



 Hanmi Financial Corporation

NASDAQ | **HAFC**

# 1Q26 Earnings Supplemental Presentation

April 21, 2026

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

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# FORWARD-LOOKING STATEMENTS

Hanmi Financial Corporation (the “Company”) cautions investors that any statements contained herein that are not historical facts are forward-looking statements within the meaning of the “safe harbor” provisions of the Private Securities Litigation Reform Act of 1995, including, but not limited to, those statements regarding operating performance, financial position, financial results and liquidity, business strategies, regulatory, economic and competitive outlook, investment and expenditure plans, capital and financing needs and availability, litigation, plans and objectives, merger or sale activity, and all other forecasts and statements of expectation or assumption underlying any of the foregoing. These statements involve known and unknown risks and uncertainties that are difficult to predict. Investors should not rely on any forward-looking statement and should consider risks, such as a failure to maintain adequate levels of capital and liquidity to support our operations, general economic and business conditions internationally, nationally and in those areas in which we operate, including any potential recessionary conditions, volatility and deterioration in the credit and equity markets, changes in investor sentiment or consumer spending, borrowing and savings habits, availability of capital from private and government sources, demographic changes, competition for loans and deposits and failure to attract or retain loans and deposits, inflation and fluctuations in interest rates that reduce our margins and yields, the fair value of financial instruments, the level of loan originations or prepayments on loans we have made and make, the level of loan sales and the cost we pay to retain and attract deposits and secure other types of funding, our ability to enter new markets successfully and capitalize on growth opportunities, the current or anticipated impact of military conflict, terrorism, or other geopolitical events, the effect of potential future supervisory action against us or Hanmi Bank and our ability to address any issues raised in our regulatory exams, risks of natural disasters, legal proceedings and litigation brought against us, a failure in or breach of our operational or security systems or infrastructure, including cyberattacks, the failure to maintain current technologies, risks associated with Small Business Administration loans, failure to attract or retain key employees, our ability to access cost-effective funding, the imposition of tariffs or other domestic or international governmental policies and any retaliatory responses, the impact of a potential federal government shutdown, which may impact on our ability to effect sales of small business administration loans, changes in liquidity, including the size and composition of our deposit portfolio and the percentage of uninsured deposits in the portfolio, fluctuations in real estate values, changes in accounting policies and practices, changes in governmental regulation, including, but not limited to, any increase in FDIC insurance premiums and changes in the monetary policies of the U.S. Treasury and the Board of Governors of the Federal Reserve System, the ability of Hanmi Bank to make distributions to Hanmi Financial Corporation, which is restricted by certain factors, including Hanmi Bank’s retained earnings, net income, prior distributions made, and certain other financial tests, strategic transactions we may enter into, including the costs associated with the evaluation of any strategic opportunities and the overall effects of any acquisitions or dispositions we may make, the adequacy of and changes in the economic assumptions and methodology for computing our allowance for credit losses, our credit quality and the effect of credit quality on our credit losses expense and allowance for credit losses, changes in the financial performance and/or condition of our borrowers and the ability of our borrowers to perform under the terms of their loans and other terms of credit agreements, our ability to control expenses, and cyber security and fraud risks against our information technology and those of our third-party providers and vendors.

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 April 21, 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.

# 1Q26 HIGHLIGHTS

## Earnings Performance

- Net income was \$22.6 million, or \$0.75 per diluted share, up 6.2% from the fourth quarter, driven by continued growth in net interest income and margin, higher gains from sales of SBA loans, well-controlled noninterest expenses, and a lower effective tax rate. Return on average assets and return on average equity during the quarter were healthy at 1.18% and 10.86%, respectively.
- Net interest income continued to grow, increasing 0.5% from the prior quarter, due primarily to lower interest expense as the average rate on interest-bearing deposits declined 16 basis points. Net interest margin increased ten basis points to 3.38%, due primarily to lower rates on interest-bearing deposits.

## Deposits and Loans

- Deposits increased 1.8% to \$6.8 billion from the prior quarter and noninterest-bearing demand deposits remained stable at approximately 30% of total deposits.
- Loan production increased by 0.8% to \$377.9 million from the prior quarter, driven primarily by a 64% increase in commercial and industrial loan production. New loans had a weighted average interest rate of 6.54% compared to a weighted average interest rate of 6.21% for payoffs.

## Asset Quality and Capital

- Asset quality remained strong as nonperforming assets to total assets was 0.16%, an improvement of ten basis points from the prior quarter, and nonperforming loans to total loans was 0.19%, an improvement of nine basis points from the prior quarter.
- Hanmi capital ratios strengthened further as tangible common equity to tangible assets improved 12 basis points to 10.11% and the common equity tier 1 capital ratio improved 15 basis points to 12.20%. Simultaneously, Hanmi returned \$13.4 million of capital to shareholders in the form of dividends of \$8.6 million and share repurchases of \$4.8 million.

**Net Income**  
**\$22.6M**

**Diluted EPS**  
**\$0.75**

**ROAA**  
**1.18%**

**ROAE**  
**10.86%**

**NIM**  
**3.38%**

**Efficiency Ratio**  
**53.48%**



# LOAN PRODUCTION

Loan production of **\$377.9 million** for the first quarter, which included Commercial & Industrial production of **\$134.7 million**.

**\$131.4M**

Commercial real estate loan production

**\$134.7M**

Commercial and industrial loan production

**\$42.1M**

Equipment finance production

**\$29.1M**

Residential mortgage production

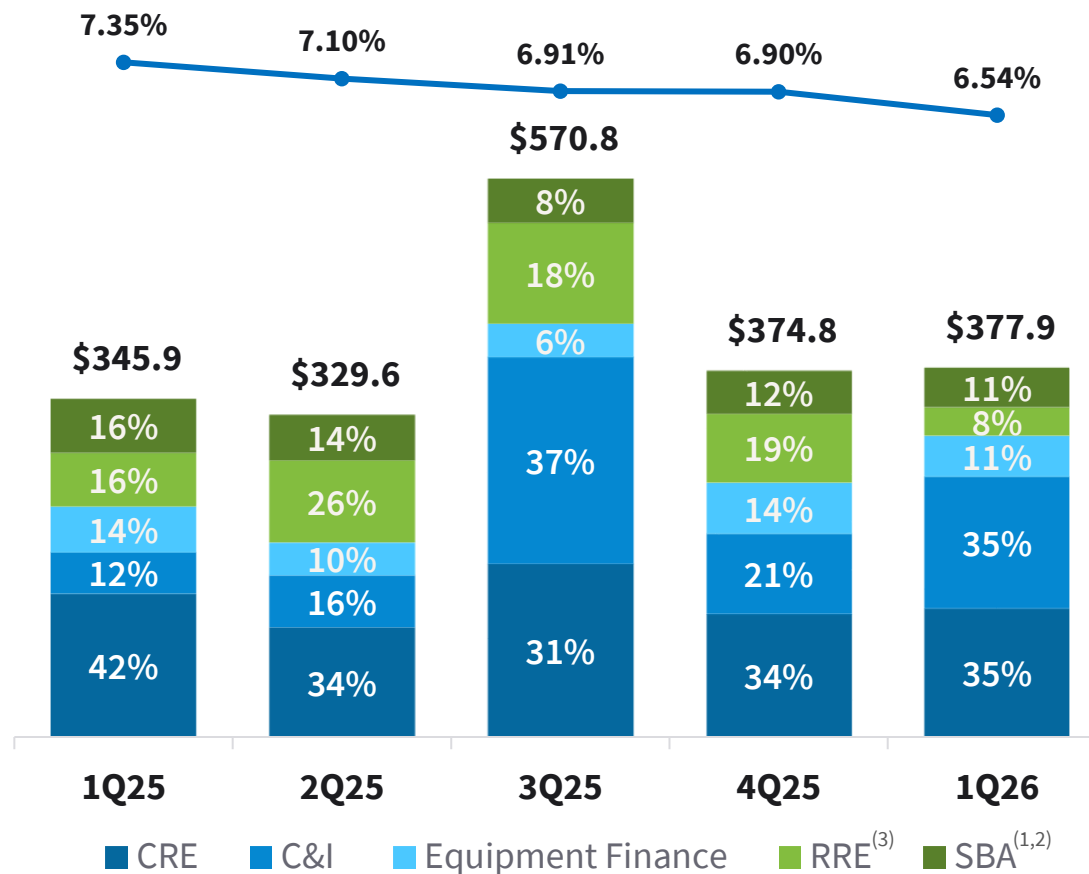
**\$40.7M**

SBA loan production

- (1) \$55.2 million, \$46.8 million, \$44.9 million, \$44.1 million, and \$40.7 million of SBA loan production includes \$30.8 million, \$23.3 million, \$20.6 million, \$22.3 million, and \$23.9 million of loans secured by CRE and the remainder represents C&I loans for 1Q25, 2Q25, 3Q25, 4Q25, and 1Q26, respectively.
- (2) Production includes purchases of guaranteed SBA loans of \$11.0 million for 1Q25.
- (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) Weighted average interest rate is the stated weighted average coupon.

## New Production and Weighted Average Interest Rate<sup>(4)</sup>

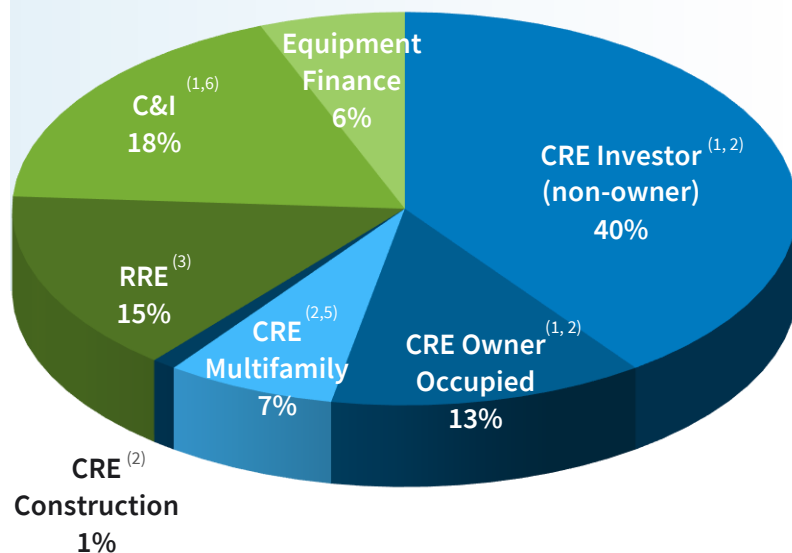
(\$ in millions)



# LOAN PORTFOLIO

## \$6.55 Billion Loan Portfolio

(as of March 31, 2026)



**Outstanding** (\$ in millions)

**1Q26 Average Yield**

Commercial Real Estate (CRE)<sup>(1,2)</sup> Portfolio

\$3,998

5.71%

Residential Real Estate (RRE)<sup>(3)</sup> Portfolio

\$1,002

5.42%

Commercial & Industrial (C&I)<sup>(1,6)</sup> Portfolio

\$1,152

6.72%

Equipment Finance Portfolio

\$393

6.86%

**# of Loans**

**Weighted Average Loan-to-Value Ratio<sup>(4)</sup>**

**Weighted Average Debt Coverage Ratio<sup>(4)</sup>**

CRE<sup>(2)</sup> Investor (non-owner)

832

48.6%

2.04x

CRE<sup>(2)</sup> Owner Occupied

726

46.4%

2.70x

CRE<sup>(2,5)</sup> Multifamily

158

55.5%

1.73x

Note: Numbers may not add due to rounding.

(1) Includes syndicated loans of \$546.7 million in total commitments (\$441.0 million disbursed) across C&I (\$448.4 million committed and \$358.2 million disbursed) and CRE (\$98.3 million committed and \$82.8 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 \$5.6 million in consumer loans.

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

(5) \$78.5 million, or 17.8%, of the CRE multifamily loans are rent-controlled in New York City.

(6) Includes \$250.5 million of loans to nondepository financial institutions (NDFI).

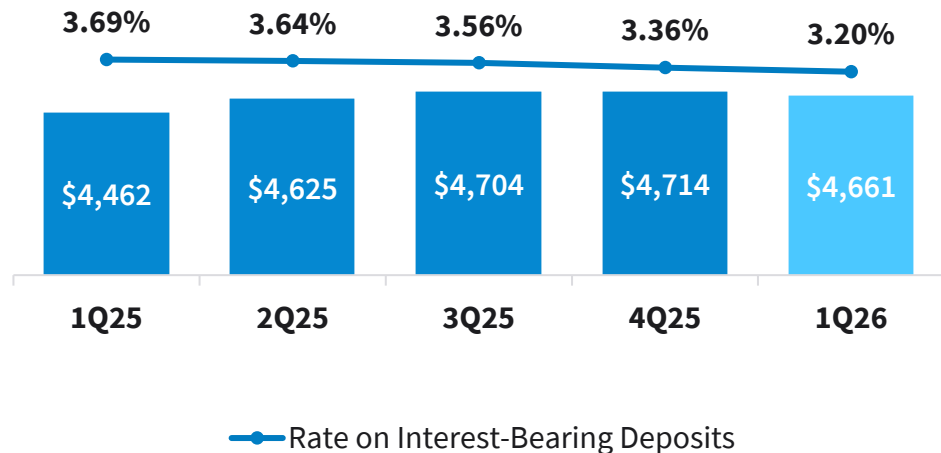


# DEPOSIT PORTFOLIO

Total deposits increased **1.8%** to **\$6.80 billion**, from the prior quarter.

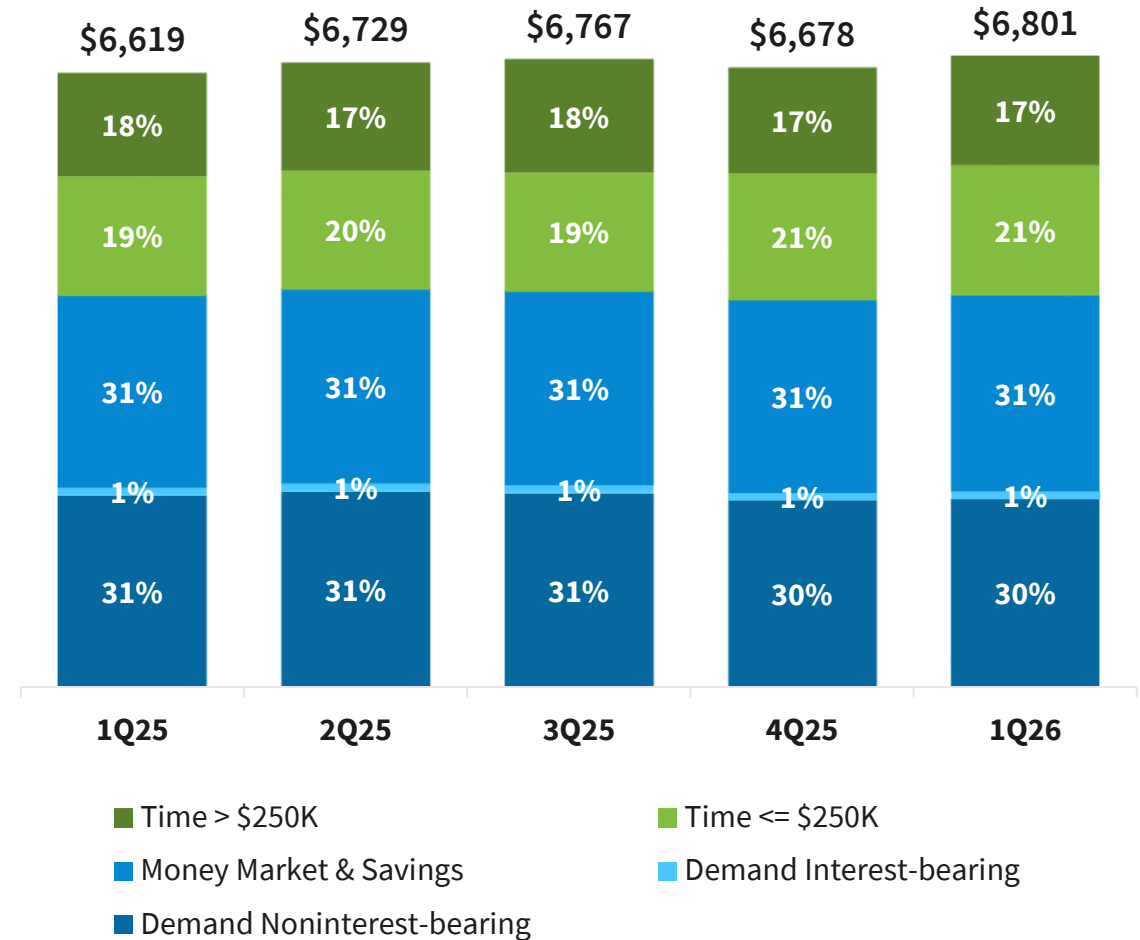
Noninterest-bearing demand deposits represented 29.9% of total deposits at March 31, 2026. Estimated uninsured deposit liabilities were 44.4% of the deposits. Brokered deposits were low at 1.3% of the deposits.

## Average Interest-bearing Deposits (\$ in millions)



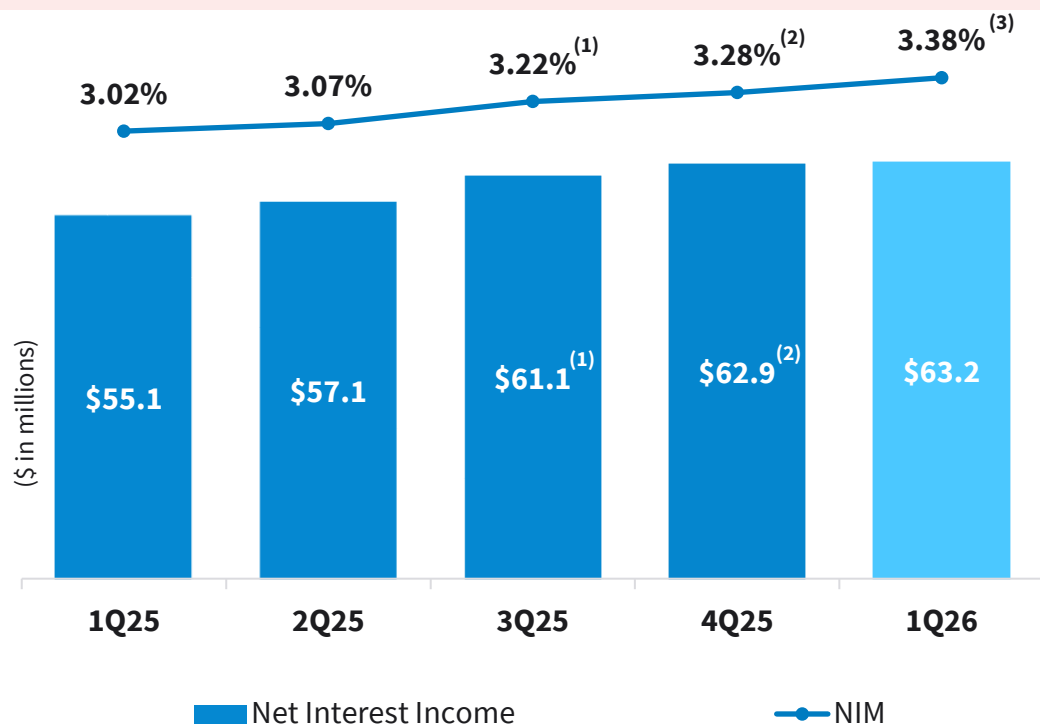
Note: Numbers may not add due to rounding.

## Deposits (\$ in millions)

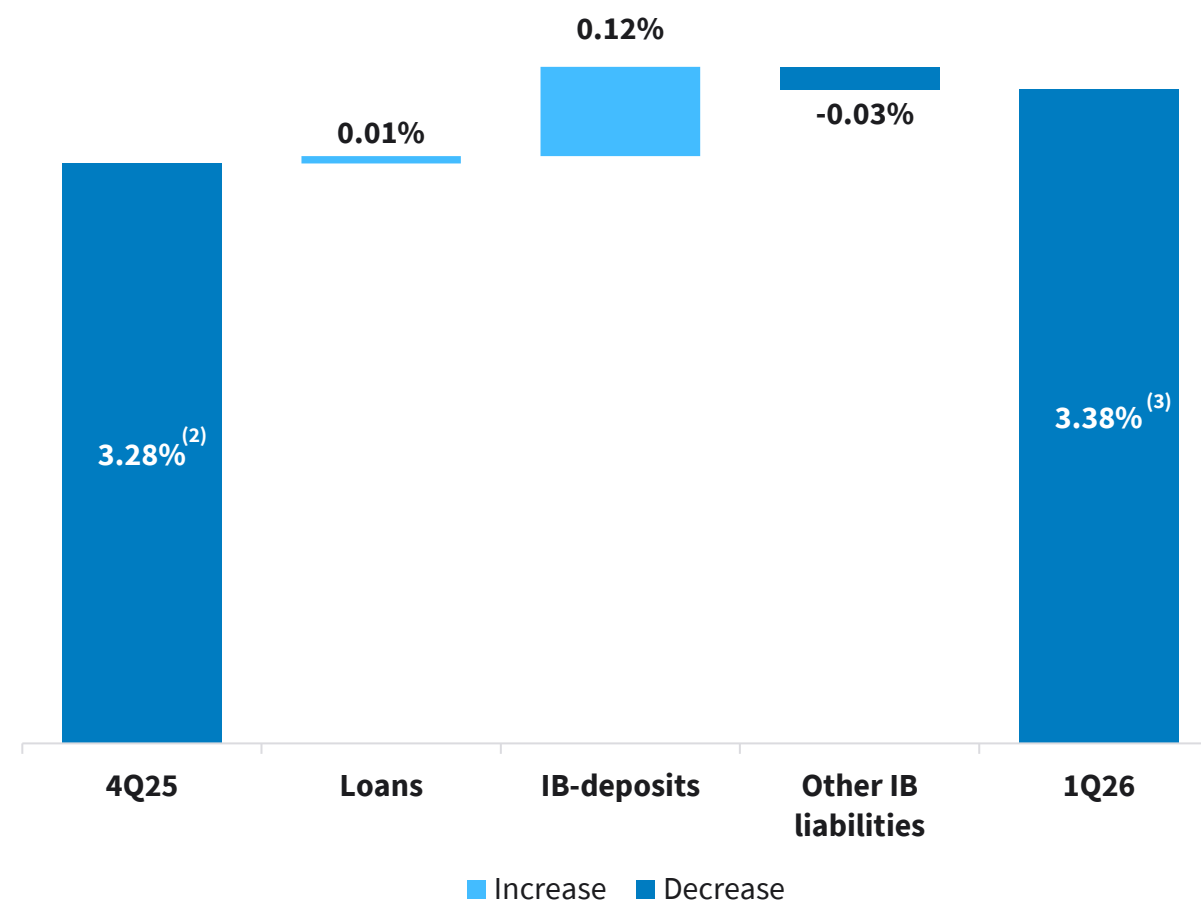


# NET INTEREST INCOME | NET INTEREST MARGIN

Net interest income for the first quarter was **\$63.2 million** and net interest margin (taxable equivalent) was **3.38%**, both up from the fourth 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

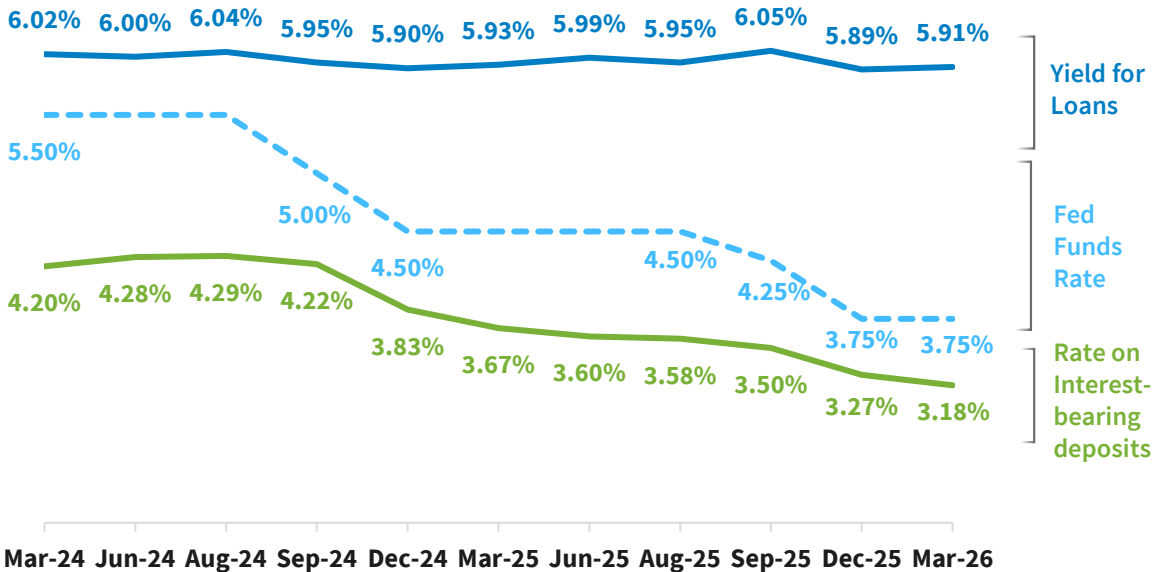
(2) Includes a \$0.2 million interest recovery from a previously charged-off loan and loans returned to accruing status; represents approximately 2 bps of net interest margin

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



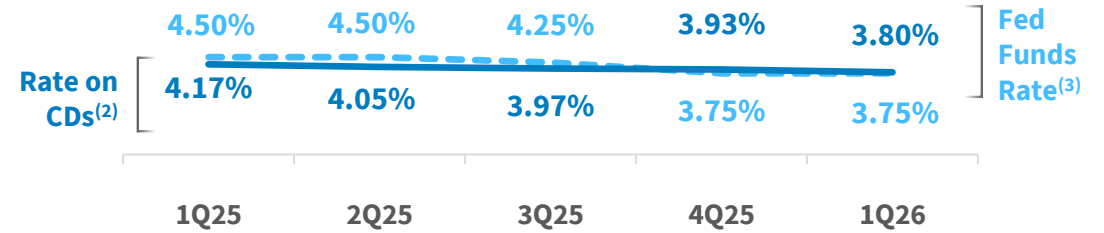
# NET INTEREST INCOME SENSITIVITY

## Loan & Deposit Beta<sup>(1)</sup>

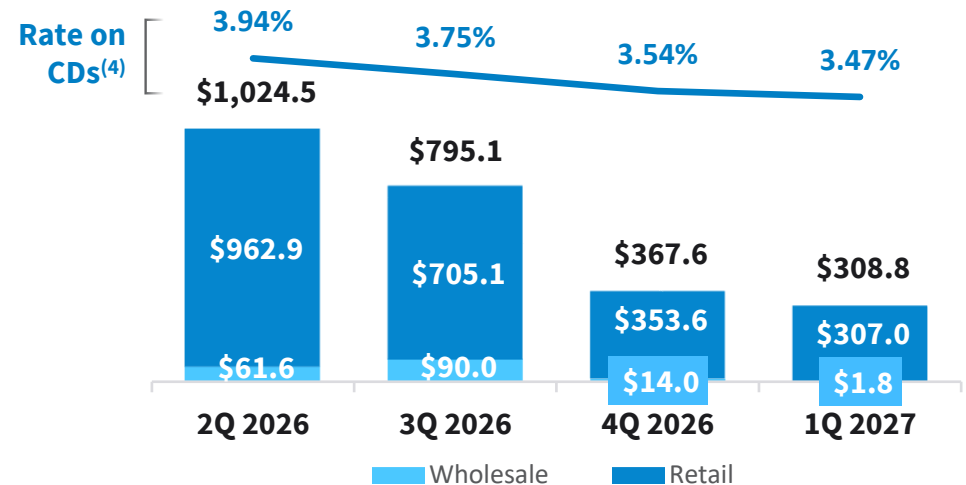


Time Horizon:	Aug 24 – Aug 25	Aug 25 – Mar 26
Change in the Fed Funds Rate:	-100 bps	-75 bps
Deposit Beta:	71%	53%

## Fed Funds Rate & Rate on CDs



## Deposits – CD Maturities (\$ in millions)



Numbers may not add due to rounding.

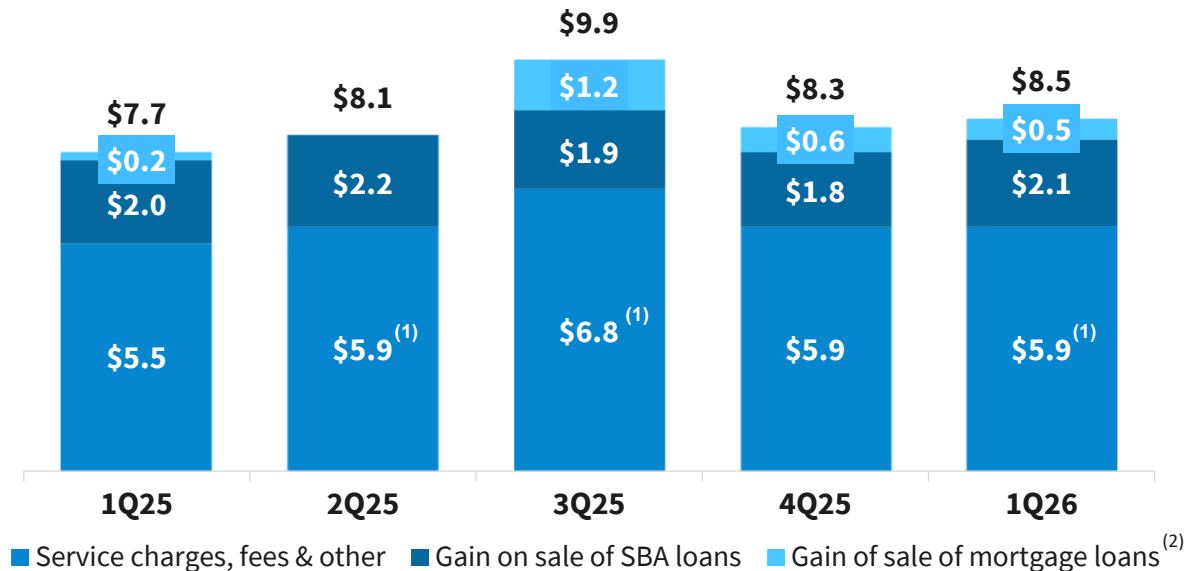
- (1) Yield for Loans and rate on interest-bearing deposits represent monthly average yield and rate, respectively. Fed funds rate represents the rate at the end of the month. Beta is measured monthly between August 2024, when the fed funds rate was 5.50%, and August 2025, when the fed funds rate was 4.50%, and between August 2025, when the fed funds rate was 4.50%, and March 2026, when the fed funds rate was 3.75%.
- (2) Average rates on CDs and interest bearing-deposits for the month of March 2026 were 3.76% and 3.18%, 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 first quarter was **\$8.5 million**, up **2.9%** from the fourth quarter, primarily due to a **\$0.3 million** increase in gain on sale of SBA loans.

**Noninterest Income** (\$ in millions)

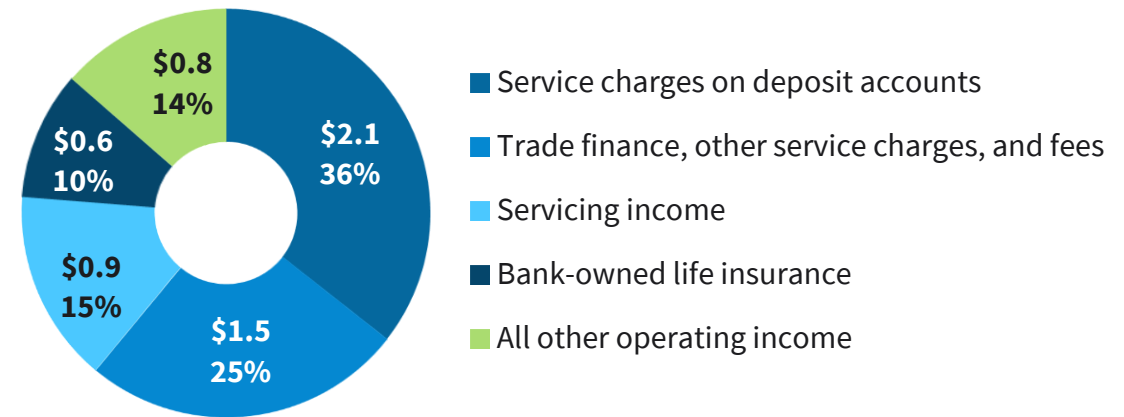


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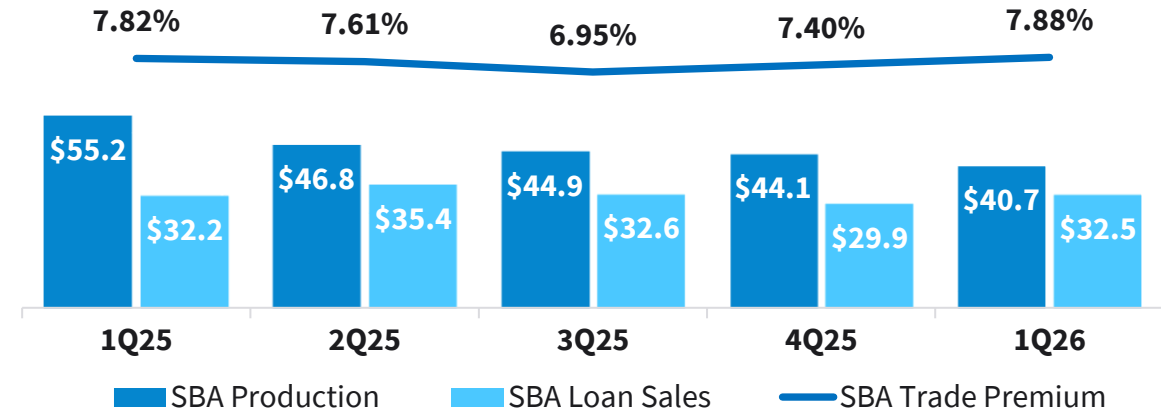
(1) Includes \$0.4 million, \$0.9 million, and \$0.3 million in BOLI death benefits for 2Q25, 3Q25, and 1Q26, respectively.

(2) 1Q25, 4Q25, and 1Q26 each had one mortgage loan sale transaction. 2Q25 and 3Q25 had zero and two transactions, respectively.

**1Q26 Service Charges, Fees & Other** (\$ in millions)

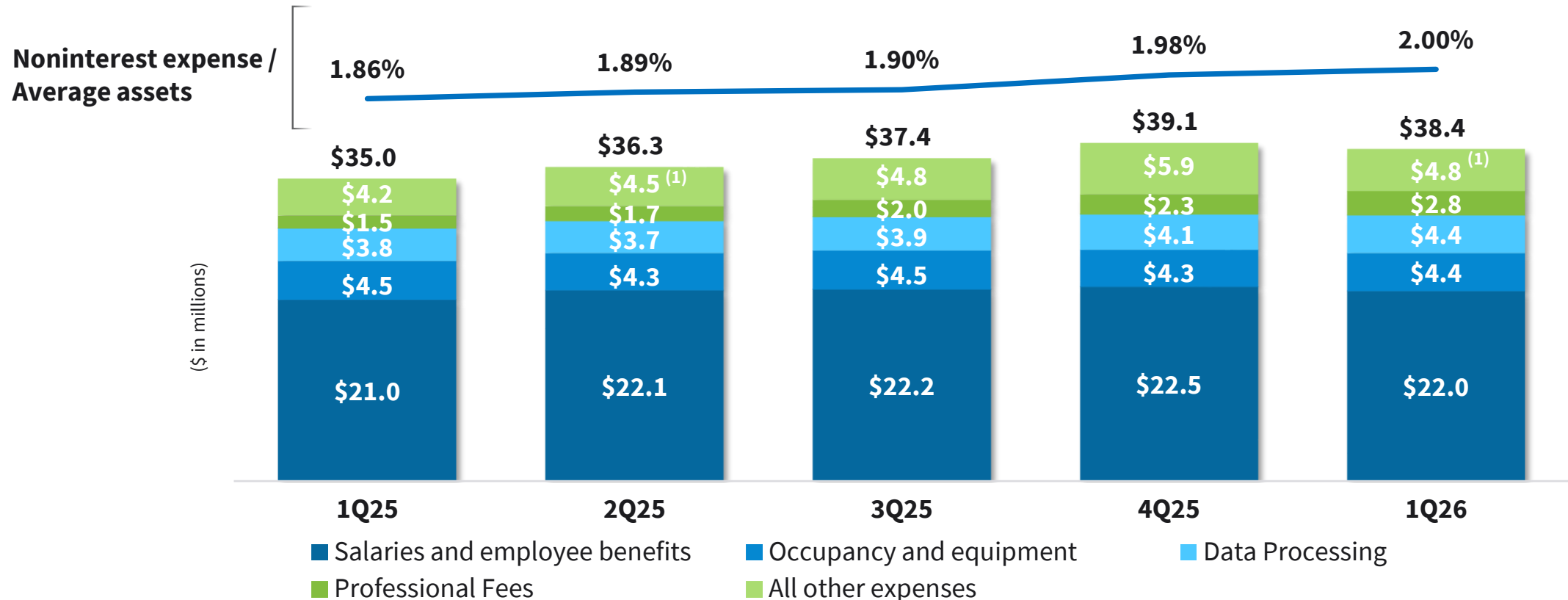


**SBA 7(a) Loan Production and Sales** (\$ in million)



# NONINTEREST EXPENSE

Noninterest expense was **\$38.4 million** for the first quarter, down **1.9%** from the fourth quarter, principally due to the gains recognized on the sales of foreclosed properties for the first quarter, compared with an expense for other real estate owned for the fourth quarter.



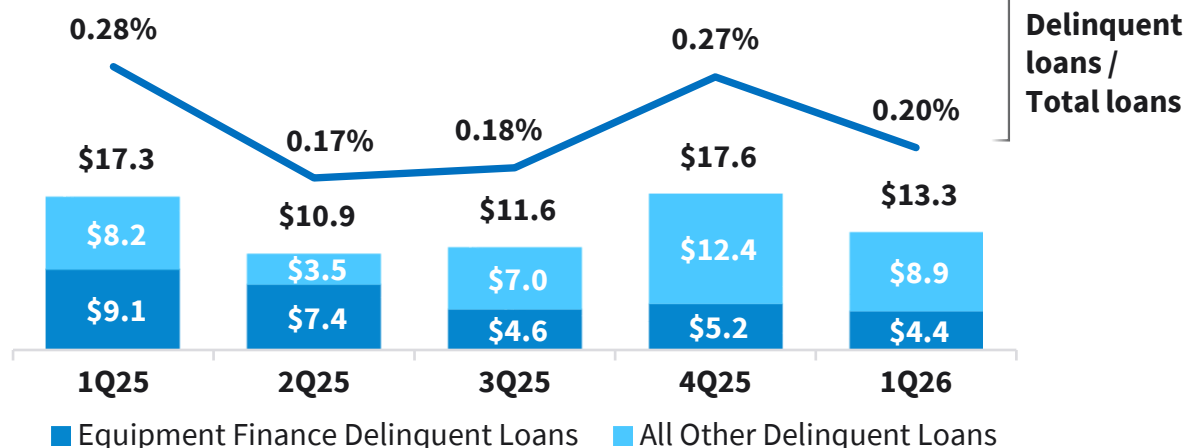
(1) Includes a \$0.6 million and \$0.8 million gain from the sale of OREO properties in 2Q25 and 1Q26, respectively.



# ASSET QUALITY – DELINQUENT & CRITICIZED LOANS

The **\$19.4 million** increase in criticized loans in the first quarter was primarily driven by a **\$21.2 million** commercial real estate loan in the retail industry downgraded to special mention.

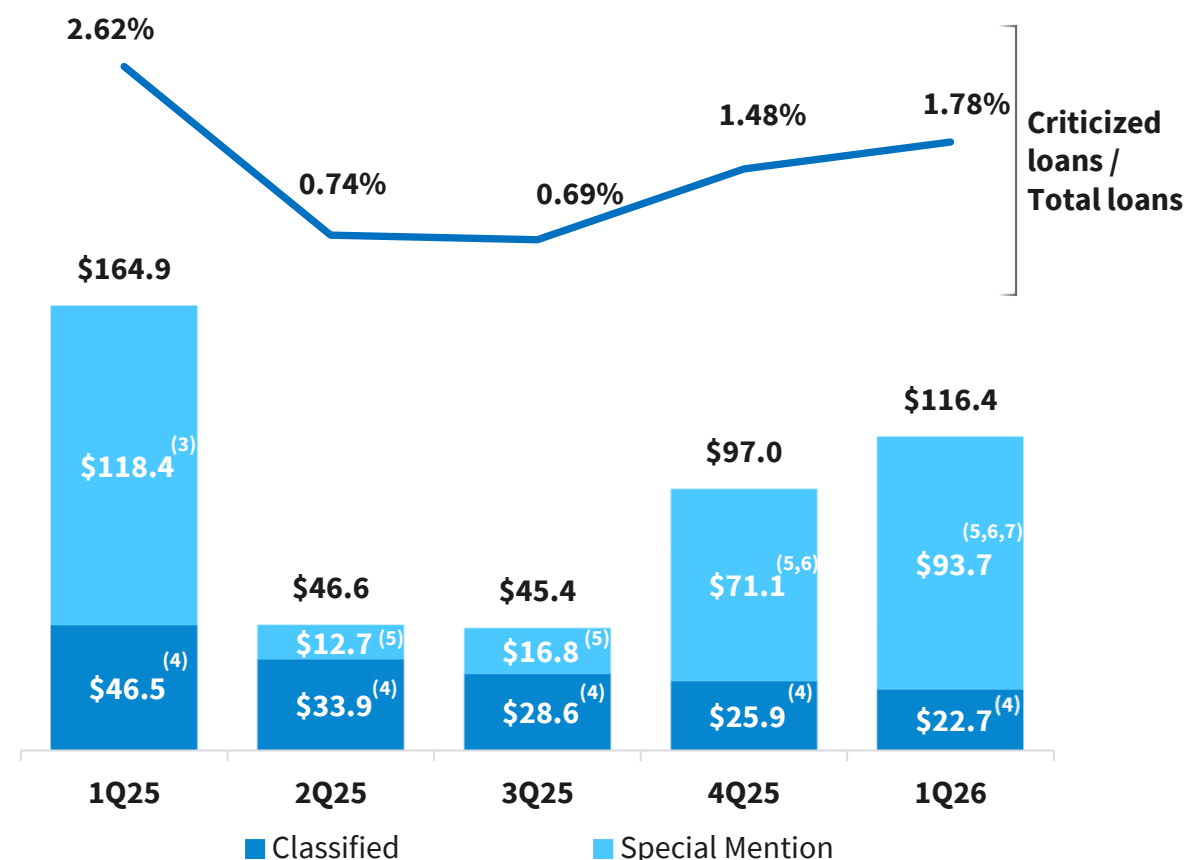
**Delinquent Loans<sup>(1)</sup>** (\$ in millions)



Numbers may not add due to rounding.

- (1) Represents loans 30 to 89 days past due and still accruing.
- (2) Includes nonaccrual loans of \$34.4 million, \$24.1 million, \$19.4 million, \$18.1 million, and \$12.4 million as of 1Q25, 2Q25, 3Q25, 4Q25, and 1Q26, respectively.
- (3) 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.
- (4) Includes one CRE loan designated nonaccrual totaling \$20.0 million, \$11.0 million, \$10.6 million, \$10.2 million and \$0.3 million for 1Q25, 2Q25, 3Q25, 4Q25, and 1Q26, respectively.
- (5) Includes one C&I relationship in the retail industry totaling \$12.2 million, \$11.8 million, \$11.6 million, and \$11.4 million for 2Q25, 3Q25, 4Q25, and 1Q26, respectively.
- (6) Includes one special mention CRE loan of \$55.0 million, and \$54.8 million in the hospitality industry for 4Q25, and 1Q26, respectively.
- (7) Includes one special mention CRE loan of \$21.2 million in the retail industry.

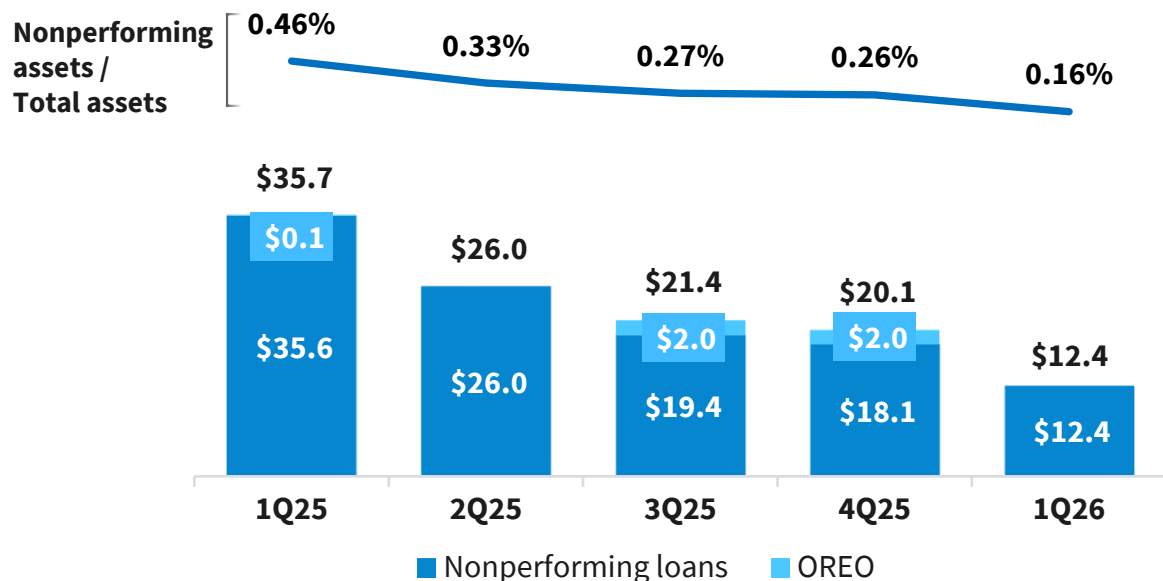
**Criticized Loans<sup>(2)</sup>** (\$ in millions)



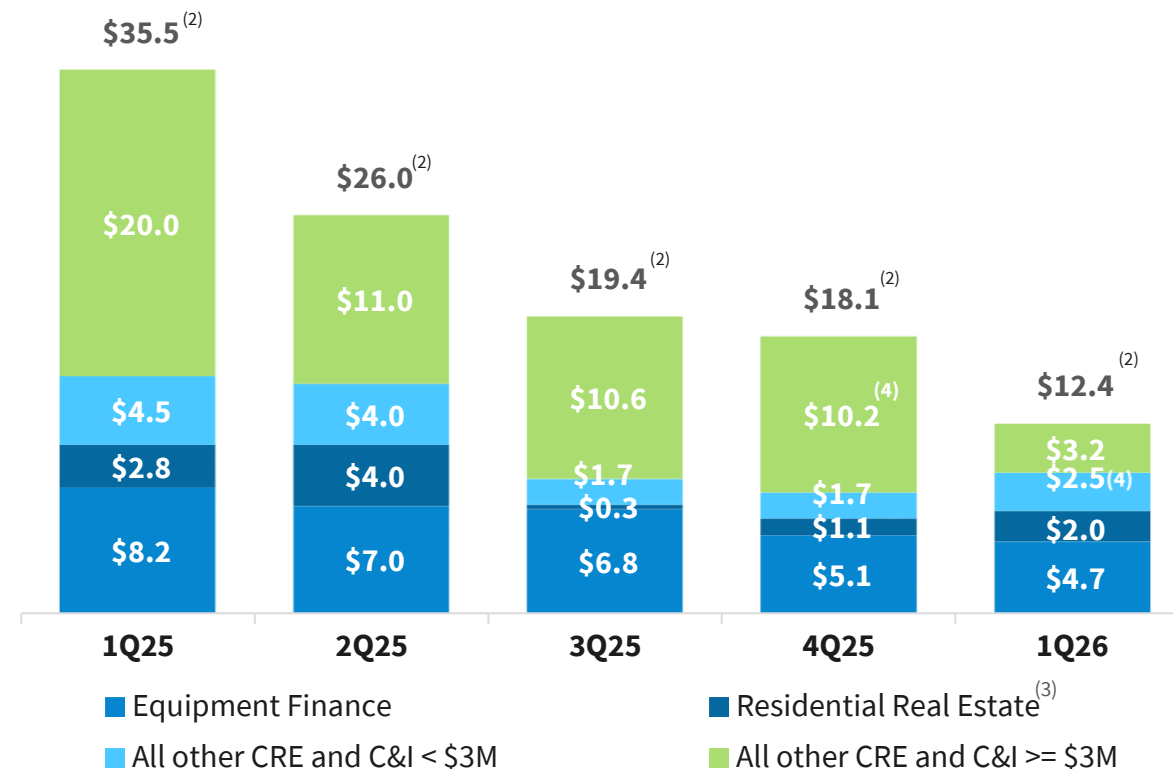
# ASSET QUALITY – NONPERFORMING ASSETS & NONACCRUAL LOANS

Nonperforming assets were **\$12.4 million** at the end of the first quarter, down **38.3%** from **\$20.1 million** at the end of the fourth quarter.

**Nonperforming Assets<sup>(1)</sup>** (\$ in millions)



**Nonaccrual Loans** (\$ in millions)



Note: Numbers may not add due to rounding.

(1) Nonperforming assets exclude repossessed personal property of \$0.7 million, \$0.6 million, \$0.4 million, \$0.6 million, and \$0.3 million for 1Q25, 2Q25, 3Q25, 4Q25, and 1Q26 respectively.

(2) Specific allowance for credit losses for 1Q25, 2Q25, 3Q25, 4Q25, and 1Q26 was \$11.8 million, \$4.1 million, \$4.4 million, \$3.4 million, and \$3.2 million, respectively.

(3) Residential real estate includes consumer loans.

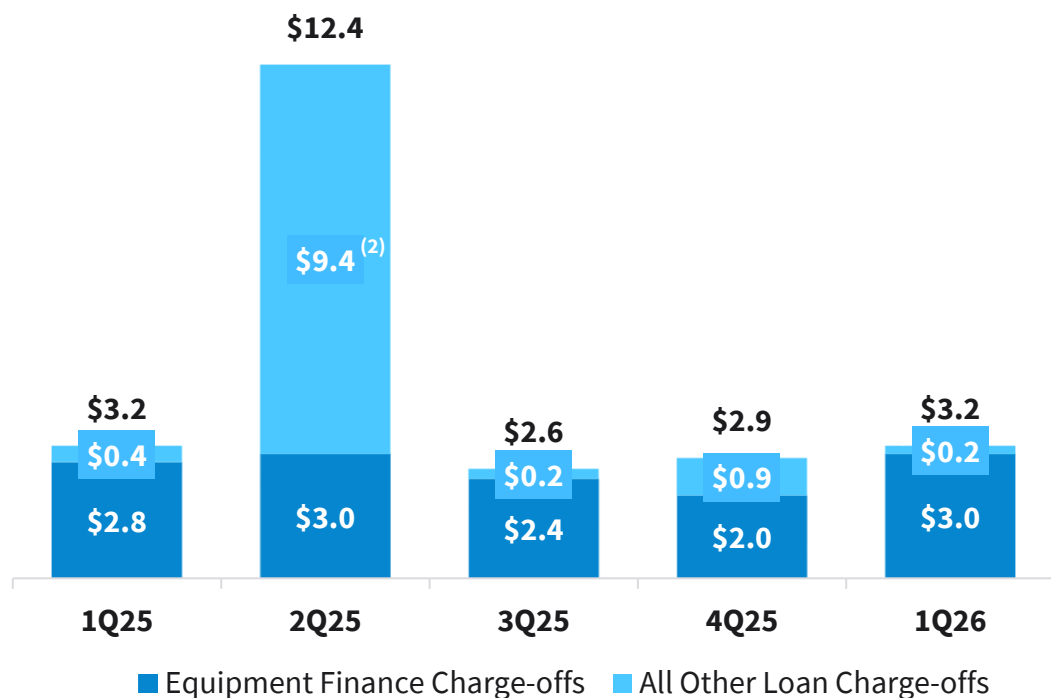
(4) Represents a \$10.2 million and \$0.3 million CRE loan at 4Q25 and 1Q26, respectively.



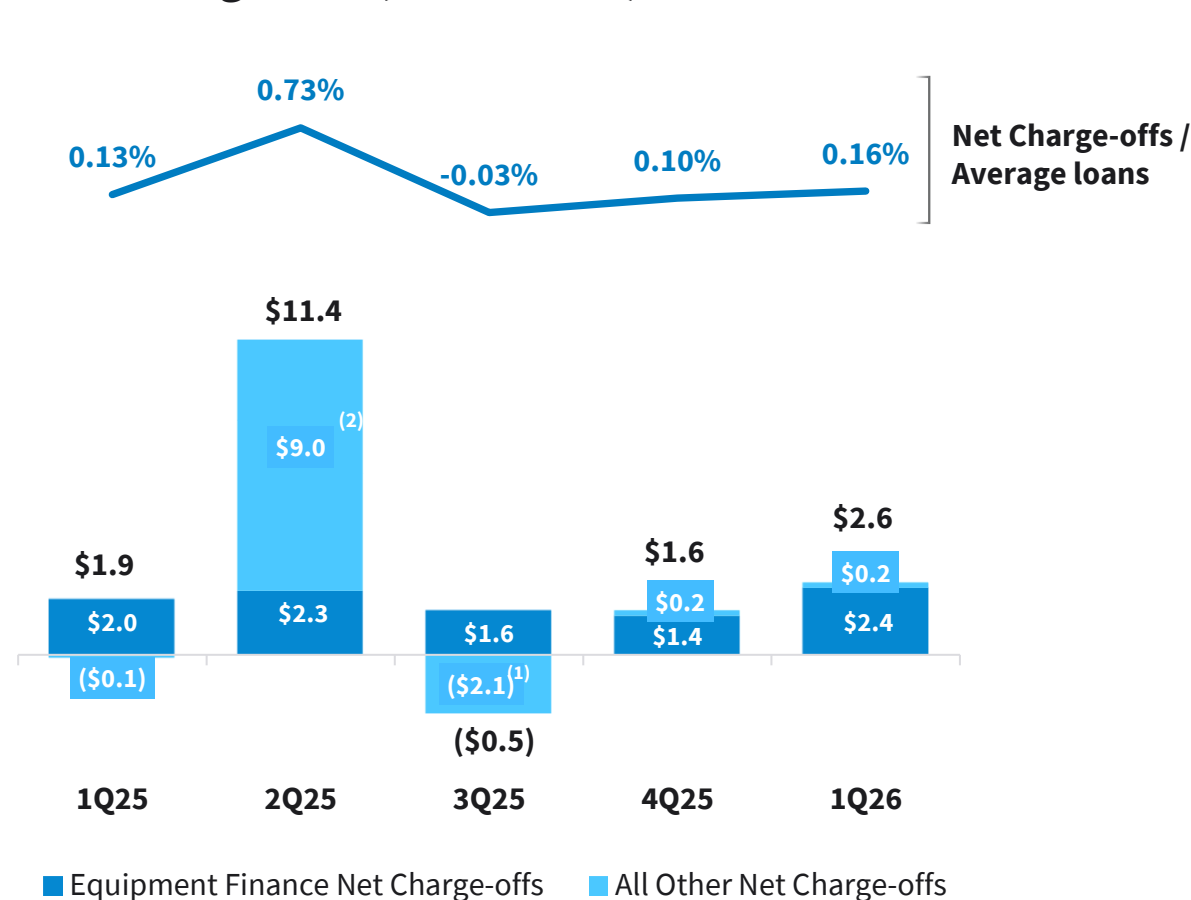
# ASSET QUALITY – GROSS & NET LOAN CHARGE-OFFS

Net charge-offs for the first quarter were **\$2.6 million**, or **16 bps** annualized.

**Gross Charge-offs** (\$ in millions)



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



Note: Numbers may not add due to rounding.

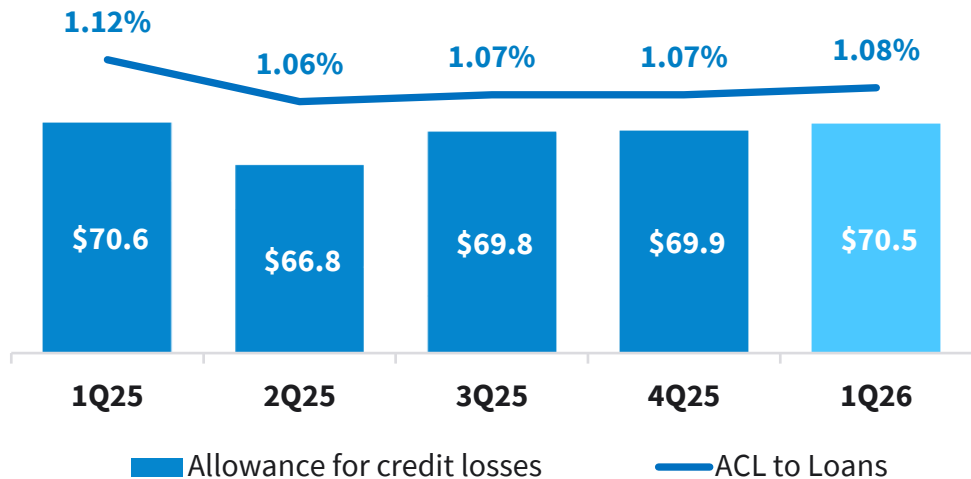
- (1) Includes a \$2.0 million recovery on a loan previously charged-off in 3Q25.
- (2) Includes an \$8.6 million commercial real estate loan charge-off.



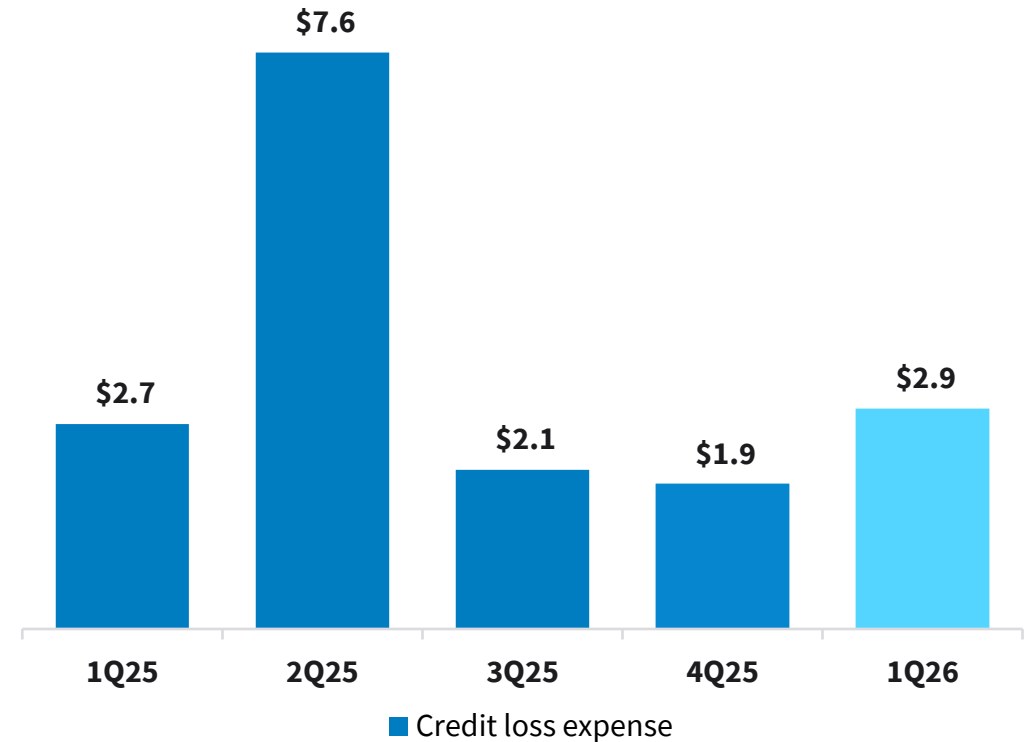
# ACL TREND

The allowance for credit losses was **\$70.5 million** at March 31, 2026, or **1.08%** of total loans, compared with **\$69.9 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)

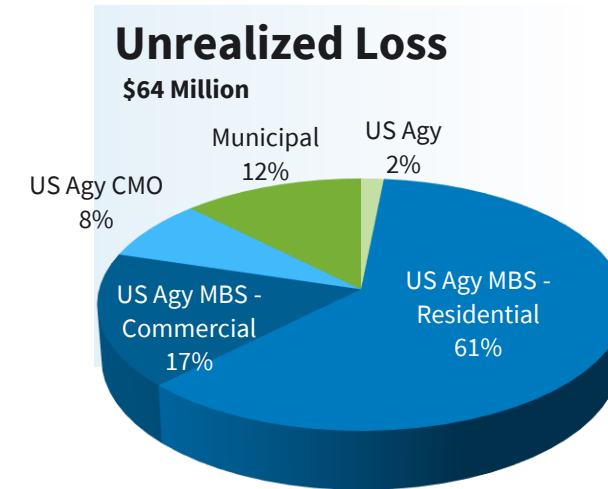
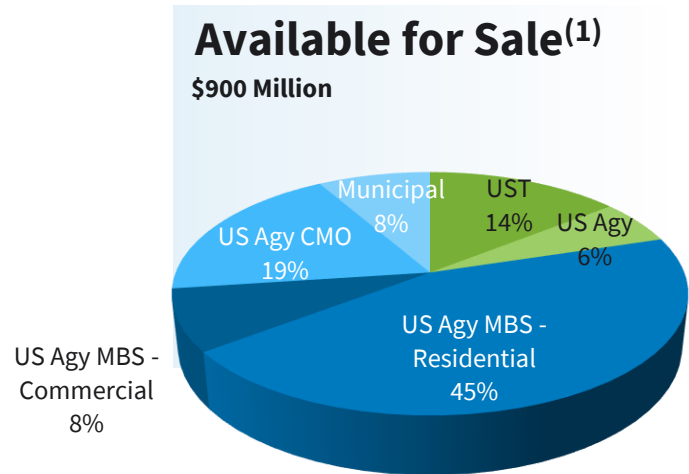
	<b>March 31, 2026</b>		<b>December 31, 2025</b>		<b>September 30, 2025</b>		<b>June 30, 2025</b>		<b>March 31, 2025</b>	
	<b>Allowance</b>	<b>Loans</b>	<b>Allowance</b>	<b>Loans</b>	<b>Allowance</b>	<b>Loans</b>	<b>Allowance</b>	<b>Loans</b>	<b>Allowance</b>	<b>Loans</b>
CRE	\$ 36.8	\$ 3,998.1	\$ 38.7	\$ 4,030.1	\$ 40.2	\$ 4,015.3	\$ 37.5	\$ 3,948.9	\$ 41.4	\$ 3,975.7
C&I	8.8	1,152.6	7.8	1,074.9	7.3	1,052.5	6.9	918.0	6.2	854.4
Equipment Finance	11.6	392.6	10.4	408.5	11.0	416.9	11.8	445.2	13.0	472.6
RRE & Consumer	13.3	1,002.2	13.0	1,049.9	11.3	1,043.6	10.6	993.9	10.0	979.5
<b>Total</b>	<b>\$ 70.5</b>	<b>\$ 6,545.5</b>	<b>\$ 69.9</b>	<b>\$ 6,563.4</b>	<b>\$ 69.8</b>	<b>\$ 6,528.3</b>	<b>\$ 66.8</b>	<b>\$ 6,306.0</b>	<b>\$ 70.6</b>	<b>\$ 6,282.2</b>

Note: Numbers may not add due to rounding.

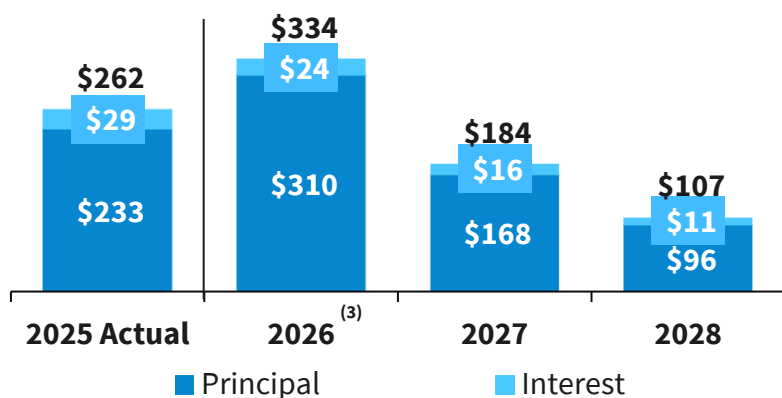


# SECURITIES PORTFOLIO

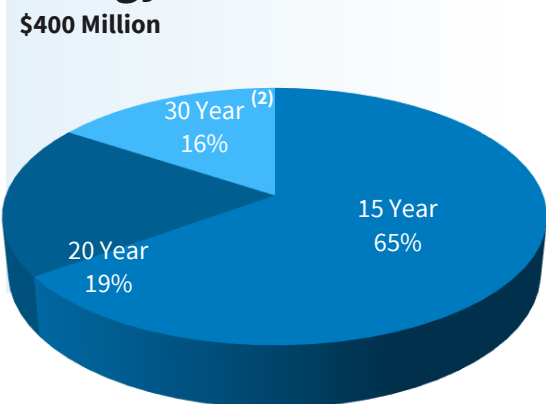
The **\$900.0 million** securities portfolio (all AFS, no HTM) represented **11%** of assets at March 31, 2026, and had a weighted average modified duration of 3.7 years with **\$64.3 million** in an unrealized loss position.



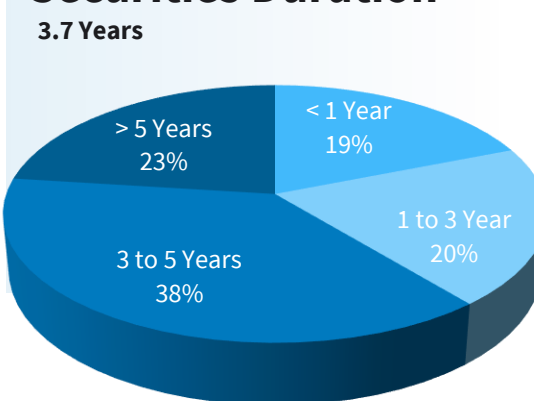
## Principal Paydowns<sup>(3)</sup> (\$ in millions)



## US Agcy Residential MBS Maturity



## Securities Duration



Note: Numbers may not add due to rounding.

(1) Based on the book value.

(2) 98.0% constitutes CRA bonds.

(3) 2026 year-to-date observed \$76.8 million of principal paydown and \$7.1 million of interest payments.

# LIQUIDITY

The Bank and the Company had **ample liquidity** resources at March 31, 2026.

## Liquidity Position (\$ in millions)

	Balance	% of Assets
Cash & cash equivalents	\$ 254	3.3%
Securities (unpledged)	787	10.1%
Loans held for sale	5	0.1%
<b>Liquid Assets</b>	<b>1,046</b>	<b>13.4%</b>
FHLB available borrowing capacity	1,509	19.4%
FRB discount window borrowing capacity	412	5.3%
Federal funds lines (unsecured) available	140	1.8%
<b>Secondary Liquidity Sources</b>	<b>2,061</b>	<b>26.5%</b>
<b>Bank Liquidity (Liquid Assets + Secondary Liquidity)</b>	<b>\$ 3,107</b>	<b>39.9%</b>

## Company-only Subordinated Debentures (\$ in millions)

	Amortized		
	Par	Cost	Rate
2036 Trust Preferred Securities	\$ 27	\$ 22	5.34% <sup>(1)</sup>
2031 Subordinated Debt	110	109	3.75% <sup>(2)</sup>
	<b>\$ 137</b>	<b>\$ 131</b>	

(1) Rate at March 31, 2026, based on 3-month SOFR + 166 bps.

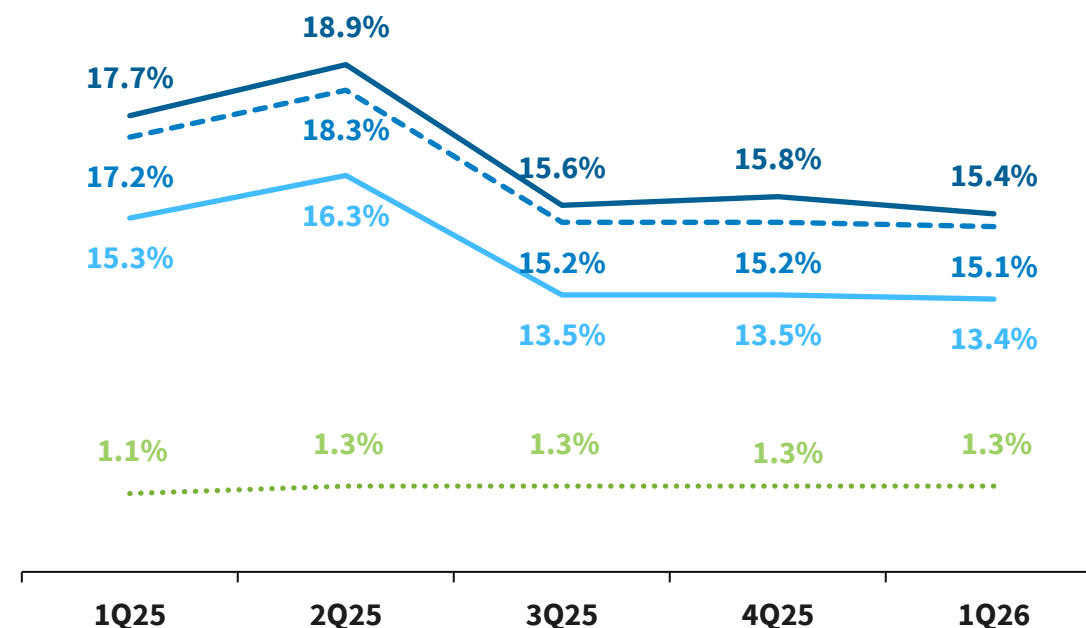
(2) Issued in August 2021 and due in September 2031. The interest rate is fixed at 3.75% for 5 years. The rate resets quarterly commencing September 1, 2026 to the 3-month SOFR + 310 bps.

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

	Balance
Cash	\$ 1
Securities (AFS)	49
	<b>\$ 50</b>

## Liquidity Ratios

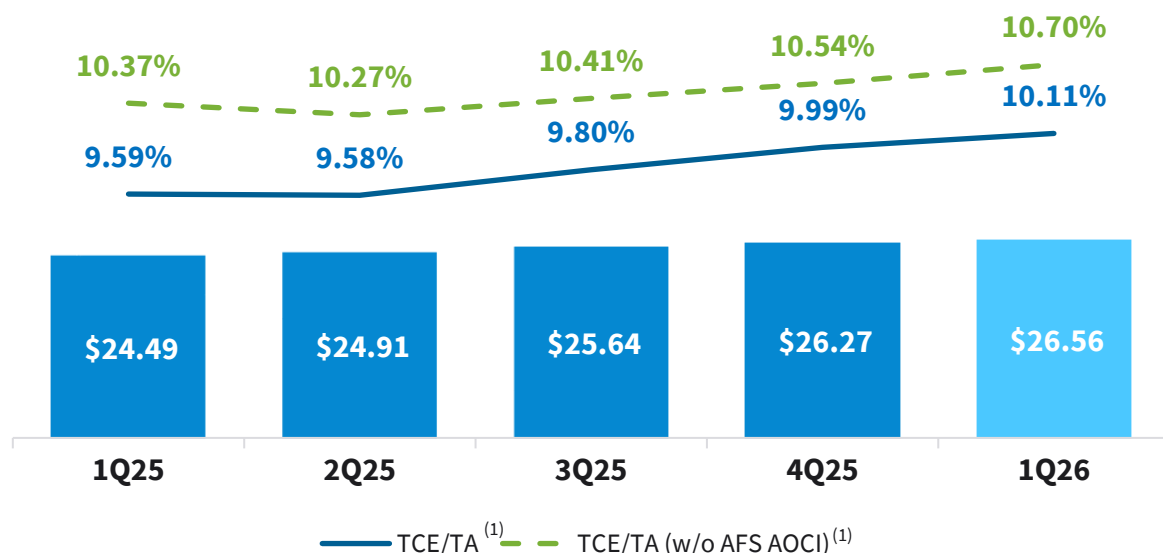
— Liquid Assets to Total Assets      — Liquid Assets to Deposits  
- - - Liquid Assets to Total Liabilities      ⋯ Brokered Deposits to Deposits



# CAPITAL MANAGEMENT

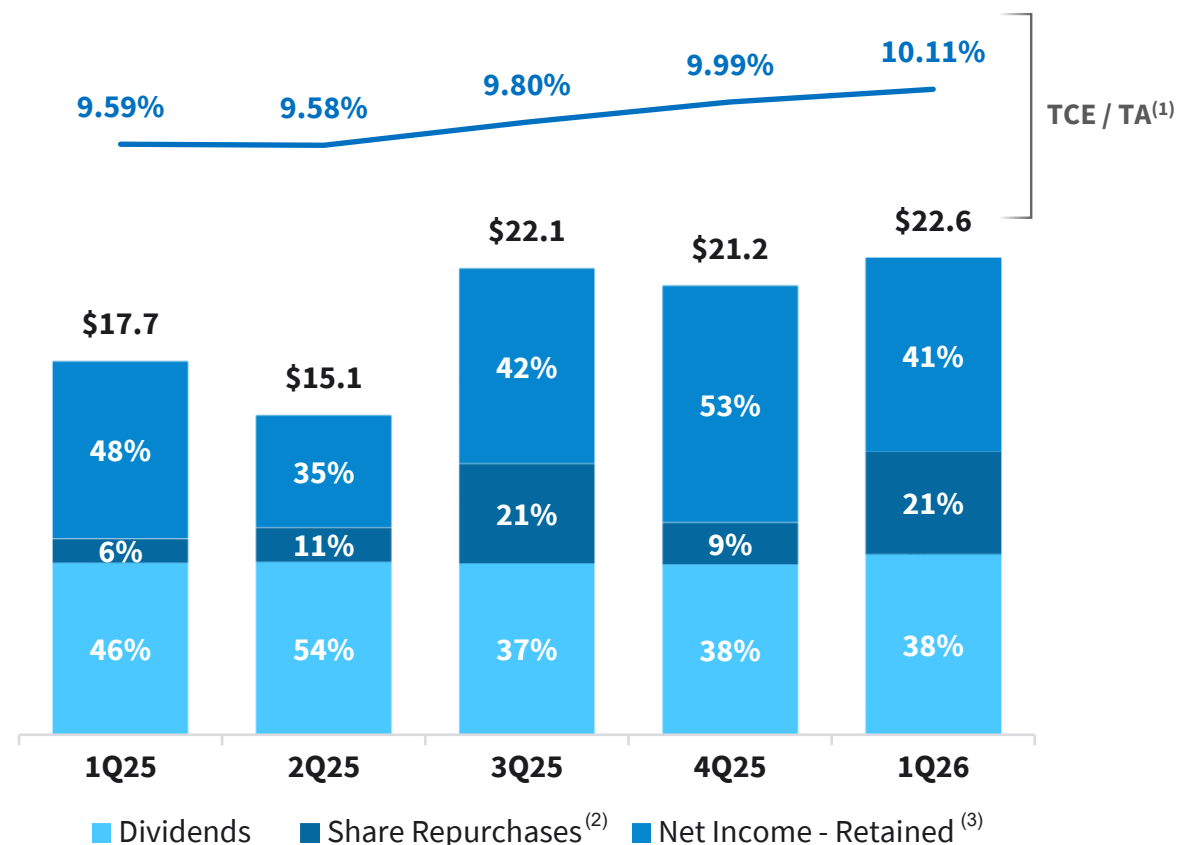
**Prudent capital management** while driving shareholder return through stable quarterly dividends and share repurchase program. Tangible book value per share (TBVPS)<sup>(1)</sup> increased **1.1%** to **\$26.56** at the end of the first quarter.

## TBVPS<sup>(1)</sup> & TCE/TA<sup>(1)</sup>



- (1) Non-GAAP financial measure, refer to the non-GAAP reconciliation slides.
- (2) Includes shares purchased to satisfy employees' tax liabilities upon the vesting of stock-based compensation of \$0.6 million, \$0.4 million, and \$1.1 million for 1Q25, 2Q25, and 1Q26, respectively.
- (3) "Net Income - Retained" is equal to net income minus dividend payout and share repurchases.

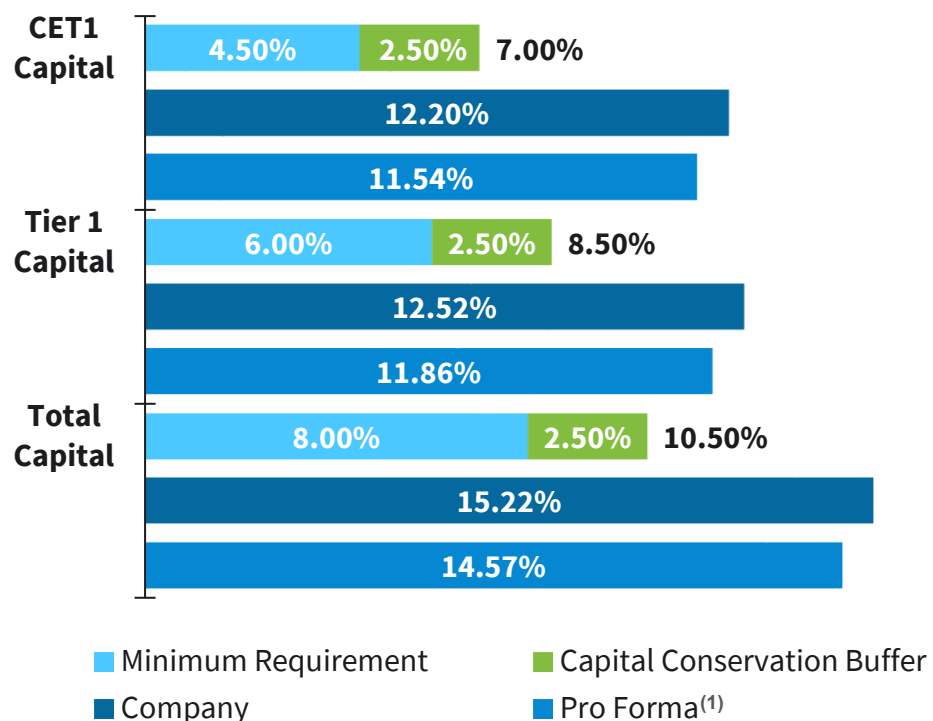
## Dividends, Share Repurchases & TCE/TA<sup>(1)</sup> (\$ in millions)



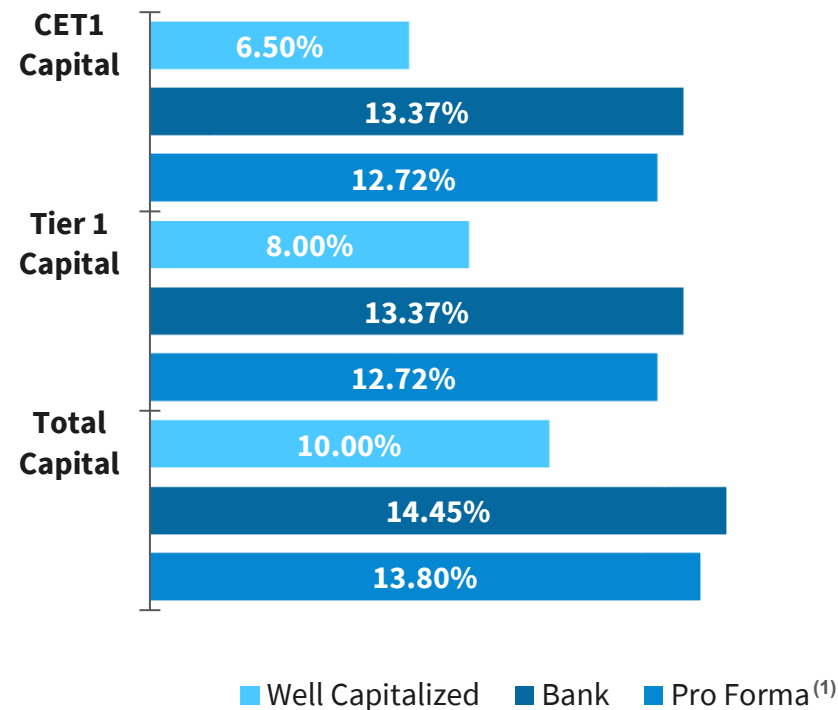
# REGULATORY CAPITAL

The Company **exceeded regulatory minimums** and the Bank remained **well capitalized** at March 31, 2026.

## Company



## Bank



(1) Pro forma illustrates capital ratios with unrealized AFS securities losses at March 31, 2026. Non-GAAP financial measure; refer to the non-GAAP reconciliation slide.

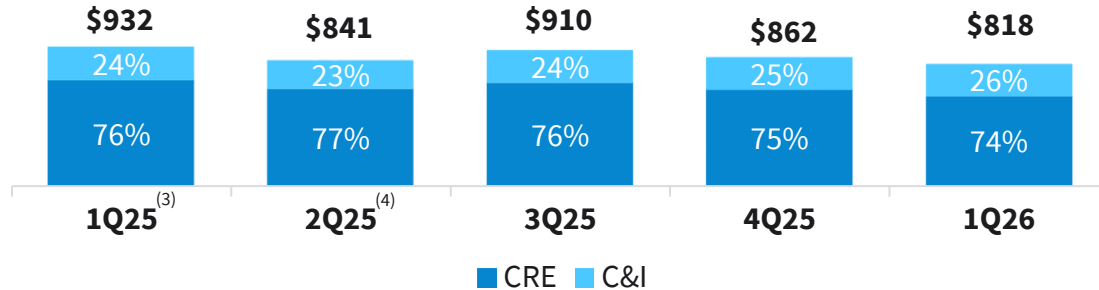


# USKC<sup>(1)</sup> LOANS & DEPOSITS

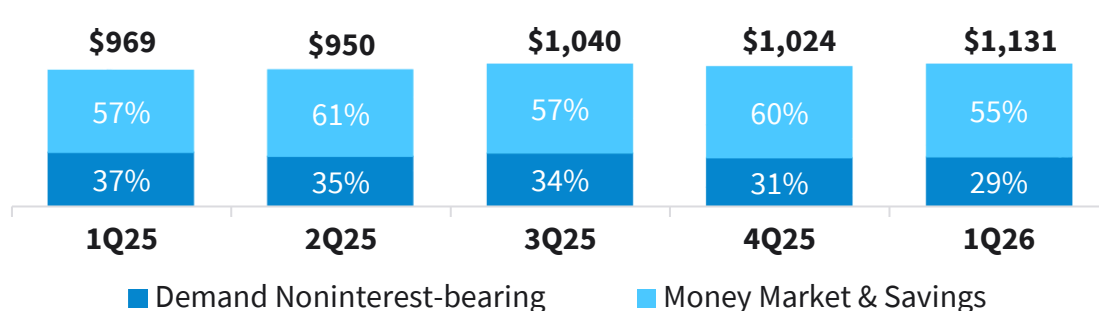
USKC portfolio represented **\$818.1 million**, or **13%** of the loan portfolio, and **\$1.13 billion**, or **17%** of the deposit portfolio at March 31, 2026.

USKC CRE portfolio had a weighted average debt coverage ratio<sup>(2)</sup> of 2.00x and weighted average loan-to-value<sup>(2)</sup> of 50.4%.

## USKC Loans by Product <sup>(3)</sup> (\$ in millions)

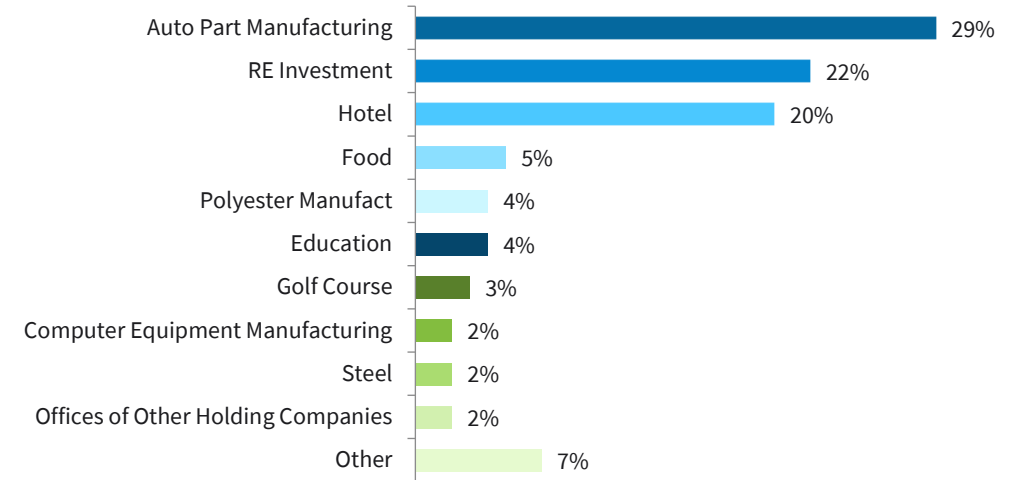


## USKC Deposits by Product <sup>(5)</sup> (\$ in millions)

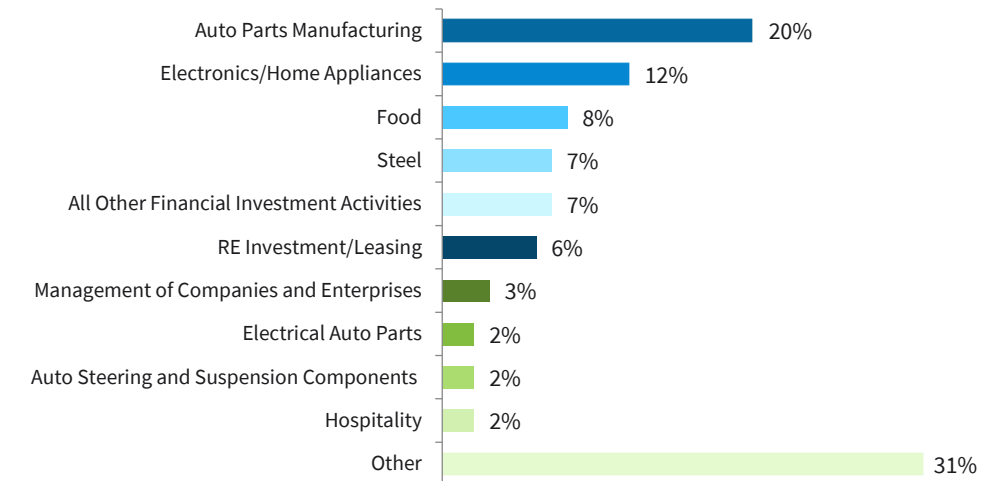


- (1) U.S. subsidiaries of Korean corporations
- (2) Weighted average DCR and weighted average LTV calculated when the loan was first underwritten or renewed subsequently.
- (3) Includes \$20.0 million CRE loan designated nonaccrual at March 31, 2025.
- (4) Includes \$11.0 million CRE loan designated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

## USKC Loans – Top 10 Industries (as of 1Q26)



## USKC Deposits – Top 10 Industries (as of 1Q26)



# LOAN PORTFOLIO MATURITIES

(\$ in millions)	<1 Year		1-3 Years		>3 Years		Total
<b>Real Estate Loans</b>							
Retail	\$	225.1	\$	381.8	\$	560.8	\$ 1,167.7
Hospitality		250.9		281.4		332.9	865.2
Office		223.2		203.4		59.9	486.5
Other		329.2		488.7		647.0	1,464.9
<b>Commercial Property</b>	<b>\$</b>	<b>1,028.4</b>	<b>\$</b>	<b>1,355.3</b>	<b>\$</b>	<b>1,600.6</b>	<b>\$ 3,984.3</b>
Construction		13.8		-		-	13.8
RRE/Consumer		5.6		0.1		996.6	1,002.3
<b>Total Real Estate Loans</b>	<b>\$</b>	<b>1,047.8</b>	<b>\$</b>	<b>1,355.4</b>	<b>\$</b>	<b>2,597.2</b>	<b>\$ 5,000.4</b>
C&I <sup>(1)</sup>		443.9		204.4		504.2	1,152.5
Equipment Finance		37.8		187.1		167.7	392.6
<b>Loans Receivable</b>	<b>\$</b>	<b>1,529.5</b>	<b>\$</b>	<b>1,746.9</b>	<b>\$</b>	<b>3,269.1</b>	<b>\$ 6,545.5</b>

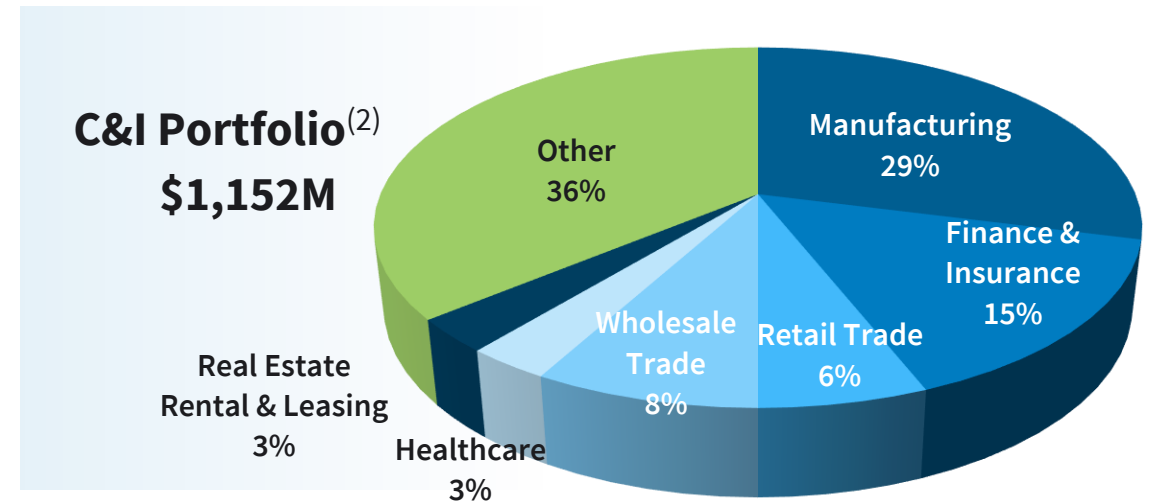
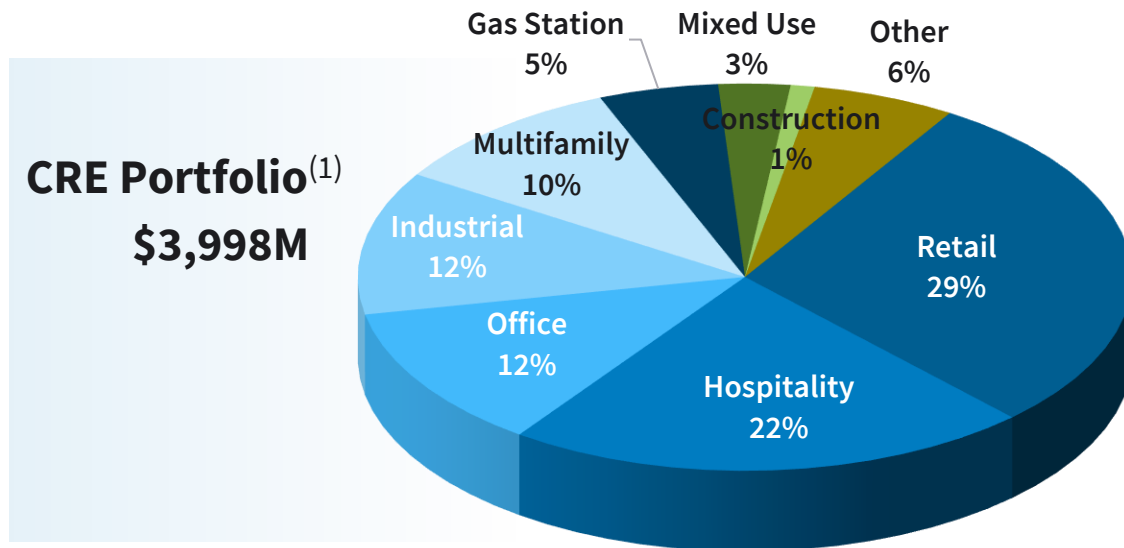
Note: numbers may not add due to rounding.

(1) \$394.6 million of C&I are lines of credit expected to be renewed and maintain a maturity of less than one year.



# LOAN PORTFOLIO DIVERSIFICATION

- CRE<sup>(1)</sup> represents **61%** of the total portfolio
- C&I<sup>(2)</sup> represents **18%** of the total portfolio.



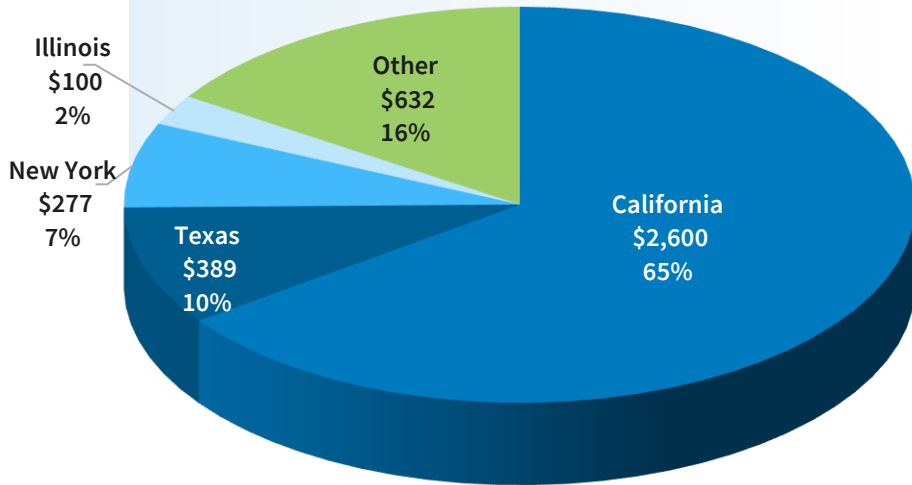
(1) \$118.2 million, or 3.0%, and \$28.8 million, or 0.7%, of the CRE portfolio are unguaranteed and guaranteed SBA loans, respectively.

(2) \$63.3 million, or 5.5%, and \$51.5 million, or 4.5%, of the C&I portfolio are unguaranteed and guaranteed SBA loans, respectively.

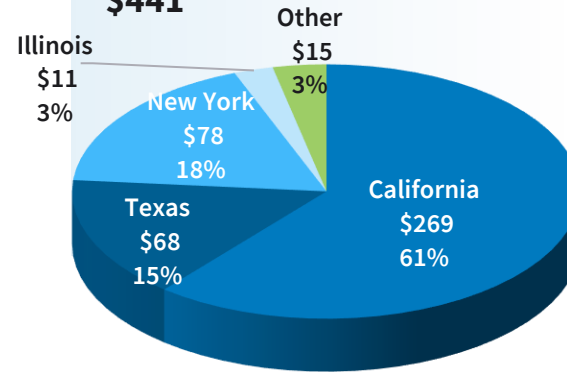
# CRE PORTFOLIO GEOGRAPHICAL EXPOSURE

(\$ in millions)

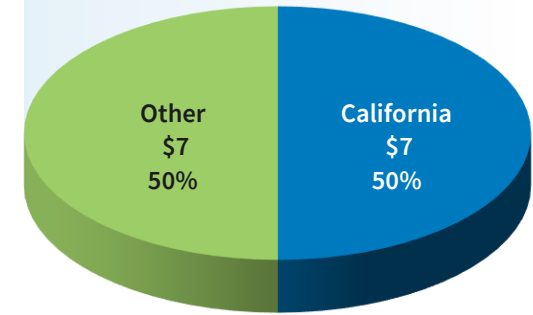
### CRE Composition by State \$3,998



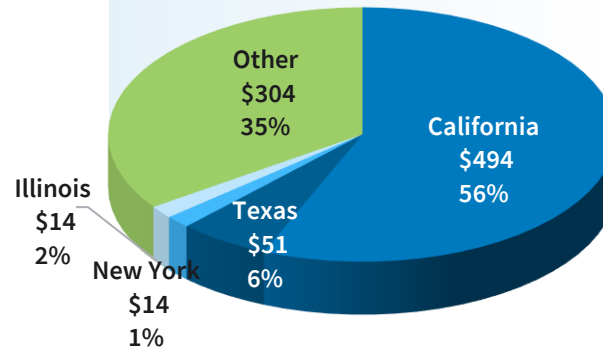
### Multifamily by State \$441



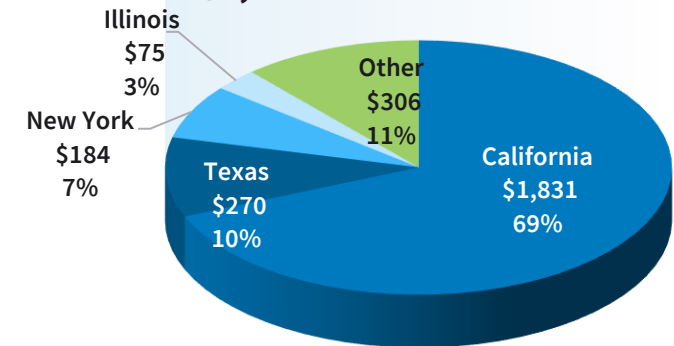
### Construction by State \$14



### Owner Occupied by State \$877



### Investor (Non-owner Occupied) by State \$2,666



# OFFICE LOAN PORTFOLIO

The CRE office portfolio<sup>(1)</sup> was **\$486.5 million**<sup>(2)</sup> at March 31, 2026, representing **7%** of the total loan portfolio.

**\$4.1M**

Average balance of the portfolio

**2.05x**

Weighted average debt coverage ratio<sup>(3)</sup> of the segment

**55.4%**

Weighted average loan to value<sup>(3)</sup> of the segment

**33.2%**

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

**0.07%**

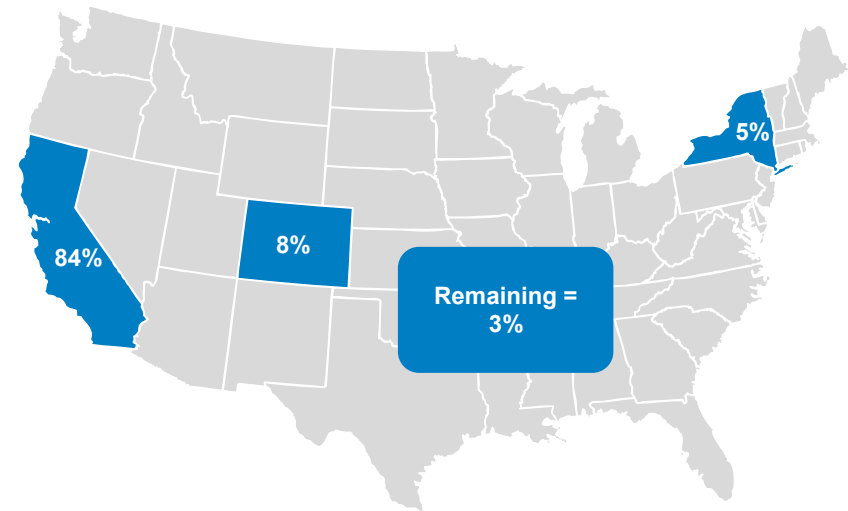
of the office portfolio was delinquent

**0.26%**

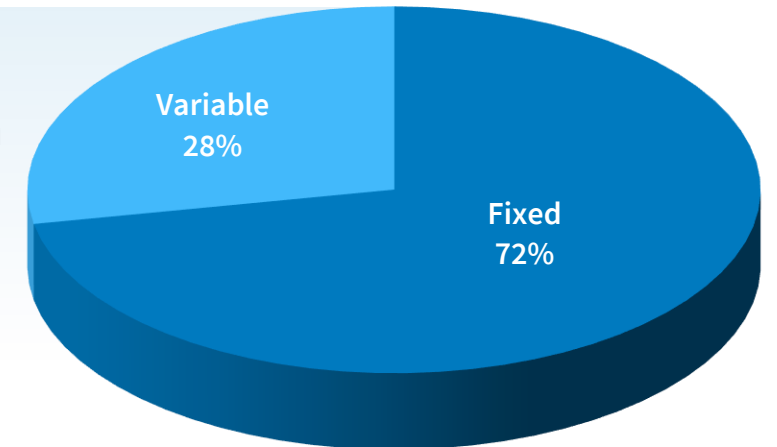
of the office portfolio was criticized<sup>(4)</sup>

- (1) Segment represents exposure in CRE and excludes construction. 5.1% of the portfolio was owner occupied.
- (2) SBA CRE office loans were \$10.0 million, or 2.1% of total office loans, at March 31, 2026.
- (3) Weighted average DCR and weighted average LTV calculated when the loan was first underwritten or renewed subsequently.
- (4) Includes \$1.2 million CRE loan designated nonaccrual at March 31, 2026.

## Portfolio by State



## Rate Distribution



# HOSPITALITY SEGMENT

The hospitality segment represented **\$865.0 million**,<sup>(1)</sup> or **13%** of the total loan portfolio and **22%** of the total CRE portfolio, at March 31, 2026.

**\$4.6M**

Average balance of the segment (excluding construction)

**2.05x**

Weighted average debt coverage ratio<sup>(2)</sup> of the segment

**51.5%**

Weighted average loan to value<sup>(2)</sup> of the segment

**\$61.5M**

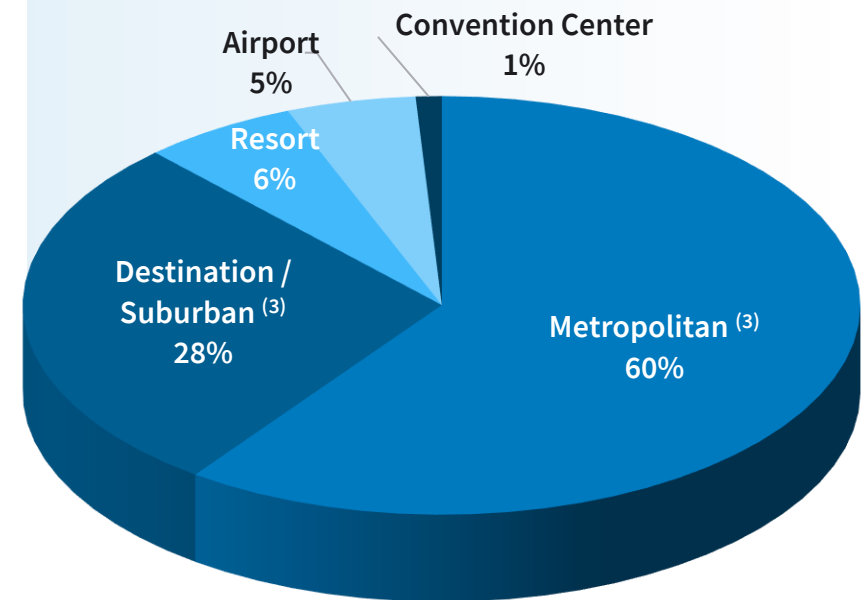
or 7.11%, of the hospitality segment was criticized as of March 31, 2026<sup>(4)</sup>

**\$0.3M**

in three nonaccrual loans included in the segment – two in metropolitan<sup>(3)</sup> areas in Texas and California; one in a suburban/destination<sup>(3)</sup> area

- (1) SBA loans in the hospitality segment were \$21.5 million, or 2.5% of total hospitality loans, at March 31, 2026; excludes one \$4.0 million hotel construction loan.
- (2) Weighted average DCR and weighted average LTV calculated when the loan was first underwritten or renewed subsequently.
- (3) Metropolitan is categorized as a location that is in a major city and in proximity to downtown areas; destination is categorized as a hotel whose location/amenities make it a distinct tourist location; suburban is defined as areas outside of major city hubs and can include more rural areas.
- (4) Includes one special mention CRE loan of \$55.0 million, at March 31, 2026.

## Hospitality by Type



# RETAIL SEGMENT

The retail segment represented **\$1.17 billion**,<sup>(1)</sup> or **18%** of the total loan portfolio, and **30%** of the total CRE portfolio, at March 31, 2026.

**\$1.6M**

Average balance of the segment

**2.00x**

Weighted average debt coverage ratio<sup>(2)</sup> of the segment

**45.93%**

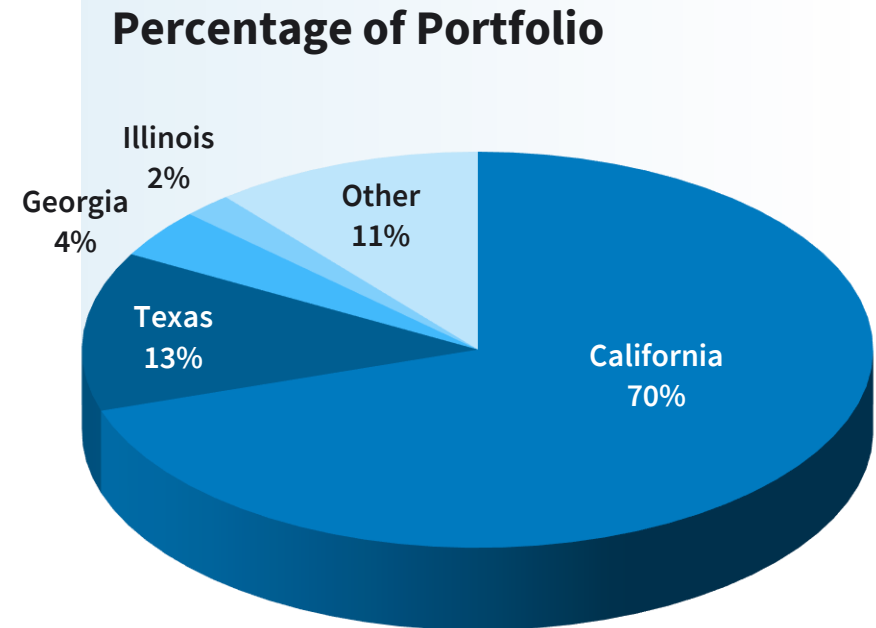
Weighted average loan to value<sup>(2)</sup> of the segment

**\$24.8M**

or 2.12%, of the retail segment was criticized at March 31, 2026

**\$1.0M**

or 0.08%, of the retail segment was on nonaccrual status at March 31, 2026



(1) SBA loans in the retail segment are \$85.1 million, or 7.29% of total retail loans, at March 31, 2026.

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

# RESIDENTIAL REAL ESTATE PORTFOLIO

The RRE<sup>(1)</sup> portfolio was **\$1.00 billion** at March 31, 2026, representing **15%** of the total loan portfolio.

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

## Interest Rate Type

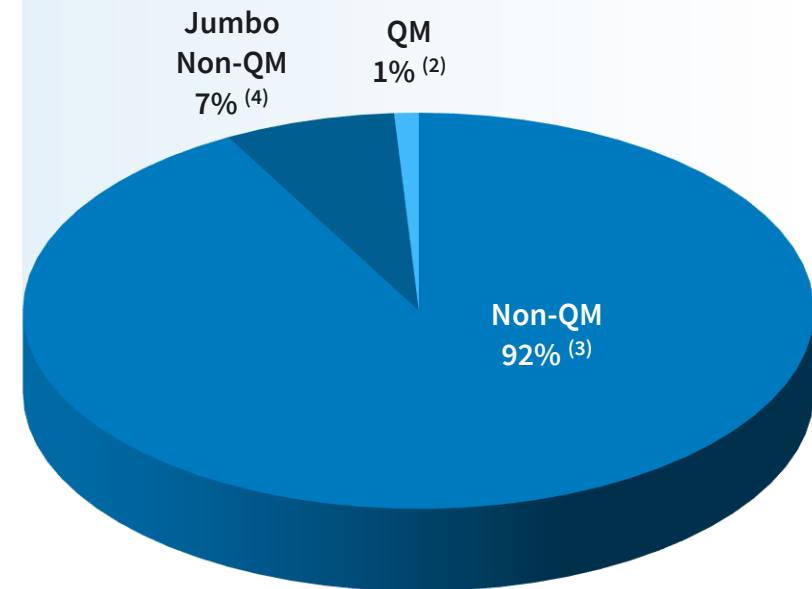
<b>26.0%</b> Fixed	<b>74.0%</b> Variable	<b>9.9%</b> Reset within the next 12 months	<b>90.1%</b> Reset after 12 months
-----------------------	--------------------------	--	---------------------------------------

## Payment Performance

<b>0.78%</b> Total delinquencies	<b>0.47%</b> 30-59 days delinquency category	<b>0.11%</b> 60-89 days delinquency category
-------------------------------------	---	---

**\$2.0M / 0.2%**  
on nonaccrual status at March 31, 2026

## Percentage of Portfolio



(1) RRE includes \$0.9 million of Home Equity Line of Credit (HELOC) and \$5.6 million in consumer loans.

(2) QM loans conform to the Ability-to-Repay (ATR) rules/requirements of CFPB.

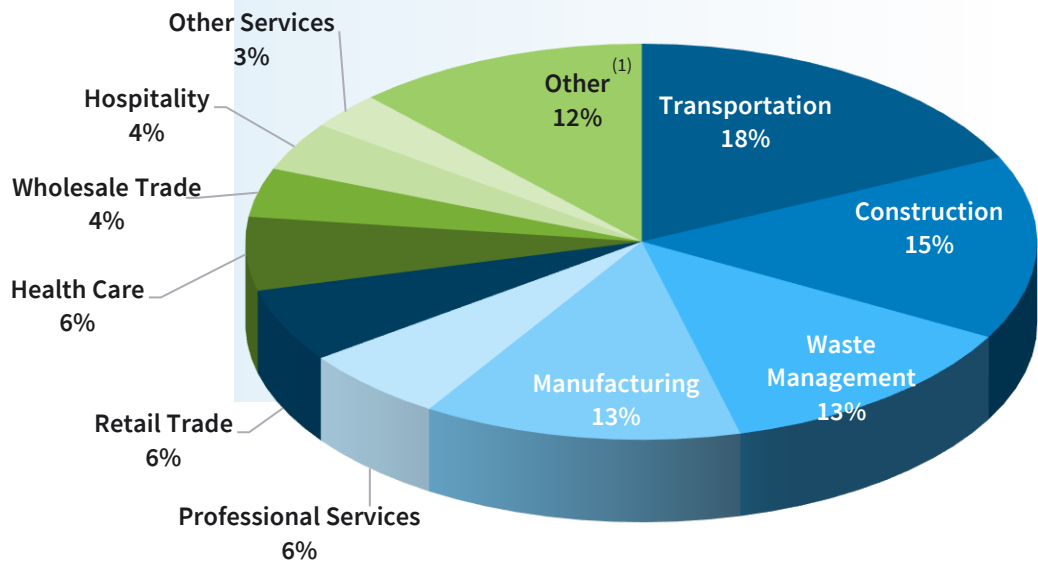
(3) Non-QM loans do not conform to the CFPB Dodd-Frank Act.

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

# EQUIPMENT FINANCE PORTFOLIO

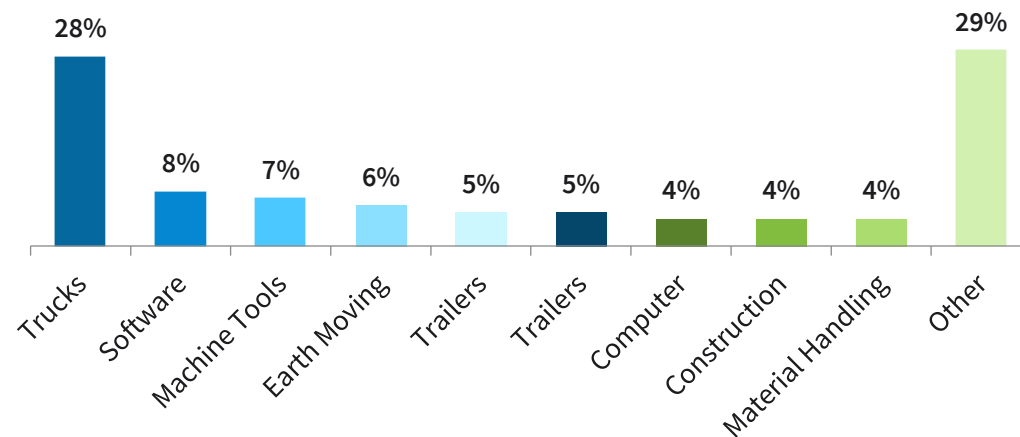
The equipment finance portfolio represented **\$392.6 million**, or **6%** of the loan portfolio, at March 31, 2026.

## Portfolio by Industry

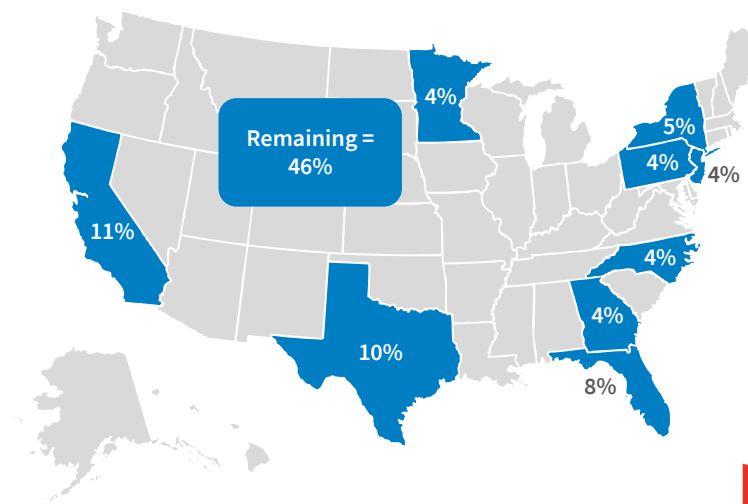


(1) Other includes real estate and agriculture of 3% and 2%, respectively.

## Portfolio by Equipment



## Portfolio by State



# 1Q26 FINANCIAL SUMMARY

(\$ in millions, except EPS)	March 31, 2026		December 31, 2025		March 31, 2025		Change <sup>(1)</sup>	
							Q/Q	Y/Y
<b>Income Statement Summary</b>								
Net interest income before credit loss	\$	63.2	\$	62.9	\$	55.1	0.5%	14.7%
Noninterest income		8.5		8.3		7.7	2.9%	10.5%
Operating revenue		71.7		71.2		62.8	0.8%	14.2%
Noninterest expense		38.4		39.1		35.0	-1.9%	9.7%
Provision net revenue		33.4		32.1		27.8	4.1%	19.9%
Credit loss (recovery) expense		2.9		1.9		2.7	48.8%	6.3%
Pretax income		30.5		30.1		25.1	1.2%	21.4%
Income tax expense		7.9		8.9		7.4	-10.8%	6.5%
<b>Net income</b>	<b>\$</b>	<b>22.6</b>	<b>\$</b>	<b>21.2</b>	<b>\$</b>	<b>17.7</b>	<b>6.2%</b>	<b>27.6%</b>
<b>EPS-Diluted</b>	<b>\$</b>	<b>0.75</b>	<b>\$</b>	<b>0.70</b>	<b>\$</b>	<b>0.58</b>		
<b>Selected Balance Sheet Items</b>								
Loans receivable	\$	6,545	\$	6,563	\$	6,282	-0.3%	4.2%
Deposits		6,801		6,678		6,619	1.8%	2.7%
Total assets		7,839		7,869		7,729	-0.4%	1.4%
Stockholders' equity	\$	803	\$	796	\$	751	0.8%	6.8%
TCE/TA <sup>(2)</sup>		10.11%		9.99%		9.59%	12	52
<b>Performance Metrics</b>								
Return on average assets		1.18%		1.07%		0.94%	11	24
Return on average equity		10.86%		10.14%		8.92%	72	194
Net interest margin		3.38%		3.28%		3.02%	10	36
Efficiency ratio		53.48%		54.95%		55.69%	(147)	(221)

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)

	<b>March 31, 2026</b>	<b>December 31, 2025</b>	<b>September 30, 2025</b>	<b>June 30, 2025</b>	<b>March 31, 2025</b>
<b>Hanmi Financial Corporation</b>					
Assets	\$ 7,839,227	\$ 7,869,185	\$ 7,856,731	\$ 7,862,363	\$ 7,729,035
Less goodwill and other intangible assets	(11,031)	(11,031)	(11,031)	(11,031)	(11,031)
<b>Tangible assets</b>	<b>\$ 7,828,196</b>	<b>\$ 7,858,154</b>	<b>\$ 7,845,700</b>	<b>\$ 7,851,332</b>	<b>\$ 7,718,004</b>
Stockholders' equity <sup>(1)</sup>	\$ 802,819	\$ 796,386	\$ 779,550	\$ 762,834	\$ 751,485
Less goodwill and other intangible assets	(11,031)	(11,031)	(11,031)	(11,031)	(11,031)
<b>Tangible stockholders' equity <sup>(1)</sup></b>	<b>\$ 791,788</b>	<b>\$ 785,355</b>	<b>\$ 768,519</b>	<b>\$ 751,803</b>	<b>\$ 740,454</b>
Add AFS securities AOCI	45,570	43,277	48,004	54,541	60,035
<b>Tangible stockholders' equity without AFS securities AOCI <sup>(1)</sup></b>	<b>\$ 837,358</b>	<b>\$ 828,632</b>	<b>\$ 816,523</b>	<b>\$ 806,344</b>	<b>\$ 800,489</b>
Stockholders' equity to assets	10.24%	10.12%	9.92%	9.70%	9.72%
Tangible common equity to tangible assets (TCE/TA) <sup>(1)</sup>	10.11%	9.99%	9.80%	9.58%	9.59%
TCE/TA (w/o AFS securities AOCI) <sup>(1)</sup>	10.70%	10.54%	10.41%	10.27%	10.37%
Common shares outstanding	29,806,694	29,894,757	29,975,371	30,176,568	30,233,514
Tangible common equity per common share	\$26.56	\$26.27	\$25.64	\$24.91	\$24.49

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



# NON-GAAP RECONCILIATION: PRO FORMA REGULATORY CAPITAL

(\$ in thousands)

	Company <sup>(1)</sup>			Bank <sup>(1)</sup>		
	Common Equity Tier 1	Tier 1	Total Risk-based	Common Equity Tier 1	Tier 1	Total Risk-based
Regulatory capital	\$ 825,453	\$ 847,283	\$ 1,030,325	\$ 904,943	\$ 904,943	\$ 977,985
Unrealized loss on AFS securities	<u>(45,570)</u>	<u>(45,570)</u>	<u>(45,570)</u>	<u>(45,550)</u>	<u>(45,550)</u>	<u>(45,550)</u>
Adjusted regulatory capital	\$ 779,883	\$ 801,713	\$ 984,755	\$ 859,393	\$ 859,393	\$ 932,435
Risk weighted assets	\$ 6,767,937	\$ 6,767,937	\$ 6,767,937	\$ 6,768,197	\$ 6,768,197	\$ 6,768,197
Risk weighted assets impact of unrealized losses on AFS securities	<u>(9,234)</u>	<u>(9,234)</u>	<u>(9,234)</u>	<u>(9,758)</u>	<u>(9,758)</u>	<u>(9,758)</u>
Adjusted Risk weighted assets	\$ 6,758,703	\$ 6,758,703	\$ 6,758,703	\$ 6,758,439	\$ 6,758,439	\$ 6,758,439
Regulatory capital ratio as reported	12.20%	12.52%	15.22%	13.37%	13.37%	14.45%
Impact of unrealized losses on AFS securities	<u>-0.66%</u>	<u>-0.66%</u>	<u>-0.65%</u>	<u>-0.65%</u>	<u>-0.65%</u>	<u>-0.65%</u>
Pro forma regulatory capital ratio	11.54%	11.86%	14.57%	12.72%	12.72%	13.80%

Note: numbers may not add due to rounding  
(1) Pro forma capital ratios at March 31, 2026.



# NON-GAAP RECONCILIATION: PREPROVISION NET REVENUE

(In thousands)

Hanmi Financial Corporation	March 31,	December 31,	September 30,	June 30,	March 31,	Percentage Change	
	2026	2025	2025	2025	2025	Q1-26 vs. Q4-25	Q1-26 vs. Q1-25
Net income	\$ 22,557	\$ 21,239	\$ 22,061	\$ 15,117	\$ 17,672		
Add back:							
Credit loss expense	2,892	1,943	2,145	7,631	2,721		
Income tax expense	7,925	8,887	9,396	6,115	7,441		
Preprovision net revenue	\$ 33,374	\$ 32,069	\$ 33,602	\$ 28,863	\$ 27,834	4.1%	19.9%

