Filed Pursuant to Rule 433
Supplementing the Preliminary Prospectus Dated December 30, 2020
Registration No. 333-251393
August 17, 2021

Hanmi Financial Corporation

Subordinated Notes Offering

August 2021

Forward-Looking Statements

This presentation supplement contains forward-looking statements within the meaning of the federal securities laws. These statements include statements with respect to our beliefs, plans, objectives, goals, expectations, anticipations, assumptions, estimates, intentions and future performance and involve known and unknown risks, uncertainties and other factors, many of which may be beyond our control and that may cause the actual results, performance or achievements of the Company to be materially different from future results, performance or achievements expressed or implied by such forward-looking statements. All forward-looking statements are subject to risks, uncertainties and other factors that may cause the actual results, performance or achievements of Hanmi to differ materially from any results expressed or implied by such forward-looking statements. Such factors include, among others: a failure to maintain adequate levels of capital and liquidity to support our operations; the effect of potential future supervisory action against us or Hanmi Bank; the effect of our rating under the Community Reinvestment Act and our ability to address any issues raised in our regulatory exams; general economic and business conditions internationally, nationally and in those areas in which we operate; volatility and deterioration in the credit and equity markets; changes in consumer spending, borrowing and savings habits; availability of capital from private and government sources; demographic changes; competition for loans and deposits and failure to attract or retain loans and deposits; fluctuations in interest rates and a decline in the level of our interest rate spread; risks of natural disasters; a failure in or breach of our operational or security systems or infrastructure, including cyberattacks; the failure to maintain current technologies; the inability to successfully implement future information technology enhancements; difficult business and economic conditions that can adversely affect our industry and business, including competition and fraudulent activity and negative publicity; risks associated with Small Business Administration loans; failure to attract or retain key employees; our ability to access cost-effective funding; fluctuations in real estate values; changes in accounting policies and practices; the imposition of tariffs or other domestic or international governmental policies impacting the value of the products of our borrowers; changes in governmental regulation, including, but not limited to, any increase in FDIC insurance premiums; 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; ability to identify a suitable strategic partner or to consummate a strategic transaction; the adequacy of 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; changes in securities markets; and risks as it relates to cyber security against our information technology infrastructure and those of our third party providers and vendors.

Further, given its ongoing and dynamic nature, it is difficult to predict what continued effects the COVID-19 pandemic will have on our business and results of operations. The pandemic and the related local and national economic disruption may result in a decline in demand for our products and services; increased levels of loan delinquencies, problem assets and foreclosures; an increase in our allowance for credit losses; a decline in the value of loan collateral, including real estate; a greater decline in the yield on our interest-earning assets than the decline in the cost of our interest-bearing liabilities; and increased cybersecurity risks, as employees increasingly work remotely.

These and other factors are more fully described under "Risk Factors" in Item 1A of our most recent Annual Report on Form 10-K for the fiscal year ended December 31, 2020, filed with the SEC on March 1, 2021, and other factors discussed in the filings we make with the SEC under the Securities Exchange Act of 1934, as amended.

All forward-looking statements attributable to our Company are expressly qualified in their entirety by these cautionary statements. Forward-looking statements speak only as of the date on which such statements are made. Except as required by law, we disclaim any obligation to update these forward-looking statements, whether as a result of new information, future events or otherwise. There is no assurance that future results, levels of activity, performance or goals will be achieved.

Additional Disclaimers

Non-GAAP Financial Measures

This presentation contains supplemental financial information determined by methods other than in accordance with U.S. generally accepted accounting principles ("GAAP") that management uses in its analysis of the Company's underlying operation performance and business and performance trends and facilitate comparisons with performance of others in the financial services industry. These non-GAAP financial measures should not be considered in isolation or as a substitute for, or superior to, financial measures calculated in accordance with U.S. GAAP. These non-GAAP financial measures may also be calculated differently from similar measures disclosed 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.

Additional Information and Where to Find It

The Company has filed a registration statement (including a prospectus) (File No. 333-251393) and a preliminary prospectus supplement with the Securities and Exchange Commission ("SEC") for the offering to which this presentation relates. Before you invest, you should read the prospectus and the preliminary prospectus supplement in that registration statement and the other documents that the Company has filed with the SEC for more complete information about the Company and the offering. You may get these documents for free by visiting EDGAR on the SEC's web site at www.sec.gov. Alternatively, the Company, any underwriter or any dealer participating in the offering will arrange to send you copies of the prospectus and the preliminary prospectus supplement relating to the offering if you request it by emailing Piper Sandler & Co. at fsg-dcm@psc.com or by emailing Keefe, Bruyette, and Woods, Inc. at USCapitalMarkets@kbw.com.

Terms of Planned Capital Raise

Issuer	Hanmi Financial Corporation
Security	Subordinated Notes due 2031
Amount	$100 million
Security Rating	BBB- by Kroll
Issuance Type	SEC Registered
Offering Structure	Fixed-to-Floating Rate (Fixed during First Five Years)
Term	10 Years
No Call Period	5 Years
Use of Proceeds	Possible redemption of outstanding subordinated debt callable in March 2022 or other general corporate purposes
Bookrunners	PIPER SANDLER; KBW Keefe, Bruyette & Woods A Stifel Company
Co-Managers	Janney; WEDBUSH

Investment Highlights

- Leading Korean American Bank with a long history of serving Korean Americans and other ethnic communities across a nationwide footprint
- Experienced leadership team complemented by a diversified Board
- Consistent profitability driven by a diversified franchise and business mix
- Fortified balance sheet focused on stable, low-cost deposits, disciplined commercial lending and positive asset quality trends through COVID-19
- Strong capital base and above peer[1] reserve levels make the Company well-positioned for both organic and M&A growth
- Proceeds of proposed debt offering for possible redemption of outstanding subordinated debt callable in March 2022 or other general corporate purposes

1) Peers include banks that comprise the SNL U.S. Bank $5B - $10B Index (see Historical Credit Statistics on page 23)

The Hanmi Story

Hanmi Bank

1982
First Korean American Bank in the U.S.

1988
Began offering SBA loans
Acquired First Global Bank

2001
Listed HAFC common stock

2004
Acquired Pacific Union Bank
($1.2B in assets acquired)

2007
Completed $70 million secondary common stock offering

2014
Acquired Central Bancorp, Inc. ($1.3B in assets acquired)

2016
Acquired Commercial Equipment Leasing Division (CELD)

2017
Assets surpassed $5 billion Opened a Manhattan, NY branch

2018
Opened Houston Chinatown branch in Texas

2019
Launched U.S. Subsidiaries of Korean Companies (“USKC”) initiative

2020
Embarked on mortgage & digital banking initiatives by on-boarding new management team

Experienced, Deep Leadership Team

Name	Position	Banking Experience (Years)	Hanmi Experience (Years)	Previous Experience
Bonita I. “Bonnie” Lee	President & CEO	35	8	BBCN Bancorp, Shinhan Bank America, Nara Bank
Romolo Santarosa	SEVP, Chief Financial Officer	30	6	Opus Bank, First California Financial Group
Anthony Kim	EVP, Chief Banking Officer	27	8	BBCN Bancorp
Matthew Fuhr	EVP, Chief Credit Administration Officer	25	6	Pacific Western Bank, FDIC
Michael Du	SVP, Chief Risk & Compliance Officer	22	2	Pacific Western Bank, Unify Financial Federal Credit Union
Vivian Kim	EVP, General Counsel & Chief People Officer	6	6	Dykema Gossett LLP

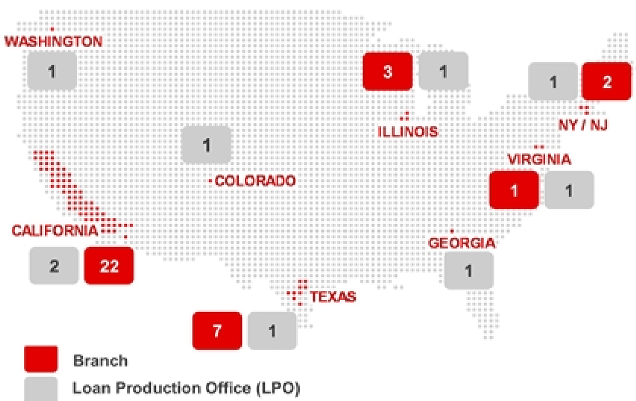
Experienced & Diversified Board of Directors

Name	Title; Position	Age	Year Elected
John J. Ahn	Chairman of the Board; CEO of Whitehawk Capital Partners	56	2014
David L. Rosenblum	Vice Chairman of the Board; Former Senior Principal for Deloitte Consulting LLP	68	2014
Bonita I. “Bonnie” Lee	Director; President and CEO of Hanmi Bank	58	2019
Kiho Choi	Director; Managing Partner of CKP, LLP	65	2018
Christie K. Chu	Director; President and CEO of CKC Accountancy Corp.	56	2015
Harry H. Chung	Director; COO and CFO of WhiteHawk Capital Partners	51	2016
Scott R. Diehl	Director; Former Group Head at Wells Fargo Capital Finance, Inc.	59	2018
Thomas J. “Tom” Williams	Director; Former SVP and CRO at BofI Federal Bank	58	2016
Michael M. Yang	Director; Founder & CEO of Michael Yang Capital Management LLC	59	2016
Gideon Yu	Director; Co-Owner and Former President of San Francisco 49ers	50	2021

Hanmi at a Glance

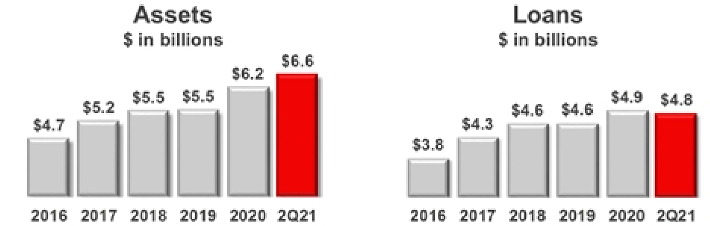
Equity Snapshot *(as of August 9, 2021)*	
Headquarters:	Los Angeles, CA
Ticker:	NASDAQ: HAFC
Share Price:	$18.94
52 Week Range:	$7.48 - $22.29
Market Cap:	$576.8
Avg. 3M Daily Volume:	151,786
Dividend Yield:	2.53%
MRQ Payout Ratio:	16.7%

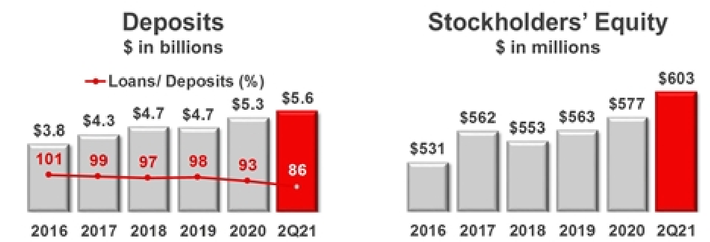
Bank Network[1]



Focus on growth and value preservation for our shareholders

- Second largest Korean American Bank with 39 years of history and $6.6 billion in assets as of June 30, 2021
- 35 branches coast-to-coast in highly attractive major banking markets & 9 LPOs
- Commitment to conservative, disciplined underwriting, and strong asset quality
- Well capitalized, significantly above the regulatory requirements





1) HAFC's branches and LPO's are strategically located in the top MSAs for Asian Americans in the U.S.: Los Angeles, San Francisco, New York, Chicago, Dallas, Houston, Seattle, Colorado, and Atlanta

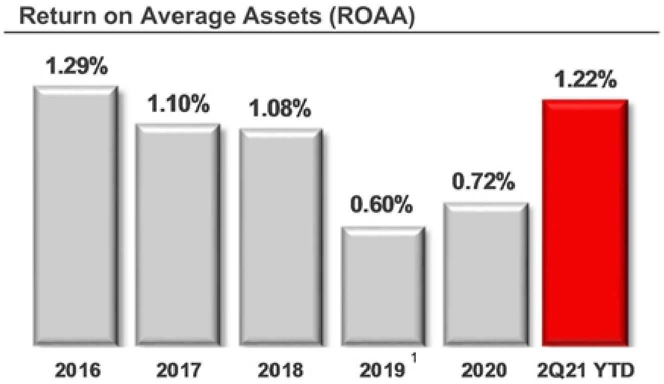
2Q21 Highlights

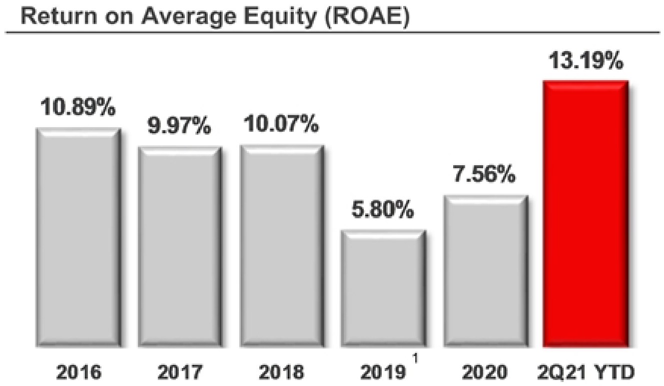
Net Income	Diluted EPS	ROAA	NIM	Efficiency Ratio	Reserves / Loans[1]
$22.1M	$0.72	1.38%	3.19%	52.66%	1.78%

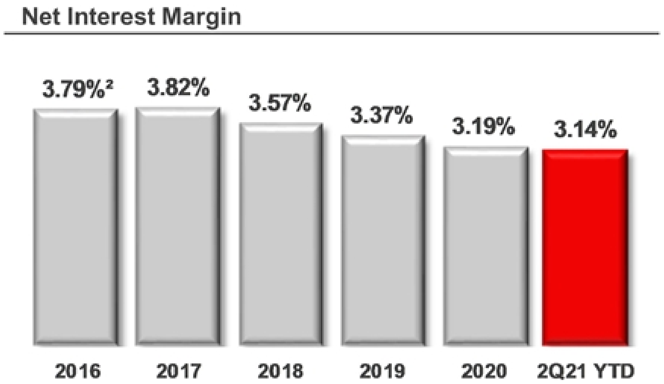
- **Net income** of $22.1 million, or $0.72 per diluted share, up 32.8% from $16.7 million, or $0.54 per diluted share, from the prior quarter
- **Loans receivable** of $4.82 billion, unchanged from the prior quarter; excluding Paycheck Protection Program ("PPP") loans, up 2.5% quarter-over-quarter
    - **Loan production** of $465.6 million, offset by payoffs/paydowns and forgiveness on first draw PPP loans
- **Deposits** of $5.63 billion, up 2.2% from the prior quarter
    - **Noninterest-bearing demand deposits** of $2.35 billion, up 8.3% from the prior quarter
    - **Cost of interest-bearing deposits** declined 12 basis points from the prior quarter to 0.37%
- **Recovery of credit loss expense** of $3.3 million for the second quarter; allowance for credit losses was 1.73% of loans at June 30, 2021 (1.78%[1] excluding PPP loans)
- **Well-capitalized** with a Total Risk-Based capital ratio of 15.41% and a Common Equity Tier 1 capital ratio of 11.76% and TCE/TA[2] ratio of 9.01% at June 30, 2021 (9.23%[2] excluding PPP loans)

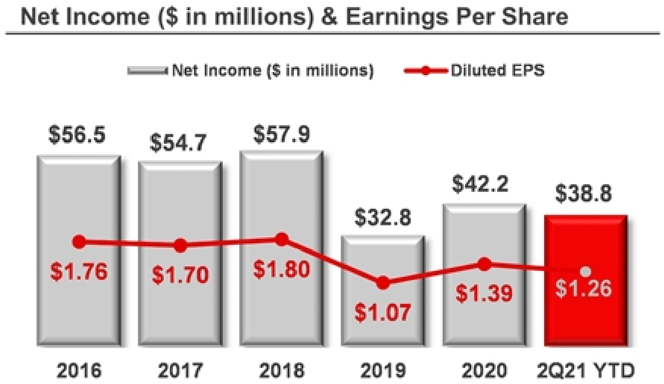
1) Reserves / Loans HFI excluding PPP loans (see Non-GAAP Reconciliation beginning on pg. 32)
2) Non-GAAP financial measure (see Non-GAAP Reconciliation beginning on pg. 32)

Strong Historical Profitability







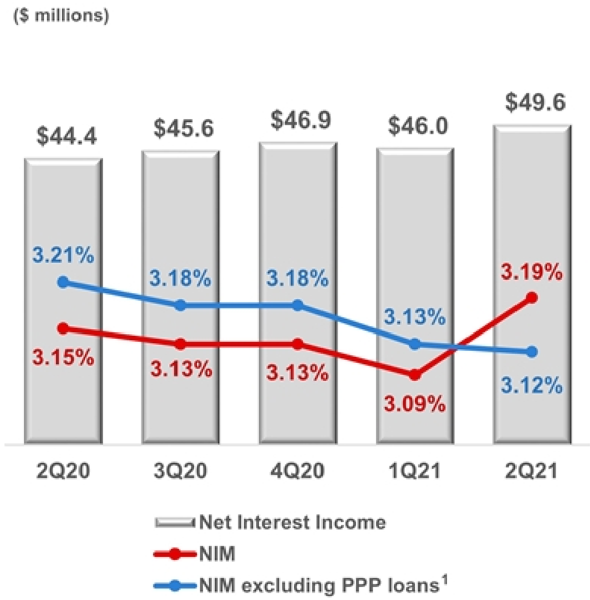


1) Reflects, among other things, elevated charges arising from a $40.7 million single troubled loan relationship identified in 2Q19 comprised of a land loan ($27.9 million) and a business loan ($12.8 million) which declined to $10.0 million at 2Q20 after $24.5 million charge-offs
2) Excludes purchase accounting impact of Central Bancorp, Inc. acquisition

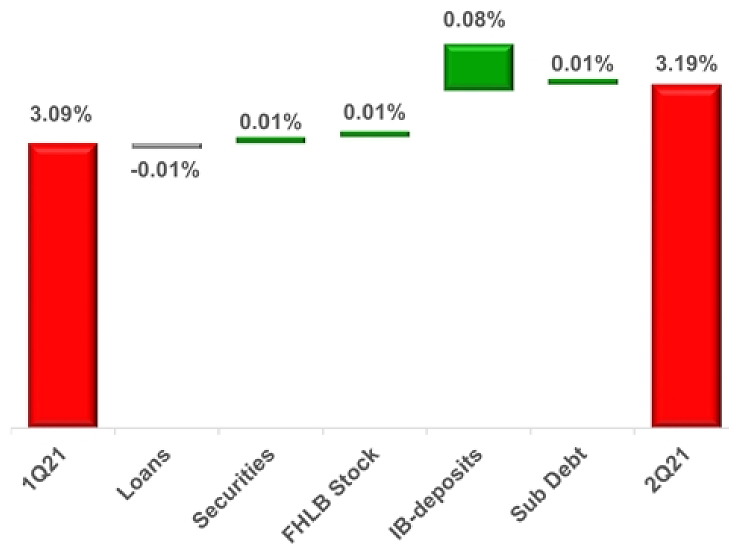
Net Interest Income / Net Interest Margin

Net interest income was $49.6 million for the second quarter compared with $46.0 million for the prior quarter; net interest margin for the quarter was 3.19% (3.12%[1] excluding PPP loans) compared with 3.09% for the prior quarter (3.13%[1] excluding PPP loans).

Net Interest Income and Net Interest Margin



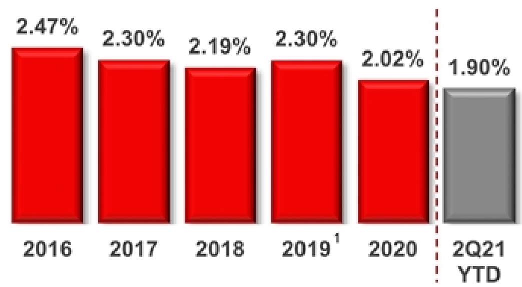
Net Interest Margin Analysis



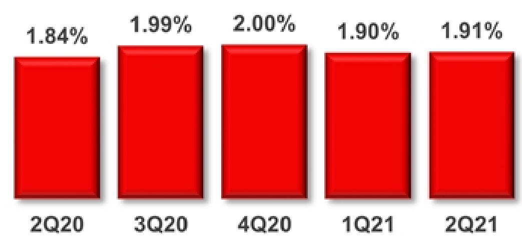
1) Non-GAAP financial measure (see Non-GAAP Reconciliation beginning on pg. 32)

Noninterest Expenses

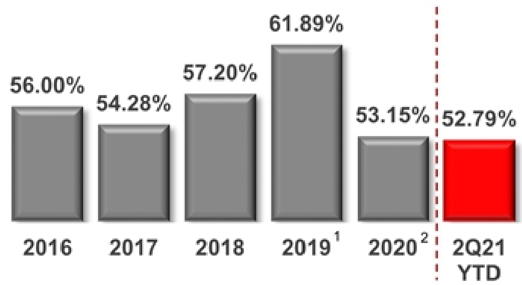
NIE / Avg. Assets



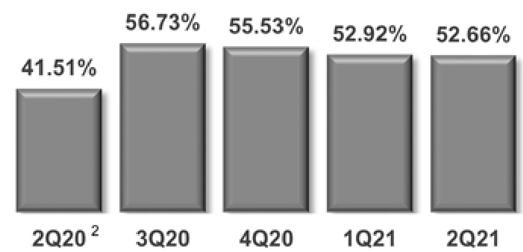
NIE / Avg. Assets



Efficiency Ratio



Efficiency Ratio



1) Reflects, among other things, elevated charges arising from a single troubled loan relationship (See pg. 9)
2) Efficiency ratio excluding PPP loans and securities gains for 2Q20 was 60.82% and for FY 2020 was 58.63%. Non-GAAP financial measure (see Non-GAAP Reconciliation beginning on pg. 32)

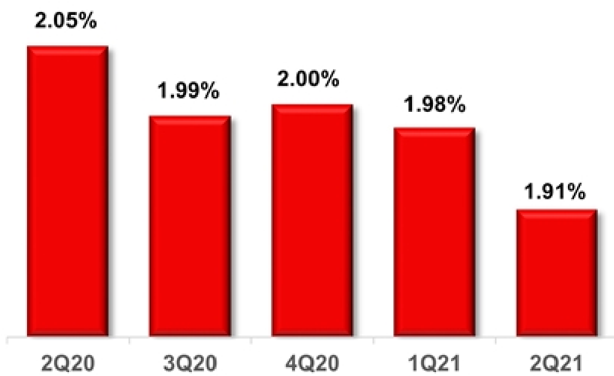
Adjusted Pretax Pre-Provision Income[1]

($ in millions)

Income Statement Summary	2Q21	1Q21	4Q20	3Q20	2Q20
Net Interest Income	$ 49.6	$ 46.0	$ 46.9	$ 45.6	$ 44.4
Adjusted Noninterest Income[1,2]	8.6	7.0	7.8	7.1	5.2
Adjusted Operating Revenue[1]	58.2	53.0	54.7	52.7	49.6
Adjusted Noninterest Expense[1,3]	30.8	30.9	30.9	29.9	30.2
Adjusted Pretax, Pre-Provision Income[3]	$ 27.4	$ 22.1	23.8	22.8	19.4

- Adjusted operating revenue[1] increased by 10% quarter-over-quarter
  - Adjusted operating revenue[1] includes non-PPP 7(a) SBA gains of $3.3 million (2Q21), $1.7 million (1Q21), $1.8 million (4Q20), and $2.3 million (3Q20)
- Adjusted pretax, pre-provision income[1] increased by 24% quarter-over-quarter

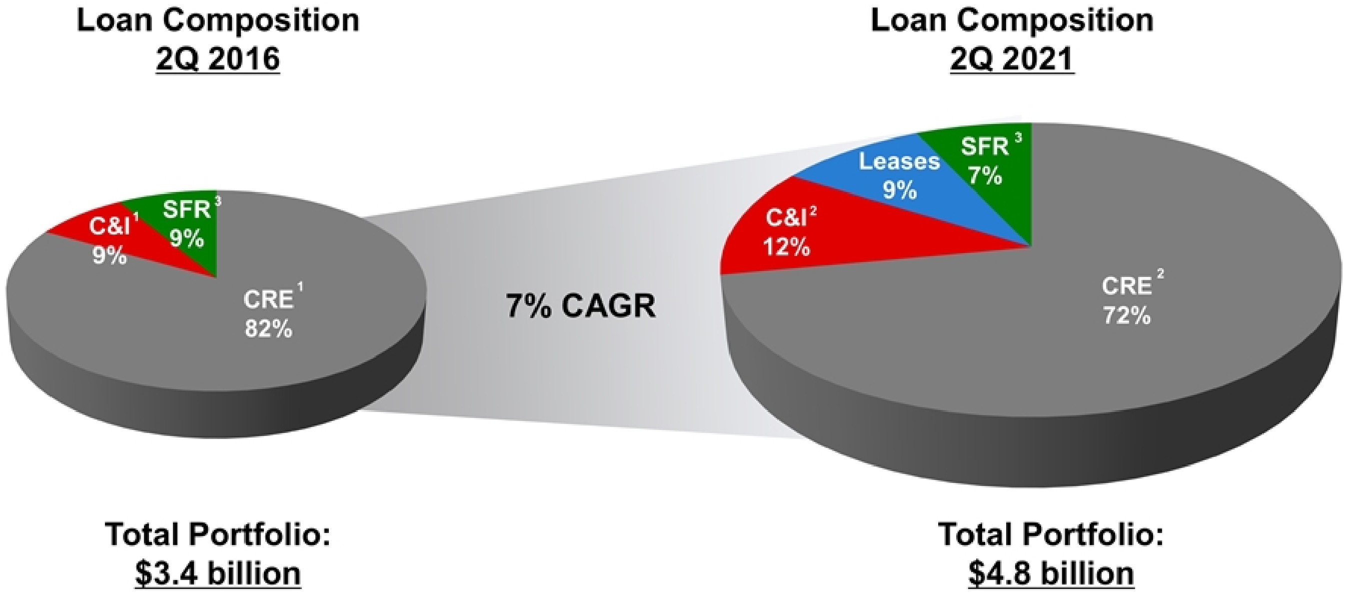
Adjusted Noninterest Expense over Avg. Assets[1,3]



Adjusted Pretax, Pre-Provision Income ($ millions)[1,2,3]

Note: Numbers may not add due to rounding
1) Non-GAAP financial measure (see Non-GAAP Reconciliation beginning on pg. 32)
2) Excludes $203 thousand of PPP gains, and $75 thousand legal settlement for 2Q21, $2.5 million of PPP gains, $250 thousand legal settlement and $99 thousand gain on securities for 1Q21, $1.0 million legal settlement for 4Q20, and gains on securities of $15.7 million for 2Q20
3) Excludes PPP deferred loan origination costs of $1.4 million for 1Q21 and $3.1 million for 2Q20

Successful Portfolio Diversification Strategy



Significant progress in reducing CRE concentration from 82% of total portfolio to 72% as of June 30, 2021

1) Includes $182 million and $16 million of the retained unguaranteed portion of the SBA loans across CRE and C&I respectively
2) Includes $138 million and $40 million of the retained unguaranteed portion of the SBA loans across CRE and C&I respectively, and $144 million of guaranteed loans funded through the PPP net of deferred fees in C&I
3) SFR includes Consumer

Loan Portfolio Composition

Granular loan portfolio with small average loan sizes and strong QTD[1] average yields despite the low interest rate environment

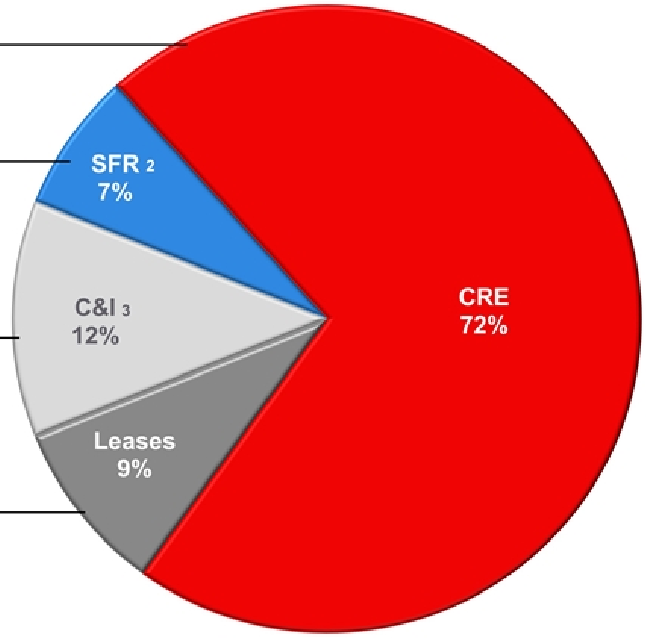
Commercial Real Estate Portfolio	
$ in millions	
Outstanding	$3,452
Average Size	$1.7
QTD Average Yield	4.35%

SFR & Consumer Portfolio[2]	
$ in millions	
Outstanding	$349
Average Size	$0.4
QTD Average Yield	3.16%

Commercial & Industrial Portfolio[3]	
$ in millions	
Outstanding	$588
Average Size	$0.2
QTD Average Yield	5.16%

Leasing Portfolio	
$ in millions	
Outstanding	$432
Average Size	$0.04
QTD Average Yield	5.29%

Loan Portfolio Composition
$4.82 Billion

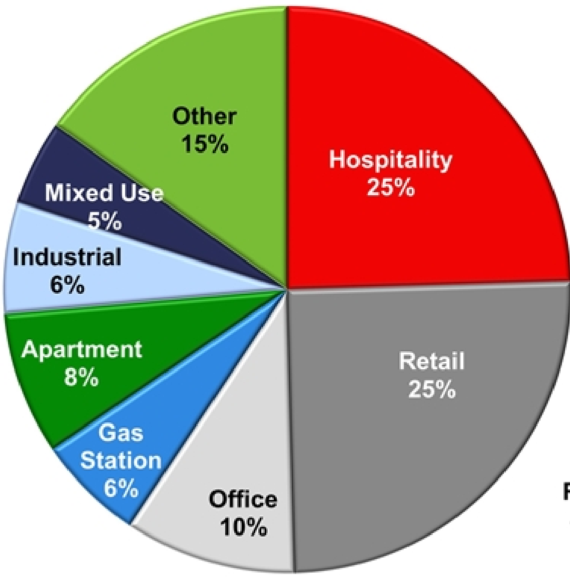


1) For the quarter ended June 30, 2021
2) SFR includes Consumer
3) C&I portfolio includes $144 million of loans funded through the PPP net of $1.5 million of deferred fees

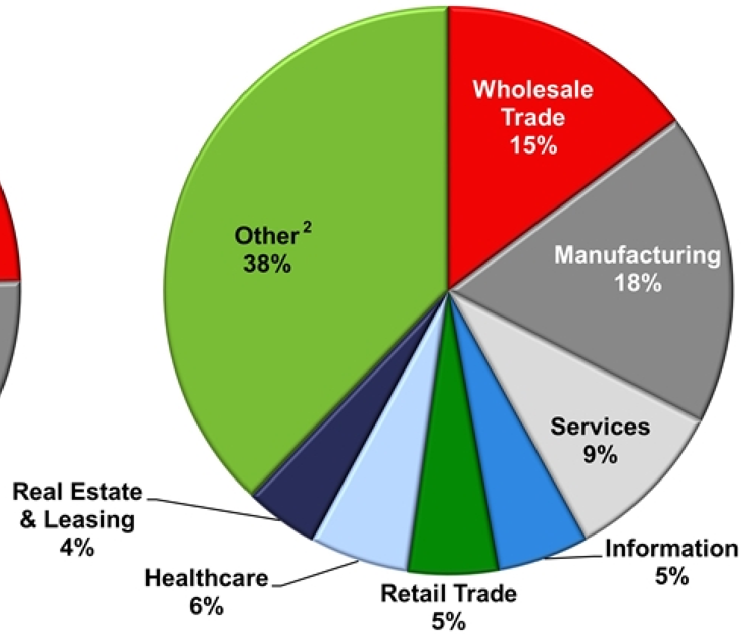
Loan Portfolio Diversification

Loan portfolio is well diversified across property and business types.

CRE Portfolio
$3.45B[1]



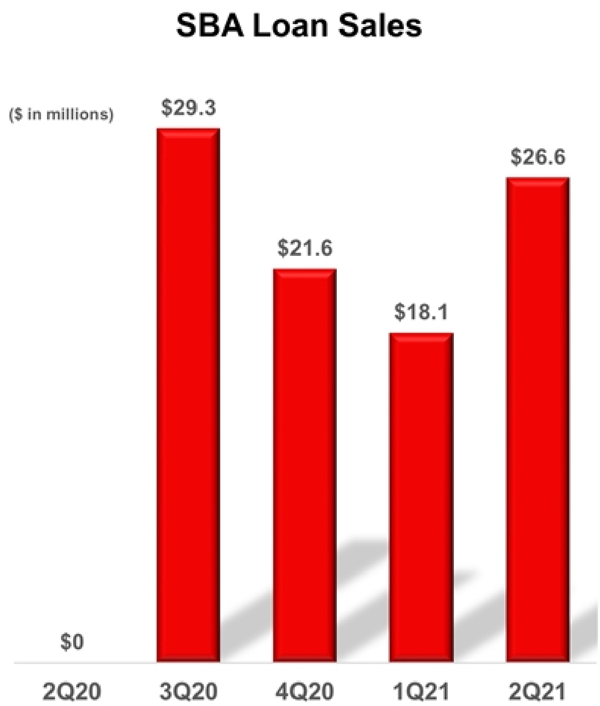
C&I Portfolio
$588M

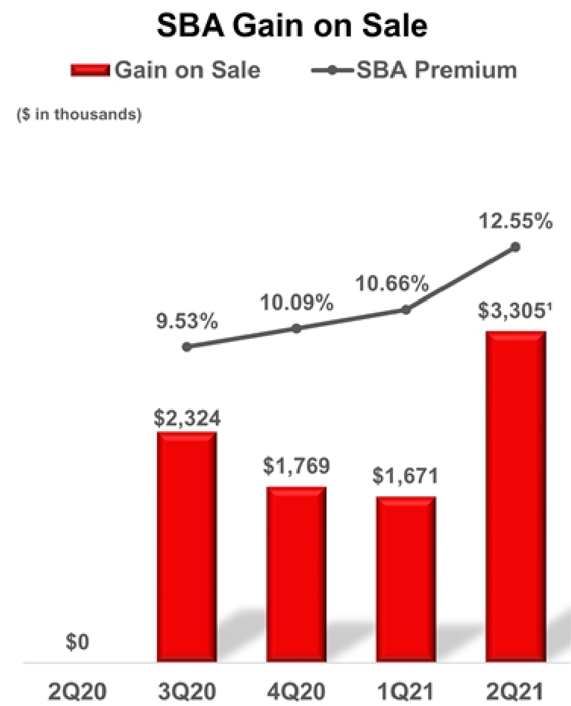


1) 1.8% represent construction/land
2) 65% of this category represents PPP loans
Note: Numbers may not add due to rounding; data as of June 30, 2021

SBA Loan Sales

The volume of SBA loans sold and gains on sales of SBA loans, excluding PPP loans, for the second quarter of 2021 were \$26.6 million and \$3.3 million[1], respectively

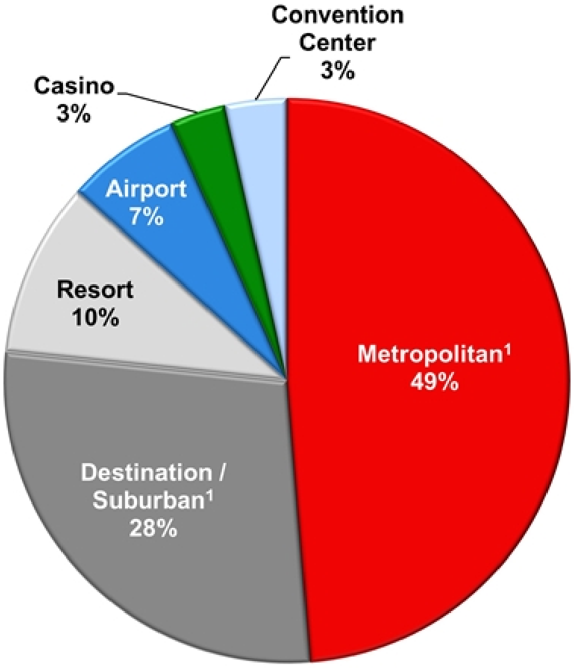




1) Excludes $203 thousand of PPP gains

Hospitality Segment by Location Type

Hospitality segment is $847 million, representing 18% of the loan portfolio.



Total Hospitality Segment: $847M

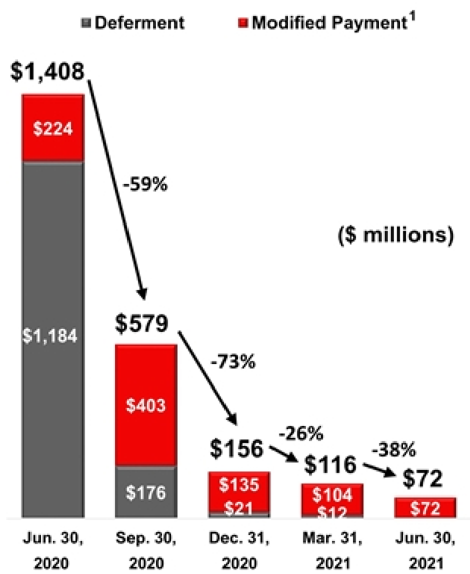
Hospitality Portfolio Detail

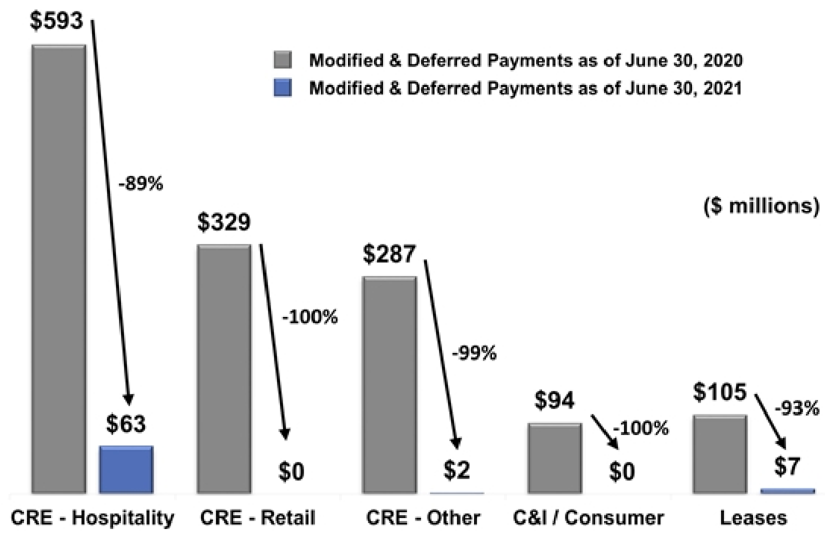
- Average balance within the segment was $3.2 million
- Weighted average debt coverage ratio of the segment was 2.0x at origination
- Weighted average loan to value of the segment was 50% at origination
- 12% of the hospitality portfolio was criticized as of June 30, 2021, with almost half stemming from the Metropolitan location category
- The current[2] weighted average loan to value of all criticized hospitality loans was 68%
- Nonaccrual hospitality loans represented 1% of the portfolio with only two loans over $3 million – a $5.6 million California-based convention center location and a $3.0 million Texas-based metropolitan location

1) 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
2) Current refers to appraisals received within the past 12 months
Note: Data as of June 30, 2021

Excellent Modification Trend

- 95% decline in modifications since June 30, 2020 – from $1.4B to $72M as of June 30, 2021
- Modified portfolio represents 1.5% of loans receivable as of June 30, 2021
- At June 30, 2021, 50.7% of modified loans were special mention and 17.6% were classified; 7.0% were nonaccrual.





Note: Numbers may not add due to rounding
1) Modified payments include Interest Only, Hybrid, Reduced Payment and other type of modifications

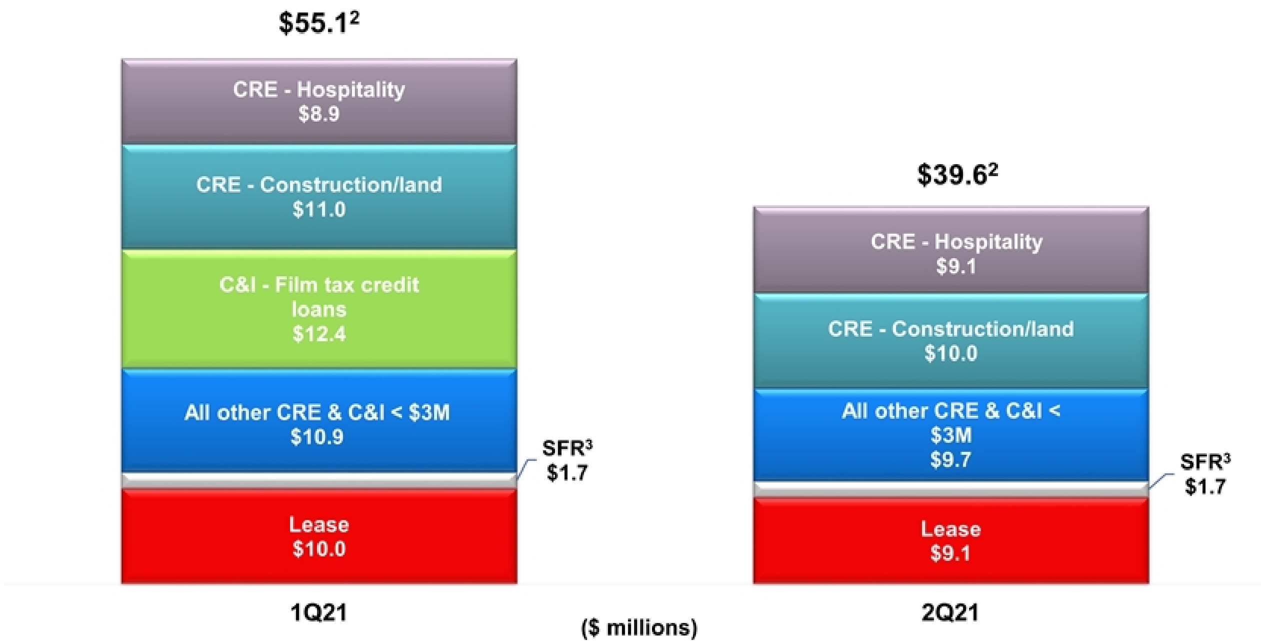
Credit Culture Fundamentals

Conservative Policies and Monitoring for Enhanced Diligence

- Conservative credit culture with well-defined policies and procedures
- Dual and committee authority structure for loan approval
- DCR and LTV stress testing conducted as part of underwriting, while individual portfolio loan review is conducted on a sample of loans using 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

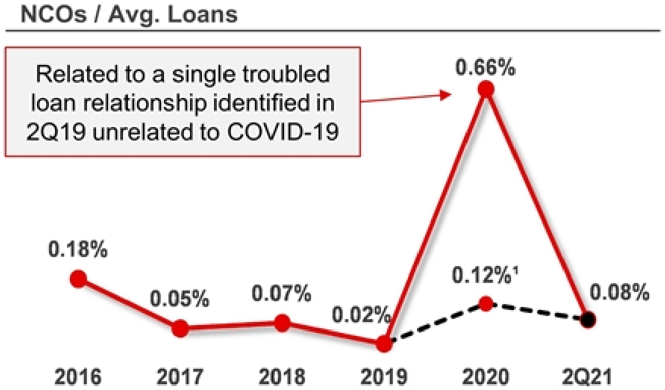
Asset Quality – Nonaccrual Loans

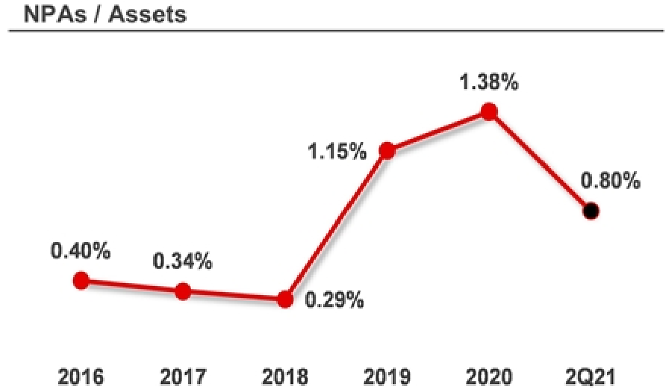
Nonaccrual loans[1] decreased 28% quarter-over-quarter. 47% of nonaccruals represent three loans of $3 million or more.

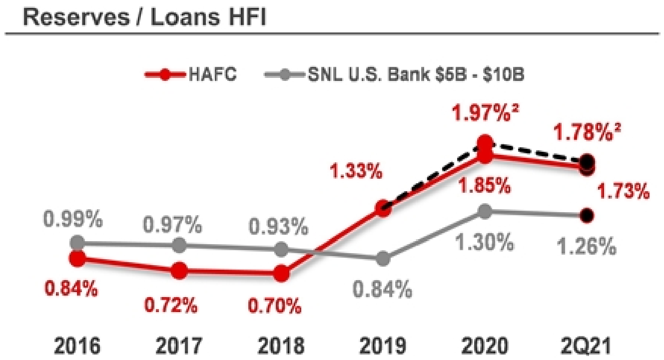


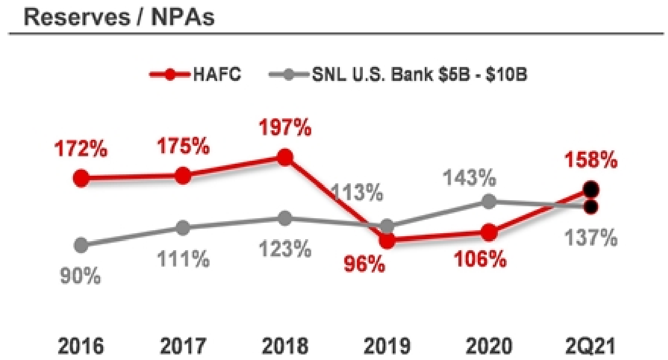
1) Includes $14.9 million and $5.0 million of modified loans at March 31, 2021 and June 30, 2021, respectively
2) Specific allowance for credit losses at March 31, 2021 and June 30, 2021 were $12.2 million and $4.7 million, respectively
3) SFR includes Consumer loans

Historical Credit Statistics





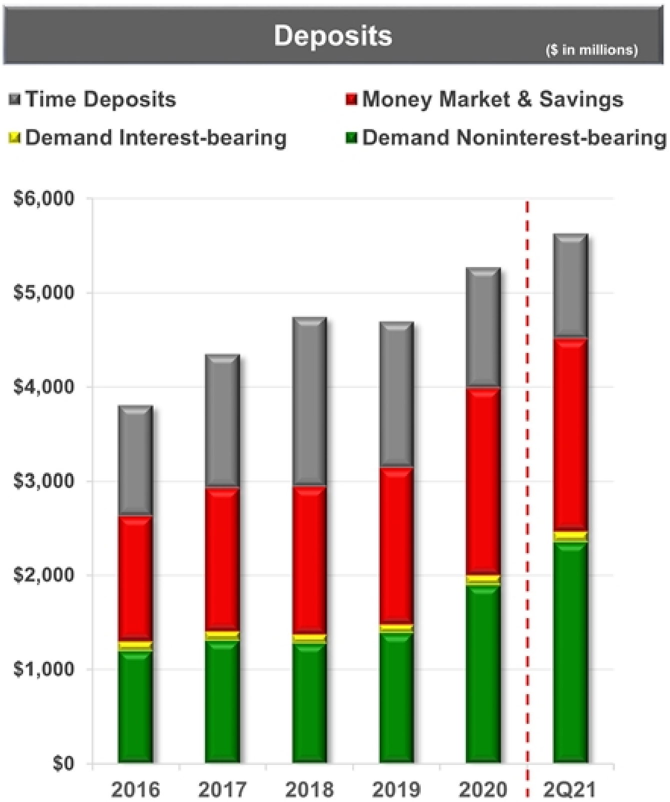




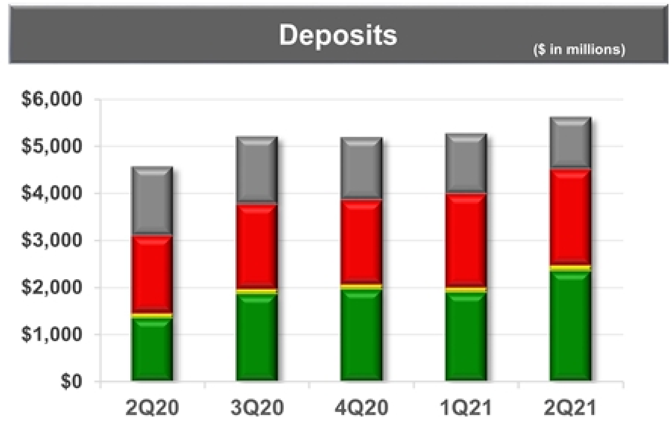
Note: SNL US Bank Index includes all major exchange banks in SNL's coverage universe with total assets between $5 billion and $10 billion; NPAs exclude troubled debt restructurings

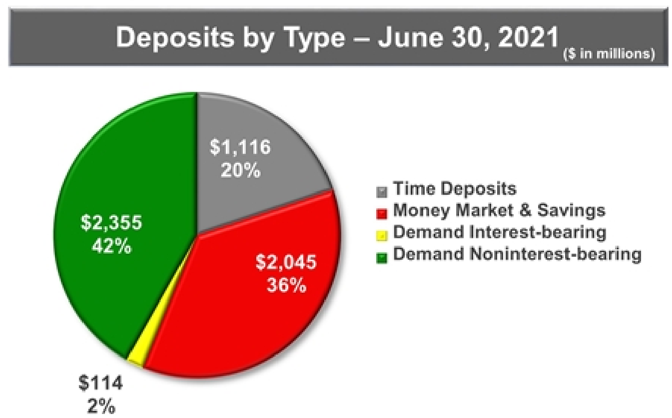
1) Adjusted for a single troubled loan relationship identified in 2Q19 (See pg. 9)
2) Reserves / Loans HFI excluding PPP (see Non-GAAP Reconciliation beginning on pg. 32)

Diversified Deposit Base



Note: Numbers may not add due to rounding





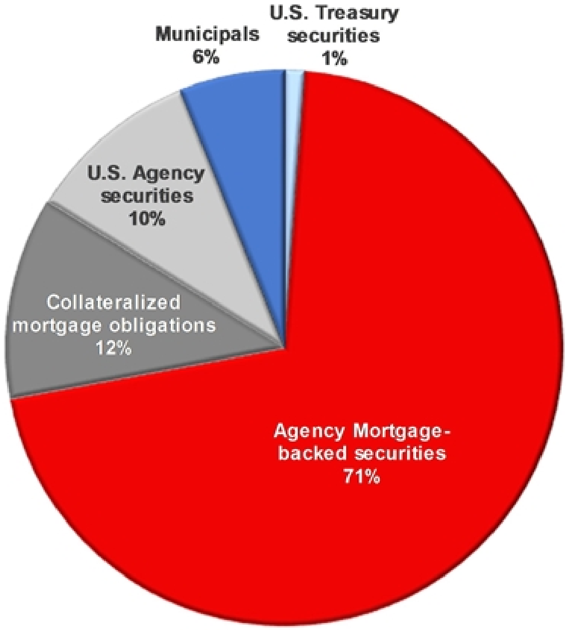
Summary of Funding

($ in thousands)

Type	Current Limit	Outstanding	Excess Capacity	Wtd. Avg. Maturity	Wtd. Avg. Rate
Holding Company					
Subordinated Debt[1]	--	$100,000	--	March 30, 2027	5.45%
Trust Preferred[2]	--	$26,000	--	March 15, 2036	3M LIBOR + 140 bps
Bank					
Total Deposits	--	$5,629,830	--	--	0.22%
FHLB Borrowings	$1,646,541	$280,000[3]	$1,366,541	1.29 years	1.20%
Fed Discount Window	$38,540	$0	$38,540	--	--
Lines of Credit	$215,000	$0	$215,000	--	--

1) $100.0 million of outstanding subordinated debt is callable beginning March 30, 2022 at which time it assumes a floating rate of 3M LIBOR + 313.5 bps
2) Trust Preferred has a fair value of $18.5 million on HAFC's balance sheet.
3) Includes $150.0 million of advances and $130.0 million letter of credit for state CDs

Securities Portfolio



Estimated Fair Value: $862M

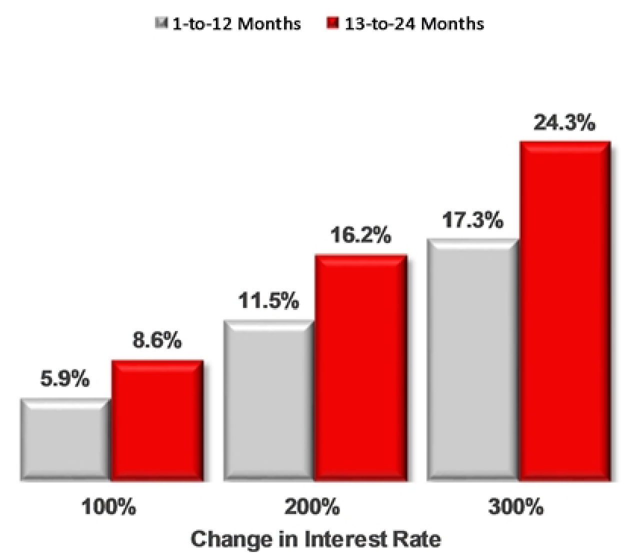
- **100% Available-For-Sale**
- **Yield on securities portfolio on a fully taxable equivalent basis of 0.69%[1]**
- **Composition of the securities portfolio remains relatively unchanged quarter-over-quarter with the introduction of municipal securities in the second quarter of 2021 and is conservative in nature**

1) Amounts calculated on a fully taxable equivalent basis using the current statutory federal tax rate
Note: Data as of June 30, 2021

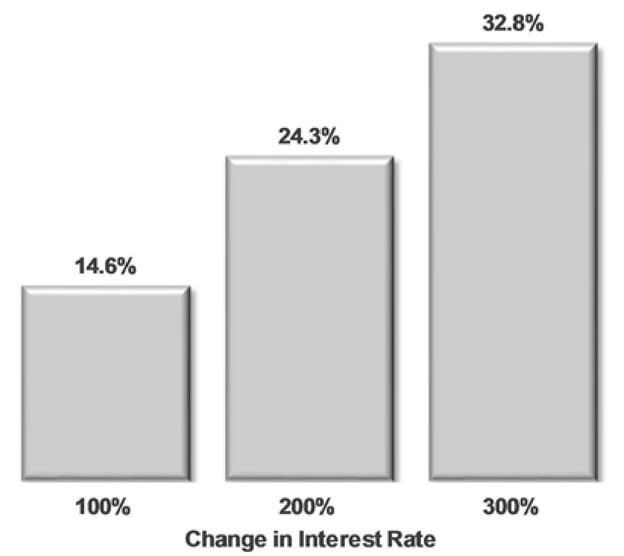
Interest Rate Sensitivity

HAFC remains well-positioned for a rising interest rate environment

Percent Changes in Net Interest Income



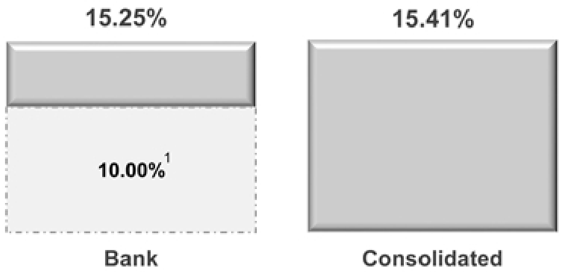
Percent Changes in Economic Value of Equity



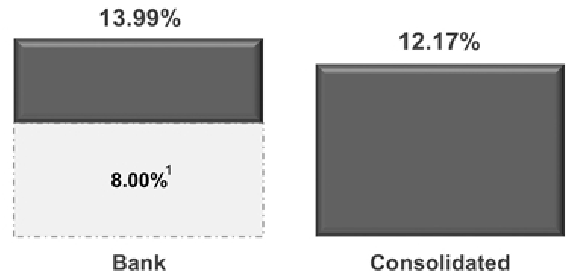
Note: Assumes an instantaneous parallel shift in the yield curve

Capital Ratios Exceed Well-Capitalized Thresholds

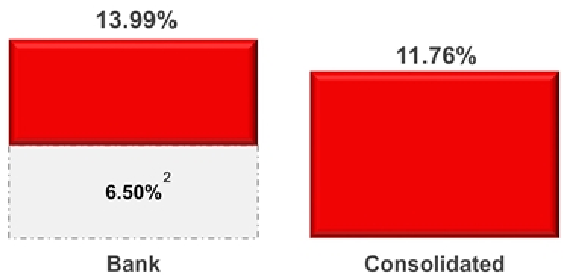
Total RBC



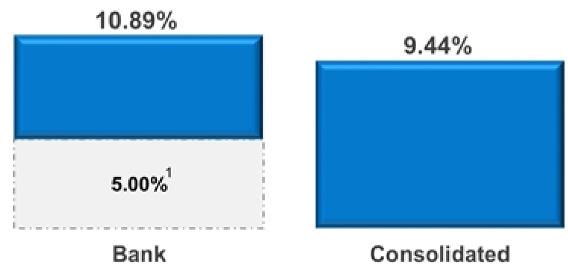
Tier 1 RBC



CET1[2]



Tier 1 Leverage



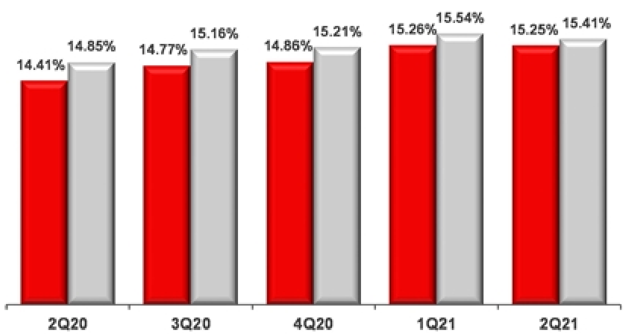
1) Minimum threshold for a well-capitalized institution
2) A capital conservation buffer of 2.5 percent became effective on January 1, 2019, and must be met to avoid limitations on the ability of the Bank to pay dividends, repurchase shares or pay discretionary bonuses. The Bank's capital conservation buffer was 7.25 percent as of June 30, 2021; the capital conservation buffer is an amount in excess of the 4.5% minimum CET1 ratio

Note: Ratios exceed current regulatory requirements; Financial data as of June 30, 2021

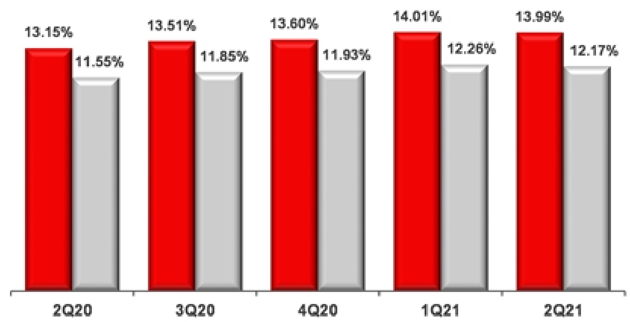
Capital Ratio Trends

Bank
Consolidated

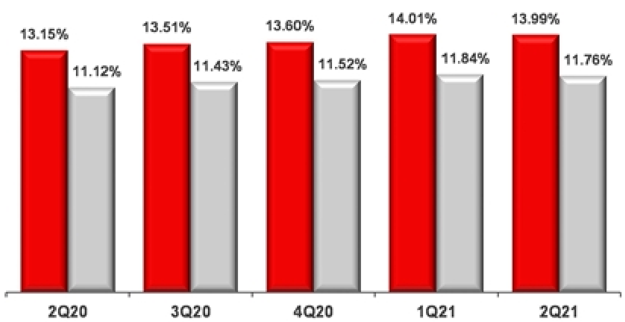
Total RBC



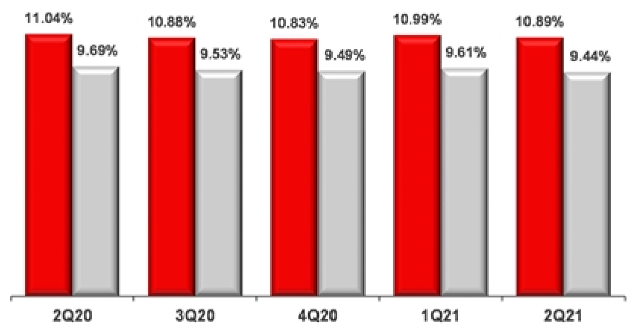
Tier 1 RBC



CET1



Tier 1 Leverage



Note: Ratios exceed current regulatory requirements

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 $10.5 million in retained earnings without prior regulatory approval, as of June 30, 2021
  - California law restricts the amount available for cash dividends to the lesser of a bank's retained earnings or net income for its last three years less any distributions made during such periods.
  - Cash dividends may still be paid, with prior approval, in an amount not exceeding the greatest of (1) retained earnings of the bank, (2) net income of the bank for its last fiscal year, or (3) the net income of the bank for it current fiscal year.
- $6.0 million of cash and equivalents at the Holding Company as of June 30, 2021
- Hanmi Financial Corporation expects to retain the entirety of the net proceeds from the proposed offering at the Holding Company in preparation for possible redemption of outstanding subordinated debt callable in March 2022 or other general corporate purposes

Interest Coverage & Double Leverage

Assumes $100.0M gross offering with net proceeds of $98.0M

0% of net proceeds assumed to be downstreamed to the Bank

($ in thousands)	For the Twelve Months Ended, 12/31/2018	12/31/2019	12/31/2020	Year-to-Date 6/30/2021
Double Leverage Ratio	118.2%	117.0%	117.9%	117.4%[1]
Interest Coverage Before New Subordinated Debt	2.57	1.67	2.38	5.97
Interest Coverage Pre-Redemption of Existing Subordinated Debt	2.40	1.58	2.19	5.11
Interest Coverage Post-Redemption of Existing Subordinated Debt	2.66	1.71	2.48	6.47

1) Pro forma double leverage is equal to 117.4%; 0% of net proceeds are downstreamed to bank-level

Note: For illustrative purposes, assumes $100 million of gross proceeds from the subordinated notes (net proceeds of $98.0 million after 1.25% underwriting spread and $750k of expenses) and 0% downstreamed to the Bank; Assumes 3.75% interest rate on current issuance of subordinated debt and 5.45% fixed interest rate on outstanding subordinated debt

Pro Forma Capitalization

Assumes $100.0M gross offering with net proceeds of $98.0M

0% of net proceeds assumed to be downstreamed to the Bank

($ in thousands)	Actual 6/30/2021	Sub Debt Issuance Adjustments	Pro Forma For Sub Debt 6/30/2021	Sub Debt Refinance Adjustments	Pro Forma For Sub Debt Refi 6/30/2021
Holding Company Regulatory Capital					
Common Equity Tier 1 Capital	$593,552	–	$593,552	–	$593,552
Trust Preferred Securities	20,627	–	20,627	–	20,627
Tier 1 Capital Deductions	–	–	–	–	–
Tier 1 Capital	614,179	–	614,179	–	614,179
ALLL	62,765	–	62,765	–	62,765
Existing Sub Debt	98,616	–	98,616	(98,616)	–
Proposed Sub Debt	–	98,000	98,000	–	98,000
Unrealized Gain on AFS Securities	–	–	–	–	–
Tier 2 Capital	161,381	98,000	259,381	(98,616)	160,765
Total Capital	$775,560	$98,000	$873,560	($98,616)	$774,944
Total Assets for Regulatory Ratios					
Risk-Weighted Assets	$4,994,189	$19,600	$5,013,789	($19,723)	$4,994,066
Total Assets For Leverage Ratio	$6,415,651	$98,000	$6,513,651	($98,616)	$6,415,035
TCE / TA					
Tangible Common Equity	$591,474	–	$591,474	–	$591,474
Tangible Assets	$6,567,353	$98,000	$6,665,353	($98,616)	$6,566,737
Capital Ratios					
TCE / TA	*9.01%*	–	*8.87%*	–	*9.01%*[1]
Leverage Ratio	*9.57%*	–	*9.43%*	–	*9.57%*[1]
Common Equity Tier 1 Ratio	*11.88%*	–	*11.84%*	–	*11.89%*[1]
Tier 1 Ratio	*12.30%*	–	*12.25%*	–	*12.30%*[1]
Total Capital Ratio	*15.53%*	–	*17.42%*	–	*15.52%*[1]

Note: For illustrative purposes, assumes $100 million of gross proceeds from the subordinated notes (net proceeds of $98.0 million after 1.25% underwriting spread and $750k of expenses) and a risk–weighting of 20%; the after-tax impact of debt extinguishment charges has been excluded, the impact is not expected to be significant

1) Does not take into account after-tax debt extinguishment charges

Appendix

Historical Balance Sheet

($ in thousands)	For the Year Ended December 31,					Quarter Ended
	2016	2017	2018	2019	2020	June 30, 2021
Cash and due from banks	$147,235	$153,826	$155,376	$121,678	$391,849	$697,789
Securities available for sale, at fair value	$516,964	$578,804	$574,908	$634,477	$753,781	$862,119
Loans held for sale	$9,316	$6,394	$9,390	$6,020	$8,568	$36,030
Loans receivable, net of allowance for credit losses	$3,812,340	$4,273,415	$4,568,566	$4,548,739	$4,789,742	$4,736,720
Premises and equipment, net	$28,698	$26,655	$27,752	$26,070	$26,431	$26,225
Goodwill and other intangible assets, net	$12,889	$12,544	$12,182	$11,873	$11,612	$11,504
Federal Home Loan Bank ("FHLB") stock, at cost	$16,385	$16,385	$16,385	$16,385	$16,385	$16,385
Bank-owned life insurance	$49,440	$50,554	$51,661	$52,782	$53,894	$54,402
Other Assets	$108,079	$91,908	$85,999	$120,160	$149,626	$137,681
Total assets	**$4,701,346**	**$5,210,485**	**$5,502,219**	**$5,538,184**	**$6,201,888**	**$6,578,856**
Noninterest-bearing deposits	*$1,203,240*	*$1,312,274*	*$1,284,530*	*$1,391,624*	*$1,898,766*	*$2,354,671*
Interest-bearing deposits	*$2,606,497*	*$3,036,380*	*$3,462,705*	*$3,307,338*	*$3,376,242*	*$3,275,159*
Total deposits	$3,809,737	$4,348,654	$4,747,235	$4,698,962	$5,275,008	$5,629,830
Borrowings	$315,000	$150,000	$55,000	$90,000	$150,000	$150,000
Subordinated debentures (Includes TRUPs)	$18,978	$117,270	$117,808	$118,377	$118,972	$119,243
Other Liabilities	$26,606	$32,084	$29,608	$67,578	$80,864	$76,806
Total liabilities	**$4,170,321**	**$4,648,008**	**$4,949,651**	**$4,974,917**	**$5,624,844**	**$5,975,879**
Stockholders' equity						
Common stock	$33	$33	$33	$33	$33	$33
Additional paid-in capital	$562,446	$565,627	$569,712	$575,816	$578,360	$579,595
Accumulated other comprehensive income	(2,394)	(1,869)	(6,079)	$3,382	$3,076	(2,859)
Retained earnings	$41,726	$70,575	$97,539	$100,551	$114,621	$146,651
Less treasury stock	(70,786)	(71,889)	(108,637)	(116,515)	(119,046)	(120,443)
Total stockholders' equity	**$531,025**	**$562,477**	**$552,568**	**$563,267**	**$577,044**	**$602,977**

Historical Income Statement

($ in thousands)	For the Year Ended December 31,					Six Months Ended
	2016	**2017**	**2018**	**2019**	**2020**	**June 30, 2021**
Interest Income	$178,471	$209,321	$234,397	$246,772	$223,866	$106,664
Interest Expense	$18,274	$32,519	$53,384	$70,900	$42,968	$11,090
Net Interest Income	**$160,197**	**$176,802**	**$181,013**	**$175,872**	**$180,898**	**$95,574**
Provision for Credit Losses	**(4,339)**	**$831**	**$3,990**	**$30,170**	**$45,454**	**(1,217)**
Service Charges on Deposits	$11,380	$10,396	$10,000	$9,951	$8,485	$4,599
Gain on Sale of Loans	$6,034	$8,734	$4,954	$5,251	$5,247	$7,633
Realized Gain on Securities	$46	$1,748	(341)	$1,295	$15,712	$99
Other Operating Income	$15,615	$12,537	$9,907	$11,055	$13,660	$6,361
Total Noninterest Income	**$33,075**	**$33,415**	**$24,520**	**$27,552**	**$43,104**	**$18,692**
Compensation & Benefits	$63,956	$67,944	$69,435	$67,900	$66,988	$35,122
Occupancy & Equipment	$14,992	$15,740	$15,944	$17,064	$18,283	$9,198
Other Operating Expenses	$29,275	$30,418	$32,194	$40,942	$33,782	$15,996
Total Noninterest Expense	**$108,223**	**$114,102**	**$117,573**	**$125,906**	**$119,053**	**$60,316**
Pre-Provision, Pre-Tax Income	$82,385	$94,456	$89,858	$77,167	$88,031	$53,601
Pre-Tax Income	**$89,388**	**$95,284**	**$83,970**	**$47,348**	**$59,495**	**$55,167**
Provision for Taxes	$32,899	$40,624	$26,102	$14,560	$17,299	$16,386
Effective Tax Rate (%)	*36.8%*	*42.6%*	*31.1%*	*30.8%*	*29.1%*	*29.7%*
Net Income	**$56,489**	**$54,660**	**$57,868**	**$32,788**	**$42,196**	**$38,781**
Other Changes to Net Income	*(457)*	*(339)*	*(359)*	*(230)*	*(532)*	*(295)*
Net Income Avail to Common	**$56,032**	**$54,321**	**$57,509**	**$32,558**	**$41,664**	**$38,486**

Interest Coverage & Double Leverage

Assumes $100.0M gross offering with net proceeds of $98.0M

0% of net proceeds assumed to be downstreamed to the Bank

	For the Twelve Months Ended,			Year-to-Date
($ in thousands)	12/31/2018	12/31/2019	12/31/2020	6/30/2021
Investment in Subsidiaries	$652,978	$659,269	$680,260	$708,142
Consolidated Equity	$552,568	$563,267	$577,043	$602,977
Double Leverage Ratio	118.2%	117.0%	117.9%	117.4%[1]
Pre-Tax Income (A)	$83,971	$47,350	$59,495	$55,167
Interest Expense Before New Subordinated Debt (B)	$53,384	$70,900	$42,968	$11,090
Income Available to Service All Interest (C = A + B)	$137,355	$118,250	$102,463	$66,257
Interest Coverage Before New Subordinated Debt (D = C / B)	2.57	1.67	2.38	5.97
New Subordinated Debt Interest (E)	$3,750	$3,750	$3,750	$1,875
Total Pro Forma Interest Expense Pre-Redemption (F = B + E)	**$57,134**	**$74,650**	**$46,718**	**$12,965**
Total Pro Forma Interest Expense Pre-Redemption (F)	$57,134	$74,650	$46,718	$12,965
Interest Coverage Pre-Redemption of Debt (G = C / F)	2.40	1.58	2.19	5.11
Interest on Current Subordinated Debt to be Redeemed (H)	$5,450	$5,450	$5,450	$2,725
Total Pro Forma Interest Expense Post-Redemption (I = F - H)	**$51,684**	**$69,200**	**$41,268**	**$10,240**
Income Available to Service All Interest (C)	$137,355	$118,250	$102,463	$66,257
Total Pro Forma Interest Expense Post-Redemption (I)	$51,684	$69,200	$41,268	$10,240
Interest Coverage Post-Redemption of Debt (J = C / I)	2.66	1.71	2.48	6.47

1) Pro forma double leverage is equal to 117.4%; 0% of net proceeds are downstreamed to bank-level

Note: For illustrative purposes, assumes $100 million of gross proceeds from the subordinated notes (net proceeds of $98.0 million after 1.25% underwriting spread and $750k of expenses) and 0% downstreamed to the Bank; Assumes 3.75% interest rate on current issuance of subordinated debt and 5.45% fixed interest rate on outstanding subordinated debt

Non-GAAP Reconciliation – PPP (2Q20)

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

		As of June 30, 2020
Tangible Common Equity to Tangible Assets		
Tangible assets	$	6,206,421
Less PPP loans		(301,836)
Tangible assets adjusted for PPP loans	$	5,904,585
Tangible stockholders' equity [1]	$	535,694
TCE / TA Ratio		**8.63%**
TCE / TA Ratio adjusted for PPP loans		**9.07%**
Allowance for Credit Losses to Loans Receivable		
Allowance for credit losses	$	86,330
Loans receivable	$	4,825,642
Less PPP loans		(301,836)
Loans receivable adjusted for PPP loans	$	4,523,806
ACL / Loans Receivable		**1.79%**
ACL / Loans Receivable adjusted for PPP loans		**1.91%**

		Three Months Ended June 30, 2020
Net Interest Margin		
Net interest income	$	44,442
Less PPP loan interest income		(1,129)
Net interest income adjusted for PPP loans	$	43,313
Average interest-earning assets	$	5,673,321
Less average PPP loans		(251,758)
Average interest-earning assets adjusted for PPP loans	$	5,421,563
NIM [2]		**3.15%**
NIM adjusted for PPP loans [2]		**3.21%**
Efficiency Ratio		
Noninterest expense	$	27,138
Less PPP deferred origination costs		3,064
Noninterest expense adjusted for PPP loans	$	30,202
Net interest income plus noninterest income	$	65,373
Less net gain on sales of securities		(15,712)
Net interest income plus noninterest income adjusted for net securities gains	$	49,661
Efficiency ratio [3]		**41.51%**
Efficiency ratio adjusted for PPP loans and securities gains [3]		**60.82%**

(1) There were no preferred shares outstanding at June 30, 2020
(2) Net interest income (as applicable) divided by average interest-earning assets (as applicable), annualized
(3) Noninterest expense (as applicable) divided by the sum of net interest income and noninterest income (as applicable)

In response to the Covid-19 pandemic, the Coronavirus Aid, Relief and Economic Security Act (the "CARES Act") was adopted, which included authorization for the U.S. Small Business Administration (the "SBA") to introduce a new program, entitled the "Paycheck Protection Program," which provides loans for eligible businesses through the SBA's 7(a) loan guaranty program. These loans are fully guaranteed and available for loan forgiveness of up to the full principal amount so long as certain employee and compensation levels of the business are maintained and the proceeds of the loan are used as required under the program. The Paycheck Protection Program ("PPP") and loan forgiveness are intended to provide economic relief to small businesses nationwide adversely impacted under the COVID-19 pandemic.

Hanmi participated in this program and the financial information for the 2020 second quarter reflects this participation. This table shows financial information excluding the effect of the origination of the PPP loans, including the corresponding interest income earned on such loans, which constitutes a non-GAAP measure. Management believes the presentation of certain financial measures excluding the effect of PPP loans provides useful supplemental information that is essential to a proper understanding of the financial condition and results of operations of Hanmi. This disclosure should not be viewed as a substitution for results determined in accordance with GAAP, nor is it necessarily comparable to non-GAAP financial measures that may be used by other companies.

Non-GAAP Reconciliation

($ in thousands, except per share data)

	June 30, 2021	March 31, 2021	December 31, 2020	September 30, 2020	June 30, 2020
Tangible Common Equity to Tangible Assets Ratio					
Assets	$ 6,578,856	$ 6,438,401	$ 6,201,888	$ 6,106,782	$ 6,218,163
Less goodwill and other intangible assets	(11,504)	(11,558)	(11,612)	(11,677)	(11,742)
Tangible assets	$ 6,567,352	$ 6,426,843	$ 6,190,276	$ 6,095,105	$ 6,206,421
Stockholders' equity[1]	$ 602,977	$ 581,822	$ 577,044	$ 563,203	$ 547,436
Less goodwill and other intangible assets	(11,504)	(11,558)	(11,612)	(11,677)	(11,742)
Tangible stockholders' equity[1]	$ 591,473	$ 570,264	$ 565,432	$ 551,526	$ 535,694
Stockholders' equity to assets	9.17%	9.04%	9.30%	9.22%	8.80%
Tangible common equity to tangible assets[1]	9.01%	8.87%	9.13%	9.05%	8.63%
Common shares outstanding	30,697,652	30,682,533	30,717,835	30,719,591	30,657,629
Tangible common equity per common share	$ 19.27	$ 18.59	$ 18.41	$ 17.95	$ 17.47

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

Non-GAAP Reconciliation: Pretax Pre-Provision Income

($ millions)	2Q21	1Q21	4Q20	3Q20	2Q20
Pretax income	**$ 31.0**	**$ 24.2**	**$ 19.7**	**$ 22.8**	**$ 13.6**
less credit loss expense	(3.3)	2.1	5.1	-	24.6
Pretax, Pre-provision, income	$ 27.7	$ 26.3	$ 24.8	$ 22.8	$ 38.2
less income from PPP gains	(0.2)	(2.5)	-	-	-
less income from legal settlement	(0.1)	(0.3)	(1.0)	-	-
less gain on sales of securities	-	(0.1)	-	-	(15.7)
less PPP capitalized cost	-	(1.4)	-	-	(3.1)
Adjusted pretax, pre-provision, income	**$ 27.4**	**$ 22.1**	**$ 23.8**	**$ 22.8**	**$ 19.4**
Operating revenue	**$ 58.5**	**$ 55.8**	**$ 55.7**	**$ 52.7**	**$ 65.4**
less income from PPP gains	(0.2)	(2.5)	-	-	-
less income from legal settlement	(0.1)	(0.3)	(1.0)	-	-
less gain on sales of securities	-	(0.1)	-	-	(15.7)
Adjusted operating revenue	**$ 58.2**	**$ 53.0**	**$ 54.7**	**$ 52.7**	**$ 49.7**
Noninterest income	**$ 8.9**	**$ 9.8**	**$ 8.8**	**$ 7.1**	**$ 20.9**
less income from PPP gains	(0.2)	(2.5)	-	-	-
less income from legal settlement	(0.1)	(0.3)	(1.0)	-	-
less gain on sales of securities	-	(0.1)	-	-	(15.7)
Adjusted noninterest income	**$ 8.6**	**$ 7.0**	**$ 7.8**	**$ 7.1**	**$ 5.2**
Noninterest expense	**$ 30.8**	**$ 29.5**	**$ 30.9**	**$ 29.9**	**$ 27.1**
less PPP capitalized cost	-	1.4	-	-	3.1
Adjusted noninterest expense	**$ 30.8**	**$ 30.9**	**$ 30.9**	**$ 29.9**	**$ 30.2**

Note: Numbers may not add due to rounding

Non-GAAP Reconciliation – PPP (2Q21)

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

		As of June 30, 2021
Tangible Common Equity to Tangible Assets		
Tangible assets	$	6,567,352
Less first and second draw PPP loans		(158,134)
Tangible assets adjusted for PPP loans	$	6,409,218
Tangible stockholders' equity [1]	$	591,473
TCE / TA Ratio[1]		**9.01%**
TCE / TA Ratio adjusted for PPP loans[1]		**9.23%**
Allowance for Credit Losses to Loans Receivable		
Allowance for credit losses	$	83,372
Loans receivable	$	4,820,092
Less first draw PPP loans		(144,077)
Loans receivable adjusted for PPP loans	$	4,676,015
ACL / Loans Receivable		**1.73%**
ACL / Loans Receivable adjusted for PPP loans		**1.78%**

		Three Months Ended June 30, 2021
Net Interest Margin		
Net interest income	$	49,572
Less PPP loan interest income		(2,680)
Net interest income adjusted for PPP loans	$	46,892
Average interest-earning assets		6,242,421
Less average PPP loans		(220,965)
Average interest-earning assets adjusted for PPP loans	$	6,021,456
NIM[2]		**3.19%**
NIM adjusted for PPP loans [2]		**3.12%**
Efficiency Ratio		
Noninterest expense		30,783
Less PPP deferred origination costs		13
Noninterest expense adjusted for PPP loans	$	30,796
Net interest income plus noninterest income	$	58,458
Less securities and PPP gains		(203)
Net interest income plus noninterest income adjusted for securities and PPP gains	$	58,255
Efficiency ratio [3]		**52.66%**
Efficiency ratio adjusted for PPP loans and securities gains [3]		**52.86%**

1) There were no preferred shares outstanding at June 30, 2021
2) Net interest income (as applicable) divided by average interest-earning assets (as applicable), annualized
3) Noninterest expense (as applicable) divided by the sum of net interest income and noninterest income (as applicable)

In response to the COVID-19 pandemic, the Coronavirus Aid, Relief and Economic Security Act (the "CARES Act") was adopted, which included authorization for the U.S. Small Business Administration (the "SBA") to introduce a new program, entitled the "Paycheck Protection Program," which provides loans for eligible businesses through the SBA's 7(a) loan guaranty program. These loans are fully guaranteed and available for loan forgiveness of up to the full principal amount so long as certain employee and compensation levels of the business are maintained and the proceeds of the loan are used as required under the program. The Paycheck Protection Program ("PPP") and loan forgiveness provide economic relief to small businesses nationwide adversely impacted under the COVID-19 pandemic.

Hanmi participated in this program and the financial information for the 2021 second quarter reflects this participation. This table shows financial information excluding the effect of the origination of the PPP loans, including the corresponding interest income earned and non-interest expense incurred on such loans, which constitutes a non-GAAP measure. Management believes the presentation of certain financial measures excluding the effect of PPP loans provides useful supplemental information that is essential to a proper understanding of the financial condition and results of operations of Hanmi. This disclosure should not be viewed as a substitution for results determined in accordance with GAAP, nor is it necessarily comparable to non-GAAP financial measures that may be used by other companies.

Non-GAAP Reconciliation – PPP (1Q21)

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

		As of March 31, 2021
Tangible Common Equity to Tangible Assets		
Tangible assets	$	6,426,843
Less first and second draw PPP loans		(278,200)
Tangible assets adjusted for PPP loans	$	6,148,643
Tangible stockholders' equity [1]	$	570,264
TCE / TA Ratio[1]		**8.87%**
TCE / TA Ratio adjusted for PPP loans[1]		**9.27%**
Allowance for Credit Losses to Loans Receivable		
Allowance for credit losses	$	88,392
Loans receivable	$	4,817,151
Less first draw PPP loans		(256,457)
Loans receivable adjusted for PPP loans	$	4,560,694
ACL / Loans Receivable		**1.83%**
ACL / Loans Receivable adjusted for PPP loans		**1.94%**

		Three Months Ended March 31, 2021
Net Interest Margin		
Net interest income	$	46,001
Less PPP loan interest income		(1,865)
Net interest income adjusted for PPP loans	$	44,136
Average interest-earning assets		6,029,834
Less average PPP loans		(308,543)
Average interest-earning assets adjusted for PPP loans	$	5,721,291
NIM[2]		**3.09%**
NIM adjusted for PPP loans [2]		**3.13%**
Efficiency Ratio		
Noninterest expense		29,535
Less PPP deferred origination costs		1,390
Noninterest expense adjusted for PPP loans	$	30,925
Net interest income plus noninterest income	$	55,809
Less securities and PPP gains		(2,553)
Net interest income plus noninterest income adjusted for securities and PPP gains	$	53,256
Efficiency ratio [3]		**52.92%**
Efficiency ratio adjusted for PPP loans and securities gains [3]		**58.07%**

1) There were no preferred shares outstanding at March 31, 2021
2) Net interest income (as applicable) divided by average interest-earning assets (as applicable), annualized
3) Noninterest expense (as applicable) divided by the sum of net interest income and noninterest income (as applicable)

In response to the Covid-19 pandemic, the Coronavirus Aid, Relief and Economic Security Act (the "CARES Act") was adopted, which included authorization for the U.S. Small Business Administration (the "SBA") to introduce a new program, entitled the "Paycheck Protection Program," which provides loans for eligible businesses through the SBA's 7(a) loan guaranty program. These loans are fully guaranteed and available for loan forgiveness of up to the full principal amount so long as certain employee and compensation levels of the business are maintained and the proceeds of the loan are used as required under the program. The Paycheck Protection Program ("PPP") and loan forgiveness are intended to provide economic relief to small businesses nationwide adversely impacted under the COVID-19 pandemic.

Hanmi participated in this program and the financial information for the 2021 first quarter reflects this participation. This table shows financial information excluding the effect of the origination of the PPP loans, including the corresponding interest income earned on such loans, which constitutes a non-GAAP measure. Management believes the presentation of certain financial measures excluding the effect of PPP loans provides useful supplemental information that is essential to a proper understanding of the financial condition and results of operations of Hanmi. This disclosure should not be viewed as a substitution for results determined in accordance with GAAP, nor is it necessarily comparable to non-GAAP financial measures that may be used by other companies.

Non-GAAP Reconciliation – PPP (4Q20)

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

		As of December 31, 2020
Tangible Common Equity to Tangible Assets		
Tangible assets	$	6,190,276
Less PPP loans		(295,702)
Tangible assets adjusted for PPP loans	$	5,894,574
Tangible stockholders' equity [1]	$	565,432
TCE / TA Ratio		**9.13%**
TCE / TA Ratio adjusted for PPP loans		**9.59%**
Allowance for Credit Losses to Loans Receivable		
Allowance for credit losses	$	90,426
Loans receivable	$	4,880,168
Less PPP loans		(295,702)
Loans receivable adjusted for PPP loans	$	4,584,466
ACL / Loans Receivable		**1.85%**
ACL / Loans Receivable adjusted for PPP loans		**1.97%**

		Three Months Ended December 31, 2020
Net Interest Margin		
Net interest income	$	46,877
Less PPP loan interest income		(1,751)
Net interest income adjusted for PPP loans	$	45,126
Average interest-earning assets	$	5,956,208
Less average PPP loans		(304,017)
Average interest-earning assets adjusted for PPP loans	$	5,652,191
NIM[2]		**3.13%**
NIM adjusted for PPP loans [2]		**3.18%**
Efficiency Ratio		
Noninterest expense	$	30,923
Less PPP deferred origination costs		-
Noninterest expense adjusted for PPP loans	$	30,923
Net interest income plus noninterest income	$	55,686
Less net gain on sales of securities		-
Net interest income plus noninterest income adjusted for net securities gains	$	55,686
Efficiency ratio [3]		**55.53%**
Efficiency ratio adjusted for PPP loans and securities gains [3]		**55.53%**

(1) There were no preferred shares outstanding at December 31, 2020
(2) Net interest income (as applicable) divided by average interest-earning assets (as applicable), annualized
(3) Noninterest expense (as applicable) divided by the sum of net interest income and noninterest income (as applicable)

In response to the Covid-19 pandemic, the Coronavirus Aid, Relief and Economic Security Act (the "CARES Act") was adopted, which included authorization for the U.S. Small Business Administration (the "SBA") to introduce a new program, entitled the "Paycheck Protection Program," which provides loans for eligible businesses through the SBA's 7(a) loan guaranty program. These loans are fully guaranteed and available for loan forgiveness of up to the full principal amount so long as certain employee and compensation levels of the business are maintained and the proceeds of the loan are used as required under the program. The Paycheck Protection Program ("PPP") and loan forgiveness are intended to provide economic relief to small businesses nationwide adversely impacted under the COVID-19 pandemic.

Hanmi participated in this program and the financial information for the 2020 fourth quarter reflects this participation. This table shows financial information excluding the effect of the origination of the PPP loans, including the corresponding interest income earned on such loans, which constitutes a non-GAAP measure. Management believes the presentation of certain financial measures excluding the effect of PPP loans provides useful supplemental information that is essential to a proper understanding of the financial condition and results of operations of Hanmi. This disclosure should not be viewed as a substitution for results determined in accordance with GAAP, nor is it necessarily comparable to non-GAAP financial measures that may be used by other companies.

Non-GAAP Reconciliation – PPP (3Q20)

($ in thousands, except share and per share data)		As of September 30, 2020
Tangible Common Equity to Tangible Assets		
Tangible assets	$	6,095,105
Less PPP loans		(302,929)
Tangible assets adjusted for PPP loans	$	5,792,176
Tangible stockholders' equity [1]	$	551,526
TCE / TA Ratio		**9.05%**
TCE / TA Ratio adjusted for PPP loans		**9.52%**
Allowance for Credit Losses to Loans Receivable		
Allowance for credit losses	$	86,620
Loans receivable	$	4,834,137
Less PPP loans		(302,929)
Loans receivable adjusted for PPP loans	$	4,531,208
ACL / Loans Receivable		**1.79%**
ACL / Loans Receivable adjusted for PPP loans		**1.91%**

		Three Months Ended September 30, 2020
Net Interest Margin		
Net interest income	$	45,605
Less PPP loan interest income		(1,713)
Net interest income adjusted for PPP loans	$	43,892
Average interest-earning assets	$	5,787,667
Less average PPP loans		(302,365)
Average interest-earning assets adjusted for PPP loans	$	5,485,302
NIM [2]		**3.13%**
NIM adjusted for PPP loans [2]		**3.18%**
Efficiency Ratio		
Noninterest expense	$	29,924
Less PPP deferred origination costs		-
Noninterest expense adjusted for PPP loans	$	29,924
Net interest income plus noninterest income	$	52,745
Less net gain on sales of securities		-
Net interest income plus noninterest income adjusted for net securities gains	$	52,745
Efficiency ratio [3]		**56.73%**
Efficiency ratio adjusted for PPP loans and securities gains [3]		**56.73%**

(1) There were no preferred shares outstanding at September 30, 2020
(2) Net interest income (as applicable) divided by average interest-earning assets (as applicable), annualized
(3) Noninterest expense (as applicable) divided by the sum of net interest income and noninterest income (as applicable)

In response to the Covid-19 pandemic, the Coronavirus Aid, Relief and Economic Security Act (the "CARES Act") was adopted, which included authorization for the U.S. Small Business Administration (the "SBA") to introduce a new program, entitled the "Paycheck Protection Program," which provides loans for eligible businesses through the SBA's 7(a) loan guaranty program. These loans are fully guaranteed and available for loan forgiveness of up to the full principal amount so long as certain employee and compensation levels of the business are maintained and the proceeds of the loan are used as required under the program. The Paycheck Protection Program ("PPP") and loan forgiveness are intended to provide economic relief to small businesses nationwide adversely impacted under the COVID-19 pandemic.

Hanmi participated in this program and the financial information for the 2020 third quarter reflects this participation. This table shows financial information excluding the effect of the origination of the PPP loans, including the corresponding interest income earned on such loans, which constitutes a non-GAAP measure. Management believes the presentation of certain financial measures excluding the effect of PPP loans provides useful supplemental information that is essential to a proper understanding of the financial condition and results of operations of Hanmi. This disclosure should not be viewed as a substitution for results determined in accordance with GAAP, nor is it necessarily comparable to non-GAAP financial measures that may be used by other companies.