



NASDAQ | **HAFC**

3Q25 Earnings Supplemental Presentation

October 21, 2025

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 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, financial condition and results of operations, 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 changes in governmental policy, legislation and regulations, changes in monetary policy, economic uncertainty and changes in economic conditions, potential recessionary conditions, inflation, the effect of the imposition of tariffs and any retaliatory responses, the impact of the current federal government shutdown, including our ability to effect sales of small business administration loans, fluctuations in interest rate and credit risk, competitive pressures, our ability to access cost-effective funding, the ability to enter into new markets successfully and capitalize on growth opportunities, balance sheet management, liquidity and sources of funding, the size and composition of our deposit portfolio, including the percentage of uninsured deposits in the portfolio, increased assessments by the Federal Deposit Insurance Corporation, risk and effect of natural disasters, a failure in or breach of our operational or security systems or infrastructure, including cyberattacks, the adequacy of and changes in the economic estimates and methodology of calculating our allowance for credit losses, 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 our earnings release dated October 21, 2025, 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.

3Q25 HIGHLIGHTS

Earnings Performance

- Third quarter net income was \$22.1 million, or \$0.73 per diluted share, compared with \$15.1 million, or \$0.50 per diluted share in the second quarter, driven by an increase in net interest income and a decrease in credit loss expense.
- Preprovision net revenues grew 16.4%, or \$4.7 million, reflecting a 6.9% increase in net interest income, a 15 basis point increase in net interest margin, a 22.4% increase in noninterest income and well-managed noninterest expenses with the efficiency ratio declining to 52.65%.

Loans and Deposits

- Loans receivables were \$6.53 billion at September 30, 2025, up 3.5% from the end of the second quarter; loan production for the third quarter was \$570.8 million, with a weighted average interest rate of 6.91% compared to \$329.6 million at a weighted average interest rate of 7.10% for the second quarter.
- Deposits were \$6.77 billion on September 30, 2025, up 0.6% from the end of the second quarter; noninterest-bearing deposits were 30.8% of total deposits.

Asset Quality

- Nonperforming assets were \$21.4 million at September 30, 2025, down 17.7% from the previous quarter and represented 0.27% of total assets, compared to \$26.0 million and 0.33% of total assets
- Criticized loans also declined 2.6% to \$45.4 million, or 0.69% of total loans, from \$46.6 million, or 0.74% of total loans

Capital

- Hanmi's capital position remains strong with the tangible common equity to tangible assets⁽¹⁾ at 9.80% and the common equity tier 1 capital ratio at 12.01%.
- The company repurchased 199,698 common shares at a weighted average price of \$23.45. Tangible book value per share⁽¹⁾ was \$25.64.

Net Income
\$22.1M

Diluted EPS
\$0.73

ROAA
1.12%

ROAE
10.69%

NIM
3.22%

Efficiency Ratio
52.65%

(1) Non-GAAP financial measure; refer to the non-GAAP reconciliation slide



LOAN PRODUCTION

Loan production of **\$570.8 million** in the third quarter included a meaningful contribution from commercial and industrial production, which increased **296%** to **\$211.5 million** quarter-over-quarter.

\$176.8M

Commercial real estate
loan production

\$211.5M

Commercial and industrial
loan production

\$34.3M

Equipment finance
production

\$103.2M

Residential mortgage^(1,4)
production

\$44.9M

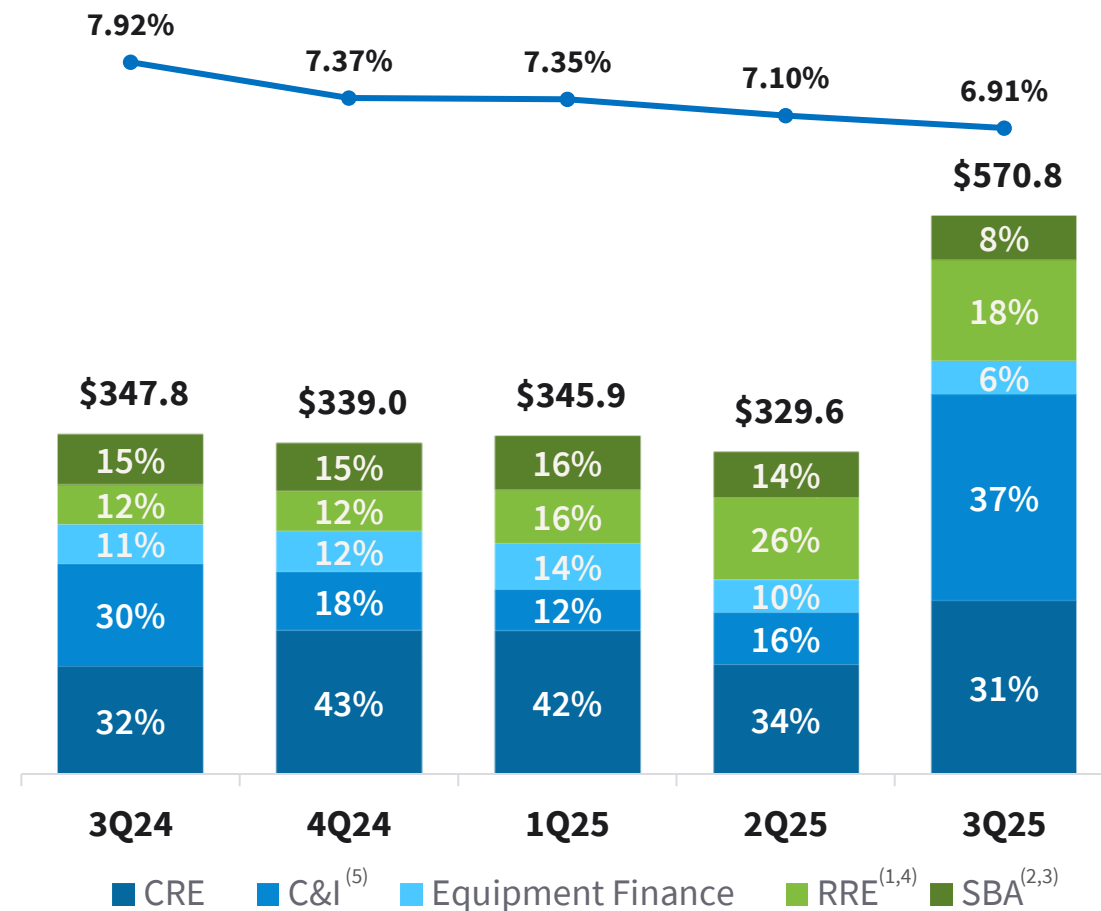
SBA^(2,3) loan production

Note: Numbers may not add due to rounding

- (1) Residential mortgage includes \$0.0 million of consumer loans for 3Q25
- (2) \$51.6 million, \$49.7 million, \$55.2 million, \$46.8 million, and \$44.9 million of SBA loan production includes \$25.6 million, \$15.4 million, \$30.8 million, \$23.3 million, and \$20.6 million of loans secured by CRE and the remainder representing C&I loans for 3Q24, 4Q24, 1Q25, 2Q25, and 3Q25, respectively
- (3) Production includes purchases of guaranteed SBA loans of \$13.7 million, \$20.3 million, \$11.0 million, \$0 million, and \$0 million for 3Q24, 4Q24, 1Q25, 2Q25, and 3Q25, respectively
- (4) Production includes mortgage loan purchases of \$10.7 million, \$10.0 million, \$10.3 million, and \$3.0 million for 3Q24, 1Q25, 2Q25, and 3Q25, respectively
- (5) Production includes C&I loan purchases of \$0.6 million for 4Q24

New Production and Weighted Average Coupon

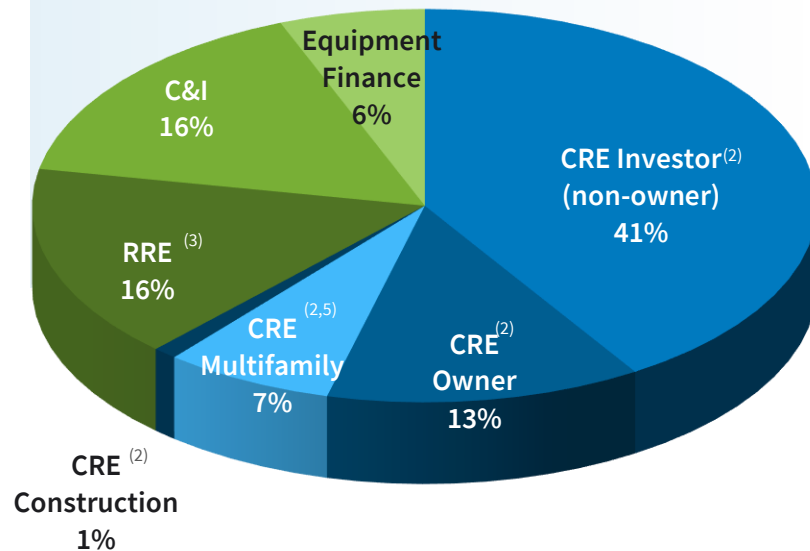
(\$ in millions)



LOAN PORTFOLIO

\$6.53 Billion Loan Portfolio

(as of September 30, 2025)



	Outstanding (\$ in millions)	3Q25 Average Yield
Commercial Real Estate (CRE) ^(1,2) Portfolio	\$4,015	5.74%
Residential Real Estate (RRE) ⁽³⁾ Portfolio	\$1,044	5.38%
Commercial & Industrial (C&I) ⁽¹⁾ Portfolio	\$1,052	7.72%
Equipment Finance Portfolio	\$417	6.61%

	# of Loans	Weighted Average Loan-to-Value Ratio ⁽⁴⁾	Weighted Average Debt Coverage Ratio ⁽⁴⁾
CRE ⁽²⁾ Investor (non-owner)	820	48.8%	2.03x
CRE ⁽²⁾ Owner Occupied	712	46.3%	2.68x
CRE ^(2,5) Multifamily	155	54.0%	1.57x

Note: Numbers may not add due to rounding

(1) Includes syndicated loans of \$507.3 million in total commitments (\$402.7 million disbursed) across C&I (\$395.7 million committed and \$309.0 million disbursed) and CRE (\$111.6 million committed and \$93.7 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 \$1.1 million of HELOCs and \$6.7 million in consumer loans

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

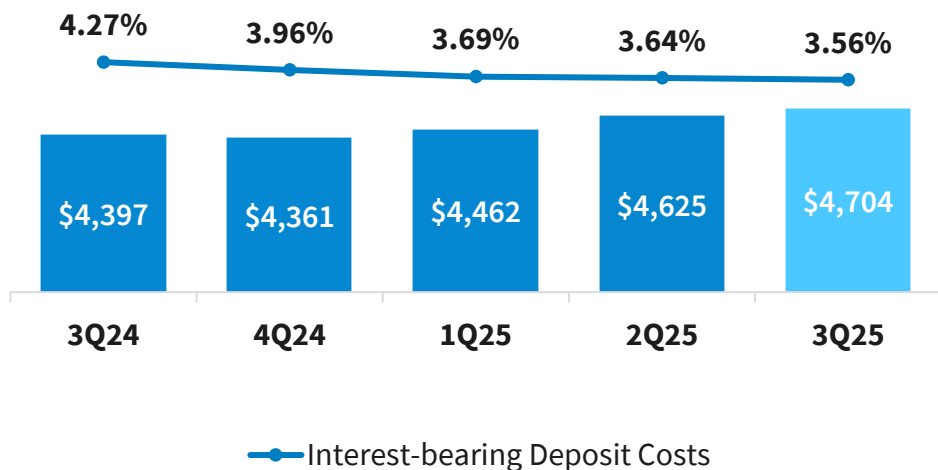
(5) \$78.7 million, or 17.9%, of the CRE multifamily loans are rent-controlled in New York City

DEPOSIT PORTFOLIO

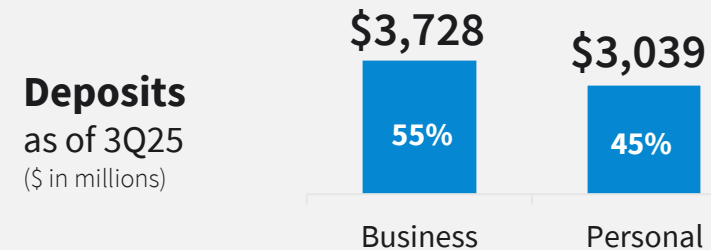
Total deposits increased **0.6%** to **\$6.77 billion**, led by a **\$58.0 million**, or **2.4%**, increase in time deposits, quarter-over-quarter.

Noninterest-bearing demand deposits represented 30.8% of total deposits at September 30, 2025. Estimated uninsured deposit liabilities were 44.2% of the deposits. Brokered deposits remained low at 1.3% of the deposit base.

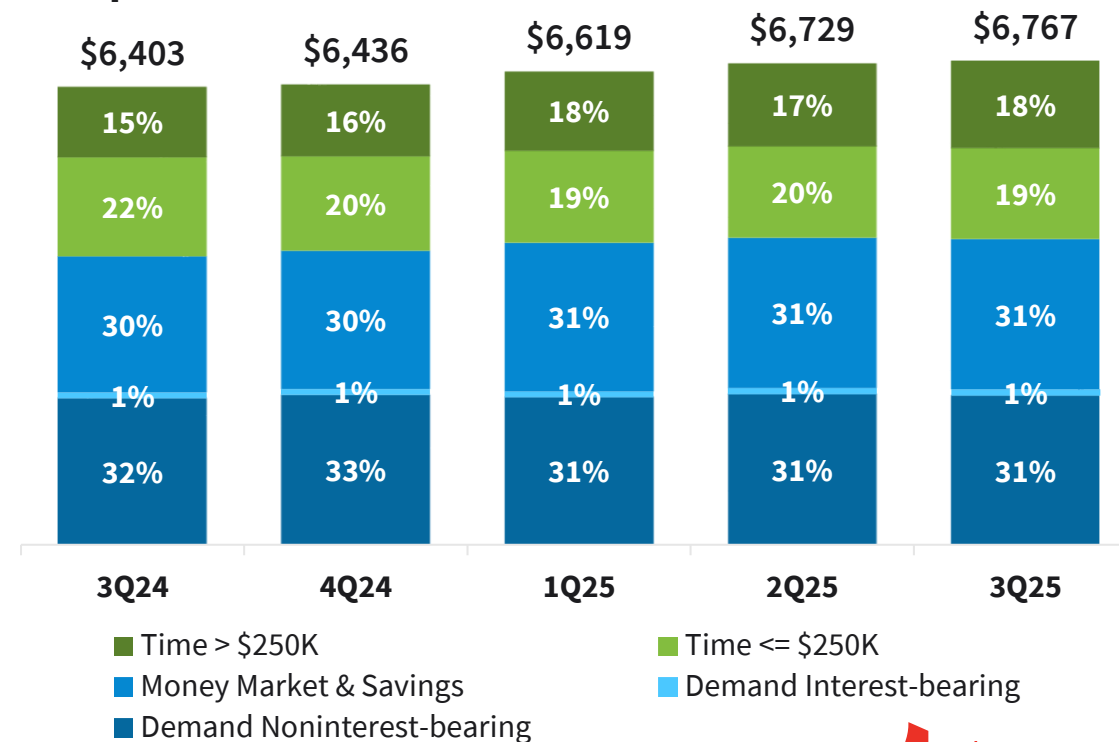
Average Interest-bearing Deposits (\$ in millions)



Note: Numbers may not add due to rounding

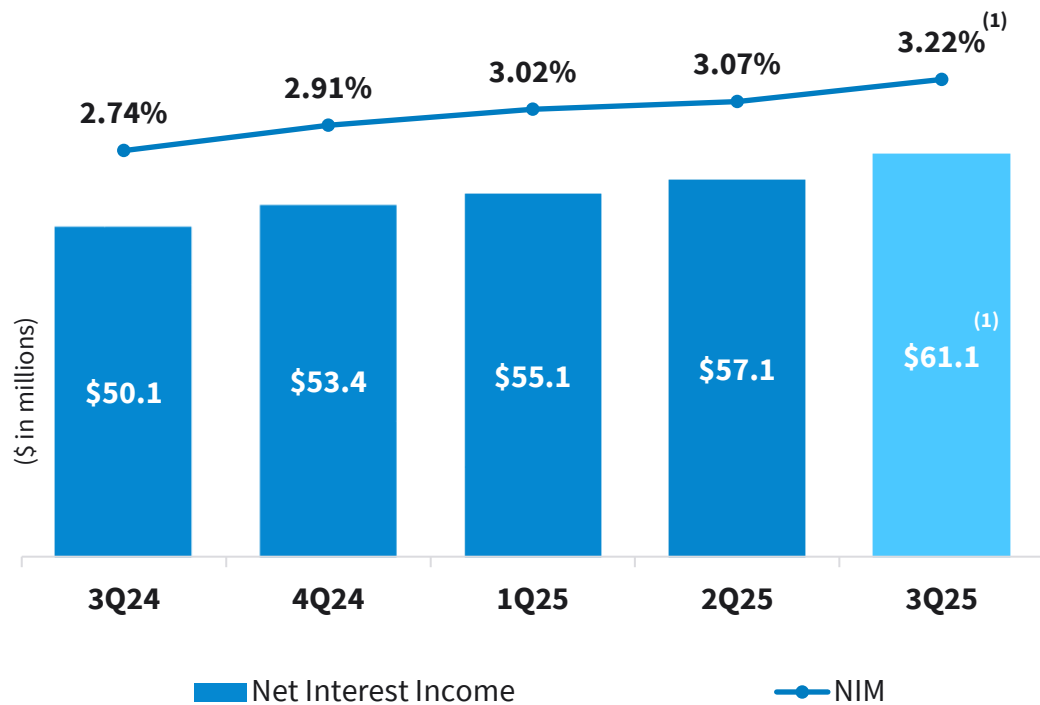


Deposits (\$ in millions)

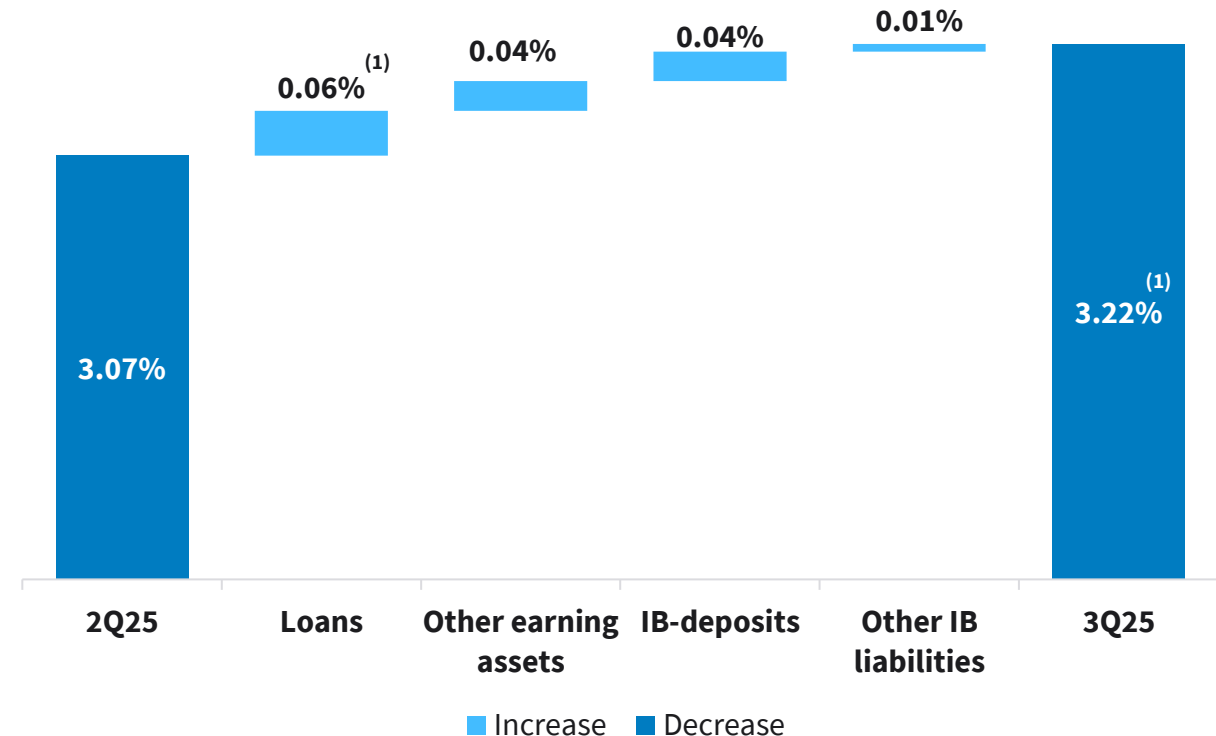


NET INTEREST INCOME | NET INTEREST MARGIN

Net interest income for the third quarter was **\$61.1 million** and net interest margin (taxable equivalent) was **3.22%**, both up from the second quarter.



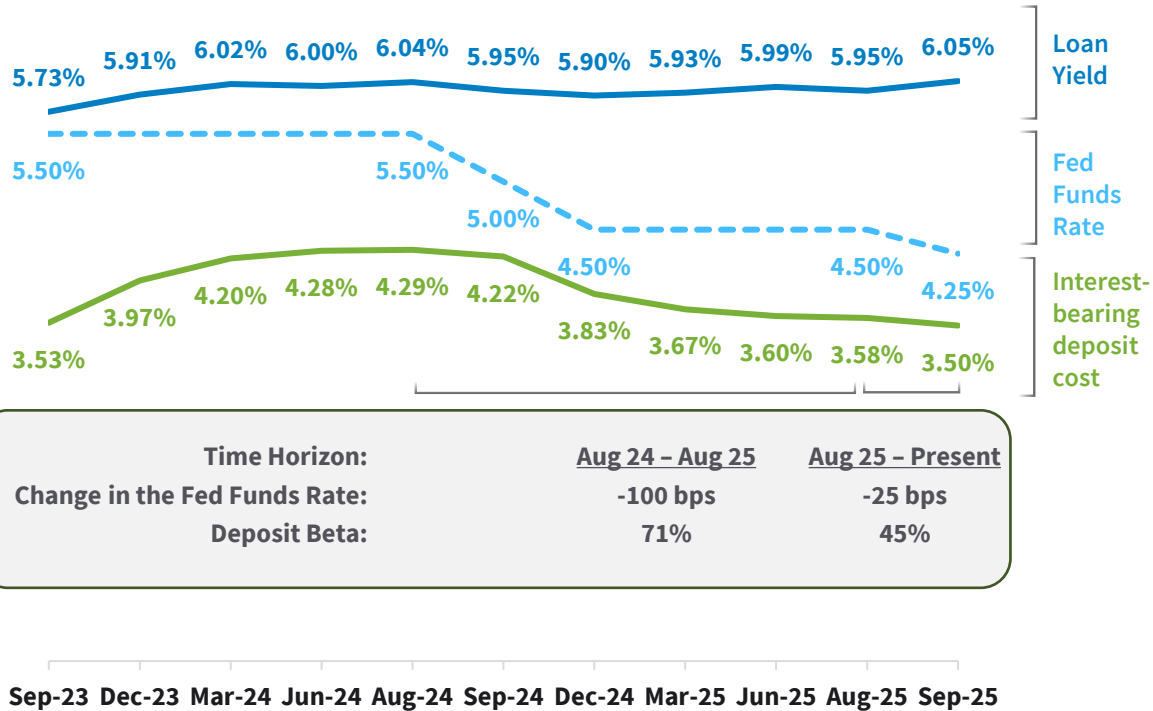
Net Interest Margin



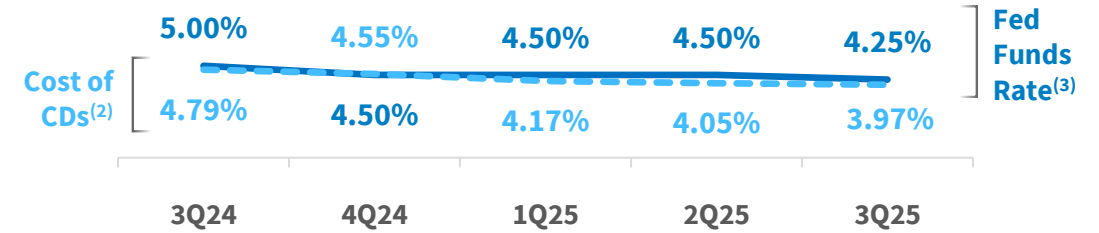
(1) Includes a \$0.6 million interest recovery from a previously charged-off loan; represents approximately 3 bps of net interest margin

NET INTEREST INCOME SENSITIVITY

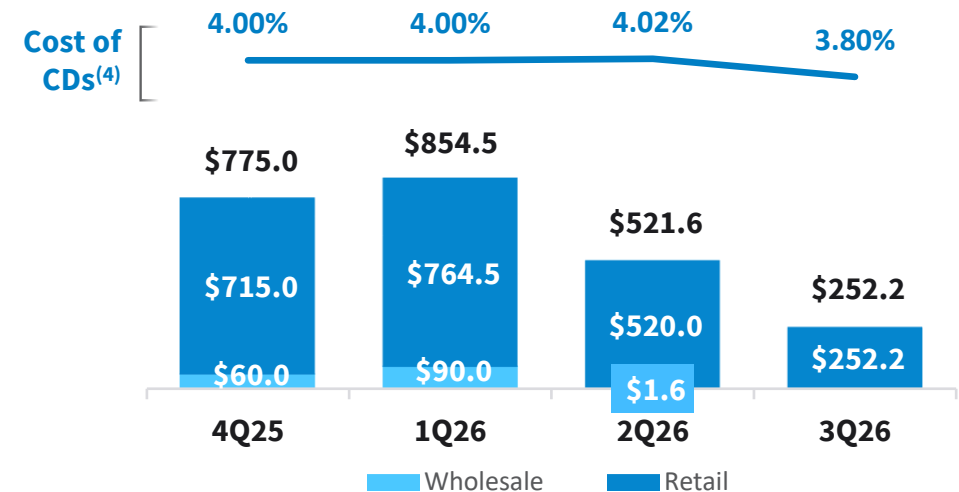
Loan & Deposit Beta⁽¹⁾



Fed Funds Rate & Cost of CDs



Deposits – CD Maturities (\$ in million)



Numbers may not add due to rounding

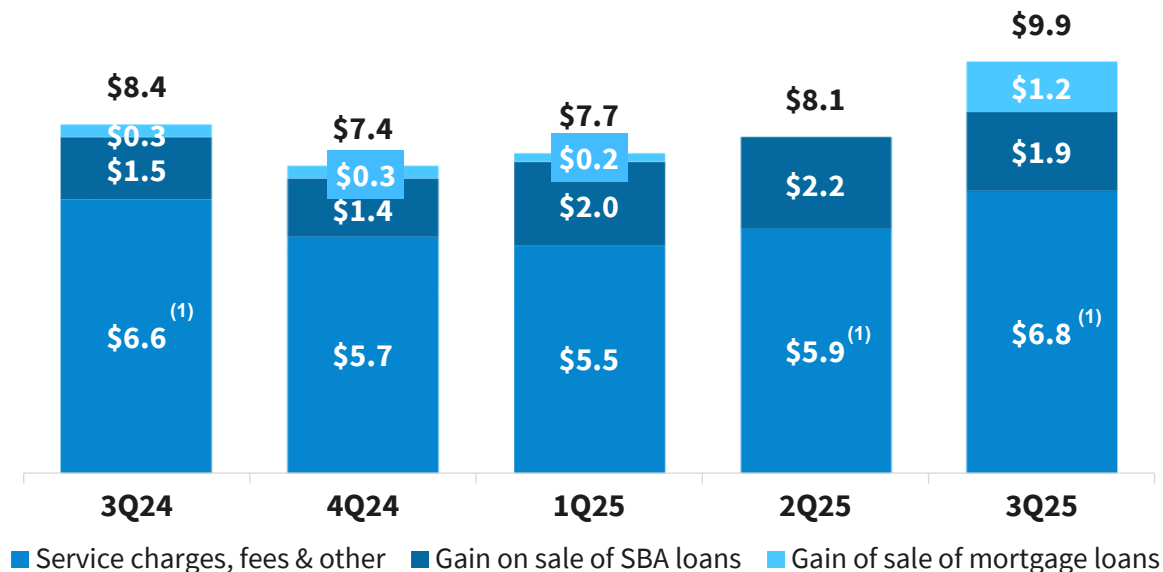
- (1) Loan yield and cost of interest-bearing deposit represent monthly average yield and cost, respectively. Fed funds rate represents the rate at the end of the month. Beta is measured monthly between August 2024, when the fed funds rate was 5.50%, and August 2025, when the fed funds rate was 4.50%, and between August 2025, when the fed funds rate was 4.50%, and September 2025, when the fed funds rate was 4.25%.
- (2) Cost of CDs and interest bearing-deposits for the month of September 2025 was 3.93% and 3.50%, 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 third quarter was **\$9.9 million**, up **22%** from the second quarter, primarily because of **\$1.2 million** gains on sale of mortgage loans and a **\$0.5 million** increase in bank-owned life insurance income.

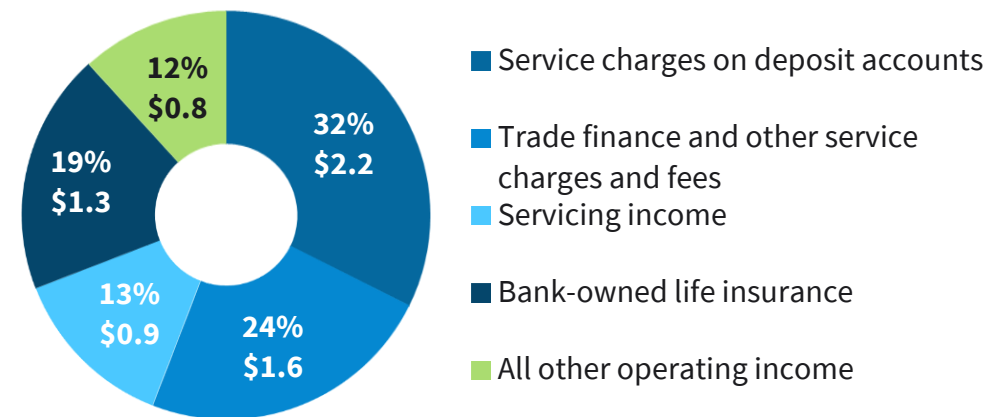
Noninterest Income (\$ in millions)



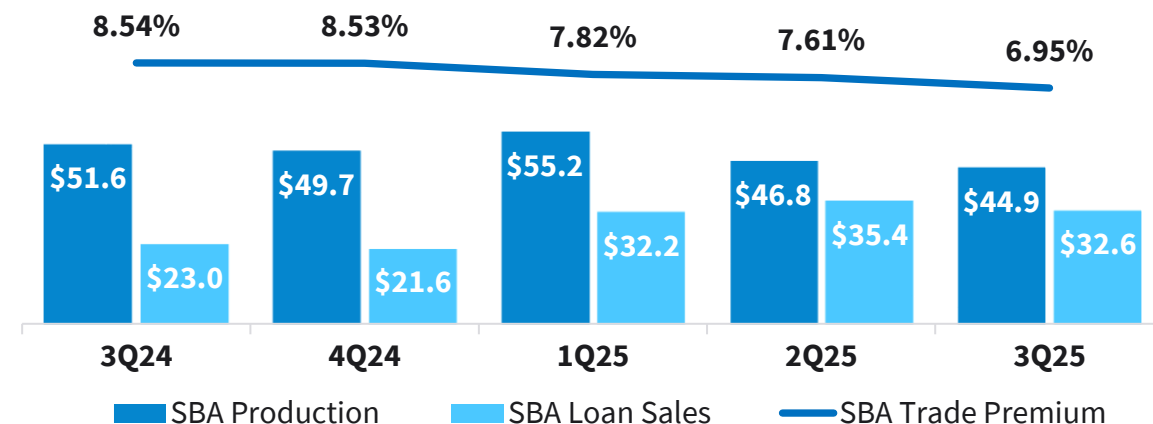
Numbers may not add due to rounding

(1) Includes a \$0.9 million gain on sale-and-leaseback of bank premises in 3Q24 and \$0.4 million and \$0.9 million in BOLI benefit for 2Q25 and 3Q25, respectively.

3Q25 Service Charges, Fees & Other (\$ in million)

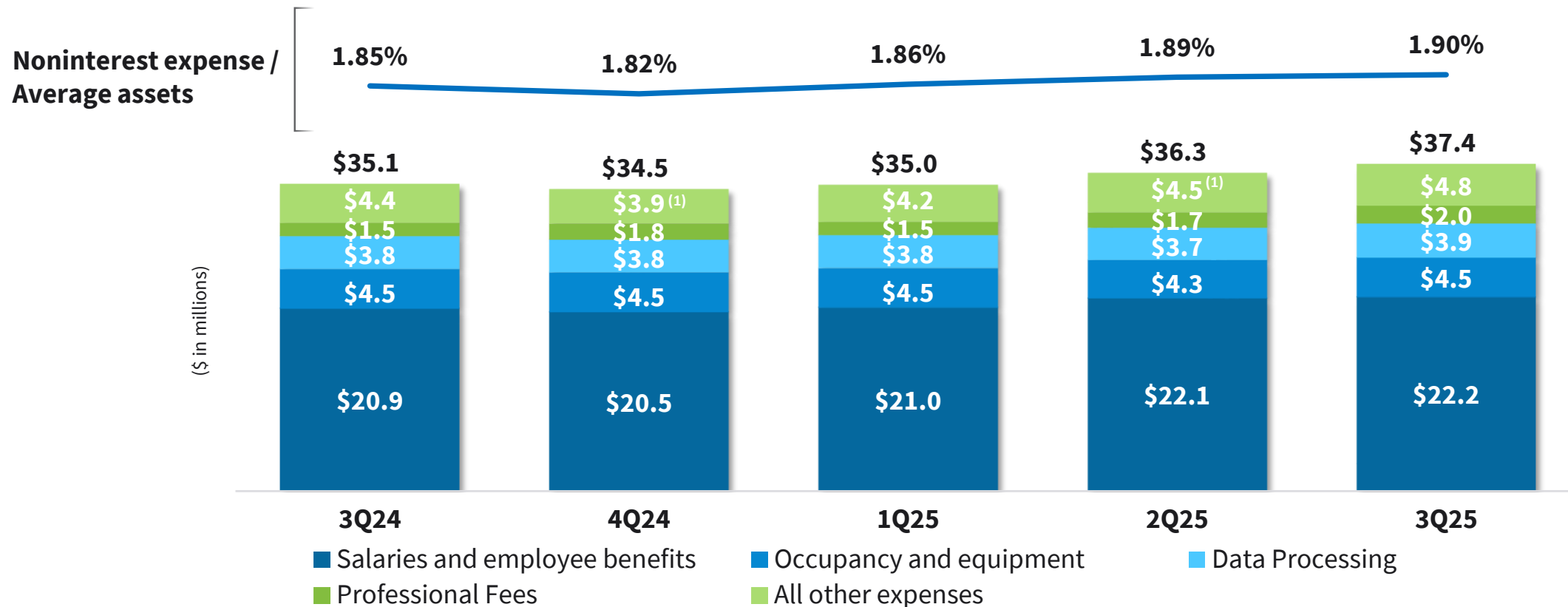


SBA 7(a) Loan Production and Sales (\$ in million)



NONINTEREST EXPENSE

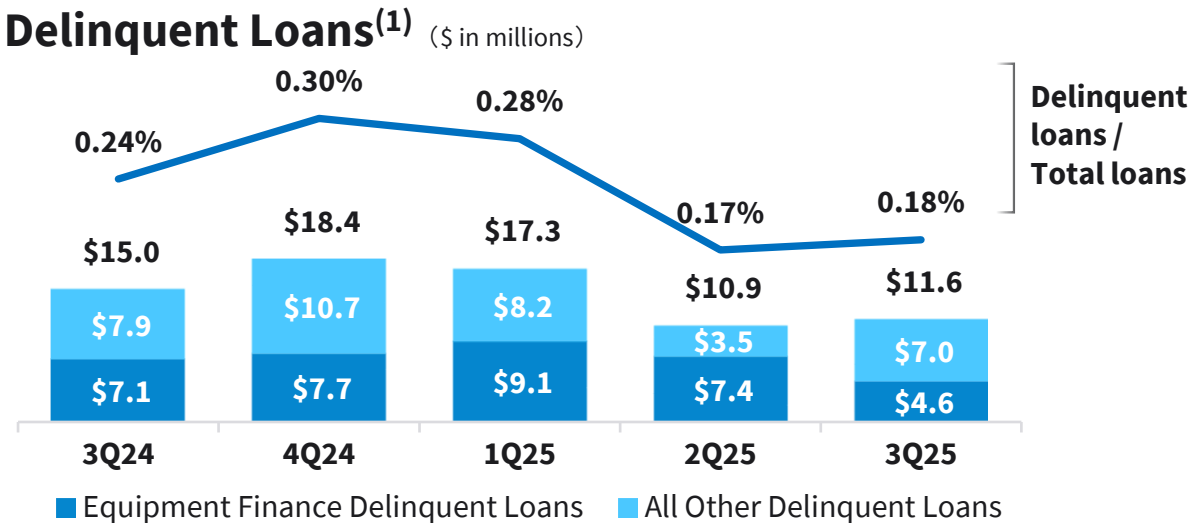
Noninterest expense was **\$37.4 million** for the third quarter, up **3%** from the second quarter, primarily due to the gain on OREO asset in the second quarter.



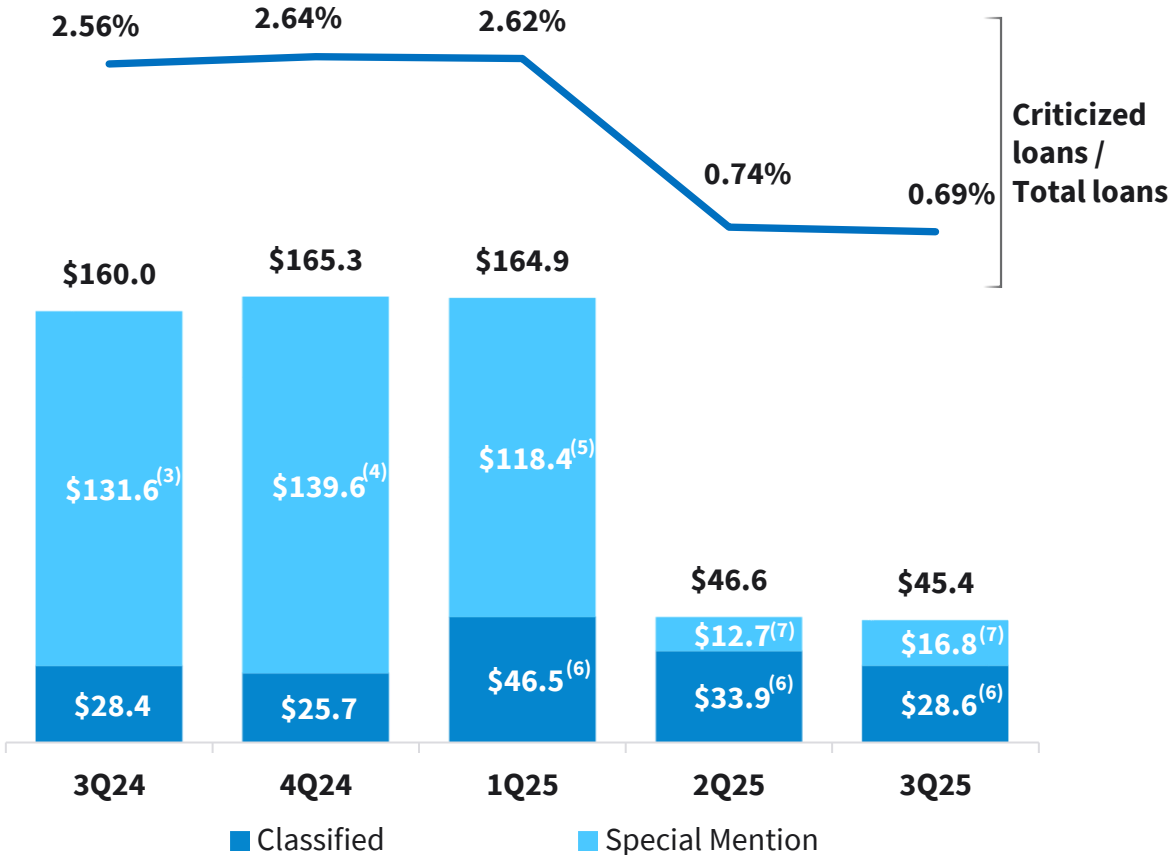
(1) Includes a \$1.6 million and a \$0.6 million gain from the sale of an OREO property in 4Q24 and 2Q25, respectively.

ASSET QUALITY – DELINQUENT & CRITICIZED LOANS

Criticized loans improved by **\$1.2 million** in the third quarter.



Criticized Loans⁽²⁾ (\$ 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 \$13.6 million, \$13.4 million, \$34.4 million, \$24.1 million, and \$19.4 million as of September 30, 2024, December 31, 2024, March 30, 2025, June 30, 2025, and September 30, 2025, respectively

(3) Includes two special mention CRE loans of \$109.7 million in the hospitality industry and a \$20.1 million C&I loan in the healthcare industry

(4) Includes two special mention CRE loans of \$106.5 million in the hospitality industry, a \$19.5 million C&I loan in the healthcare industry and a \$12.4 million C&I relationship in the retail industry

(5) 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

(6) Includes a nonaccrual CRE loan of \$20.0 million, \$11.0 million, \$10.6 million at March 31, 2025, June 30, 2025, and September 30, 2025, respectively

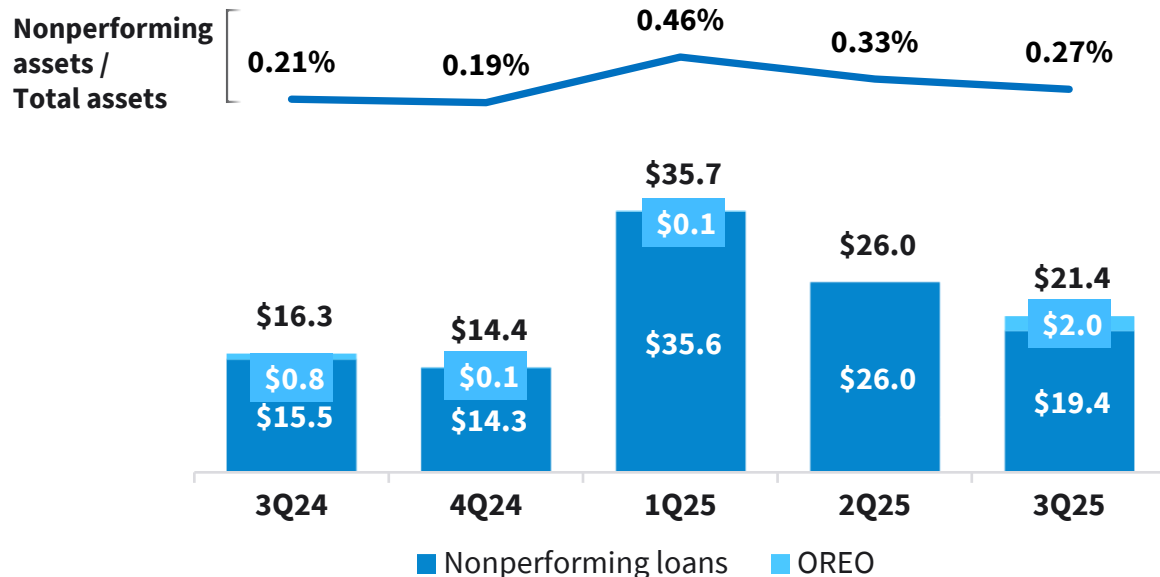
(7) Includes a C&I relationship in the retail industry of \$12.2 million and \$11.8 million at June 30, 2025, and September 30, 2025, respectively



ASSET QUALITY – NONPERFORMING ASSETS & NONACCRUAL LOANS

Nonperforming assets were **\$21.4 million** at the end of the third quarter, down from **\$26.0 million** at the end of the second quarter.

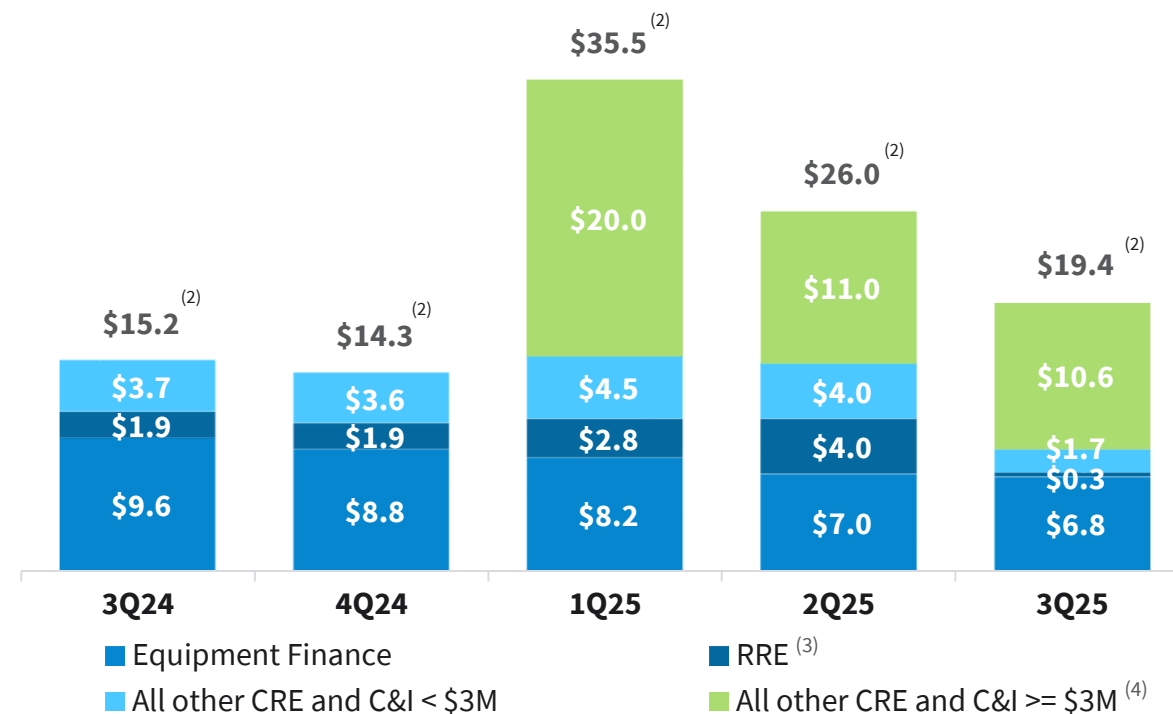
Nonperforming Assets⁽¹⁾ (\$ in millions)



Note: Numbers may not add due to rounding

- (1) Nonperforming assets exclude repossessed personal property of \$1.2 million, \$0.6 million, \$0.7 million, \$0.6 million, and \$0.4 million for 3Q24, 4Q24, 1Q25, 2Q25, and 3Q25, respectively; also excludes the \$27.2 million held for sale nonperforming loan at 3Q24.
- (2) Specific allowance for credit losses for 3Q24, 4Q24, 1Q25, 2Q25 and 3Q25 was \$5.2 million, \$6.2 million, \$11.8 million, \$4.1 million, and \$4.4 million, respectively
- (3) RRE includes consumer loans
- (4) Represents a \$10.6 million CRE loan at September 30, 2025

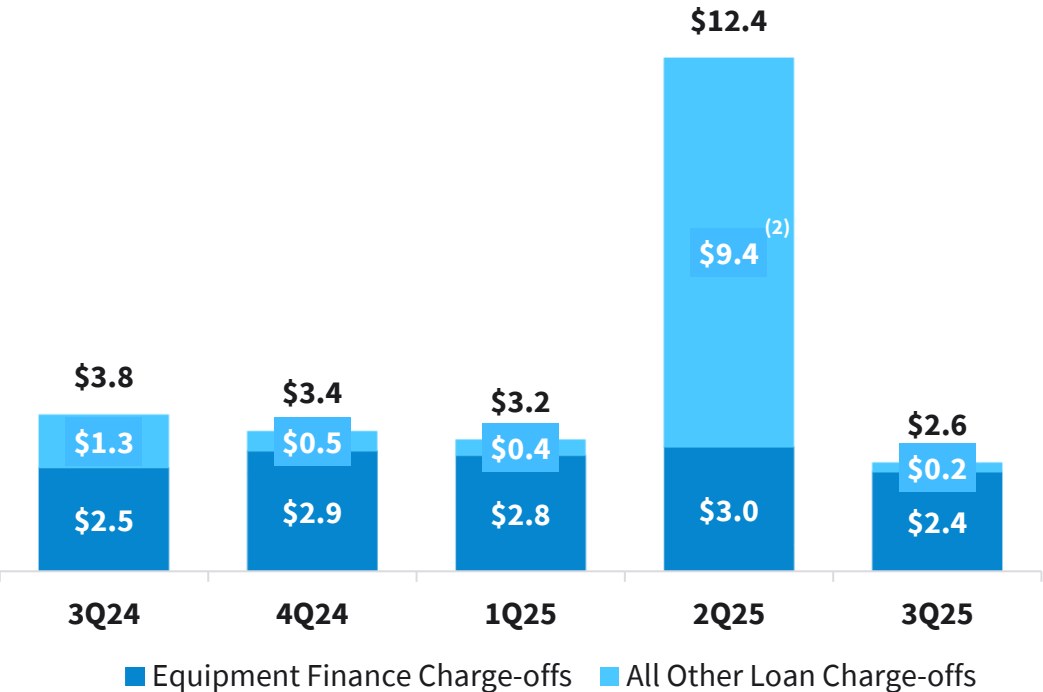
Nonaccrual Loans (\$ in millions)



ASSET QUALITY – GROSS & NET LOAN CHARGE-OFFS

Net recoveries for the third quarter were **\$482 thousand.**

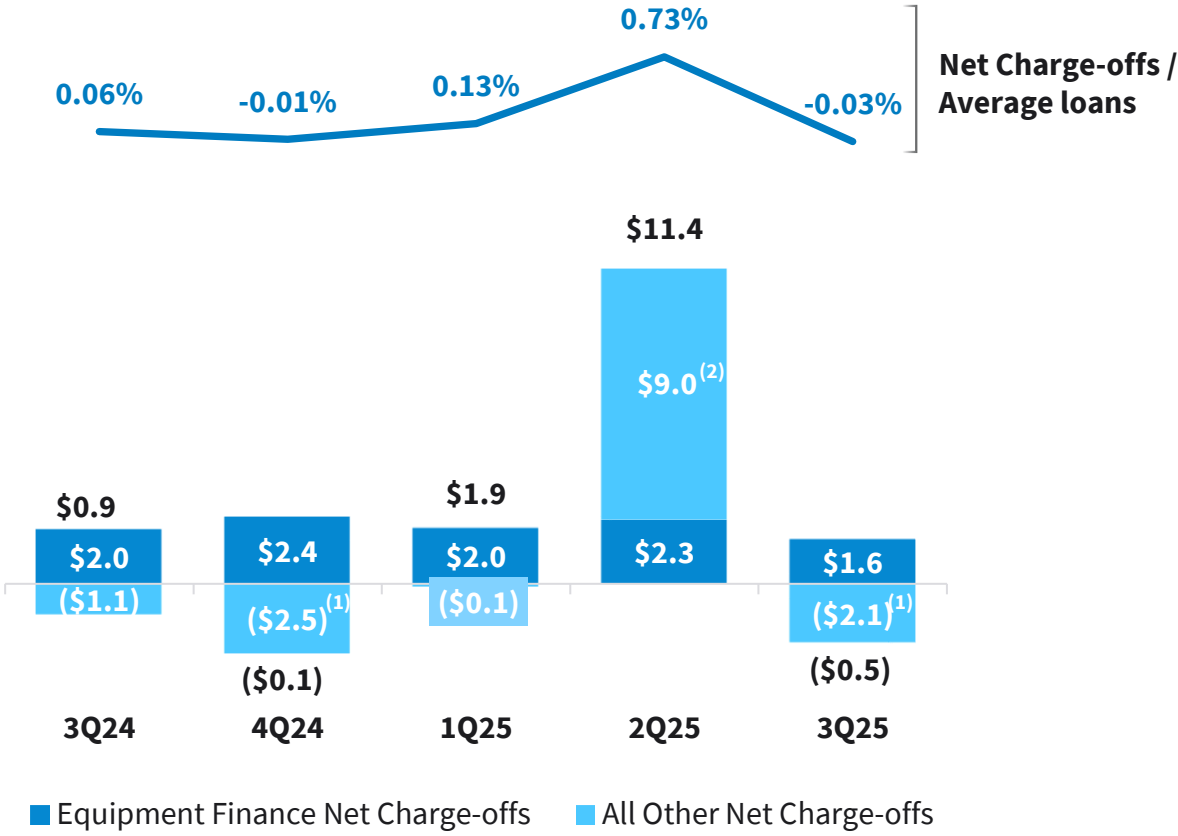
Gross Charge-offs (\$ in millions)



Note: Numbers may not add due to rounding

- (1) Includes a \$3.0 million and a \$2.0 million recoveries on loans previously charged-off in 4Q24 and 3Q25, respectively
(2) Includes an \$8.6 million commercial real estate loan charge-off

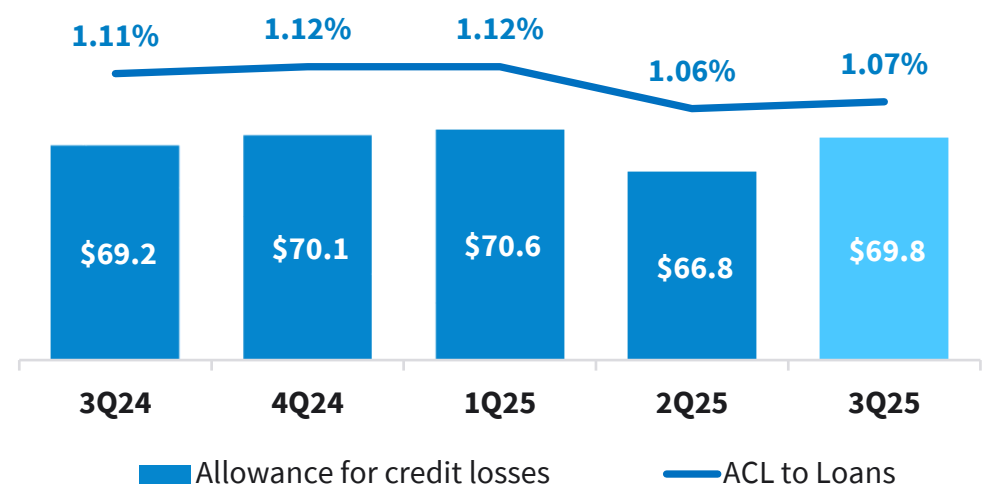
Net Charge-offs (Recoveries) (\$ in millions)



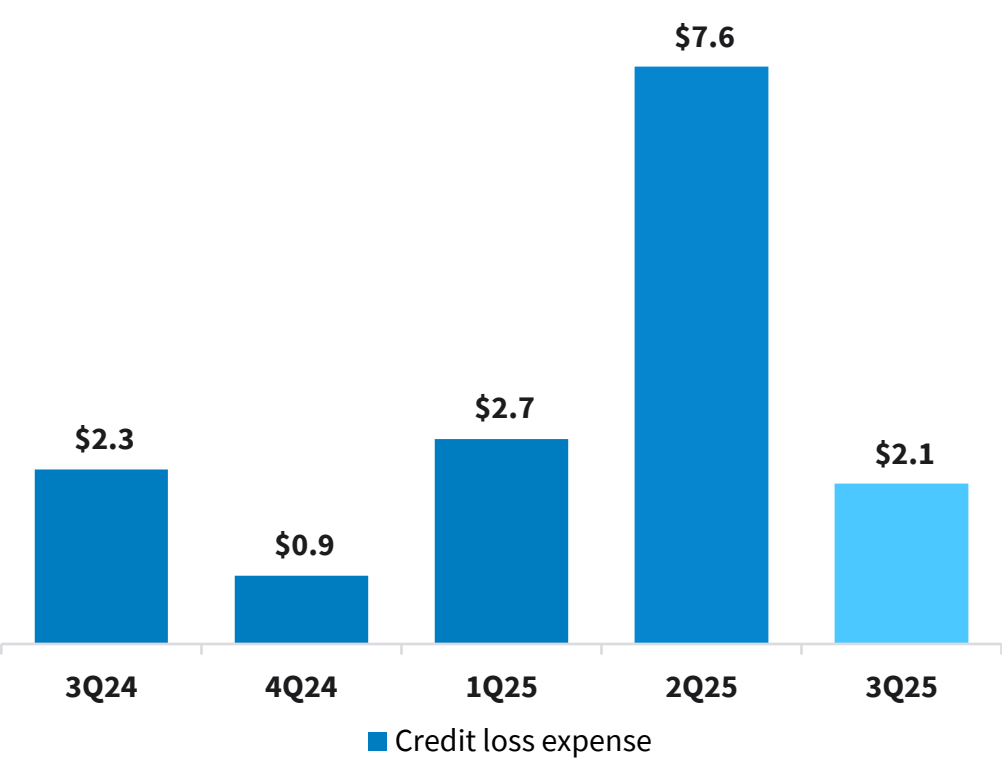
ACL TREND

Allowance for credit losses was **\$69.8 million** at September 30, 2025, or **1.07%** to total loans, compared with **\$66.8 million**, or **1.06%** 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)

	September 30, 2025		June 30, 2025		March 31, 2025		December 31, 2024		September 30, 2024	
	Allowance	Loans	Allowance	Loans	Allowance	Loans	Allowance	Loans	Allowance	Loans
CRE	\$ 40.2	\$ 4,015.3	\$ 37.5	\$ 3,948.9	\$ 41.4	\$ 3,975.7	\$ 39.3	\$ 3,949.6	\$ 37.8	\$ 3,932.1
C&I	7.3	1,052.5	6.9	918.0	6.2	854.4	10.0	863.4	9.8	879.1
Equipment Finance	11.0	416.9	11.8	445.2	13.0	472.6	15.0	487.0	15.7	507.3
RRE & Consumer	11.3	1,043.6	10.6	993.9	10.0	979.5	5.8	951.3	5.9	939.3
Total	\$ 69.8	\$ 6,528.3	\$ 66.8	\$ 6,306.0	\$ 70.6	\$ 6,282.2	\$ 70.1	\$ 6,251.3	\$ 69.2	\$ 6,257.7

Note: Numbers may not add due to rounding

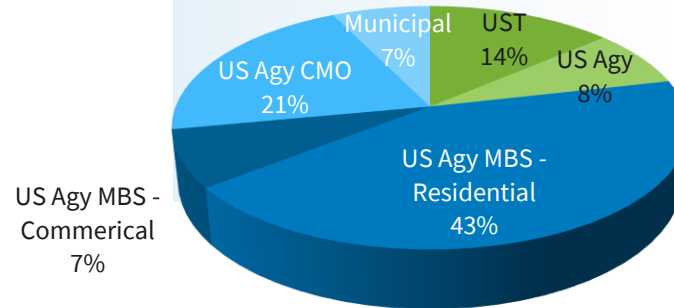


SECURITIES PORTFOLIO

The **\$972.4 million** securities portfolio (all AFS, no HTM) represented **12%** of assets at September 30, 2025 and had a weighted average modified duration of 3.9 years with **\$67.6 million** in an unrealized loss position.

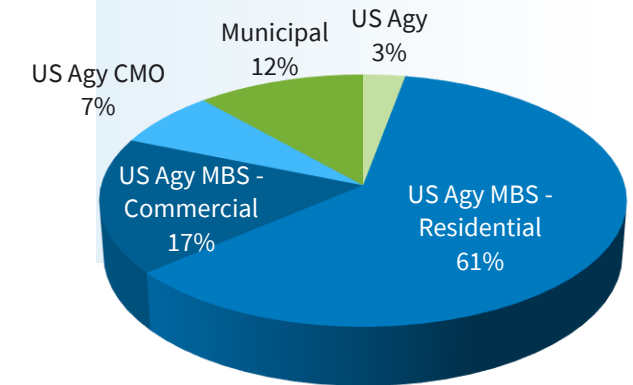
Available for Sale⁽¹⁾

\$972 Million

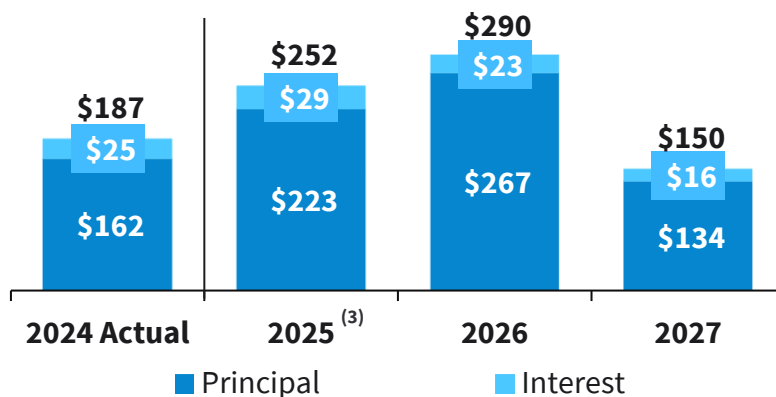


Unrealized Loss

\$68 Million

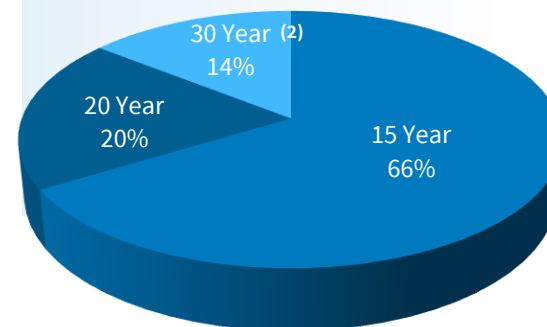


Principal Paydowns⁽³⁾ (\$ in millions)



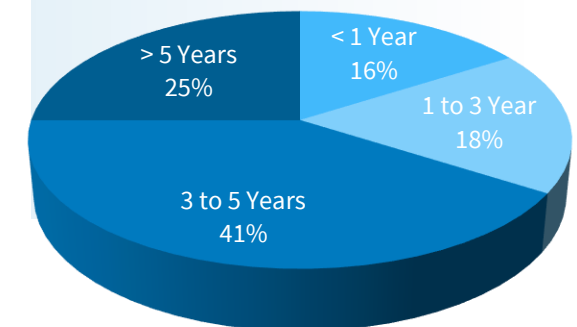
US Agy Residential MBS⁽²⁾ (Maturity)

\$435 Million



Securities Duration

3.9 Years



Note: Numbers may not add due to rounding

(1) Based on the book value

(2) 98.0% constitutes CRA bonds

(3) 2025 year-to-date observed \$169.5 million of principal paydown and \$21.9 million of interest payments



LIQUIDITY

The Bank and the Company have **ample liquidity** resources at September 30, 2025.

Liquidity Position (\$ in millions)

	Balance	% of Assets
Cash & cash equivalents	\$ 216	2.8%
Securities (unpledged)	833	10.7%
Loans available for Sale	7	0.1%
Liquid Assets	1,055	13.5%
FHLB available borrowing capacity	1,510	19.3%
FRB discount window borrowing capacity	26	0.3%
Federal funds lines (unsecured) available	140	1.8%
Secondary Liquidity Sources	1,675	21.4%
Bank Liquidity (Liquid Assets + Secondary Liquidity)	\$ 2,731	35.0%

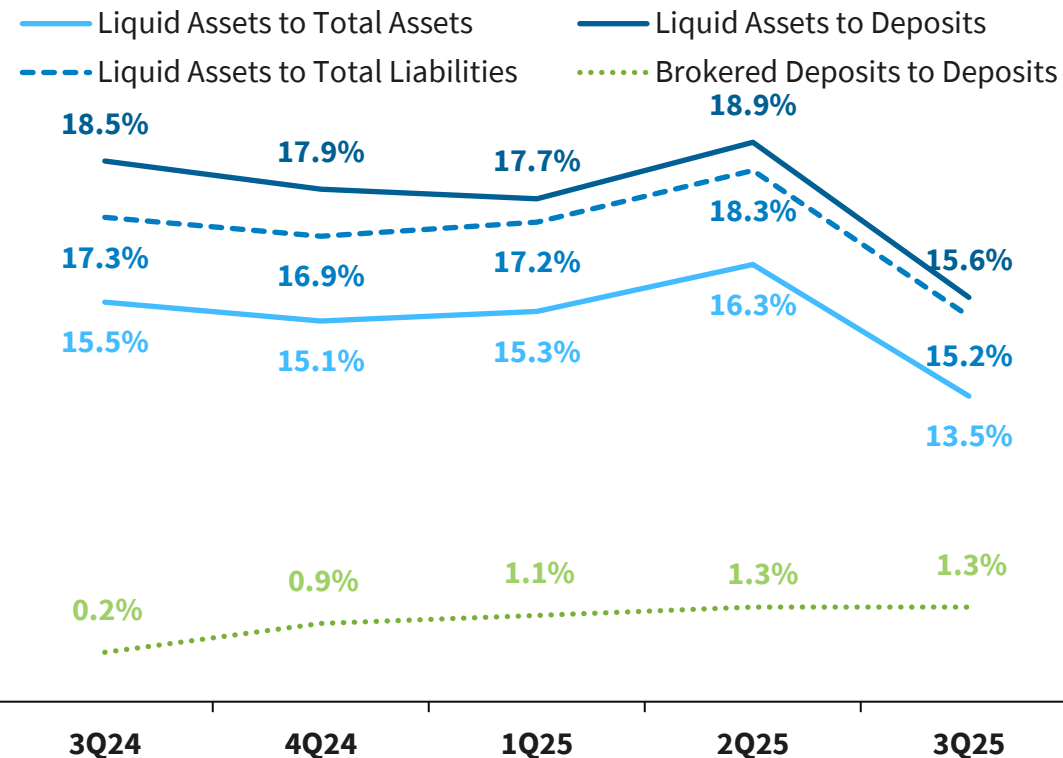
Company-only Subordinated Debentures (\$ in millions)

	Amortized		
	Par	Cost	Rate
2036 Trust Preferred Securities	\$ 27	\$ 22	5.70% ⁽¹⁾
2031 Subordinated Debt	110	109	3.75% ⁽²⁾
	\$ 137	\$ 131	

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

	Balance
Cash	\$ 6
Securities (AFS)	44
	\$ 50

Liquidity Ratios



(1) Rate at September 30, 2025, based on 3-month SOFR + 166 bps

(2) Issued in August 2021 and due in July 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.

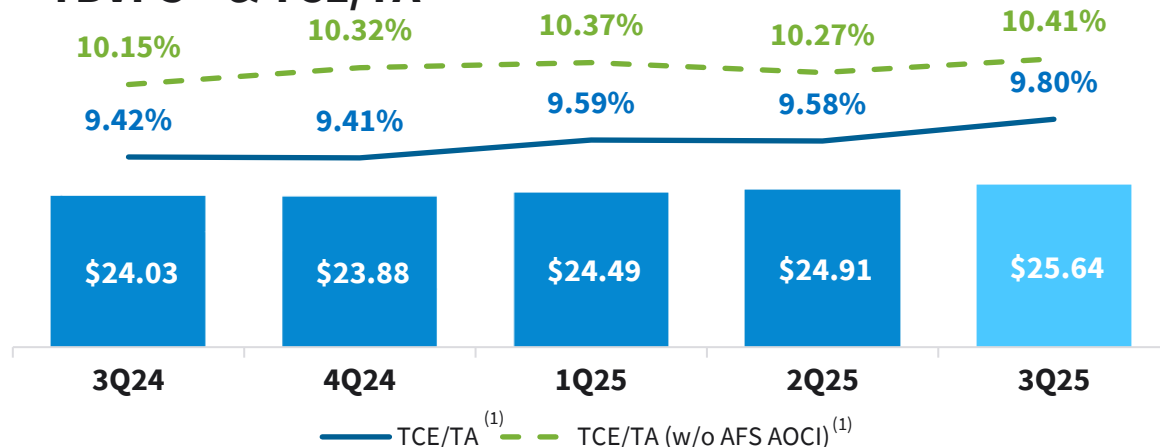


CAPITAL MANAGEMENT

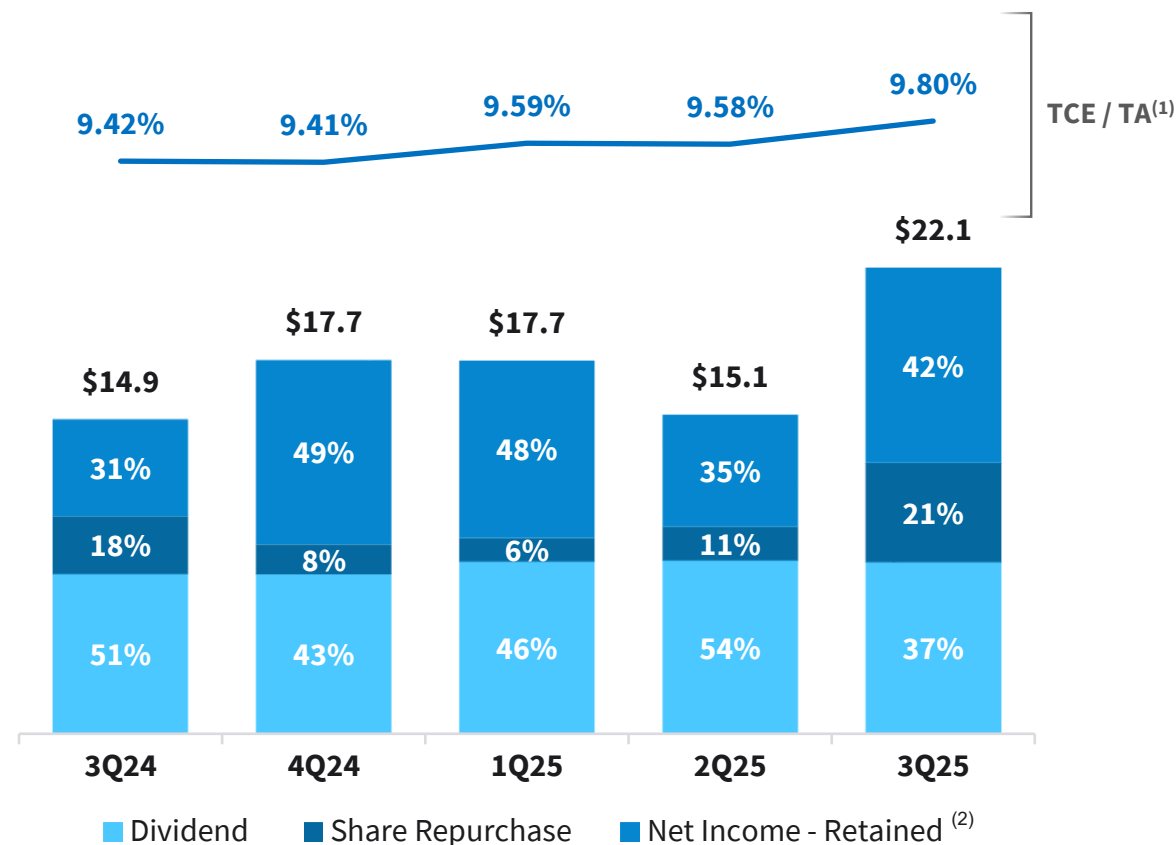
Prudent capital management while driving shareholder return through stable quarterly dividends and share repurchase program. Tangible book value per share (TBVPS)⁽¹⁾ increased to **\$25.64** at the end of the third quarter.

Contributing to the increase was a \$6.4 million decrease in unrealized after-tax losses on securities available for sale, due to changes in interest rates during the third quarter of 2025.

TBVPS⁽¹⁾ & TCE/TA⁽¹⁾



Dividend, Share Repurchase & TCE/TA⁽¹⁾ (\$ in millions)



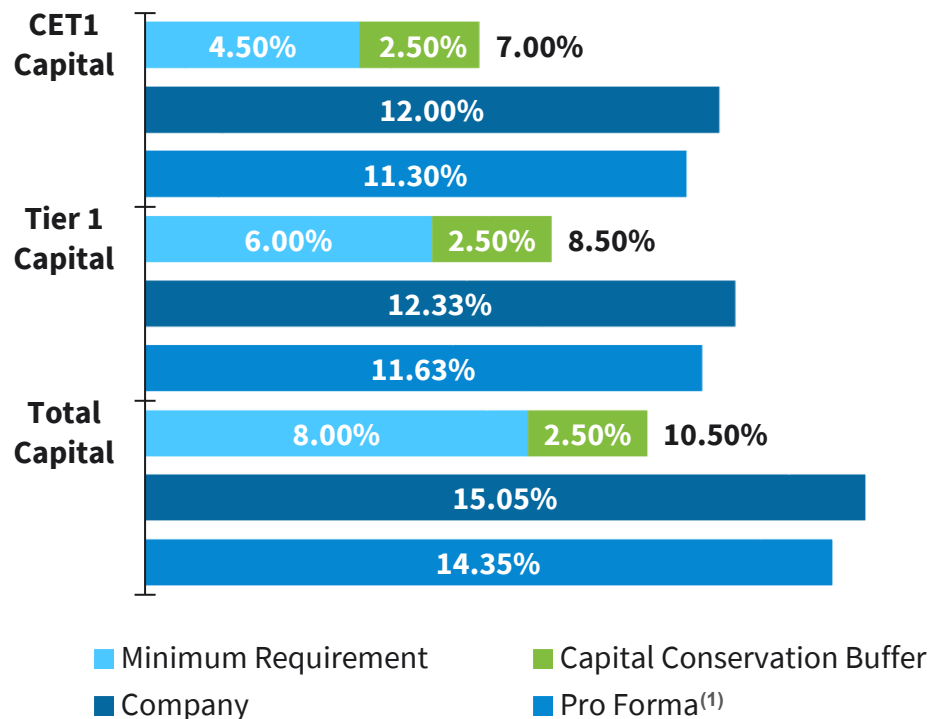
(1) Non-GAAP financial measure, refer to the non-GAAP reconciliation slides

(2) "Net Income - Retained" is equal to net income minus dividend payout and share repurchases

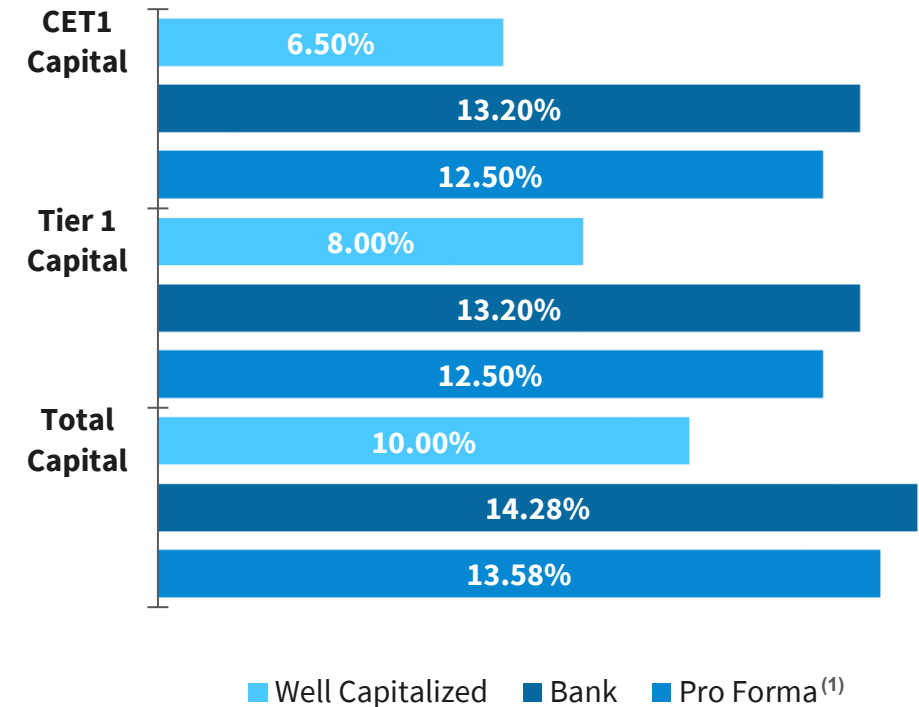
REGULATORY CAPITAL

The Company exceeds regulatory minimums and the Bank remains well capitalized at September 30, 2025.

Company



Bank



(1) Pro forma illustrates capital ratios with unrealized AFS securities losses at September 30, 2025. Non-GAAP financial measure; refer to the non-GAAP reconciliation slide

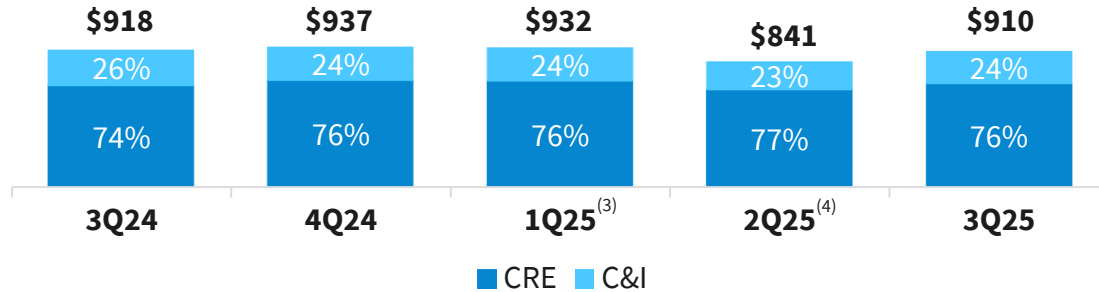


USKC⁽¹⁾ LOANS & DEPOSITS

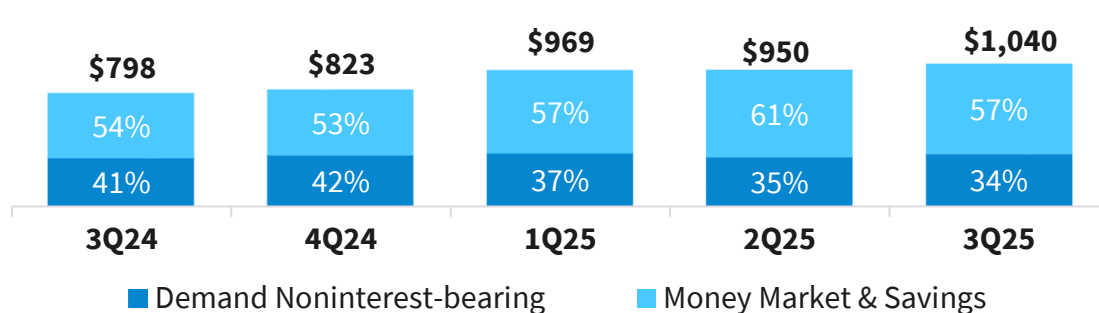
USKC portfolio represented **\$910.2 million**, or **14%** of the loan portfolio, and **\$1.04 billion**, or **15%** of the deposit portfolio.

USKC CRE portfolio had a weighted average debt coverage ratio⁽²⁾ of 1.96x and weighted average loan-to-value⁽²⁾ of 55.9%.

USKC Loans by Product ⁽⁵⁾ (\$ in millions)

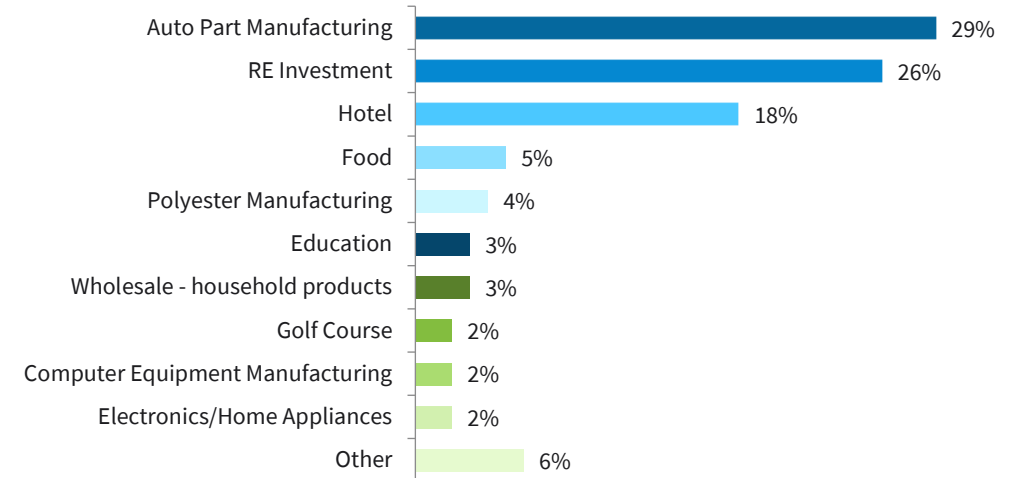


USKC Deposits by Product ⁽⁵⁾ (\$ in millions)

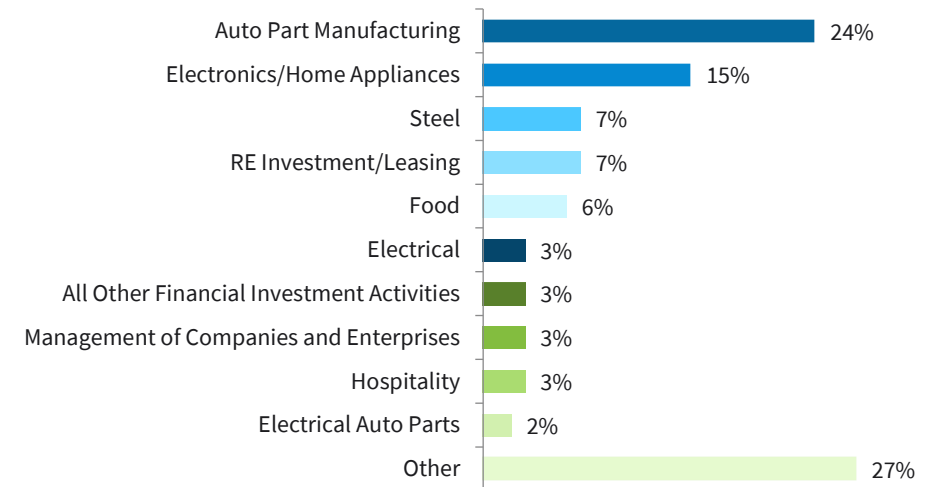


- (1) U.S. subsidiaries of Korean corporations
 (2) Weighted average DCR and weighted average LTV calculated when the loan was first underwritten or renewed subsequently
 (3) Includes \$20.0 million CRE loan designated nonaccrual at March 31, 2025
 (4) Includes \$11.0 million CRE loan designated nonaccrual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

USKC Loans – Top 10 Industries (as of 3Q25)



USKC Deposits – Top 10 Industries (as of 3Q25)



LOAN PORTFOLIO MATURITIES

(\$ in millions)	<1 Year		1-3 Years		>3 Years		Total
Real Estate Loans							
Retail	\$	208.2	\$	309.1	\$	589.1	\$ 1,106.4
Hospitality		101.3		363.4		358.4	823.1
Office		236.6		237.8		58.6	533.0
Other		404.5		463.8		614.5	1,482.8
Commercial Property	\$	950.5	\$	1,374.2	\$	1,620.6	\$ 3,945.3
Construction		66.0		4.0		-	70.0
RRE/Consumer		6.7		-		1,036.9	1,043.6
Total Real Estate Loans	\$	1,023.2	\$	1,378.2	\$	2,657.5	\$ 5,058.9
C&I ⁽¹⁾		419.8		198.6		434.1	1,052.5
Equipment Finance		33.3		211.3		172.2	416.8
Loans Receivable	\$	1,476.3	\$	1,788.1	\$	3,263.9	\$ 6,528.2

Note: numbers may not add due to rounding

(1) \$379.5 million of C&I are lines of credit expected to be renewed and maintain a maturity of less than one year



LOAN PORTFOLIO DISTRIBUTION

	CRE				C&I		Residential Real Estate & Equipment Finance	
(\$ in millions)	Owner Occupied	Non-owner Occupied	Multifamily	Construction ⁽¹⁾	Term ⁽²⁾	Lines of Credit ⁽²⁾	Residential Real Estate	Equipment Finance
Total Balance	\$847	\$2,658	\$440	\$70	\$550	\$502	\$1,044	\$417
Average	\$1.19	\$3.24	\$2.84	\$9.99	\$0.47	\$0.83	\$0.56	\$0.04
Median	\$0.38	\$1.22	\$1.09	\$6.43	\$0.07	\$0.15	\$0.46	\$0.03
Top Quintile Balance⁽³⁾	\$635	\$1,889	\$311	\$49	\$491	\$425	\$461	\$224
Top Quintile Loan Size	\$1.3 or more	\$3.8 or more	\$2.9 or more	\$15.4 or more	\$0.2 or more	\$0.7 or more	\$0.8 or more	\$0.1 or more
Top Quintile Average	\$4.51	\$11.59	\$10.02	\$24.49	\$2.12	\$4.34	\$1.26	\$0.11
Top Quintile Median	\$2.43	\$7.99	\$4.95	\$24.49	\$0.43	\$1.29	\$0.96	\$0.09

(1) Represents the total outstanding amount. Advances require authorization and disbursement requests, depending on the progress of the project and inspections. Advances are non-revolving and are made throughout the term, up to the original commitment amount

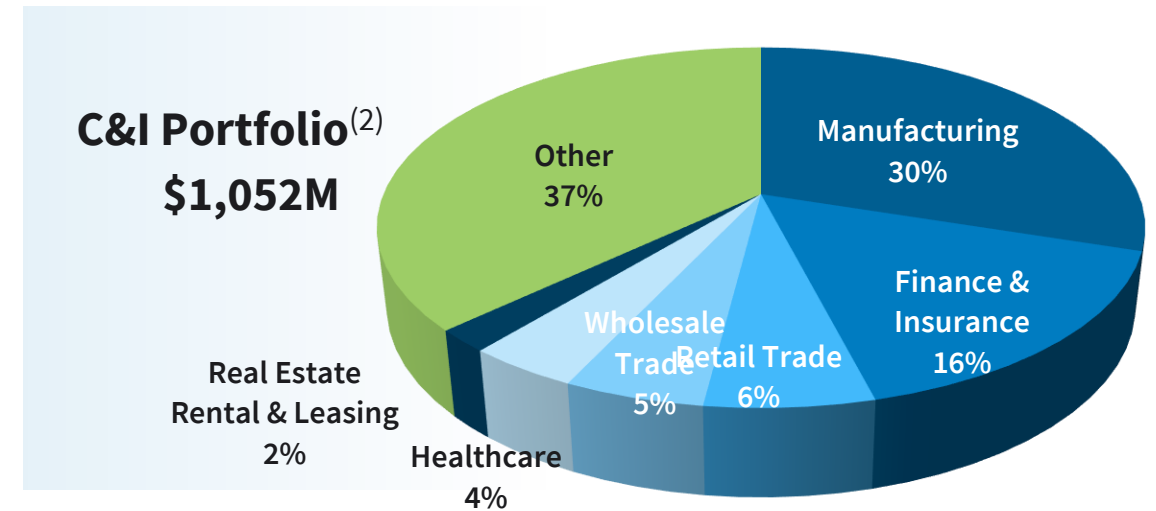
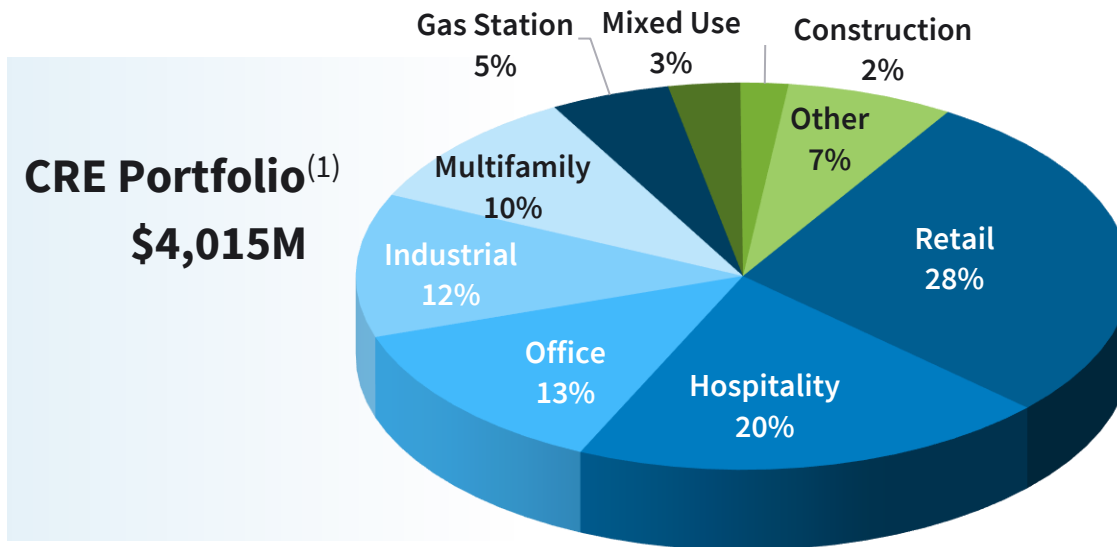
(2) Term loans are a commitment for a specified term. Majority of the Lines of Credit are revolving, including commercial revolvers, with some non-revolvers (sub-notes and working capital tranches)

(3) Top quintile represents top 20% of the loans



LOAN PORTFOLIO DIVERSIFICATION

- CRE⁽¹⁾ represents **62%** of the total portfolio
- C&I⁽²⁾ represents **16%** of the total portfolio.



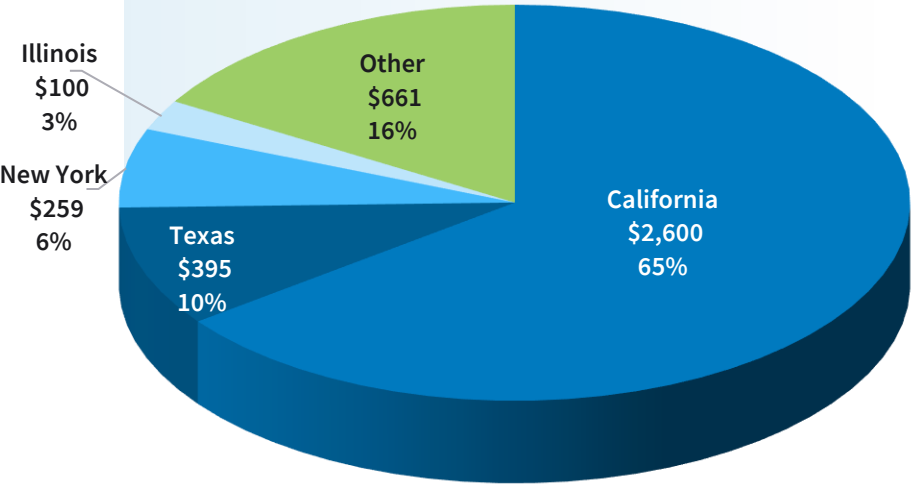
(1) \$113.3 million, or 2.8%, and \$27.7 million, or 0.7% of the CRE portfolio are unguaranteed and guaranteed SBA loans, respectively

(2) \$62.9 million, or 6.0%, and \$59.6 million, or 5.7%, of the C&I portfolio are unguaranteed and guaranteed SBA loans, respectively

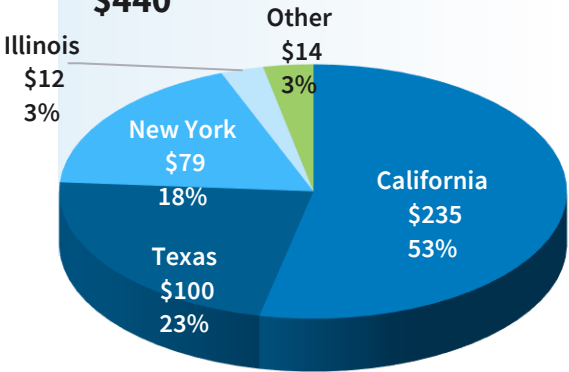
CRE PORTFOLIO GEOGRAPHICAL EXPOSURE

(\$ in millions)

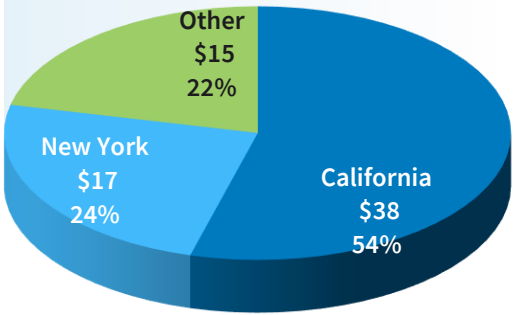
CRE Composition by State
\$4,015



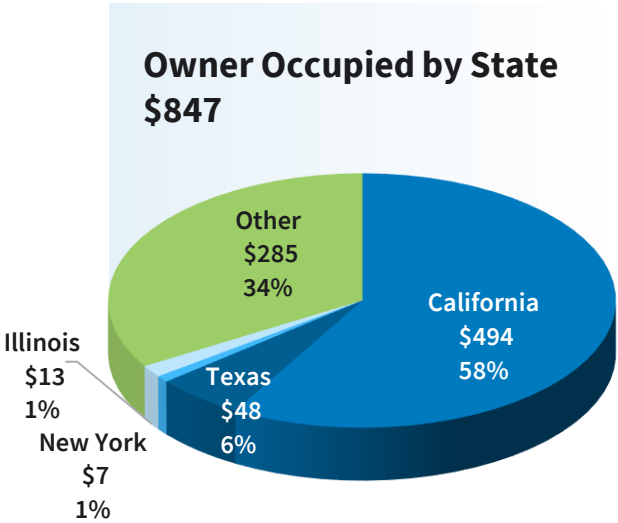
Multifamily by State
\$440



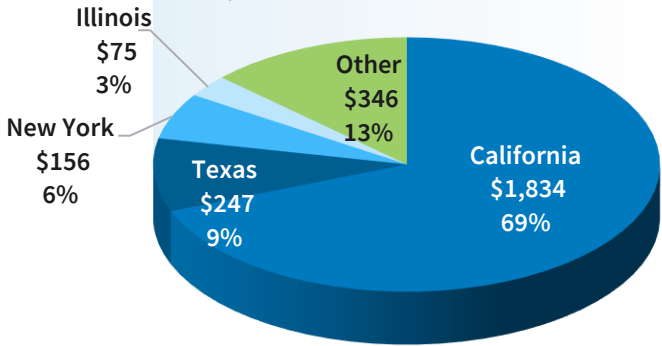
Construction by State
\$70



Owner Occupied by State
\$847



Investor (Non-owner Occupied) by State
\$2,658



OFFICE LOAN PORTFOLIO

The CRE office portfolio⁽¹⁾ was **\$533.0 million**⁽²⁾ at September 30, 2025, representing **8%** of the total loan portfolio.

\$4.4M

Average balance of the portfolio

2.02x

Weighted average debt coverage ratio⁽³⁾ of the segment

54.6%

Weighted average loan to value⁽³⁾ of the segment

49.8%

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

1.98%

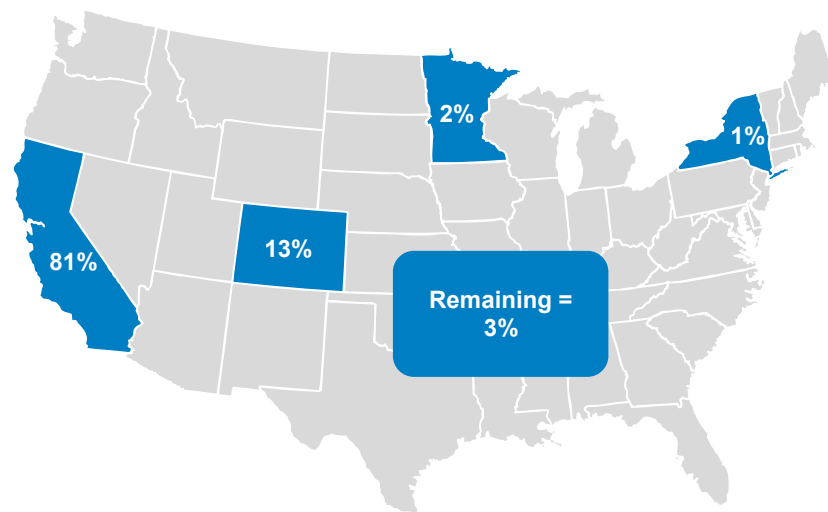
of the office portfolio was delinquent

2.15%

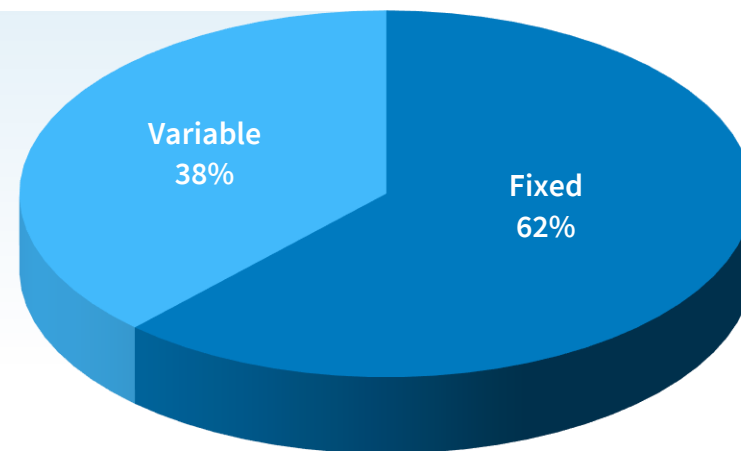
of the office portfolio was criticized⁽⁴⁾

- (1) Segment represents exposure in CRE and excludes \$17.2 million in construction. 5.2% of the portfolio is owner occupied
- (2) SBA CRE office loans were \$9.9 million, or 1.9% of total office loans, at September 30, 2025
- (3) Weighted average DCR and weighted average LTV calculated when the loan was first underwritten or renewed subsequently
- (4) Includes \$10.6 million CRE loan designated nonaccrual at September 30, 2025

Portfolio by State



Rate Distribution



HOSPITALITY SEGMENT

Hospitality segment represented **\$823.0 million⁽¹⁾**, or **13%** of the total loan portfolio and **20%** of the total CRE portfolio, at September 30, 2025.

\$4.5M

Average balance of the segment (excluding construction)

2.08x

Weighted average debt coverage ratio⁽²⁾ of the segment

52.5%

Weighted average loan to value⁽²⁾ of the segment

\$4.5M

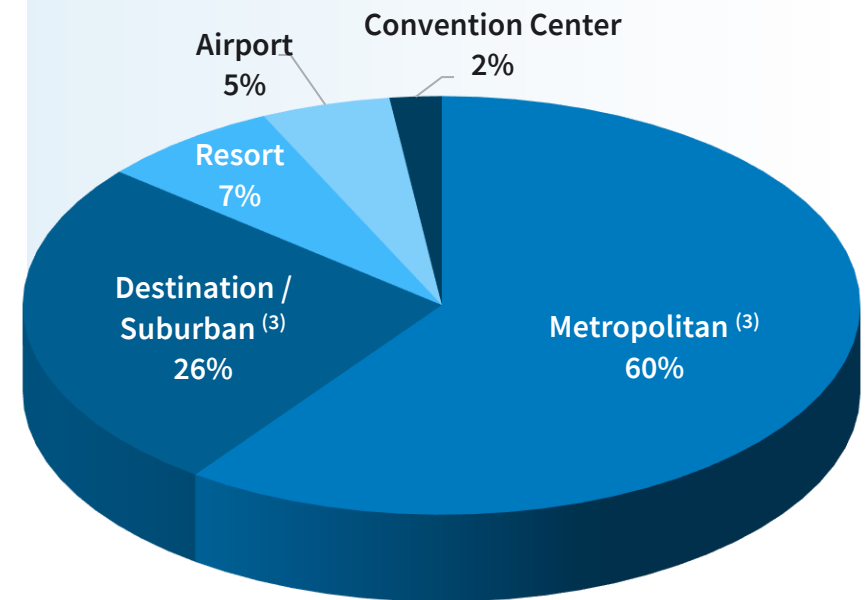
or 0.55%, of the hospitality segment was criticized as of September 30, 2025

\$0.6M

in three nonaccrual loans included in the Segment – one in a metropolitan⁽³⁾ area in Texas, and two in suburban/destination areas in Tennessee, and Colorado

- (1) SBA loans in the hospitality segment were \$19.0 million, or 2.3% of total hospitality loans, at September 30, 2025; 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

Hospitality by Type



RETAIL SEGMENT

Retail segment represents **\$1.11 billion⁽¹⁾**, or **17%** of the total loan portfolio and **28%** of the total CRE portfolio at September 30, 2025.

\$1.6M

Average balance of the segment

2.01x

Weighted average debt coverage ratio⁽²⁾ of the segment

45.8%

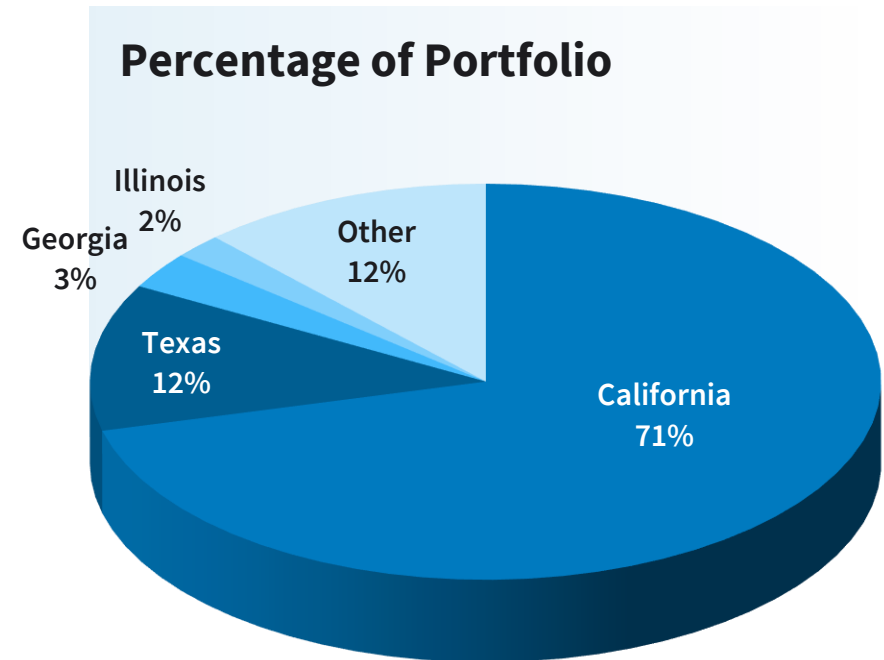
Weighted average loan to value⁽²⁾ of the segment

\$5.2M

or 0.47%, of the retail segment was criticized at September 30, 2025

\$1.1M

or 0.1%, of the retail segment was on nonaccrual status at September 30, 2025



(1) SBA loans in the retail segment are \$83.8 million, or 7.58% of total retail loans, at September 30, 2025

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

RESIDENTIAL REAL ESTATE PORTFOLIO

The RRE⁽¹⁾ portfolio was **\$1.04 billion** at September 30, 2025, representing **16%** 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.

Residential Real Estate Portfolio

25.7%
Fixed

74.3%
Variable

9.8%
Reset within the
next 12 months

90.2%
Reset after
12 months

Residential Portfolio

0.64%
Total
delinquencies

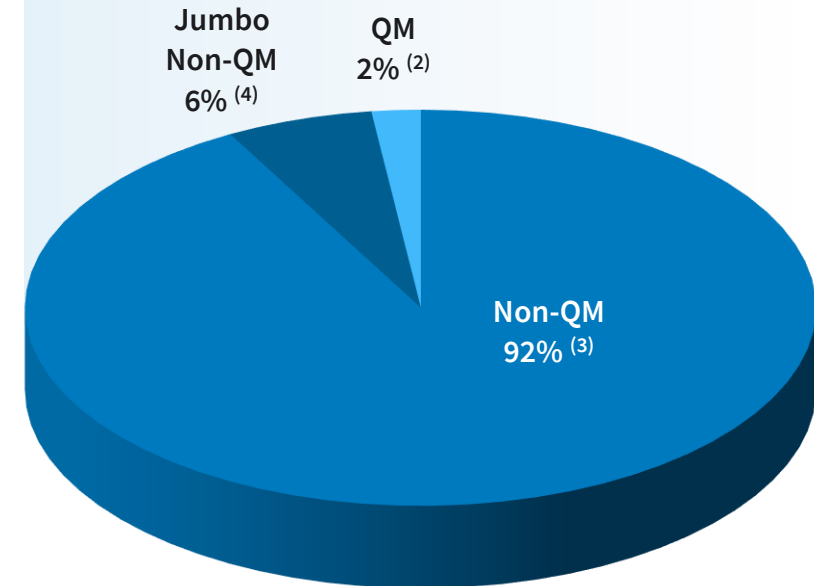
0.23%
30-59 days
delinquency category

0.38%
60-89 days
delinquency category

RRE Portfolio

\$0.3M / 0.03%
on nonaccrual status at September 30, 2025

Percentage of Portfolio



(1) RRE includes \$1.1 million of Home Equity Line of Credit (HELOC) and \$6.7 million in consumer loans

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

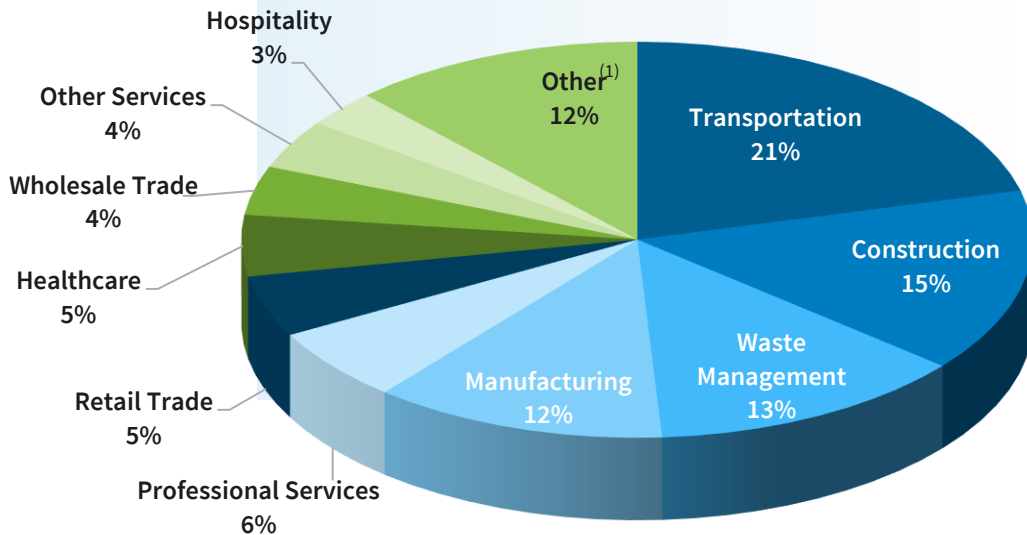
(3) Non-QM loans do not conform to the CFPB Dodd-Frank Act

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

EQUIPMENT FINANCE PORTFOLIO

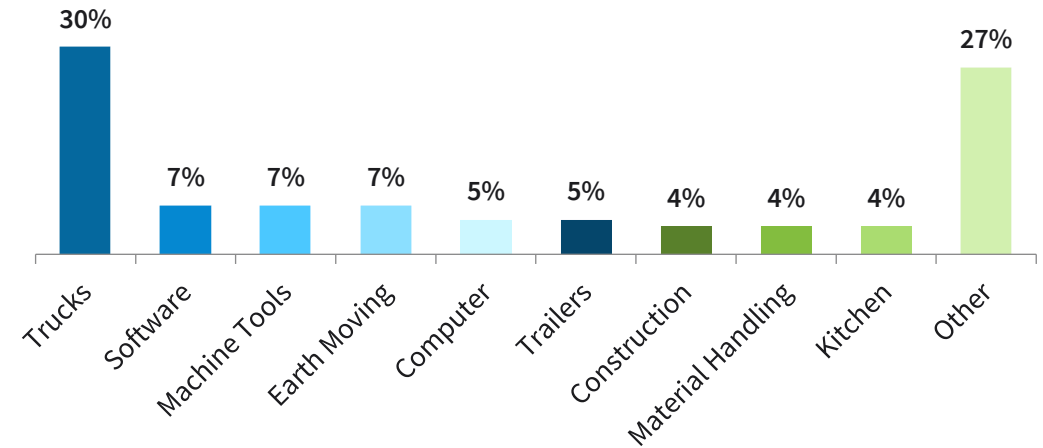
Equipment finance portfolio represented **\$416.9 million**, or **6%** of the loan portfolio, at September 30, 2025

Portfolio by Industry

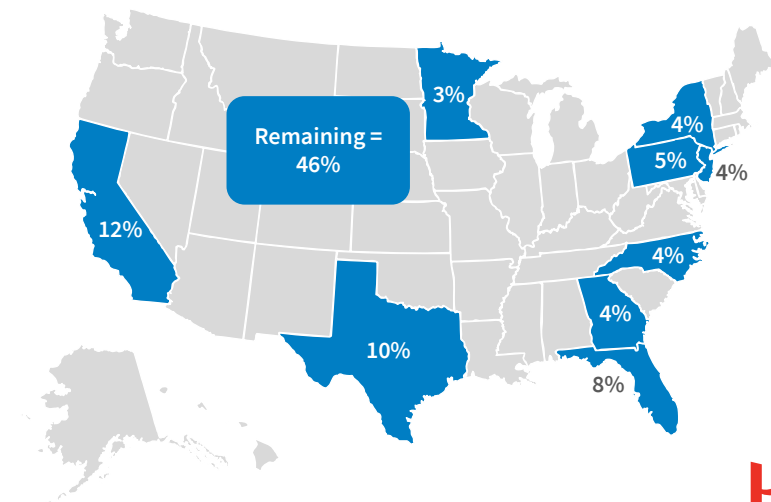


(1) Other includes agriculture and real estate of 3% and 3%, respectively

Portfolio by Equipment



Portfolio by State



3Q25 FINANCIAL SUMMARY

(\$ in millions, except EPS)				Change ⁽¹⁾	
	September 30, 2025	June 30, 2025	September 30, 2024	Q/Q	Y/Y
Income Statement Summary					
Net interest income before credit loss	\$ 61.1	\$ 57.1	\$ 50.1	6.9%	22.0%
Noninterest income	9.9	8.1	8.4	22.4%	17.1%
Operating revenue	71.0	65.2	58.5	8.8%	21.3%
Noninterest expense	37.4	36.3	35.1	2.8%	6.5%
Provision net revenue	33.6	28.9	23.4	16.4%	43.5%
Credit loss (recovery) expense	2.1	7.6	2.3	-71.9%	-6.2%
Pretax income	31.5	21.2	21.1	48.2%	48.9%
Income tax expense	9.4	6.1	6.2	53.7%	50.8%
Net income	\$ 22.1	\$ 15.1	\$ 14.9	45.9%	48.1%
EPS-Diluted	\$ 0.73	\$ 0.50	\$ 0.49		
Selected Balance Sheet Items					
Loans receivable	\$ 6,528	\$ 6,306	\$ 6,258	3.5%	4.3%
Deposits	6,767	6,729	6,403	0.6%	5.7%
Total assets	7,857	7,862	7,712	-0.1%	1.9%
Stockholders' equity	\$ 780	\$ 763	\$ 737	2.2%	5.8%
TCE/TA ⁽²⁾	9.80%	9.58%	9.42%	22	38
Performance Metrics					
Return on average assets	1.12%	0.79%	0.79%	33	33
Return on average equity	10.69%	7.48%	7.55%	321	314
Net interest margin	3.22%	3.07%	2.74%	15	48
Efficiency ratio	52.65%	55.74%	59.98%	(309)	(733)

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)

Hanmi Financial Corporation	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024
Assets	\$ 7,856,731	\$ 7,862,363	\$ 7,729,035	\$ 7,677,925	\$ 7,712,299
Less goodwill and other intangible assets	(11,031)	(11,031)	(11,031)	(11,031)	(11,031)
Tangible assets	\$ 7,845,700	\$ 7,851,332	\$ 7,718,004	\$ 7,666,894	\$ 7,701,268
Stockholders' equity ⁽¹⁾	\$ 779,550	\$ 762,834	\$ 751,485	\$ 732,174	\$ 736,709
Less goodwill and other intangible assets	(11,031)	(11,031)	(11,031)	(11,031)	(11,031)
Tangible stockholders' equity ⁽¹⁾	\$ 768,519	\$ 751,803	\$ 740,454	\$ 721,143	\$ 725,678
Add AFS securities AOCI	48,004	54,541	60,035	70,342	55,790
Tangible stockholders' equity without AFS securities AOCI ⁽¹⁾	\$ 816,523	\$ 806,344	\$ 800,489	\$ 791,485	\$ 781,468
Stockholders' equity to assets	9.92%	9.70%	9.72%	9.54%	9.55%
Tangible common equity to tangible assets (TCE/TA) ⁽¹⁾	9.80%	9.58%	9.59%	9.41%	9.42%
TCE/TA (w/o AFS securities AOCI) ⁽¹⁾	10.41%	10.27%	10.37%	10.32%	10.15%
Common shares outstanding	29,975,371	30,176,568	30,233,514	30,195,999	30,196,755
Tangible common equity per common share	\$ 25.64	\$ 24.91	\$ 24.49	\$ 23.88	\$ 24.03

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



NON-GAAP RECONCILIATION: PRO FORMA REGULATORY CAPITAL

(\$ in thousands)

	Company ⁽¹⁾			Bank ⁽¹⁾		
	Common Equity Tier 1	Tier 1	Total Risk-based	Common Equity Tier 1	Tier 1	Total Risk-based
Regulatory capital	\$ 804,474	\$ 826,096	\$ 1,008,479	\$ 884,694	\$ 884,694	\$ 957,077
Unrealized loss on AFS securities	<u>(48,004)</u>	<u>(48,004)</u>	<u>(48,004)</u>	<u>(48,104)</u>	<u>(48,104)</u>	<u>(48,104)</u>
Adjusted regulatory capital	\$ 756,470	\$ 778,092	\$ 960,475	\$ 836,590	\$ 836,590	\$ 908,973
Risk weighted assets	\$ 6,701,656	\$ 6,701,656	\$ 6,701,656	\$ 6,702,287	\$ 6,702,287	\$ 6,702,287
Risk weighted assets impact of unrealized losses on AFS securities	<u>(9,678)</u>	<u>(9,678)</u>	<u>(9,678)</u>	<u>(10,158)</u>	<u>(10,158)</u>	<u>(10,158)</u>
Adjusted Risk weighted assets	\$ 6,691,978	\$ 6,691,978	\$ 6,691,978	\$ 6,692,129	\$ 6,692,129	\$ 6,692,129
Regulatory capital ratio as reported	12.00%	12.33%	15.05%	13.20%	13.20%	14.28%
Impact of unrealized losses on AFS securities	<u>-0.70%</u>	<u>-0.70%</u>	<u>-0.70%</u>	<u>-0.70%</u>	<u>-0.70%</u>	<u>-0.70%</u>
Pro forma regulatory capital ratio	11.30%	11.63%	14.35%	12.50%	12.50%	13.58%

Note: numbers may not add due to rounding

(1) Pro forma capital ratios at September 30, 2025.

