Hanmi Financial Corporation

NASDAQ | HAFC

4Q25 Earnings Supplemental Presentation

January 27, 2026

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

TABLE OF CONTENTS

FORWARD-LOOKING STATEMENTS

Hanmi Financial Corporation (the "Company") cautions investors that any statements contained herein that are not historical facts are forward-looking statements within the meaning of the "safe harbor" provisions of the Private Securities Litigation Reform Act of 1995, including, but not limited to, those statements regarding operating performance, financial position and liquidity, business strategies, regulatory, economic and competitive outlook, investment and expenditure plans, capital and financing needs and availability, litigation, plans and objectives, merger or sale activity, and all other forecasts and statements of expectation or assumption underlying any of the foregoing. These statements involve known and unknown risks and uncertainties that are difficult to predict. Investors should not rely on any forward-looking statement and should consider risks, such as changes in governmental policy, legislation and regulations, changes in monetary policy, economic uncertainty and changes in economic conditions, potential recessionary conditions, inflation, the effect of the imposition of tariffs and any retaliatory responses, the impact of a potential federal government shutdown, including our ability to effect sales of small business administration loans, fluctuations in interest rate and credit risk, competitive pressures, our ability to access cost-effective funding, the ability to enter into new markets successfully and capitalize on growth opportunities, balance sheet management, liquidity and sources of funding, the size and composition of our deposit portfolio, including the percentage of uninsured deposits in the portfolio, increased assessments by the Federal Deposit Insurance Corporation, risk and effect of natural disasters, a failure in or breach of our operational or security systems or infrastructure, including cyberattacks, the adequacy of and changes in the economic estimates and methodology of calculating our allowance for credit losses, and other operational factors.

Forward-looking statements are based upon the good faith beliefs and expectations of management as of this date only and are further subject to additional risks and uncertainties, including, but not limited to, the risk factors set forth in our earnings release dated January 27, 2026, including the section titled "Forward Looking Statements" and the Company's most recent Form 10-K, 10-Q and other filings with the Securities and Exchange Commission. The Company disclaims any obligation to update or revise the forward-looking statements herein.

NON-GAAP FINANCIAL INFORMATION

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

4Q25 HIGHLIGHTS

Earnings Performance

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

Loans and Deposits

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

Asset Quality

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

Capital

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

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

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

LOAN PRODUCTION

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

$125.9M
Commercial real estate loan production

$82.1M
Commercial and industrial loan production

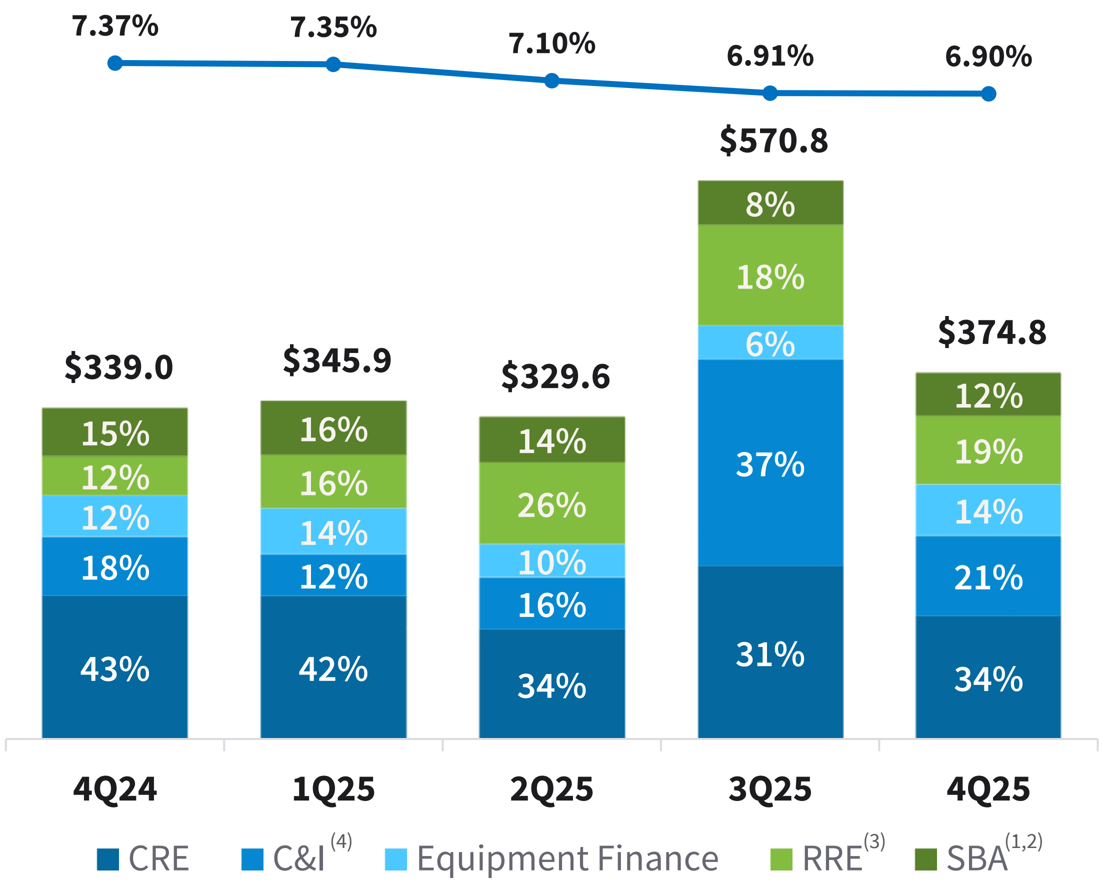
$52.5M
Equipment finance production

$70.3M
Residential mortgage[3] production

$44.1M
SBA[1,2] loan production

New Production and Weighted Average Interest Rate[5]

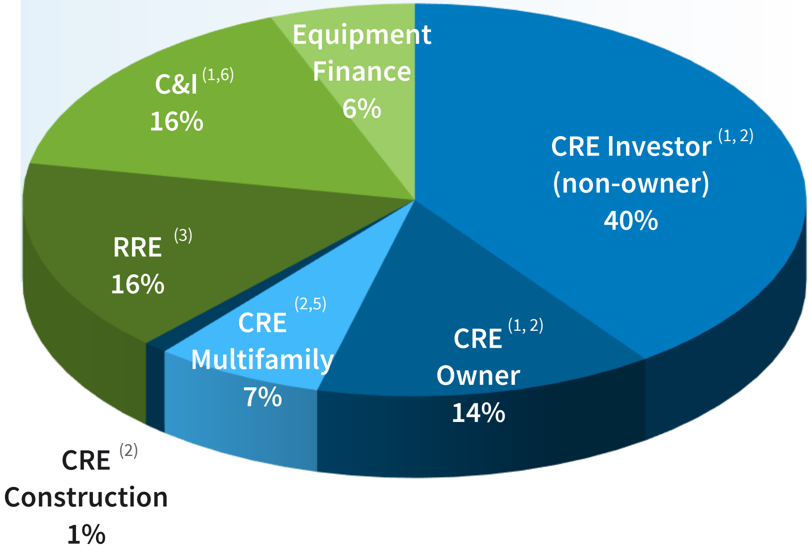
($ in millions)



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

LOAN PORTFOLIO

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



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

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

Note: Numbers may not add due to rounding

(1) Includes syndicated loans of $549.4 million in total commitments ($435.5 million disbursed) across C&I ($438.2 million committed and $339.9 million disbursed) and CRE ($111.2 million committed and $95.6 million disbursed)

(2) CRE is a combination of Investor (non-owner), Owner Occupied, Multifamily, and Construction. Investor (or non-owner occupied) property is where the investor (borrower) does not occupy the property. The primary source of repayment stems from the rental income associated with the respective properties. Owner occupied property is where the borrower owns the property and also occupies it. The primary source of repayment is the cash flows from the ongoing operations and activities conducted by the borrower/owner. Multifamily real estate is a residential property that has 5 or more housing units.

(3) Residential real estate is a loan (mortgage) secured by a single-family residence, including one to four units (duplexes, triplexes, and fourplexes). RRE also includes $0.9 million of HELOCs and $3.8 million in consumer loans

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

(5) $78.6 million, or 16.6%, of the CRE multifamily loans are rent-controlled in New York City

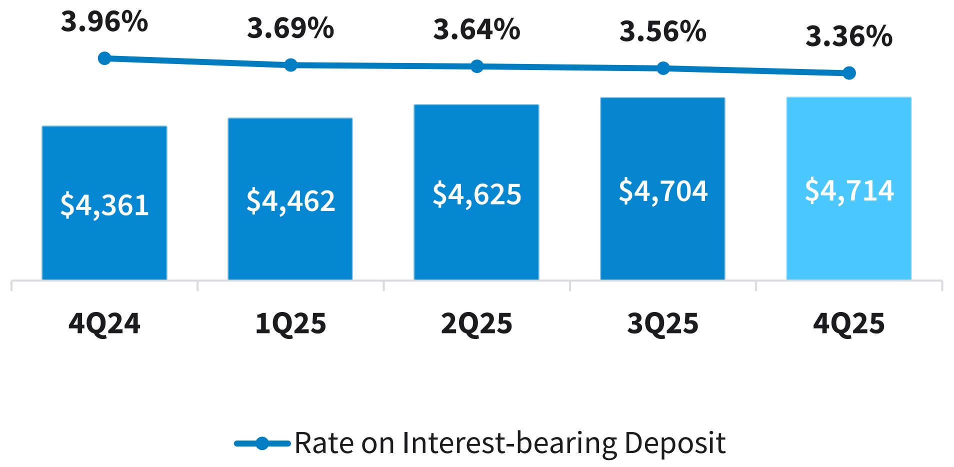
(6) Includes $236.1 million of loans to nondepository financial institutions (NDFI)

DEPOSIT PORTFOLIO

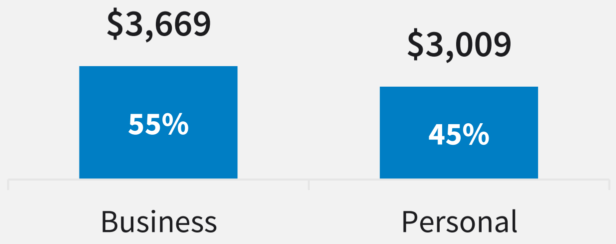
Total deposits decreased **1%** to **$6.68 billion**, quarter-over-quarter.

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

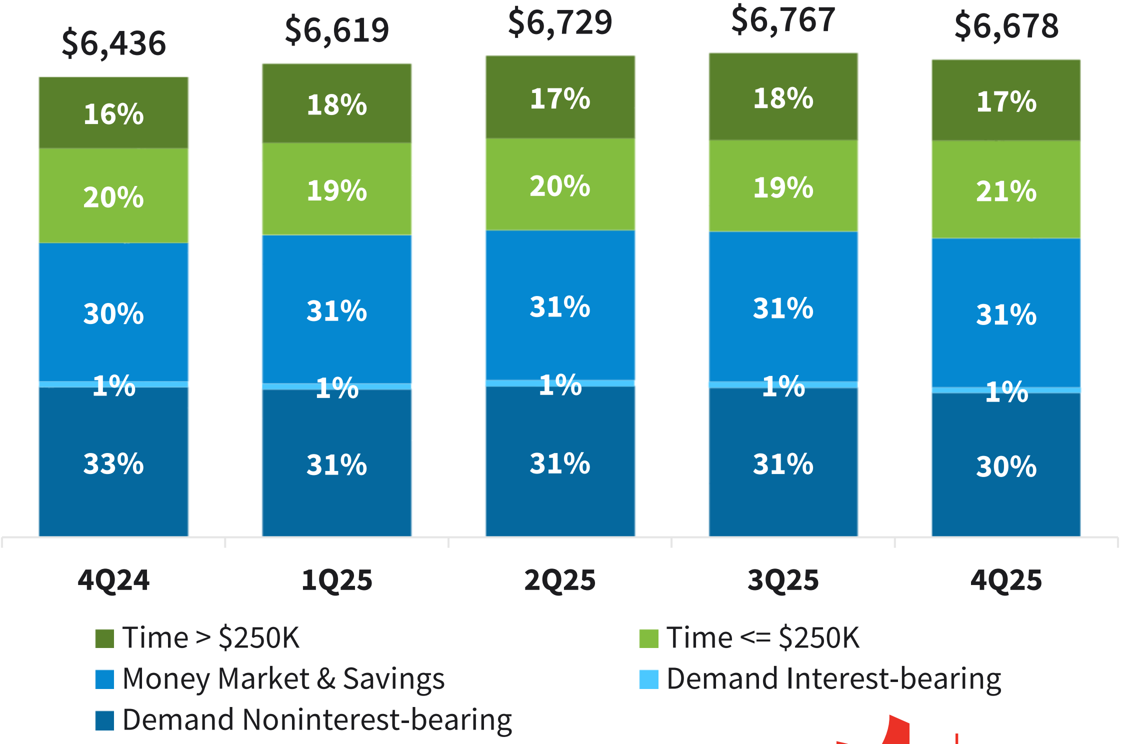
Average Interest-bearing Deposits ($ in millions)



Deposits as of 4Q25 ($ in millions)



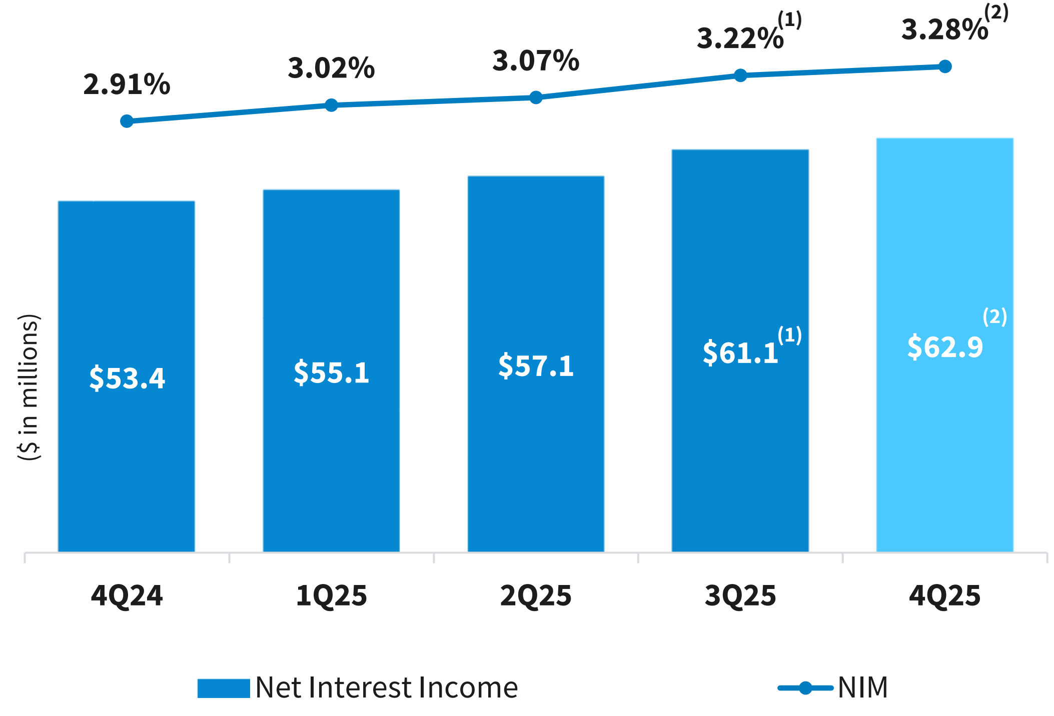
Deposits ($ in millions)



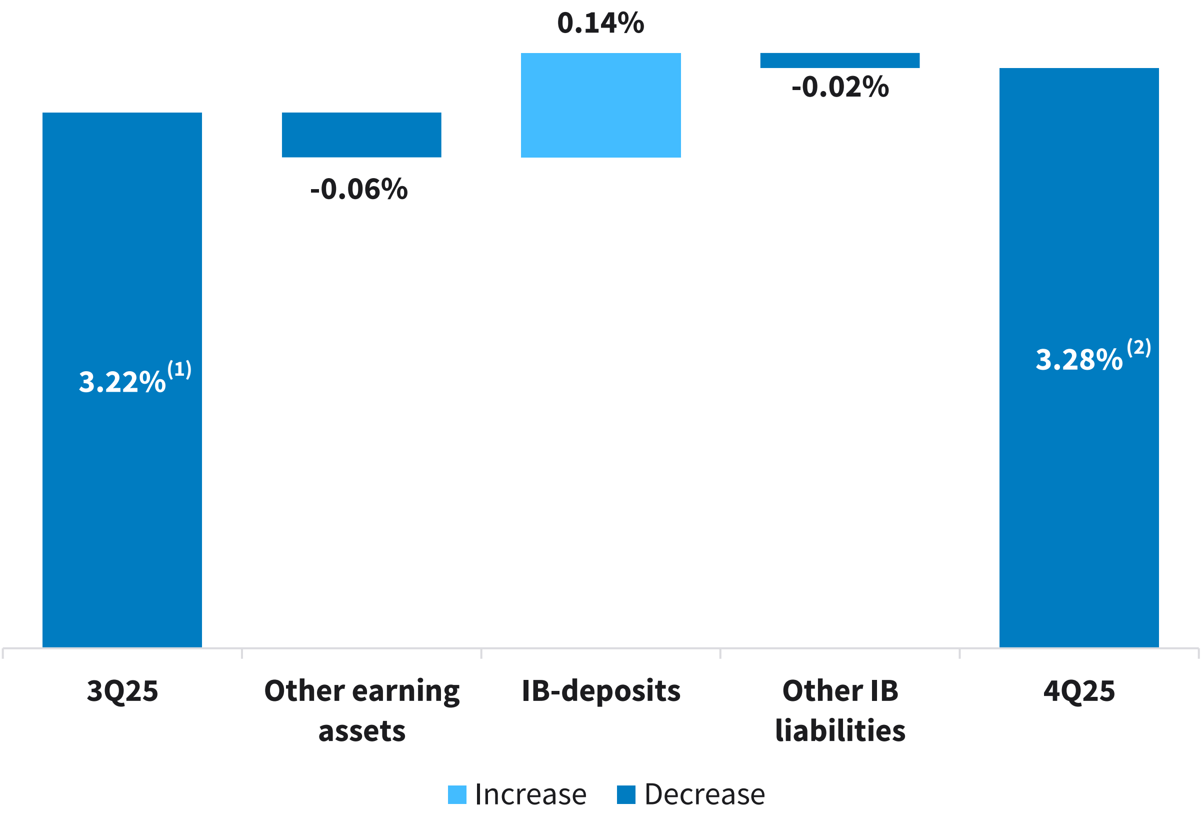
Note: Numbers may not add due to rounding

NET INTEREST INCOME | NET INTEREST MARGIN

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



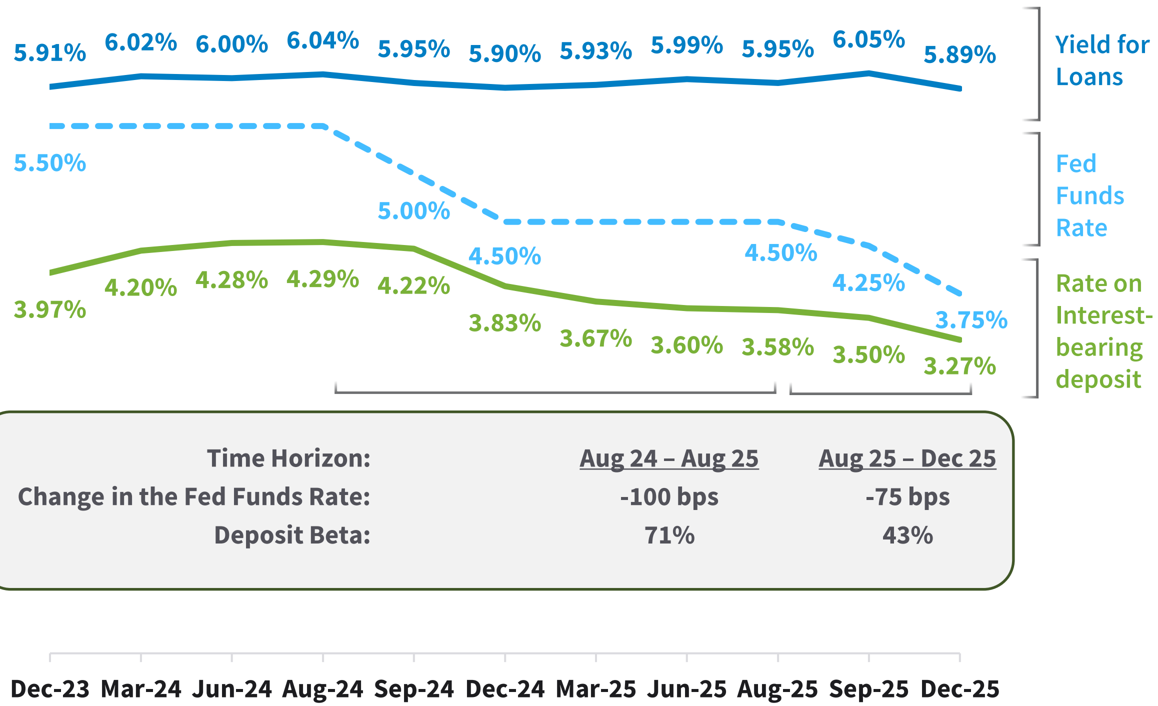
Net Interest Margin



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

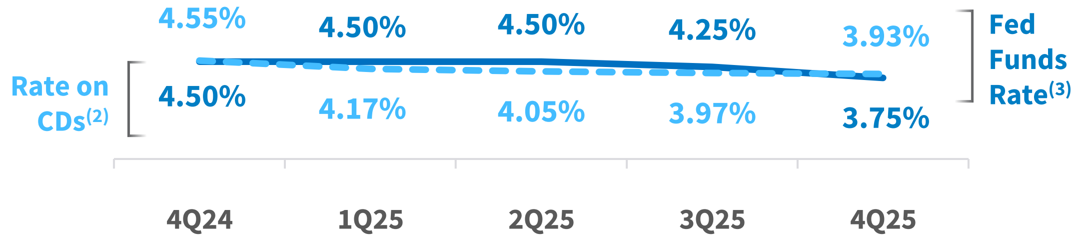
NET INTEREST INCOME SENSITIVITY

Loan & Deposit Beta[1]

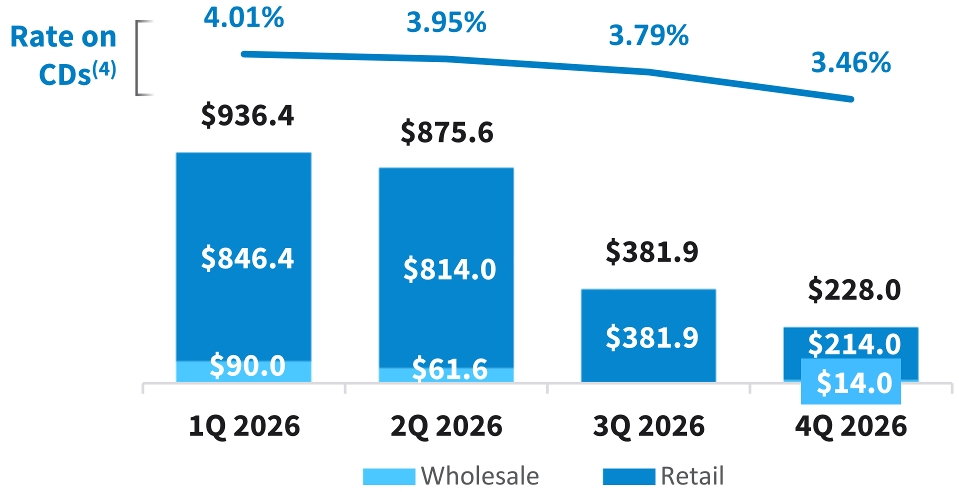


Time Horizon:	Aug 24 – Aug 25	Aug 25 – Dec 25
Change in the Fed Funds Rate:	-100 bps	-75 bps
Deposit Beta:	71%	43%

Fed Funds Rate & Rate on CDs



Deposits – CD Maturities ($ in millions)



Numbers may not add due to rounding

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

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

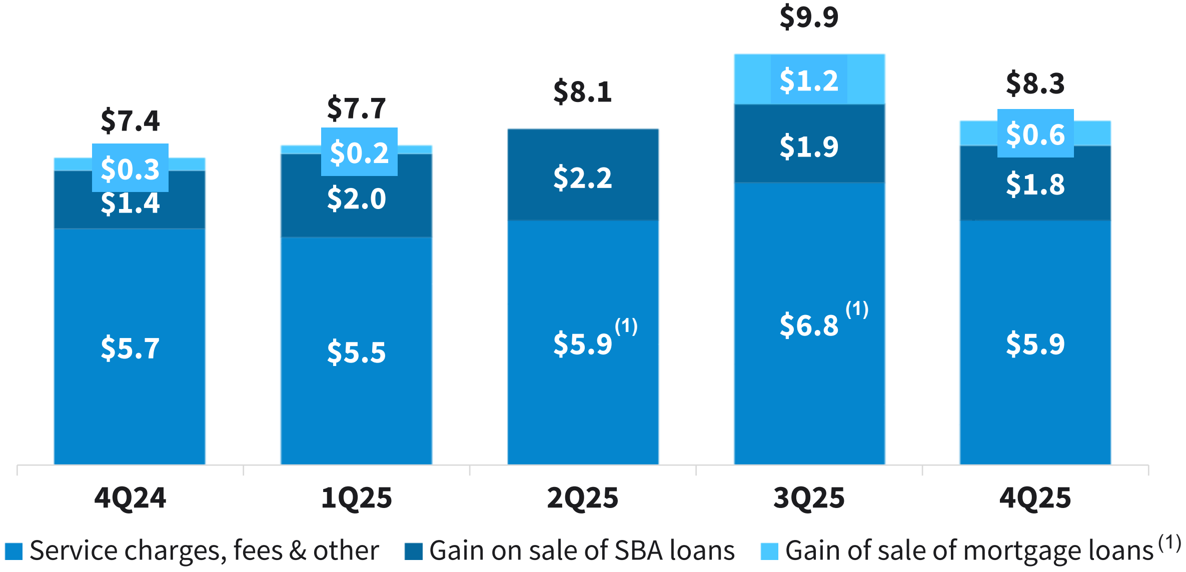
(3) Fed funds rate represents the upper-target rate at the end of the quarter

(4) Represent weighted average contractual rates

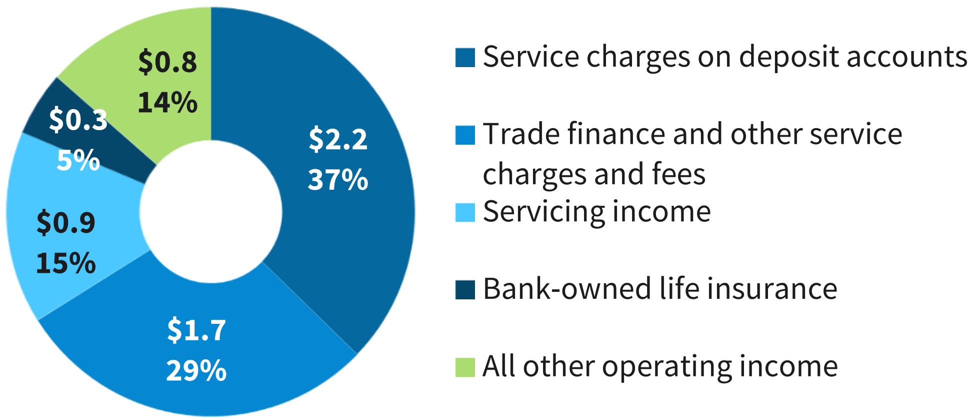
NONINTEREST INCOME

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

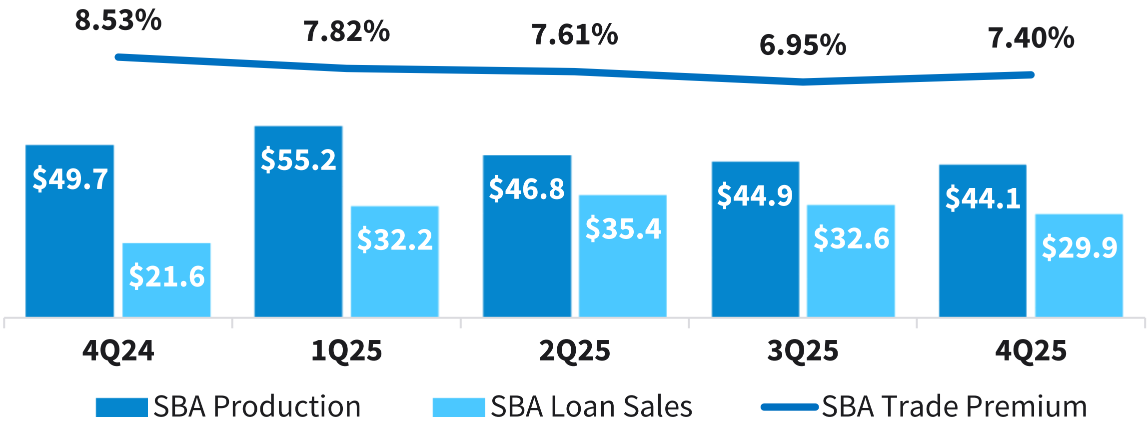
Noninterest Income ($ in millions)



4Q25 Service Charges, Fees & Other ($ in millions)



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



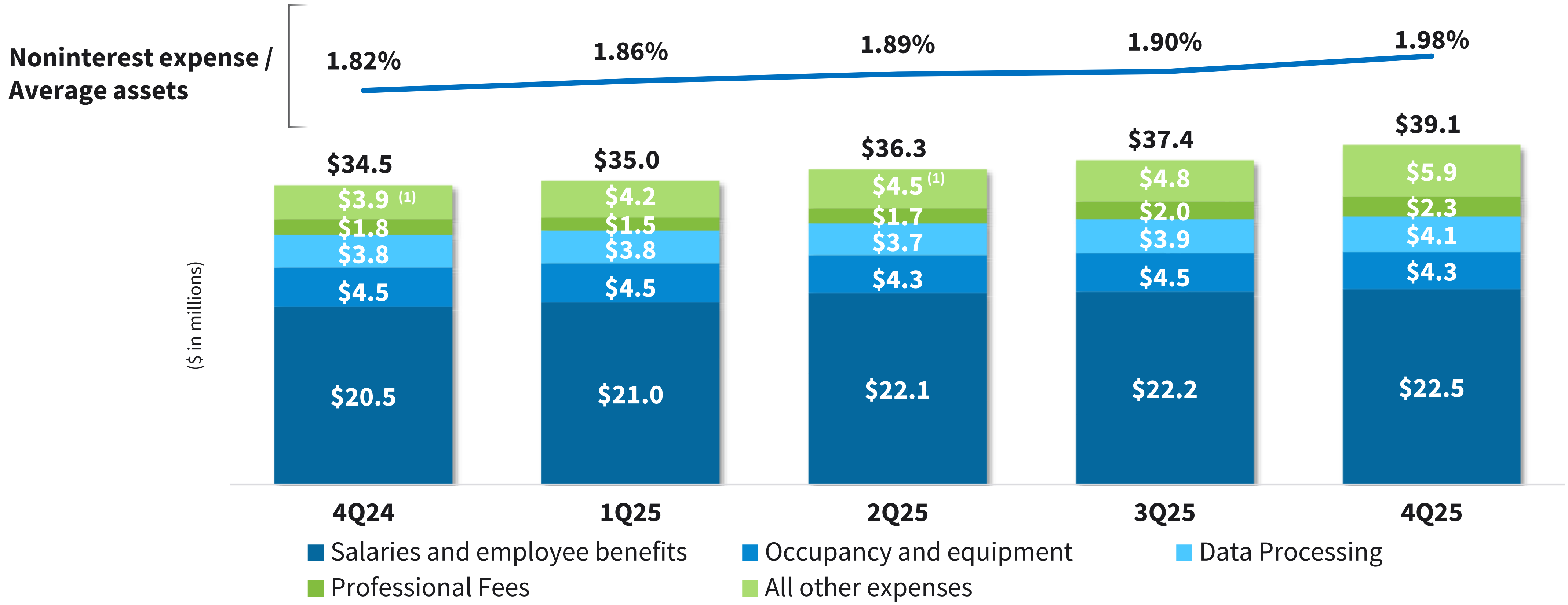
Numbers may not add due to rounding

(1) Includes $0.4 million and $0.9 million in BOLI benefit for 2Q25 and 3Q25, respectively

(2) There was a mortgage loan sale transaction in each quarter, except 2Q25 had none and 3Q25 had two

NONINTEREST EXPENSE

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

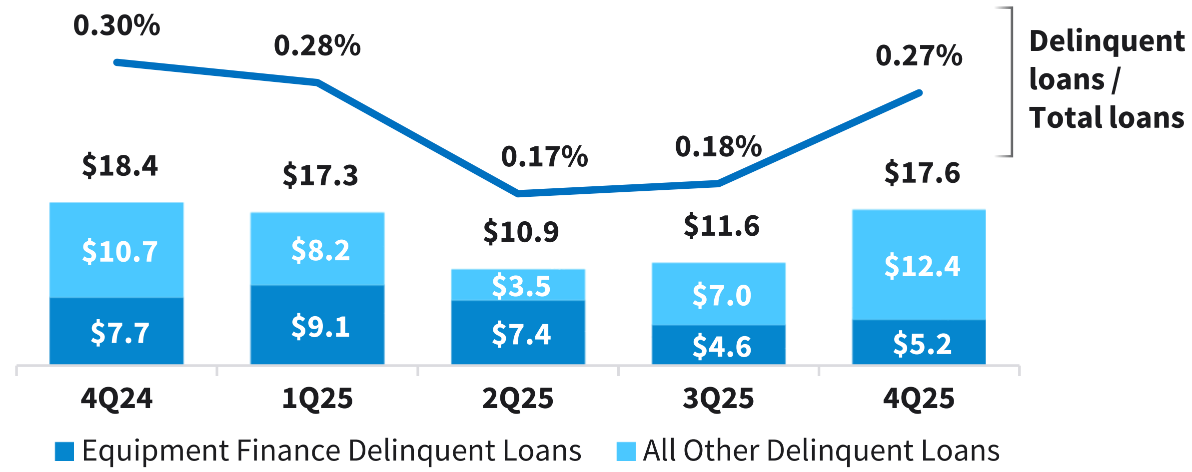


(1) Includes a $1.6 million and a $0.6 million gain from the sale of an OREO property in 4Q24 and 2Q25, respectively

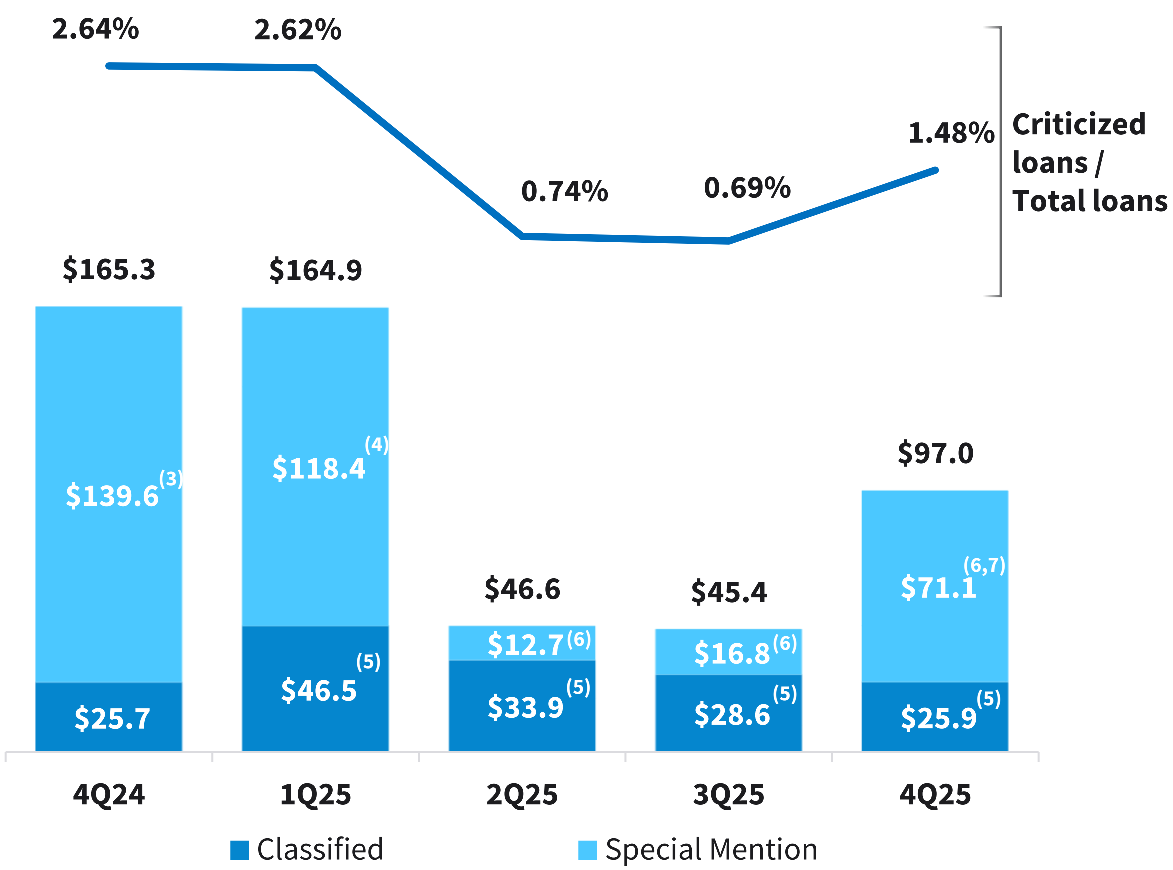
ASSET QUALITY – DELINQUENT & CRITICIZED LOANS

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

Delinquent Loans[1] ($ in millions)



Criticized Loans[2] ($ in millions)



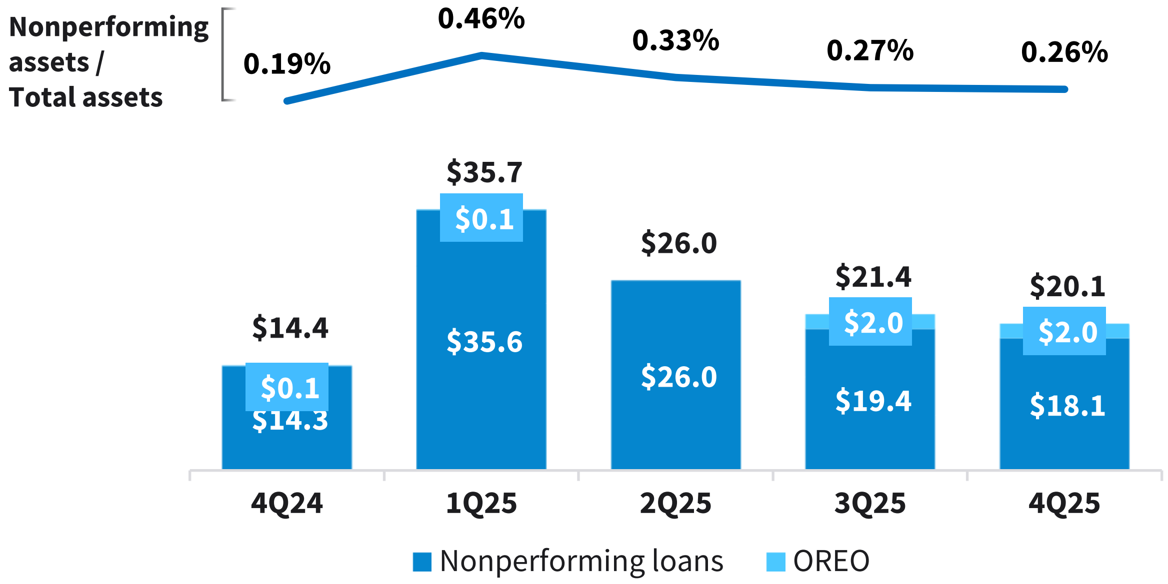
Numbers may not add due to rounding

(1) Represents loans 30 to 89 days past due and still accruing
(2) Includes nonaccrual loans of $13.4 million, $34.4 million, $24.1 million, $19.4 million, and $18.1 million as of 4Q24, 1Q25, 2Q25, 3Q25, and 4Q25, respectively
(3) Includes two special mention CRE loans of $106.5 million in the hospitality industry, a $19.5 million C&I loan in the healthcare industry, and a $12.4 million C&I relationship in the retail industry
(4) Includes two special mention CRE loans of $105.8 million in the hospitality industry and a $12.2 million C&I relationship in the retail industry
(5) Includes a CRE loan designated nonaccrual totaling $20.0 million, $11.0 million , $10.6 million, and $10.2 million for 1Q25, 2Q25, 3Q25, and 4Q25, respectively
(6) Includes a C&I relationship in the retail industry totaling $12.2 million, $11.8 million, and $11.6 million for 2Q25, 3Q25, and 4Q25, respectively
(7) Includes one special mention CRE loan of $55.0 million in the hospitality industry

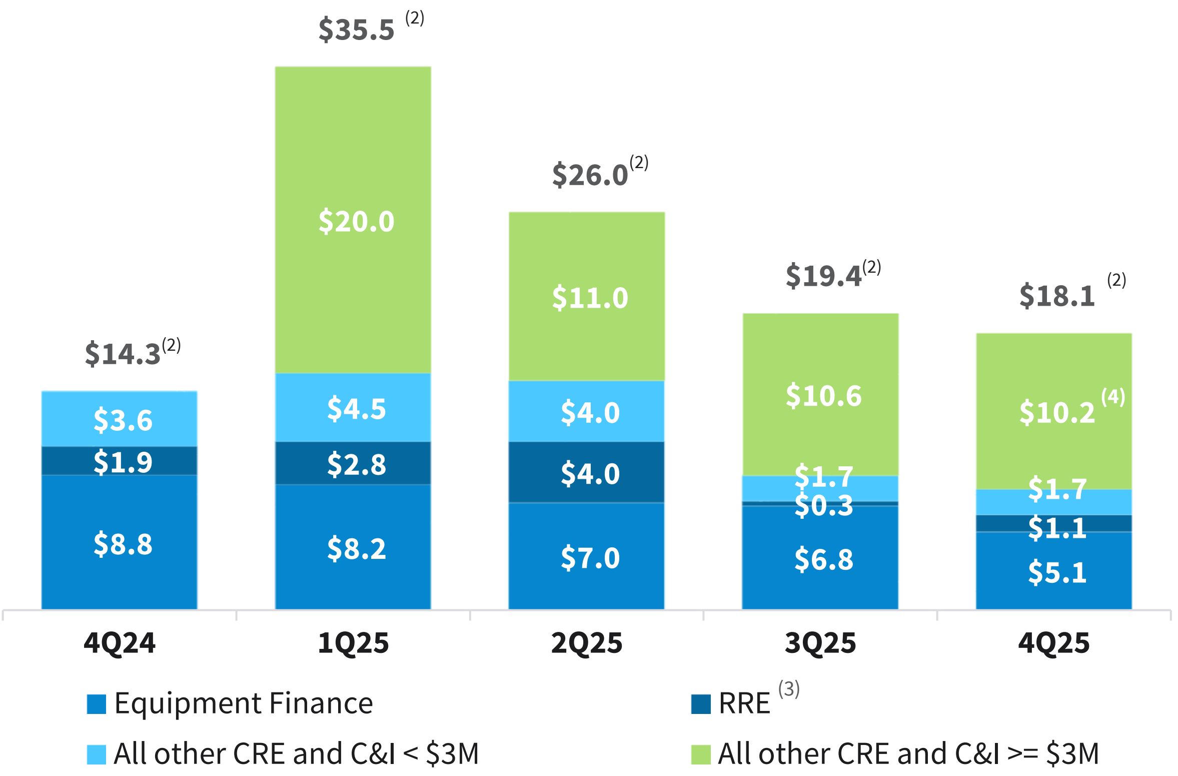
ASSET QUALITY – NONPERFORMING ASSETS & NONACCRUAL LOANS

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

Nonperforming Assets[1] ($ in millions)



Nonaccrual Loans ($ in millions)



Note: Numbers may not add due to rounding

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

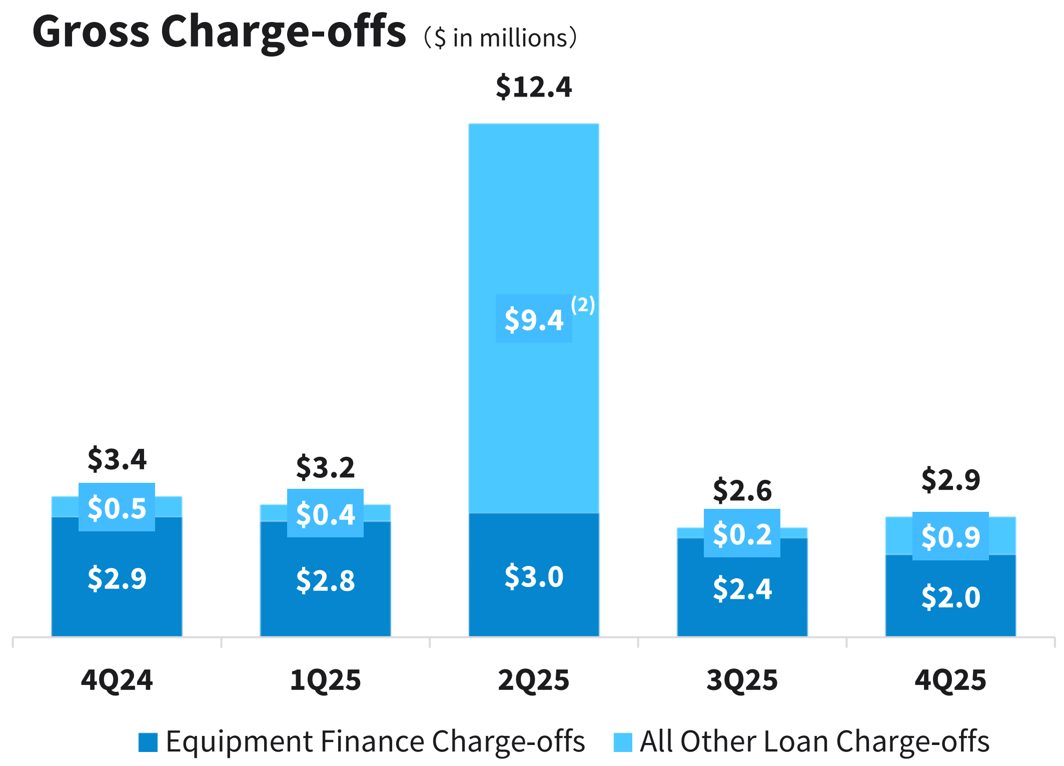
(2) Specific allowance for credit losses for 4Q24, 1Q25, 2Q25, 3Q25, and 4Q25 was $6.2 million, $11.8 million, $4.1 million, $4.4 million, and $3.4 million, respectively

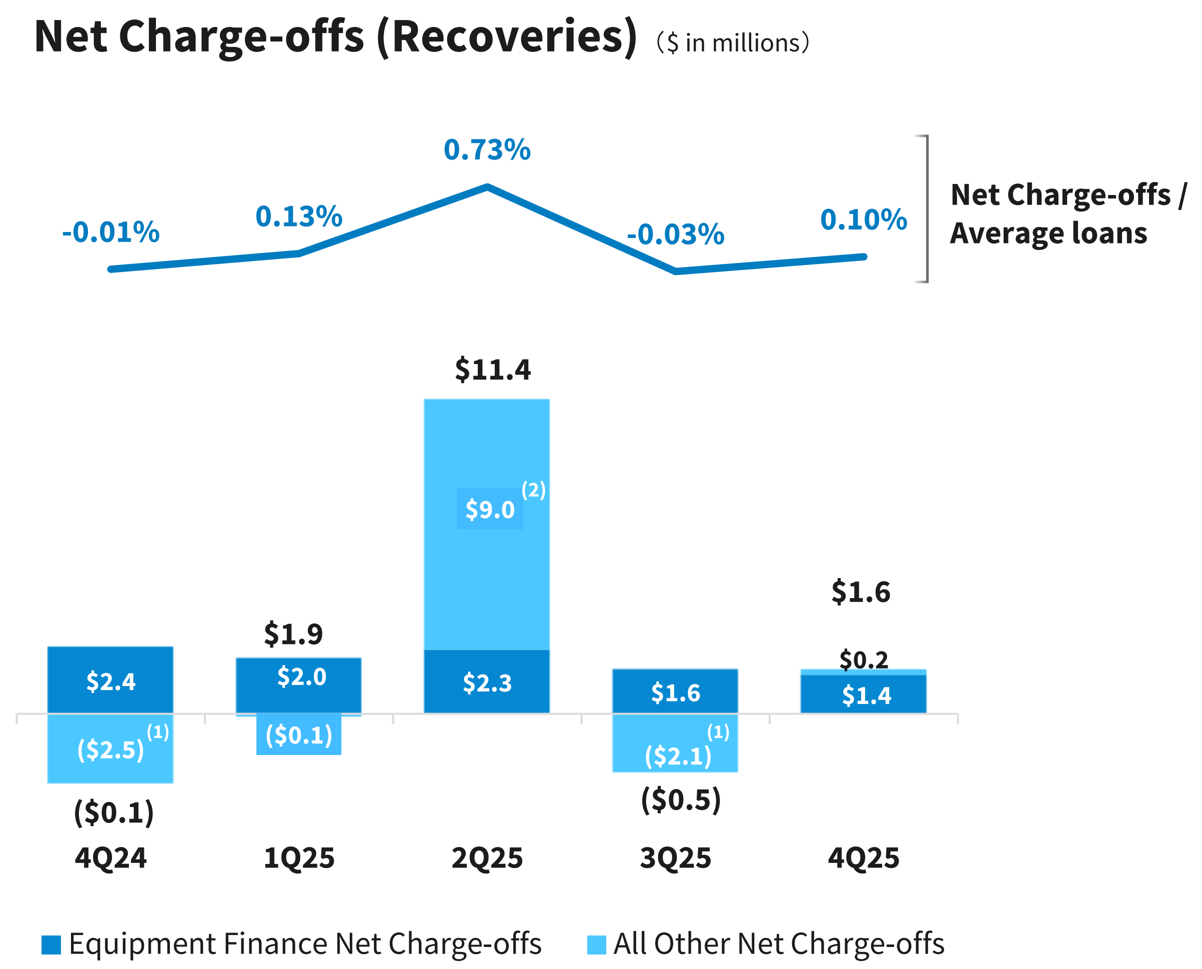
(3) RRE includes consumer loans

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

ASSET QUALITY – GROSS & NET LOAN CHARGE-OFFS

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





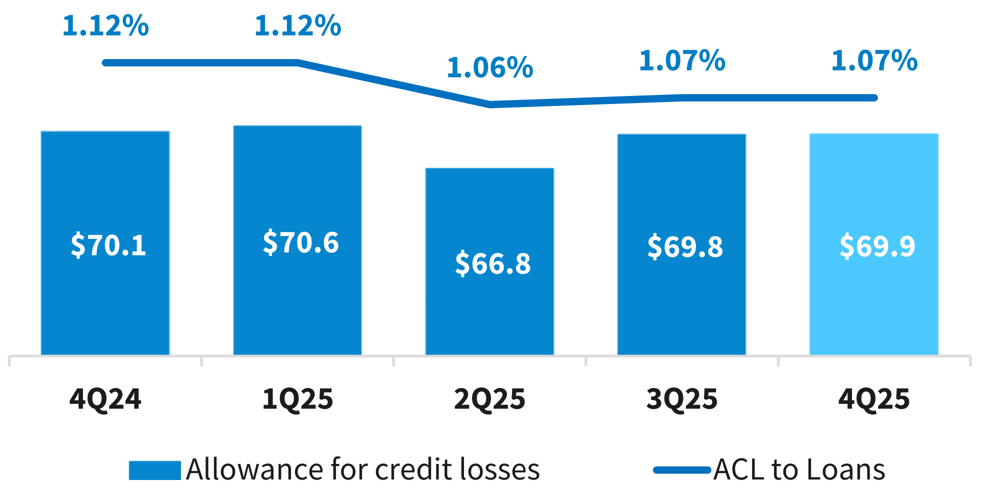
Note: Numbers may not add due to rounding

(1) Includes a $1.6 million and a $2.0 million recovery on a loan previously charged-off in 4Q24 and 3Q25, respectively
(2) Includes an $8.6 million commercial real estate loan charge-off

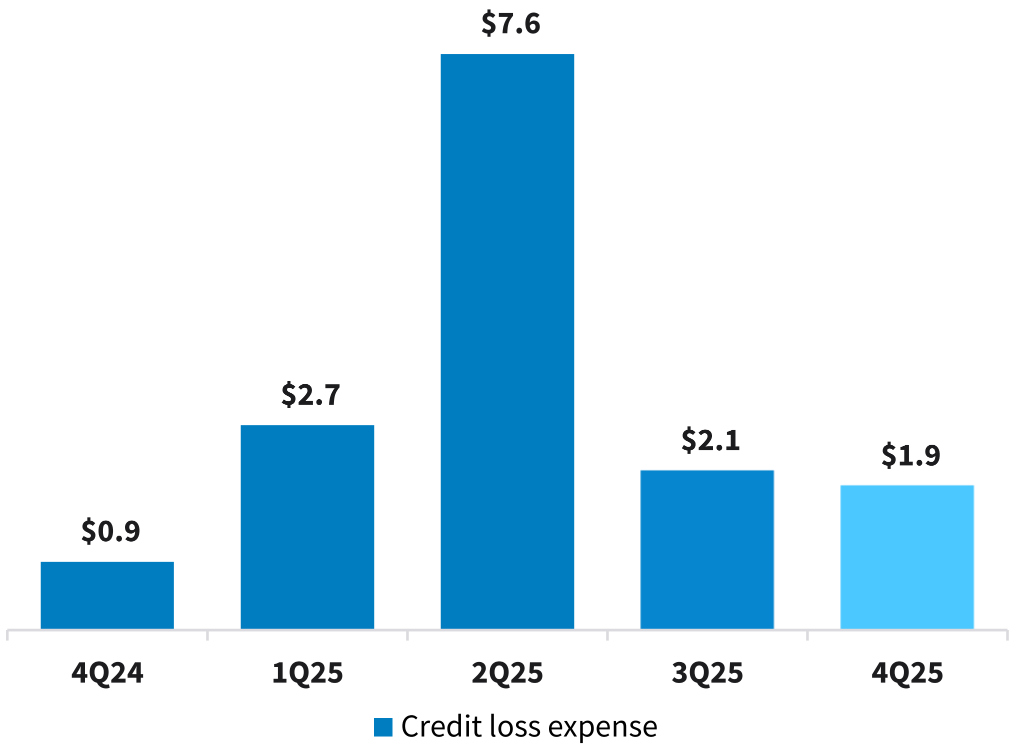
ACL TREND

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

Allowance for Credit Losses ($ in millions)



Credit Loss Expense ($ in millions)



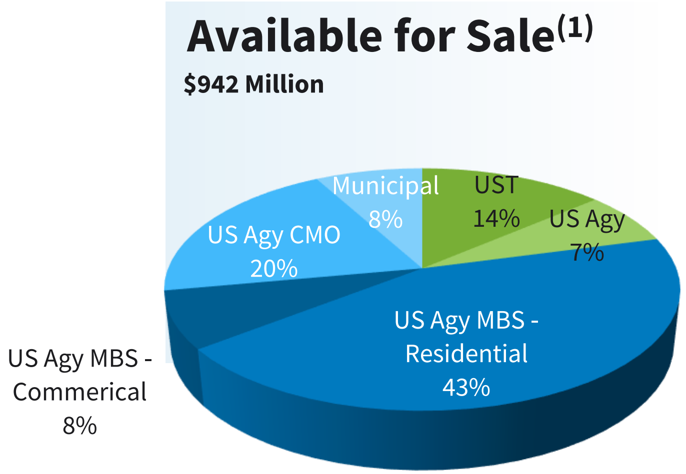
ACL ANALYSIS BY LOAN TYPE

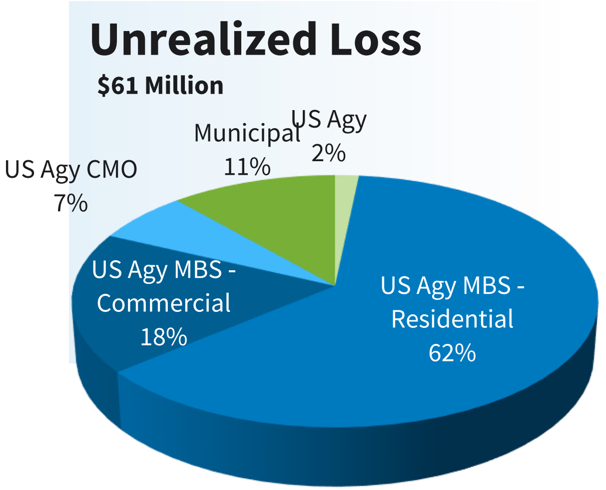
($ in millions)	December 31, 2025		September 30, 2025		June 30, 2025		March 31, 2025		December 31, 2024	
	Allowance	Loans	Allowance	Loans	Allowance	Loans	Allowance	Loans	Allowance	Loans
CRE	$ 38.7	$ 4,030.1	$ 40.2	$ 4,015.3	$ 37.5	$ 3,948.9	$ 41.4	$ 3,975.7	$ 39.3	$ 3,949.6
C&I	7.8	1,074.9	7.3	1,052.5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

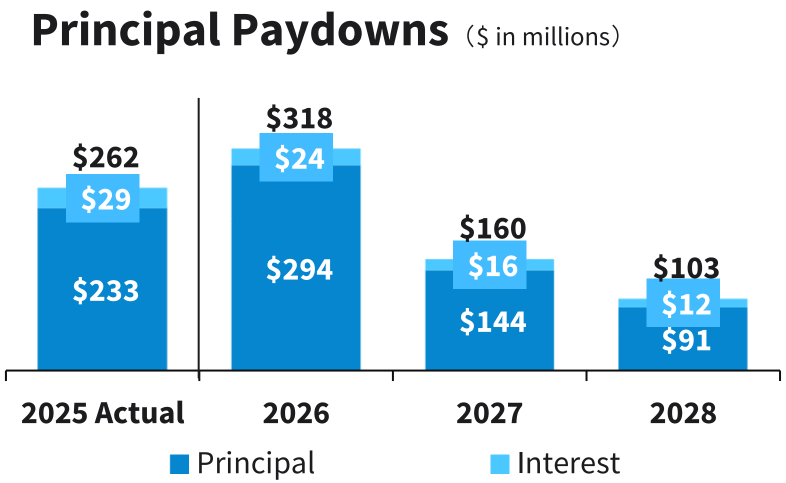
Note: Numbers may not add due to rounding

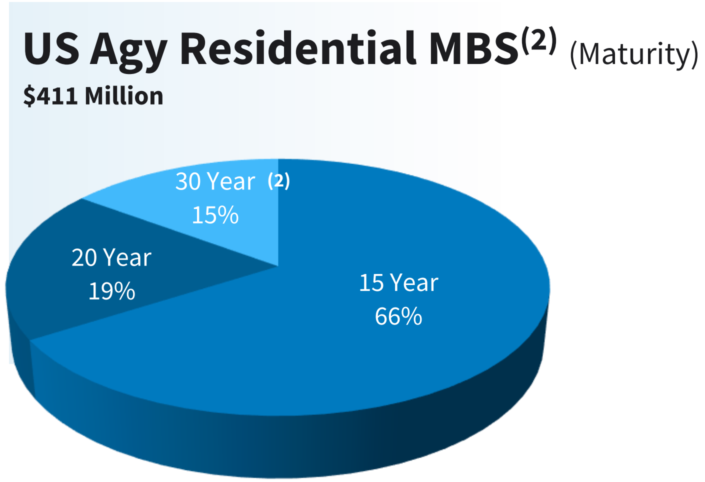
SECURITIES PORTFOLIO

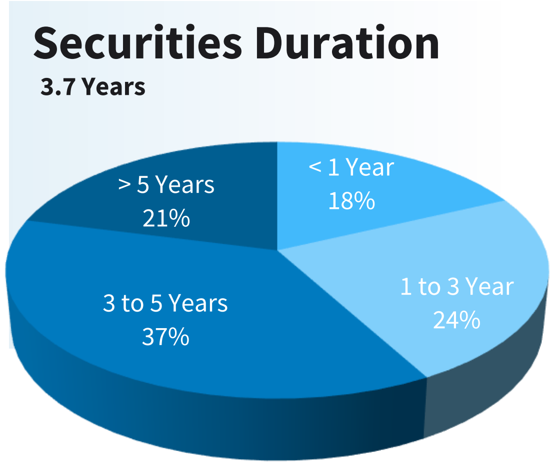
The **$941.8 million** securities portfolio (all AFS, no HTM) represented **12%** of assets at December 31, 2025, and had a weighted average modified duration of 3.7 years with **$61.1 million** in an unrealized loss position.











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

LIQUIDITY

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

Liquidity Position ($ in millions)

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

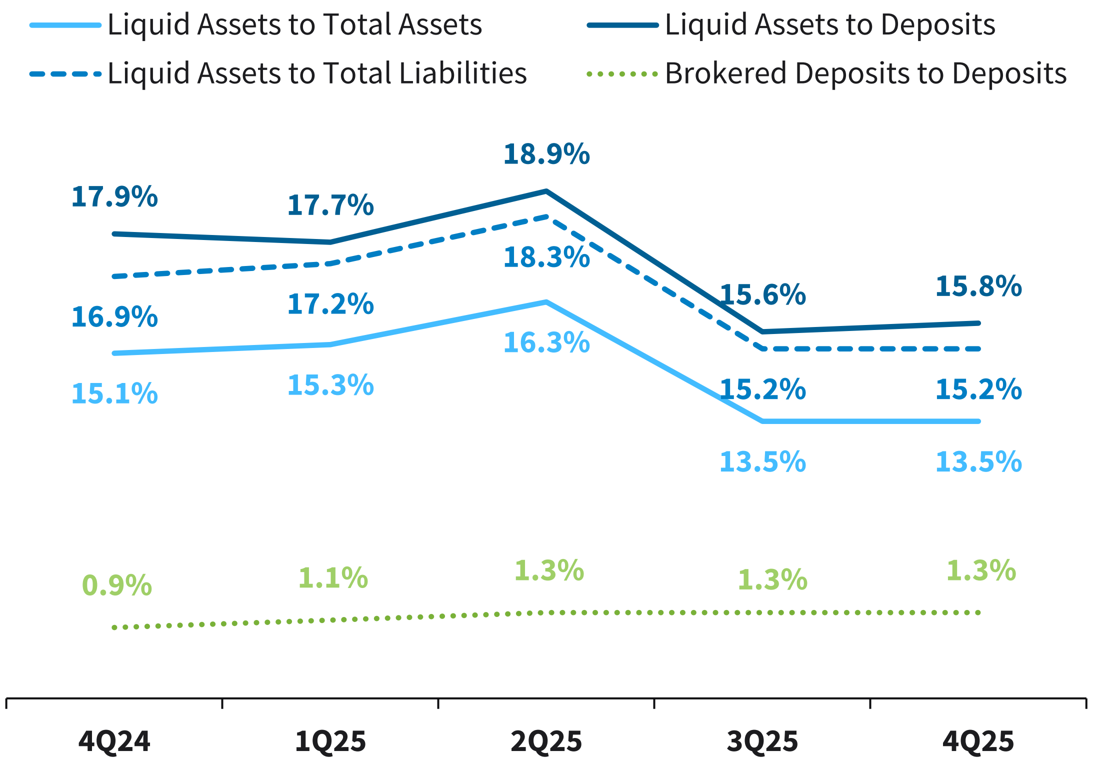
Company-only Subordinated Debentures ($ in millions)

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

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

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

Liquidity Ratios



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

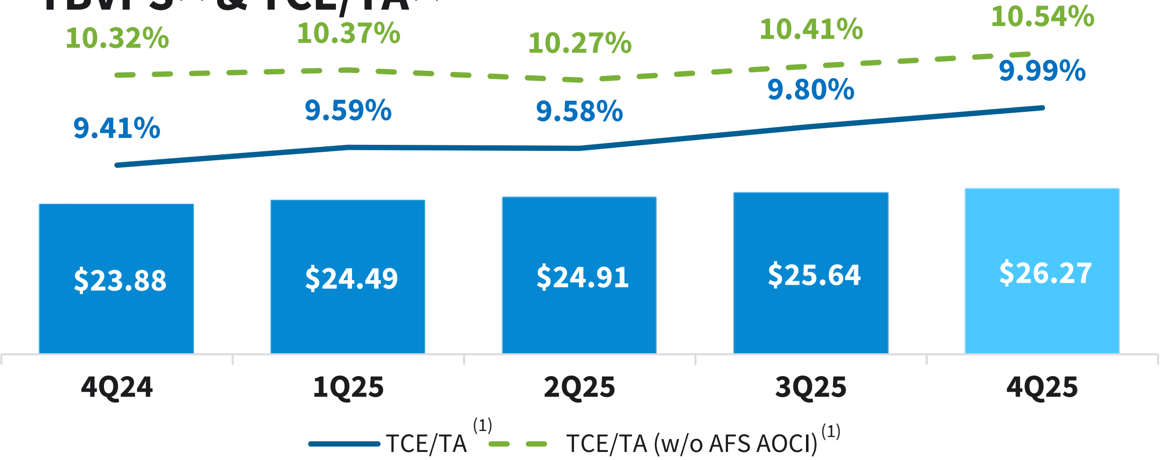
(2) Issued in August 2021 and due in September 2031. The interest rate is fixed at 3.75% for 5 years. The rate resets quarterly commencing September 1, 2026 to the 3-month SOFR + 310 bps.

CAPITAL MANAGEMENT

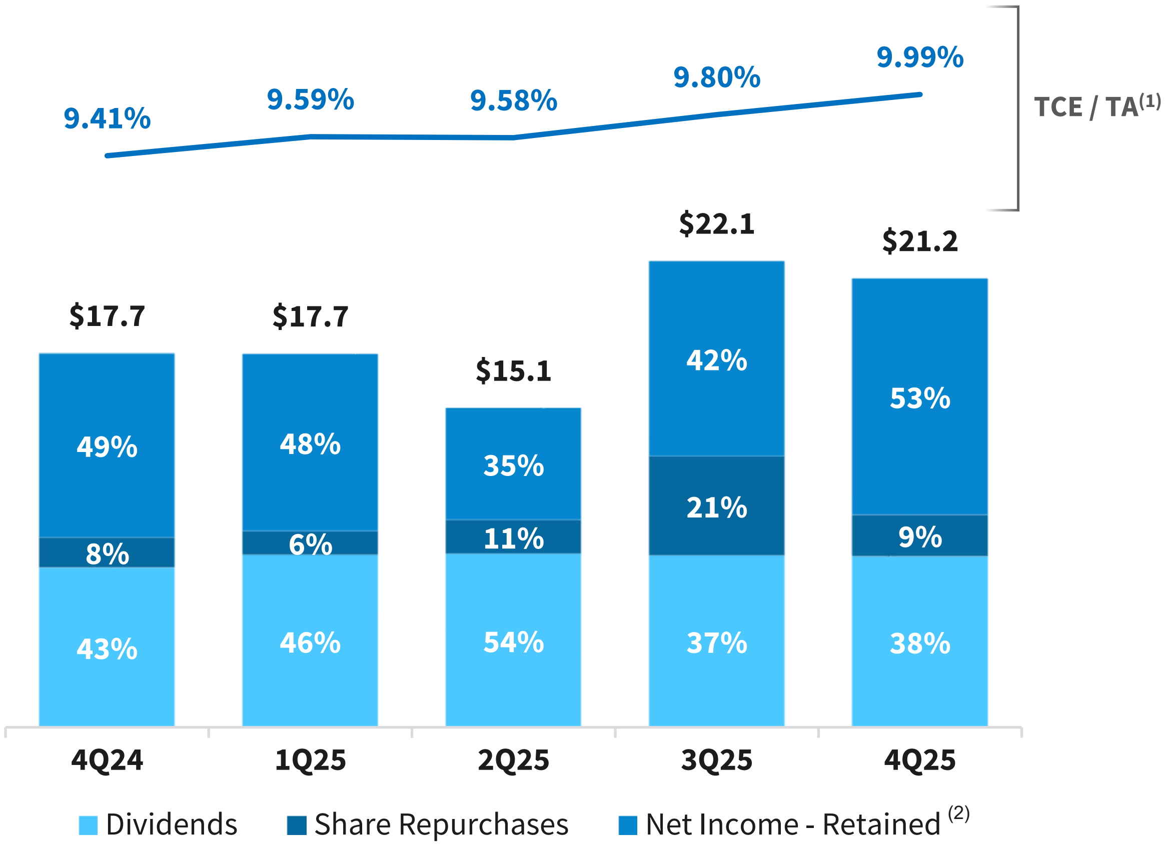
Prudent capital management while driving shareholder return through stable quarterly dividends and share repurchase program. Tangible book value per share (TBVPS)[(1)] increased to **$26.27** at the end of the fourth quarter.

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

TBVPS[(1)] & TCE/TA[(1)]



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



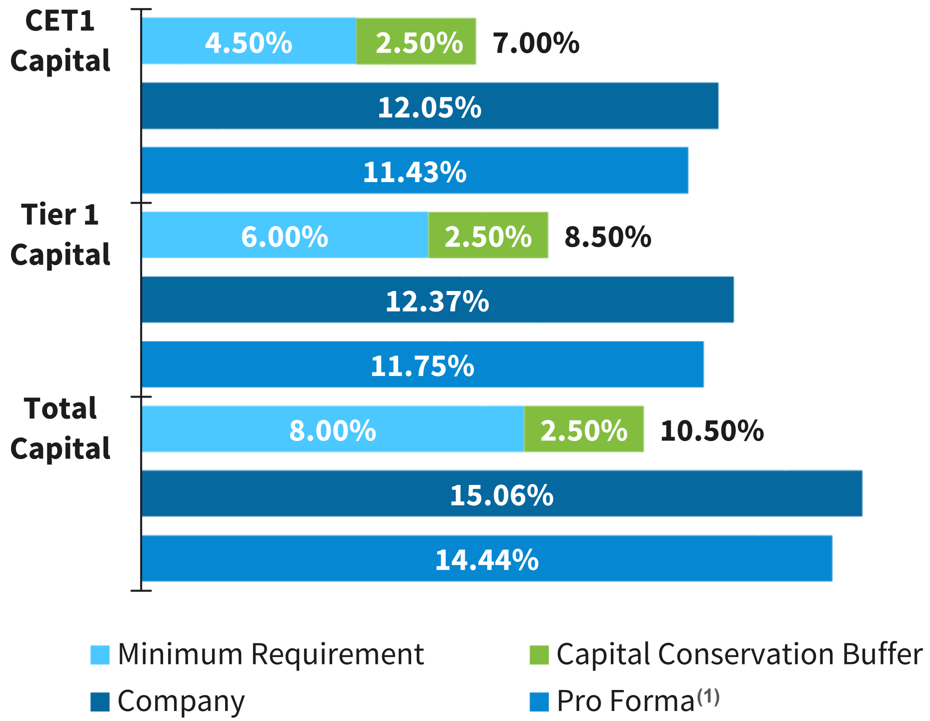
The dividend payout ratio for 2025 was 43.0% compared with 48.8% in 2024. Share repurchases for 2025 represents 12.4% of net income; 2024 was 10.2%.

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

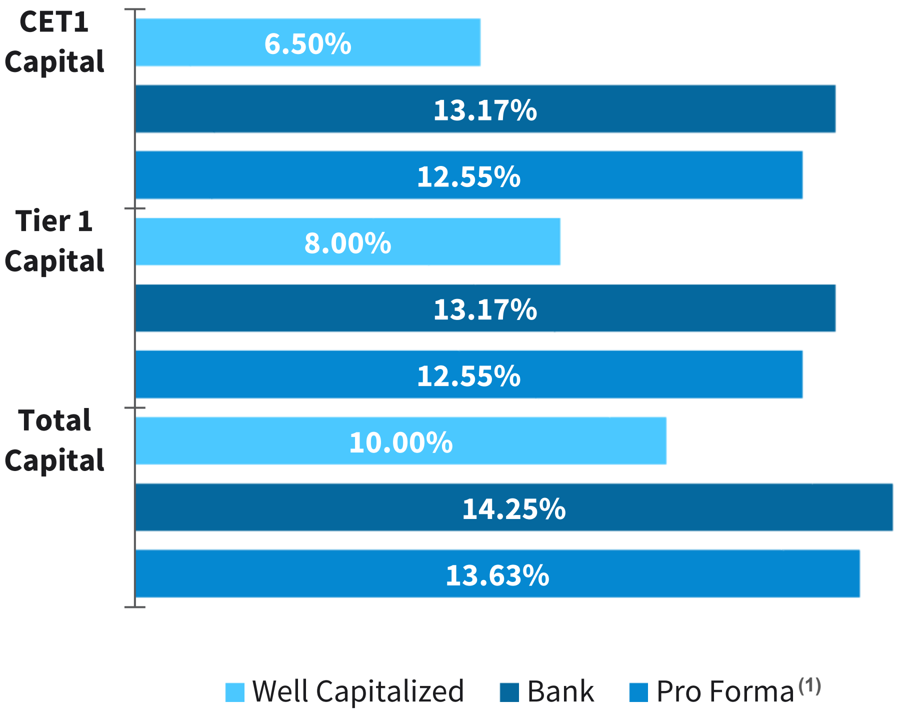
REGULATORY CAPITAL

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

Company



Bank



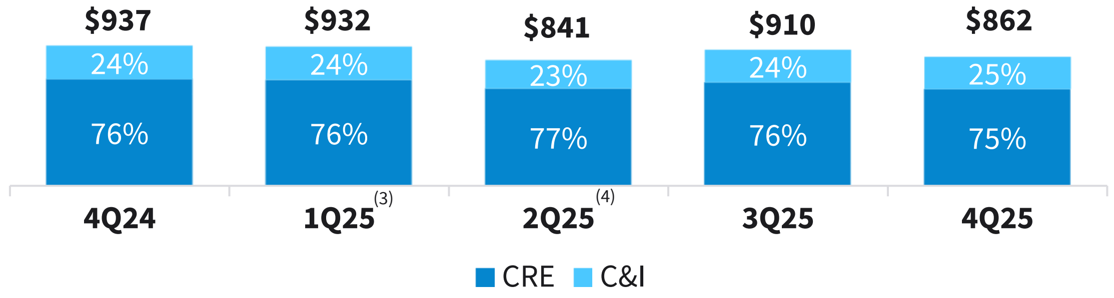
(1) Pro forma illustrates capital ratios with unrealized AFS securities losses at December 31, 2025. Non-GAAP financial measure; refer to the non-GAAP reconciliation slide

USKC[1] LOANS & DEPOSITS

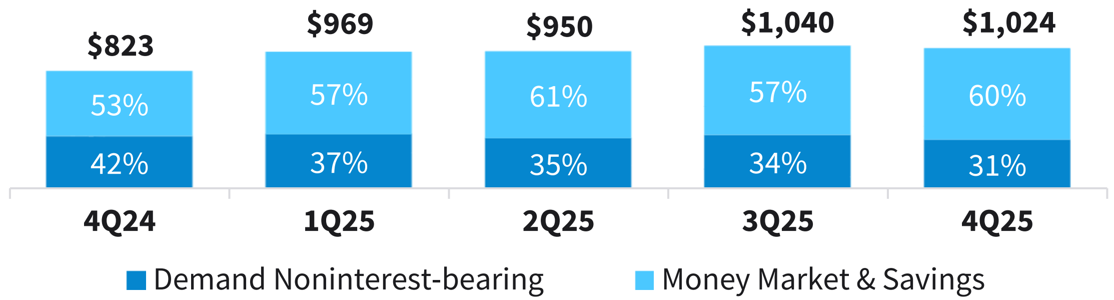
USKC portfolio represented **$862.1 million**, or **13%** of the loan portfolio, and **$1.02 billion**, or **15%** of the deposit portfolio at December 31, 2025.

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

USKC Loans by Product ($ in millions)

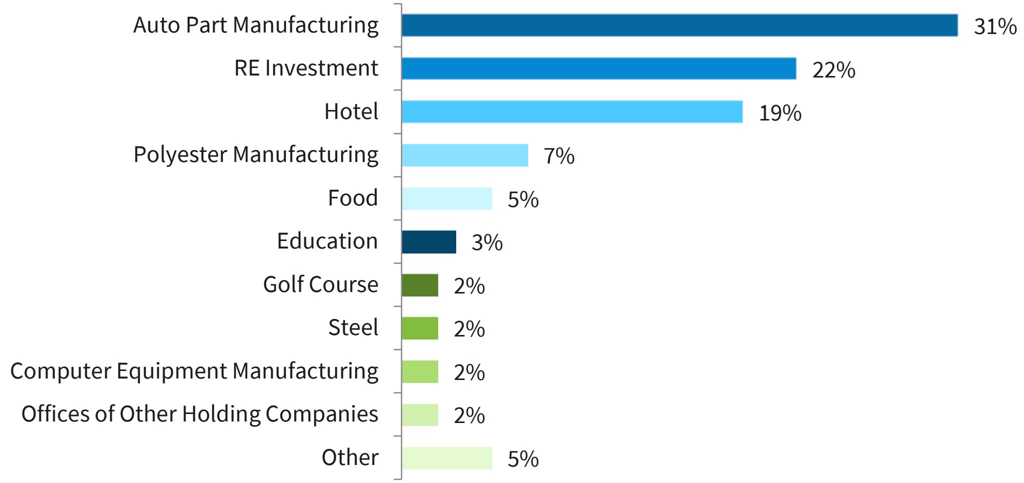


USKC Deposits by Product[5] ($ in millions)

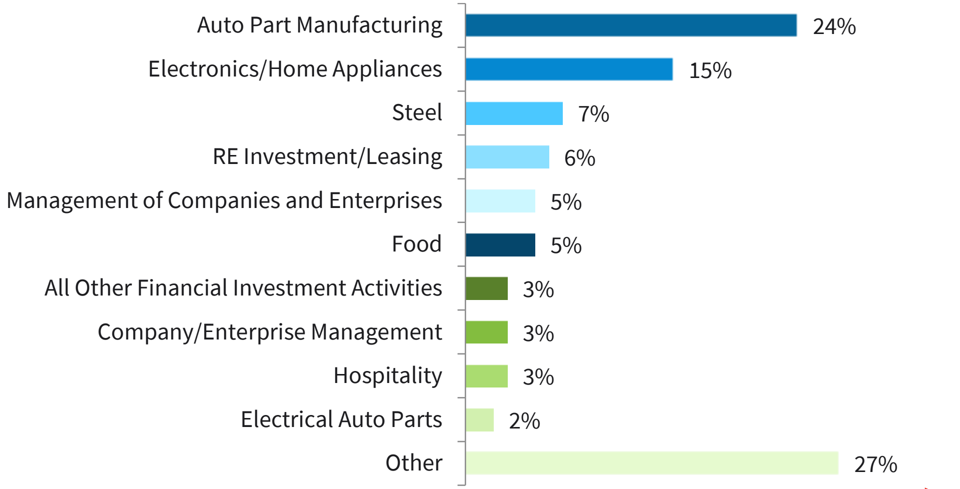


(1) U.S. subsidiaries of Korean corporations
(2) Weighted average DCR and weighted average LTV calculated when the loan was first underwritten or renewed subsequently
(3) Includes $20.0 million CRE loan designated nonaccrual at March 31, 2025
(4) Includes $11.0 million CRE loan designated nonaccrual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

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



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



LOAN PORTFOLIO MATURITIES

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

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

LOAN PORTFOLIO DISTRIBUTION

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

(1) Represents the total outstanding amount. Advances require authorization and disbursement requests, depending on the progress of the project and inspections. Advances are non-revolving and are made throughout the term, up to the original commitment amount

(2) Term loans are a commitment for a specified term. Majority of the Lines of Credit are revolving, including commercial revolvers, with some non-revolvers (sub-notes and working capital tranches)

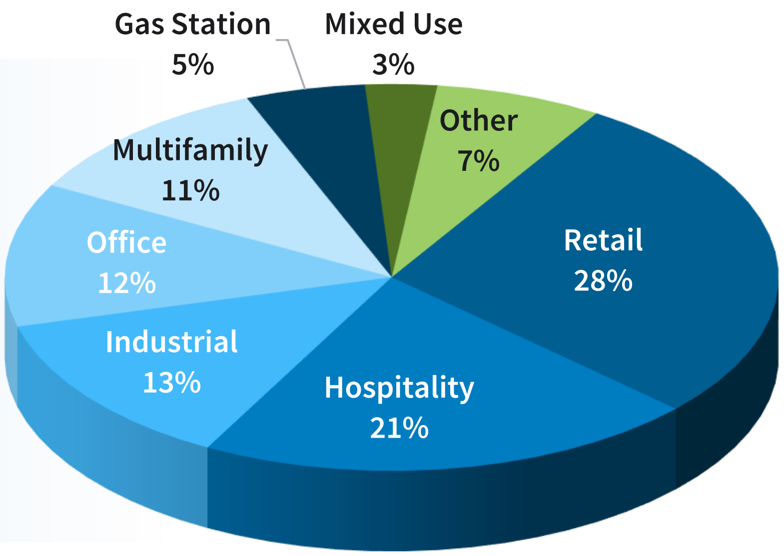
(3) Top quintile represents top 20% of the loans

LOAN PORTFOLIO DIVERSIFICATION

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

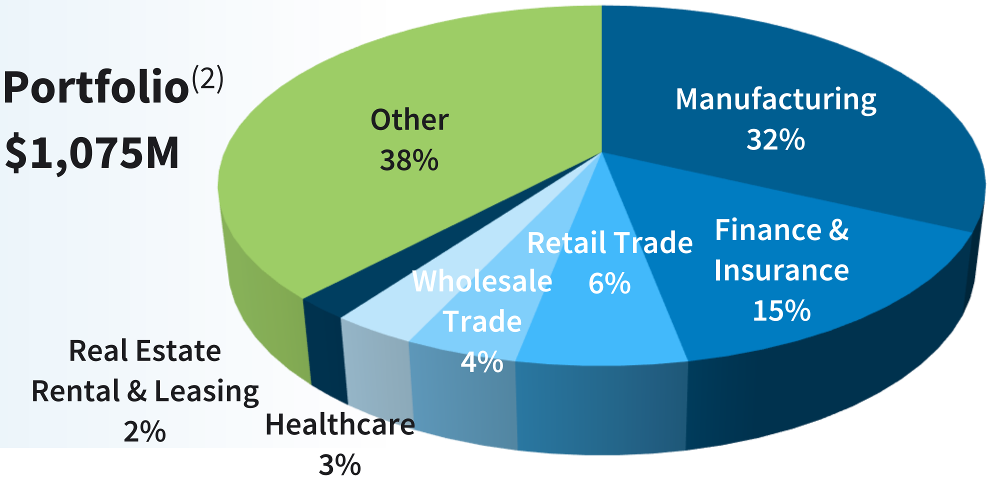
CRE Portfolio[1]

$4,030M



C&I Portfolio[2]

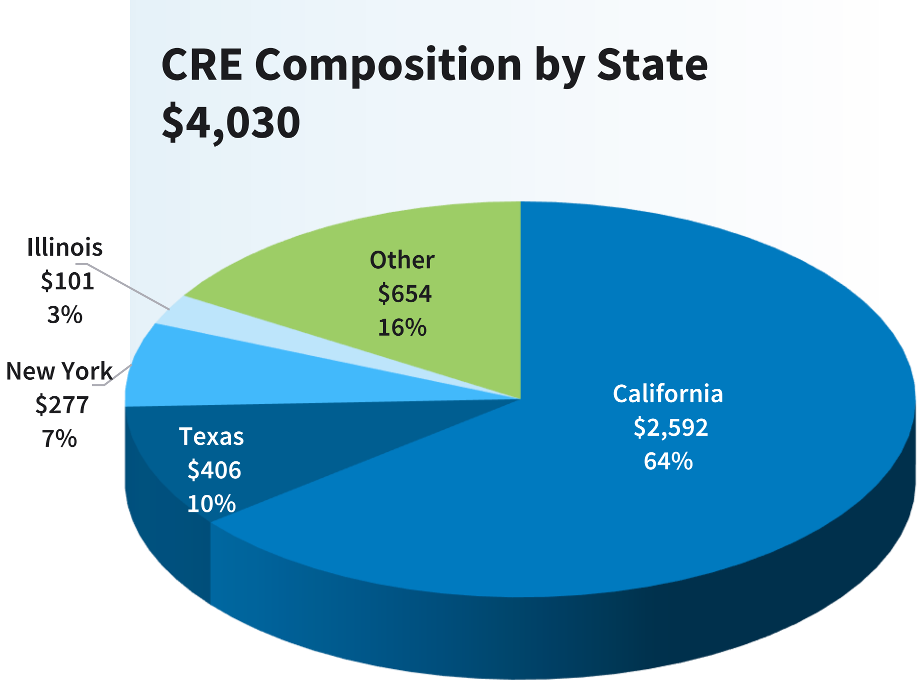
$1,075M

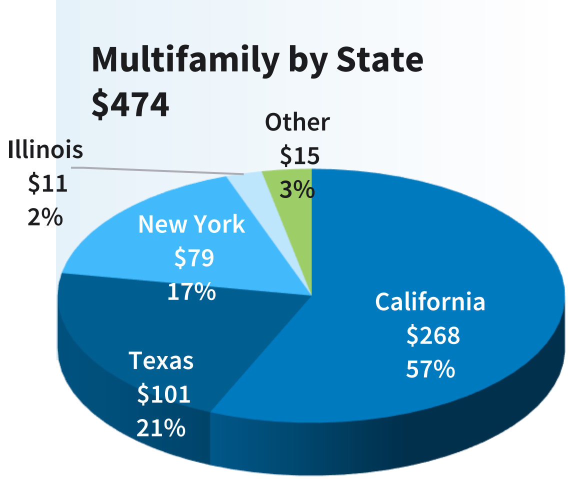


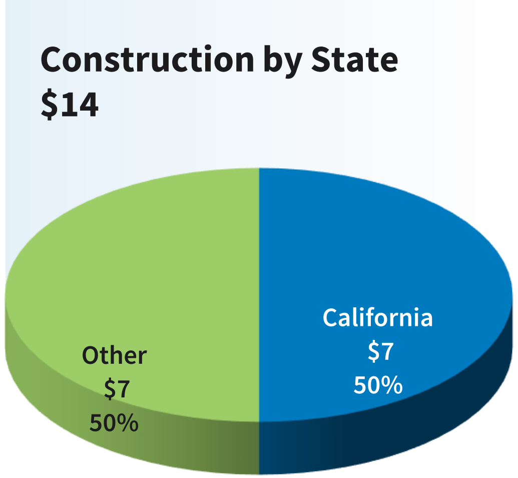
(1) $115.7 million, or 2.9%, and $32.5 million, or 0.8%, of the CRE portfolio are unguaranteed and guaranteed SBA loans, respectively
(2) $62.9 million, or 5.8%, and $52.7 million, or 4.9%, of the C&I portfolio are unguaranteed and guaranteed SBA loans, respectively

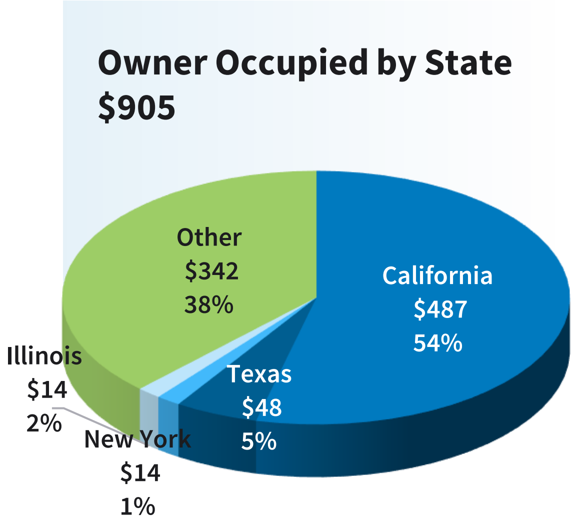
CRE PORTFOLIO GEOGRAPHICAL EXPOSURE

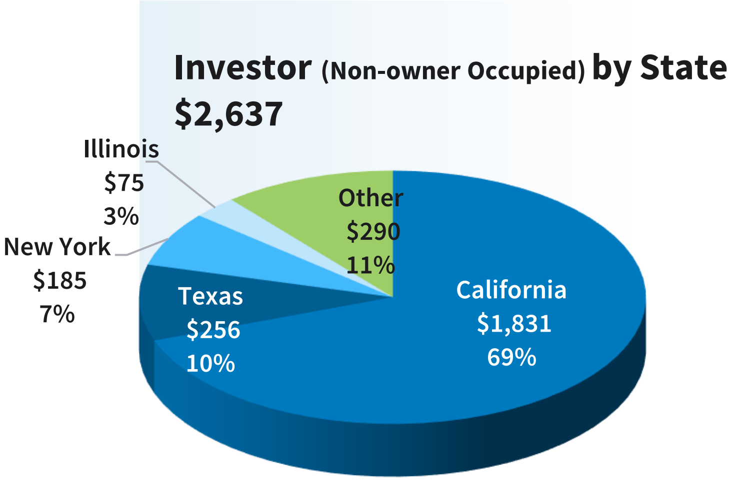
($ in millions)











OFFICE LOAN PORTFOLIO

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

$4.2M
Average balance of the portfolio

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

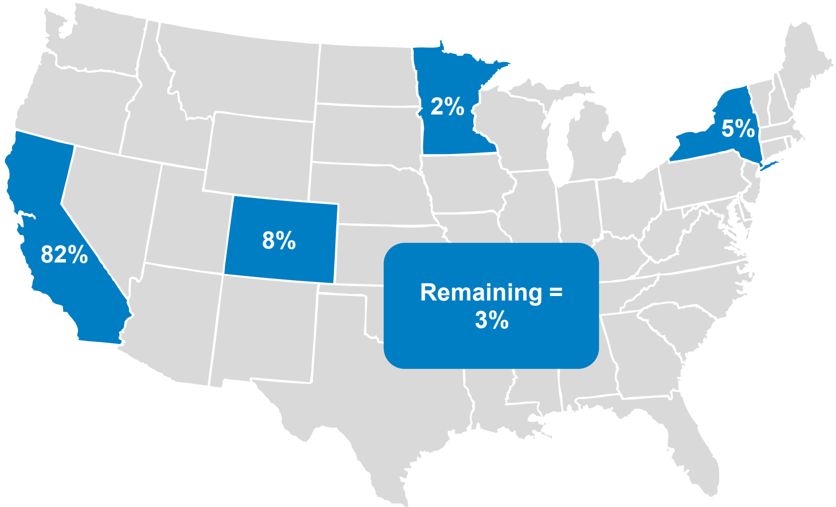
53.7%
Weighted average loan to value[(3)] of the segment

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

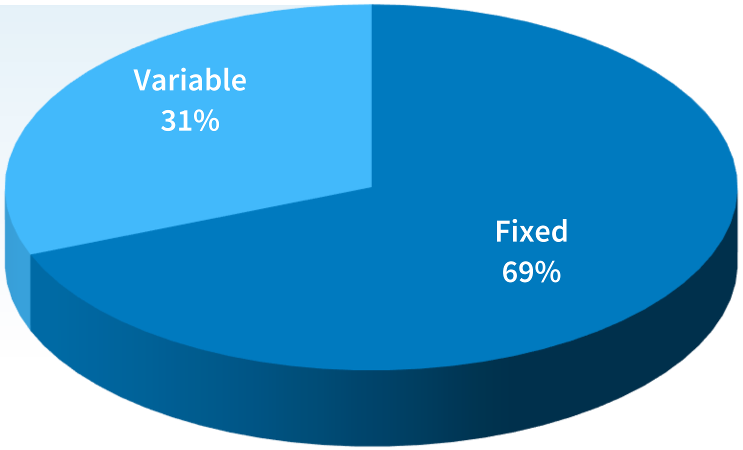
2.02%
of the office portfolio was delinquent

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

Portfolio by State



Rate Distribution



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

HOSPITALITY SEGMENT

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

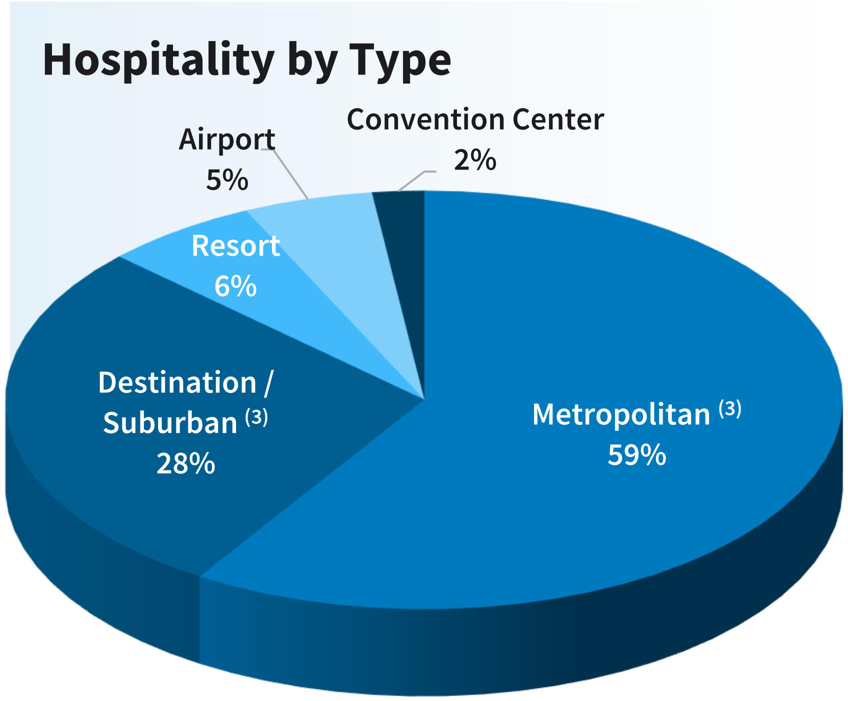
$4.6M
Average balance of the segment (excluding construction)

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

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

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

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



(1) SBA loans in the hospitality segment were $22.4 million, or 2.6% of total hospitality loans, at December 31, 2025; excludes one $4.0 million hotel construction loan
(2) Weighted average DCR and weighted average LTV calculated when the loan was first underwritten or renewed subsequently
(3) Metropolitan is categorized as a location that is in a major city and in proximity to downtown areas; destination is categorized as a hotel whose location/amenities make it a distinct tourist location; suburban is defined as areas outside of major city hubs and can include more rural areas
(4) Includes one special mention CRE loans of $55.0 million, at December 31, 2025

RETAIL SEGMENT

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

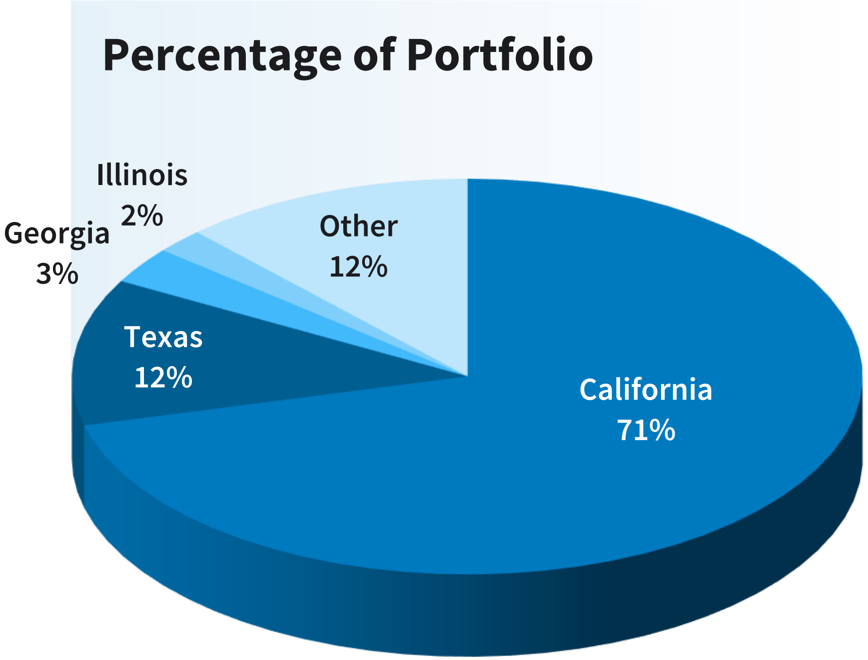
$1.6M
Average balance of the segment

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

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

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

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



(1) SBA loans in the retail segment are $82.3 million, or 7.27% of total retail loans, at December 31, 2025
(2) Weighted average DCR and weighted average LTV calculated when the loan was first underwritten or renewed subsequently

RESIDENTIAL REAL ESTATE PORTFOLIO

The RRE[1] portfolio was **$1.05 billion** at December 31, 2025, representing **16%** of the total loan portfolio.

Our conservative underwriting policy focuses on high-quality mortgage originations with maximum Loan-to-Value (LTV) ratios between 60% and 70%, maximum Debt-to-Income (DTI) ratios of 43%, and minimum FICO scores of 680.

Interest Rate Type

25.0% Fixed

75.0% Variable

9.7% Reset within the next 12 months

90.3% Reset after 12 months

Payment Performance

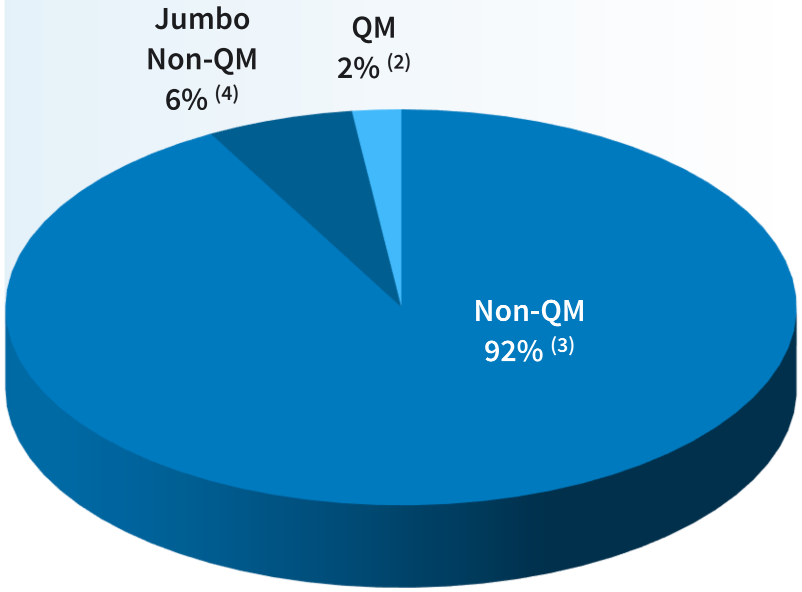
0.64% Total delinquencies

0.41% 30-59 days delinquency category

0.12% 60-89 days delinquency category

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

Percentage of Portfolio

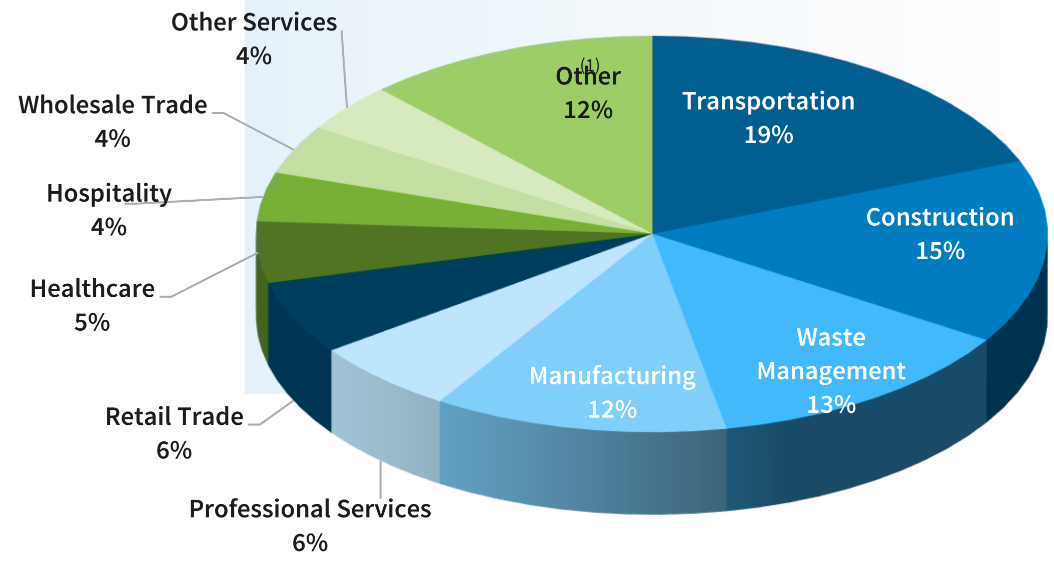


(1) RRE includes $0.9 million of Home Equity Line of Credit (HELOC) and $4.8 million in consumer loans
(2) QM loans conform to the Ability-to-Repay (ATR) rules/requirements of CFPB
(3) Non-QM loans do not conform to the CFPB Dodd-Frank Act
(4) Jumbo Non-QM loan amounts exceed FHFA limits, but generally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

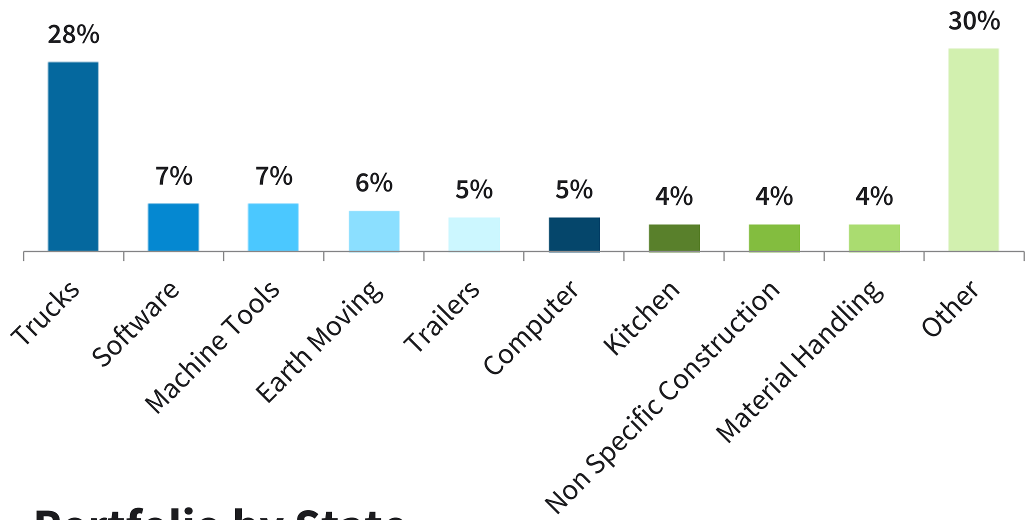
EQUIPMENT FINANCE PORTFOLIO

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

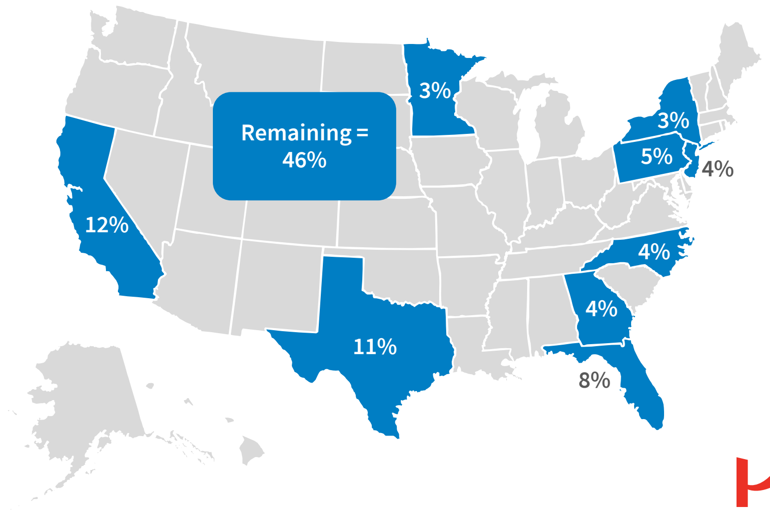
Portfolio by Industry



Portfolio by Equipment



Portfolio by State



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

4Q25 FINANCIAL SUMMARY

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

Note: numbers may not add due to rounding

(1) Percentage change calculated from dollars in thousands; change in basis points for selected balance sheet items and performance metrics

(2) Non-GAAP financial measure, refer to the non-GAAP reconciliation slide

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

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

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

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

NON-GAAP RECONCILIATION:
PRO FORMA REGULATORY CAPITAL

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

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

NON-GAAP RECONCILIATION:
PREPROVISION NET REVENUE

(In thousands)

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