

November 6, 2007



# **Hanmi Financial Corporation Reports Net Income of \$11.1 Million for Third Quarter of 2007**

LOS ANGELES--(BUSINESS WIRE)--

Hanmi Financial Corporation (NASDAQ:HAFC), the holding company for Hanmi Bank, reported that for the three months ended September 30, 2007, it earned net income of \$11.1 million, a decrease of 27.6 percent compared to net income of \$15.3 million for the second quarter of 2007. Earnings per share were \$0.23 (diluted), a decrease of 25.8 percent compared to \$0.31 per share (diluted) for the second quarter of 2007.

"Our strong loan growth and the opening of our 24th branch during the quarter were overshadowed by higher loan loss provisions and continued margin compression. During the quarter, our loan portfolio increased \$164.0 million and we opened a new branch in Rancho Cucamonga, California," said Sung Won Sohn, Ph.D., President and Chief Executive Officer. "However, our net interest margin decreased from 4.51 percent in the second quarter to 4.26 percent in the third quarter. We expect our margin to continue to experience competitive pressures in the near term and the recent change in the Federal Reserve monetary policy will hurt margins until it is fully reflected in the repricing of our time deposits."

"The third quarter increase of \$5.4 million in the provision for credit losses stems in part from a group of six related business acquisition loans amounting to \$3.6 million, some of which have become the subject of litigation that we initiated."

"In this uncertain economic and financial environment, the asset quality is a serious concern for all lenders. Fortunately, Hanmi's exposure to the residential market is minimal. The commercial real estate market, about two-thirds of Hanmi's portfolio, continues to remain healthy. However, in recent quarters, we have experienced higher delinquencies and charge-offs resulting from a more challenging environment for our customers."

## **THIRD-QUARTER HIGHLIGHTS**

-- Net interest income before provision for credit losses was \$37.9 million for the third quarter of 2007, compared to \$38.6 million for the second quarter of 2007 and \$39.7 million for the third quarter of 2006, reflecting a 2.8 percent and 7.3 percent, respectively, sequential increase in average interest-earning assets. Net interest margin for the third quarter of 2007 was 4.26 percent, compared to 4.51 percent for the second quarter of 2007 and 4.79 percent for the third quarter of 2006.

-- The loan portfolio increased by \$354.9 million, or 12.4 percent, to \$3.22 billion at September 30, 2007, compared to \$2.86 billion at December 31, 2006, reflecting continued growth in commercial and industrial loans.

-- Non-performing loans increased by \$22.1 million to \$44.7 million, or 1.39 percent of the portfolio, at September 30, 2007, compared to \$22.6 million, or 0.74 percent of the portfolio, at June 30, 2007. Loans over 30 days delinquent increased from \$32.0 million at June 30, 2007 to \$55.0 million at September 30, 2007.

-- The provision for credit losses was \$8.5 million for the third quarter of 2007, compared to \$3.0 million for the second quarter of 2007 and \$1.7 million for the third quarter of 2006.

-- The allowance for loan losses was 1.07 percent, 1.05 percent and 0.99 percent of the gross loan portfolio at September 30, 2007, June 30, 2007 and September 30, 2006, respectively.

-- During the third quarter, the Company repurchased 1,004,100 of its shares at a cost of \$15.0 million, or \$14.90 per share.

## NET INTEREST INCOME BEFORE PROVISION FOR CREDIT LOSSES

Net interest income before provision for credit losses was \$37.9 million for the third quarter of 2007, a decrease of \$735,000, or 1.9 percent, compared to \$38.6 million for the second quarter of 2007, and a decrease of \$1.9 million, or 4.7 percent, compared to \$39.7 million for the third quarter of 2006.

The yield on the loan portfolio was 8.44 percent for the third quarter of 2007, a decrease of 24 basis points compared to 8.68 percent for the second quarter of 2007, and a decrease of 45 basis points compared to 8.89 percent for the third quarter of 2006. The yield on investment securities was 4.52 percent for the third quarter of 2007, an increase of 12 basis points compared to 4.40 percent for the second quarter of 2007, and an increase of four basis points compared to 4.48 percent for the third quarter of 2006.

The yield on average interest-earning assets was 8.01 percent for the third quarter of 2007, a decrease of 16 basis points compared to 8.17 percent for the second quarter of 2007, and a decrease of 28 basis points compared to 8.29 percent for the third quarter of 2006. The cost of interest-bearing liabilities was 4.93 percent for the third quarter of 2007, an increase of one basis point compared to 4.92 percent for the second quarter of 2007, and an increase of 20 basis points compared to 4.73 percent for the third quarter of 2006, as the competitive deposit rate environment continued to stabilize.

## PROVISION FOR CREDIT LOSSES

The provision for credit losses was \$8.5 million for the third quarter of 2007, compared to \$3.0 million for the second quarter of 2007 and \$1.7 million for the third quarter of 2006. In the third quarter of 2007, net charge-offs were \$6.1 million, compared to \$2.5 million for the second quarter of 2007 and \$656,000 for the third quarter of 2006.

The sequential increase in the provision for credit losses is attributable to an increased migration of loans into more adverse risk rating categories, including a group of six related business acquisition loans amounting to \$3.6 million, some of which have become the subject of litigation; an increase of \$164.0 million, or 5.4 percent, in the loan portfolio; and a higher rate of increase in non-performing assets, which increased \$21.3 million in the third quarter to a balance of \$45.0 million at September 30, 2007, compared to an increase of

\$4.2 million to a balance of \$23.7 million at June 30, 2007.

Delinquent loans increased to \$55.0 million, or 1.71 percent of gross loans, at September 30, 2007 from \$32.0 million, or 1.05 percent of gross loans, at June 30, 2007. While the level of non-performing assets and delinquent loans are indicators of the credit quality of the portfolio, the provision for credit losses is determined primarily on the basis of loan classifications and the historical loss experience with similarly situated credits.

## NON-INTEREST INCOME

Non-interest income decreased by \$1.2 million, or 10.9 percent, to \$9.5 million for the third quarter of 2007, compared to \$10.7 million for the second quarter of 2007, and increased by \$354,000, or 3.9 percent, compared to \$9.2 million for the third quarter of 2006. The decrease in non-interest income from the second quarter of 2007 to the third quarter of 2007 is primarily attributable to a \$1.2 million decrease in the amount of gain on sales of loans. The increase in non-interest income from the third quarter of 2006 to the third quarter of 2007 is primarily attributable to an increase of \$881,000 in insurance commissions, reflecting the acquisitions of two insurance agencies in the first quarter of 2007, and a \$226,000 gain on sale of OREO, partially offset by a \$877,000 decrease in the amount of gain on sales of loans.

## NON-INTEREST EXPENSES

Non-interest expenses decreased by \$241,000, or 1.1 percent, to \$21.2 million for the third quarter of 2007, compared to \$21.5 million for the second quarter of 2007, and increased by \$1.4 million, or 7.0 percent, compared to \$19.9 million for the third quarter of 2006. Salaries and employee benefits increased by \$636,000, or 5.9 percent, sequentially from \$10.8 million for the second quarter of 2007 to \$11.4 million for the third quarter of 2007 because of the opening of the Rancho Cucamonga branch in August 2007 and increased accruals for incentive compensation.

The efficiency ratio (non-interest expenses divided by the sum of net interest income before provision for credit losses and non-interest income) for the third quarter of 2007 was 44.85 percent, compared to 43.61 percent for the second quarter of 2007 and 40.61 percent for the third quarter of 2006, in part reflecting the acquisitions of two insurance agencies in the first quarter of 2007 and the opening of the Rancho Cucamonga and Fullerton branches during 2007.

## PROVISION FOR INCOME TAXES

The provision for income taxes reflects a 37.2 percent effective tax rate for the third quarter of 2007, compared to a 38.1 percent effective tax rate for the second quarter of 2007 and a 35.7 percent effective tax rate for the third quarter of 2006. Changes in the effective tax rate reflect a relatively stable level of Enterprise Zone and low-income housing tax credits in periods in which there were changes in taxable income.

## FINANCIAL POSITION

Total assets were \$4.01 billion at September 30, 2007, an increase of \$286.4 million, or 7.7 percent, compared to \$3.73 billion at December 31, 2006, and an increase of \$272.5 million,

or 7.3 percent, from the September 30, 2006 balance of \$3.74 billion.

At September 30, 2007, net loans totaled \$3.19 billion, an increase of \$348.0 million, or 12.3 percent, from \$2.84 billion at December 31, 2006. Real estate loans increased by \$57.7 million, or 5.5 percent, to \$1.10 billion at September 30, 2007, compared to \$1.04 billion at December 31, 2006, and commercial and industrial loans grew by \$306.6 million, or 17.8 percent, to \$2.03 billion at September 30, 2007, compared to \$1.73 billion at December 31, 2006.

The growth in total assets was funded primarily by an increase in FHLB advances and other borrowings of \$192.3 million, up 113.8 percent to \$361.3 million at September 30, 2007, compared to \$169.0 million at December 31, 2006. In addition, deposits increased \$102.8 million, up 3.5 percent to \$3.05 billion at September 30, 2007 from \$2.94 billion at December 31, 2006. The increase in deposits included increases in time deposits of \$100,000 or more of \$91.4 million, up 6.6 percent to \$1.47 billion, in money market checking accounts of \$38.0 million, up 8.7 percent to \$476.3 million, and in other time deposits of \$16.4 million, up 5.5 percent to \$311.9 million, partially offset by decreases in noninterest-bearing demand deposits of \$37.8 million, down 5.2 percent to \$690.5 million, and in savings accounts of \$5.1 million, down 5.1 percent to \$94.2 million.

## ASSET QUALITY

Total non-performing assets, including loans 90 days or more past due and still accruing, non-accrual loans and other real estate owned ("OREO") assets, increased by \$30.8 million to \$45.0 million at September 30, 2007 from \$14.2 million at December 31, 2006, and increased by \$31.5 million from \$13.5 million at September 30, 2006. Non-performing loans at September 30, 2007 included a \$17 million construction loan for low-income housing that is fully collateralized and participated in by the local government. The downgrade of this loan relates to project cost overruns and construction delays. Despite these set backs we anticipate the project being completed and our loan being repaid without a loss to the Bank. Additionally, to date, we have never lost any money on low-income housing projects. Non-performing loans as a percentage of gross loans increased to 1.39 percent at September 30, 2007 from 0.50 percent at December 31, 2006 and 0.47 percent at September 30, 2006.

At September 30, 2007, delinquent loans were \$55.0 million, or 1.71 percent of gross loans, compared to \$19.6 million, or 0.68 percent of gross loans, at December 31, 2006, and \$24.1 million, or 0.84 percent of gross loans, at September 30, 2006.

At September 30, 2007, the Company maintained an allowance for loan losses of \$34.5 million and a liability for off-balance sheet exposure, primarily unfunded loan commitments, of \$1.8 million. The allowance for loan losses represented 1.07 percent of gross loans at September 30, 2007, compared to 0.96 percent and 0.99 percent at December 31, 2006 and September 30, 2006, respectively. As of September 30, 2007, the allowance for loan losses was 77.19 percent of non-performing loans, compared to 193.9 percent at December 31, 2006 and 209.8 percent at September 30, 2006.

## ABOUT HANMI FINANCIAL CORPORATION

Headquartered in Los Angeles, Hanmi Bank, a wholly owned subsidiary of Hanmi Financial Corporation, provides services to the multi-ethnic communities of California, with 24 full-

service offices in Los Angeles, Orange, San Bernardino, San Francisco, Santa Clara and San Diego counties, and nine loan production offices in California, Colorado, Georgia, Illinois, Texas, Virginia and Washington. Hanmi Bank specializes in commercial, SBA, trade finance and consumer lending, and is a recognized community leader. Hanmi Bank's mission is to provide a full range of quality products and premier services to its customers and to maximize shareholder value. Additional information is available at [www.hanmifinancial.com](http://www.hanmifinancial.com).

## FORWARD-LOOKING STATEMENTS

This release contains forward-looking statements, which are included in accordance with the "safe harbor" provisions of the Private Securities Litigation Reform Act of 1995. In some cases, you can identify forward-looking statements by terminology such as "may," "will," "should," "could," "expects," "plans," "intends," "anticipates," "believes," "estimates," "predicts," "potential," or "continue," or the negative of such terms and other comparable terminology. Although we believe that the expectations reflected in the forward-looking statements are reasonable, we cannot guarantee future results, levels of activity, performance or achievements. These statements involve known and unknown risks, uncertainties and other factors that may cause our actual results, levels of activity, performance or achievements to differ from those expressed or implied by the forward-looking statement. These factors include the following: general economic and business conditions in those areas in which we operate; demographic changes; competition for loans and deposits; fluctuations in interest rates; risks of natural disasters related to our real estate portfolio; risks associated with SBA loans; changes in governmental regulation; credit quality; the ability of borrowers to perform under the terms of their loans and other terms of credit agreements; our ability to successfully integrate acquisitions we may make; the availability of capital to fund the expansion of our business; and changes in securities markets. In addition, we set forth certain risks in our reports filed with the Securities and Exchange Commission, including our Annual Report on Form 10-K for the fiscal year ended December 31, 2006, which could cause actual results to differ from those projected. We undertake no obligation to update such forward-looking statements except as required by law.

HANMI FINANCIAL CORPORATION AND SUBSIDIARIES  
CONDENSED CONSOLIDATED BALANCE SHEETS (UNAUDITED)  
(Dollars in Thousands)

	September 30, 2007	December 31, 2006	% Change
ASSETS			
Cash and Due from Banks	\$ 103,789	\$ 97,501	6.4%
Federal Funds Sold	--	41,000	(100.0)%
Cash and Cash Equivalents	103,789	138,501	(25.1)%
Term Federal Funds Sold	--	5,000	(100.0)%
Investment Securities	357,616	391,579	(8.7)%
Loans:			
Loans, Net of Deferred Loan Fees	3,219,871	2,864,947	12.4%
Allowance for Loan Losses	(34,503)	(27,557)	25.2%

Net Loans	3,185,368	2,837,390	12.3%
Customers' Liability on			
Acceptances	5,357	8,403	(36.2)%
Premises and Equipment, Net	20,597	20,075	2.6%
Accrued Interest Receivable	17,619	16,919	4.1%
Other Real Estate Owned	287	--	--
Deferred Income Taxes	13,480	13,064	3.2%
Servicing Asset	4,328	4,579	(5.5)%
Goodwill	209,991	207,646	1.1%
Other Intangible Assets	7,457	6,312	18.1%
Federal Reserve Bank and Federal			
Home Loan Bank Stock	25,525	24,922	2.4%
Bank-Owned Life Insurance	24,285	23,592	2.9%
Other Assets	35,916	27,261	31.7%
Total Assets	\$4,011,615	\$3,725,243	7.7%

LIABILITIES AND SHAREHOLDERS'  
EQUITY

Liabilities:			
Deposits:			
Noninterest-Bearing	\$ 690,513	\$ 728,347	(5.2)%
Interest-Bearing	2,357,044	2,216,368	6.3%
Total Deposits	3,047,557	2,944,715	3.5%
Accrued Interest Payable	20,449	22,582	(9.4)%
Acceptances Outstanding	5,357	8,403	(36.2)%
FHLB Advances and Other			
Borrowings	361,344	169,037	113.8%
Junior Subordinated			
Debentures	82,406	82,406	--
Other Liabilities	11,593	10,983	5.6%
Total Liabilities	3,528,706	3,238,126	9.0%
Shareholders' Equity	482,909	487,117	(0.9)%
Total Liabilities and			
Shareholders' Equity	\$4,011,615	\$3,725,243	7.7%

September 30, %  
2006 Change

ASSETS

Cash and Due from Banks	\$ 97,609	6.3%
Federal Funds Sold	67,000	(100.0)%
Cash and Cash Equivalents	164,609	(36.9)%
Term Federal Funds Sold	--	--
Investment Securities	398,956	(10.4)%
Loans:		
Loans, Net of Deferred Loan Fees	2,850,146	13.0%
Allowance for Loan Losses	(28,276)	22.0%
Net Loans	2,821,870	12.9%

Customers' Liability on Acceptances	11,245	(52.4)%
Premises and Equipment, Net	20,322	1.4%
Accrued Interest Receivable	16,190	8.8%
Other Real Estate Owned	--	--
Deferred Income Taxes	10,959	23.0%
Servicing Asset	4,266	1.5%
Goodwill	207,646	1.1%
Other Intangible Assets	6,876	8.4%
Federal Reserve Bank and Federal Home Loan Bank Stock	24,768	3.1%
Bank-Owned Life Insurance	23,368	3.9%
Other Assets	28,080	27.9%
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Total Assets	\$3,739,155	7.3%
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LIABILITIES AND SHAREHOLDERS' EQUITY

Liabilities:

Deposits:

Noninterest-Bearing	\$ 756,901	(8.8)%
Interest-Bearing	2,216,880	6.3%

Total Deposits	2,973,781	2.5%
Accrued Interest Payable	19,191	6.6%
Acceptances Outstanding	11,245	(52.4)%
FHLB Advances and Other Borrowings	169,435	113.3%
Junior Subordinated Debentures	82,406	--
Other Liabilities	12,392	(6.4)%

Total Liabilities	3,268,450	8.0%
Shareholders' Equity	470,705	2.6%
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Total Liabilities and Shareholders' Equity	\$3,739,155	7.3%
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HANMI FINANCIAL CORPORATION AND SUBSIDIARIES  
CONSOLIDATED STATEMENTS OF INCOME (UNAUDITED)  
(Dollars in Thousands, Except Per Share Data)

	For the Three Months Ended		
	Sept. 30, 2007	June 30, 2007	% Change
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INTEREST INCOME:			
Interest and Fees on Loans	\$ 66,714	\$ 65,212	2.3%
Interest on Investments	4,422	4,472	(1.1)%
Interest on Federal Funds Sold	61	176	(65.3)%
Interest on Term Federal Funds Sold	--	--	--
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Total Interest Income	71,197	69,860	1.9%
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INTEREST EXPENSE:			
Interest on Deposits	27,882	26,691	4.5%
Interest on FHLB Advances and Other Borrowings	3,785	2,919	29.7%
Interest on Junior Subordinated Debentures	1,675	1,660	0.9%

Total Interest Expense	33,342	31,270	6.6%
NET INTEREST INCOME BEFORE PROVISION FOR CREDIT LOSSES	37,855	38,590	(1.9)%
Provision for Credit Losses	8,464	3,023	180.0%
NET INTEREST INCOME AFTER PROVISION FOR CREDIT LOSSES	29,391	35,567	(17.4)%
NON-INTEREST INCOME:			
Service Charges on Deposit			
Accounts	4,463	4,438	0.6%
Insurance Commissions	1,131	1,279	(11.6)%
Trade Finance Fees	1,082	1,177	(8.1)%
Remittance Fees	512	520	(1.5)%
Other Service Charges and Fees	691	574	20.4%
Bank-Owned Life Insurance Income	234	229	2.2%
Increase in Fair Value of			
Derivatives	207	222	(6.8)%
Other Income	457	491	(6.9)%
Gain on Sales of Loans	523	1,762	(70.3)%
Gain on Sales of Other Real			
Estate Owned	226	--	--
Total Non-Interest Income	9,526	10,692	(10.9)%
NON-INTEREST EXPENSES:			
Salaries and Employee Benefits	11,418	10,782	5.9%
Occupancy and Equipment	2,657	2,571	3.3%
Data Processing	1,540	1,665	(7.5)%
Advertising and Promotion	943	889	6.1%
Supplies and Communications	704	704	--
Professional Fees	565	647	(12.7)%
Amortization of Other Intangible			
Assets	570	592	(3.7)%
Decrease in Fair Value of			
Embedded Option	37	196	(81.1)%
Other Operating Expenses	2,815	3,444	(18.3)%
Total Non-Interest			
Expenses	21,249	21,490	(1.1)%
INCOME BEFORE PROVISION FOR INCOME			
TAXES	17,668	24,769	(28.7)%
Provision for Income Taxes	6,580	9,446	(30.3)%
NET INCOME	\$ 11,088	\$ 15,323	(27.6)%
EARNINGS PER SHARE:			
Basic	\$ 0.23	\$ 0.32	(28.1)%
Diluted	\$ 0.23	\$ 0.31	(25.8)%
WEIGHTED-AVERAGE SHARES OUTSTANDING:			



Basic	47,355,143	48,397,824
Diluted	47,536,078	48,737,574
SHARES OUTSTANDING AT PERIOD-END	46,986,341	47,950,929

	For the Three Months Ended	
	Sept. 30, 2006	% Change
INTEREST INCOME:		
Interest and Fees on Loans	\$ 63,392	5.2%
Interest on Investments	4,836	(8.6)%
Interest on Federal Funds Sold	436	(86.0)%
Interest on Term Federal Funds Sold	--	--
Total Interest Income	68,664	3.7%
INTEREST EXPENSE:		
Interest on Deposits	25,178	10.7%
Interest on FHLB Advances and Other Borrowings	2,084	81.6%
Interest on Junior Subordinated Debentures	1,672	0.2%
Total Interest Expense	28,934	15.2%
NET INTEREST INCOME BEFORE PROVISION FOR CREDIT LOSSES	39,730	(4.7)%
Provision for Credit Losses	1,682	403.2%
NET INTEREST INCOME AFTER PROVISION FOR CREDIT LOSSES	38,048	(22.8)%
NON-INTEREST INCOME:		
Service Charges on Deposit Accounts	4,249	5.0%
Insurance Commissions	250	352.4%
Trade Finance Fees	1,227	(11.8)%
Remittance Fees	517	(1.0)%
Other Service Charges and Fees	591	16.9%
Bank-Owned Life Insurance Income	221	5.9%
Increase in Fair Value of Derivatives	389	(46.8)%
Other Income	328	39.3%
Gain on Sales of Loans	1,400	(62.6)%
Gain on Sales of Other Real Estate Owned	--	--
Total Non-Interest Income	9,172	3.9%
NON-INTEREST EXPENSES:		
Salaries and Employee Benefits	10,357	10.2%
Occupancy and Equipment	2,482	7.1%
Data Processing	1,431	7.6%
Advertising and Promotion	665	41.8%
Supplies and Communications	636	10.7%
Professional Fees	390	44.9%
Amortization of Other Intangible Assets	585	(2.6)%

Decrease in Fair Value of Embedded Option	78	(52.6)%
Other Operating Expenses	3,237	(13.0)%
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Total Non-Interest Expenses	19,861	7.0%
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INCOME BEFORE PROVISION FOR INCOME TAXES	27,359	(35.4)%
Provision for Income Taxes	9,762	(32.6)%
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NET INCOME	\$ 17,597	(37.0)%
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EARNINGS PER SHARE:		
Basic	\$ 0.36	(36.1)%
Diluted	\$ 0.36	(36.1)%
WEIGHTED-AVERAGE SHARES OUTSTANDING:		
Basic	48,890,662	
Diluted	49,450,601	
SHARES OUTSTANDING AT PERIOD-END	48,991,146	

	For the Nine Months Ended		
	Sept. 30, 2007	Sept. 30, 2006	% Change
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INTEREST INCOME:			
Interest and Fees on Loans	\$ 194,487	\$ 175,409	10.9%
Interest on Investments	13,558	14,948	(9.3)%
Interest on Federal Funds Sold	963	748	28.7%
Interest on Term Federal Funds Sold	5	--	--
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Total Interest Income	209,013	191,105	9.4%
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INTEREST EXPENSE:			
Interest on Deposits	80,654	66,690	20.9%
Interest on FHLB Advances and Other Borrowings	8,875	4,699	88.9%
Interest on Junior Subordinated Debentures	4,974	4,734	5.1%
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Total Interest Expense	94,503	76,123	24.1%
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NET INTEREST INCOME BEFORE PROVISION FOR CREDIT LOSSES	114,510	114,982	(0.4)%
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Provision for Credit Losses	17,619	5,542	217.9%
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NET INTEREST INCOME AFTER PROVISION FOR CREDIT LOSSES	96,891	109,440	(11.5)%
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NON-INTEREST INCOME:			
Service Charges on Deposit Accounts	13,389	12,663	5.7%

Insurance Commissions	3,535	646	447.2%
Trade Finance Fees	3,549	3,414	4.0%
Remittance Fees	1,503	1,537	(2.2)%
Other Service Charges and Fees	1,881	1,739	8.2%
Bank-Owned Life Insurance Income	693	654	6.0%
Increase in Fair Value of Derivatives	521	723	(27.9)%
Other Income	1,223	911	34.2%
Gain on Sales of Loans	3,685	3,550	3.8%
Gain on Sales of Other Real Estate Owned	226	48	370.8%
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Total Non-Interest Income	30,205	25,885	16.7%
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NON-INTEREST EXPENSES:

Salaries and Employee Benefits	33,961	30,209	12.4%
Occupancy and Equipment	7,740	7,122	8.7%
Data Processing	4,768	4,314	10.5%
Advertising and Promotion	2,493	2,122	17.5%
Supplies and Communications	1,996	1,848	8.0%
Professional Fees	1,686	1,550	8.8%
Amortization of Other Intangible Assets	1,776	1,815	(2.1)%
Decrease in Fair Value of Embedded Option	233	292	(20.2)%
Other Operating Expenses	9,055	8,126	11.4%
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Total Non-Interest Expenses	63,708	57,398	11.0%
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INCOME BEFORE PROVISION FOR INCOME

TAXES	63,388	77,927	(18.7)%
Provision for Income Taxes	23,922	29,588	(19.1)%
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NET INCOME	\$ 39,466	\$ 48,339	(18.4)%
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EARNINGS PER SHARE:

Basic	\$ 0.82	\$ 0.99	(17.2)%
Diluted	\$ 0.81	\$ 0.98	(17.3)%

WEIGHTED-AVERAGE SHARES OUTSTANDING:

Basic	48,232,464	48,809,921
Diluted	48,569,863	49,395,152

SHARES OUTSTANDING AT PERIOD-END	46,986,341	48,991,146
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HANMI FINANCIAL CORPORATION AND SUBSIDIARIES

SELECTED FINANCIAL DATA (UNAUDITED)

(Dollars in Thousands)

For the Three Months Ended		
Sept. 30, 2007	June 30, 2007	% Change
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AVERAGE BALANCES:

Average Gross Loans, Net of

Deferred Loan Fees	\$3,135,531	\$3,014,895	4.0%
Average Investment Securities	360,626	375,598	(4.0)%
Average Interest-Earning Assets	3,526,493	3,429,123	2.8%
Average Total Assets	3,915,517	3,818,170	2.5%
Average Deposits	3,016,118	2,967,748	1.6%
Average Borrowings	367,605	304,744	20.6%
Average Interest-Bearing Liabilities	2,683,930	2,551,665	5.2%
Average Shareholders' Equity	487,006	495,719	(1.8)%
Average Tangible Equity	269,255	277,414	(2.9)%

PERFORMANCE RATIOS:

Return on Average Assets	1.12%	1.61%
Return on Average Shareholders' Equity	9.03%	12.40%
Return on Average Tangible Equity	16.34%	22.15%
Efficiency Ratio	44.85%	43.61%
Net Interest Margin	4.26%	4.51%

ALLOWANCE FOR LOAN LOSSES:

Balance at the Beginning of Period	\$ 32,190	\$ 31,527	2.1%
Provision Charged to Operating Expense	8,397	3,181	164.0%
Charge-Offs, Net of Recoveries	(6,084)	(2,518)	141.6%
	-----	-----	
Balance at the End of Period	\$ 34,503	\$ 32,190	7.2%
	=====	=====	
Allowance for Loan Losses to Total Gross Loans	1.07%	1.05%	
Allowance for Loan Losses to Total Non-Performing Loans	77.19%	142.30%	

ALLOWANCE FOR OFF-BALANCE SHEET ITEMS:

Balance at the Beginning of Period	\$ 1,730	\$ 1,888	(8.4)%
Provision Charged to Operating Expense	67	(158)	(142.4)%
	-----	-----	
Balance at the End of Period	\$ 1,797	\$ 1,730	3.9%
	=====	=====	

For the Three Months Ended

Sept. 30, 2006	% Change
----------------	----------

AVERAGE BALANCES:

Average Gross Loans, Net of Deferred Loan Fees	\$2,828,972	10.8%
Average Investment Securities	401,039	(10.1)%
Average Interest-Earning Assets	3,287,581	7.3%
Average Total Assets	3,675,091	6.5%
Average Deposits	2,927,956	3.0%
Average Borrowings	241,404	52.3%
Average Interest-Bearing Liabilities	2,427,883	10.5%

Average Shareholders' Equity	463,011	5.2%
Average Tangible Equity	248,147	8.5%

PERFORMANCE RATIOS:

Return on Average Assets	1.90%
Return on Average Shareholders' Equity	15.08%
Return on Average Tangible Equity	28.13%
Efficiency Ratio	40.61%
Net Interest Margin	4.79%

ALLOWANCE FOR LOAN LOSSES:

Balance at the Beginning of Period	\$ 27,250	18.1%
Provision Charged to Operating Expense	1,682	399.2%
Charge-Offs, Net of Recoveries	(656)	827.4%
	-----	-----
Balance at the End of Period	\$ 28,276	22.0%
	=====	=====
Allowance for Loan Losses to Total Gross Loans	0.99%	
Allowance for Loan Losses to Total Non-Performing Loans	209.82%	

ALLOWANCE FOR OFF-BALANCE SHEET ITEMS:

Balance at the Beginning of Period	\$ 2,130	(18.8)%
Provision Charged to Operating Expense	--	--
	-----	-----
Balance at the End of Period	\$ 2,130	(15.6)%
	=====	=====

For the Nine Months Ended

Sept. 30, 2007	Sept. 30, 2006	% Change
-----	-----	-----

AVERAGE BALANCES:

Average Gross Loans, Net of Deferred Loan Fees	\$3,011,946	\$2,702,902	11.4%
Average Investment Securities	374,209	421,195	(11.2)%
Average Interest-Earning Assets	3,435,932	3,169,215	8.4%
Average Total Assets	3,825,784	3,557,227	7.5%
Average Deposits	2,976,676	2,857,260	4.2%
Average Borrowings	308,406	209,770	47.0%
Average Interest-Bearing Liabilities	2,575,061	2,329,135	10.6%
Average Shareholders' Equity	494,731	450,069	9.9%
Average Tangible Equity	276,627	233,671	18.4%

PERFORMANCE RATIOS:

Return on Average Assets	1.38%	1.82%
Return on Average Shareholders' Equity	10.67%	14.36%
Return on Average Tangible Equity	19.07%	27.66%
Efficiency Ratio	44.02%	40.75%
Net Interest Margin	4.46%	4.85%

ALLOWANCE FOR LOAN LOSSES:

Balance at the Beginning of Period	\$ 27,557	\$ 24,963	10.4%
Provision Charged to Operating Expense	17,952	5,542	223.9%
Charge-Offs, Net of Recoveries	(11,006)	(2,229)	393.8%
	-----	-----	-----
Balance at the End of Period	\$ 34,503	\$ 28,276	22.0%
	=====	=====	=====

Allowance for Loan Losses to Total Gross Loans	1.07%	0.99%
Allowance for Loan Losses to Total Non-Performing Loans	77.19%	209.82%

ALLOWANCE FOR OFF-BALANCE SHEET ITEMS:

Balance at the Beginning of Period	\$ 2,130	\$ 2,130	--
Provision Charged to Operating Expense	(333)	--	--
	-----	-----	-----
Balance at the End of Period	\$ 1,797	\$ 2,130	(15.6)%
	=====	=====	=====

HANMI FINANCIAL CORPORATION AND SUBSIDIARIES  
SELECTED FINANCIAL DATA (UNAUDITED) (Continued)  
(Dollars in Thousands)

	Sept. 30, 2007	Dec. 31, 2006	% Change
	-----	-----	-----
NON-PERFORMING ASSETS:			
Non-Accrual Loans	\$ 44,497	\$ 14,213	213.1%
Loans 90 Days or More Past Due and Still Accruing	199	2	9,850.0%
	-----	-----	-----
Total Non-Performing Loans	44,696	14,215	214.4%
Other Real Estate Owned	287	--	--
	-----	-----	-----
Total Non-Performing Assets	\$ 44,983	\$ 14,215	216.4%
	=====	=====	=====

Total Non-Performing Loans/Total Gross Loans	1.39%	0.50%
Total Non-Performing Assets/Total Assets	1.12%	0.38%
Total Non-Performing Assets/Allowance for Loan Losses	130.4%	51.6%

DELINQUENT LOANS	\$ 54,954	\$ 19,616	180.1%
	=====	=====	=====

Delinquent Loans/Total Gross Loans	1.71%	0.68%
------------------------------------	-------	-------

LOAN PORTFOLIO:

Real Estate Loans	\$1,099,100	\$1,041,393	5.5%
Commercial and Industrial			

Loans	2,033,009	1,726,434	17.8%
Consumer Loans	90,416	100,121	(9.7)%
<hr/>			
Total Gross Loans	3,222,525	2,867,948	12.4%
Deferred Loan Fees	(2,654)	(3,001)	(11.6)%
<hr/>			
Loans, Net of Deferred Loan Fees	3,219,871	2,864,947	12.4%
Allowance for Loan Losses	(34,503)	(27,557)	25.2%
<hr/>			
Loans Receivable, Net	\$3,185,368	\$2,837,390	12.3%
<hr/>			

LOAN MIX:

Real Estate Loans	34.1%	36.3%
Commercial and Industrial Loans	63.1%	60.2%
Consumer Loans	2.8%	3.5%
<hr/>		
Total Gross Loans	100.0%	100.0%
<hr/>		

DEPOSIT PORTFOLIO:

Demand - Noninterest-Bearing Savings	\$ 690,513	\$ 728,348	(5.2)%
Money Market Checking and NOW Accounts	94,150	99,254	(5.1)%
Time Deposits of \$100,000 or More	476,257	438,267	8.7%
Other Time Deposits	1,474,764	1,383,358	6.6%
<hr/>			
Total Deposits	311,873	295,488	5.5%
<hr/>			
Total Deposits	\$3,047,557	\$2,944,715	3.5%
<hr/>			

DEPOSIT MIX:

Demand - Noninterest-Bearing Savings	22.7%	24.7%
Money Market Checking and NOW Accounts	3.1%	3.4%
Time Deposits of \$100,000 or More	15.6%	14.9%
Other Time Deposits	48.4%	47.0%
<hr/>		
Total Deposits	10.2%	10.0%
<hr/>		
Total Deposits	100.0%	100.0%
<hr/>		

	Sept. 30,	%
	2006	Change
<hr/>		
NON-PERFORMING ASSETS:		
Non-Accrual Loans	\$ 13,470	230.3%
Loans 90 Days or More Past Due and Still Accruing	6	3,216.7%
<hr/>		
Total Non-Performing Loans	13,476	231.7%
Other Real Estate Owned	--	--
<hr/>		
Total Non-Performing Assets	\$ 13,476	233.8%
<hr/>		

Total Non-Performing Loans/Total Gross Loans 0.47%

Total Non-Performing Assets/Total Assets	0.36%	
Total Non-Performing Assets/Allowance for Loan Losses	47.7%	
DELINQUENT LOANS	\$ 24,081	128.2%
	=====	=====
Delinquent Loans/Total Gross Loans	0.84%	
LOAN PORTFOLIO:		
Real Estate Loans	\$1,014,058	8.4%
Commercial and Industrial Loans	1,739,476	16.9%
Consumer Loans	100,180	(9.7)%
	-----	-----
Total Gross Loans	2,853,714	12.9%
Deferred Loan Fees	(3,568)	(25.6)%
	-----	-----
Loans, Net of Deferred Loan Fees	2,850,146	13.0%
Allowance for Loan Losses	(28,276)	22.0%
	-----	-----
Loans Receivable, Net	\$2,821,870	12.9%
	=====	=====
LOAN MIX:		
Real Estate Loans	35.5%	
Commercial and Industrial Loans	61.0%	
Consumer Loans	3.5%	
	-----	
Total Gross Loans	100.0%	
	=====	
DEPOSIT PORTFOLIO:		
Demand - Noninterest-Bearing	\$ 756,901	(8.8)%
Savings	99,719	(5.6)%
Money Market Checking and NOW Accounts	434,738	9.6%
Time Deposits of \$100,000 or More	1,393,721	5.8%
Other Time Deposits	288,702	8.0%
	-----	-----
Total Deposits	\$2,973,781	2.5%
	=====	=====
DEPOSIT MIX:		
Demand - Noninterest-Bearing	25.5%	
Savings	3.4%	
Money Market Checking and NOW Accounts	14.6%	
Time Deposits of \$100,000 or More	46.9%	
Other Time Deposits	9.6%	
	-----	
Total Deposits	100.0%	
	=====	

HANMI FINANCIAL CORPORATION AND SUBSIDIARIES  
 AVERAGE BALANCES, AVERAGE YIELDS EARNED AND AVERAGE RATES  
 PAID (UNAUDITED)  
 (Dollars in Thousands)

For the Three Months Ended		
-----		
September 30, 2007		
-----		
Average	Interest	Average



	Balance	Income/ Expense	Yield/ Rate
	-----	-----	-----
INTEREST-EARNING ASSETS			
LOANS:			
Real Estate Loans:			
Commercial Property	\$ 775,605	\$15,678	8.02%
Construction	227,779	4,814	8.38%
Residential Property	87,864	1,124	5.08%
	-----	-----	-----
Total Real Estate Loans	1,091,248	21,616	7.86%
Commercial and Industrial Loans	1,951,478	43,169	8.78%
Consumer Loans	94,751	1,798	7.53%
	-----	-----	-----
Total Loans - Gross	3,137,477	66,583	8.42%
Prepayment Penalty Income	--	131	
Unearned Income on Loans, Net of Costs	(1,946)	--	
	-----	-----	-----
Gross Loans, Net	\$3,135,531	\$66,714	8.44%
	=====	=====	=====
INVESTMENT SECURITIES:			
Municipal Bonds	\$ 70,984	\$ 764	4.31%
U.S. Government Agency Securities	119,704	1,286	4.30%
Mortgage-Backed Securities	101,688	1,237	4.87%
Collateralized Mortgage Obligations	55,619	612	4.40%
Corporate Bonds	7,811	89	4.56%
Other Securities	4,820	84	6.97%
	-----	-----	-----
Total Investment Securities	\$ 360,626	\$ 4,072	4.52%
	=====	=====	=====
OTHER INTEREST-EARNING ASSETS:			
Equity Securities (FHLB and FRB Stock)	\$ 25,431	\$ 350	5.51%
Federal Funds Sold	4,905	61	4.97%
Term Federal Funds Sold	--	--	--
Interest-Earning Deposits	--	--	--
	-----	-----	-----
Total Other Interest-Earning Assets	\$ 30,336	\$ 411	5.42%
	=====	=====	=====
TOTAL INTEREST-EARNING ASSETS	\$3,526,493	\$71,197	8.01%
	=====	=====	=====
INTEREST-BEARING LIABILITIES			
INTEREST-BEARING DEPOSITS:			
Savings	\$ 95,147	\$ 567	2.36%
Money Market Checking and NOW Accounts	471,756	4,164	3.50%
Time Deposits of \$100,000 or More	1,438,711	19,263	5.31%
Other Time Deposits	310,711	3,888	4.96%
	-----	-----	-----
Total Interest-Bearing Deposits	\$2,316,325	\$27,882	4.78%
	=====	=====	=====

BORROWINGS:

FHLB Advances and Other Borrowings	\$ 285,199	\$ 3,785	5.27%
Junior Subordinated Debentures	82,406	1,675	8.06%
	-----	-----	-----
Total Borrowings	\$ 367,605	\$ 5,460	5.89%
	=====	=====	=====
TOTAL INTEREST-BEARING LIABILITIES	\$2,683,930	\$33,342	4.93%
	=====	=====	=====
NET INTEREST INCOME		\$37,855	
		=====	
NET INTEREST SPREAD			3.08%
			=====
NET INTEREST MARGIN			4.26%
			=====

For the Three Months Ended

June 30, 2007

Average Balance	Interest Income/ Expense	Average Yield/ Rate
-----	-----	-----

INTEREST-EARNING ASSETS

LOANS:

Real Estate Loans:			
Commercial Property	\$ 769,112	\$15,534	8.10%
Construction	215,760	5,137	9.55%
Residential Property	86,596	1,157	5.36%
	-----	-----	-----
Total Real Estate Loans	1,071,468	21,828	8.17%
Commercial and Industrial Loans	1,848,369	41,206	8.94%
Consumer Loans	97,175	2,016	8.32%
	-----	-----	-----
Total Loans - Gross	3,017,012	65,050	8.65%
Prepayment Penalty Income	--	162	
Unearned Income on Loans, Net of Costs	(2,117)	--	
	-----	-----	-----
Gross Loans, Net	\$3,014,895	\$65,212	8.68%
	=====	=====	=====

INVESTMENT SECURITIES:

Municipal Bonds	\$ 72,284	\$ 762	4.22%
U.S. Government Agency Securities	118,696	1,233	4.16%
Mortgage-Backed Securities	111,568	1,317	4.72%
Collateralized Mortgage Obligations	60,199	651	4.33%
Corporate Bonds	7,907	89	4.50%
Other Securities	4,944	84	6.80%
	-----	-----	-----
Total Investment Securities	\$ 375,598	\$ 4,136	4.40%
	=====	=====	=====

OTHER INTEREST-EARNING ASSETS:			
Equity Securities (FHLB and FRB Stock)	\$ 25,290	\$ 336	5.31%
Federal Funds Sold	13,340	176	5.28%
Term Federal Funds Sold	--	--	--
Interest-Earning Deposits	--	--	--
-----			
Total Other Interest-Earning Assets	\$ 38,630	\$ 512	5.30%
=====			
TOTAL INTEREST-EARNING ASSETS	\$3,429,123	\$69,860	8.17%
=====			

#### INTEREST-BEARING LIABILITIES

INTEREST-BEARING DEPOSITS:			
Savings	\$ 99,457	\$ 502	2.02%
Money Market Checking and NOW Accounts	432,408	3,666	3.40%
Time Deposits of \$100,000 or More	1,411,099	18,778	5.34%
Other Time Deposits	303,957	3,745	4.94%
-----			
Total Interest-Bearing Deposits	\$2,246,921	\$26,691	4.76%
=====			
BORROWINGS:			
FHLB Advances and Other Borrowings	\$ 222,338	\$ 2,919	5.27%
Junior Subordinated Debentures	82,406	1,660	8.08%
-----			
Total Borrowings	\$ 304,744	\$ 4,579	6.03%
=====			
TOTAL INTEREST-BEARING LIABILITIES	\$2,551,665	\$31,270	4.92%
=====			

NET INTEREST INCOME

\$38,590

=====

NET INTEREST SPREAD

3.25%

=====

NET INTEREST MARGIN

4.51%

=====

For the Three Months Ended

September 30, 2006

Average Balance	Interest Income/ Expense	Average Yield/ Rate
--------------------	--------------------------------	---------------------------

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#### INTEREST-EARNING ASSETS

LOANS:			
Real Estate Loans:			
Commercial Property	\$ 774,934	\$16,118	8.25%
Construction	174,332	4,333	9.86%

Residential Property	84,124	1,114	5.25%
	-----	-----	-----
Total Real Estate Loans	1,033,390	21,565	8.28%
Commercial and Industrial Loans	1,699,966	39,080	9.12%
Consumer Loans	99,268	2,255	9.01%
	-----	-----	-----
Total Loans - Gross	2,832,624	62,900	8.81%
Prepayment Penalty Income		492	
Unearned Income on Loans, Net of Costs	(3,652)	--	
	-----	-----	-----
Gross Loans, Net	\$2,828,972	\$63,392	8.89%
	=====	=====	=====
INVESTMENT SECURITIES:			
Municipal Bonds	\$ 71,301	\$ 770	4.32%
U.S. Government Agency Securities	118,365	1,268	4.29%
Mortgage-Backed Securities	127,321	1,505	4.73%
Collateralized Mortgage Obligations	71,414	777	4.35%
Corporate Bonds	7,785	89	4.57%
Other Securities	4,854	85	7.00%
	-----	-----	-----
Total Investment Securities	\$ 401,040	\$ 4,494	4.48%
	=====	=====	=====
OTHER INTEREST-EARNING ASSETS:			
Equity Securities (FHLB and FRB Stock)	\$ 24,720	\$ 342	5.53%
Federal Funds Sold	32,850	436	5.31%
Term Federal Funds Sold	--	--	--
Interest-Earning Deposits	--	--	--
	-----	-----	-----
Total Other Interest-Earning Assets	\$ 57,570	\$ 778	5.41%
	=====	=====	=====
TOTAL INTEREST-EARNING ASSETS	\$3,287,582	\$68,664	8.29%
	=====	=====	=====
INTEREST-BEARING LIABILITIES			
INTEREST-BEARING DEPOSITS:			
Savings	\$ 102,518	\$ 440	1.70%
Money Market Checking and NOW Accounts	441,880	3,512	3.15%
Time Deposits of \$100,000 or More	1,358,908	17,881	5.22%
Other Time Deposits	283,173	3,345	4.69%
	-----	-----	-----
Total Interest-Bearing Deposits	\$2,186,479	\$25,178	4.57%
	=====	=====	=====
BORROWINGS:			
FHLB Advances and Other Borrowings	\$ 158,998	\$ 2,084	5.20%
Junior Subordinated Debentures	82,406	1,672	8.05%
	-----	-----	-----
Total Borrowings	\$ 241,404	\$ 3,756	6.17%
	=====	=====	=====
TOTAL INTEREST-BEARING LIABILITIES	\$2,427,883	\$28,934	4.73%
	=====	=====	=====

NET INTEREST INCOME \$39,730

=====

NET INTEREST SPREAD 3.56%

=====

NET INTEREST MARGIN 4.79%

=====

For the Nine Months Ended

September 30, 2007

Average Balance	Interest Income/ Expense	Average Yield/ Rate
--------------------	--------------------------------	---------------------------

INTEREST-EARNING ASSETS

LOANS:

Real Estate Loans:

Commercial Property	\$ 765,880	\$ 46,380	8.10%
Construction	218,693	14,889	9.10%
Residential Property	86,505	3,378	5.22%

Total Real Estate Loans	1,071,078	64,647	8.07%
Commercial and Industrial Loans	1,846,247	123,143	8.92%
Consumer Loans	96,839	5,987	8.27%

Total Loans - Gross	3,014,164	193,777	8.60%
Prepayment Penalty Income	--	710	
Unearned Income on Loans, Net of Costs	(2,218)	--	

Gross Loans, Net	\$3,011,946	\$194,487	8.63%
------------------	-------------	-----------	-------

=====

INVESTMENT SECURITIES:

Municipal Bonds	\$ 71,883	\$ 2,290	4.25%
U.S. Government Agency Securities	118,894	3,775	4.23%
Mortgage-Backed Securities	110,656	3,958	4.77%
Collateralized Mortgage Obligations	59,977	1,960	4.36%
Corporate Bonds	7,862	268	4.55%
Other Securities	4,937	252	6.81%

Total Investment Securities	\$ 374,209	\$ 12,503	4.45%
-----------------------------	------------	-----------	-------

=====

OTHER INTEREST-EARNING ASSETS:

Equity Securities (FHLB and FRB Stock)	\$ 25,244	\$ 1,055	5.57%
Federal Funds Sold	24,405	963	5.26%
Term Federal Funds Sold	128	5	0.1%
Interest-Earning Deposits	--	--	0.00%

Total Other Interest-Earning Assets	\$ 49,777	\$ 2,023	5.42%
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=====

TOTAL INTEREST-EARNING ASSETS	\$3,435,932	\$209,013	8.13%
	=====	=====	=====

INTEREST-BEARING LIABILITIES

INTEREST-BEARING DEPOSITS:

Savings	\$ 98,440	\$ 1,530	2.08%
Money Market Checking and NOW Accounts	444,173	11,302	3.40%
Time Deposits of \$100,000 or More	1,418,825	56,539	5.33%
Other Time Deposits	305,217	11,283	4.94%
	-----	-----	

Total Interest-Bearing  
Deposits

\$2,266,655	\$ 80,654	4.76%
=====	=====	=====

BORROWINGS:

FHLB Advances and Other Borrowings	\$ 226,000	\$ 8,875	5.25%
Junior Subordinated Debentures	82,406	4,974	8.07%
	-----	-----	

Total Borrowings

\$ 308,406	\$ 13,849	6.00%
=====	=====	=====

TOTAL INTEREST-BEARING LIABILITIES

\$2,575,061	\$ 94,503	4.91%
=====	=====	=====

NET INTEREST INCOME

\$114,510
=====

NET INTEREST SPREAD

3.22%
=====

NET INTEREST MARGIN

4.46%
=====

For the Nine Months Ended

September 30, 2006

Average Balance	Interest Income/ Expense	Average Yield/ Rate
-----	-----	-----

INTEREST-EARNING ASSETS

LOANS:

Real Estate Loans:

Commercial Property	\$ 756,707	\$ 46,049	8.14%
Construction	171,654	12,386	9.65%
Residential Property	85,601	3,303	5.16%
	-----	-----	

Total Real Estate Loans

1,013,962	61,738	8.14%
-----------	--------	-------

Commercial and Industrial Loans

1,596,234	106,816	8.95%
-----------	---------	-------

Consumer Loans

96,490	6,219	8.62%
-----	-----	-----

Total Loans - Gross

2,706,686	174,773	8.63%
-----------	---------	-------

Prepayment Penalty Income

--	636
----	-----

Unearned Income on Loans, Net of  
Costs

(3,784)	--
---------	----

Gross Loans, Net	\$2,702,902	\$175,409	8.68%
	=====	=====	=====
INVESTMENT SECURITIES:			
Municipal Bonds	\$ 72,702	\$ 2,321	4.26%
U.S. Government Agency Securities	123,986	3,887	4.18%
Mortgage-Backed Securities	136,067	4,787	4.69%
Collateralized Mortgage Obligations	75,583	2,434	4.29%
Corporate Bonds	7,906	268	4.52%
Other Securities	4,951	253	6.81%
	-----	-----	-----
Total Investment Securities	\$ 421,195	\$ 13,950	4.42%
	=====	=====	=====
OTHER INTEREST-EARNING ASSETS:			
Equity Securities (FHLB and FRB Stock)	\$ 24,619	\$ 997	5.40%
Federal Funds Sold	20,457	748	4.88%
Term Federal Funds Sold	--	--	--
Interest-Earning Deposits	42	1	4.01%
	-----	-----	-----
Total Other Interest-Earning Assets	\$ 45,118	\$ 1,746	5.16%
	=====	=====	=====
TOTAL INTEREST-EARNING ASSETS	\$3,169,215	\$191,105	8.06%
	=====	=====	=====
INTEREST-BEARING LIABILITIES			
INTEREST-BEARING DEPOSITS:			
Savings	\$ 110,817	\$ 1,402	1.69%
Money Market Checking and NOW Accounts	481,564	10,864	3.02%
Time Deposits of \$100,000 or More	1,250,467	45,534	4.87%
Other Time Deposits	276,517	8,890	4.30%
	-----	-----	-----
Total Interest-Bearing Deposits	\$2,119,365	\$ 66,690	4.21%
	=====	=====	=====
BORROWINGS:			
FHLB Advances and Other Borrowings	\$ 127,364	\$ 4,699	4.93%
Junior Subordinated Debentures	82,406	4,734	7.68%
	-----	-----	-----
Total Borrowings	\$ 209,770	\$ 9,433	6.01%
	=====	=====	=====
TOTAL INTEREST-BEARING LIABILITIES	\$2,329,135	\$ 76,123	4.37%
	=====	=====	=====
NET INTEREST INCOME		\$114,982	
		=====	
NET INTEREST SPREAD			3.69%
			=====
NET INTEREST MARGIN			4.85%
			=====

Source: Hanmi Financial Corporation