July 21, 2011

Hanmi Financial Earns $8.0 Million, or $0.05 per Share in 2Q11; Continues Profitability for Third Consecutive Quarter

LOS ANGELES, July 21, 2011 (GLOBE NEWSWIRE) -- Hanmi Financial Corporation (Nasdaq:HAFC), the holding company for Hanmi Bank, today reported it earned $8.0 million, or $0.05 per diluted share, for the second quarter of 2011. These results include a $2.2 million non-recurring expense related to its unconsummated capital raising efforts which involve Woori Finance Holdings, Ltd. and a planned equity offering that it declined to complete. Hanmi's performance marks the third consecutive profitable quarter following the $10.4 million, or $0.07 per diluted share, earned in the first quarter of 2011 and $5.3 million, or $0.04 per diluted share, earned in the fourth quarter of 2010. In the first six months of 2011, Hanmi earned $18.4 million, or $0.12 per diluted share, compared to a loss of $78.7 million, or $1.54 per share in the first six months of 2010.

"Our second quarter further established the recovery of our core franchise with continued profitability and solid investor interest in the equity offering we previously initiated," said Jay S. Yoo, President and Chief Executive Officer. "Although the offering was fully subscribed, with excess demand, our Board of Directors was not satisfied with the pricing offered and did not believe it to be in the best interest of our shareholders to complete the offering at that time. Our capital ratios, including the Bank's tangible equity ratio, exceed all regulatory requirements, and our continuing profitability and the gradual improvement of our asset quality give us the flexibility to wait for more favorable market conditions."

Second Quarter and First Half 2011 Highlights (at or for the period ended June 30, 2011)

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Hanmi's second quarter net income of $8.0 million, or $0.05 per diluted share, was

Non-performing assets (NPAs) declined 40% year-over-year to $159.8 million, or 5.90

Delinquent loans in accrual status, which are 30 to 89 days past due, were $15.6 mi

There was no provision for credit losses recorded during the second quarter and fir

The ratio of the loan loss allowance to gross loans stood at 5.16%, compared to 7.0

Total assets were $2.71 billion, a decline of $168.8 million, or 5.9%, on a sequent

Due to the success of recent marketing initiatives together with a reinvigorated lo

Net interest margin (NIM) was 3.65% in the second quarter of 2011, down 1 basis poi

The Bank's tangible equity to tangible assets and total risk-based capital to asset
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Capital Management

At June 30, 2011, the Bank's total risk-based capital ratio was 14.02% compared to 13.00%

at March 31, 2011, and 7.35% at June 30, 2010. Tier 1 risk-based capital ratio at June 30, 2011, was 12.72% compared to 11.70% at March 31, 2011, and 6.02% at June 30, 2010. Tier 1 leverage ratio at June 30, 2011, was 9.70% compared to 9.08% at March 31, 2011, and 4.99% at June 30, 2010. The Bank's tangible common equity to tangible assets ratio at June 30, 2011, was 10.33% compared to 9.10% at March 31, 2011, and 5.20% at June 30, 2010. All of the Bank's capital ratios were above the minimum regulatory standards for being considered to be "well-capitalized" for regulatory purposes. The Bank's tangible common equity to tangible assets ratio at June 30, 2011, now exceeds the 9.5% requirement set forth in the Final Order issued to Hanmi Bank by the California Department of Financial Institutions.

Asset Quality

NPLs increased to $158.5 million at June 30, 2011, up 4.5% from $151.7 million at March 31, 2011, and are down 34.5% from $242.1 million at June 30, 2010. Of the total NPLs, non-performers current on payments were $76.9 million, or 48.6% compared to $53.4 million or 35.2% at March 31, 2011, and $57.8 million or 23.9% at June 30, 2010. In addition, $22.6 million, or 14.3% of the total NPLs, were recorded at the lower of cost or fair value as they were classified as held for sale. Out of the total NPLs, $13.4 million is guaranteed by the Small Business Administration (SBA) and the State of California.

The following table shows NPLs by loan category:

Total Non-Performing Loans

(Dollars in Thousands)	6/30/2011	% of Total NPL	3/31/2011	% of Total NPL	12/31/2010	% of Total NPL	6/30/2010	% of Total NPL
Real Estate Loans:								
Commercial Property								
Retail	14,335	9.0%						
Land	25,184	15.9%						
Other	3,672	2.3%						
Construction	12,298	7.8%						
Residential Property	1,726	1.1%						
Commercial & Industrial Loans:								
Commercial Term								
Unsecured	8,389	5.3%						
Secured by Real Estate	54,754	34.5%						
Commercial Lines of Credit	2,905	1.8%						
SBA	31,163	19.7%						
International Loans	3,243	2.0%						
Consumer Loans	824	0.5%						
TOTAL NPL (1)	158,493	100.0%						

(1) Includes loans held for sale of $22.6 million, $26.9 million

"While NPLs did not decline as anticipated in the second quarter, our top priority is to work down NPLs through proactive note sales and to move delinquent loans through the collection process," said J.H. Son, Executive Vice President and Chief Credit Officer. "The market conditions for note sales were temporarily softened in the second quarter. Consequently, we did not meet our target NPL sales in the quarter. With expectations that the NPL market will improve in the coming quarters, we plan to pursue a more intense note sales strategy."

Sale of OREO continued during the second quarter of 2011, with five properties valued at $2.4 million sold for net proceeds of $1.8 million, resulting in a $462,000 net loss. In the first half of 2011, Hanmi sold eight properties valued at $4.4 million for net proceeds of $3.6 million resulting in a net loss of $681,000. OREO totaled $1.3 million at June 30, 2011, down from $2.6 million at March 31, 2011, and down from $24.1 million at June 30, 2010.

"The number and severity of loans that are just beginning to show stress, specifically those less than 90 days delinquent, continues to decline," Son said. Delinquent loans on accrual status, which are not included in total NPLs, decreased to $15.6 million, or 0.74% of gross loans at June 30, 2011, down from $20.7 million, or 0.95% of gross loans at March 31, 2011.

The following table shows delinquent loans on accrual status by loan category:

Delinquent Loans on Accrual Status

(Dollars in Thousands)	6/30/2011	% of Total	3/31/2011	% of Total	12/31/2010	% of Total	6/30/2010	% of Total
Real Estate Loans:								
Commercial Property								
Retail								
Land								
Other	4,082	26.1%						
Construction								
Residential Property	2,778	17.8%						
Commercial & Industrial Loans:								
Commercial Term								
Unsecured	2,079	13.3%						
Secured by Real Estate	4,625	29.6%						
Commercial Lines of Credit								
SBA	1,412	9.0%						
International Loans	99	0.6%						
Consumer Loans	569	3.6%						
TOTAL (1)	15,644	100.0%						

(1) Includes loans held for sale of $774,000 as of Mar

The following table shows Hanmi's credit quality trends since the second quarter of 2007:

Credit Quality Trends (Dollars in Thousands)

	Provision for Credit Losses	Net Charge-offs	Allowance for Loan Losses to Gross Loans (%)	30-89 Days Past Due to Gross Loans(%)	Non-performing Assets to Total Assets (%)
6/30/2011		16,501			
3/31/2011		21,555			
12/31/2010	5,000	35,249			
9/30/2010	22,000	21,304			

6/30/2010	37,500	38,946
3/31/2010	57,996	26,393
12/31/2009	77,000	57,312
9/30/2009	49,500	29,875
6/30/2009	23,934	23,597
3/31/2009	45,953	11,813
12/31/2008	25,450	18,622
9/30/2008	13,176	11,831
6/30/2008	19,229	8,220
3/31/2008	17,821	7,297
12/31/2007	20,704	11,628
9/30/2007	8,464	6,084
6/30/2007	3,023	2,518

One of the factors that have contributed to the improvement of asset quality is the on-going program for loan sales. During the second quarter of 2011, Hanmi sold 21 NPLs valued at $17.0 million for net proceeds of $17.6 million. In the first half of 2011, it sold 39 NPLs valued at $44.4 million with net proceeds of $45.5 million. At June 30, 2011, loans held for sale (LHFS) totaled $44.1 million, a reduction of $3.5 million, or 7.4%, from $47.6 million at March 31, 2011. For the first half of 2011, LHFS increased by $7.2 million, or 30.1%, from $36.6 million to $44.1 million, reflecting efforts to improve asset quality through the disposition of problem assets.

The following table presents the details of loans held for sale:

Loans Held for Sale

(Dollars in Thousands)	6/30/2011	3/31/2011	$ Change	
Real Estate Loans:				
Commercial Property				
Retail		295	(295)	
Land				
Other	708	3,217	(2,509)	-7
Construction				
Residential Property	266		266	
Commercial & Industrial Loans:				
Commercial Term				
Unsecured		65	(65)	
Secured by Real Estate	12,857	24,979	(12,122)	-4
SBA	30,274	19,093	11,181	5
TOTAL	44,105	47,649	(3,544)	

At June 30, 2011, the allowance for loan losses was $109.0 million or 5.16% of gross loans. The ratio of loan loss reserves to loans peaked in September of 2010 at 7.35%, and has steadily declined over the past few quarters as credit metrics improved. The ratio of loan loss allowance to non-performing loans at June 30, 2011, was down to 69% from 73% at June 30, 2010. Second quarter charge-offs, net of recoveries, were $16.5 million, compared to $21.6 million in the first quarter of 2011 and $38.9 million in the second quarter of 2010.

Hanmi did not record a provision for credit losses due to the overall improvement in credit quality and existing high levels of reserves. Of the total $109.0 million of reserves, $250,000 was allocated to cover off-balance sheet items bringing the off-balance sheet reserve total to $2.4 million. The Company recorded a provision for credit losses of $37.5 million and $95.5 million in the second quarter and first half of 2010, respectively. With the improvement in overall credit metrics, provision expense in relations to loans has been minimal for the past two quarters. This assessment also takes into account many factors, including net loan charge-offs, non-accrual loans, specific reserves, risk-rating migration and changes in the portfolio composition and size.

Balance Sheet

Total assets decreased to $2.71 billion at the end of the second quarter of 2011, down 5.9% from $2.88 billion at March 31, 2011, and down 7.0% from $2.91 billion at June 30, 2010. The second quarter decrease in total assets was attributable to reductions in both investment securities and Federal Home Loan Bank (FHLB) borrowings. The main proceeds from the called bonds of $102.2 million in low yield callable agencies and from the sale of $95.6 million in longer duration bonds were used to pay off the $150 million of FHLB advance that came due in June 2011.

Gross loans, net of deferred loan fees, were $2.11 billion at June 30, 2011, down 2.8% from $2.17 billion at March 31, 2011, and down 15.6% from $2.50 billion at June 30, 2010. Average gross loans, net of deferred loan fees, decreased to $2.14 billion for the second quarter of 2011, down 18.2% from $2.61 billion for the second quarter of 2010, and declined 4.3% from $2.23 billion for the first quarter of 2011. The slight decline in loan balance in the second quarter of 2011 reflects continued progress in reducing the number of problem loans, partially offset by new loans originated and a lower level of charge-offs made in the quarter.

Average investment securities portfolio more than tripled to $497.1 million for the second quarter of 2011 from $158.5 million for the second quarter of 2010. However, the investment portfolio decreased $148.1 million, or 27.5%, to $391 million at June 30, 2011, from $539.2 million at March 31, 2011. The decline was the direct result of Hanmi's rate risk minimization strategy where longer-duration securities were sold and shorter-duration securities were purchased in anticipation of rising rates. The securities portfolio contains mostly high-quality short and mid-term investments that are selected to provide a relatively stable source of interest income, while maintaining sufficient liquidity. U.S. Government agency bonds, mortgage backed securities and securities collateralized by residential mortgages guaranteed by U.S. Government sponsored entities account for 90% of the securities portfolio. "To minimize interest rate risk, we will continue to invest at the short end of the yield curve," said Yoo.

Including secured off-balance sheet lines of credit, total available liquidity to Hanmi was $951 million at June 30, 2011, representing 35.1% of total assets and 39.7% of total deposits.

Average deposits decreased by 1.3% to $2.43 billion for the second quarter of 2011 compared to $2.46 billion for the preceding quarter, and decreased 7.3% from $2.62 billion for the second quarter of 2010. The reduction in average deposits was almost entirely due to the successful strategy to reduce time deposits, particularly non-retail deposits, including brokered time deposits and funds raised from rate listing services.

The improvement in the deposit mix which resulted from our new marketing campaign and renewed loan production efforts, contributed to lower interest costs. "With our new marketing campaign and proactive loan production efforts, we have gotten off to a great start in rebuilding our core deposit base. Core deposits now account for 49.9% of total deposits, up from, 44.2% a year ago, with many of our former customers now returning to bank with us," said Yoo.

Total deposits decreased by 1.3% from the preceding quarter and decreased 6.9% year-over-year. Both the quarterly and annual decline in total deposits was primarily due to reductions in time deposits over $100,000, including a $98.9 million, or 10.1% decrease for the second quarter and $238.1 million, or 21.3% decrease for the year. Total deposits were $2.40 billion at June 30, 2011, compared to $2.43 billion at March 31, 2011, and $2.58 billion at June 30, 2010. There are no brokered deposits in the deposit mix at quarter-end.

Results of Operations

Net interest income, before the provision for credit losses, totaled $25.5 million for the second quarter of 2011, and $51.6 million for the first six months of 2011, down 2.4% in the quarter and 3.8% year over year. Interest and dividend income was down 3.7% in the second quarter of 2011 while interest expense fell 8.0%. Year to date, interest and dividend income was down 10.4% and interest expense fell 27.6%.

The average yield on the loan portfolio improved 19 basis points to 5.49% in the second quarter of 2011 compared to 5.30% in the second quarter of 2010, and was down 12 basis points from 5.61% in the first quarter of 2011. The yield decline in the second quarter of 2011 compared to the preceding quarter was due to increases in interest reversals on non-accrual loans and decreases in recoveries on loans moving out of non-accrual status. The average yield on loans for the first six months of 2011 was up 21 basis points to 5.55% from 5.34% for the first six months of 2010.

The cost of average interest-bearing deposits in the second quarter of 2011 was down 9 basis points to 1.35% from 1.44% in the preceding quarter and down 37 basis points from 1.72% in the second quarter of 2010. Year-to-date, the cost of deposits was down 40 basis points to 1.40% from 1.80% for the first six months of 2010. As a result, NIM of 3.65% was almost flat in the second quarter of 2011 compared to 3.66% in the first quarter of 2011, and was up 9 basis points from 3.56% in the second quarter of 2010. For the first six months of 2011, NIM was up 4 basis points to 3.66% from 3.62% for the first six months of 2010.

Non-interest income in the second quarter of 2011 was $6.0 million, up 9.2% from $5.5 million in the first quarter of 2011, and down 9.9% from $6.7 million in the second quarter of 2010. For the first six months of 2011, non-interest income was down 15.8% to $11.5 million from $13.7 million for the first six months of 2010. The year-over-year decrease in non-interest income is due to decreases in service charges on deposit accounts and net gains on sales of loans and securities. Service charges on deposit accounts decreased to $6.4 million for the first half of 2011 compared to $7.3 million for the first half of 2010, reflecting a decrease in NSF service charges, due to better balance management by customers and regulatory reforms on these fees. For the first half of 2011, Hanmi recognized $2.9 million valuation adjustment on LHFS, the majority of which was offset by $2.5 million gains from the sales of LHFS. The net amount of $415,000 was recorded as net loss on sales of loans. For the first half of 2011, Hanmi posted a net loss on sales of investment securities of $70,000 compared to a gain of $105,000 in the first half of 2010.

Non-interest expense in the second quarter of 2011 increased to $22.9 million, up 8.7% from $21.1 million in the preceding quarter and down 7.6% from $24.8 million in the second quarter of 2010. For the first six months of 2011, non-interest expense decreased 13.8% to $43.9 million from $51.0 million in the first six months of 2010. The notable year-over-year improvements were primarily attributable to lower OREO expenses, FDIC deposit insurance assessments and other regulatory costs. These savings were partially offset by the $2.2 million in expenses associated with the unconsummated capital raising efforts.

Conference Call Information

Management will host a conference call today at 1:30 p.m. Pacific Time (4:30 p.m. ET) to discuss these results. This call will also be broadcast live via the internet. Investment professionals and all current and prospective shareholders are invited to access the live call by dialing (857) 350-1684 at 1:30 p.m. Pacific Time, using access code HANMI. To listen to the call online, either live or archived, visit the Investor Relations page of Hanmi's website at www.hanmi.com. Shortly after the call concludes, the replay will also be available at (617) 801-6888, using access code #15398023 where it will be archived until August 11, 2011.

About Hanmi Financial Corporation

Headquartered in Los Angeles, Hanmi Bank, a wholly-owned subsidiary of Hanmi Financial Corporation, provides services to the multi-ethnic communities of California, with 27 full-service offices in Los Angeles, Orange, San Bernardino, San Francisco, Santa Clara and San Diego counties, and a loan production office in Washington State. Hanmi Bank specializes in commercial, SBA and trade finance lending, and is a recognized community leader. Hanmi Bank's mission is to provide a full range of quality products and premier services to its customers and to maximize shareholder value. Additional information is available at www.hanmi.com.

Forward-Looking Statements

This press release contains forward-looking statements, which are included in accordance with the "safe harbor" provisions of the Private Securities Litigation Reform Act of 1995. In some cases, you can identify forward-looking statements by terminology such as "may," "will," "should," "could," "expects," "plans," "intends," "anticipates," "believes," "estimates," "predicts," "potential," or "continue," or the negative of such terms and other comparable terminology. Although we believe that the expectations reflected in the forward-looking statements are reasonable, we cannot guarantee future results, levels of activity, performance or achievements. All statements other than statements of historical fact are "forward –looking statements" for purposes of federal and state securities laws, including, but not limited to, statements about anticipated future operating and financial performance, financial position and liquidity, business strategies, regulatory and competitive outlook, investment and expenditure plans, capital and financing needs and availability, plans and objectives of management for future operations, developments regarding our capital plans and other similar forecasts and statements of expectation and statements of assumption underlying any of the foregoing. These statements involve known and unknown risks, uncertainties and other factors that may cause our actual results, levels of activity, performance or achievements to differ from those expressed or implied by the forward-looking statement. These factors include the following: inability to continue as a going concern; inability to raise additional capital on acceptable terms or at all; failure to maintain adequate levels of capital and liquidity to support our operations; the effect of regulatory orders we have entered into and potential future supervisory action against us or Hanmi

Bank; 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 related to our real estate portfolio; risks associated with Small Business Administration loans; failure to attract or retain key employees; changes in governmental regulation, including, but not limited to, any increase in FDIC insurance premiums; ability to receive regulatory approval for Hanmi Bank to declare dividends to Hanmi Financial; adequacy of our allowance for loan losses, credit quality and the effect of credit quality on our provision for credit losses and allowance for loan 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 successfully integrate acquisitions we may make; our ability to control expenses; and changes in securities markets. In addition, we set forth certain risks in our reports filed with the U.S. Securities and Exchange Commission ("SEC"), including, in particular Item 1A of our Form 10K for the year ended March 31, 2011, as well as current and periodic reports filed with the U.S. Securities and Exchange Commission hereafter, which could cause actual results to differ from those projected. We undertake no obligation to update such forward-looking statements except as required by law.

HANMI FINANCIAL CORPORATION AND SUBSIDIARIES
CONDENSED CONSOLIDATED BALANCE SHEETS (UNAUDITE
(Dollars in Thousands)

	June 30, 2011	March 31, 2011
ASSETS		
Cash and Due from Banks	$ 67,166	$ 67,507
Interest-Bearing Deposits in Other Banks	131,757	83,354
Federal Funds Sold	—	19,500
Cash and Cash Equivalents	198,923	170,361
Investment Securities	391,045	539,194
Loans:		
Gross Loans, Net of Deferred Loan Fees	2,112,698	2,173,415
Allowance for Loan Losses	(109,029)	(125,780)
Loans Receivable, Net	2,003,669	2,047,635
Accrued Interest Receivable	7,512	8,796
Premises and Equipment, Net	16,869	17,165
Other Real Estate Owned, Net	1,340	2,642
Due from Customers on Acceptances	1,629	805
Servicing Assets	2,545	2,698
Other Intangible Assets, Net	1,825	2,015
Investment in FHLB and FRB Stock, at Cost	32,565	33,649
Bank-Owned Life Insurance	27,813	27,581
Income Taxes Receivable	9,188	9,188
Other Assets	15,912	17,937
TOTAL ASSETS	$ 2,710,835	$ 2,879,666

LIABILITIES AND STOCKHOLDERS' EQUITY		
Liabilities:		
Deposits:		
Noninterest-Bearing	$ 600,812	$ 576,733
Interest-Bearing	1,797,563	1,854,207
Total Deposits	2,398,375	2,430,940
Accrued Interest Payable	14,226	14,184
Bank Acceptances Outstanding	1,629	805
Federal Home Loan Bank Advances	3,479	153,565
Other Borrowings	1,034	1,386
Junior Subordinated Debentures	82,406	82,406
Deferred Tax Liabilities	—	—
Accrued Expenses and Other Liabilities	11,321	12,329
Total Liabilities	2,512,470	2,695,615
Stockholders' Equity	198,365	184,051
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	$ 2,710,835	$ 2,879,666

HANMI FINANCIAL CORPORATION AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF OPERATIONS (UNAUDI
(Dollars in Thousands, Except Per Share Data)

	June 30, 2011
INTEREST AND DIVIDEND INCOME:	
Interest and Fees on Loans	$ 29,24
Taxable Interest on Investment Securities	3,0
Tax-Exempt Interest on Investment Securities	
Dividends on FRB and FHLB Stock	1
Interest on Interest-Bearing Deposits in Other Banks	
Interest on Federal Funds Sold	
Total Interest and Dividend Income	32,6
INTEREST EXPENSE:	
Interest on Deposits	6,1
Interest on Junior Subordinated Debentures	7
Interest on Federal Home Loan Bank Advances and Other Borrowings	2
Total Interest Expense	7,1
NET INTEREST INCOME BEFORE PROVISION FOR CREDIT LOSSES	25,
Provision for Credit Losses	—
NET INTEREST INCOME (LOSS) AFTER PROVISION FOR CREDIT LOSSES	25,
NON-INTEREST INCOME:	
Service Charges on Deposit Accounts	3,2
Insurance Commissions	1,2
Remittance Fees	4
Trade Finance Fees	3
Other Service Charges and Fees	3
Bank-Owned Life Insurance Income	2
Net Gain (Loss) on Sales of Loans	(7

Net Gain (Loss) on Sales of Investment Securities	(7
Other Operating Income	2
Total Non-Interest Income	6,0
NON-INTEREST EXPENSE:	
Salaries and Employee Benefits	8,7
Occupancy and Equipment	2,6
Data Processing	1,4
Deposit Insurance Premiums and Regulatory Assessments	1,3
Professional Fees	1,1
Other Real Estate Owned Expense	8
Directors and Officers Liability Insurance	7
Expenses Related to Unconsummated Capital Raises	2,2
Other Operating Expenses	3,7
Total Non-Interest Expense	22,8
INCOME (LOSS) BEFORE PROVISION (BENEFIT) FOR INCOME TAXES	8,
Provision (Benefit) for Income Taxes	
NET INCOME (LOSS)	$ 8,0
EARNINGS (LOSS) PER SHARE:	
Basic	$ 0.0
Diluted	$ 0.0
WEIGHTED-AVERAGE SHARES OUTSTANDING:	
Basic	151,104,6
Diluted	151,258,3
SHARES OUTSTANDING AT PERIOD-END	151,258,

HANMI FINANCIAL CORPORATION A

SELECTED FINANCIAL DATA (UNAUDITED)

(Dollars in Thousands)

	June 30, 2011	
AVERAGE BALANCES:		
Average Gross Loans, Net of Deferred Loan Fees	$ 2,136,976	$
Average Investment Securities	497,052	
Average Interest-Earning Assets	2,804,709	
Average Total Assets	2,836,967	
Average Deposits	2,427,934	
Average Borrowings	190,447	
Average Interest-Bearing Liabilities	2,025,392	
Average Stockholders' Equity	189,528	
Average Tangible Equity	187,595	
PER SHARE DATA:		
Earnings (Loss) Per Share - Basic	$ 0.05	
Earnings (Loss) Per Share - Diluted	$ 0.05	
Book Value Per Share (1)	$ 1.31	
Tangible Book Value Per Share (2)	$ 1.30	
PERFORMANCE RATIOS (Annualized):		
Return on Average Assets	1.13%	
Return on Average Stockholders' Equity	16.93%	
Return on Average Tangible Equity	17.11%	

Efficiency Ratio	72.67%
Net Interest Spread (3)	3.26%
Net Interest Margin (3)	3.65%

ALLOWANCE FOR LOAN LOSSES:	
Balance at Beginning of Period	$ 125,780
Provision Charged to Operating Expense	(250)
Charge-Offs, Net of Recoveries	(16,501)
Balance at End of Period	$ 109,029
Allowance for Loan Losses to Total Gross Loans	5.16%
Allowance for Loan Losses to Total Non-Performing Loans	68.79%

ALLOWANCE FOR OFF-BALANCE SHEET ITEMS:	
Balance at Beginning of Period	$ 2,141
Provision Charged to Operating Expense	250
Balance at End of Period	$ 2,391

(1) Total stockholders' equity divided by common shares outstanding.
(2) Tangible equity divided by common shares outstanding. See "
(3) Amounts calculated on a fully taxable equivalent basis using the curren

HANMI FINANCIAL CO
SELECTED FINANCIAL DATA (UNAUDITED) (Continued
(Dollars in Thousands)

	June 30, 2011
NON-PERFORMING ASSETS:	
Non-Accrual Loans	$ 158,493
Loans 90 Days or More Past Due and Still Accruing	—
Total Non-Performing Loans	158,49
Other Real Estate Owned, Net	1,34
Total Non-Performing Assets	$ 159,833
Total Non-Performing Loans/Total Gross Loans	7.5
Total Non-Performing Assets/Total Assets	5.9
Total Non-Performing Assets/Allowance for Loan Losses	146.
DELINQUENT LOANS (Accrual Status)	$ 15,644
Delinquent Loans (Accrual Status)/Total Gross Loans	0.7
LOAN PORTFOLIO:	
Real Estate Loans	$ 788,559
Commercial and Industrial Loans (4)	1,277,65
Consumer Loans	46,50
Total Gross Loans	2,112,70
Deferred Loan Fees	(11
Gross Loans, Net of Deferred Loan Fees	2,112,69
Allowance for Loan Losses	(109,029
Loans Receivable, Net	$ 2,003,669
LOAN MIX:	
Real Estate Loans	37.3
Commercial and Industrial Loans	60.5
Consumer Loans	2.2
Total Gross Loans	100.0

DEPOSIT PORTFOLIO:	
Demand - Noninterest-Bearing	$ 600,812
Savings	110,93
Money Market Checking and NOW Accounts	484,13
Time Deposits of $100,000 or More	878,87
Other Time Deposits	323,62
Total Deposits	$ 2,398,375
DEPOSIT MIX:	
Demand - Noninterest-Bearing	25.1
Savings	4.6
Money Market Checking and NOW Accounts	20.2
Time Deposits of $100,000 or More	36.6
Other Time Deposits	13.5
Total Deposits	100.0
CAPITAL RATIOS (Bank Only):	
Total Risk-Based	14.0
Tier 1 Risk-Based	12.7
Tier 1 Leverage	9.7
Tangible equity ratio	10.3

(4) Commercial and industrial loans include owner-occupied property loans of $848.8 m

HANMI FINANCIAL CORPORATIO

(Dollars in Thousands)

	Average Balance	Interest In
INTEREST-EARNING ASSETS		
Loans:		
Real Estate Loans:		
Commercial Property	$ 688,142	
Construction	50,192	
Residential Property	59,323	
Total Real Estate Loans	797,657	
Commercial and Industrial Loans (1)	1,291,470	
Consumer Loans	48,017	
Total Gross Loans	2,137,144	
Prepayment Penalty Income	—	
Unearned Income on Loans, Net of Costs	(168)	
Gross Loans, Net	2,136,976	
Investment Securities:		
Municipal Bonds - Taxable	13,603	
Municipal Bonds -Nontaxable (2)	4,125	
U.S. Government Agency Securities	152,438	
Mortgage-Backed Securities	127,413	
Collateralized Mortgage Obligations	169,110	
Corporate Bonds	20,121	
Other Securities	10,242	
Total Investment Securities (2)	497,052	
Other Interest-Earning Assets:		
Equity Securities	34,078	

Federal Funds Sold and Securities Purchased Under Resale Agreements	7,067
Term Federal Funds Sold	13,681
Interest-Bearing Deposits in Other Banks	115,855
Total Other Interest-Earning Assets	170,681
TOTAL INTEREST-EARNING ASSETS (2)	$ 2,804,709
INTEREST-BEARING LIABILITIES	
Interest-Bearing Deposits:	
Savings	$ 111,723
Money Market Checking and NOW Accounts	488,723
Time Deposits of $100,000 or More	926,024
Other Time Deposits	308,475
Total Interest-Bearing Deposits	1,834,945
Borrowings:	
FHLB Advances	106,710
Other Borrowings	1,331
Junior Subordinated Debentures	82,406
Total Borrowings	190,447
TOTAL INTEREST-BEARING LIABILITIES	$ 2,025,392
NET INTEREST INCOME (2)	
NET INTEREST SPREAD (2)	
NET INTEREST MARGIN (2)	

HANMI FINANCIAL CORPORAT

(Dollars in Thousands)	Average Balance	Interest I
INTEREST-EARNING ASSETS		
Loans:		
Real Estate Loans:		
Commercial Property	$ 704,944	
Construction	55,178	
Residential Property	60,146	
Total Real Estate Loans	820,268	
Commercial and Industrial Loans (1)	1,316,730	
Consumer Loans	48,589	
Total Gross Loans	2,185,587	
Prepayment Penalty Income	—	
Unearned Income on Loans, Net of Costs	(313)	
Gross Loans, Net	2,185,274	
Investment Securities:		
Municipal Bonds - Taxable	15,556	
Municipal Bonds -Nontaxable (2)	4,294	

U.S. Government Agency Securities	149,392
Mortgage-Backed Securities	121,156
Collateralized Mortgage Obligations	162,881
Corporate Bonds	20,163
Other Securities	11,706
Total Investment Securities (2)	485,148
Other Interest-Earning Assets:	
Equity Securities	34,813
Federal Funds Sold and Securities Purchased Under Resale Agreements	6,884
Term Federal Funds Sold	16,713
Interest-Bearing Deposits in Other Banks	119,481
Total Other Interest-Earning Assets	177,891
TOTAL INTEREST-EARNING ASSETS (2)	$ 2,848,313
INTEREST-BEARING LIABILITIES	
Interest-Bearing Deposits:	
Savings	$ 112,398
Money Market Checking and NOW Accounts	468,875
Time Deposits of $100,000 or More	988,336
Other Time Deposits	295,518
Total Interest-Bearing Deposits	1,865,127
Borrowings:	
FHLB Advances	130,030
Other Borrowings	1,384
Junior Subordinated Debentures	82,406
Total Borrowings	213,820
TOTAL INTEREST-BEARING LIABILITIES	$ 2,078,947
NET INTEREST INCOME (2)	
NET INTEREST SPREAD (2)	
NET INTEREST MARGIN (2)	

Non-GAAP Financial Measures

Tangible Common Equity to Tangible Assets Ratio

Tangible common equity to tangible assets ratio is supplemental financial information determined by a method other than in accordance with U.S. generally accepted accounting principles ("GAAP"). This non-GAAP measure is used by management in the analysis of Hanmi Bank and Hanmi Financial's capital strength. Tangible equity is calculated by subtracting goodwill and other intangible assets from total stockholders' equity. Banking and financial institution regulators also exclude goodwill and other intangible assets from total stockholders' equity when assessing the capital adequacy of a financial institution. Management believes the presentation of this financial measure excluding the impact of these items provides useful supplemental information that is essential to a proper understanding of the capital strength of Hanmi Bank and Hanmi Financial. This disclosure should not be viewed as a substitution for results determined in accordance with GAAP, nor is it necessarily comparable to non-GAAP performance measures that may be presented by other companies.

The following table reconciles this non-GAAP performance measure to the GAAP performance measure for the periods indicated:

HANMI BANK

NON-GAAP FINANCIAL MEASURES (UNAU

(Dollars in Thousands)

	June 30, 2011	March 31, 2011
TANGIBLE COMMON EQUITY TO TANGIBLE ASSETS RATIO		
Total Assets	$ 2,705,997	$ 2,872,8
Less Other Intangible Assets	(184)	(
Tangible Assets	$ 2,705,813	$ 2,872,5
Total Stockholders' Equity	$ 279,712	$ 261,6
Less Other Intangible Assets	(184)	(
Tangible Stockholders' Equity	$ 279,528	$ 261,3
Total Stockholders' Equity to Total Assets Ratio	10.34%	
Tangible Common Equity to Tangible Assets Ratio	10.33%	

HANMI FINANCIAL C

NON-GAAP FINANCIAL MEASURES (UNAU

(Dollars in Thousands)

	June 30, 2011	March 31, 2011
TANGIBLE COMMON EQUITY TO TANGIBLE ASSETS RATIO		
Total Assets	$ 2,710,835	$ 2,879,6
Less Other Intangible Assets	(1,825)	(2,
Tangible Assets	$ 2,709,010	$ 2,877,6
Total Stockholders' Equity	$ 198,365	$ 184,0
Less Other Intangible Assets	(1,825)	(2,
Tangible Stockholders' Equity	$ 196,540	$ 182,0
Total Stockholders' Equity to Total Assets Ratio	7.32%	
Tangible Common Equity to Tangible Assets Ratio	7.26%	

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Source: Hanmi Bank