. Q3-25
Deposit Portfolio							
Demand: noninterest-bearing	\$ 2,146,060	\$ 2,135,418	\$ 2,030,743	\$ 2,015,212	\$ 2,087,132	0.5%	2.8%
Demand: interest-bearing	85,521	80,783	78,341	74,799	86,834	5.9%	-1.5%
Money market and savings	2,192,054	2,084,572	2,116,073	2,084,218	2,094,028	5.2%	4.7%
Time deposits \$250,000 and less	1,296,520	1,314,544	1,318,250	1,277,382	1,235,755	-1.4%	4.9%
Core deposits	5,720,155	5,615,317	5,543,407	5,451,611	5,503,749	1.9%	3.9%
Time deposits over \$250,000	1,068,677	1,073,083	1,018,712	987,536	1,024,378	-0.4%	4.3%
State of California time deposits	180,000	180,000	150,000	150,000	150,000	0.0%	20.0%
Brokered time deposits	86,942	86,942	88,503	88,503	88,512	0.0%	-1.8%
Total deposits	<u>\$ 7,055,774</u>	<u>\$ 6,955,342</u>	<u>\$ 6,800,622</u>	<u>\$ 6,677,650</u>	<u>\$ 6,766,639</u>	1.4%	4.3%

	As of				
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025
Composition of Deposit Portfolio					
Demand: noninterest-bearing	30.4%	30.7%	29.9%	30.2%	30.8%
Demand: interest-bearing	1.2%	1.2%	1.1%	1.1%	1.3%
Money market and savings	31.1%	29.9%	31.1%	31.2%	31.0%
Time deposits \$250,000 and less	18.4%	18.9%	19.4%	19.1%	18.3%
Core deposits	81.1%	80.7%	81.5%	81.6%	81.4%
Time deposits over \$250,000	15.1%	15.4%	15.0%	14.9%	15.1%
State of California time deposits	2.6%	2.6%	2.2%	2.2%	2.2%
Brokered time deposits	1.2%	1.3%	1.3%	1.3%	1.3%
Total deposits	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>

During the third quarter of 2026, Hanmi Financial Corporation issued \$55.0 million of fixed-to-floating subordinated notes due July 31, 2036 (the “2036 Notes”). The 2036 Notes carry a fixed interest rate of 6.50% for the first five years. Thereafter, the 2036 Notes will pay interest at a floating rate, reset quarterly, equal to the then-current three-month Secured Overnight Financing Rate (“SOFR”) plus 234 basis points. The 2036 Notes may be redeemed at the option of Hanmi, without penalty, on July 31, 2031 and any interest payment date thereafter, or earlier upon specified events. The proceeds from the issuance of the 2036 Notes and the proceeds from the sale of securities of \$44.5 million were used to redeem the \$110.0 million callable subordinated notes due 2031 (the “2031 Notes”).

Stockholders’ equity at September 30, 2026 was \$808.3 million, compared with \$812.7 million at the end of the previous quarter. Offsetting the increase to stockholders’ equity from third quarter net income of \$23.7 million were dividends of \$8.3 million, share repurchases of \$4.9 million, which included \$0.1 million in purchases of vested employee stock in respect of Hanmi’s equity compensation programs, and a \$16.5 million increase in unrealized after-tax losses on securities available for sale. During the third quarter, under its share repurchase program, Hanmi repurchased 151,048 shares of common stock at an average price of \$31.79. As of September 30, 2026, there were 1.84 million shares available under the share repurchase program. In addition to the share repurchase program, Hanmi purchased 2,416 shares of common stock surrendered by employees to satisfy their tax liabilities upon the third-quarter vesting of their equity compensation awards.

Tangible common equity per share at the end of the third quarter of 2026 was \$27.03, essentially unchanged from \$27.04 at the end of the second quarter. Please refer to the *Non-GAAP Financial Measures* section below for more information.

Hanmi and the Bank exceeded minimum regulatory capital requirements, and the Bank continued to exceed the minimum for the “well capitalized” category.

	As of					Ratio Change	
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Q3-26 vs. Q2-26	Q3-26 vs. Q3-25
Regulatory Capital ratios⁽¹⁾							
Hanmi Financial							
Total risk-based capital	14.47%	15.29%	15.22%	15.06%	15.05%	-0.82	-0.58
Tier 1 risk-based capital	12.62%	12.61%	12.52%	12.37%	12.33%	0.01	0.29
Common equity tier 1 capital	12.30%	12.28%	12.20%	12.05%	12.00%	0.02	0.30
Tier 1 leverage capital ratio	10.82%	10.94%	10.93%	10.70%	10.64%	-0.12	0.18
Hanmi Bank							
Total risk-based capital	14.33%	14.48%	14.45%	14.25%	14.28%	-0.15	0.05
Tier 1 risk-based capital	13.28%	13.40%	13.37%	13.17%	13.20%	-0.12	0.08

Common equity tier 1 capital	13.28%	13.40%	13.37%	13.17%	13.20%	-0.12	0.08
Tier 1 leverage capital ratio	11.43%	11.71%	11.74%	11.47%	11.46%	-0.28	-0.03

(1) Preliminary ratios for September 30, 2026

Asset Quality

	As of or for the Three Months Ended (in thousands)					Amount Change	
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Q3-26 vs. Q2-26	Q3-26 vs. Q3-25
Nonperforming Loans and Assets							
Delinquent loans:							
Loans, 30 to 89 days past due and still accruing	\$ 12,968	\$ 32,773	\$ 13,274	\$ 17,610	\$ 11,560	\$ (19,805)	\$ 1,408
Nonperforming assets:							
Nonaccrual loans	\$ 8,942	\$ 9,931	\$ 12,420	\$ 18,112	\$ 19,369	\$ (989)	\$ (10,427)
Loans 90 days or more past due and still accruing	—	—	—	—	—	—	—
Nonperforming loans ⁽¹⁾	8,942	9,931	12,420	18,112	19,369	(989)	(10,427)
Other real estate owned, net	1,084	—	—	1,980	1,995	1,084	(911)
Nonperforming assets ⁽²⁾	<u>\$ 10,026</u>	<u>\$ 9,931</u>	<u>\$ 12,420</u>	<u>\$ 20,092</u>	<u>\$ 21,364</u>	<u>\$ 95</u>	<u>\$ (11,338)</u>
Delinquent loans to total loans	0.20%	0.50%	0.20%	0.27%	0.18%	-0.30	0.02
Nonperforming loans to total loans	0.14%	0.15%	0.19%	0.28%	0.30%	-0.01	-0.16
Nonperforming assets to total assets	0.12%	0.12%	0.16%	0.26%	0.27%	0.00	-0.15

⁽¹⁾Excludes an \$18.0 million nonperforming loan held for sale as of September 30, 2026.

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

Loans 30 to 89 days past due and still accruing were \$13.0 million, or 0.20% of loans, at the end of the third quarter of 2026, compared with \$32.8 million, or 0.50% of loans, at the end of the second quarter. The \$19.8 million decrease was primarily due to the held-for-sale designation of a \$21.2 million commercial real estate loan identified as special mention in the first quarter, the resolution of which resulted in a \$3.2 million partial charge-off during the third quarter.

Nonaccrual loans were \$8.9 million, or 0.14% of loans, at September 30, 2026, compared with \$9.9 million, or 0.15% of loans, at June 30, 2026.

Nonperforming assets were \$10.0 million, or 0.12% of total assets, at September 30, 2026, compared with \$9.9 million, or 0.12% of total assets, at June 30, 2026. Included in nonperforming assets at September 30, 2026 was a \$1.1 million other-real-estate-owned property transferred from classified loans during the third quarter.

	As of (in thousands)					Amount Change	
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Q3-26 vs. Q2-26	Q3-26 vs. Q3-25
Criticized Loans							
Special mention	\$ 56,221	\$ 68,198	\$ 93,682	\$ 71,113	\$ 16,775	\$ (11,977)	\$ 39,446
Classified	78,196	45,748	22,736	25,891	28,590	32,448	49,606
Total criticized loans ⁽¹⁾	<u>\$ 134,417</u>	<u>\$ 113,946</u>	<u>\$ 116,418</u>	<u>\$ 97,004</u>	<u>\$ 45,365</u>	<u>\$ 20,471</u>	<u>\$ 89,052</u>
Criticized loans to total loans	2.05%	1.74%	1.78%	1.48%	0.69%	0.31	1.36

⁽¹⁾Includes nonaccrual loans of \$8.9 million, \$9.9 million, \$12.4 million, \$18.1 million, and \$19.4 million as of Q3-26, Q2-26, Q1-26, Q4-25, and Q3-25, respectively.

Criticized loans were \$134.4 million at the end of the third quarter of 2026, compared with \$113.9 million at the end of the second quarter of 2026. The \$20.5 million increase in criticized loans included a \$32.5 million increase in classified loans, partially offset by a \$12.0 million

decrease in special mention loans. The increase in classified loans was primarily attributable to two multifamily loans downgraded in the third quarter that are subject to rent control restrictions in New York City, totaling \$51.4 million, partially offset by the \$21.2 million commercial real estate loan that was moved from classified to held-for-sale. The decrease in special mention loans was due primarily to the upgrade of an \$11.2 million commercial and industrial loan.

As a percent of total loans, criticized loans were 2.05% as of September 30, 2026, compared with 1.74% as of June 30, 2026.

	As of or for the Three Months Ended (in thousands)				
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025
Allowance for credit losses related to loans:					
Balance at beginning of period	\$ 70,475	\$ 70,468	\$ 69,903	\$ 69,781	\$ 66,756
Credit loss expense (recovery) on loans	4,680	1,271	3,163	1,701	2,543
Net loan (charge-offs) recoveries	(4,345)	(1,264)	(2,598)	(1,579)	482
Balance at end of period	<u>\$ 70,810</u>	<u>\$ 70,475</u>	<u>\$ 70,468</u>	<u>\$ 69,903</u>	<u>\$ 69,781</u>
Net loan charge-offs (recoveries) to average loans ⁽¹⁾	0.27%	0.08%	0.16%	0.10%	-0.03%
Allowance for credit losses to loans	1.08%	1.08%	1.08%	1.07%	1.07%
Allowance for credit losses related to off-balance sheet items:					
Balance at beginning of period	\$ 1,993	\$ 2,078	\$ 2,349	\$ 2,107	\$ 2,506
Credit loss expense (recovery) on off-balance sheet items	(150)	(85)	(271)	242	(399)
Balance at end of period	<u>\$ 1,843</u>	<u>\$ 1,993</u>	<u>\$ 2,078</u>	<u>\$ 2,349</u>	<u>\$ 2,107</u>
Unused commitments to extend credit	<u>\$ 990,715</u>	<u>\$ 946,544</u>	<u>\$ 891,594</u>	<u>\$ 930,122</u>	<u>\$ 952,475</u>

⁽¹⁾Annualized

The allowance for credit losses was \$70.8 million, or 1.08% of loans, at September 30, 2026, compared with \$70.5 million, or 1.08% of loans, at June 30, 2026. Collectively evaluated allowances increased \$1.0 million, while specific allowances decreased \$0.7 million.

Gross charge-offs for the third quarter of 2026 were \$5.0 million, compared with \$1.9 million for the preceding quarter. Charge-offs during the third quarter included \$3.2 million on the previously mentioned problem loan held for sale at September 30, 2026 and \$1.4 million for equipment financing agreements. Recoveries of previously charged off loans were \$0.7 million, substantially all of which were equipment financing agreements. As a result, there were \$4.3 million of net charge-offs for the third quarter of 2026, or 0.27% of loans (annualized), compared with \$1.3 million of net charge-offs, or 0.08% of loans (annualized), for the second quarter of 2026.

Corporate Developments

On July 23, 2026, Hanmi's Board of Directors declared a cash dividend on its common stock of \$0.28 per share for the 2026 third quarter. Hanmi paid the dividend on August 19, 2026, to stockholders of record as of the close of business on August 3, 2026.

Earnings Conference Call

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

About Hanmi Financial Corporation

Headquartered in Los Angeles, California, Hanmi Financial Corporation owns Hanmi Bank, which serves multi-ethnic communities through its network of 32 full-service branches 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.

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 and the shape of the yield curve 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;
- risks associated with cybersecurity threats, data breaches, ransomware attacks, or other failures in our operational or security systems and infrastructure, including the risks arising from our dependence on third-party service providers and vendors;
- failure to maintain current technologies;
- risks associated with Small Business Administration loans;
- failure to attract, develop, or retain key employees;
- our ability to access cost-effective funding;
- the imposition of tariffs or other domestic or international governmental policies, trade restrictions, and any retaliatory measures impacting our borrowers and the broader economy;
- the impact of a potential federal government shutdown, which may impact on our ability to effect sales of Small Business Administration loans or debt ceiling impasses or fiscal uncertainty;
- 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;
- 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.

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

	September 30, 2026	June 30, 2026	Percentage Change	September 30, 2025	Percentage Change
Assets					
Cash and due from banks	\$ 348,576	\$ 331,206	5.2 %	\$ 215,654	61.6 %
Securities available for sale, at fair value	869,499	896,610	-3.0 %	904,721	-3.9 %
Loans held for sale, at the lower of cost or fair value	31,242	16,969	84.1 %	6,512	379.8 %

Loans, net of allowance for credit losses	6,497,891	6,464,837	0.5%	6,458,478	0.6%
Accrued interest receivable	25,404	24,613	3.2%	23,986	5.9%
Premises and equipment, net	20,380	20,251	0.6%	20,340	0.2%
Customers' liability on acceptances	467	116	302.6%	342	36.5%
Servicing assets	6,693	6,419	4.3%	6,484	3.2%
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	56,359	56,048	0.6%	56,382	0.0%
Prepaid expenses and other assets	159,861	156,988	1.8%	136,416	17.2%
Total assets	\$ 8,043,788	\$ 8,001,473	0.5%	\$ 7,856,731	2.4%

Liabilities and Stockholders' Equity

Liabilities:

Deposits:					
Noninterest-bearing	\$ 2,146,060	\$ 2,135,418	0.5%	\$ 2,087,132	2.8%
Interest-bearing	4,909,714	4,819,924	1.9%	4,679,507	4.9%
Total deposits	7,055,774	6,955,342	1.4%	6,766,639	4.3%
Accrued interest payable	28,131	27,530	2.2%	34,219	-17.8%
Bank's liability on acceptances	467	116	302.6%	342	36.5%
Borrowings	—	—	0.0%	62,500	-100.0%
Subordinated debentures	76,147	130,773	-41.8%	130,309	-41.6%
Accrued expenses and other liabilities	74,960	75,032	-0.1%	83,172	-9.9%
Total liabilities	7,235,479	7,188,793	0.6%	7,077,181	2.2%

Stockholders' equity:

Common stock	34	34	0.0%	34	0.0%
Additional paid-in capital	597,236	596,303	0.2%	593,768	0.6%
Accumulated other comprehensive (loss)	(62,372)	(46,552)	-34.0%	(47,959)	30.1%
Retained earnings	438,893	423,499	3.6%	381,183	15.1%
Less treasury stock	(165,482)	(160,604)	-3.0%	(147,476)	12.2%
Total stockholders' equity	808,309	812,680	-0.5%	779,550	3.7%
Total liabilities and stockholders' equity	\$ 8,043,788	\$ 8,001,473	0.5%	\$ 7,856,731	2.4%

Hanmi Financial Corporation and Subsidiaries

Consolidated Statements of Income (Unaudited)

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

	Three Months Ended				
	September 30, 2026	June 30, 2026	Percentage Change	September 30, 2025	Percentage Change
Interest and dividend income:					
Interest and fees on loans	\$ 97,977	\$ 94,808	3.3%	\$ 95,691	2.4%
Interest on securities	6,819	6,337	7.6%	6,592	3.4%
Dividends on FHLB stock	451	219	105.9%	357	26.3%
Interest on deposits in other banks	3,409	1,958	74.1%	2,586	31.8%
Total interest and dividend income	108,656	103,322	5.2%	105,226	3.3%
Interest expense:					
Interest on deposits	39,271	37,774	4.0%	42,244	-7.0%
Interest on borrowings	—	154	-100.0%	324	-100.0%
Interest on subordinated debentures	1,815	1,537	18.1%	1,579	14.9%
Total interest expense	41,086	39,465	4.1%	44,147	-6.9%
Net interest income before credit loss expense	67,570	63,857	5.8%	61,079	10.6%
Credit loss expense	4,530	1,186	282.0%	2,145	111.2%
Net interest income after credit loss expense	63,040	62,671	0.6%	58,934	7.0%
Noninterest income:					
Service charges on deposit accounts	2,080	2,102	-1.0%	2,160	-3.7%
Trade finance and other service charges and fees	1,892	1,902	-0.5%	1,551	22.0%
Gain on sale of Small Business Administration ("SBA") loans	2,284	1,318	73.3%	1,857	23.0%
Gain on sale of residential mortgage loans	279	357	-21.8%	1,156	-75.9%
Other operating income	2,495	2,669	-6.5%	3,156	-20.9%

Total noninterest income	9,030	8,348	8.2 %	9,880	-8.6 %
Noninterest expense:					
Salaries and employee benefits	23,334	22,784	2.4 %	22,163	5.3 %
Occupancy and equipment	4,529	4,383	3.3 %	4,507	0.5 %
Data processing	4,706	4,555	3.3 %	3,860	21.9 %
Professional fees	1,696	1,997	-15.1 %	1,978	-14.3 %
Supplies and communications	489	491	-0.4 %	423	15.6 %
Advertising and promotion	728	679	7.2 %	712	2.2 %
Other operating expenses	4,367	4,150	5.2 %	3,714	17.6 %
Total noninterest expense	39,849	39,039	2.1 %	37,357	6.7 %
Income before tax	32,221	31,980	0.8 %	31,457	2.4 %
Income tax expense	8,538	8,475	0.7 %	9,396	-9.1 %
Net income	\$ 23,683	\$ 23,505	0.8 %	\$ 22,061	7.4 %
Basic earnings per share:	\$ 0.80	\$ 0.79		\$ 0.73	
Diluted earnings per share:	\$ 0.80	\$ 0.79		\$ 0.73	

Weighted-average shares outstanding:					
Basic	29,388,692	29,514,712		29,830,475	
Diluted	29,569,858	29,689,113		29,880,865	
Common shares outstanding	29,496,736	29,650,306		29,975,371	

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

	Nine Months Ended		
	September 30, 2026	September 30, 2025	Percentage Change
Interest and dividend income:			
Interest and fees on loans receivable	\$ 286,651	\$ 279,168	2.7 %
Interest on securities	19,115	19,022	0.5 %
Dividends on FHLB stock	1,501	1,071	40.1 %
Interest on deposits in other banks	6,863	6,554	4.7 %
Total interest and dividend income	314,130	305,815	2.7 %
Interest expense:			
Interest on deposits	113,783	124,727	-8.8 %
Interest on borrowings	830	3,032	-72.6 %
Interest on subordinated debentures	4,887	4,746	3.0 %
Total interest expense	119,500	132,505	-9.8 %
Net interest income before credit loss expense	194,630	173,310	12.3 %
Credit loss expense	8,608	12,496	-31.1 %
Net interest income after credit loss expense	186,022	160,814	15.7 %
Noninterest income:			
Service charges on deposit accounts	6,309	6,546	-3.6 %
Trade finance and other service charges and fees	5,295	4,409	20.1 %
Gain on sale of Small Business Administration ("SBA") loans	5,705	6,018	-5.2 %
Gain on sale of residential mortgage loans	1,121	1,331	-15.8 %
Other operating income	7,487	7,372	1.6 %
Total noninterest income	25,917	25,676	0.9 %
Noninterest expense:			
Salaries and employee benefits	68,074	65,204	4.4 %
Occupancy and equipment	13,326	13,301	0.2 %
Data processing	13,647	11,374	20.0 %
Professional fees	6,473	5,171	25.2 %
Supplies and communications	1,536	1,455	5.6 %
Advertising and promotion	2,096	2,094	0.1 %
Other operating expenses	12,104	10,090	20.0 %
Total noninterest expense	117,256	108,689	7.9 %
Income before tax	94,683	77,801	21.7 %
Income tax expense	24,938	22,951	8.7 %
Net income	\$ 69,745	\$ 54,850	27.2 %

Basic earnings per share:	\$	2.35	\$	1.82
Diluted earnings per share:	\$	2.33	\$	1.82
Weighted-average shares outstanding:				
Basic		29,509,964		29,905,265
Diluted		29,690,052		29,955,366
Common shares outstanding		29,496,736		29,975,371

Hanmi Financial Corporation and Subsidiaries

Average Balance, Average Yield Earned, and Average Rate Paid (Unaudited)
(Dollars in thousands)

	Three Months Ended								
	September 30, 2026			June 30, 2026			September 30, 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
Assets									
Interest-earning assets:									
Loans:									
Commercial real estate ⁽¹⁾	\$ 4,017,696	\$ 59,167	5.84%	\$ 3,986,661	\$ 57,244	5.76%	\$ 3,934,477	\$ 56,908	5.74%
Residential mortgage ⁽¹⁾	991,153	13,281	5.36%	1,001,859	13,511	5.39%	1,020,889	13,812	5.37%
Commercial and industrial ⁽¹⁾	1,090,135	19,276	7.02%	1,065,744	17,467	6.57%	904,019	17,593	7.72%
Consumer	5,670	98	6.90%	5,711	92	6.44%	8,323	156	7.43%
Equipment finance	355,169	6,155	6.93%	381,878	6,494	6.80%	436,727	7,222	6.61%
Total loans ⁽¹⁾	6,459,823	97,977	6.03%	6,441,853	94,808	5.90%	6,304,435	95,691	6.03%
Securities ⁽²⁾	966,574	6,819	2.85%	950,786	6,337	2.69%	985,888	6,592	2.70%
FHLB stock	16,385	451	10.92%	16,385	219	5.36%	16,385	358	8.65%
Interest-bearing deposits in other banks	370,575	3,409	3.65%	221,361	1,958	3.55%	239,993	2,585	4.27%
Total interest-earning assets	7,813,357	108,656	5.53%	7,630,385	103,322	5.43%	7,546,701	105,226	5.54%
Noninterest-earning assets:									
Cash and due from banks	47,625			48,769			53,144		
Allowance for credit losses	(70,267)			(70,249)			(67,851)		
Other assets	265,516			255,426			252,039		
Total assets	\$8,056,231			\$7,864,331			\$7,784,033		
Liabilities and Stockholders' Equity									
Interest-bearing liabilities:									
Deposits:									
Demand: interest-bearing	\$ 83,470	\$ 35	0.16%	\$ 81,682	\$ 33	0.16%	\$ 86,839	\$ 38	0.17%
Money market and savings	2,159,553	14,680	2.70%	2,056,148	13,540	2.64%	2,122,967	17,238	3.22%
Time deposits	2,657,593	24,556	3.67%	2,646,480	24,201	3.67%	2,494,285	24,968	3.97%
Total interest-bearing deposits	4,900,616	39,271	3.18%	4,784,310	37,774	3.17%	4,704,091	42,244	3.56%
Borrowings	—	—	0.00%	15,330	154	4.06%	27,772	324	4.63%
Subordinated debentures	132,407	1,815	5.48%	130,695	1,537	4.70%	130,766	1,579	4.83%
Total interest-bearing liabilities	5,033,023	41,086	3.24%	4,930,335	39,465	3.21%	4,862,629	44,147	3.60%
Noninterest-bearing liabilities and equity:									
Demand deposits: noninterest-bearing	2,034,788			1,963,242			1,960,331		
Other liabilities	126,211			120,896			142,592		

Stockholders' equity	<u>862,209</u>	<u>849,858</u>	<u>818,481</u>
Total liabilities and stockholders' equity	<u>\$8,056,231</u>	<u>\$7,864,331</u>	<u>\$7,784,033</u>
Net interest income	<u>\$ 67,570</u>	<u>\$ 63,857</u>	<u>\$ 61,079</u>
Cost of deposits	<u>2.25 %</u>	<u>2.25 %</u>	<u>2.51 %</u>
Net interest spread (taxable equivalent basis)	<u>2.29 %</u>	<u>2.22 %</u>	<u>1.94 %</u>
Net interest margin (taxable equivalent basis)	<u>3.44 %</u>	<u>3.36 %</u>	<u>3.22 %</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.

Hanmi Financial Corporation and Subsidiaries

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

(Dollars in thousands)

	Nine Months Ended					
	September 30, 2026			September 30, 2025		
	Average Balance	Interest Income / Expense	Average Yield / Rate	Average Balance	Interest Income / Expense	Average Yield / Rate
Assets						
Interest-earning assets:						
Loans:						
Commercial real estate ⁽¹⁾	\$ 3,989,706	\$ 172,248	5.77 %	\$ 3,950,295	\$ 168,156	5.69 %
Residential mortgage ⁽¹⁾	1,009,483	40,827	5.39 %	990,848	39,816	5.37 %
Commercial and industrial ⁽¹⁾	1,060,241	53,712	6.77 %	840,404	48,051	7.64 %
Consumer	5,560	274	6.58 %	7,673	414	7.21 %
Equipment finance	380,434	19,590	6.87 %	461,770	22,731	6.56 %
Loans receivable ⁽¹⁾	6,445,424	286,651	5.94 %	6,250,990	279,168	5.97 %
Securities ⁽²⁾	946,309	19,115	2.72 %	993,730	19,022	2.58 %
FHLB stock	16,385	1,501	12.25 %	16,385	1,071	8.74 %
Interest-bearing deposits in other banks	255,357	6,863	3.59 %	205,663	6,554	4.26 %
Total interest-earning assets	7,663,475	314,130	5.48 %	7,466,768	305,815	5.48 %
Noninterest-earning assets:						
Cash and due from banks	49,669			53,596		
Allowance for credit losses	(69,937)			(69,233)		
Other assets	256,302			250,485		
Total assets	<u>\$ 7,899,509</u>			<u>\$ 7,701,616</u>		
Liabilities and Stockholders' Equity						
Interest-bearing liabilities:						
Deposits:						
Demand: interest-bearing	\$ 80,070	\$ 96	0.16 %	\$ 82,533	\$ 95	0.15 %
Money market and savings	2,093,315	41,302	2.64 %	2,090,118	51,016	3.26 %
Time deposits	2,609,354	72,385	3.71 %	2,425,309	73,616	4.06 %
Total interest-bearing deposits	4,782,739	113,783	3.18 %	4,597,960	124,727	3.63 %
Borrowings	27,985	830	3.96 %	88,561	3,032	4.58 %
Subordinated debentures	131,222	4,887	4.97 %	130,788	4,746	4.84 %

Total interest-bearing liabilities	4,941,946	119,500	3.23 %	4,817,309	132,505	3.68 %
Noninterest-bearing liabilities and equity:						
Demand deposits:						
noninterest-bearing	1,978,909			1,930,659		
Other liabilities	127,056			142,425		
Stockholders' equity	851,598			811,223		
Total liabilities and stockholders' equity	\$ 7,899,509			\$ 7,701,616		
Net interest income		\$ 194,630			\$ 173,310	
Cost of deposits			2.25 %			2.55 %
Net interest spread (taxable equivalent basis)			2.25 %			1.80 %
Net interest margin (taxable equivalent basis)			3.40 %			3.11 %

⁽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)

	September 30,	June 30,	March 31,	December 31,	September 30,
Hanmi Financial Corporation and Subsidiaries	2026	2026	2026	2025	2025
Assets	\$ 8,043,788	\$ 8,001,473	\$ 7,839,227	\$ 7,869,185	\$ 7,856,731
Less goodwill and other intangible assets	(11,031)	(11,031)	(11,031)	(11,031)	(11,031)
Tangible assets	<u>\$ 8,032,757</u>	<u>\$ 7,990,442</u>	<u>\$ 7,828,196</u>	<u>\$ 7,858,154</u>	<u>\$ 7,845,700</u>
Stockholders' equity ⁽¹⁾	\$ 808,309	\$ 812,680	\$ 802,819	\$ 796,386	\$ 779,550
Less goodwill and other intangible assets	(11,031)	(11,031)	(11,031)	(11,031)	(11,031)
Tangible stockholders' equity ⁽¹⁾	<u>\$ 797,278</u>	<u>\$ 801,649</u>	<u>\$ 791,788</u>	<u>\$ 785,355</u>	<u>\$ 768,519</u>
Stockholders' equity to assets	10.05 %	10.16 %	10.24 %	10.12 %	9.92 %
Tangible common equity to tangible assets ⁽¹⁾	9.93 %	10.03 %	10.11 %	9.99 %	9.80 %
Common shares outstanding	29,496,736	29,650,306	29,806,694	29,894,757	29,975,371
Tangible common equity per common share	\$ 27.03	\$ 27.04	\$ 26.56	\$ 26.27	\$ 25.64

⁽¹⁾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	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Percentage Change	
						Q3-26 vs. Q2-26	Q3-26 vs. Q3-25
Net income	\$ 23,683	\$ 23,505	\$ 22,557	\$ 21,239	\$ 22,061		
Add back:							
Credit loss expense	4,530	1,186	2,892	1,943	2,145		
Income tax expense	8,538	8,475	7,925	8,887	9,396		
Preprovision net revenue	<u>\$ 36,751</u>	<u>\$ 33,166</u>	<u>\$ 33,374</u>	<u>\$ 32,069</u>	<u>\$ 33,602</u>	10.8%	9.4%



Hanmi Financial Corporation

NASDAQ | **HAFC**



3Q26 Earnings Supplemental Presentation

October 27, 2026

California | Colorado | Georgia | Illinois | New Jersey | New York | Texas | Virginia | Washington



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FORWARD-LOOKING STATEMENTS

Hanmi Financial Corporation (the "Company") cautions investors that any statements contained herein that are not historical facts are forward-looking statements within the meaning of the "safe harbor" provisions of the Private Securities Litigation Reform Act of 1995, including, but not limited to, those statements regarding operating performance, financial position, 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 and the shape of the yield curve 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, risks associated with cybersecurity threats, data breaches, ransomware attacks, or other failures in our operational or security systems and infrastructure, including the risks arising from our dependence on third-party service providers and vendors, the failure to maintain current technologies, risks associated with Small Business Administration loans, failure to attract, develop, or retain key employees, our ability to access cost-effective funding, the imposition of tariffs or other domestic or international governmental policies, trade restrictions, and any retaliatory measures impacting our borrowers and the broader economy, the impact of a potential federal government shutdown, which may impact on our ability to effect sales of Small Business Administration loans or debt ceiling impasses or fiscal uncertainty, 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, 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.

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 October 27, 2026, including the section titled "Forward-Looking Statements" and the Company's most recent Form 10-K, 10-Q and other filings with the Securities and Exchange Commission. The Company disclaims any obligation to update or revise the forward-looking statements herein.

NON-GAAP FINANCIAL INFORMATION

This presentation contains financial information determined by methods other than in accordance with accounting principles generally accepted in the United States of America ("GAAP"). These non-GAAP measures include tangible common equity to tangible assets, tangible common equity per share (including without the impact of available for sale securities on the accumulated other comprehensive income) and pro forma regulatory capital. Management uses these "non-GAAP" measures in its analysis of the Company's performance. Management believes these non-GAAP financial measures allow for better comparability of period-to-period operating performance. Additionally, the Company believes this information is utilized by regulators and market analysts to evaluate a company's financial condition and therefore, such information is useful to investors. These disclosures should not be viewed as a substitute for operating results determined in accordance with GAAP, nor are they necessarily comparable to non-GAAP performance measures that may be presented by other companies. A reconciliation of the non-GAAP measures used in this presentation to the most directly comparable GAAP measures is provided in the Appendix to this presentation.

3Q26 HIGHLIGHTS

Earnings Performance

- Net income increased 0.8% from the second quarter, with 10.8% growth in preprovision net revenue⁽¹⁾ offset by a \$3.3 million increase in credit loss expense from a single loan charge-off.
- Net interest income increased 5.8% to \$67.6 million, reflecting 2.4% growth in average interest-earning assets, which was funded by 2.8% growth in average deposits.
- Net interest margin was 3.44%, up 8 bps; the average yield on loans increased 13 bps while the average rate on interest-bearing deposits increased only 1 bp.

Deposits and Loans

- Deposits grew 1.4% to \$7.06 billion, with core deposits up 1.9% and noninterest-bearing deposits stable at 30.4% of total deposits.
- Loans increased 0.5% to \$6.57 billion as new loan production increased 46.2%, or \$171.7 million, partially offset by an increase in payoffs of \$127.0 million.

Asset Quality and Capital

- Hanmi recognized a \$3.2 million charge-off on a \$21.2 million commercial real estate loan when it was moved to held-for-sale; asset quality however remained strong with nonperforming assets to total assets unchanged from the second quarter at 0.12% and a low 0.14% ratio of nonperforming loans to total loans.
- Hanmi returned 55.6% of third quarter earnings to shareholders, comprising \$8.3 million in dividends and \$4.9 million in share repurchases; capital ratios remained healthy with tangible common equity to tangible assets⁽¹⁾ at 9.93% and a common equity Tier 1 capital ratio of 12.30%.

Net Income

\$23.7M

ROAE

10.90%

Diluted EPS

\$0.80

NIM

3.44%

ROAA

1.17%

Efficiency Ratio

52.02%

(1) Non-GAAP financial measure; refer to the non-GAAP reconciliation slide.

LOAN PRODUCTION

Loan production was **\$543.6 million** for the third quarter, which included commercial & industrial loan production of **\$170.3 million**, a **91%** increase quarter-over-quarter.

\$226.9M

Commercial real estate
loan production

\$170.3M

Commercial and industrial
loan production

\$28.2M

Equipment finance
production

\$77.1M

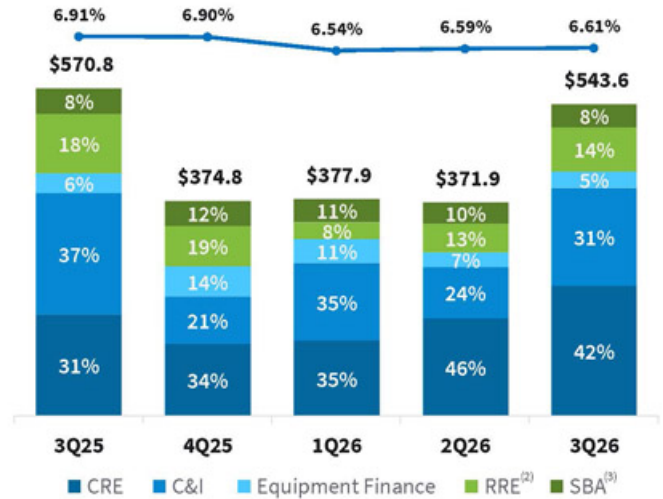
Residential mortgage
production

\$41.0M

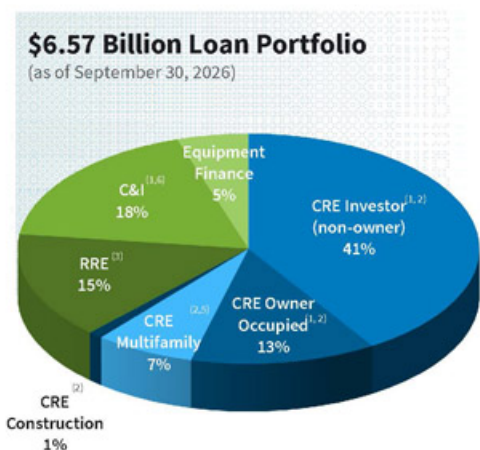
SBA loan production

- (1) Weighted average interest rate is the stated loan interest rate weighted by the loan amount.
 (2) Production includes mortgage loan purchases of \$3.0 million, \$3.4 million, \$12.3 million, and \$4.7 million for 3Q25, 4Q25, 2Q26, and 3Q26, respectively.
 (3) \$44.9 million, \$44.1 million, \$40.7 million, \$37.1 million, and \$41.0 million of SBA loan production includes \$20.6 million, \$22.3 million, \$23.9 million, \$20.2 million, and \$21.2 million of loans secured by CRE and the remainder represents C&I loans for 3Q25, 4Q25, 1Q26, 2Q26, and 3Q26, respectively.

New Production and Weighted Average Interest Rate⁽¹⁾
(\$ in millions)



LOAN PORTFOLIO



Notes: Numbers may not add due to rounding.

- (1) Includes syndicated loans of \$574.7 million in total commitments (\$476.0 million disbursed) across C&I (\$473.1 million committed and \$388.4 million disbursed) and CRE (\$101.6 million committed and \$87.6 million disbursed).
- (2) CRE is a combination of investor (non-owner), Owner Occupied, Multifamily, and Construction. Investor (or non-owner occupied) property is where the investor (borrower) does not occupy the property. The primary source of repayment stems from the rental income associated with the respective properties. Owner Occupied property is where the borrower owns and occupies the property. 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 \$0.8 million of HELOCs and \$4.9 million in consumer loans.
- (4) Weighted average LTV and weighted average DCR calculated when the loan was first underwritten or renewed subsequently.
- (5) \$83.8 million, or 17.4%, of the CRE multifamily loans are subject to rent restrictions in New York City.
- (6) Includes \$272.9 million of loans to nondepository financial institutions (NDFI), principally mortgage credit intermediaries.

	Outstanding (\$ in millions)	3Q26 Average Yield
Commercial Real Estate (CRE) ^(1,2) Portfolio	\$4,056	5.84%
Residential Real Estate (RRE) ⁽³⁾ Portfolio	\$1,002	5.37%
Commercial & Industrial (C&I) ^(1,6) Portfolio	\$1,172	7.02%
Equipment Finance Portfolio	\$339	6.93%

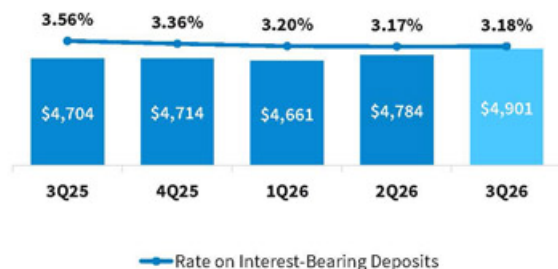
	# of Loans	Weighted Average Loan-to-Value Ratio ⁽⁴⁾	Weighted Average Debt Coverage Ratio ⁽⁴⁾
CRE ⁽²⁾ Investor (non-owner)	846	48.5%	2.06x
CRE ⁽²⁾ Owner Occupied	726	50.3%	2.92x
CRE ^(2,5) Multifamily	165	56.0%	1.72x

DEPOSIT PORTFOLIO

Total deposits increased **1.4%** to **\$7.06 billion** from the prior quarter.

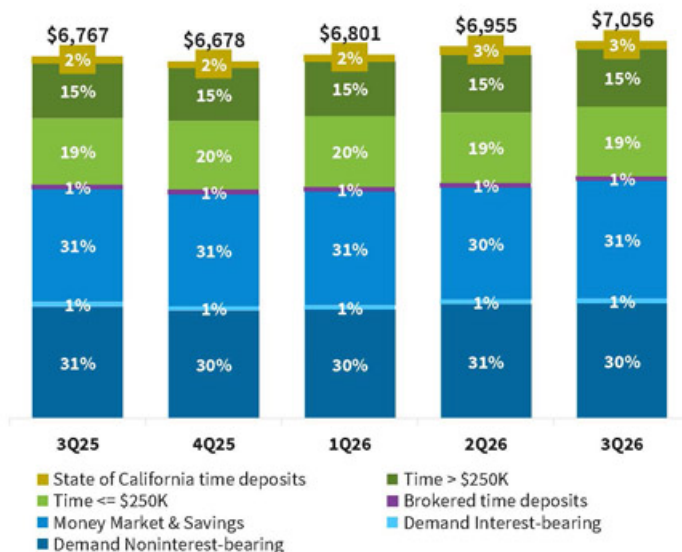
Noninterest-bearing demand deposits represented 30.4% of total deposits at September 30, 2026. Estimated uninsured deposits were 46.3% of total deposits. Brokered deposits remained low at 1.2% of total deposits.

Average Interest-Bearing Deposits (\$ in millions)



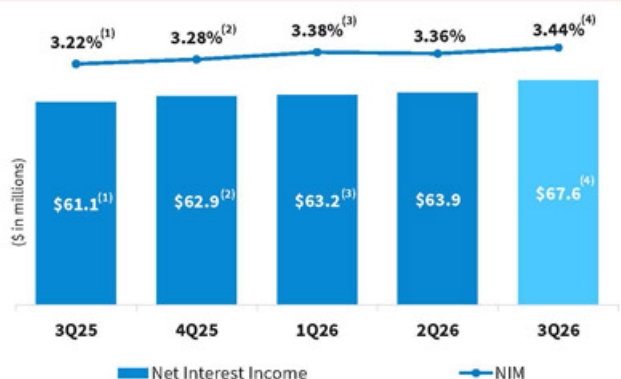
Note: Numbers may not add due to rounding.

Deposits (\$ in millions)

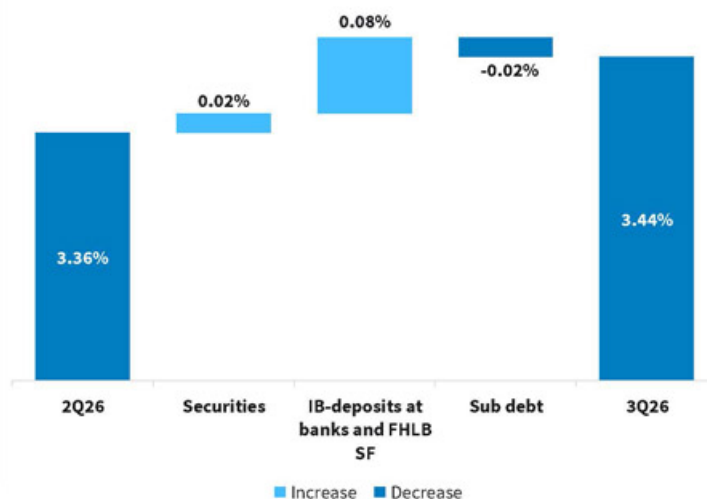


NET INTEREST INCOME | NET INTEREST MARGIN

Net interest income for the third quarter was **\$67.6 million** and net interest margin (taxable equivalent) was **3.44%**.



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

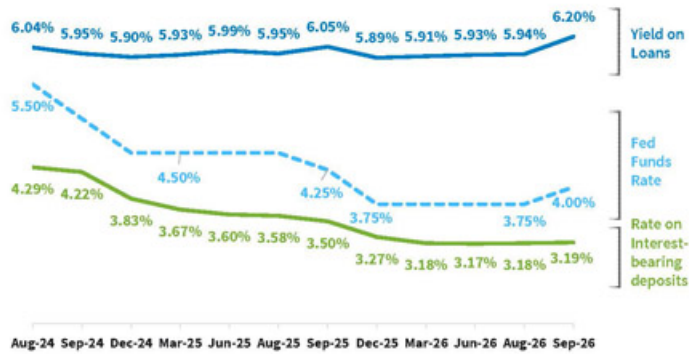
(3) Includes a \$0.5 million special FHLB dividend; represents approximately 2 bps of net interest margin

(4) Includes \$0.4 million of loan interest reversals, \$1.2 million of prepayment fees and accelerated deferred fee income from loan payoffs, and a \$0.2 million special dividend from FHLB as well as additional \$0.3 million interest expense associated with subordinated debentures from the overlapping of the newly issued 2036 notes and the redemption of the 2031 Notes; these items represented approximately 4 bps of net interest margin



NET INTEREST INCOME SENSITIVITY

Loan & Deposit Beta⁽¹⁾



Aug-24 Sep-24 Dec-24 Mar-25 Jun-25 Aug-25 Sep-25 Dec-25 Mar-26 Jun-26 Aug-26 Sep-26

Time Horizon:	Aug 24 - Aug 25	Aug 25 - Aug 26	Aug 26 - Sep 26
Change in the Fed Funds Rate:	-100 bps	-75 bps	+25 bps
Deposit Beta:	71%	53%	8%

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 the monthly average yield and rate, respectively. Fed funds rate is the upper-range target 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%, between August 2025, when the fed funds rate was 4.50%, and August 2026, when the fed funds rate was 3.75%, and between August 2026, when the fed funds rate was 3.75%, and September 2026, when the fed funds rate was 4.00%.

(2) Average rates on CDs and interest-bearing deposits for the month of September 2026 were 3.69% and 3.19%, respectively.

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

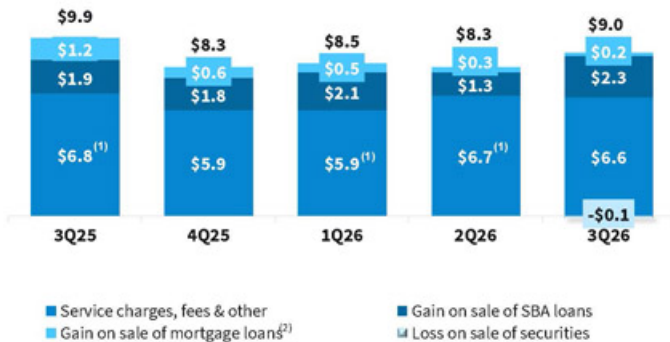
(4) Represent the weighted average contractual rates.



NONINTEREST INCOME

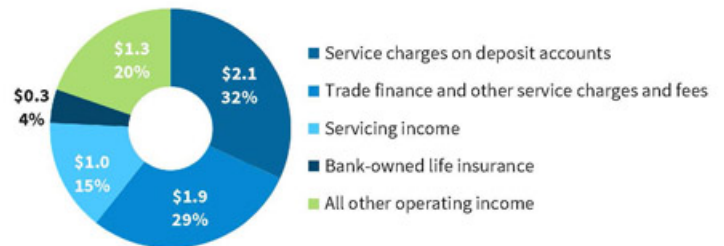
Noninterest income for the third quarter was **\$9.0 million**, up **8.2%** from the second quarter, primarily due to a **\$1.0 million** increase in gain on sale of SBA loans.

Noninterest Income (\$ in millions)



Numbers may not add due to rounding.
⁽¹⁾ Includes \$0.9 million, \$0.3 million, and \$0.5 million in BOLI death benefits for 3Q25, 1Q26, and 2Q26, respectively.
⁽²⁾ 3Q25 had two transactions while 4Q25, 1Q26, 2Q26, and 3Q26 each had one mortgage loan sale transaction.

3Q26 Service Charges, Fees & Other (\$ in millions)

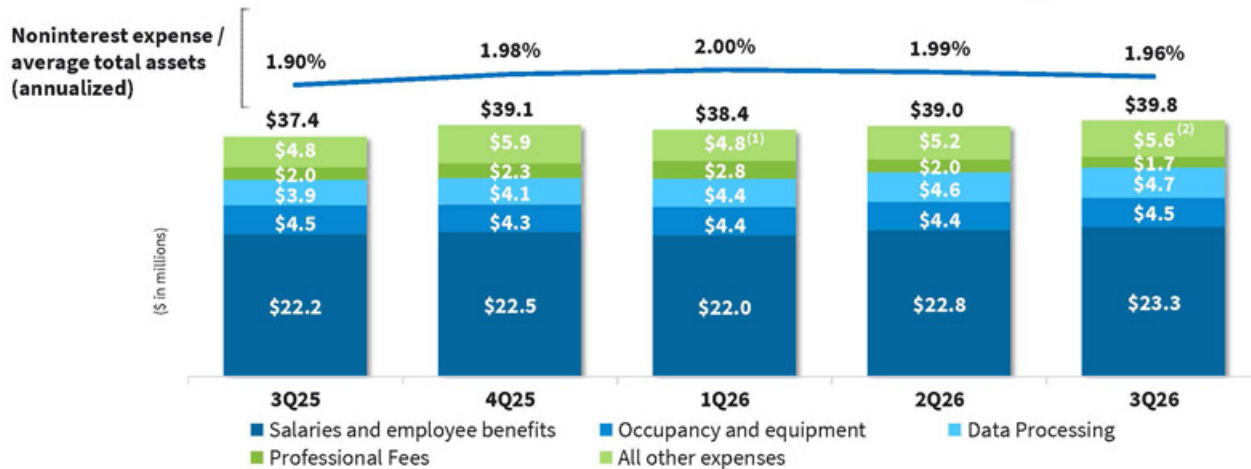


SBA 7(a) Loan Production and Sales (\$ in millions)



NONINTEREST EXPENSE

Noninterest expense was **\$39.8 million** for the third quarter, up **2.1%** from the second quarter, primarily due to the acceleration of amortization costs related to the early redemption of our subordinated debt.

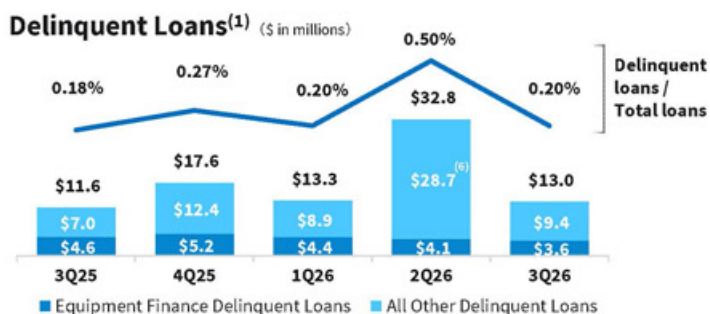


(1) Includes a \$0.8 million gain from the sale of OREO properties in 1Q26.

(2) Includes \$1.1 million of expense associated with subordinated debt early redemption in 3Q26.

ASSET QUALITY – DELINQUENT & CRITICIZED LOANS

The **\$19.8 million** decrease in delinquent loans in the third quarter was primarily driven by the held-for-sale designation of a \$21.2 million commercial real estate loan.



Note: Numbers may not add due to rounding.

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

(2) Includes nonaccrual loans of \$19.4 million, \$18.1 million, \$12.4 million, \$9.9 million, and \$8.9 million as of 3Q25, 4Q25, 1Q26, 2Q26, and 3Q26, respectively.

(3) Includes a CRE loan designated nonaccrual of \$10.6 million and \$10.2 million for 3Q25 and 4Q25, respectively.

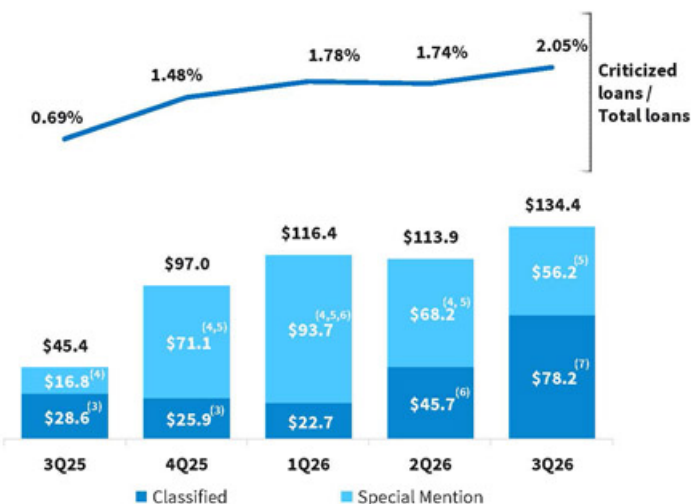
(4) Includes a C&I relationship in the retail industry of \$11.8 million, \$11.6 million, \$11.4 million, and \$11.2 million for 3Q25, 4Q25, 1Q26, and 2Q26, respectively.

(5) Includes a CRE loan of \$55.0 million, \$54.8 million, \$54.5 million, and \$54.2 million in the hospitality industry for 4Q25, 1Q26, 2Q26, and 3Q26, respectively.

(6) Includes a CRE loan in the retail industry of \$21.2 million for 1Q26 and 2Q26.

(7) Includes two multifamily CRE loans totaling \$51.4 million for 3Q26.

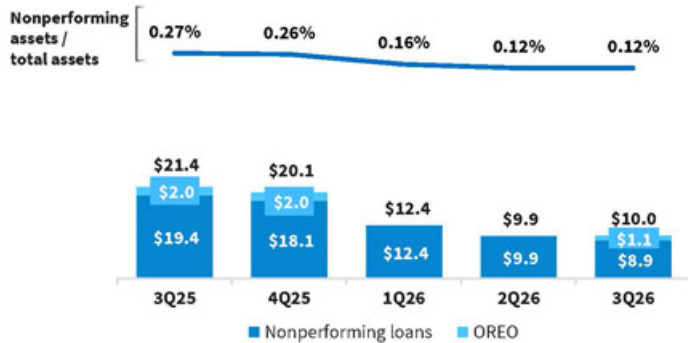
Criticized Loans⁽²⁾ (\$ in millions)



ASSET QUALITY – NONPERFORMING ASSETS & NONACCRUAL LOANS

Nonperforming assets were **\$10.0 million** at the end of the third quarter.

Nonperforming Assets⁽¹⁾ (\$ in millions)



Note: Numbers may not add due to rounding.

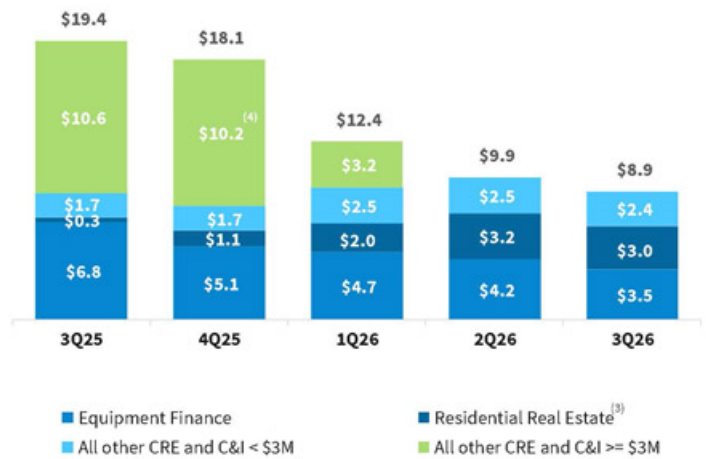
(1) Nonperforming assets exclude repossessed personal property of \$0.4 million, \$0.6 million, \$0.3 million, and \$0.3 million for 3Q25, 4Q25, 1Q26, 2Q26, and 3Q26, respectively.

(2) Specific allowance for credit losses for 3Q25, 4Q25, 1Q26, 2Q26, and 3Q26 was \$4.4 million, \$3.4 million, \$3.2 million, \$2.6 million, and \$1.9 million, respectively.

(3) Residential real estate includes consumer loans.

(4) Includes a CRE loan with a balance of \$10.2 million at 4Q25.

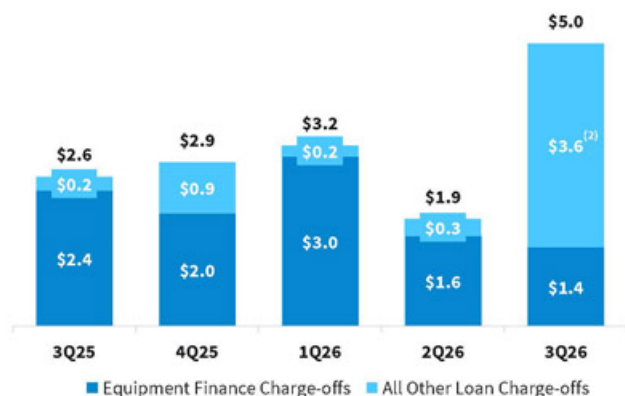
Nonaccrual Loans⁽²⁾ (\$ in millions)



ASSET QUALITY – GROSS & NET LOAN CHARGE-OFFS

Net charge-offs for the third quarter were **\$4.3 million**, or **27 bps** annualized, stemming from a **\$3.2 million** partial charge-off on a CRE loan. Absent this charge-off, annualized net charge-offs to average loans would have been **7 bps**.

Gross Charge-offs (\$ in millions)

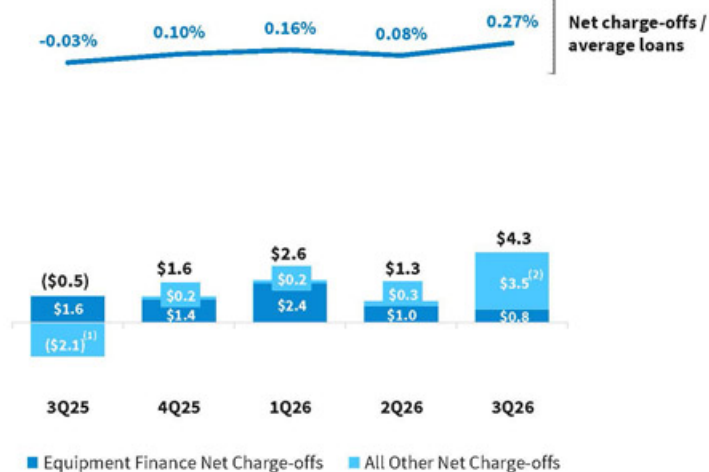


Note: Numbers may not add due to rounding.

(1) Includes a \$2.0 million recovery on a loan previously charged-off.

(2) Includes a \$3.2 million commercial real estate loan charge-off in the retail industry.

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



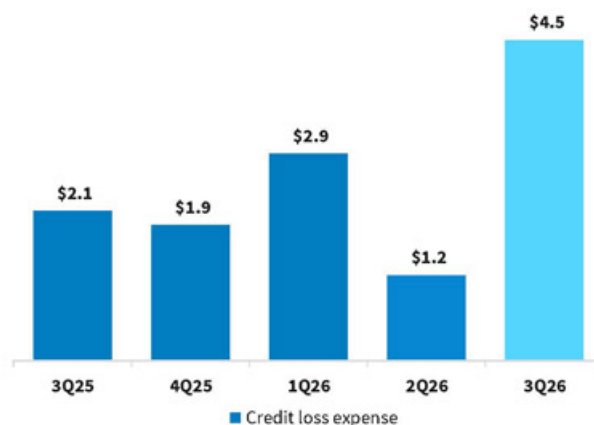
ACL TREND

The allowance for credit losses was **\$70.8 million** at September 30, 2026, or **1.08%** of total loans, effectively unchanged from the prior quarter.

Allowance for Credit Losses (\$ in millions)



Credit Loss Expense (\$ in millions)



ACL ANALYSIS BY LOAN TYPE

(\$ in millions)

	September 30, 2026		June 30, 2026		March 31, 2026		December 31, 2025		September 30, 2025	
	Allowance	Loans	Allowance	Loans	Allowance	Loans	Allowance	Loans	Allowance	Loans
CRE	\$ 40.0	\$ 4,055.7	\$ 37.4	\$ 4,022.3	\$ 36.8	\$ 3,998.1	\$ 38.7	\$ 4,030.1	\$ 40.2	\$ 4,015.3
C&I	8.1	1,171.6	8.7	1,171.3	8.8	1,152.6	7.8	1,074.9	7.3	1,052.5
Equipment Finance	11.1	339.6	12.7	362.8	11.6	392.6	10.4	408.5	11.0	416.9
RRE & Consumer	11.6	1,001.8	11.7	978.9	13.3	1,002.2	13.0	1,049.9	11.3	1,043.6
Total	\$ 70.8	\$ 6,568.7	\$ 70.5	\$ 6,535.3	\$ 70.5	\$ 6,545.5	\$ 69.9	\$ 6,563.4	\$ 69.8	\$ 6,528.3

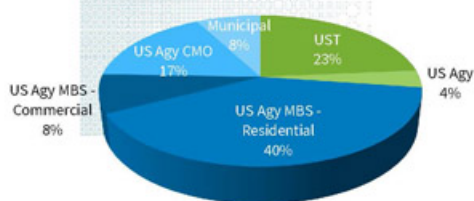
Note: Numbers may not add due to rounding.

SECURITIES PORTFOLIO

The **\$957.9 million** securities portfolio (all AFS, no HTM) represented **12%** of assets at September 30, 2026, and had a weighted average modified duration of 3.5 years with **\$88.2 million** in an unrealized loss position.

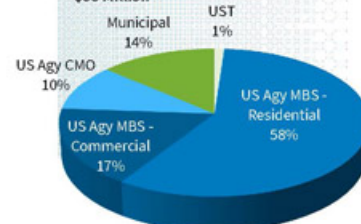
Available for Sale⁽¹⁾

\$958 Million

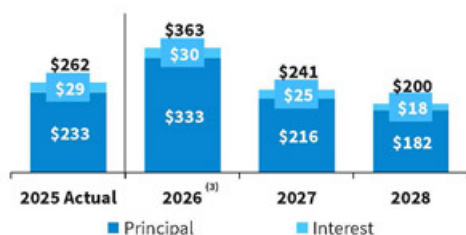


Unrealized Loss

\$88 Million

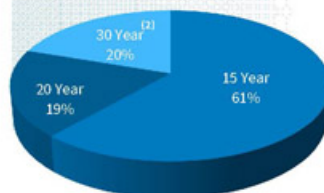


Principal Paydowns⁽³⁾ (\$ in millions)



US Agy Residential MBS Maturity

\$384 Million



Securities Duration

3.5 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 consisted of \$216.9 million of principal paydown, \$44.5 million received from the sale of U.S. Treasuries, and \$22.6 million of interest payments received.



LIQUIDITY

The Bank and the Company had **ample liquidity** resources at September 30, 2026.

Liquidity Position (\$ in millions)

	Balance	% of Assets
Cash & cash equivalents	\$ 349	4.3%
Securities (unpledged)	866	10.8%
Loans held for sale	31	0.4%
Liquid Assets	1,245	15.5%
FHLB available borrowing capacity	1,516	18.9%
FRB discount window borrowing capacity	833	10.4%
Federal funds lines (unsecured) available	140	1.7%
Secondary Liquidity Sources	2,489	31.0%
Bank Liquidity (Liquid Assets + Secondary Liquidity)	\$ 3,734	46.5%

Company-only Subordinated Debentures (\$ in millions)

	Par	Amortized Cost	Rate
2036 Trust Preferred Securities	\$ 26	\$ 23	5.56% ⁽¹⁾
2036 Subordinated Debt	55	54	6.50% ⁽²⁾
	\$ 82	\$ 77	

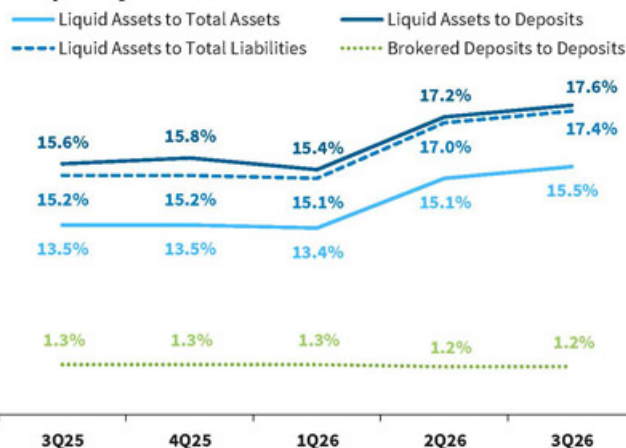
⁽¹⁾ Rate at September 30, 2026, based on 3-month SOFR + 166 bps; subject to a rate cap of 5.66% effective on September 15, 2026 and maturing on September 15, 2028

⁽²⁾ Issued in July 2026 and due in July 2036. The interest rate is fixed at 6.50% for 5 years. The rate resets quarterly commencing July 31, 2031 to the 3-month SOFR + 234 bps.

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

	Balance
Cash	\$ 4
Securities (AFS)	4
	\$ 8

Liquidity Ratios



CAPITAL MANAGEMENT

Due to prudent capital management, while driving shareholder return through stable quarterly dividends and the share repurchase program, tangible book value per share (TBVPS)⁽¹⁾ was essentially unchanged at **\$27.03** at the end of the third quarter.

TBVPS⁽¹⁾ & TCE/TA⁽¹⁾

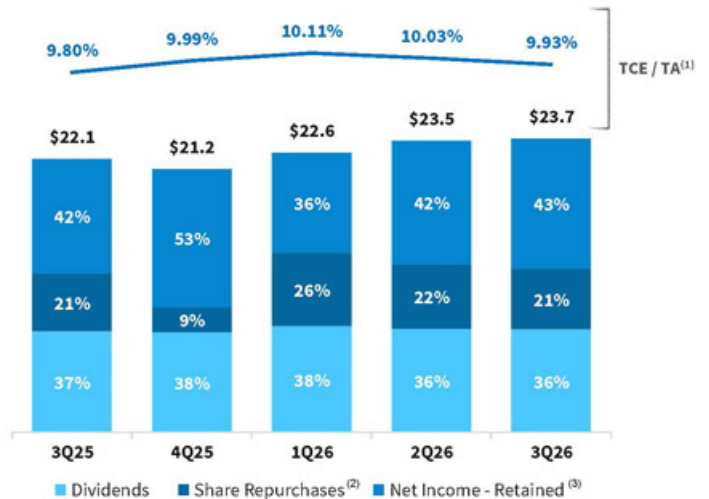


(1) Non-GAAP financial measure, refer to the non-GAAP reconciliation slides.

(2) Includes shares purchased to satisfy employees' tax liabilities upon the vesting of stock-based compensation of \$1.1 million, \$0.4 million, and \$0.1 million for 1Q26, 2Q26, and 3Q26, respectively.

(3) "Net Income - Retained" is equal to net income minus dividend payout and share repurchases.

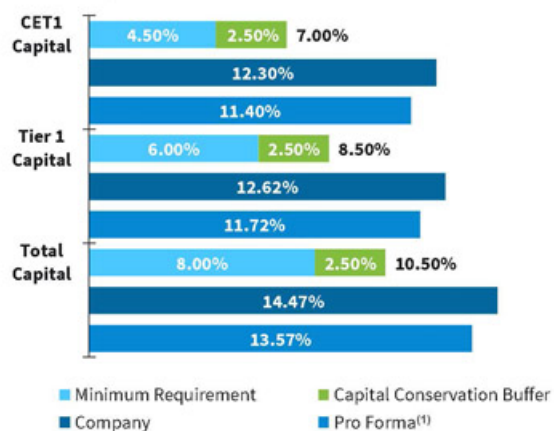
Dividends, Share Repurchases & TCE/TA⁽¹⁾ (\$ in millions)



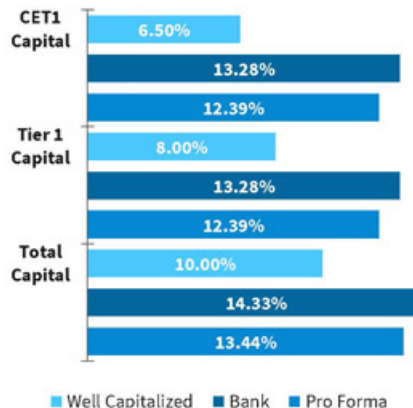
REGULATORY CAPITAL

The Company **exceeded regulatory minimums** and the Bank remained **well capitalized** at September 30, 2026.

Company



Bank



(1)

(1) Pro forma illustrates capital ratios with unrealized AFS securities losses at September 30, 2026. Non-GAAP financial measure; refer to the non-GAAP reconciliation slides.

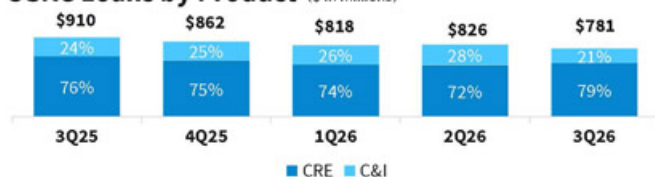


USKC⁽¹⁾ LOANS & DEPOSITS

USKC portfolio represented **\$780.7 million**, or **12%** of the loan portfolio, and **\$1.35 billion**, or **19%** of the deposit portfolio, at September 30, 2026.

USKC CRE portfolio had a weighted average debt coverage ratio⁽²⁾ of 2.22x and weighted average loan-to-value⁽²⁾ of 57.4%.

USKC Loans by Product (\$ in millions)



USKC Deposits by Product⁽³⁾ (\$ in millions)

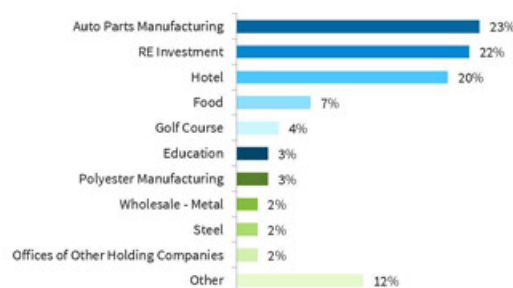


(1) U.S. subsidiaries of Korean corporations

(2) Weighted average DCR and weighted average LTV calculated when the loan was first underwritten or renewed subsequently.

(3) Time deposits, not illustrated, represent the remainder to add to 100%.

USKC Loans – Top 10 Industries (as of 3Q26)



USKC Deposits – Top 10 Industries (as of 3Q26)



LOAN PORTFOLIO MATURITIES

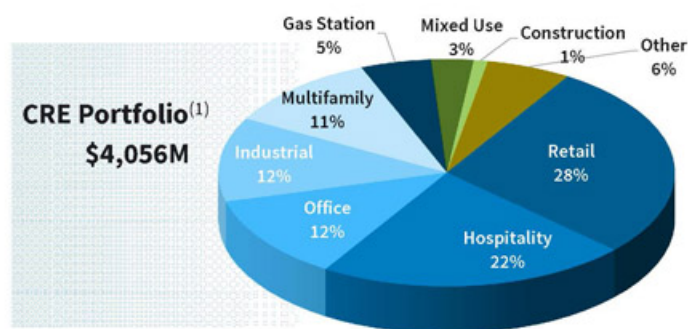
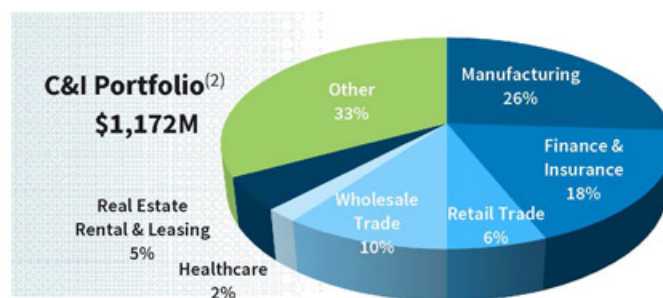
(\$ in millions)	<1 Year		1-3 Years		>3 Years		Total
Real Estate Loans							
Retail	\$	219.5	\$	342.5	\$	588.3	\$ 1,150.3
Hospitality		264.1		272.2		347.4	883.7
Office		202.7		202.9		78.2	483.8
Other		322.5		447.6		756.5	1,526.6
Commercial Property	\$	1,008.8	\$	1,265.2	\$	1,770.4	\$ 4,044.4
Construction		11.2		-		-	11.2
RRE/Consumer		4.7		0.1		997.1	1,001.9
Total Real Estate Loans	\$	1,024.7	\$	1,265.3	\$	2,767.5	\$ 5,057.5
C&I ⁽¹⁾		428.3		235.6		507.7	1,171.6
Equipment Finance		35.4		148.7		155.5	339.6
Loans Receivable	\$	1,488.4	\$	1,649.6	\$	3,430.7	\$ 6,568.7

Note: numbers may not add due to rounding.

(1) \$353.7 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⁽¹⁾ represents **62%** of the total portfolio
- C&I⁽²⁾ represents **18%** of the total portfolio.

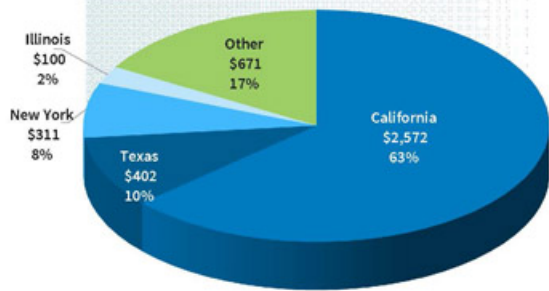


(1) \$121.2 million, or 3.0%, and \$28.3 million, or 0.7%, of the CRE portfolio are unguaranteed and guaranteed SBA loans, respectively.
(2) \$65.4 million, or 5.6%, and \$47.6 million, or 4.1%, of the C&I portfolio are unguaranteed and guaranteed SBA loans, respectively.

CRE PORTFOLIO GEOGRAPHICAL EXPOSURE

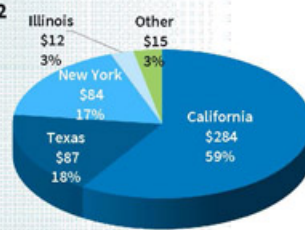
(\$ in millions)

CRE Composition by State
\$4,056



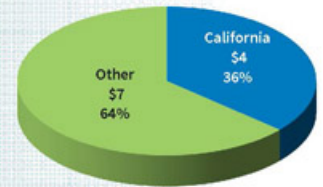
Multifamily by State

\$482



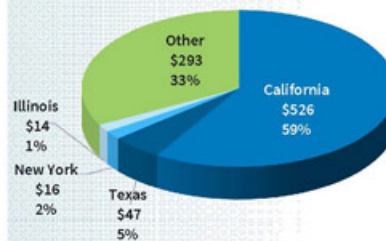
Construction by State

\$11



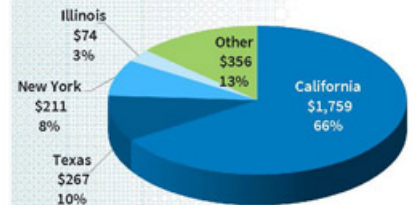
Owner Occupied by State

\$896



Investor (Non-owner Occupied) by State

\$2,667



OFFICE LOAN PORTFOLIO

The CRE office portfolio⁽¹⁾ was **\$483.8 million**⁽²⁾ at September 30, 2026, representing **7%** of the total loan portfolio.

\$4.0M

Average balance of the portfolio

2.1x

Weighted average debt coverage ratio⁽³⁾ of the segment

57.3%

Weighted average loan to value⁽³⁾ of the segment

42.5%

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

0.07%

of the office portfolio was delinquent

1.02%

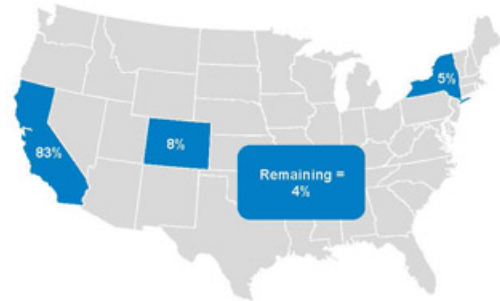
of the office portfolio was criticized

(1) Segment represents exposure in CRE and excludes construction. 5.3% of the portfolio was owner occupied.

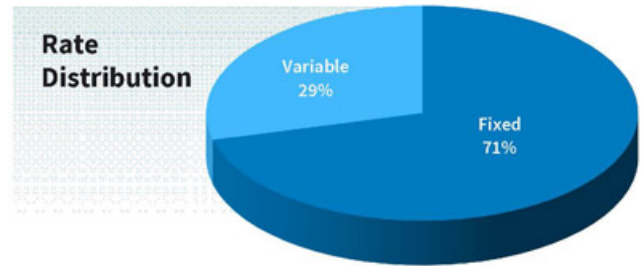
(2) SBA CRE office loans were \$9.5 million, or 2.0% of total office loans, at September 30, 2026.

(3) Weighted average DCR and weighted average LTV calculated when the loan was first underwritten or renewed subsequently.

Portfolio by State



Rate Distribution



HOSPITALITY SEGMENT

The hospitality segment represented **\$883.6 million**,⁽¹⁾ or **13%** of the total loan portfolio and **22%** of the total CRE portfolio, at September 30, 2026.

\$4.7M

Average balance of the segment (excluding construction)

2.03x

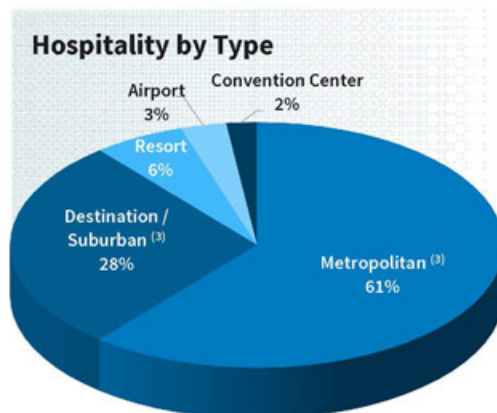
Weighted average debt coverage ratio⁽²⁾ of the segment

51.9%

Weighted average loan to value⁽²⁾ of the segment

\$56.4M

or 6.4%, of the hospitality segment was criticized as of September 30, 2026⁽⁴⁾



(1) SBA loans in the hospitality segment were \$22.9 million, or 2.6%, of total hospitality loans at September 30, 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 a special mention CRE loan of \$54.2 million at September 30, 2026.



RETAIL SEGMENT

The retail segment represented **\$1.15 billion**,⁽¹⁾ or **18%** of the total loan portfolio, and **28%** of the total CRE portfolio, at September 30, 2026.

\$1.5M

Average balance of the segment

2.03x

Weighted average debt coverage ratio⁽²⁾ of the segment

44.98%

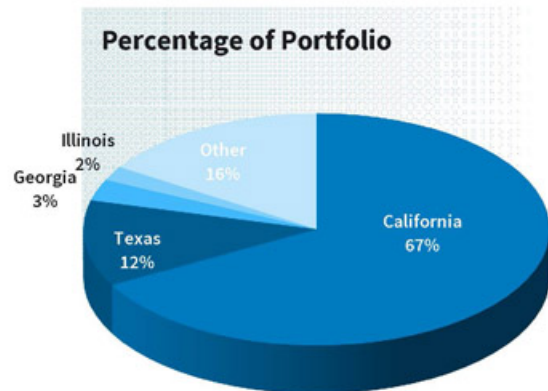
Weighted average loan to value⁽²⁾ of the segment

\$3.2M

or 0.27%, of the retail segment was criticized at September 30, 2026

\$0.9M

or 0.08%, of the retail segment was on nonaccrual status at September 30, 2026



(1) SBA loans in the retail segment are \$88.6 million, or 7.70% of total retail loans, at September 30, 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⁽¹⁾ portfolio was **\$1.0 billion** at September 30, 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

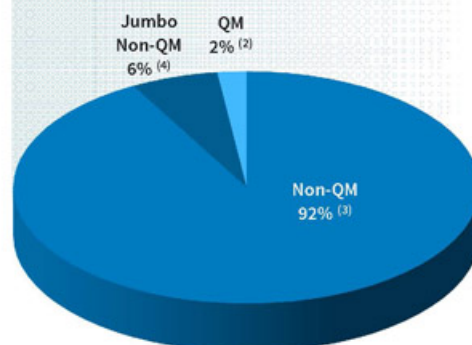
26.7% Fixed	73.3% Variable	7.9% Reset within the next 12 months	92.1% Reset after 12 months
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Payment Performance

0.84% Total delinquencies	0.39% 30-59 days delinquency category	0.15% 60-89 days delinquency category
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\$3.0M / 0.3%
on nonaccrual status at September 30, 2026

Percentage of Portfolio



(1) RRE includes \$0.8 million of Home Equity Line of Credit (HELOC) and \$4.9 million in consumer loans.

(2) Qualified mortgage (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.

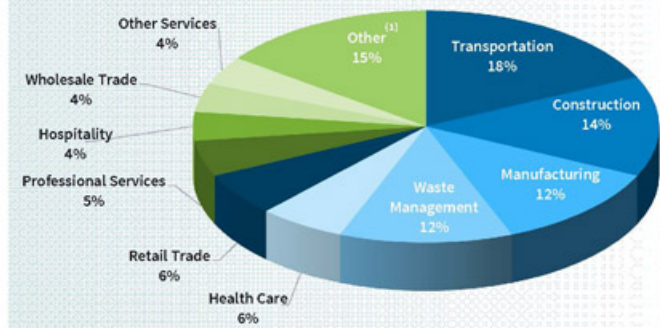
(4) Jumbo Non-QM loan amounts exceed FHFA limits, but generally conform to the ATR/QM rules.



EQUIPMENT FINANCE PORTFOLIO

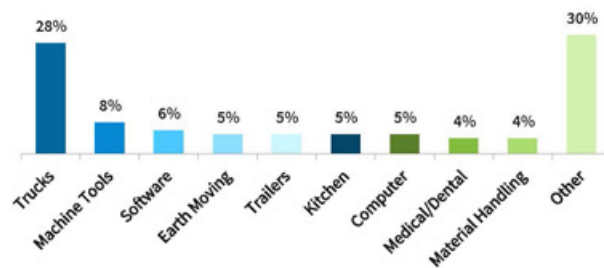
The equipment finance portfolio represented **\$339.6 million**, or **5%** of the loan portfolio, at September 30, 2026.

Portfolio by Industry

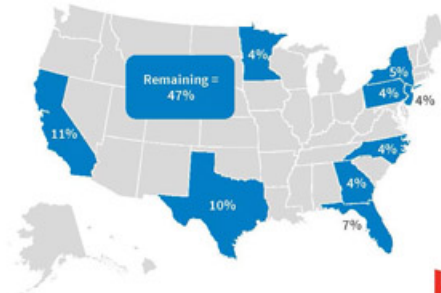


(1) Other includes agriculture and real estate of 3% and 3%, respectively.

Portfolio by Equipment



Portfolio by State



3Q26 FINANCIAL SUMMARY

(\$ in millions, except EPS)	September 30, 2026	June 30, 2026	September 30, 2025	Change ⁽¹⁾	
				Q/Q	Y/Y
Income Statement Summary					
Net interest income before credit loss	\$ 67.6	\$ 63.9	\$ 61.1	5.8%	10.6%
Noninterest income	9.0	8.3	9.9	8.2%	-8.6%
Operating revenue	76.6	72.2	71.0	6.1%	7.9%
Noninterest expense	39.8	39.0	37.4	2.1%	6.7%
Provision net revenue ⁽²⁾	36.8	33.2	33.6	10.8%	9.4%
Credit loss (recovery) expense	4.5	1.2	2.1	282.0%	111.2%
Pretax income	32.2	32.0	31.5	0.8%	2.4%
Income tax expense	8.5	8.5	9.4	0.7%	-9.1%
Net income	\$ 23.7	\$ 23.5	\$ 22.1	0.8%	7.4%
EPS-Diluted	\$ 0.80	\$ 0.79	\$ 0.73		
Selected Balance Sheet Items					
Loans receivable	\$ 6,569	\$ 6,535	\$ 6,528	0.5%	0.6%
Deposits	7,056	6,955	6,767	1.4%	4.3%
Total assets	8,044	8,001	7,857	0.5%	2.4%
Stockholders' equity	\$ 808	\$ 813	\$ 780	-0.5%	3.7%
TCE/TA ⁽²⁾	9.93%	10.03%	9.80%	(10)	13
Performance Metrics					
Return on average assets	1.17%	1.20%	1.12%	(3)	5
Return on average equity	10.90%	11.09%	10.69%	(19)	21
Net interest margin	3.44%	3.36%	3.22%	8	22
Efficiency ratio	52.02%	54.07%	52.65%	(205)	(63)

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 slides.

NON-GAAP RECONCILIATION: TANGIBLE COMMON EQUITY TO TANGIBLE ASSET RATIO

(In thousands, except share, per share data and ratios)

Hanmi Financial Corporation	September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025
Assets	\$ 8,043,788	\$ 8,001,473	\$ 7,839,227	\$ 7,869,185	\$ 7,856,731
Less goodwill and other intangible assets	(11,031)	(11,031)	(11,031)	(11,031)	(11,031)
Tangible assets	\$ 8,032,757	\$ 7,990,442	\$ 7,828,196	\$ 7,858,154	\$ 7,845,700
Stockholders' equity ⁽¹⁾	\$ 808,309	\$ 812,680	\$ 802,819	\$ 796,386	\$ 779,550
Less goodwill and other intangible assets	(11,031)	(11,031)	(11,031)	(11,031)	(11,031)
Tangible stockholders' equity ⁽¹⁾	\$ 797,278	\$ 801,649	\$ 791,788	\$ 785,355	\$ 768,519
Add AFS securities AOCI	63,028	46,552	45,570	43,277	48,004
Tangible stockholders' equity without AFS securities AOCI ⁽¹⁾	\$ 860,306	\$ 848,201	\$ 837,358	\$ 828,632	\$ 816,523
Stockholders' equity to assets	10.05%	10.16%	10.24%	10.12%	9.92%
Tangible common equity to tangible assets (TCE/TA) ⁽¹⁾	9.93%	10.03%	10.11%	9.99%	9.80%
TCE/TA (w/o AFS securities AOCI) ⁽¹⁾	10.71%	10.62%	10.70%	10.54%	10.41%
Common shares outstanding	29,496,736	29,650,306	29,806,694	29,894,757	29,975,371
Tangible common equity per common share	\$27.03	\$27.04	\$26.56	\$26.27	\$25.64

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

NON-GAAP RECONCILIATION: PRO FORMA REGULATORY CAPITAL

(\$ in thousands)

	Company ⁽¹⁾			Bank ⁽¹⁾		
	Common Equity Tier 1	Tier 1	Total Risk-based	Common Equity Tier 1	Tier 1	Total Risk-based
Regulatory capital	\$ 847,732	\$ 869,774	\$ 997,427	\$ 915,740	\$ 915,740	\$ 988,393
Unrealized loss on AFS securities	(63,028)	(63,028)	(63,028)	(63,008)	(63,008)	(63,008)
Adjusted regulatory capital	\$ 784,704	\$ 806,746	\$ 934,399	\$ 852,732	\$ 852,732	\$ 925,385
Risk weighted assets	\$ 6,894,604	\$ 6,894,604	\$ 6,894,604	\$ 6,894,978	\$ 6,894,978	\$ 6,894,978
Risk weighted assets impact of unrealized losses on AFS securities	(11,220)	(11,220)	(11,220)	(11,263)	(11,263)	(11,263)
Adjusted Risk weighted assets	\$ 6,883,384	\$ 6,883,384	\$ 6,883,384	\$ 6,883,715	\$ 6,883,715	\$ 6,883,715
Regulatory capital ratio as reported	12.30%	12.62%	14.47%	13.28%	13.28%	14.33%
Impact of unrealized losses on AFS securities	-0.90%	-0.90%	-0.90%	-0.89%	-0.89%	-0.89%
Pro forma regulatory capital ratio	11.40%	11.72%	13.57%	12.39%	12.39%	13.44%

Note: numbers may not add due to rounding.
(1) Pro forma capital ratios at September 30, 2026.

NON-GAAP RECONCILIATION: PREPROVISION NET REVENUE

(In thousands)

Hanmi Financial Corporation	September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	Percentage Change	
						Q3-26 vs. Q2-26	Q3-26 vs. Q3-25
Net income	\$ 23,683	\$ 23,505	\$ 22,557	\$ 21,239	\$ 22,061		
Add back:							
Credit loss expense	4,530	1,186	2,892	1,943	2,145		
Income tax expense	8,538	8,475	7,925	8,887	9,396		
Preprovision net revenue	\$ 36,751	\$ 33,166	\$ 33,374	\$ 32,069	\$ 33,602	10.8%	9.4%