

Free Writing Prospectus  
Dated March 14, 2017  
Filed Pursuant to Rule 433  
Registration No. 333-216668



**Hanmi Financial Corporation**  
**Subordinated Notes Offering**

March 2017

# Safe Harbor Statements

This presentation has been prepared by Hanmi Financial Corporation ("Hanmi Financial" or the "Company") solely for informational purposes based on information regarding its operations, as well as information from public sources. This presentation has been prepared to assist interested parties in making their own evaluation of Hanmi Financial and does not purport to contain all of the information that may be relevant or material to an interested party's investment decision. In all cases, interested parties should conduct their own investigation and analysis of Hanmi Financial, the information set forth in this presentation, the information included in or incorporated by reference into the prospectus and the prospectus supplement referenced below, and other information provided by or on behalf of Hanmi Financial.

This presentation does not constitute an offer to sell, or a solicitation of an offer to buy, any securities of Hanmi Financial by any person in any jurisdiction in which it is unlawful for such person to make such an offering or solicitation.

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Except where information is provided as of a specified date, this presentation speaks as of the date hereof. The delivery of this presentation shall not, under any circumstances, create any implication that there has been no change in the affairs of the Company after the date hereof.

Certain of the information contained herein may be derived from information provided by industry sources. Hanmi Financial believes that such information is accurate and that the sources from which it has been obtained are reliable. However, Hanmi Financial cannot guarantee the accuracy of such information and has not independently verified such information.

The Company cautions 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 about 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 plans, strategic alternatives for a possible business combination, merger or sale transaction, and other similar forecasts and statements of expectation and statements of assumptions underlying any of the foregoing. These statements involve risks and uncertainties that are difficult to predict. You should not rely on any forward-looking statement and should consider risks, such as changes in governmental policy, legislation and regulations, economic climate uncertainty, fluctuations in interest rate and credit risk, competitive pressures, the ability to succeed in new markets, balance sheet management, and other operational factors. Forward-looking statements are based upon the good faith beliefs and expectations of management as of the date of this presentation only and are further subject to additional risks and uncertainties, including, but not limited to, the risk factors set forth in the Company's most recent Annual Report on Form 10-K, Quarterly Report on Form 10-Q and other filings with SEC. You are urged to review the Company's SEC filings. The Company disclaims any obligation to update or revise the forward-looking statements herein unless required by applicable law or regulation.

# Safe Harbor Statements

## Registration Statement

Hanmi Financial has filed a registration statement (File No. 333-216668) (including a prospectus) and a prospectus supplement which is preliminary and subject to completion, with the SEC for the offering to which this communication relates. Before you invest, you should read the prospectus in that registration statement, the preliminary prospectus supplement and the other documents that Hanmi Financial has filed with the SEC for more complete information about Hanmi Financial and the offering. You may get these documents for free by visiting the SEC web site at [www.sec.gov](http://www.sec.gov). Alternatively, the Company, any underwriter or any dealer participating in the offering will arrange to send you the prospectus if you request it by contacting; Sandler O'Neill + Partners, L.P. at toll-free 1-866-805-4128 or by emailing [syndicate@sandleroneill.com](mailto:syndicate@sandleroneill.com).

Neither the SEC nor any state securities commission has determined if this free writing prospectus, or any related prospectus supplement or prospectus, is truthful or complete. Any representation to the contrary is a criminal offense.

## Use of Non-GAAP Financial Measures

In addition to financial measures presented in accordance with generally accepted accounting principles in the United States of America (GAAP), this presentation contains certain non-GAAP financial measures. These non-GAAP financial measures adjust GAAP financial measures to exclude for goodwill and other intangible assets, purchase accounting accretion and merger and integration costs, and other one-time gains or losses which our management uses when evaluating net interest income, net interest margin and efficiency. In addition, we believe that these non-GAAP financial measures facilitate the making of period-to-period comparisons and provides useful supplemental information that is essential to a proper understanding of the Company's capital strength, adjusted net interest income, adjusted net interest margin and efficiency ratio

The specific non-GAAP financial measures used include the ratio of tangible common equity to tangible assets, adjusted net interest income, adjusted net interest margin, the efficiency ratio, and the adjusted pre-tax income. The presentation of this non-GAAP financial information is not intended to be considered in isolation or as a substitute for any measure prepared in accordance with GAAP. Investors should note that, because there are no standardized definitions for the calculations as well as the results, our calculations may not be comparable to other similarly-titled measures presented by other companies. Also, there may be limits in the usefulness of these measures to investors. As a result, we encourage readers to consider our consolidated financial statements in their entirety and not to rely on any single financial measure. Reconciliations of these non-GAAP financial measures to the most directly comparable GAAP financial measures are included in the Appendix to this presentation.

# Terms of Proposed Offering

- **Issuer:** Hanmi Financial Corporation (NASDAQ: HAFC)
- **Security:** Fixed-to-Floating Rate Subordinated Notes Due 2027
- **Credit Rating:** BBB by Kroll Bond Rating Agency
- **Aggregate Principal Amount:** \$100 million
- **Term:** 10 Years
- **Optional Redemption:** Optional redemption 5 years after issuance
- **Covenants:** Consistent with regulatory requirements for Tier 2 Capital
- **Use of proceeds:** General corporate purposes, which may include advances to Hanmi Bank to finance its activities
- **Lead Book Running Manager:** Sandler O'Neill + Partners, L.P.
- **Passive Book Running Manager:** Keefe, Bruyette & Woods, *A Stifel Company*



# Hanmi Financial Corporation Profile

- ❑ **First Korean American Bank**
  - **Founded 1982; Nasdaq listed 2001**
  - **Expanding to wider Asian American & other demographic communities**
- ❑ **Attractive customer demographics**
  - **Leading brand affinity & loyal customer base (44% of customers with bank for 10+ years)**
- ❑ **New leadership team beginning in 2013 staffed by professionals with significant banking experience in response to crisis management**
- ❑ **Strong track-record of profitable growth**
- ❑ **Robust capital and liquidity levels**
- ❑ **Attractive footprint in densely populated, Korean-American markets**
  - **41 branches in CA, TX, IL, VA, and NJ**
  - **6 loan production offices in WA, CO, VA, CA, GA, NY**



Los Angeles, CA



Arlington, TX

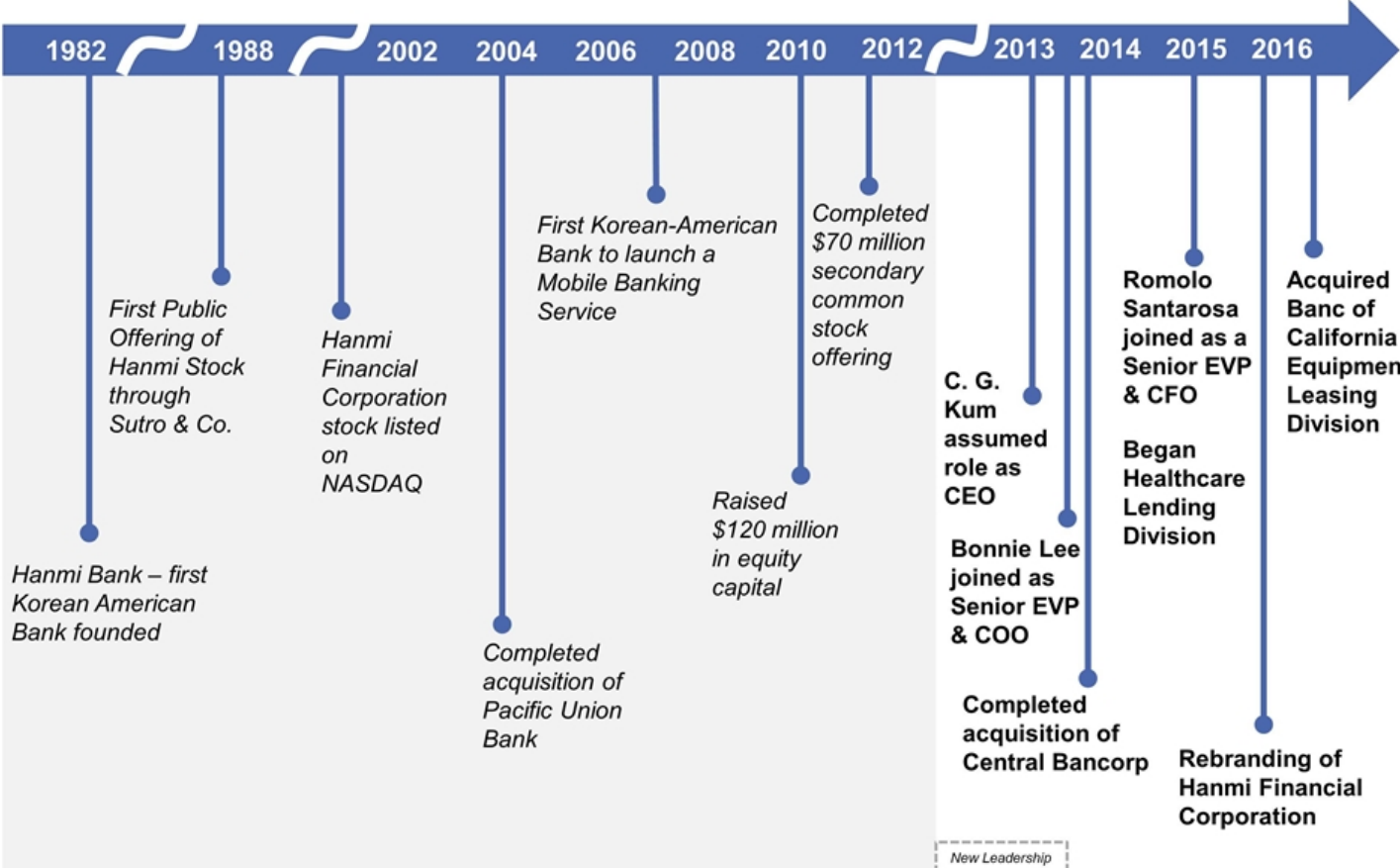


Chicago, IL

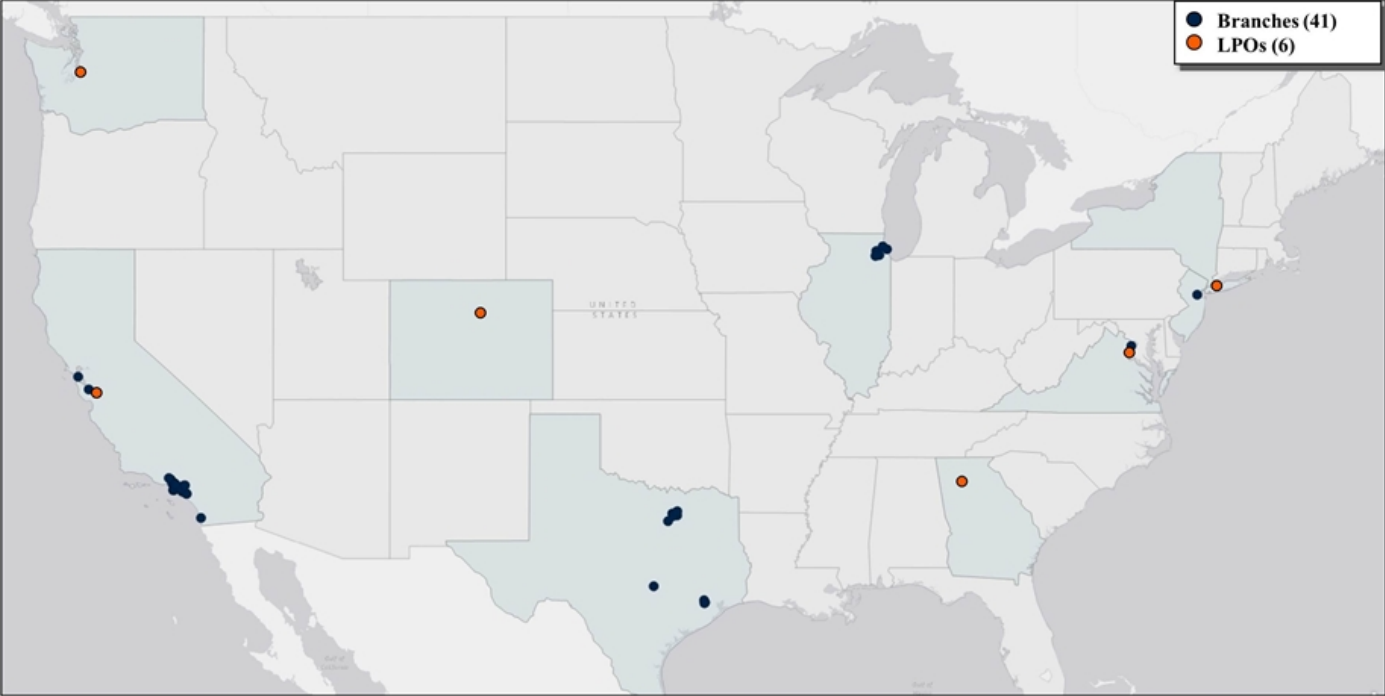


Annandale, VA

# Significant Milestones Since 1982



# Strategically Focused Branch Platform With Potential for Further Growth in Existing Markets



# Market Demographics and Market Share

## HAFC Market Demographics by MSA

MSA	Number of Branches	2016 Deposits in Market (\$000)	Proj. Population Change 2017-2022 (%)	Median HH Income 2017 (\$)	Proj. HH Income Change 2017-2022 (%)
1 Los Angeles-Long Beach-Anaheim, CA	22	2,622,652	4.20	64,343	7.04
2 Chicago-Naperville-Elgin, IL-IN-WI	5	424,873	0.73	65,458	6.67
3 Dallas-Fort Worth-Arlington, TX	5	138,974	8.06	63,812	7.43
4 Houston-The Woodlands-Sugar Land, TX	3	125,667	8.78	64,261	8.96
5 San Jose-Sunnyvale-Santa Clara, CA	1	101,248	8.03	101,689	10.25
6 San Diego-Carlsbad, CA	1	73,783	5.46	69,508	8.89
7 San Francisco-Oakland-Hayward, CA	1	54,030	5.87	88,685	10.73
8 Washington-Arlington-Alexandria, DC-VA-MD-WV	1	32,198	5.50	93,461	2.32
9 New York-Newark-Jersey City, NY-NJ-PA	1	17,948	2.62	70,547	6.09
10 Austin-Round Rock, TX	1	13,216	10.03	66,475	5.93

(1) Korean-American Banks include Hope Bancorp, Inc., Hanmi Financial Corporation, Woori America Bank, Pacific City Financial Corporation, Shinhan Bank America, Commonwealth Business Bank, Metro City Bank, OP Bancorp, First Intercontinental Bank, Noah Bank, NewBank, New Millennium Bank, NOA Bank, Hana Bancorp, Inc., Uniti Financial Corporation, US Metro Bank, and Ohana Pacific Bank.  
Source: SNL Financial.

## Korean-American Market<sup>1</sup>

- Second largest Korean-American Bank in the United States by market capitalization
- HAFC holds 17.0% of deposits at Korean-American institutions in the United States as of June 30, 2016

## Ideal Customer Profile

- Strategic focus on 1<sup>st</sup> - 3<sup>rd</sup> generation immigrant entrepreneurs
- Continue to provide capital to borrowers throughout the maturity of their lending profile

## Further Diversification Initiatives

- Other Asian ethnic groups
- Geographic expansion
- Expanding loan portfolio into new specialty products (e.g. healthcare lending and equipment leasing)

# 2016 Financial Summary

## Key Highlights

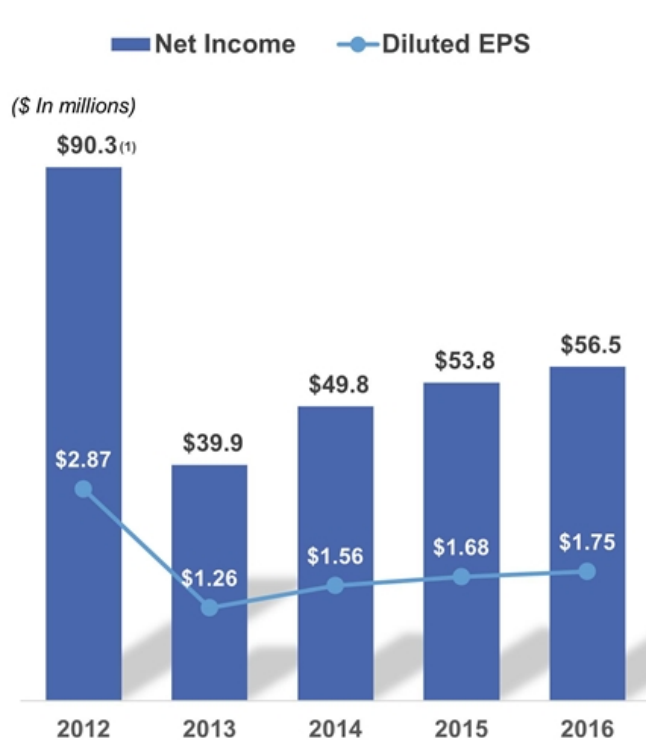
### Income Statement Summary

(\$ million, except EPS)	Fiscal Year Ended		
	December 31, 2016	December 31, 2015	Percent Change
Net interest income	\$ 160.2	\$ 148.1	8.2%
Noninterest income	33.1	47.6	-30.5%
Operating revenue	193.3	195.7	-1.2%
Noninterest expense	108.2	115.3	-6.2%
Provision for loan losses	(4.3)	(11.6)	-62.9%
Pretax income	89.4	92.0	-2.8%
Income tax expense	32.9	38.2	-13.9%
Net income	\$ 56.5	\$ 53.8	5.0%
<b>Reported EPS-Diluted (in \$)</b>	<b>\$ 1.75</b>	<b>\$ 1.68</b>	<b>4.2%</b>
<b>Select Balance Sheet Items</b>			
Loans	\$ 3,845	\$ 3,183	20.8%
Deposits	3,810	3,510	8.5%
Total Assets	4,701	4,235	11.0%
Stockholders' Equity	531	494	7.5%
<b>Profitability Metrics</b>			
Return on average assets	1.29%	1.32%	-0.03%
Return on average equity	10.89%	11.30%	-0.41%
TCE/TA	11.05%	11.63%	-0.58%
Net interest margin	3.95%	3.90%	0.05%
NIM ex. purchase acct	3.79%	3.47%	0.32%
Efficiency ratio ex. M&A	55.83%	57.92%	-2.09%

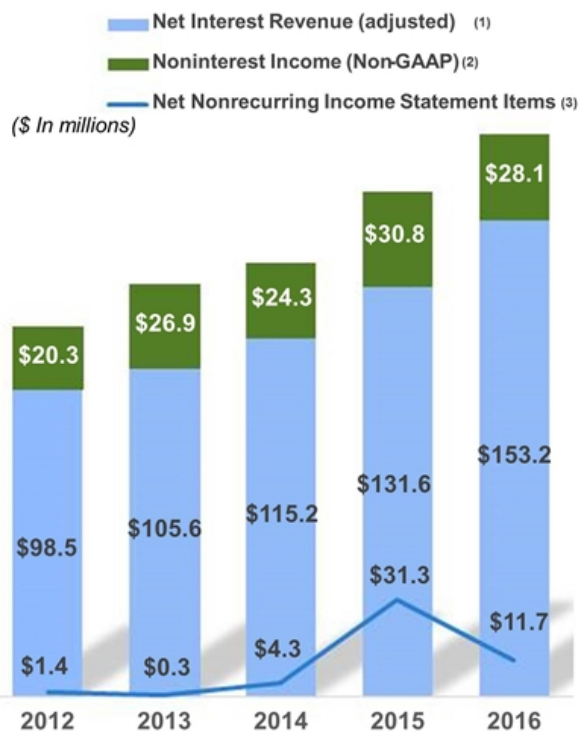
See Appendix for reconciliation of Non-GAAP Measures.

- Net income was \$56.5 million or \$1.75 per diluted share, up 5.0% or \$0.07 per share from last year reflecting an 8.2% growth in net interest income and a 6.2% decline in noninterest expense
- Loans receivable of \$3.84 billion, up 20.8% from a year ago driven by 2016 loan production of \$869.4 million and the \$228.2 million lease portfolio acquisition
- Deposits of \$3.81 billion, up 8.5% from last year with money market and savings deposits growing \$457.5 million and demand deposits representing 34.1% of total deposits

# Strong Earnings Performance



(1) Includes a \$47.4 million net tax benefit from the DTA valuation allowance reversal.



(1) Excludes nonrecurring income. See Appendix for reconciliation of Non-GAAP Measures.

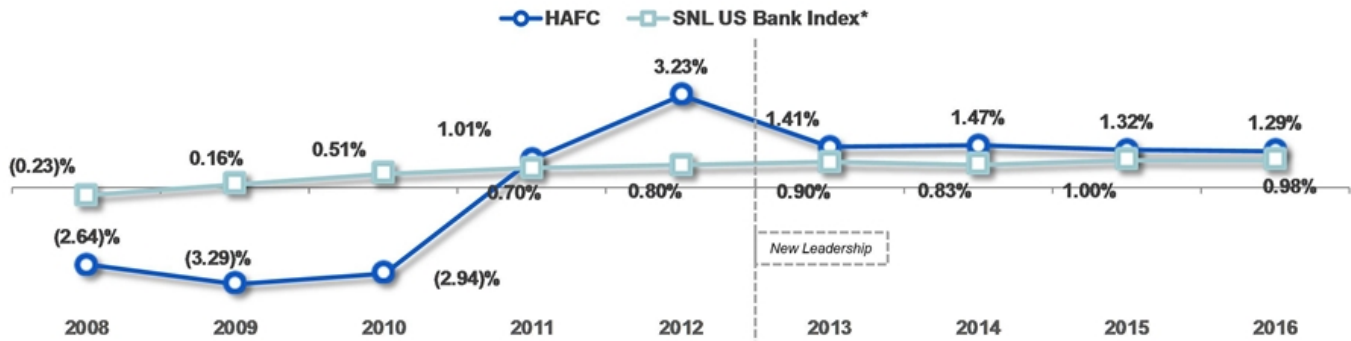
(2) Excludes purchase accounting.

(3) Include purchase accounting, disposition gains on PCI loans, gain on sales of securities, and merger & integration costs.

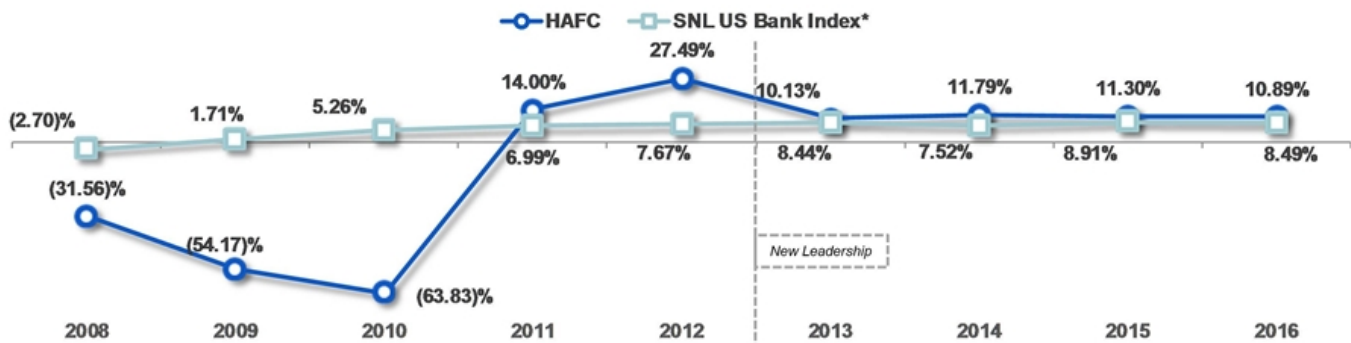


# Strong Historical Profitability

## ROAA



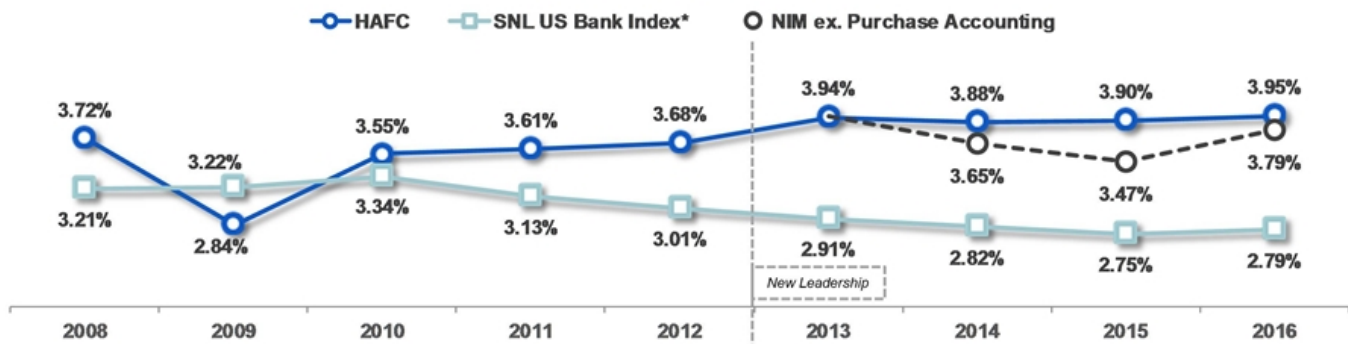
## ROAE



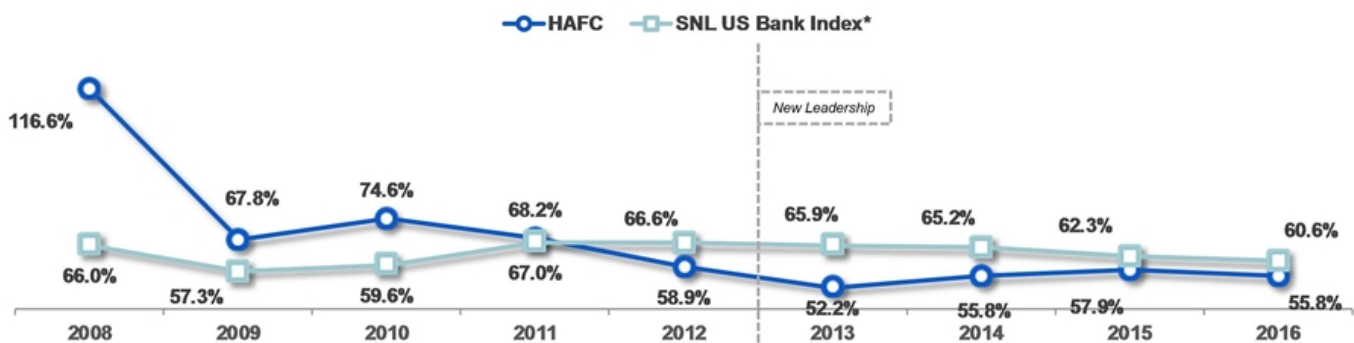
\* SNL US Bank Index includes all major exchange banks in SNL's coverage universe. Information as of March 7, 2017.  
 Note: The year ending December 31, 2012 includes a \$47.4 million net tax benefit from the DTA valuation allowance reversal.

# Strong Historical Profitability (Cont'd.)

## Net Interest Margin



## Efficiency Ratio <sup>1</sup>

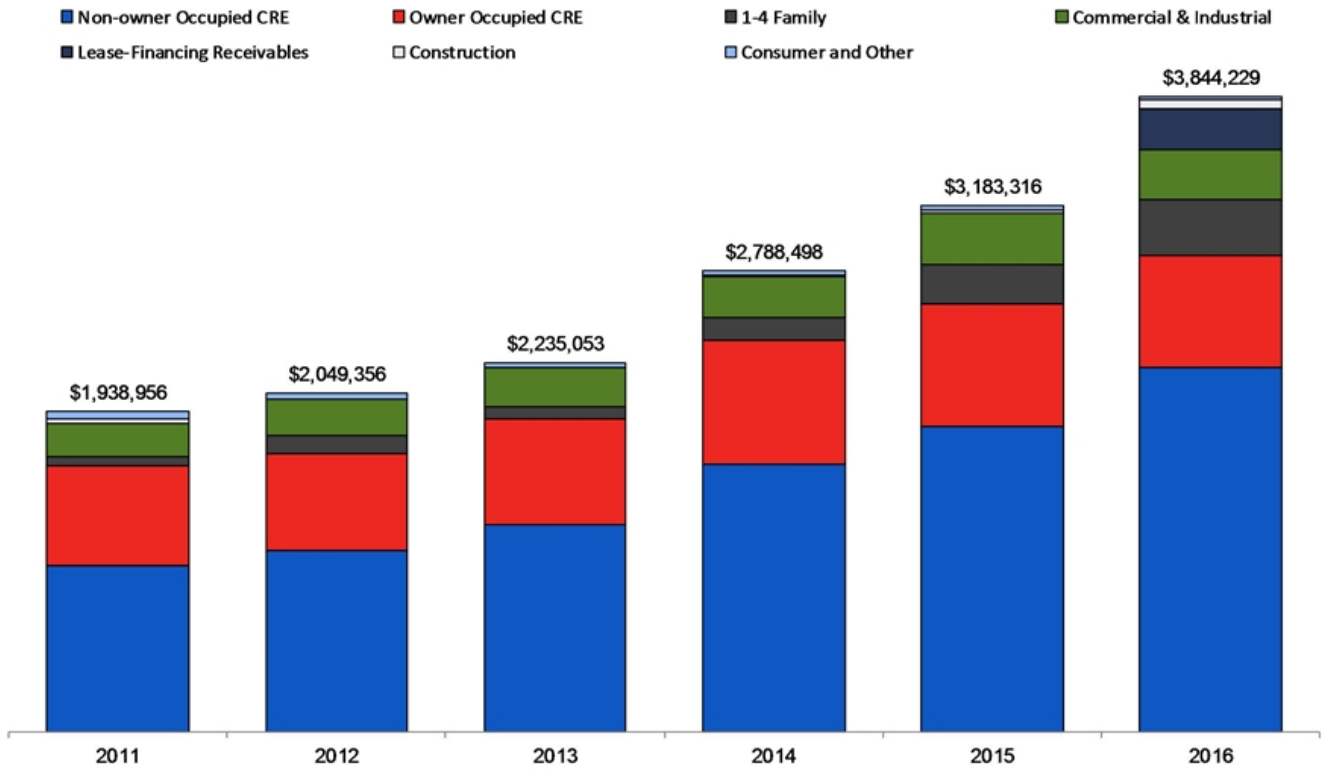


(1) Efficiency ratio for HAFC excludes merger and integration costs.

• SNL US Bank Index includes all major exchange banks in SNL's coverage universe. Information as of March 7, 2017.

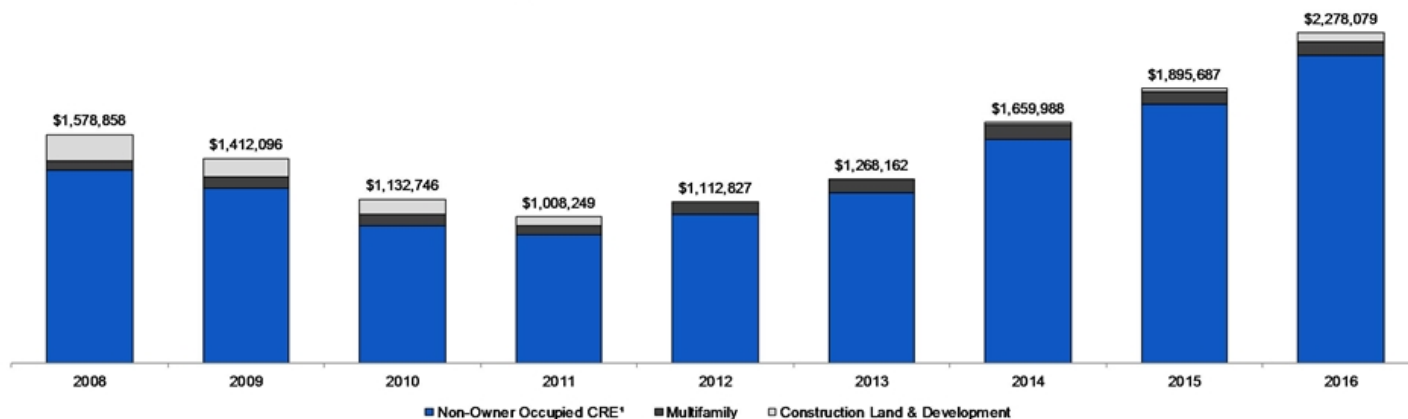
See Appendix for reconciliation of Non-GAAP Measures.

# Total Loan Portfolio Composition



Historical Non-Owner Occupied CRE information has been adjusted to include Hotel/Motel loans previously identified as Owner-Occupied CRE. Please see the appendix for detail on owner-occupied CRE

# Non-Owner Occupied CRE Loan Concentration<sup>1</sup>



## CRE Loans as a % of Risk-Based Capital<sup>2</sup>

12/31/2008	12/31/2009	12/31/2010	12/31/2011	12/31/2012	12/31/2013	12/31/2014	12/31/2015	12/31/2016	Pro Forma Sub Debt <sup>3</sup>
412.2%	537.3%	398.4%	260.3%	246.3%	297.3%	336.3%	379.8%	411.1%	348.3%

## Construction Loans as a % of Risk-Based Capital

12/31/2008	12/31/2009	12/31/2010	12/31/2011	12/31/2012	12/31/2013	12/31/2014	12/31/2015	12/31/2016	Pro Forma Sub Debt <sup>3</sup>
46.7%	48.1%	37.7%	15.1%	0.0%	0.0%	2.0%	4.7%	10.1%	8.6%

(1) Non-Owner Occupied CRE from 2008 – 2014 have been adjusted to include Hotel/Motel loans previously identified as Owner-Occupied CRE. Please see the appendix for detail on the calculation of CRE.

(2) CRE/ Risk-Based Capital defined as commercial real estate loans as outlined in the regulatory agencies guidance on commercial real estate (CRE) as a percent of risk-based capital. Excludes owner-occupied. Please see the appendix for detail on the calculation of CRE.

(3) Assumes subordinated notes offering of \$100 million.

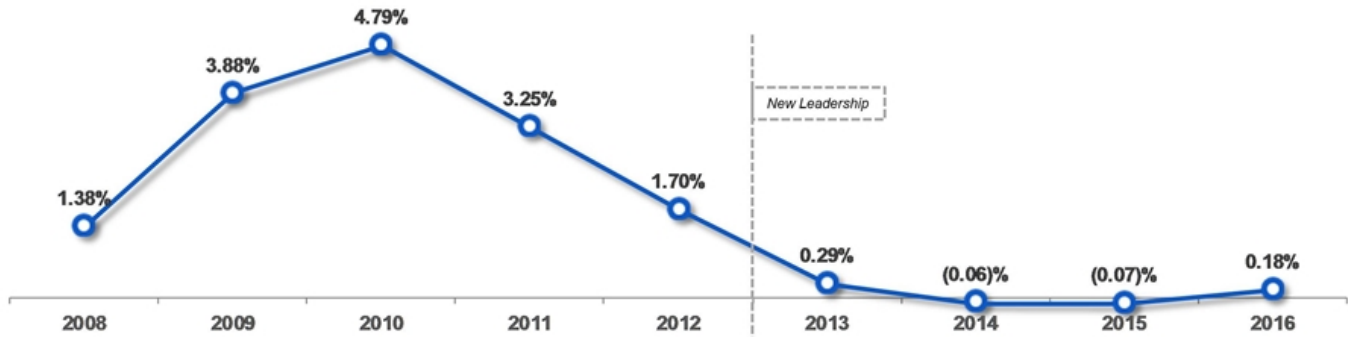
Note: Information represented is for Hanmi Financial Corporation

# Credit Culture Fundamentals – Conservative Policies and Monitoring for Enhanced Diligence

- **Conservative credit culture with well-defined policies and procedures**
- **Dual and committee authority structure for loan approval**
- **Stress tests performed on DCR and LTV on a quarterly basis for individual loans and the portfolio in aggregate with parallel testing from third party consultants**
- **To further its monitoring of commercial real estate, the Board and Management created a CRE Concentration Risk Program that details seven core elements to enhanced monitoring of its portfolio**
  - **Board and Management Oversight**
  - **Portfolio Management**
  - **Management Information Systems**
  - **Market Analysis**
  - **Credit Underwriting Standards**
  - **Portfolio Stress Testing and Sensitivity Analysis**
  - **Credit Review Function**

# Strong Asset Quality

## Net Charge-offs/ Avg. Loans



## NPLs<sup>1</sup> / Loans<sup>2</sup>



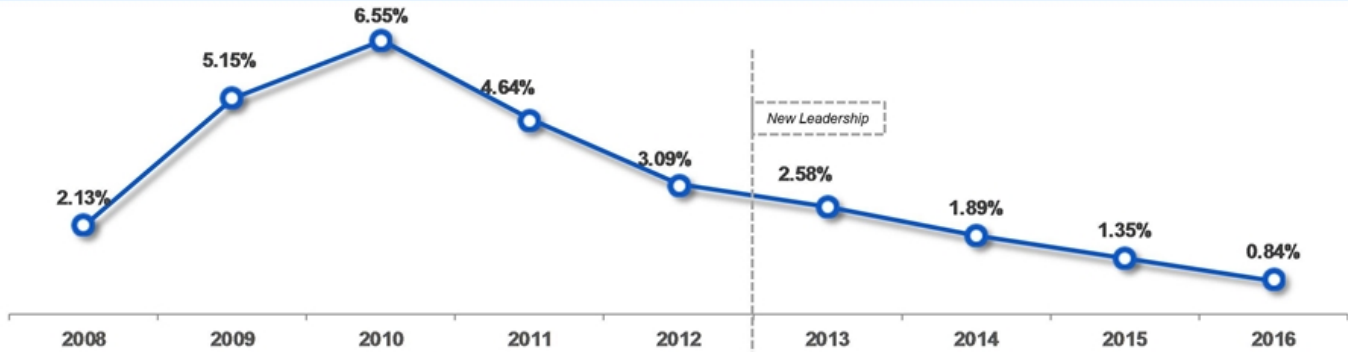
(1) Nonperforming loans consist of nonaccrual loans and leases and loans and leases past due 90 days or more and still accruing; excludes PCI loans.

(2) Excludes PCI loans.



# Strong Asset Quality (Cont'd.)

Allowance for Loan Losses/ Loans HFI



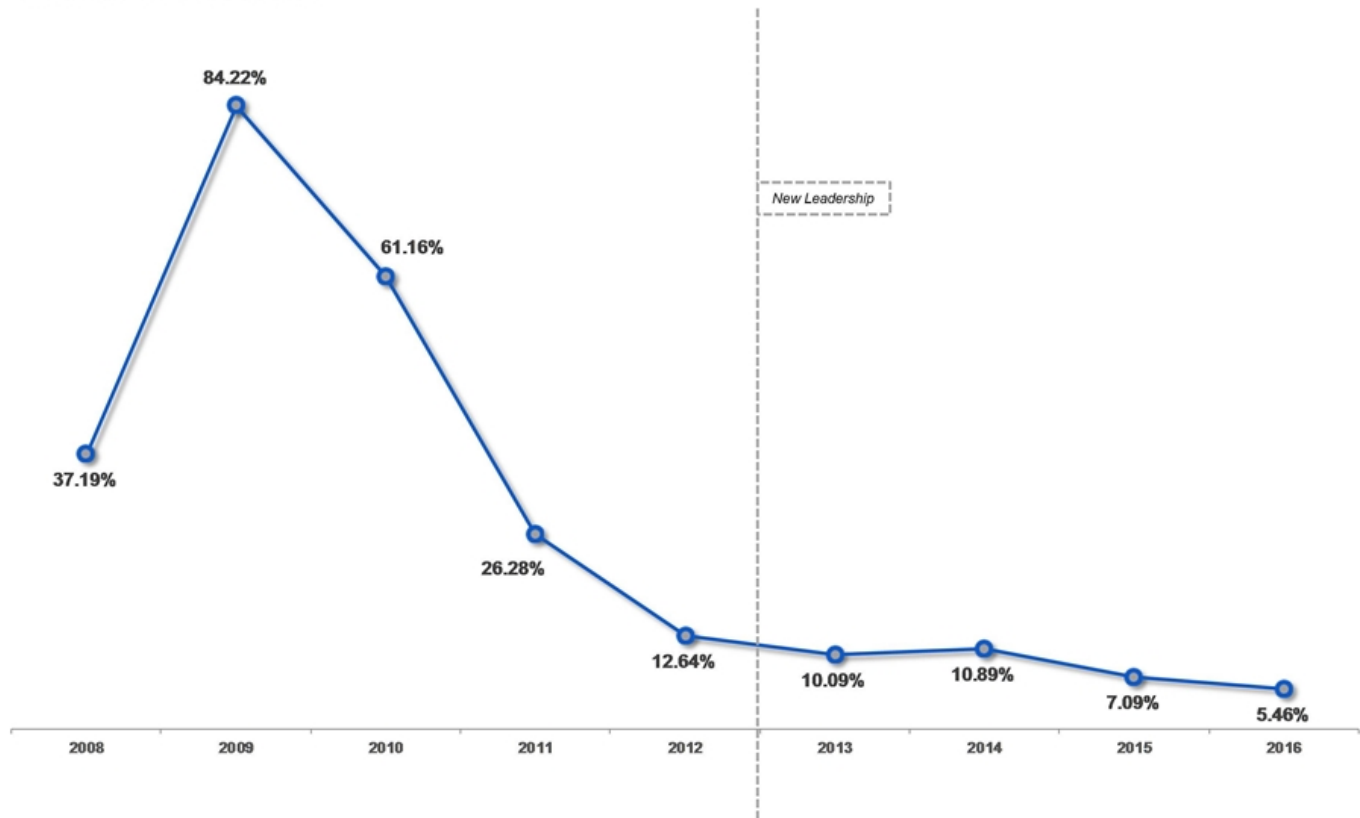
Allowance for Loan Losses<sup>1</sup> / NPLs<sup>2</sup>



(1) Excludes allowance for loan losses on PCI loans.

(2) Nonperforming loans consist of nonaccrual loans and leases and loans and leases past due 90 days or more and still accruing; excludes PCI loans.

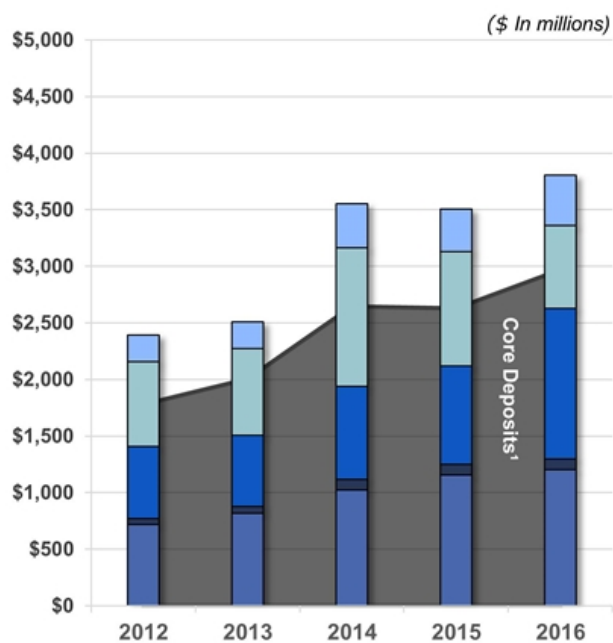
# Texas Ratio



*Note: Texas Ratio is defined as the sum of nonperforming loans (consisting of nonaccrual loans and leases and loans and leases past due 90 days or more and still accruing, but excluding PCI loans), accruing trouble debt restructurings, OREO and nonperforming loans held for sale divided by the sum of tangible common equity and the allowance for loan losses.*

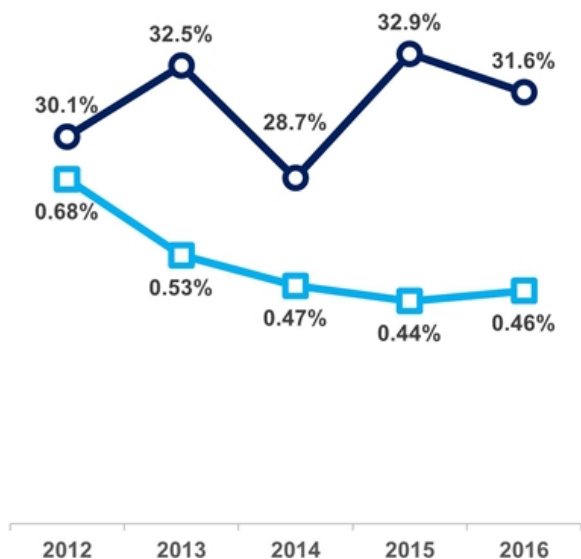
# Increasing Core Deposits

- Demand Noninterest-bearing
- Demand Interest-bearing
- Money Market & Savings
- Time Deposits ≤ \$250K
- Time Deposits > \$250K



(1) Core deposits defined as total deposits less jumbo deposits > \$100,000.

- Noninterest-bearing Demand/ Total Deposits
- Cost of Deposits



# Summary of Funding

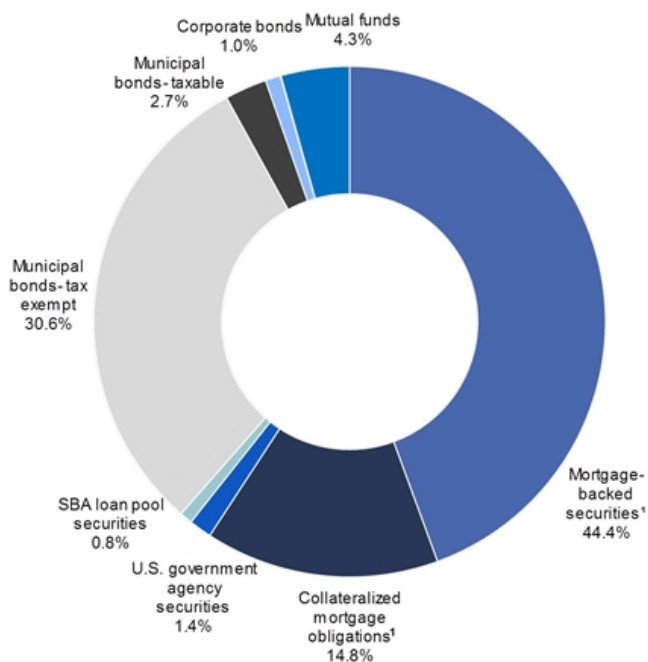
Type	Current Limit	Outstanding	Excess Capacity	Wtd. Avg. Maturity	Wtd. Avg. Rate
Deposits <sup>1</sup>	--	\$3,603,897	--	--	0.46%
Brokered Deposits	\$572,043	\$95,000	\$477,043	11 months	0.85%
FHLB Borrowings	\$736,600	\$315,000	\$421,600	Overnight	0.45%
Fed Discount Window	\$10,326	--	\$10,326	--	--
Trust Preferred <sup>2</sup>	--	\$26,000	--	December 31, 2035	3M LIBOR + 140 bps

(1) Excludes brokered deposits, California CDs and local agency deposits.

(2) Trust Preferred has a fair value of \$19.0 million on HAF's balance sheet.

# Summary of Securities Portfolio

\$517.0 million as of December 31, 2016



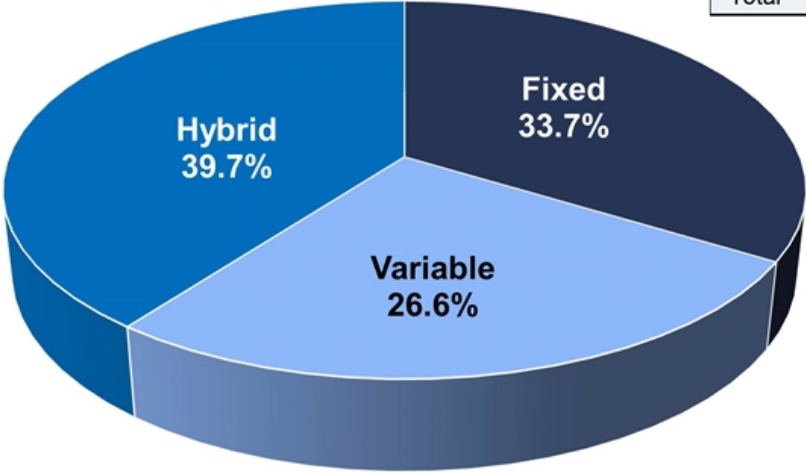
- 100% Available-For-Sale
- No other than temporary impaired charges recognized
- Average duration of 4.4 years
- Yield on securities portfolio of 2.15%<sup>2</sup>
- All securities are investment grade or better

(1) Collateralized by residential mortgages and guaranteed by U.S. government sponsored entities.

(2) Fully taxable equivalent basis

# Rate Sensitive Loan Portfolio

(\$ in millions)	Amount	WAR
Variable	\$ 1,021	4.57%
Hybrid	1,527	4.41%
Fixed	1,297	4.60%
Total	\$ 3,845	4.52%

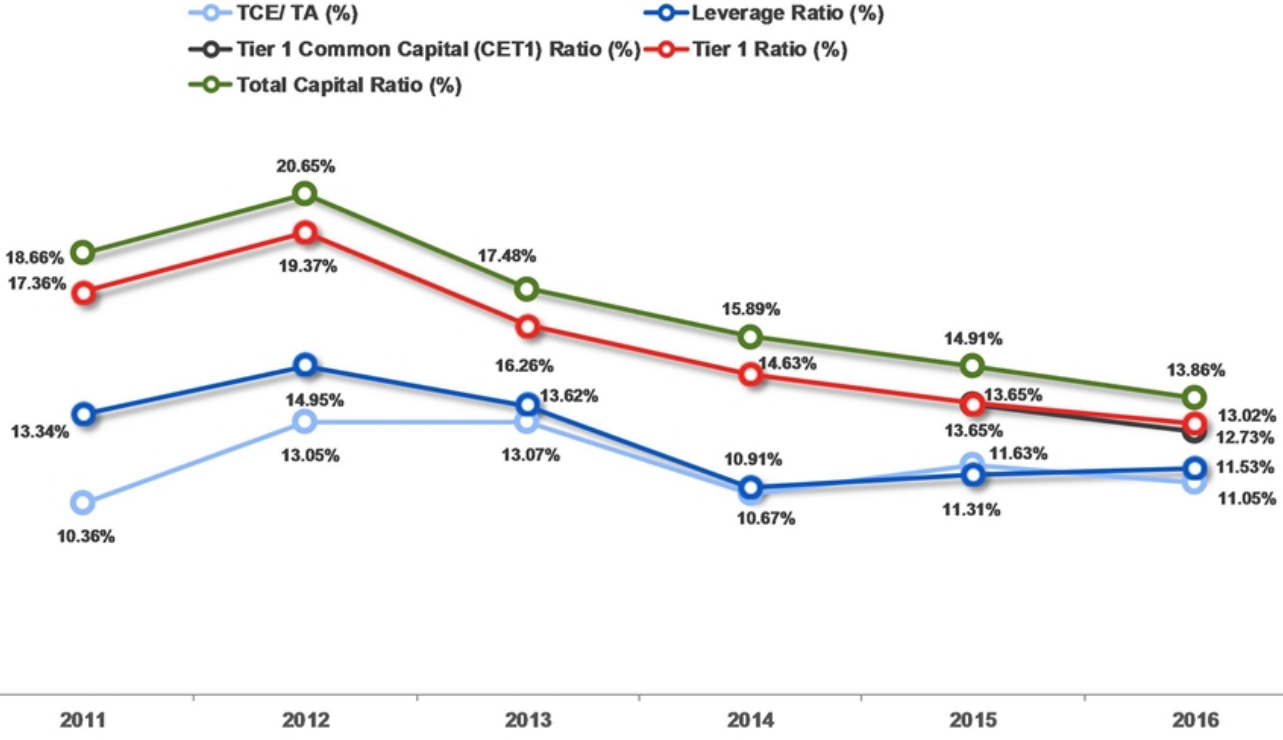


*Remains well-positioned for a rising interest rate environment*



# Strong Regulatory Capital Ratios

## The Company

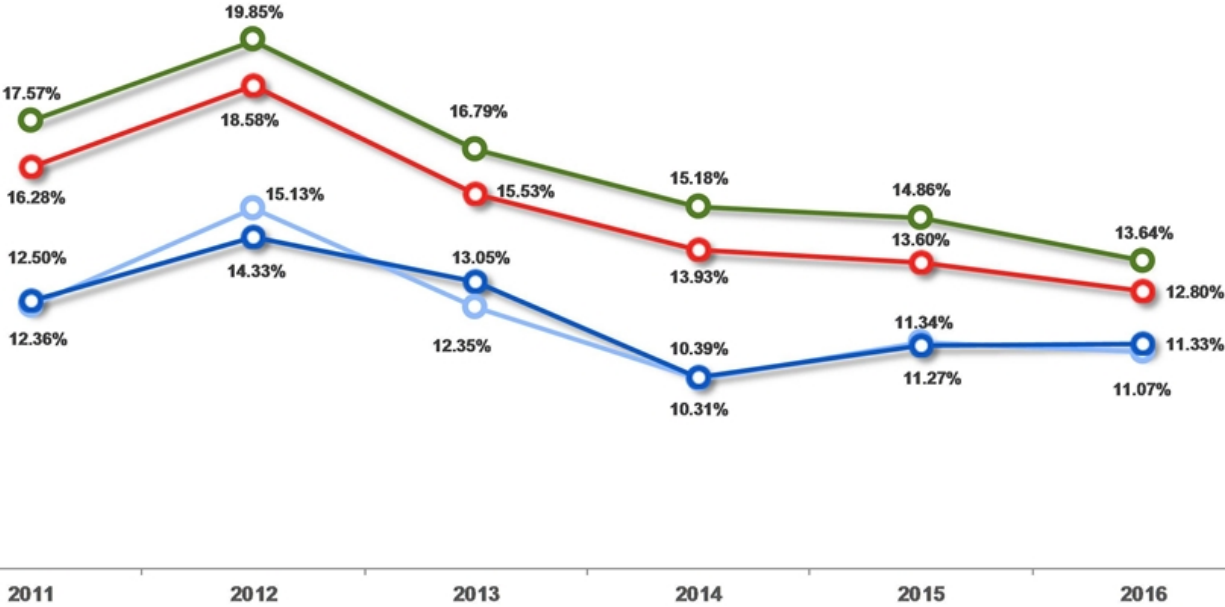


See Appendix for reconciliation of Non-GAAP Measures.

# Strong Regulatory Capital Ratios (Cont'd.)

## The Bank

○ TCE/ TA (%)   
 ○ Leverage Ratio (%)   
 ○ Tier 1 Ratio (%)   
 ○ Total Capital Ratio (%)



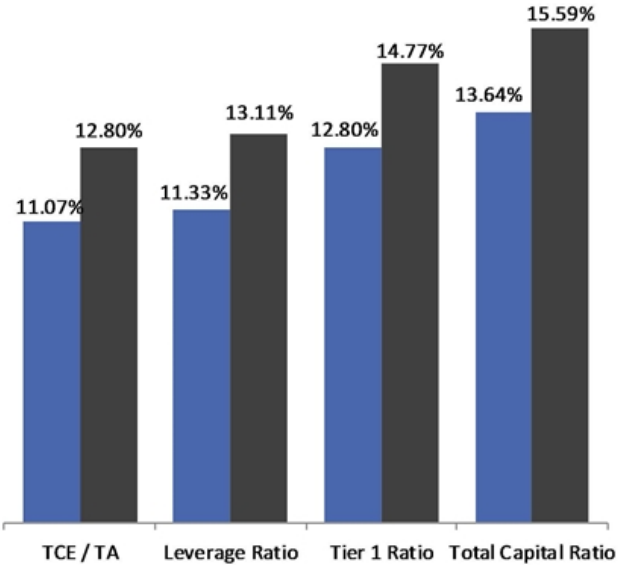
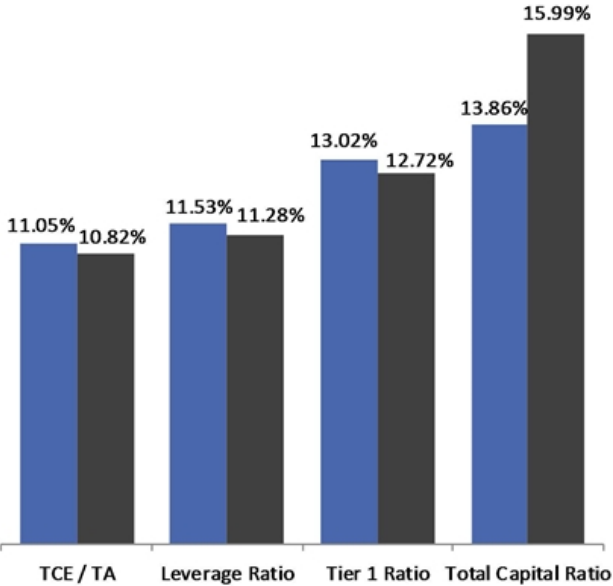
See Appendix for reconciliation of Non-GAAP Measures.

# Pro Forma Capital Ratios

## The Company

## The Bank

■ Actual 12/31/2016  
 ■ Pro Forma For Sub Debt 12/31/2016



Note: Assumes 92.5% of \$100 million in gross proceeds from the offering is downstreamed to the Bank. Assumes 100% risk-weighting of assets.

# Historical Interest Coverage

	For the Twelve Months Ended		
	12/31/2014	12/31/2015	12/31/2016
Bank Level Equity	\$450,573	\$491,610	\$540,673
Consolidated Equity	453,387	493,918	531,025
Double Leverage Ratio	99.38%	99.53%	101.82%
<b>Proposed Subordinated Debt Offering Downstreamed to Bank</b>			<b>\$92,500</b>
<b>Pro Forma Bank-Level Equity Assuming \$92.5 Million Downstreamed to Bank</b>			<b>633,173</b>
<b>Pro Forma Double Leverage Ratio</b>			<b>119.24%</b>
<b>Interest Coverage</b>			
Total Deposit Interest	\$13,560	\$15,410	\$16,570
Other Borrowing Interest	473	699	1,704
Total Interest Expense	14,033	16,109	18,274
Pre-tax Income	72,584	92,005	89,388
Less: Nonrecurring Revenue and Expenses	11,374	14,807	4,704
Adjusted Pre-tax Income	61,210	77,198	84,684
Adj. Interest Coverage (including deposit expense)	5.36x	5.79x	5.63x
Adj. Interest Coverage (excluding deposit expense)	130.41x	111.44x	50.70x
<b>New Holding Company Subordinated Debt Expense (5.50%)</b>	<b>5,500</b>	<b>5,500</b>	<b>5,500</b>
Pro Forma Adj. Interest Coverage (including deposit expense)	3.85x	4.32x	4.33x
Pro Forma Adj. Interest Coverage (excluding deposit expense)	10.33x	12.57x	11.99x

*Note: Amount downstreamed to the Bank represents proceeds from the offering excluding estimated offering expenses and the retention of one year of interest payments in cash. Coupon of 5.50% coupon is for illustrative purposes. See Appendix for reconciliation of Non-GAAP Measures.*

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## Sources of Holding Company Liquidity

- Hanmi Financial Corporation's main source of liquidity is dividends from its subsidiary, Hanmi Bank
- Dividend capacity from the Bank is \$22.7 million in retained earnings without prior regulatory approval, as of December 31, 2016
- \$3.9 million of cash and equivalents at the Holding Company
- Hanmi Financial Corporation expects to retain one year of interest payments in cash

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# Summary of Hanmi Financial Corporation

- ❑ **Leading Korean American Bank with long history of serving the Korean American market**
- ❑ **New leadership team beginning in 2013 staffed by professionals with significant banking experience in response to crisis management**
- ❑ **Fortified balance sheet with a focus on demand deposits and commercial lending**
- ❑ **Very strong capital base, credit quality and operating performance**
- ❑ **Diversified franchise with geographic expansion and product line extension**
- ❑ **Disciplined acquirer, well-positioned for both organic and M&A growth**
- ❑ **Proposed debt offering to opportunistically supplement total capital and support growth**



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## Appendix



# Board of Directors

Name	Title	Age	Year Elected	Shares Outstanding (%)
Joseph K. Rho	Chairman of the Board	75	2008	1.15%
C. G. Kum	President & CEO of Hanmi Bank	61	2013	0.57%
John J. Ahn	President of B. Riley & Co., LLC	51	2014	0.01%
Christie K. Chu	Owner of CKC Accountancy Corp.	51	2015	0.01%
Harry H. Chung	CFO of Breakwater Investment Management	47	2016	0.01%
Seon-Hong "Paul" Kim	Former President/ CEO of Uniti Bank	72	2009	0.06%
Joon Hyung Lee	President of Nustar LED Lighting, Inc.	72	2000	0.83%
David L. Rosenblum	Former Senior Principal for Deloitte Consulting LLP	63	2014	0.02%
Thomas J. Williams	Former SVP and CRO at BofI Federal Bank	53	2016	0.00%
Michael Yang	Founder & CEO of MSY LLC	55	2016	0.01%

# Experienced Management Team

Name / Title	Background
<p>C.G. Kum            President &amp; CEO  <i>(40 Years of Experience)</i>  <i>-4 Years at Hanmi</i></p>	<p>C.G. Kum has served as President and Chief Executive Officer of Hanmi Financial Corporation and Hanmi Bank since June 2013. Previously he served as President and Chief Executive Officer of First California Financial Group and its subsidiary First California Bank from September 1999 to May 2013. He also served on the Boards of First California Financial Group and First California Bank. He is a former President of the Board of Directors of Community Bankers of California and former Member of the Board of Directors of California Bankers Association; has served on numerous Boards of non-profit organizations including United Way and Boys Scouts of America of Ventura County. Mr. Kum is a graduate of the University of California at Berkeley, received his Masters Degree in Business Administration from Pepperdine University and is a graduate of the Stonier Graduate School of Banking.</p>
<p>Bonnie I. Lee            Senior EVP &amp; COO  <i>(31 Years of Experience)</i>  <i>-4 Years at Hanmi</i></p>	<p>Bonita I. Lee is Chief Operating Officer of Hanmi Financial Corporation ("Hanmi"). Prior to joining Hanmi, she was Senior Executive Vice President and Chief Operating Officer of the BBCN Bank and BBCN Bancorp, Inc. (now Bank of Hope and Hope Bancorp, Inc., respectively). She was named Acting President and Chief Operating Officer from February 2013 to April 2013 and led an Executive Council carrying out the duties of the Chief Executive Officer during a management transition period at BBCN Bank. Prior to this, Ms. Lee served as Director and Regional President of the Western Region for Shinhan Bank America from September 2008 to March 2009. Prior to joining Shinhan Bank America, she served as Executive Vice President and Chief Credit Officer at Nara Bank (later BBCN Bank and then Bank of Hope) from April 2005 to September 2008, and as a Member of the Office of the President from March 2006 until September 2008. Ms. Lee also served the Bank as Senior Vice President and Chief Credit Officer from November 2003 to April 2005, Senior Vice President and Credit Administrator from February 2000 to October 2003 and Vice President and Credit Administrator from 1993 to 2000. Prior to joining Nara Bank, Ms. Lee held various lending positions with the former California Center Bank in Los Angeles from 1989 to 1993.</p>
<p>Romolo "Ron" Santarosa            Senior EVP &amp; CFO  <i>(24 Years of Experience)</i>  <i>-2 Years at Hanmi</i></p>	<p>Ron Santarosa was Executive Vice President and Chief Operating Officer at Opus Bank from June 2013 to June 2015. Mr. Santarosa served as the Senior Executive Vice President, Chief Financial Officer and Chief Operating Officer at First California Financial Group, Inc. and its bank subsidiary, First California Bank, from November 2002 to May 2013. Prior to 2002, Mr. Santarosa served in leadership positions with several financial institutions and was an Audit Senior Manager with Price Waterhouse. Mr. Santarosa graduated from Ithaca College, with a B.S. in Accounting and a Minor in Mathematics.</p>

# HAFC Historical Financial Profile

Dollar values in millions, except per share amounts

	For the Year Ended,				Quarter Ended			
	2013Y	2014Y	2015Y	2016Y	2016Q1	2016Q2	2016Q3	2016Q4
<b>Balance Sheet</b>								
Total Assets	\$3,054	\$4,232	\$4,235	\$4,701	\$4,311	\$4,441	\$4,402	\$4,701
Net Loans	2,177	2,736	3,140	3,812	3,265	3,410	3,514	3,812
Deposits	2,512	3,557	3,510	3,810	3,500	3,589	3,771	3,810
Gross Loans / Deposits	89%	78%	91%	101%	94%	96%	94%	101%
<b>Capital</b>								
Total Equity	\$400	\$453	\$494	\$531	\$511	\$525	\$531	\$531
Tangible Common Equity / Tangible Assets	13.07%	10.67%	11.63%	11.05%	11.82%	11.79%	12.04%	11.05%
Tier 1 Capital Ratio	16.26%	14.63%	13.65%	13.02%	14.15%	14.00%	13.89%	13.02%
Total Capital Ratio	17.48%	15.89%	14.91%	13.86%	15.37%	15.16%	14.99%	13.86%
<b>Earnings &amp; Profitability</b>								
Net Income	\$39.86	\$49.76	\$53.82	\$56.49	\$14.80	\$14.15	\$13.12	\$14.42
ROAA	1.41%	1.47%	1.32%	1.29%	1.41%	1.32%	1.19%	1.26%
ROAE	10.13%	11.79%	11.30%	10.89%	11.92%	10.98%	9.88%	10.84%
<b>Asset Quality</b>								
NPLs <sup>1</sup> / Loans <sup>2</sup>	1.16%	0.92%	0.60%	0.30%	0.50%	0.36%	0.31%	0.30%
NPAs / Assets	0.87%	0.97%	0.65%	0.40%	0.60%	0.54%	0.50%	0.40%
Reserves / Loans	2.58%	1.89%	1.35%	0.84%	1.24%	1.15%	1.10%	0.84%
NCOs / Average Loans	0.29%	(0.06%)	(0.07%)	0.18%	0.05%	(0.02%)	(0.08%)	0.73%

(1) Nonperforming loans consist of nonaccrual loans and leases and loans and leases past due 90 days or more and still accruing. Excludes PCI loans.

(2) Excludes PCI loans.

Source: SNL Financial and Company documents.

# Well-positioned Under Varying Economic Environments

Change in Interest Rate	Percentage Changes		Changes in Amount	
	Net Interest Income <sup>1</sup>	Economic Value of Equity	Net Interest Income <sup>1</sup>	Economic Value of Equity
300%	(1.60%)	(5.89%)	(2,860)	(34,560)
200%	(1.16%)	(4.02%)	(2,063)	(23,575)
100%	(0.44%)	(1.03%)	(777)	(6,044)

(1) One-year projections

# Non-GAAP Reconciliation

Company Tangible Common Equity (\$000)	As of December 31,								
	2008	2009	2010	2011	2012	2013	2014	2015	2016
Stockholders' Equity (GAAP)	\$263,915	\$149,744	\$173,256	\$285,608	\$377,253	\$400,077	\$453,387	\$493,918	\$531,025
Less: Intangible Assets	(4,950)	(3,382)	(2,233)	(1,533)	(1,335)	(1,171)	(2,080)	(1,701)	(12,889)
Tangible Common Equity (Non-GAAP)	\$258,965	\$146,362	\$171,023	\$284,075	\$375,918	\$398,906	\$451,307	\$492,217	\$518,136

Company Tangible Assets (\$000)	As of December 31,								
	2008	2009	2010	2011	2012	2013	2014	2015	2016
Assets (GAAP)	\$3,875,816	\$3,162,706	\$2,907,148	\$2,744,824	\$2,881,409	\$3,054,379	\$4,232,443	\$4,234,521	\$4,701,346
Less: Intangible Assets	(4,950)	(3,382)	(2,233)	(1,533)	(1,335)	(1,171)	(2,080)	(1,701)	(12,889)
Tangible Assets (Non-GAAP)	\$3,870,866	\$3,159,324	\$2,904,915	\$2,743,291	\$2,880,074	\$3,053,208	\$4,230,363	\$4,232,820	\$4,688,457

Bank Level Tangible Common Equity (\$000)	As of December 31,								
	2008	2009	2010	2011	2012	2013	2014	2015	2016
Total Equity Capital (GAAP)	\$337,979	\$226,093	\$249,637	\$342,023	\$439,986	\$382,642	\$450,573	\$491,610	\$540,673
Less: Intangible Assets	(6,389)	(5,157)	(3,339)	(3,754)	(5,542)	(6,834)	(15,852)	(13,445)	(23,445)
Tangible Common Equity (Non-GAAP)	\$331,590	\$220,936	\$246,298	\$338,269	\$434,444	\$375,808	\$434,721	\$478,165	\$517,228

Bank Level Tangible Assets (\$000)	As of December 31,								
	2008	2009	2010	2011	2012	2013	2014	2015	2016
Assets (GAAP)	\$3,868,533	\$3,155,992	\$2,900,322	\$2,739,569	\$2,877,013	\$3,048,824	\$4,230,522	\$4,228,996	\$4,695,776
Less: Intangible Assets	(6,389)	(5,157)	(3,339)	(3,754)	(5,542)	(6,834)	(15,852)	(13,445)	(23,445)
Tangible Assets (Non-GAAP)	\$3,862,144	\$3,150,835	\$2,896,983	\$2,735,815	\$2,871,471	\$3,041,990	\$4,214,670	\$4,215,551	\$4,672,331

Note: Bank level financial information from Hanmi Bank Call Reports.

## Non-GAAP Reconciliation (Cont'd.)

Net Interest Margin Reconciliation (\$000)	For the Year Ending December 31,									
	2008	2009	2010	2011	2012	2013	2014	2015	2016	
Net Interest Income (GAAP)	\$134,401	\$101,229	\$105,874	\$99,323	\$98,537	\$105,633	\$122,701	\$148,117	\$160,197	
Taxable Equivalent Adjustment (Non-GAAP)	1,463	1,241	121	116	212	152	73	369	2,040	
Net Interest Income (Non-GAAP)	\$135,864	\$102,470	\$105,995	\$99,439	\$98,749	\$105,785	\$122,774	\$148,486	\$162,237	
Average Earnings Assets (GAAP)	\$3,653,720	\$3,611,009	\$2,981,878	\$2,752,696	\$2,686,425	\$2,687,799	\$3,163,141	\$3,805,877	\$4,103,960	
Net Interest Margin , FTE (Non-GAAP)	3.72%	2.84%	3.55%	3.61%	3.68%	3.94%	3.88%	3.90%	3.95%	
Net Interest Income (Non-GAAP)	\$135,864	\$102,470	\$105,995	\$99,439	\$98,749	\$105,785	\$122,774	\$148,486	\$162,237	
Purchase Accounting Accretion (Non-GAAP)	0	0	0	0	0	0	(7,536)	(16,490)	(7,038)	
Adjusted Net Interest Income (Non-GAAP)	\$135,864	\$102,470	\$105,995	\$99,439	\$98,749	\$105,785	\$115,238	\$131,996	\$155,199	
Adjusted Net Interest Margin (Non-GAAP)	3.72%	2.84%	3.55%	3.61%	3.68%	3.94%	3.65%	3.47%	3.79%	

Efficiency Ratio Reconciliation (\$000s)	For the Year Ending December 31,									
	2008	2009	2010	2011	2012	2013	2014	2015	2016	
Noninterest Expense (GAAP)	\$195,027	\$90,354	\$101,112	\$88,861	\$70,611	\$70,441	\$98,671	\$115,328	\$108,223	
Less: Merger and Integration Costs	0	0	0	0	0	(730)	(6,646)	(1,971)	(312)	
Noninterest Expense (Non-GAAP)	\$195,027	\$90,354	\$101,112	\$88,861	\$70,611	\$69,711	\$92,025	\$113,357	\$107,911	
Net Interest Income (GAAP)	\$134,401	\$101,229	\$105,874	\$99,323	\$98,537	\$105,633	\$122,701	\$148,117	\$160,197	
Noninterest Income (GAAP)	\$32,854	\$32,110	\$29,653	\$30,889	\$21,413	\$27,900	\$42,296	\$47,602	\$33,075	
Efficiency Ratio Excl. M&A (Non-GAAP)	116.60%	67.76%	74.61%	68.24%	58.87%	52.21%	55.77%	57.92%	55.83%	

## Non-GAAP Reconciliation (Cont'd.)

Noninterest Income Excluding Nonrecurring Items (\$000s)	For the Year Ending December 31,				
	2012	2013	2014	2015	2016
Noninterest Income (GAAP)	\$21,413	\$27,900	\$42,296	\$47,602	\$33,075
Less: Disposition of PCI Loans	0	0	(1,432)	(10,167)	(4,970)
Less: Net Securities Gains	(1,396)	(1,039)	(2,011)	(6,611)	(46)
Less: OTTI Impairment	292	0	0	0	0
Less: Bargain Purchase Gain	0	0	(14,577)	0	0
Noninterest Income (Non-GAAP)	\$20,309	\$26,861	\$24,276	\$30,824	\$28,059

Pre-tax Income Excluding Nonrecurring Items (\$000s)	For the Year Ending December 31,		
	2014	2015	2016
Pre-tax Income (GAAP)	\$72,584	\$92,005	\$89,388
Less: Disposition of PCI Loans	(1,432)	(10,167)	(4,970)
Less: Net Securities Gains	(2,011)	(6,611)	(46)
Less: Bargain Purchase Gain	(14,577)	0	0
Plus: Merger and Integration Costs	6,646	1,971	312
Adjusted Pre-tax Income (Non-GAAP)	\$61,210	\$77,198	\$84,684



# Commercial Real Estate Reconciliation

(\$000s)	As of December 31,								
	2008	2009	2010	2011	2012	2013	2014	2015	2016
Commercial Real Estate	\$2,238,987	\$2,008,916	\$1,618,998	\$1,487,217	\$1,614,691	\$1,799,338	\$2,281,850	\$2,509,079	\$2,794,110
Memo: Loans Not Secured by RE	19,507	7,635	5,666	3,623	5,197	11,853	9,376	13,009	6,964
Multifamily Loans	63,811	78,330	73,418	61,411	81,129	91,551	102,354	84,391	96,629
Construction & Land Development Loans	178,783	126,350	107,337	58,329	0	0	9,731	23,437	56,156
Total Commercial Real Estate	\$2,501,088	\$2,221,231	\$1,805,419	\$1,610,580	\$1,701,017	\$1,902,742	\$2,403,311	\$2,629,916	\$2,953,859
Less: Owner Occupied Commercial Real Estate <sup>1</sup>	(922,230)	(809,135)	(672,673)	(602,331)	(588,190)	(634,580)	(743,323)	(734,229)	(675,780)
Total Commercial Real Estate (As Defined) <sup>2</sup>	\$1,578,858	\$1,412,096	\$1,132,746	\$1,008,249	\$1,112,827	\$1,268,162	\$1,659,988	\$1,895,687	\$2,278,079

(1) 2008 – 2014 have been adjusted to exclude Hotel/Motel loans previously identified as Owner-Occupied CRE.

(2) Commercial Real Estate as outlined in the regulatory agencies guidance on commercial real estate (CRE); excludes owner-occupied.

Source: HAFC Y-9Cs unless otherwise noted. Includes loans HFS.