

PiperJaffray®

Financial Services Conference

May 14-16, 2018



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 Company’s earnings release on April 24, 2018.

Hanmi: A Robust and Growing Franchise

Expanding Customer Reach

- Leading brand affinity & loyal customer base
 - 46% of Hanmi's customers have banked with us for 10+ years
- Coast to coast footprint in U.S. with 40 branches throughout major banking markets
- Expanding to wider Asian American & mainstream communities

Effective Risk Management

- Total risk based capital levels at 153% of minimum threshold for “well-capitalized” institutions
- NPA to assets of just 32 bps versus median of 59 bps for \$3 to \$10 billion U.S. banks¹



Hanmi Financial Corporation

Successful Business Model

- First Korean-American Bank in U.S., headquartered in Los Angeles
- \$5.3 billion in assets makes Hanmi among the largest Korean-American, U.S. based banks in the world
- Specialized in diverse range of lending services for small and middle market businesses

Consistent Execution

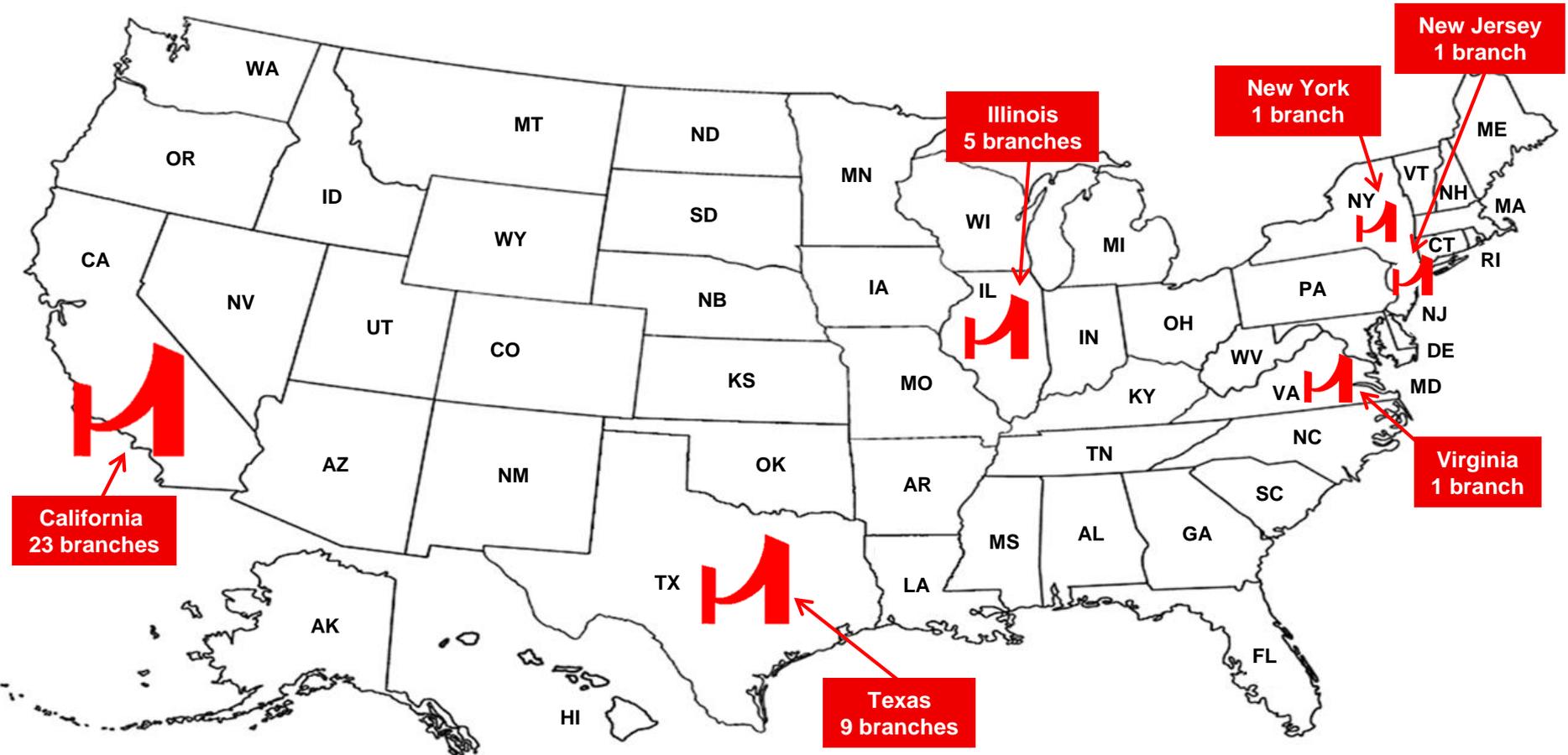
- Long track record of profitable growth
- Expense minded culture results in improving efficiency ratio year to year
- Proven M&A competency; successful business integration and performance
- ROAA and ROAE consistently outperforms SNL U.S. Bank Index²

(1) Source: S&P Market Intel; includes peers reporting 1Q18 results by 4/26/18

(2) SNL US Bank Index includes all major exchange banks in SNL's coverage universe

Nationwide Branch Network

Branches strategically located in largest Asian-American markets;
Expanded into NYC during 4Q 2017



*LPOs located in: CA, WA, CO, NY, NJ, GA, VA

Q1 2018 Financial Summary

Income Statement Summary

(\$ million, except EPS)	1Q18	4Q17	1Q17 ⁽³⁾	Change ^(1,2)	
				Q/Q	Y/Y
Net interest income	\$ 44.9	\$ 46.3	\$ 42.4	-3.1%	6.1%
Noninterest income	6.1	7.7	7.2	-21.1%	-16.0%
Operating revenue	51.0	54.0	49.6	-5.6%	2.9%
Noninterest expense	29.8	29.3	27.2	1.7%	9.2%
Provision for loan losses	0.6	0.2	(0.1)	195.0%	-911.3%
Pretax income	20.6	24.5	22.4	-16.2%	-8.2%
Income tax expense	5.7	13.0	8.6	-56.1%	-33.7%
Net income	\$ 14.9	\$ 11.5	\$ 13.8	29.2%	7.8%

Reported EPS-Diluted (in \$)	\$ 0.46	\$ 0.36	\$ 0.43	27.8%	7.0%
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Select Balance Sheet Items

Loans	\$ 4,414	\$ 4,304	\$ 3,944	2.5%	11.9%
Deposits	4,378	4,349	4,083	0.7%	7.2%
Total Assets	5,306	5,210	4,812	1.8%	10.3%
Stockholders' Equity	564	562	540	0.3%	4.6%

Profitability Metrics⁽²⁾

Return on average assets	1.16%	0.88%	1.18%	28	-2
Return on average equity	10.65%	8.12%	10.46%	253	19
TCE/TA	10.43%	10.58%	10.98%	-15	-55
Net interest margin	3.70%	3.79%	3.89%	-9	-19
Efficiency ratio	58.36%	54.16%	54.95%	420	341

(1) Percentage change calculated from dollars in thousands

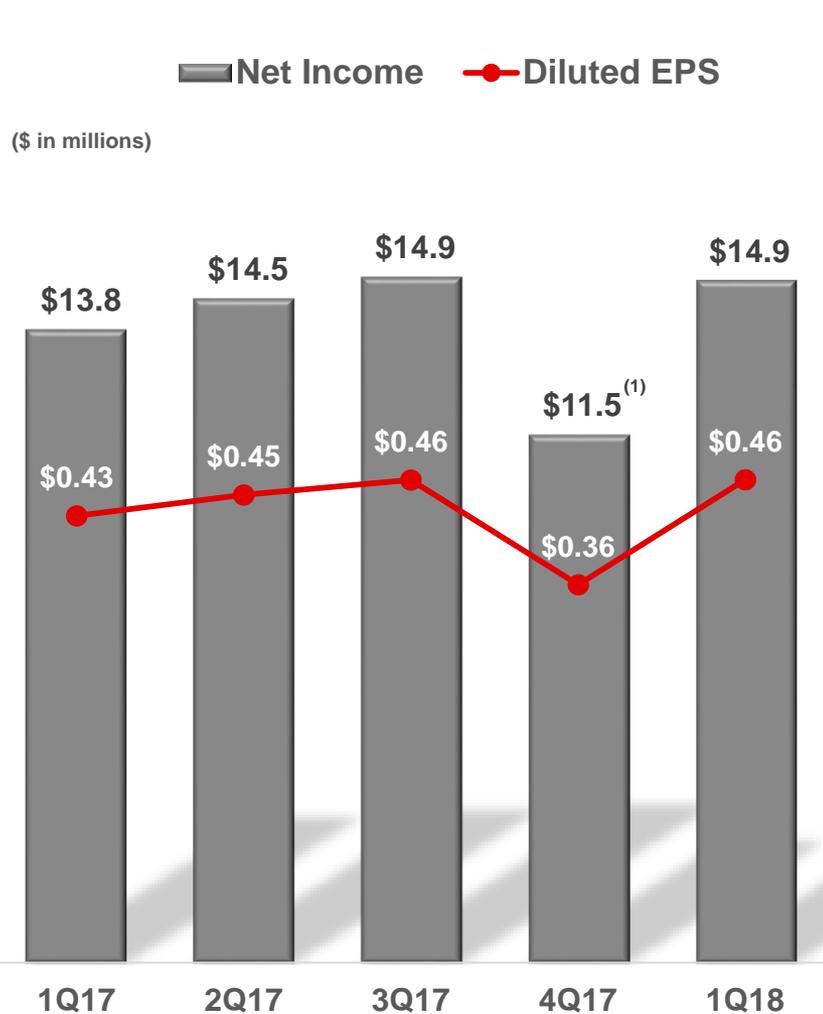
(2) Change in basis points for returns and ratios

(3) Numbers may not foot due to rounding

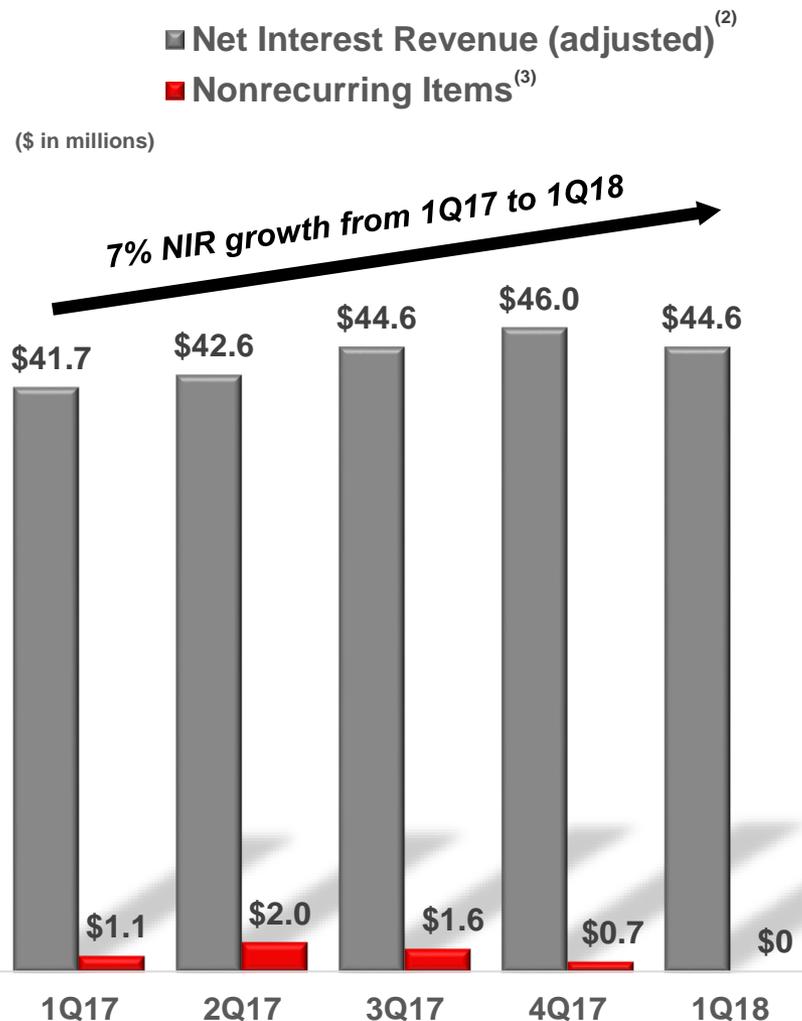
Key Highlights

- First quarter net income of \$14.9 million, or \$0.46 per diluted share, up 29.2% from the prior quarter and up 7.8% year-over-year
- Loans and leases receivable of \$4.4 billion, up 10.0% in the first quarter on an annualized basis driven by new loan and lease production of \$245.3 million; Loans and leases receivable up 11.9% year-over-year
 - 15th consecutive quarter of year-over-year double-digit loan growth
- Deposits of \$4.4 billion, up 2.8% in the first quarter on an annualized basis; Total deposits are up 7.2% year-over-year
- Return on average assets was 1.16% and return on average equity was 10.65% compared with 0.88% and 8.12% for the prior quarter and 1.18% and 10.46% a year ago
- Announced Q2 2018 dividend of \$0.24 per share; increased dividend 5 times since 2013

Strong Earnings Performance



(1) Includes \$3.9 million of additional income tax expense from the re-measurement of deferred tax assets due to passage of Tax Reform; reduced 4Q17 net income by \$0.12 per diluted share



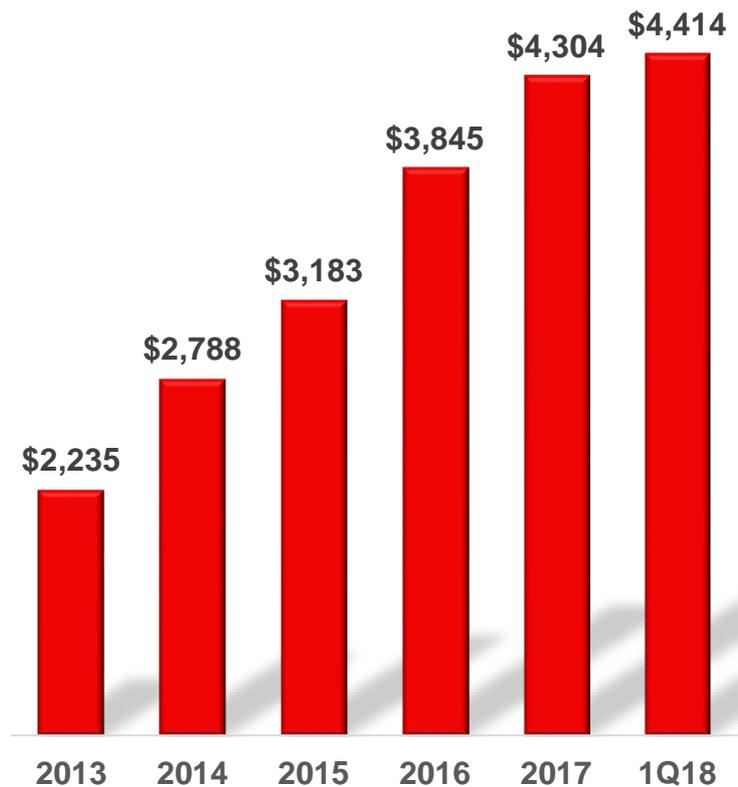
(2) Excludes purchase accounting

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

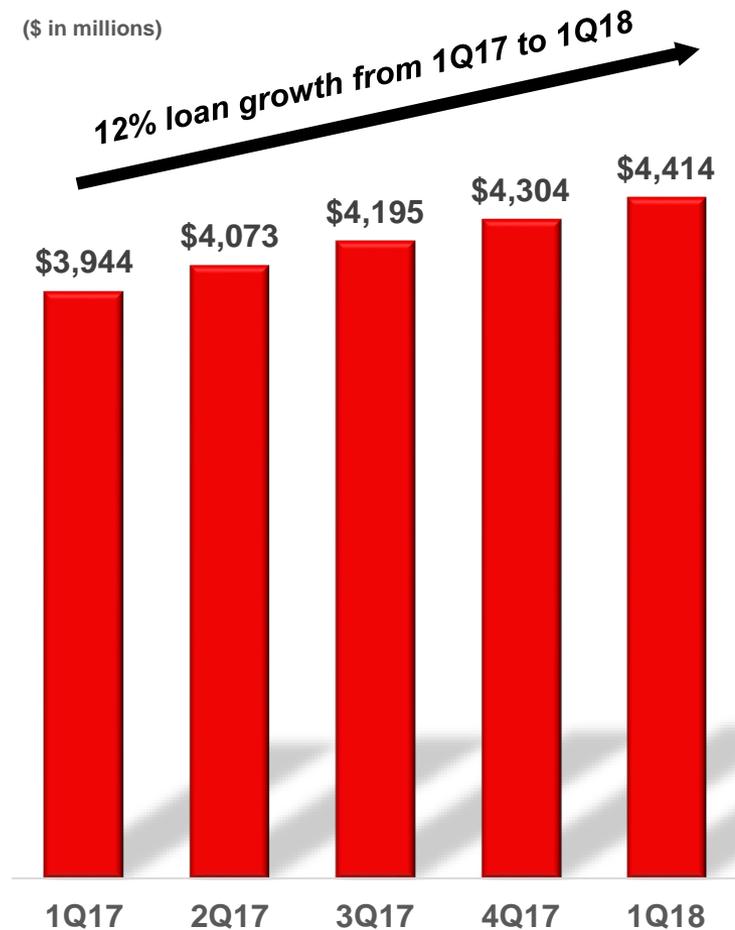
Solid Loan Growth

15th consecutive quarter of YoY double-digit loan growth

(\$ in millions)

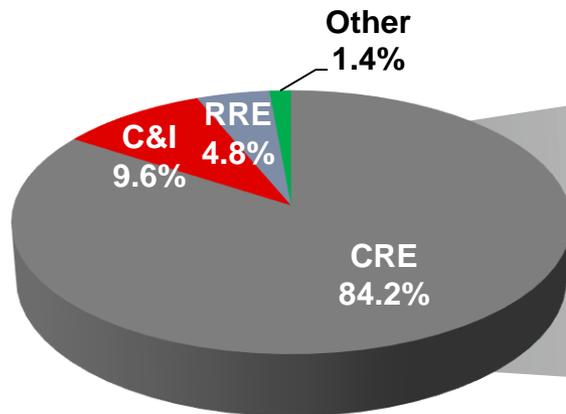


(\$ in millions)



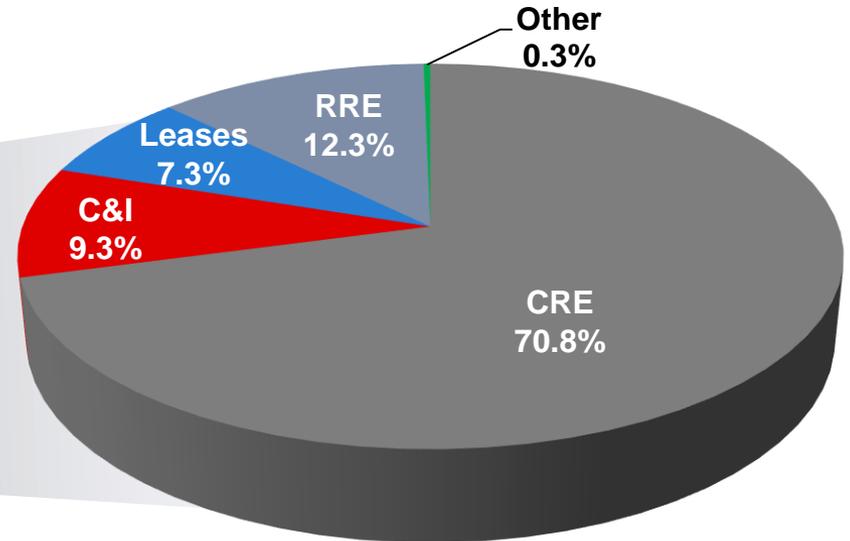
Successful Portfolio Diversification Strategy

**Loan Composition
Q1 2014**



**Total Portfolio:
\$2.3 billion**

**Loan Composition
Q1 2018**

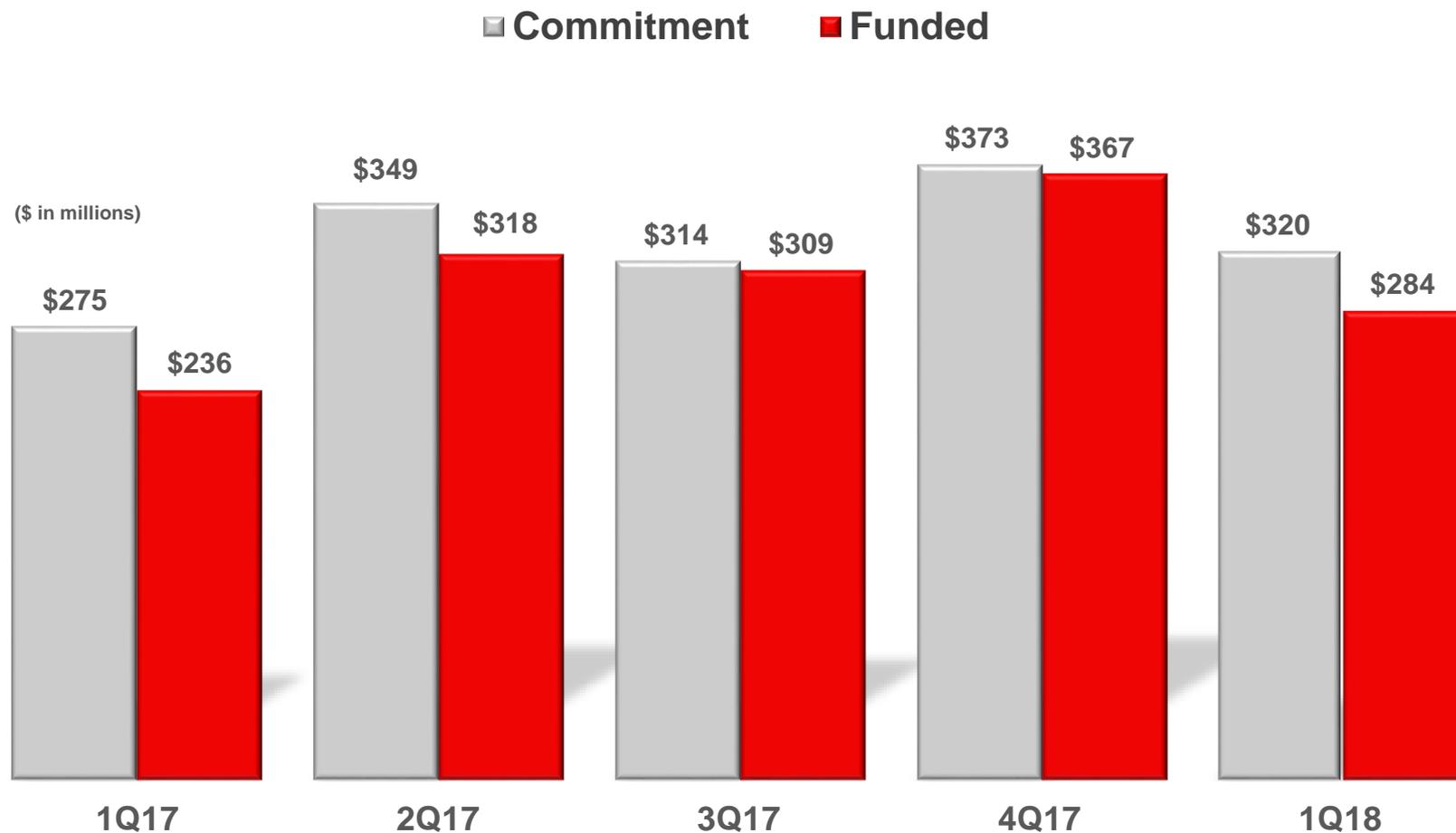


**Total Portfolio:
\$4.4 billion**

18% CAGR

Significant progress in reducing CRE concentration from 84% of total portfolio to 71% today

Robust Loan Production



Funded includes purchased loans: \$33.6MM (1Q17), \$39.4MM (2Q17), \$88.2MM (3Q17), \$105.0MM (4Q17), \$38.9MM (1Q18)

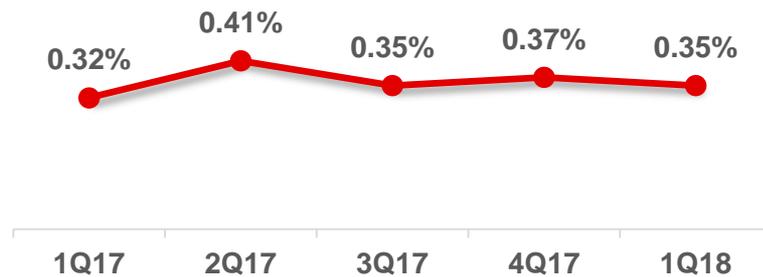
Strong Asset Quality

■ Classified Loans ■ Nonperforming Loans

(\$ in millions)

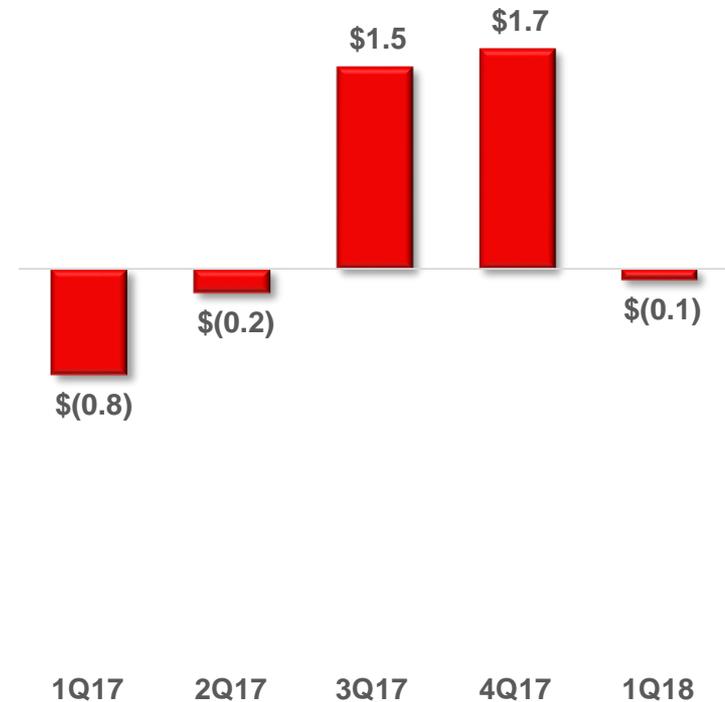


● Nonperforming Loans to Loans



■ Net Charge-offs (Recoveries)⁽¹⁾

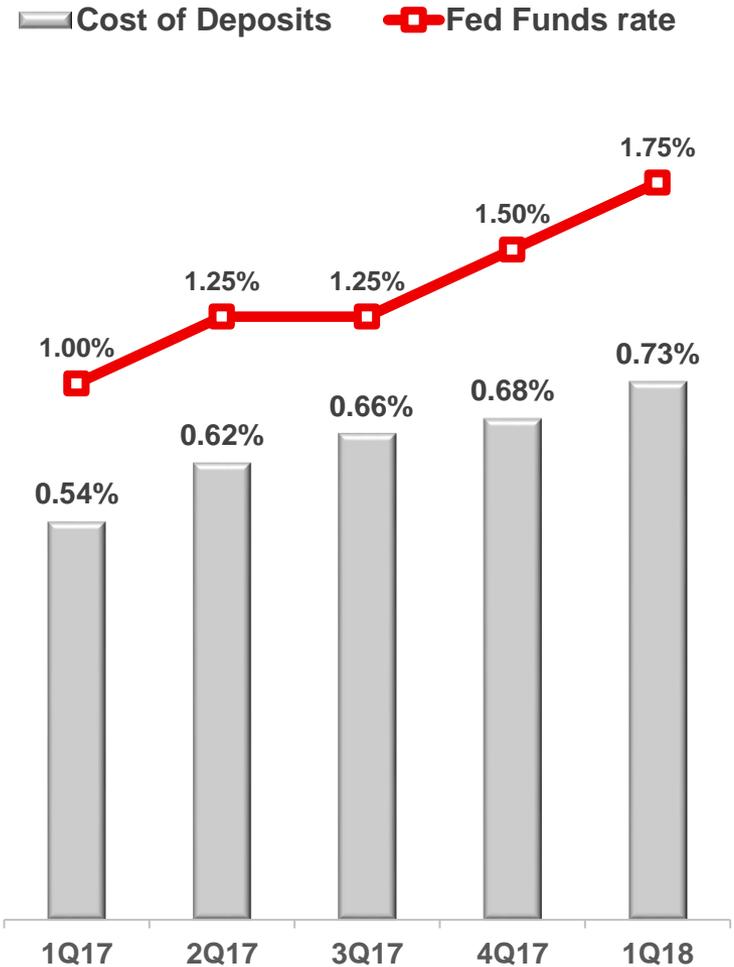
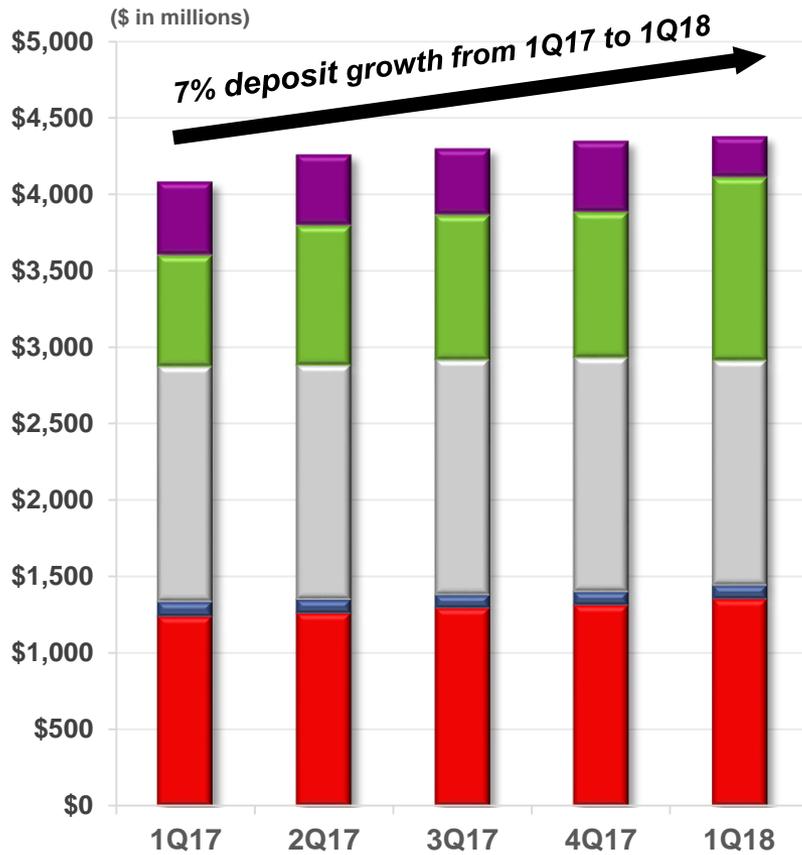
(\$ in millions)



(1) Excludes charge-offs on PCI loans

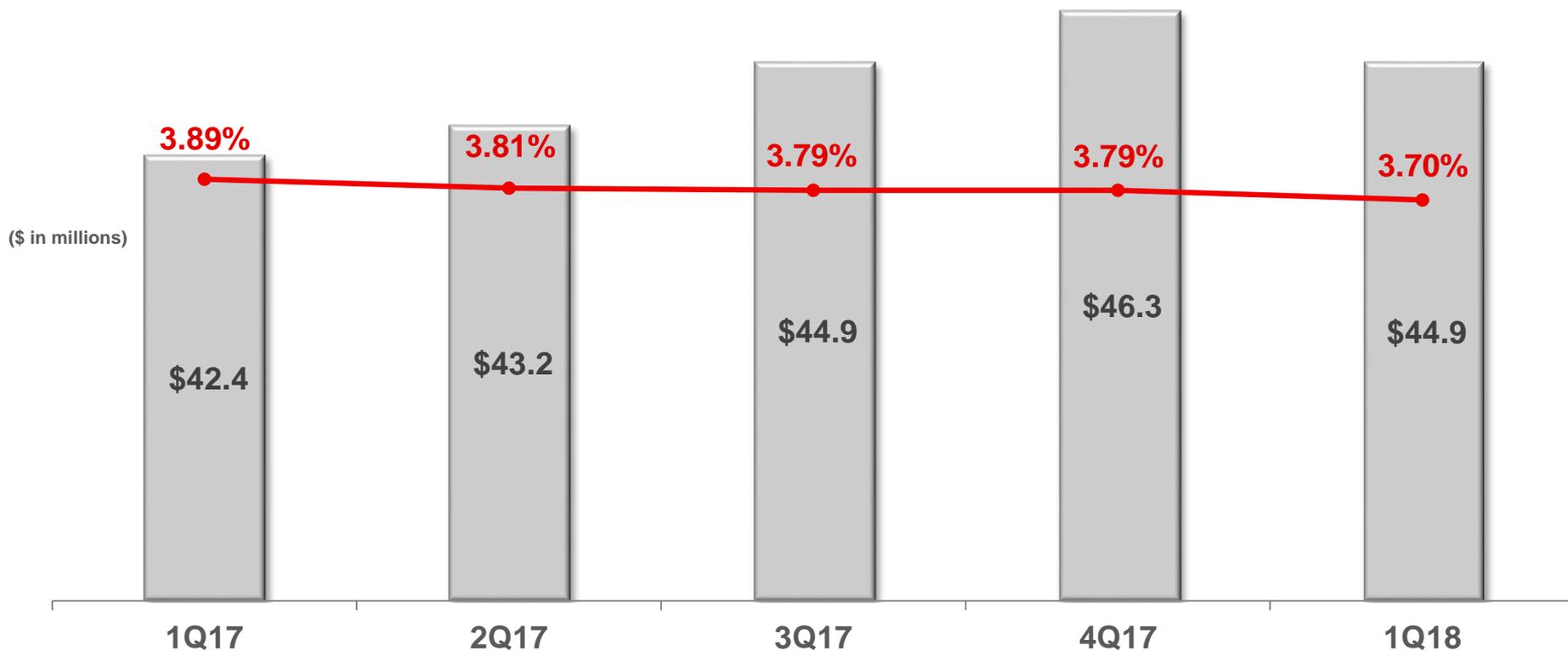
Increasing and Diversified Deposit Base

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

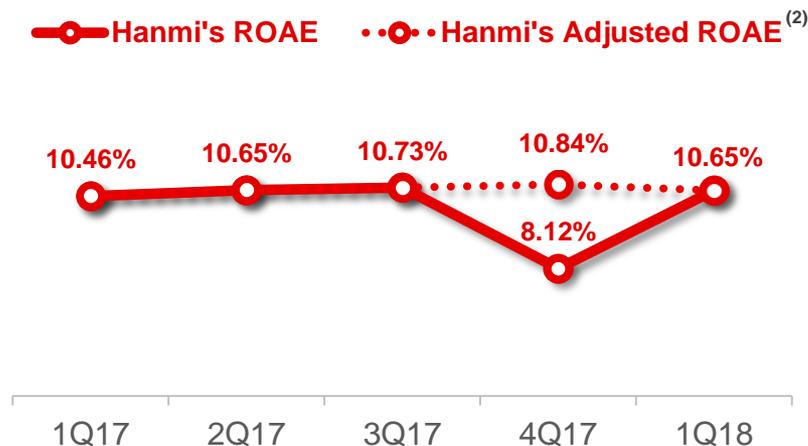
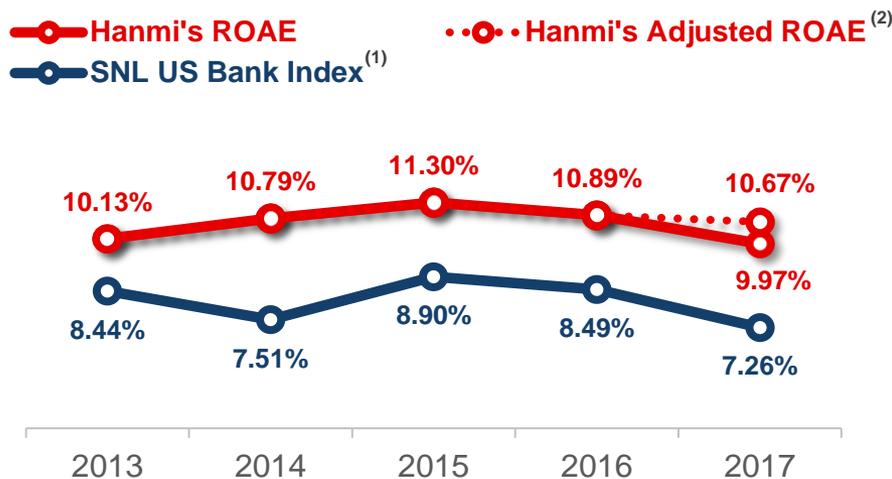
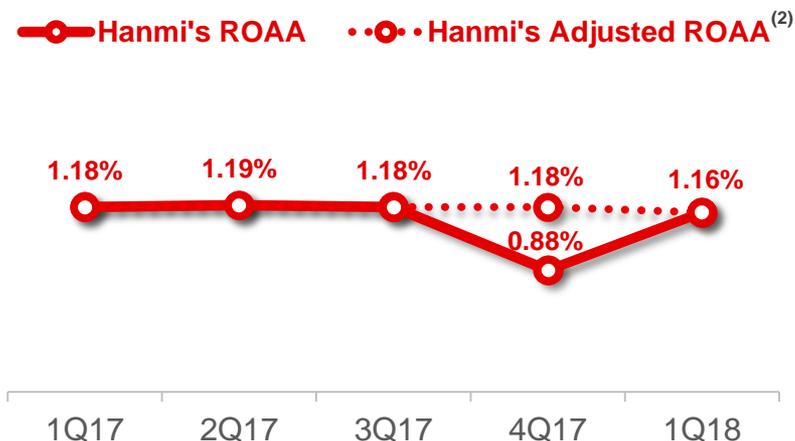
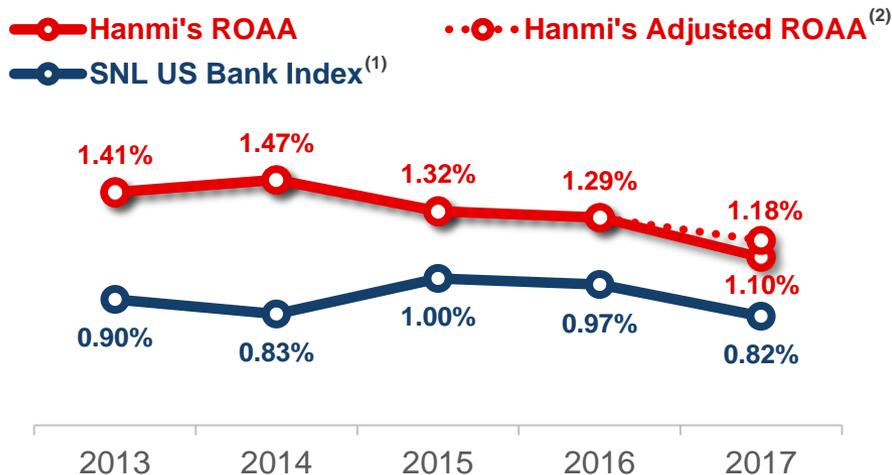


Strong Income Growth and Net Interest Income

■ Net Interest Income ● Net Interest Margin



Strong Profitability Metrics

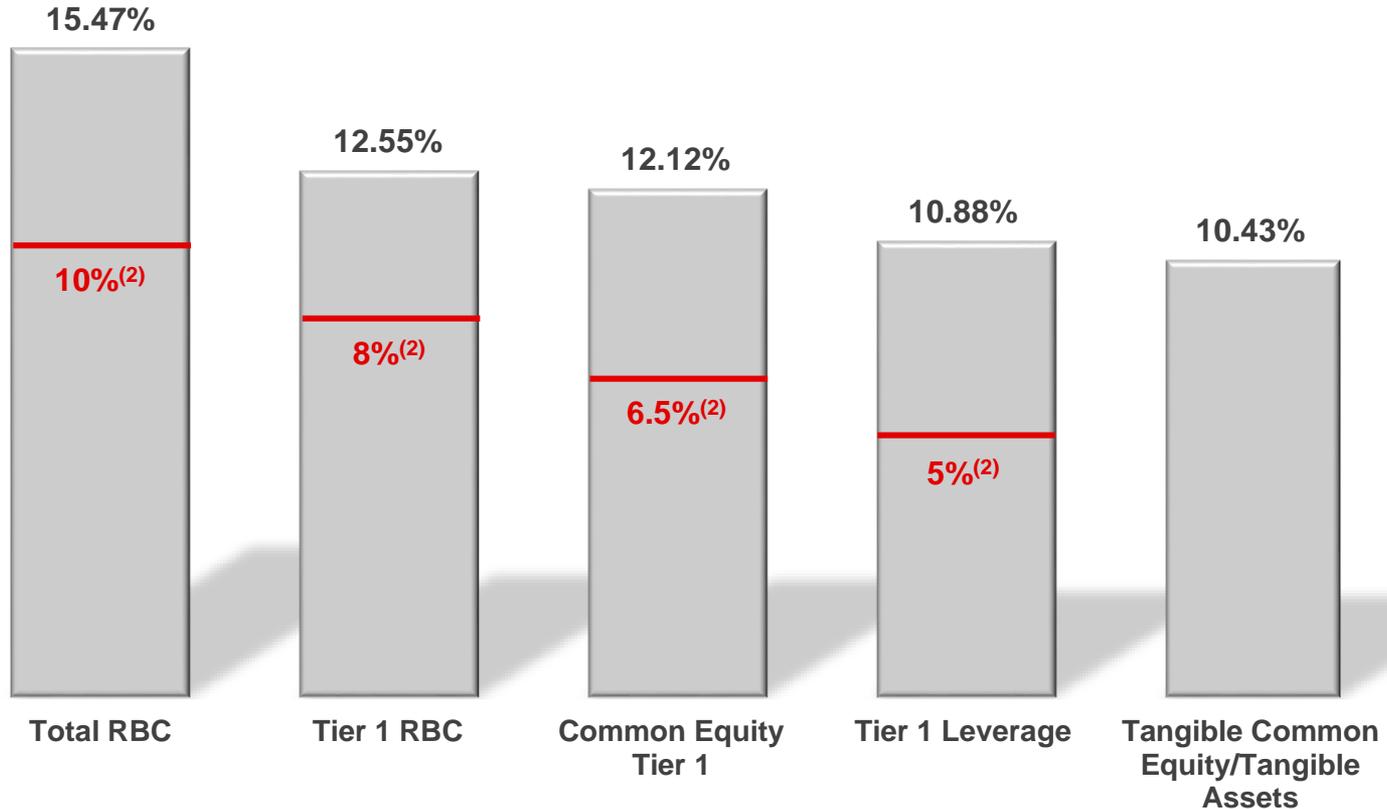


(1) SNL US Bank Index includes all major exchange banks in SNL's coverage universe.

(2) Represents Hanmi's ROAA and ROAE excluding the effects of the 4Q17 \$3.9 million charge from the re-measurement of deferred tax assets.

Well-Capitalized

Capital Ratios⁽¹⁾



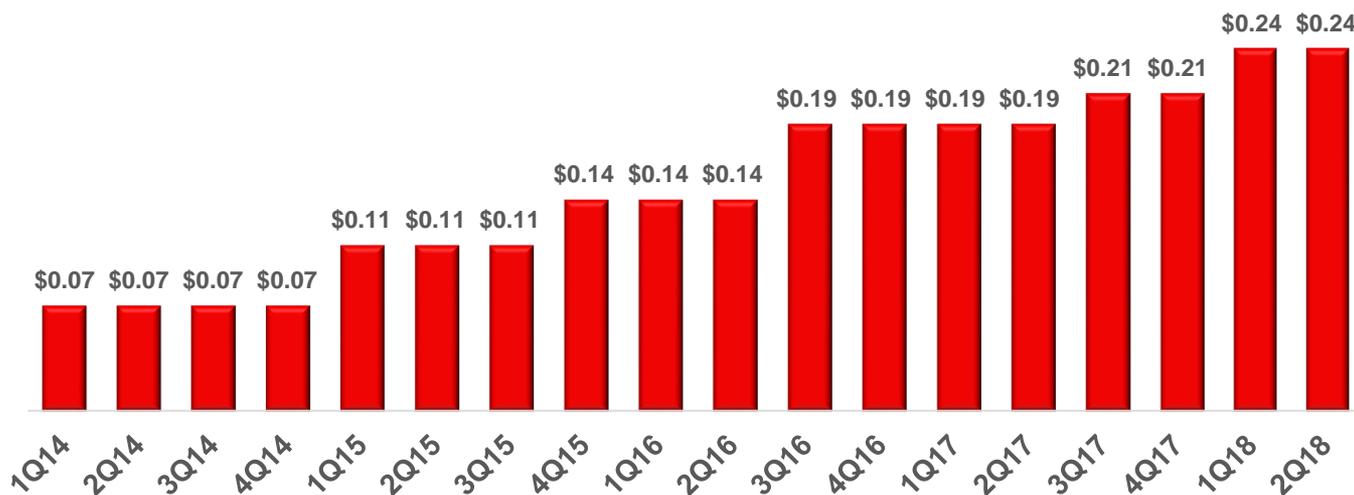
(1) Capital ratios are preliminary for March 31, 2018.

(2) Minimum threshold for a well-capitalized institution.

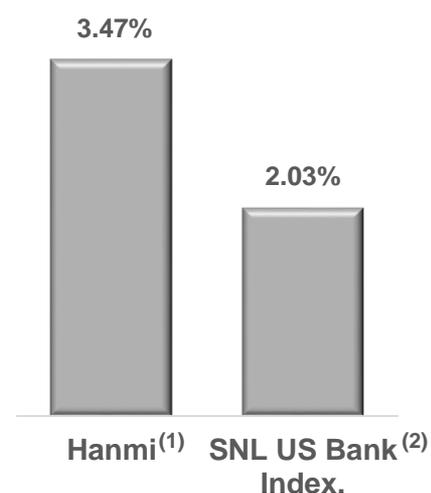
Growing Dividends

- Quarterly cash dividend increased 26% year-over-year to \$0.24 per share in 2Q 2018
 - Increased dividend five times since dividend initiated in 2013
- Strong dividend yield: 3.47%⁽¹⁾ HAFC vs. 2.03%⁽²⁾ SNL US Bank Index

Quarterly Cash Dividends



Annualized Yield



(1) Based on closing HAFC stock price on 5/4/2018 of \$27.65 and annualized quarterly dividend of \$0.24 announced on 4/26/2018.

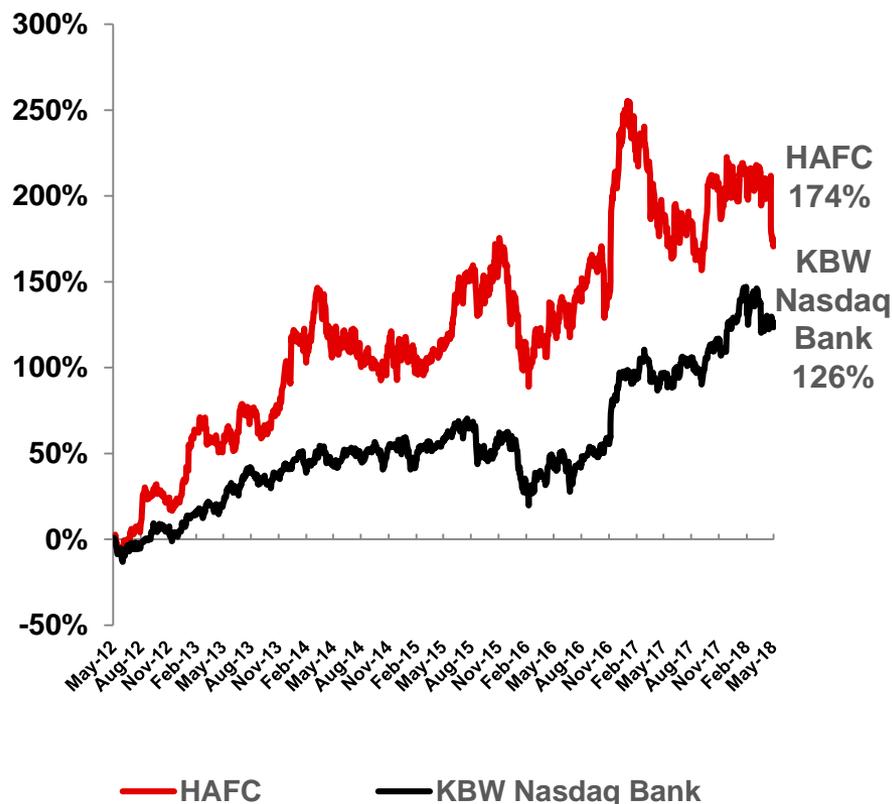
(2) As of 5/4/2018; SNL US Bank Index includes all major exchange banks in SNL's coverage universe.

Investment Highlights & Opportunities

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

6-Year Stock Price Change (%)		
HAFC	KBW Nasdaq Bank	SNL US Bank
174%	126%	128%

6-Year Stock Price Change (%)



* As of 5/4/2018; SNL US Bank Index includes all major exchange banks in SNL's coverage universe.

As of 5/4/2018