



D.A. Davidson & Co.

18th Annual Financial Institutions Conference

May 9-11, 2016



Hanmi Financial Corporation

C. G. Kum, President & CEO

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 and financial performance, financial position and liquidity, business strategies, regulatory and competitive outlook, investment and expenditure plans, financing needs and availability, plans and objectives, merger or sale activity, and all other forecasts and statements of expectation or assumption. These statements involve 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, economic climate uncertainty, fluctuations in interest rate and credit risk, competitive pressures, the ability to succeed in new markets, balance sheet management, and other operational factors. Forward-looking statements are based upon the good faith beliefs and expectations of management as of this date only and are further subject to additional risks and uncertainties, including, but not limited to, the risk factors set forth in the Company’s most recent Form 10-K, 10-Q and other filings with the Securities and Exchange Commission (“SEC”). Investors are urged to review the Company’s SEC filings. The Company disclaims any obligation to update or revise the forward-looking statements herein.

For non-GAAP reconciliation, please see the Appendix and the Company’s earnings release on April 19, 2016.

Hanmi Profile

+ First Korean American bank

- Founded 1982; Nasdaq listed 2001
- Expanding to wider Asian American & mainstream communities

+ Attractive customer demographics

- Leading brand affinity & loyal customer base
(44% of customers with bank for 10+ years)

+ Strong track-record of profitable growth

+ Robust capital and liquidity levels

+ Attractive footprint

- 42 branches in CA, TX, IL, VA, and NJ
- 6 loan production offices in WA, CO, VA, CA, GA, NY



Los Angeles, CA



Arlington, TX



Chicago, IL



Annandale, VA

1Q 2016 Highlights

Income Statement Summary

(\$ million, except EPS)	1Q16	4Q15	1Q15	Change	
				Q/Q	Y/Y
Net interest income	\$ 38.6	\$ 37.6	\$ 37.5	2.6%	3.0%
Noninterest income	7.0	12.1	10.8	-42.3%	-35.8%
Operating revenue	45.6	49.7	48.3	-8.3%	-5.7%
Noninterest expense	26.1	28.2	31.4	-7.5%	-17.0%
Provision for loan losses	(1.5)	(3.8)	(1.7)	-60.2%	-8.8%
Pretax income	21.0	25.3	18.6	-17.0%	12.9%
Income tax expense	6.2	10.5	7.5	-40.9%	-17.9%
Net income	\$ 14.8	\$ 14.8	\$ 11.1	-0.2%	33.9%

Reported EPS-Diluted (in \$)	\$ 0.46	\$ 0.46	\$ 0.35	0.0%	31.4%
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Select Balance Sheet Items

Loans	\$ 3,306	\$ 3,183	\$ 2,820	3.9%	17.2%
Deposits	3,500	3,510	3,553	-0.3%	-1.5%
Total Assets	4,311	4,235	4,084	1.8%	5.6%
Stockholders' Equity	511	494	467	3.4%	9.3%

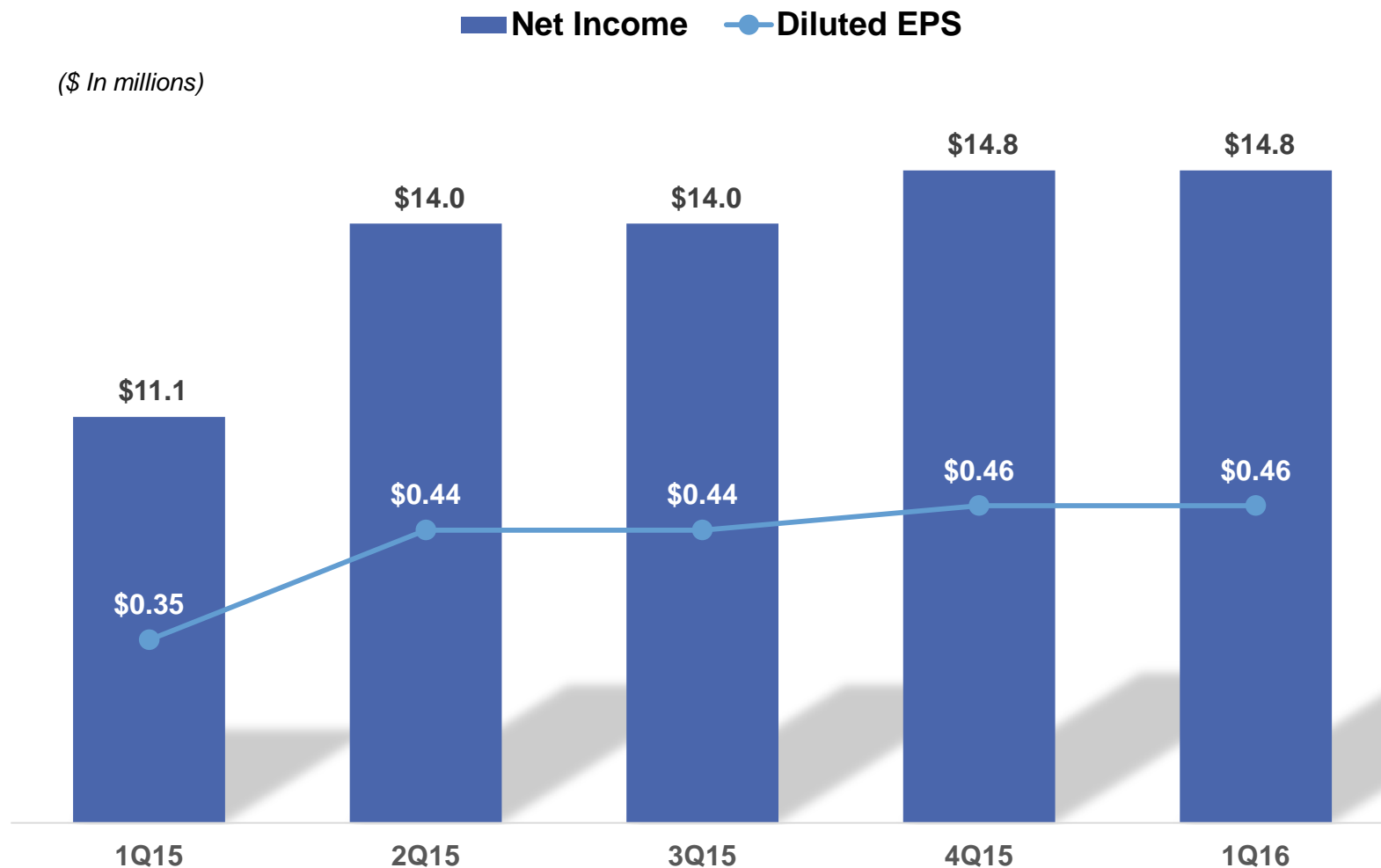
Profitability Metrics

Return on average assets	1.41%	1.44%	1.07%	-0.03%	0.34%
Return on average equity	11.92%	11.96%	9.75%	-0.04%	2.17%
TCE/TA	11.82%	11.63%	11.40%	0.19%	0.42%
Net interest margin	3.98%	3.93%	3.89%	0.05%	0.09%
NIM ex. purchase acct	3.68%	3.62%	3.28%	0.06%	0.40%
Efficiency ratio	57.25%	56.78%	64.98%	0.47%	-7.73%
Efficiency ratio ex. merger & integration costs	57.25%	56.33%	61.65%	0.92%	-4.40%

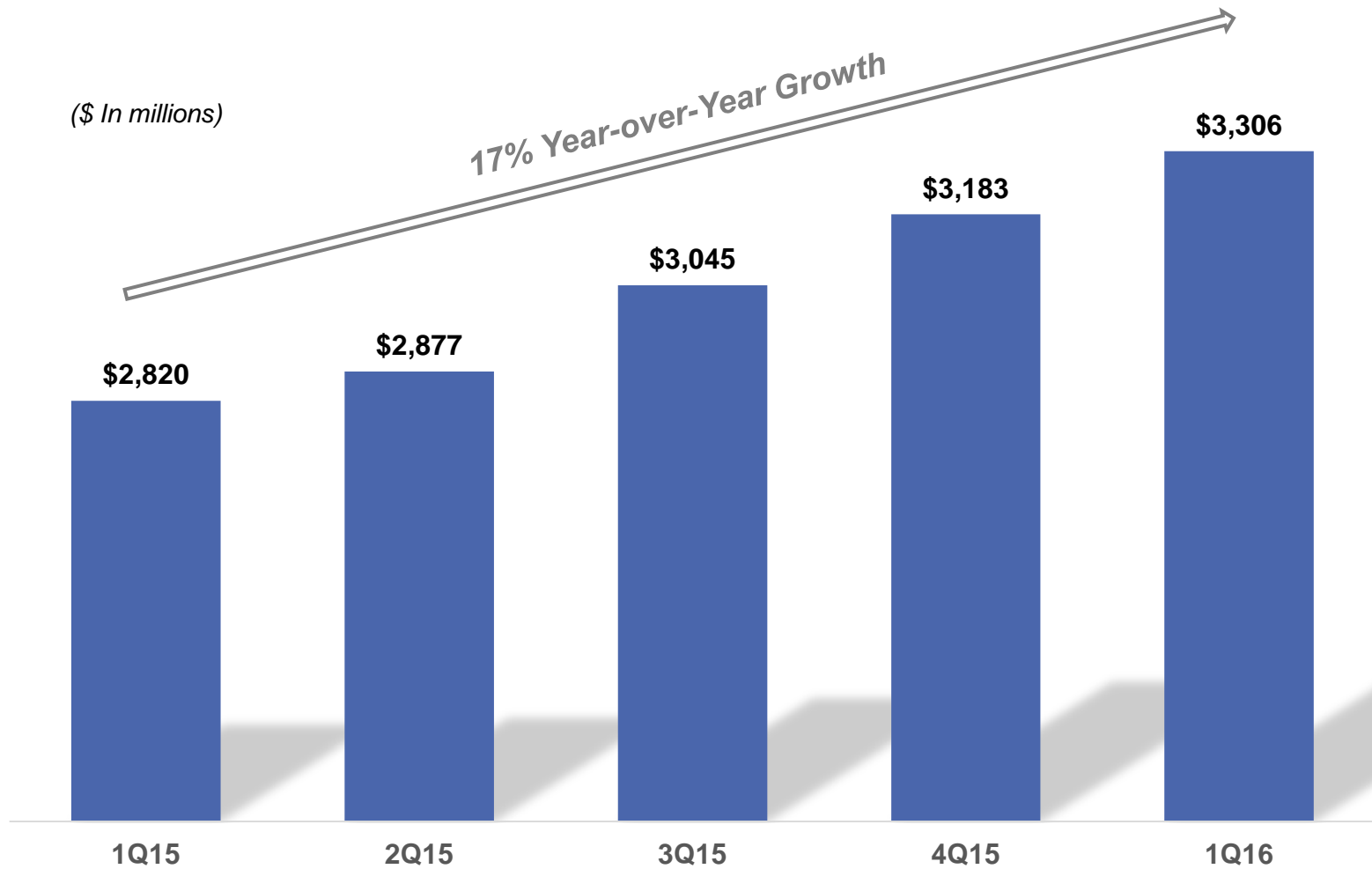
Key Highlights

- ❑ Net income of \$14.8 million, up 34% from a year ago
- ❑ Loans receivable of \$3.3 billion, up 4% quarter-over-quarter and 17% year-over-year
- ❑ Noninterest expenses fell 17% from a year ago
- ❑ Noninterest-bearing deposits up 10% from a year ago
- ❑ Net interest margin of 3.98%, up 40 bps from a year ago, after excluding acquisition accounting

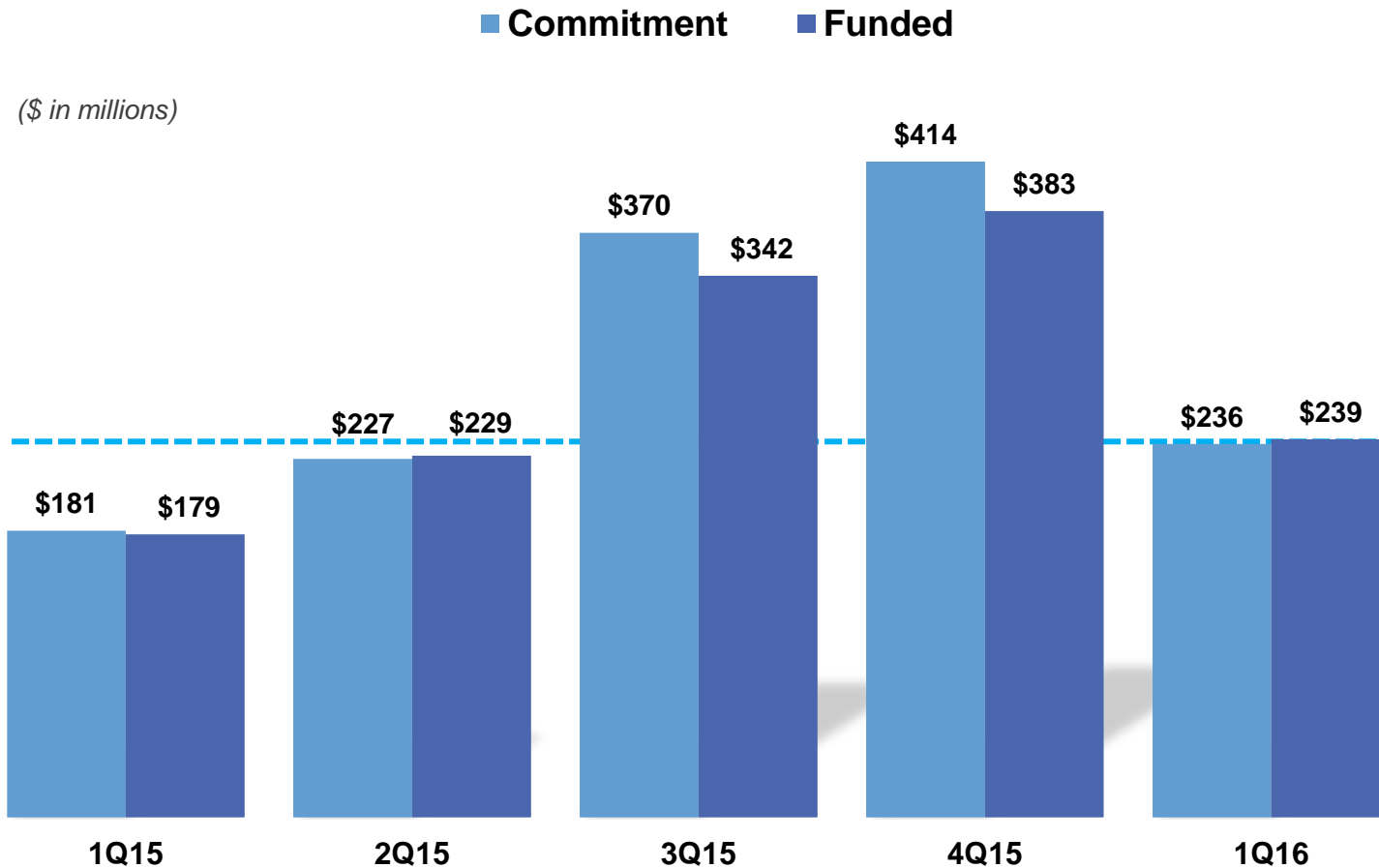
Strong Earnings Performance



Solid Loan Growth



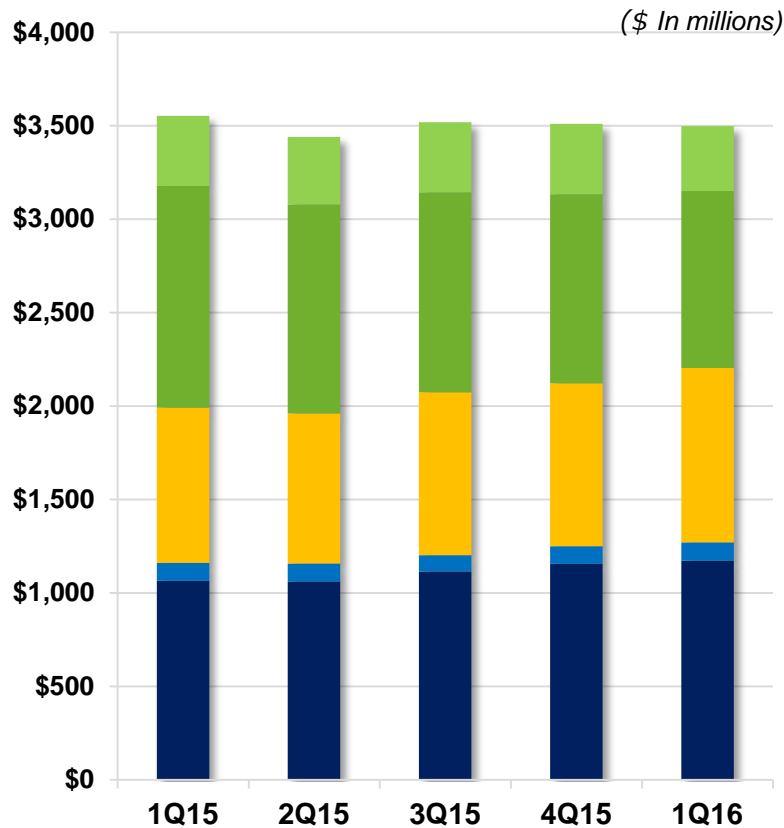
Strong Loan Production



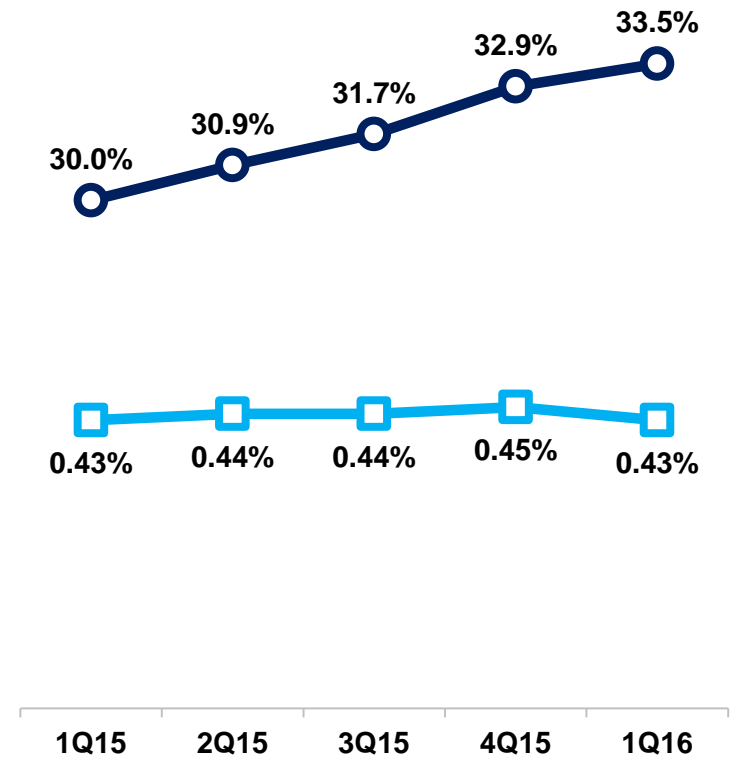
Production includes purchased loans: \$44.0MM (1Q15), \$20.6MM (2Q15), \$36.2MM (3Q15), \$114.7MM (4Q15), \$30.7MM (1Q16)

Increasing Demand Deposits

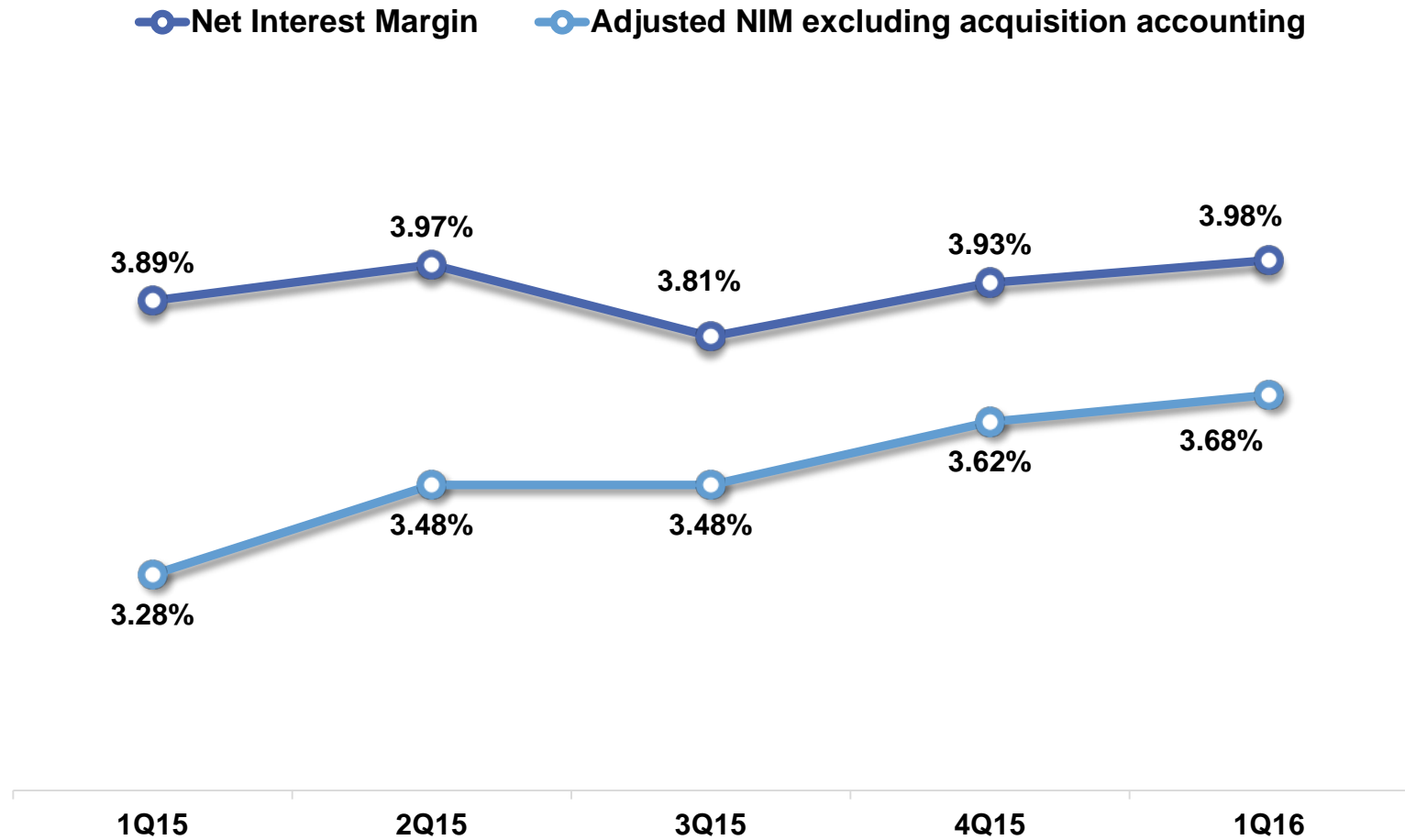
- Demand Noninterest-bearing
- Demand Interest-bearing
- Money Market & Savings
- Time Deposits ≤ \$250K
- Time Deposits > \$250K



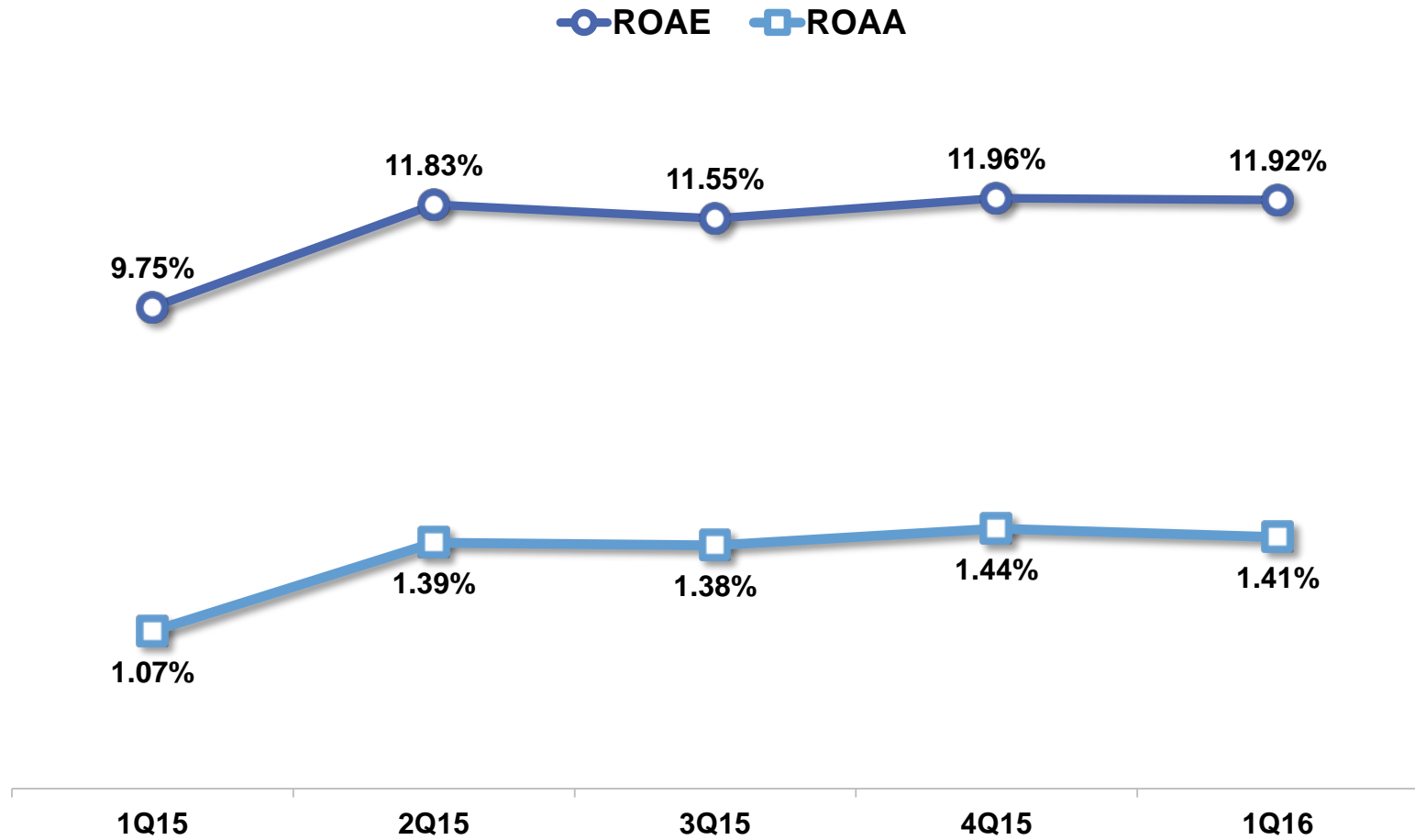
- Noninterest-bearing Demand/ Total Deposits
- Cost of Deposits



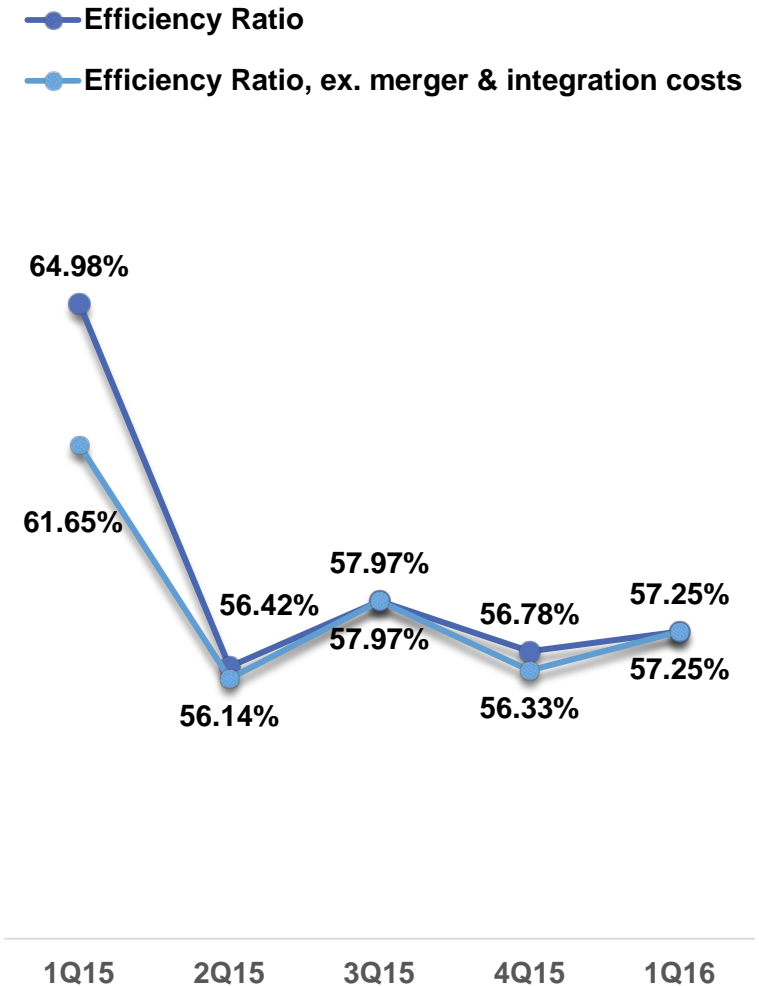
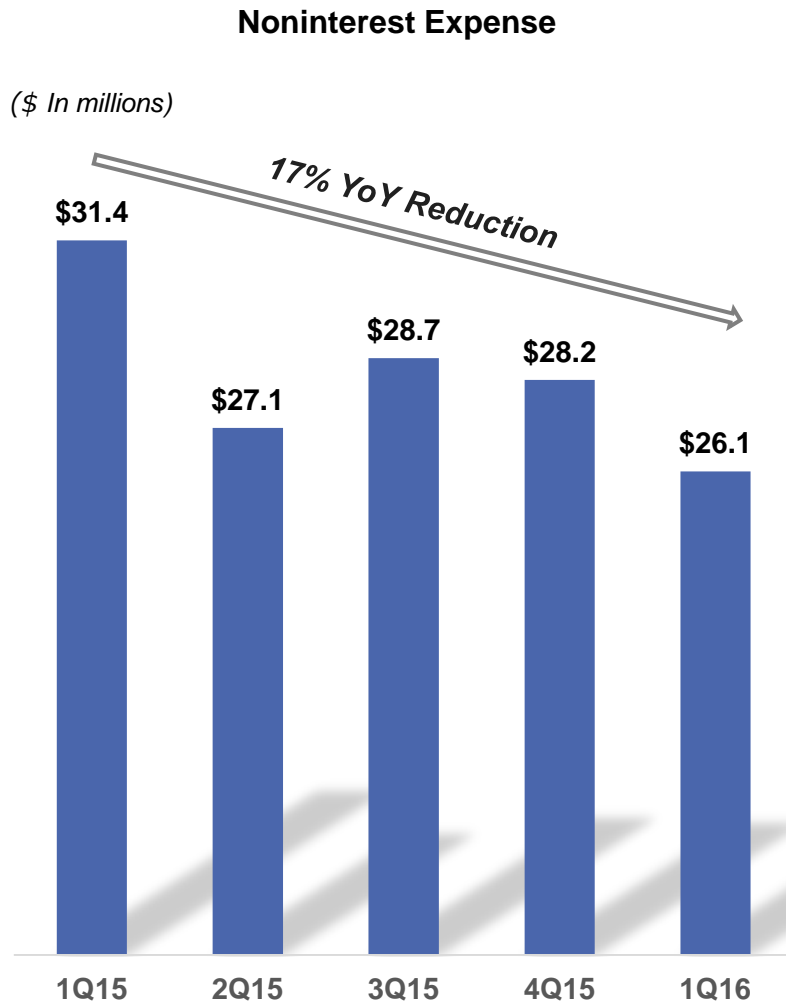
Expanding Net Interest Margin



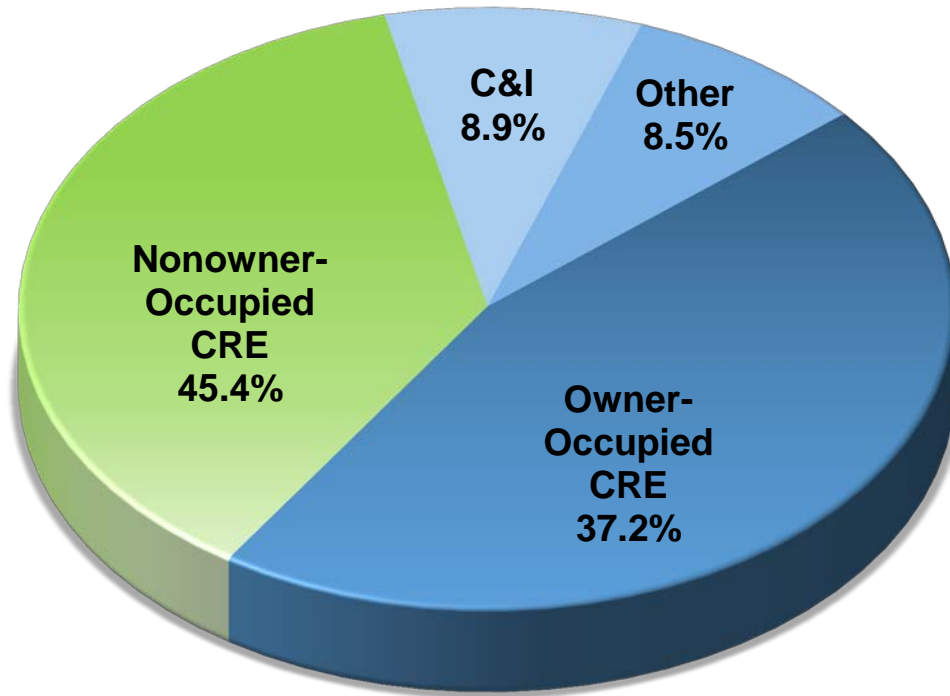
Solid Return Performance



Expense Reduction & Improving Efficiency



Diversified Loan Portfolio

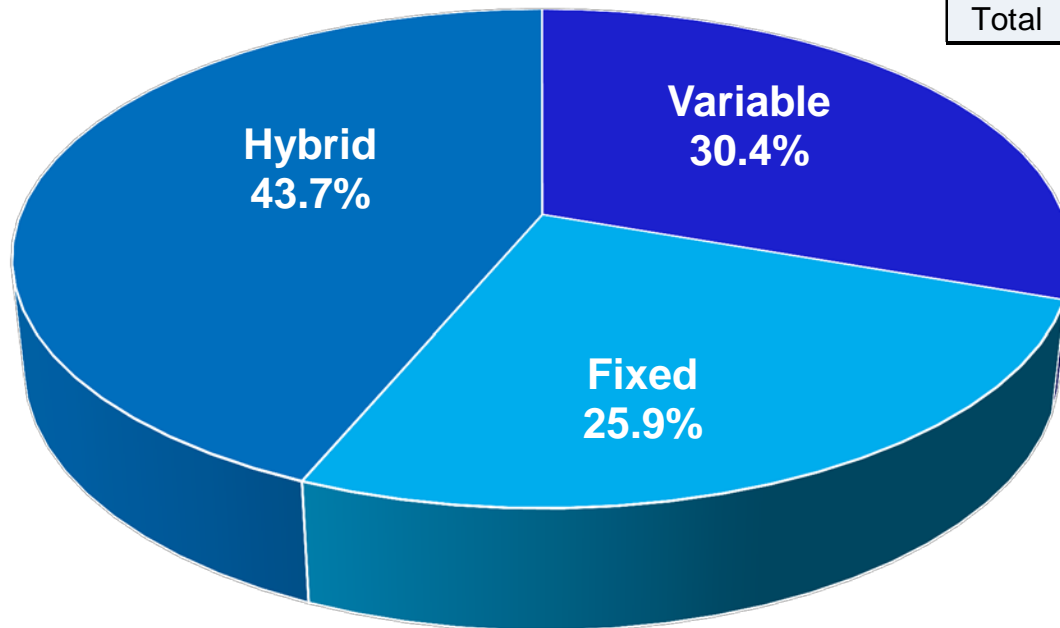


CRE Loans as of 3/31/16

- **Balance:** \$2.7B
- **Weighted Avg. LTV:** 51.0%

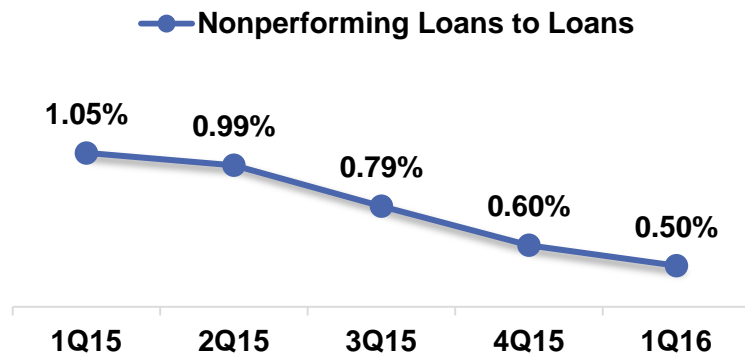
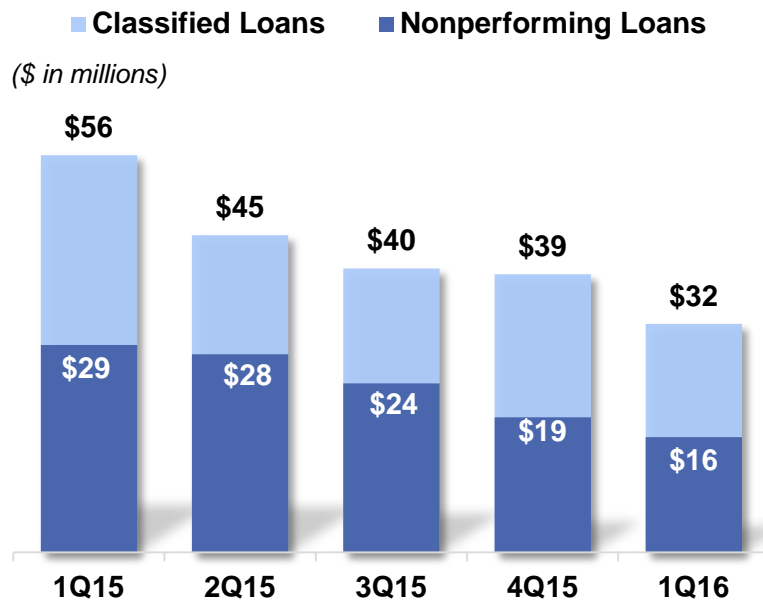
Rate Sensitive Loan Portfolio

(\$ in millions)	Amount	WAR
Variable *	\$ 1,005	4.49%
Hybrid	1,445	4.48%
Fixed	857	4.45%
Total	\$ 3,306	4.48%



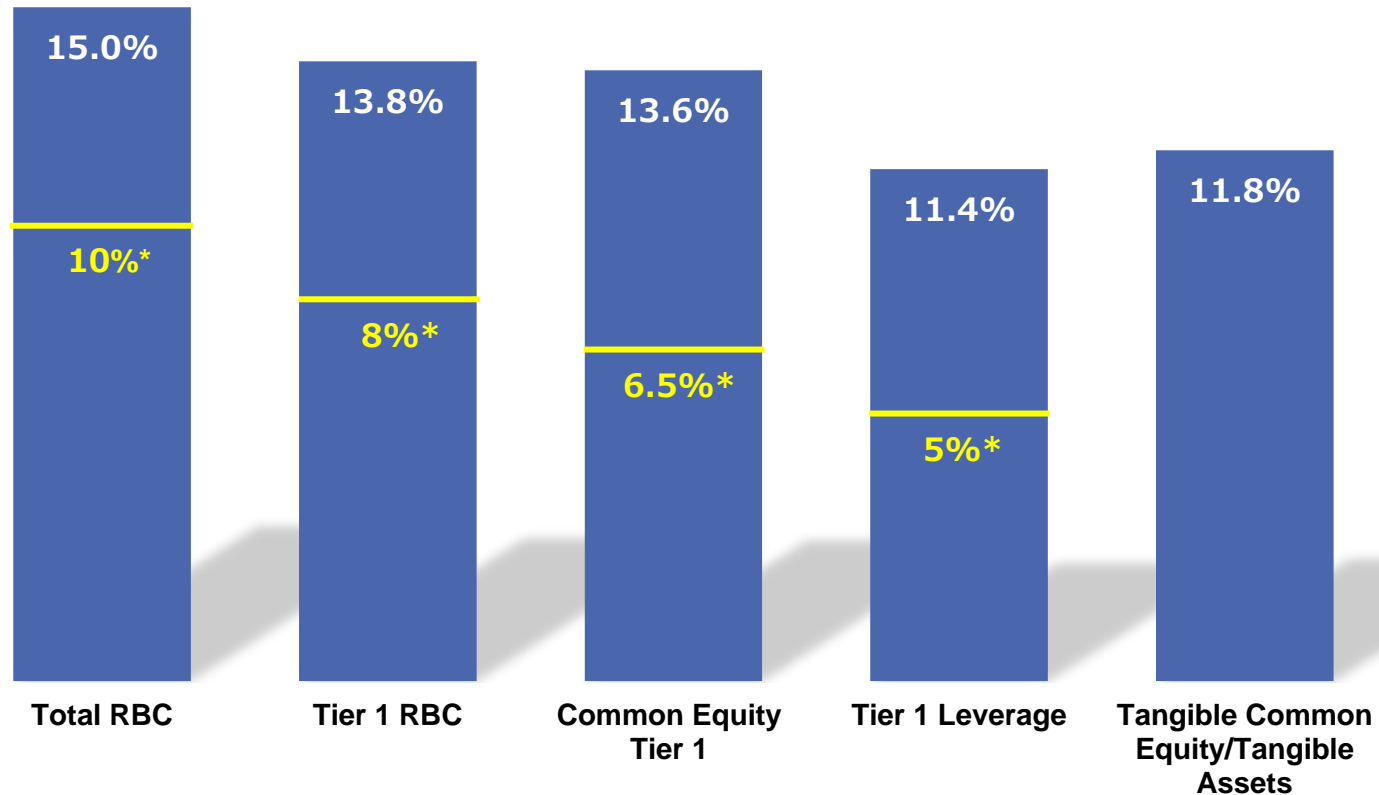
Remains well-positioned for a rising interest rate environment

Strong Asset Quality



Well-Capitalized

Capital Ratios



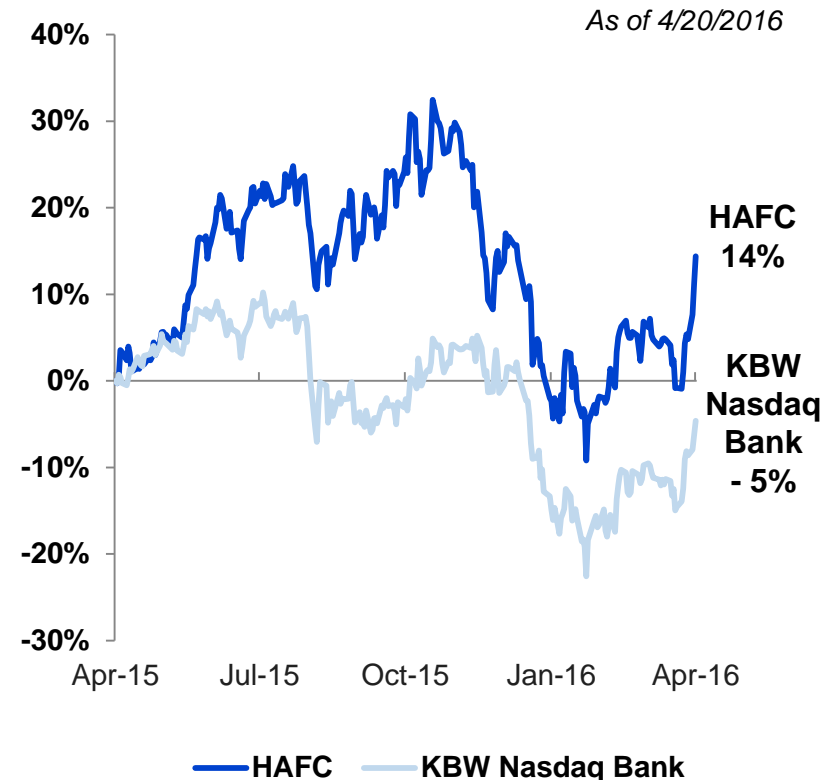
** Minimum threshold for a well-capitalized institution*

Investment Highlights & Opportunities

- ❑ Strong balance sheet and excellent asset quality
- ❑ Growth opportunities in new markets
- ❑ Premier core deposit franchise with a low-cost deposit base
- ❑ Future earnings power
 - Loan growth
 - Healthy net interest margin
 - Scalable infrastructure to support growth
- ❑ Strong stock performance *

52-week Stock Price Change (%)		
HAFC	KBW Nasdaq Bank	SNL US Bank
+14%	-5%	-3%

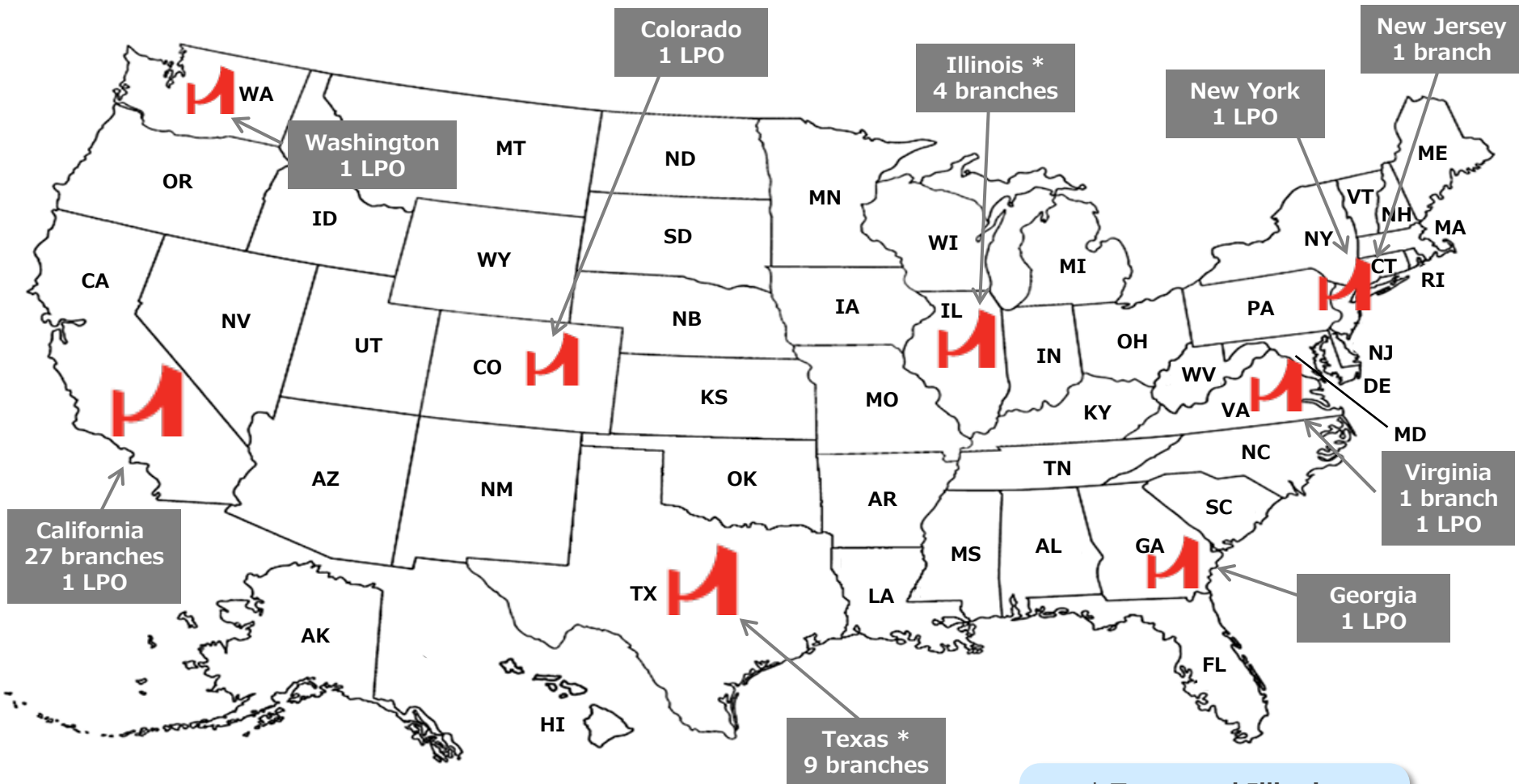
52-Week Stock Price Change (%)



* As of April 20, 2016; SNL US Bank Index includes all major exchange banks in SNL's coverage universe.

Appendix

Nationwide Branch Network



*** Texas and Illinois:**

*Largest Deposit Market Share
among Korean American banks*

Korean American Banks in U.S.

	Holding Company/Bank (as of 12/31/2015 otherwise noted)	Total Deposits (in 000s)	Total Assets (in 000s)	Branches	Locations
1	BBCN Bancorp Inc. (at 3/31/2016)	\$6,467,411	\$8,068,305	50	CA, IL, WA, VA, NY, NJ
2	Wilshire Bancorp Inc. (at 3/31/2016)	\$3,853,572	\$4,720,401	35	CA, TX, AL, GA, NY, NJ
3	Hanmi Financial Corp. (at 3/31/2016)	\$3,499,992	\$4,310,748	42	CA, TX, IL, VA, NJ
4	Pacific City Financial Corp.	\$939,439	\$1,042,517	10	CA, NJ
5	Commonwealth Business Bank	\$680,512	\$786,423	6	CA, TX
6	Metro City Bank	\$566,349	\$672,777	9	GA, AL, VA
7	Open Bank	\$519,721	\$618,718	8	CA
8	First Intercontinental Bank	\$234,753	\$286,636	5	GA
9	Noah Bank	\$257,656	\$311,026	5	NJ, NY, PA
10	UniBank	\$243,661	\$278,408	4	WA
11	NewBank	\$219,358	\$261,964	4	NJ, NY
12	Uniti Financial Corp.	\$195,563	\$232,706	3	CA
13	NOA Bank	\$192,173	\$237,054	3	GA
14	US Metro Bank	\$132,716	\$154,530	1	CA
15	Ohana Pacific Bank	\$104,162	\$120,498	2	HI
	<i>South Korea-based banks:</i>				
16	Woori America Bank	\$1,274,999	\$1,445,467	18	CA, MD, NJ, NY, PA, VA
17	Shinhan Bank America	\$830,607	\$988,100	15	CA, GA, NJ, NY, TX
18	BNB Hana Bank	\$205,096	\$236,755	4	NJ, NY

Source: SNL Financial

Hanmi History

- 2015 Redefines Hanmi Corp. Brand
- 2014 Completes acquisition of Central Bancorp, Inc.
- 2011 Completes \$70 million secondary common stock offering
- 2007 Becomes first Korean American bank to launch mobile banking services
- 2004 Completes acquisition of Pacific Union Bank
- 2001 HAFC common stock listed on Nasdaq
- 1998 Surpasses Pacific Union to become largest Korean American bank
- 1990 Moves to current headquarters in Los Angeles
- 1982 Hanmi Bank-First Korean American bank founded



Hanmi Financial Corporation™

Purchase Accounting Adjustment

	Three Months Ended		
	March 31, 2016	December 31, 2015	March 31, 2015
Core loan yield	4.67%	4.75%	4.70%
Accretion of discount on purchased loans	0.25%	0.24%	0.62%
As reported	4.92%	4.99%	5.32%
Core deposit cost	0.54%	0.57%	0.62%
Accretion of time deposits premium	0.11%	0.12%	0.19%
As reported	0.43%	0.45%	0.43%

	Three Months Ended					
	March 31, 2016		December 31, 2015		March 31, 2015	
	Amount	Rate	Amount	Rate	Amount	Rate
	<i>(in thousands)</i>					
Net interest income and net interest margin excluding acquisition accounting ⁽¹⁾	\$ 36,164	3.68%	\$ 34,889	3.62%	\$ 31,546	3.28%
Accretion of discount on Non-PCI loans	1,754	0.18%	2,090	0.21%	3,511	0.36%
Accretion of discount on PCI loans	277	0.03%	(208)	-0.02%	843	0.09%
Accretion of time deposits premium	942	0.10%	1,146	0.12%	1,606	0.16%
Amortization of subordinated debentures discount	(56)	-0.01%	(51)	-	(38)	-
Net impact	2,917	0.30%	2,977	0.31%	5,922	0.61%
As reported, on a fully taxable equivalent basis ⁽¹⁾	\$ 39,081	3.98%	\$ 37,866	3.93%	\$ 37,468	3.89%