



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 January 24, 2017.

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

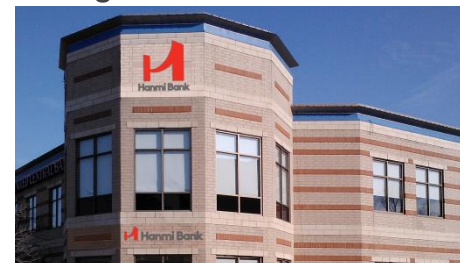
- 41 branches in CA, TX, IL, VA, and NJ
- 6 loan production offices in WA, CO, VA, CA, GA, NY



Los Angeles, CA



Arlington, TX



Chicago, IL



Annandale, VA

2016 Financial Summary

Income Statement Summary

(\$ million, except EPS)	Twelve Months Ended		
	December 31, 2016	December 31, 2015	Percent Change
Net interest income	\$ 160.2	\$ 148.1	8.2%
Noninterest income	33.1	47.6	-30.5%
Operating revenue	193.3	195.7	-1.2%
Noninterest expense	108.2	115.3	-6.2%
Provision for loan losses	(4.3)	(11.6)	-62.6%
Pretax income	89.4	92.0	-2.8%
Income tax expense	32.9	38.2	-13.8%
Net income	\$ 56.5	\$ 53.8	5.0%
Reported EPS-Diluted (in \$)	\$ 1.75	\$ 1.68	4.2%

Select Balance Sheet Items

Loans	\$ 3,845	\$ 3,183	20.8%
Deposits	3,810	3,510	8.5%
Total Assets	4,701	4,235	11.0%
Stockholders' Equity	531	494	7.5%

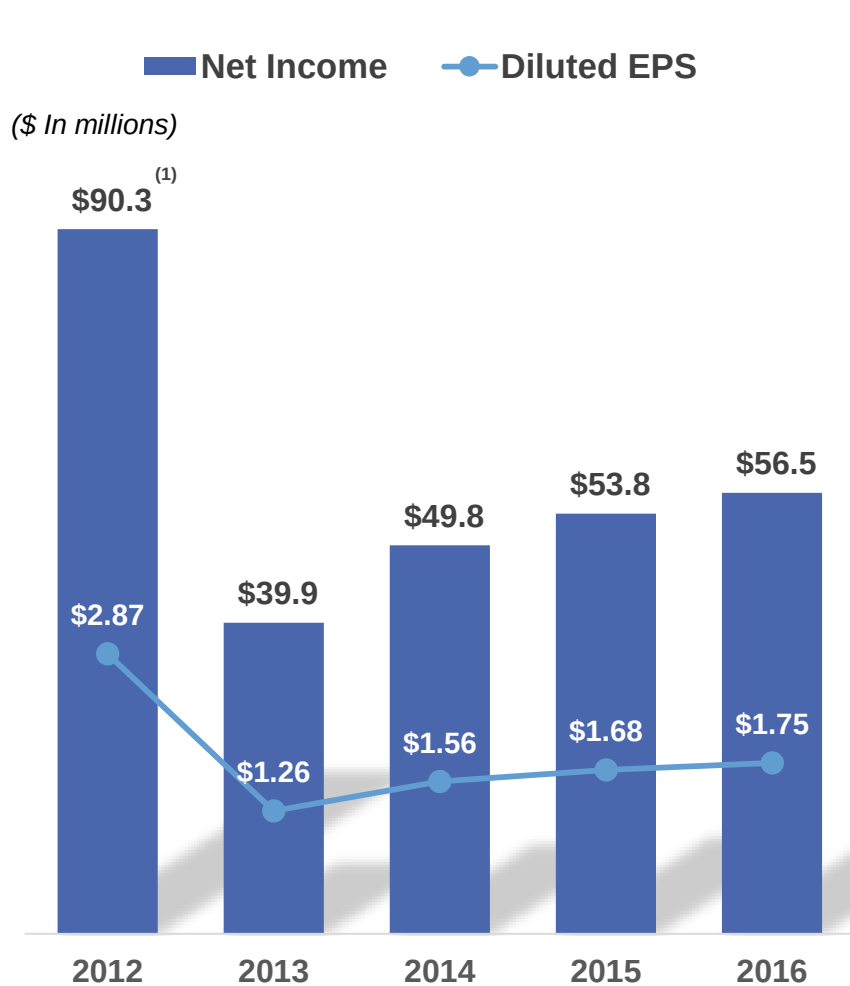
Profitability Metrics

Return on average assets	1.29%	1.32%	-0.03%
Return on average equity	10.89%	11.30%	-0.41%
TCE/TA	11.05%	11.63%	-0.58%
Net interest margin	3.95%	3.90%	0.05%
NIM ex. purchase acct	3.79%	3.47%	0.32%
Efficiency ratio	56.00%	58.93%	-2.93%
Efficiency ratio ex. merger & integration costs	55.83%	57.92%	-2.09%

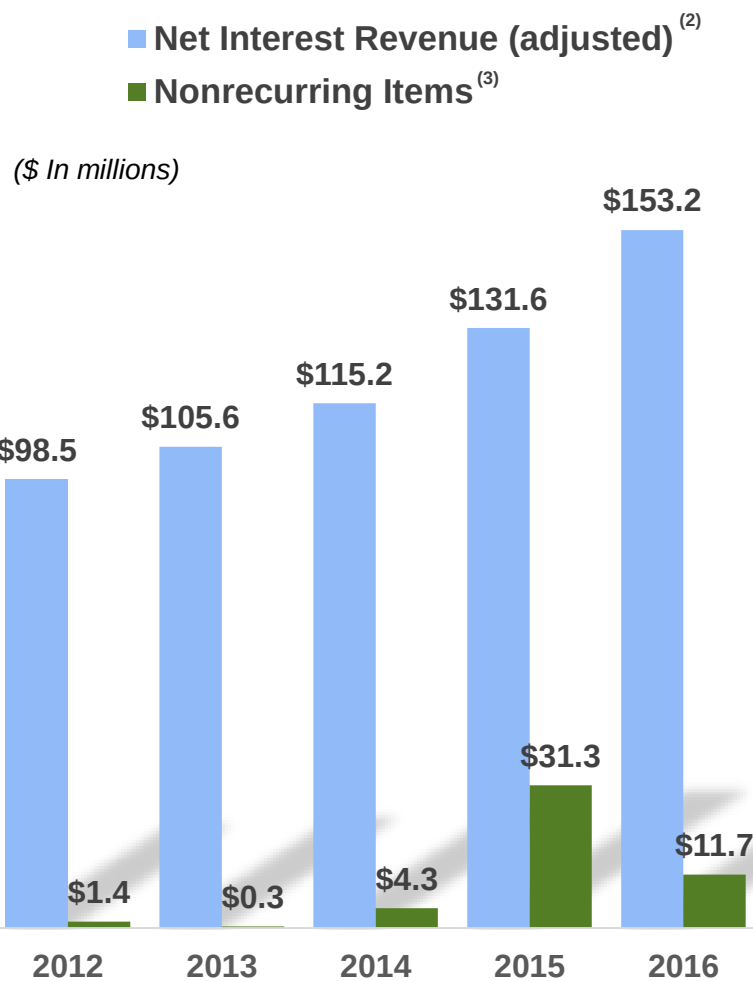
Key Highlights

- Net income was \$56.5 million or \$1.75 per diluted share, up 5.0% or \$0.07 per share from last year reflecting an 8.2% growth in net interest income and a 6.2% decline in noninterest expense
- Loans receivable of \$3.84 billion, up 20.8% from a year ago driven by 2016 loan production of \$869.4 million and the \$228.2 million lease portfolio acquisition
- Deposits of \$3.81 billion up 8.5% from last year with money market and savings deposits growing \$457.5 million and demand deposits representing 34.1% of total deposits
- Annual 2016 dividend of \$0.66 per share, up 40% from \$0.47 per share in 2015

Strong Earnings Performance



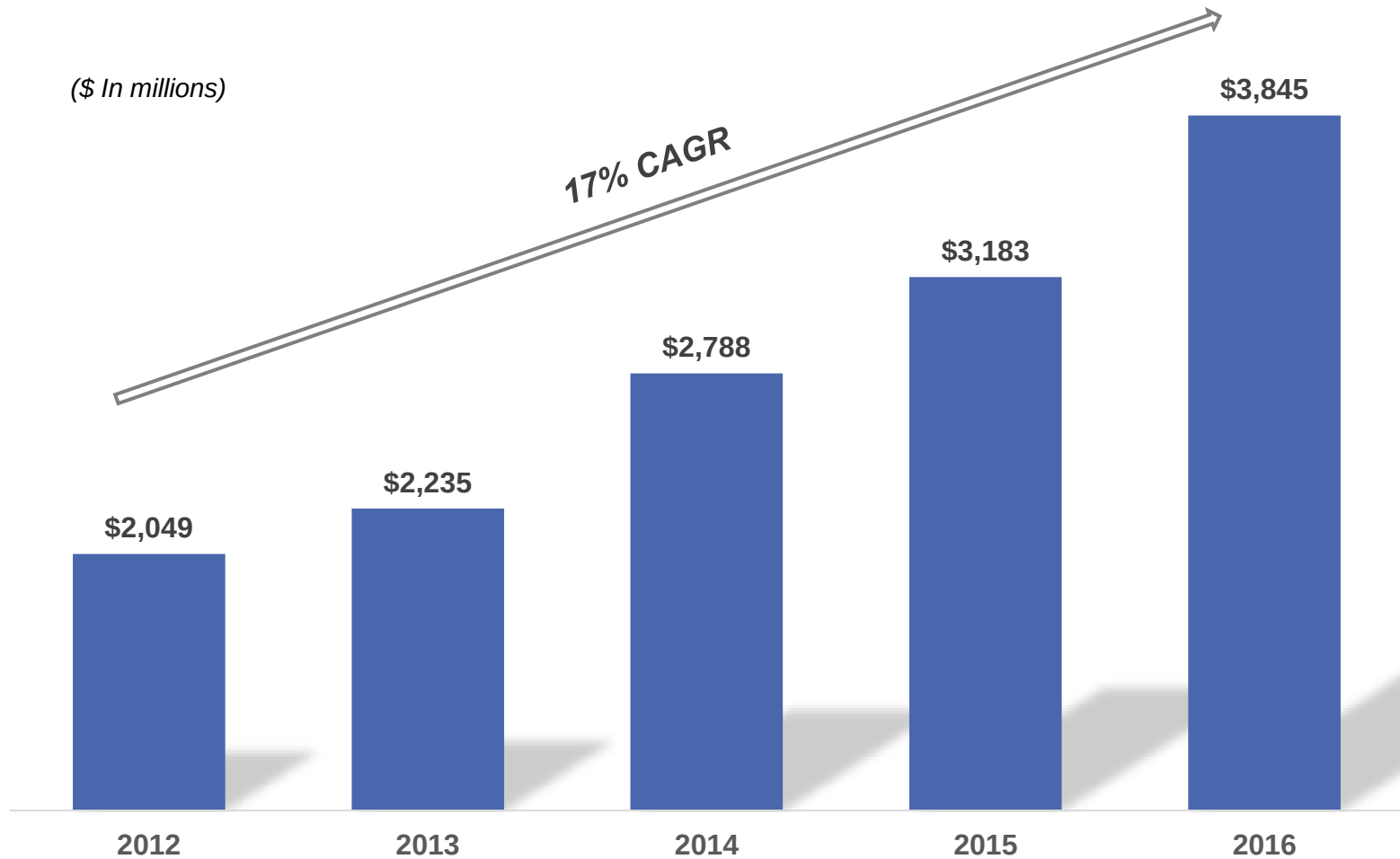
(1) Includes a \$47.4 million net tax benefit from the DTA valuation allowance reversal



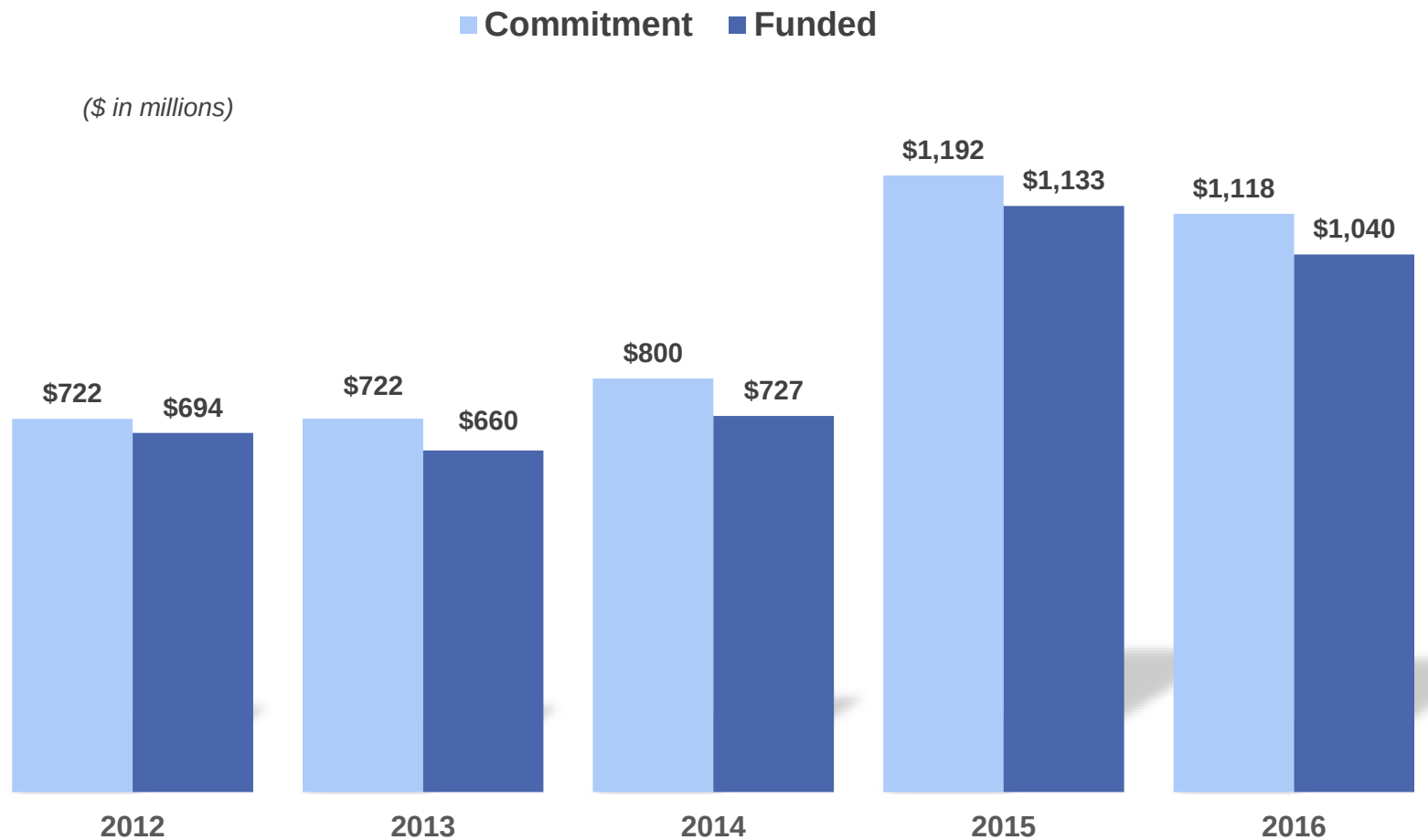
(2) Excludes purchase accounting

(3) Include purchase accounting, disposition gains on PCI loans, gain on sales of securities, and merger & integration costs

Solid Loan Growth



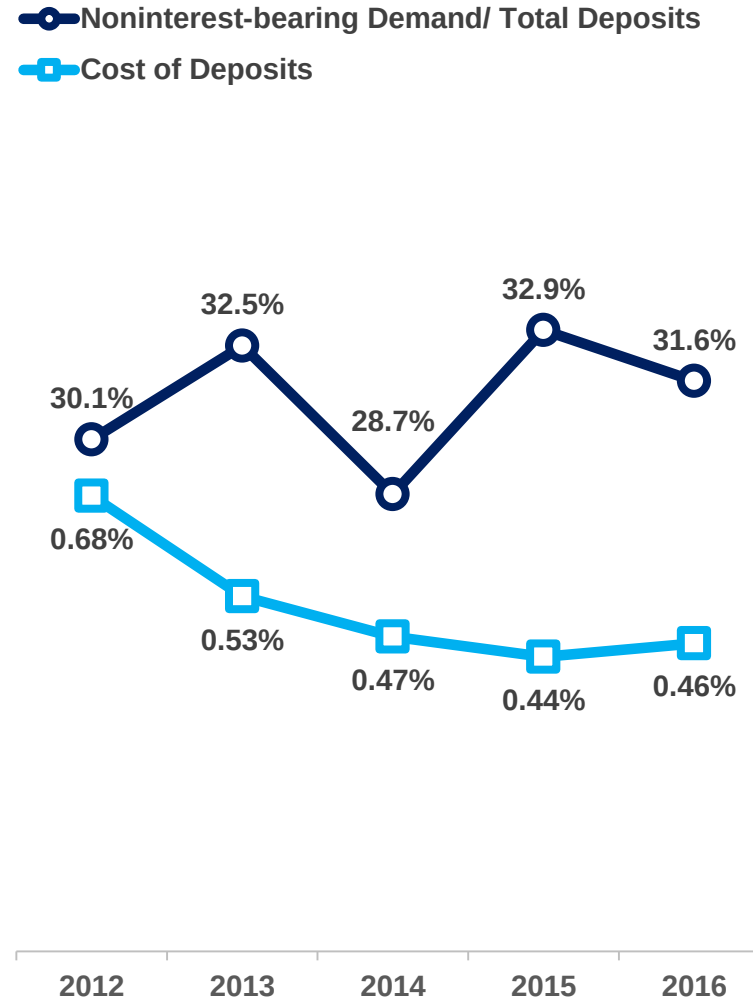
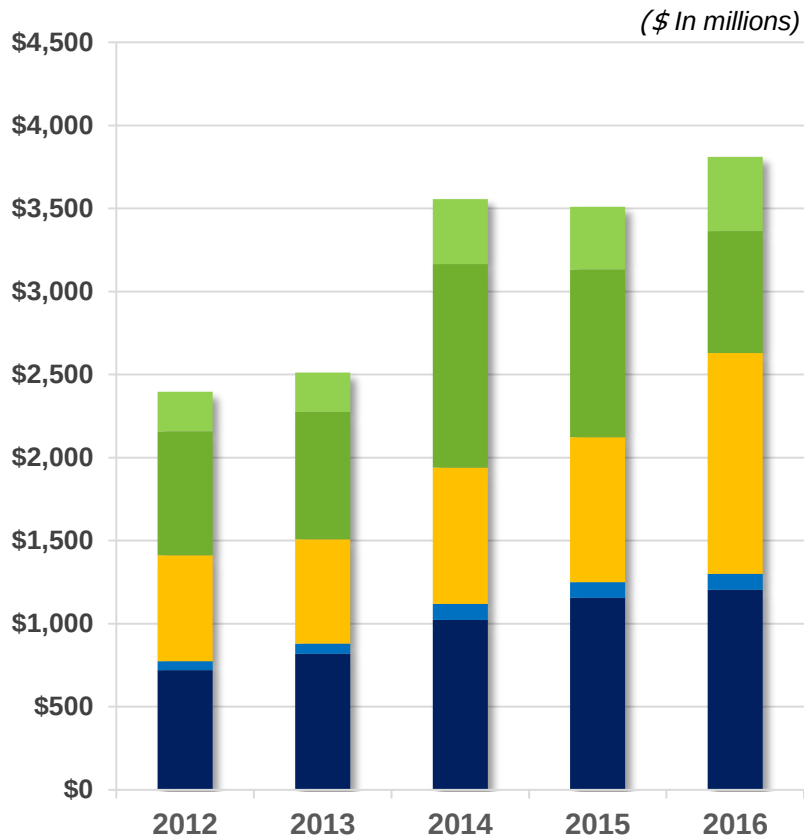
Loan Production



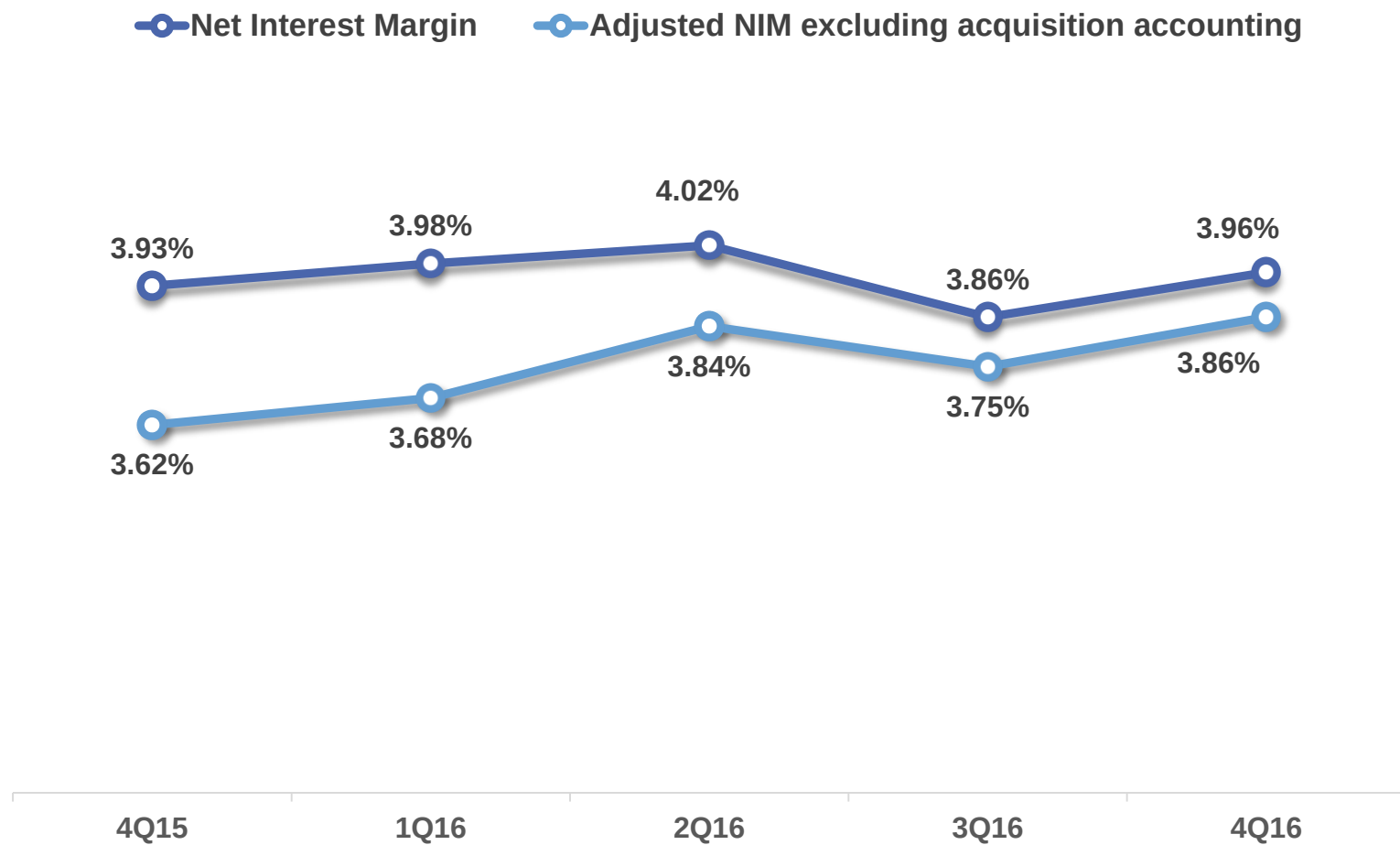
Production includes purchased loans: \$83MM (2012), \$112MM (2014), \$215MM (2015), \$170MM (2016)

Increasing Core Deposits

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

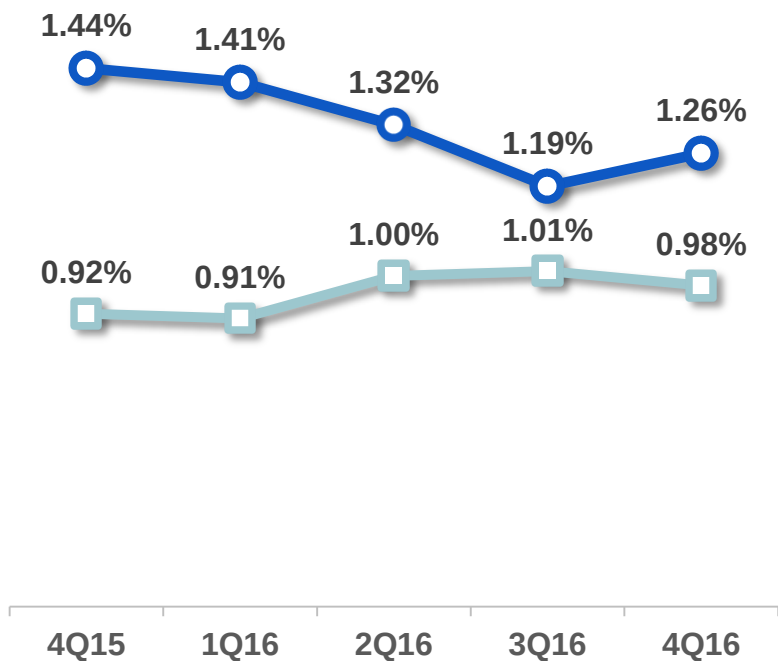


Net Interest Margin

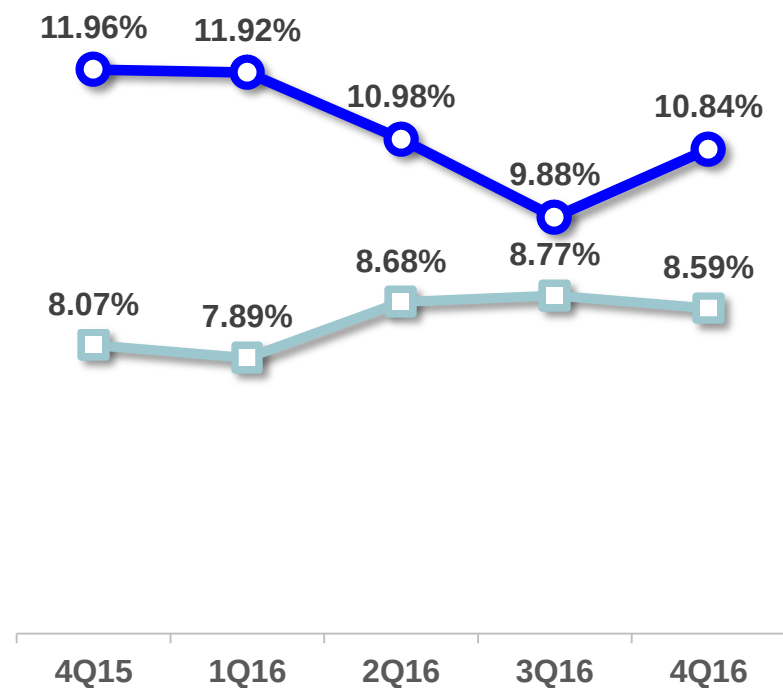


Strong Profitability Metrics

● Hanmi's ROAA ■ SNL US Bank Index*



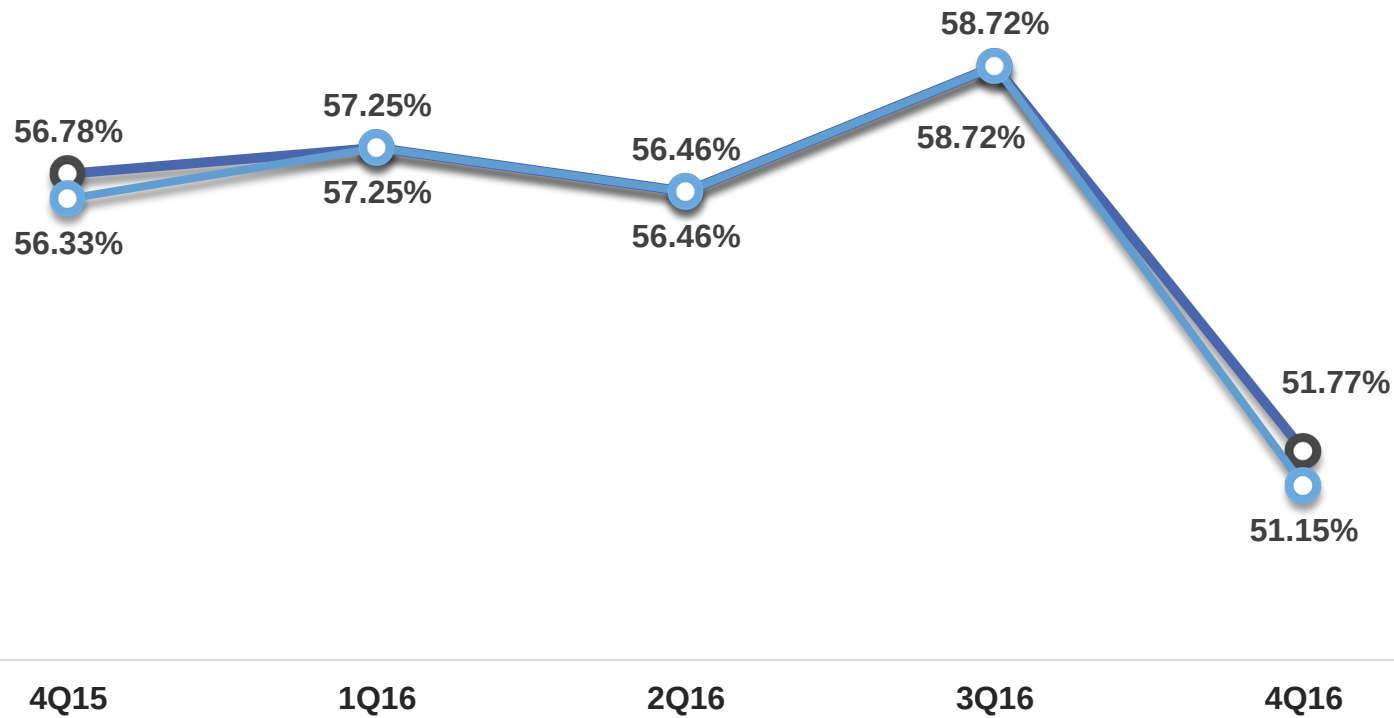
● Hanmi's ROAE ■ SNL US Bank Index*



* SNL US Bank Index includes all major exchange banks in SNL's coverage universe.

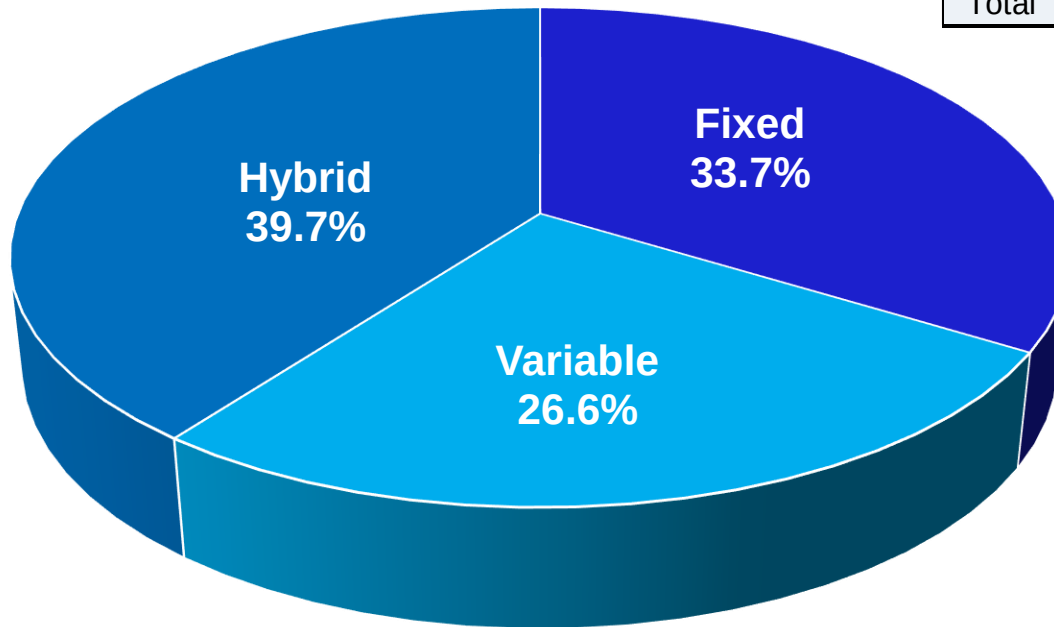
Improving Efficiency

● Efficiency Ratio ● Efficiency Ratio, ex. merger & integration costs



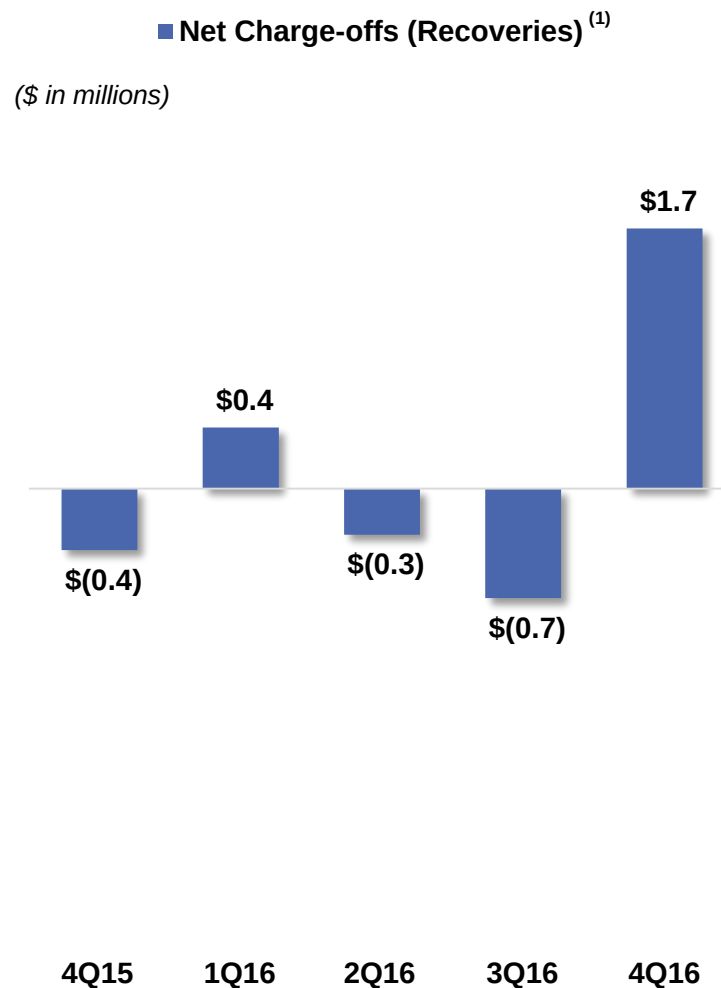
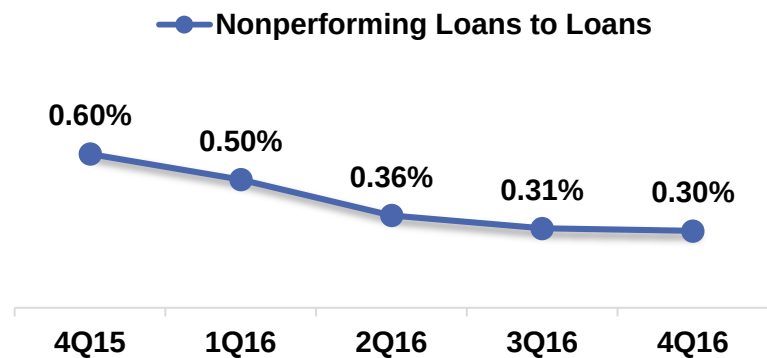
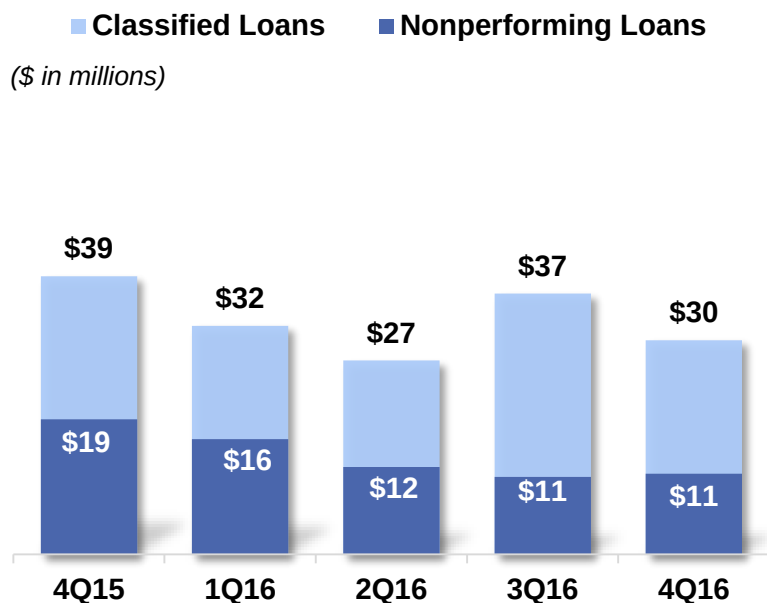
Rate Sensitive Loan Portfolio

(\$ in millions)	Amount	WAR
Variable	\$ 1,021	4.57%
Hybrid	1,527	4.41%
Fixed	1,297	4.60%
Total	\$ 3,845	4.52%



Remains well-positioned for a rising interest rate environment

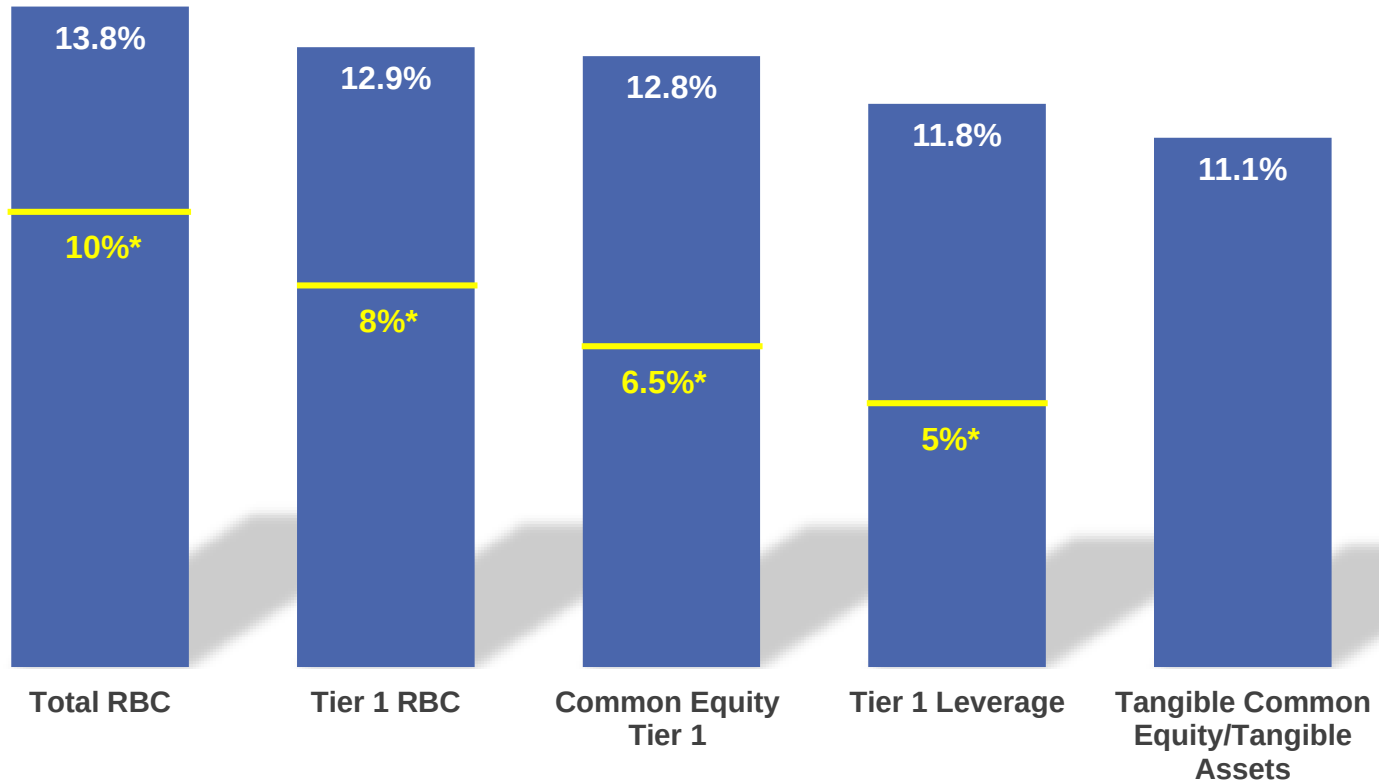
Strong Asset Quality



(1) Excludes charge-offs on PCI loans

Well-Capitalized

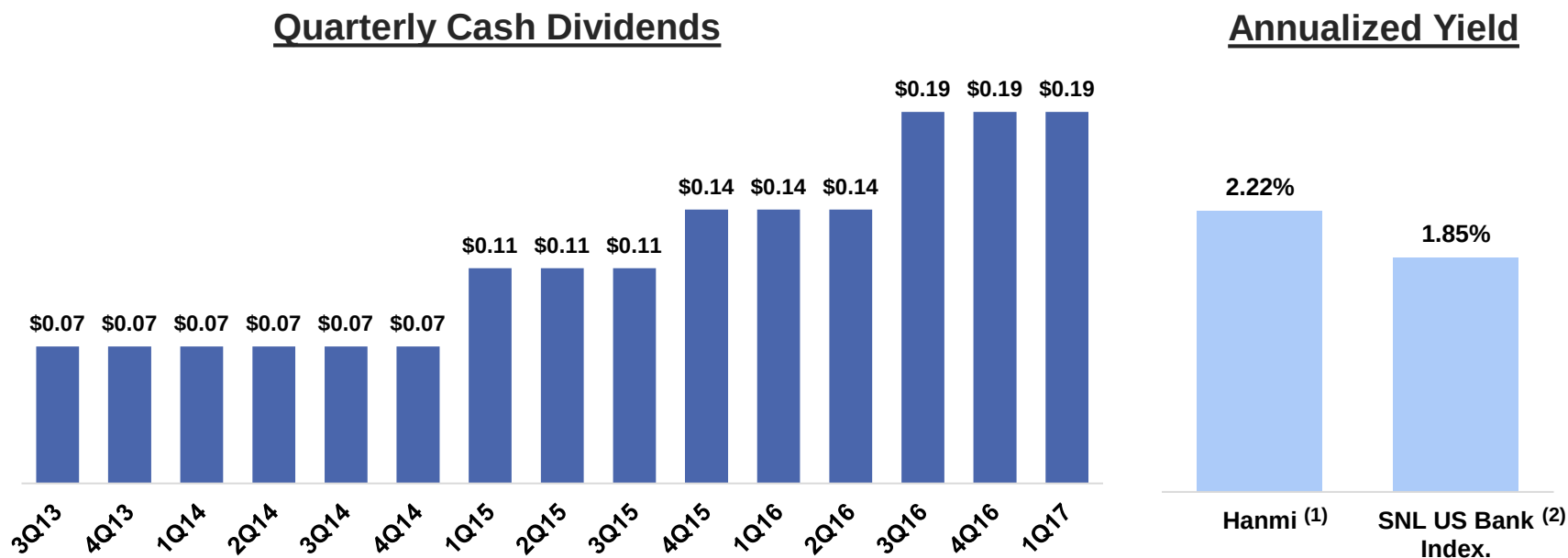
Capital Ratios



** Minimum threshold for a well-capitalized institution*

Growing Dividends

- Quarterly cash dividend increased 36% year-over-year to \$0.19 per share in 1Q 2017
→ Increased dividend three times since 2013
- Strong dividend yield: 2.22%⁽¹⁾ HAFC vs. 1.85%⁽²⁾ SNL US Bank Index



(1) Based on closing HAFC stock price on 1/26/2016 of \$34.25 and annualized quarterly dividend of \$0.19 announced on 1/26/2017.

(2) As of 1/26/2017; SNL US Bank Index includes all major exchange banks in SNL's coverage universe.

Strategic Market Expansion-Commercial Leasing

- ❑ Completed acquisition and commencement of the new Commercial Equipment Leasing division on 10/27/16
 - Included portfolio of \$228 million of equipment leases diversified across the U.S. with concentrations in California, Georgia and Texas with an average yield of 6%
 - Originated commercial leases of \$30 million for the two months of operations in 2016
- ❑ Complements Hanmi's ongoing strategic focus on business banking to diversify loan portfolio
 - Expands Hanmi's C&I origination platform to include commercial leasing to small and mid-sized businesses nationwide
 - Reduces CRE concentration as a percentage of total portfolio
- ❑ Transaction immediately accretive to earnings

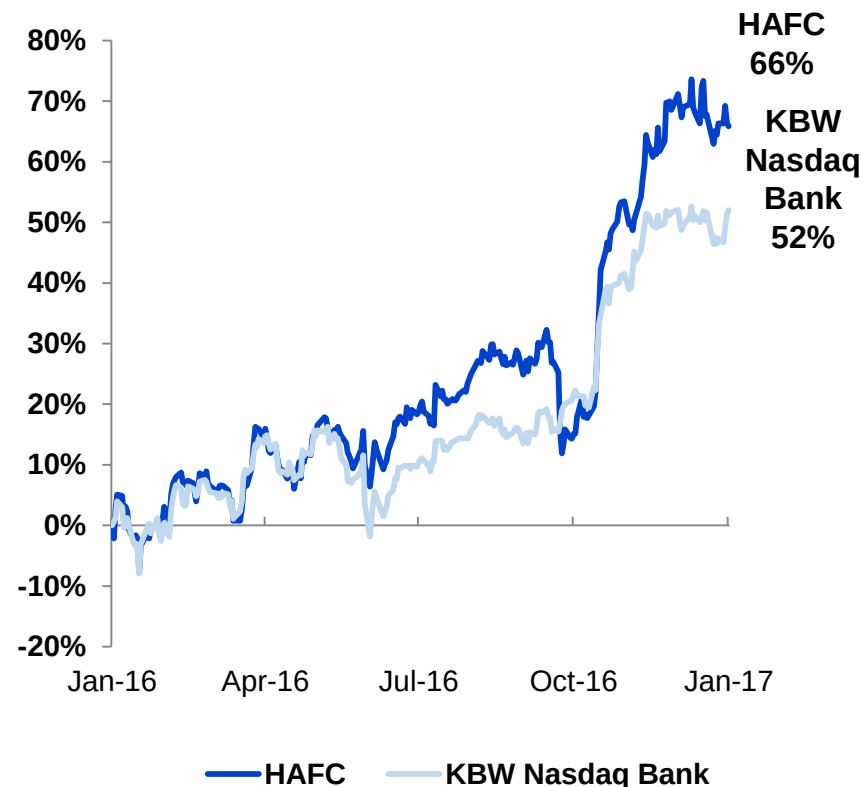
Investment Highlights & Opportunities

- ❑ Strong balance sheet and excellent asset quality
- ❑ Track-record of profitable growth
- ❑ Premier core deposit franchise with a low-cost deposit base
- ❑ Future earnings power
 - Loan growth
 - Healthy net interest margin
 - Scalable infrastructure to support growth
- ❑ Robust annualized dividend yield
- ❑ Solid relative stock performance *

52-week Stock Price Change (%)		
HAFC	KBW Nasdaq Bank	SNL US Bank
66%	52%	48%

* As of 1/26/2017; SNL US Bank Index includes all major exchange banks in SNL's coverage universe.

52-Week Stock Price Change (%)



As of 1/26/2017