



KEEFE, BRUYETTE & WOODS
A Stifel Company

16th Annual Community Bank Investor Conference

July 28 - 29, 2015



Hanmi Financial Corporation

C. G. Kum, President & CEO

Safe Harbor Statement

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, the benefits from the acquisition of Central Bancorp, Inc., the combined company’s plans and results, competitive pressures, the ability to succeed in new markets, balance sheet management, and other operational factors. Forward-looking statements are based upon the good faith beliefs and expectations of management as of this date only and are further subject to additional risks and uncertainties, including, but not limited to, the risk factors set forth in the Company’s most recent Form 10-K, 10-Q and other filings with the Securities and Exchange Commission (“SEC”). Investors are urged to review the Company’s SEC filings. The Company disclaims any obligation to update or revise the forward-looking statements herein.

For non-GAAP reconciliation, please see the Appendix and the Company’s earnings release on July 23, 2015.

Hanmi Profile

+ First Korean American bank

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

+ Attractive customer demographics

- Leading brand affinity & loyal customer base
(45% of legacy - Hanmi customers with bank for 10+ years)

+ Strong track-record of profitable growth

+ Robust capital and liquidity levels

+ Attractive footprint

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



Los Angeles, CA



Arlington, TX

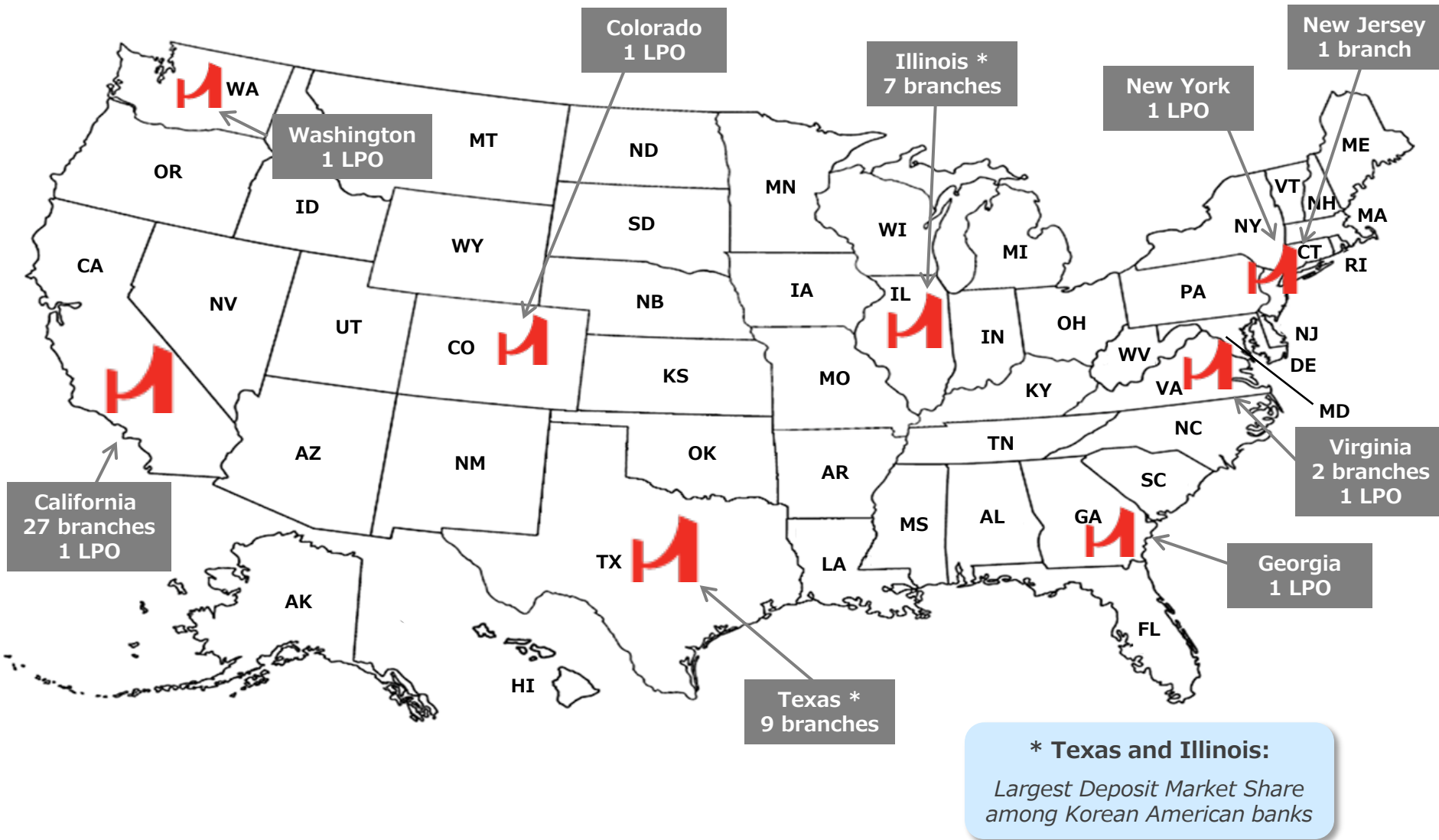


Chicago, IL



Annandale, VA

Nationwide Branch Network



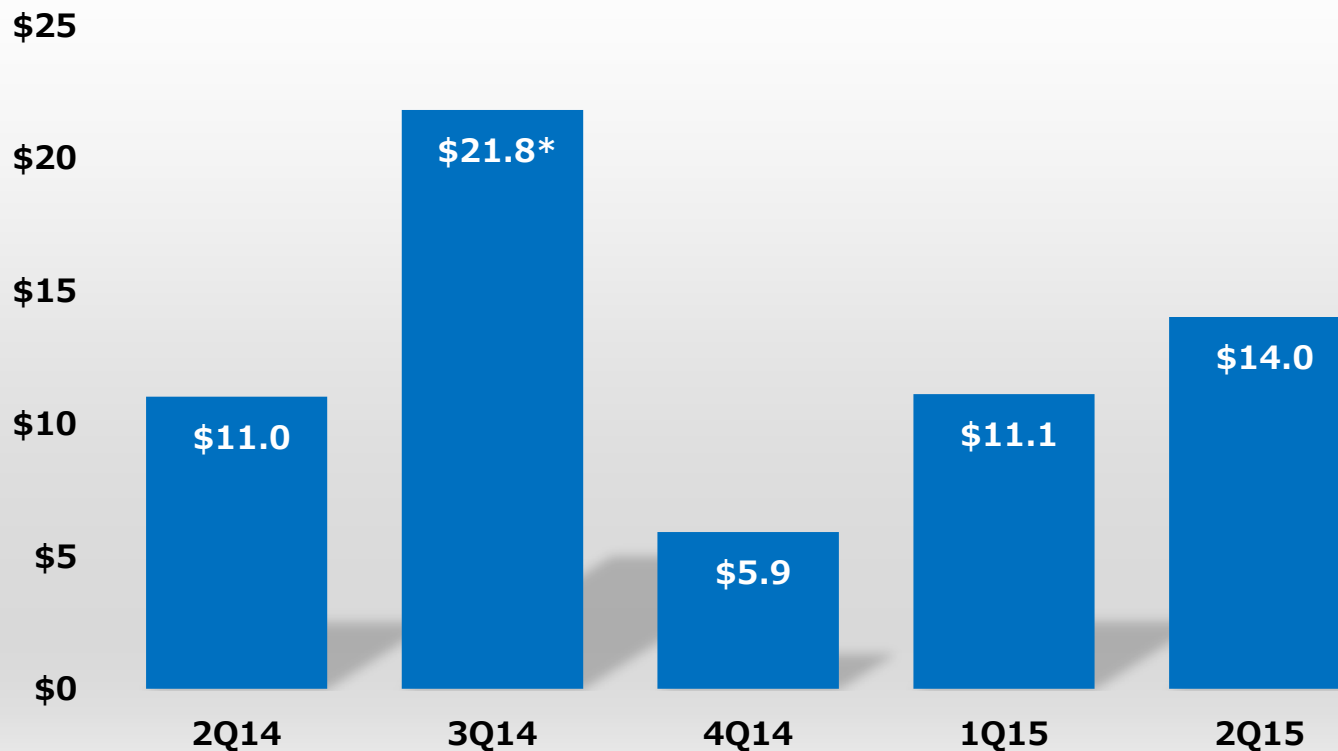
2Q15 Financial Highlights

- ❑ **Net income was \$14.0 million, or \$0.44 per diluted share, compared with \$11.1 million, or \$0.35 per diluted share, for 1Q15**
- ❑ **Noninterest expense decreased by 14.5%, or \$4.6 million for the quarter with the efficiency ratio improving to 56.23% from 65.63%**
- ❑ **New loan production was \$208.1 million, up 54.3% from 1Q15**
- ❑ **Net interest margin improved 8 bps to 3.97% from 1Q15; core net interest margin up 20 bps to 3.48%**
- ❑ **Strong asset quality, with non-performing assets at 1.0% of total assets and a negative provision for loan losses of \$2.5 million**
- ❑ **A cash dividend of \$0.11 per share was paid on July 15**
- ❑ **Healthcare Banking Group was launched in late June**

Strong Earnings Performance

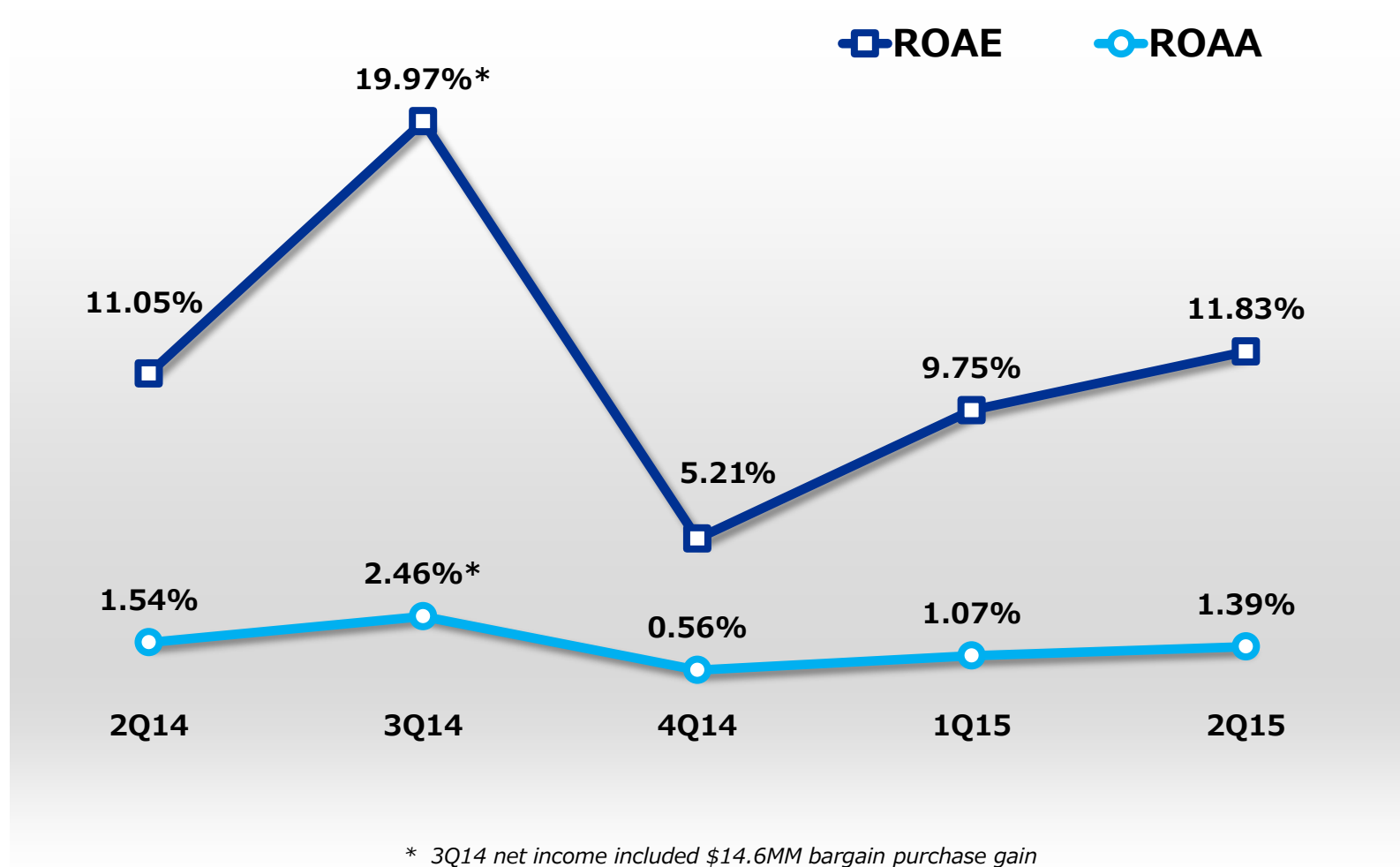
(\$ in millions)

Net Income



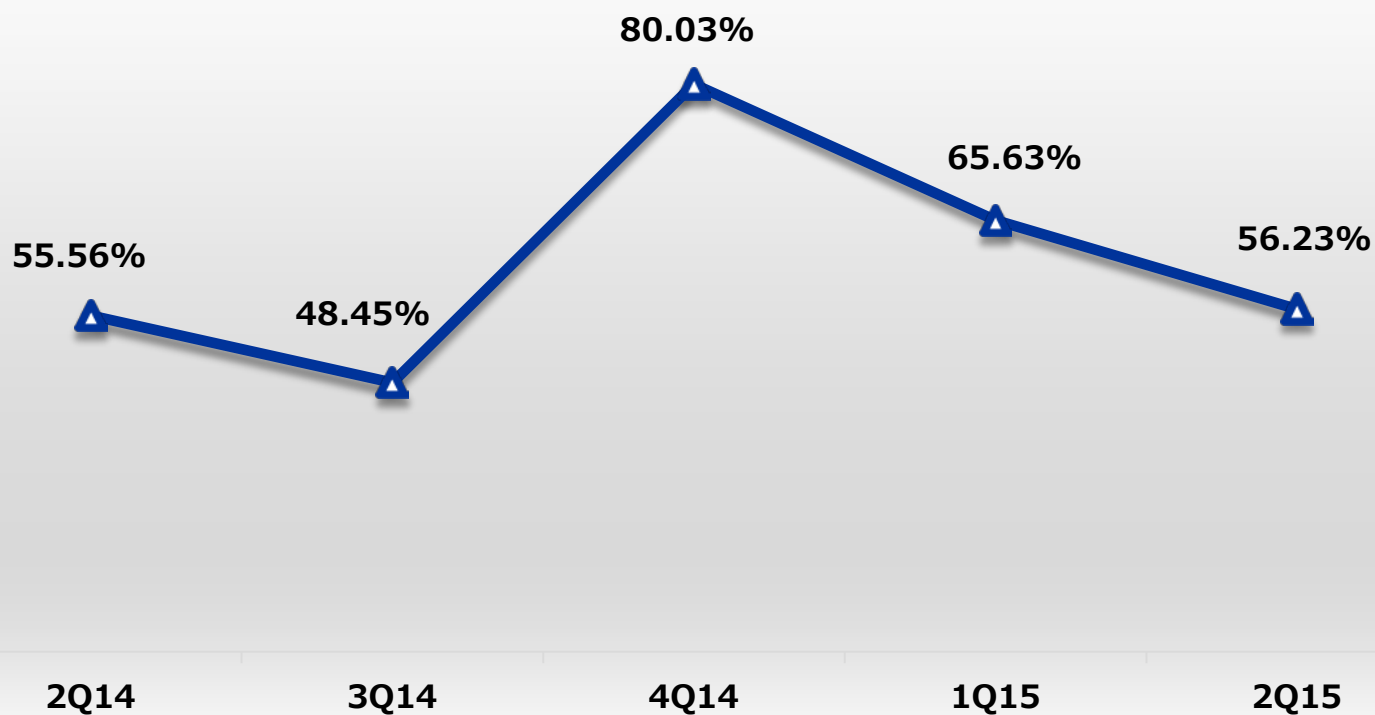
* Includes bargain purchase gain, net of deferred taxes, of \$14.6MM

Profitability Metrics



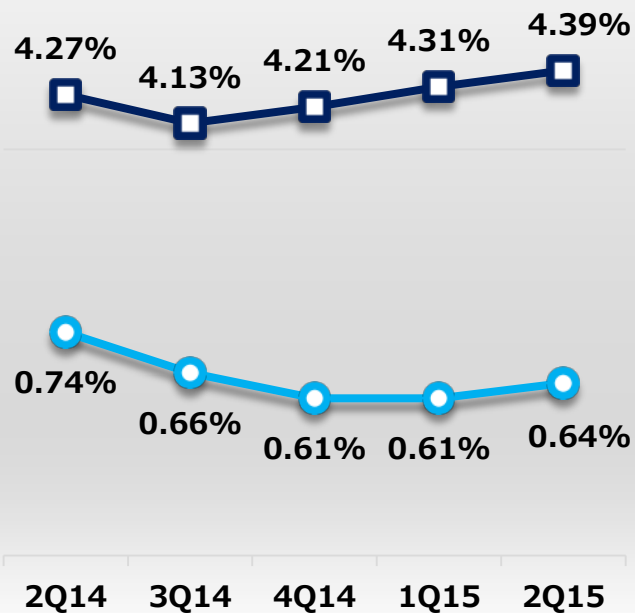
Profitability Metrics

Efficiency Ratio

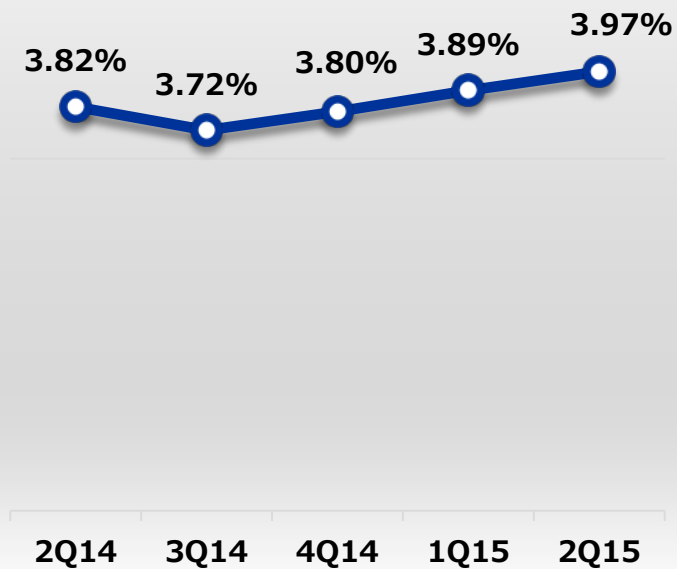


Yield & Cost Metrics

- Yield on Interest Earning Assets
- Cost of Interest Bearing Liabilities

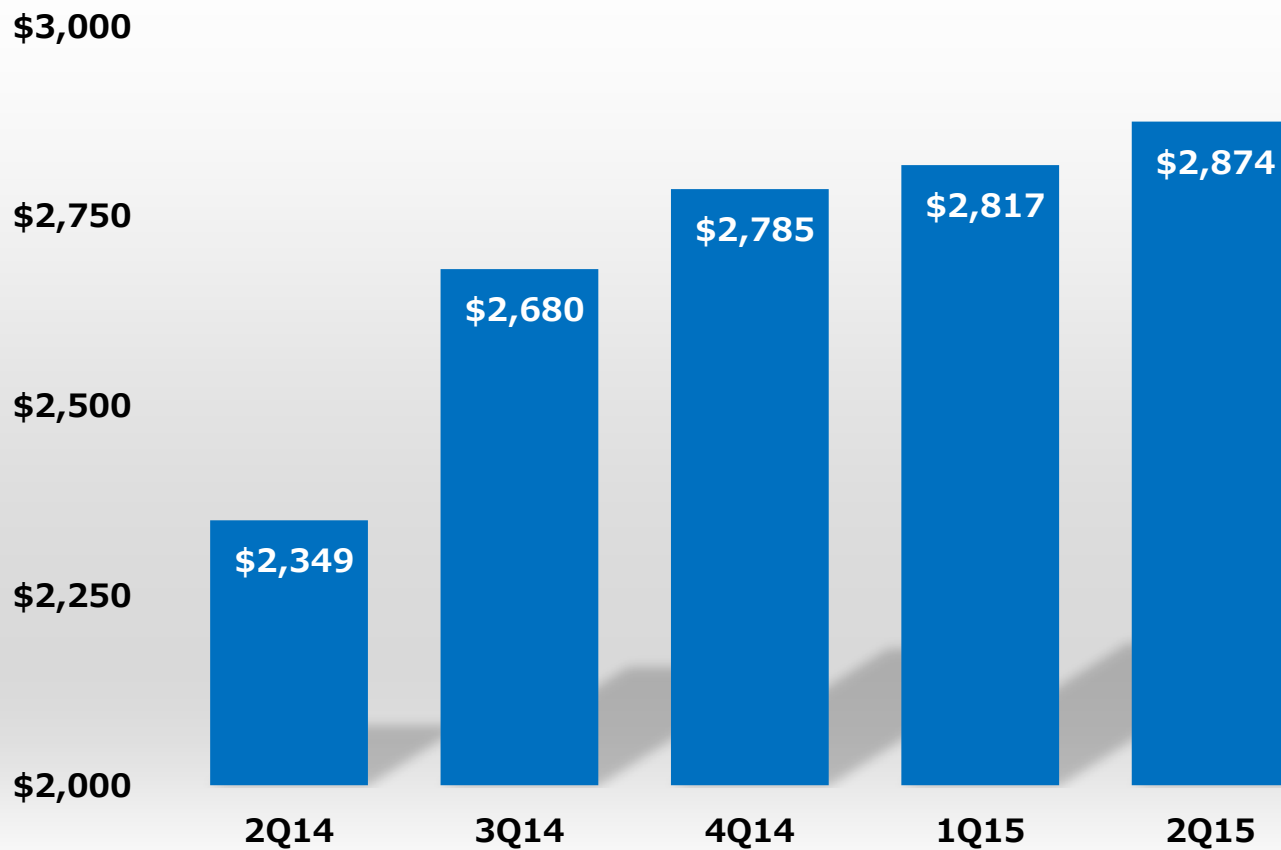


- Net Interest Margin

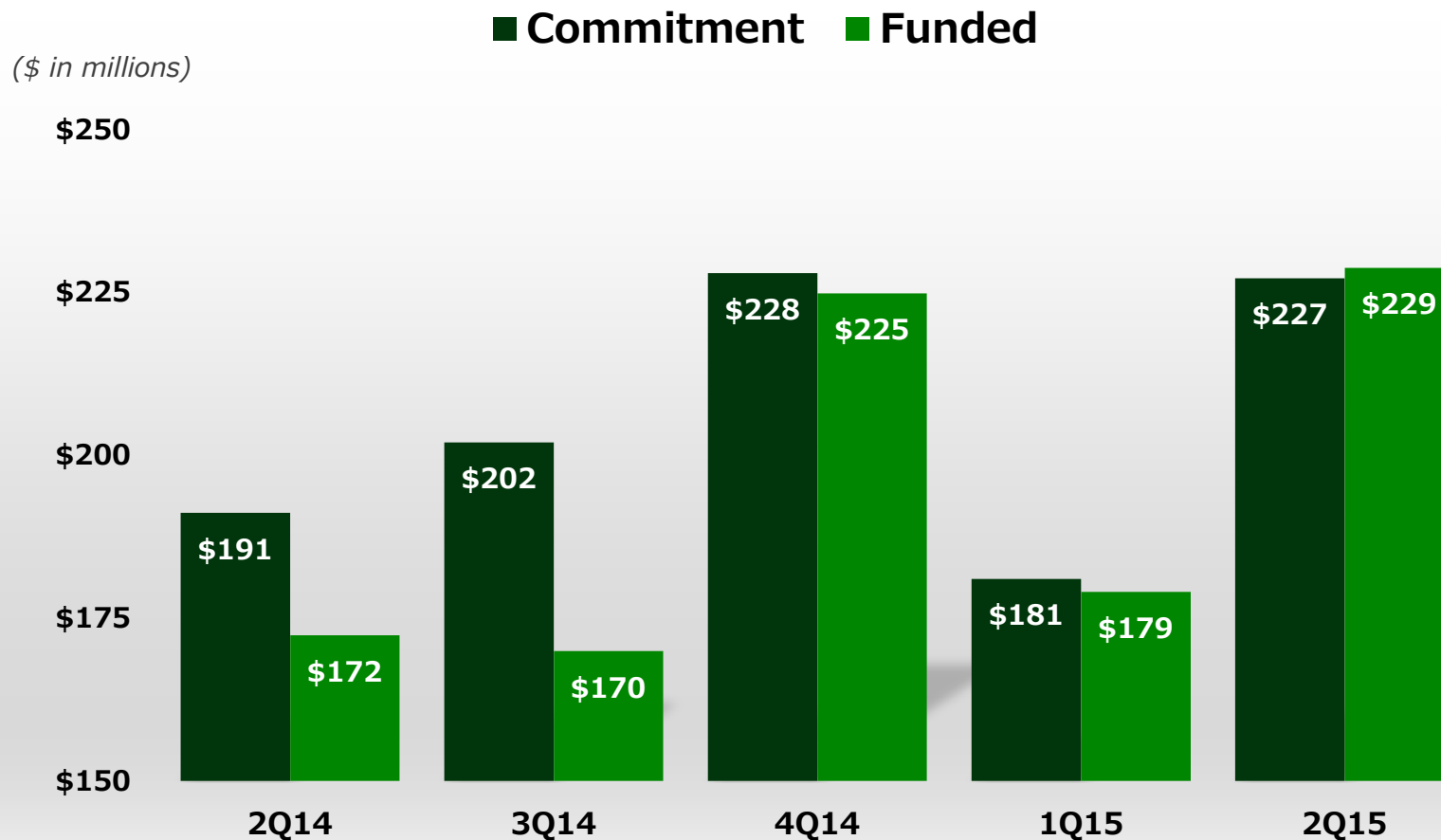


Solid Loan Growth

(\$ in millions)

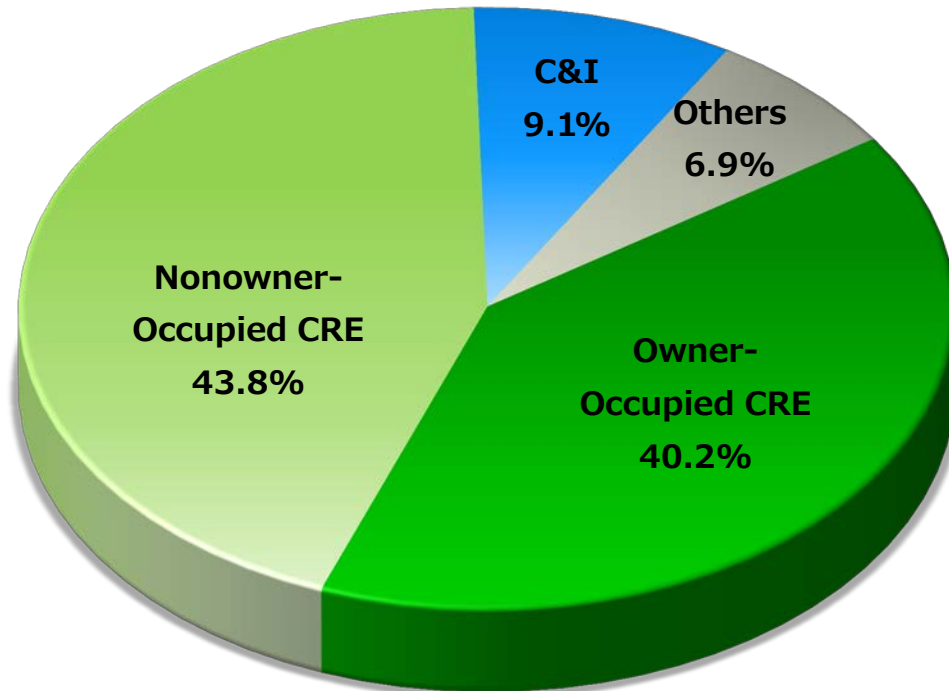


Strong New Loan Production



Production includes purchased loans: \$57.1MM (2Q14), \$20.5MM (4Q14), \$44.0MM (1Q15), \$20.6MM (2Q15)

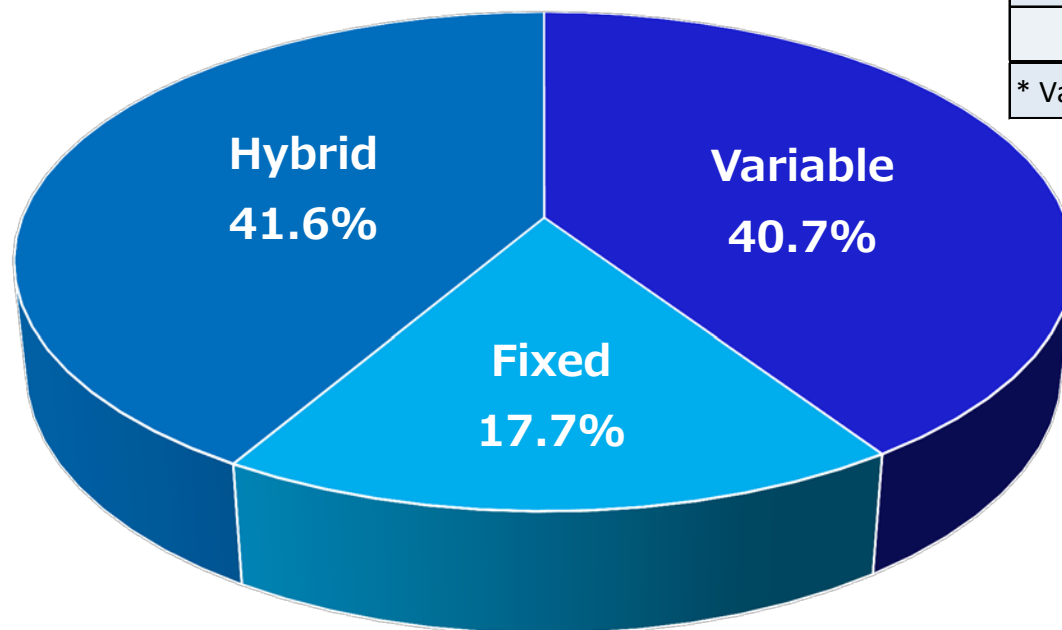
Loan Portfolio



CRE Loans as of 6/30/15

- o Balance: \$2.4B
- o Weighted Avg. LTV: 64.0%

Rate Sensitive Loan Portfolio

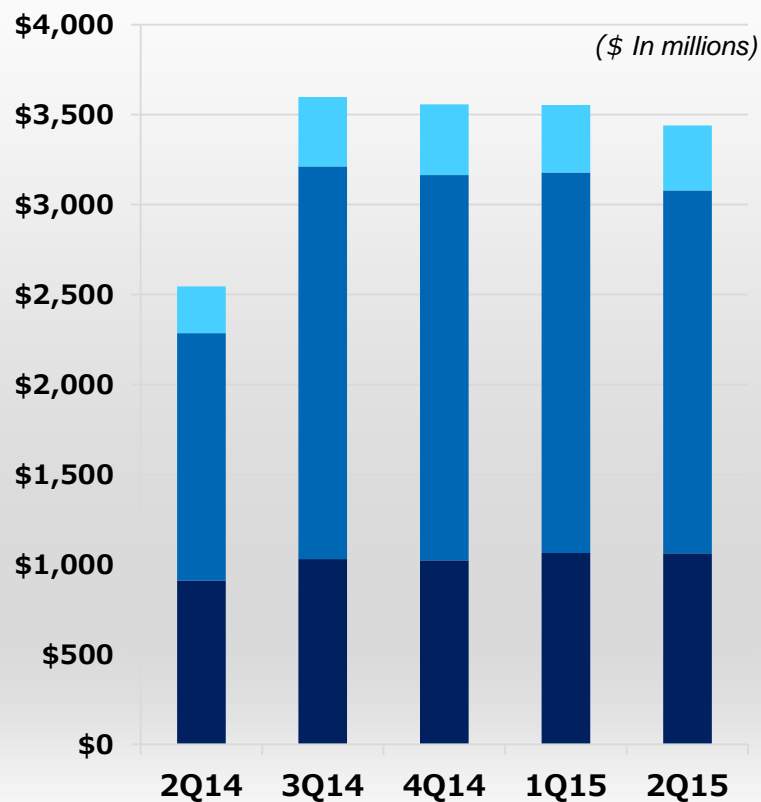


(\$ in millions)	Amount	WAR
Variable *	\$ 1,169	4.34%
Hybrid	\$ 1,195	4.52%
Fixed	\$ 510	4.88%
	\$ 2,874	4.51%
* Variable with Floors	\$ 292	4.84%

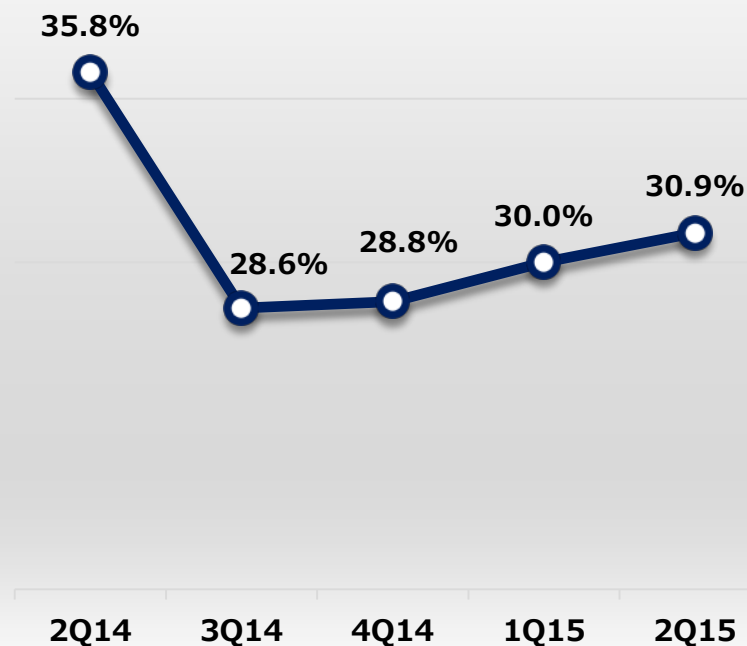
Remains well-positioned for a rising interest rate environment

Increasing Demand Deposits

■ Noninterest bearing ■ Time deposits > \$250K
■ Other interest bearing



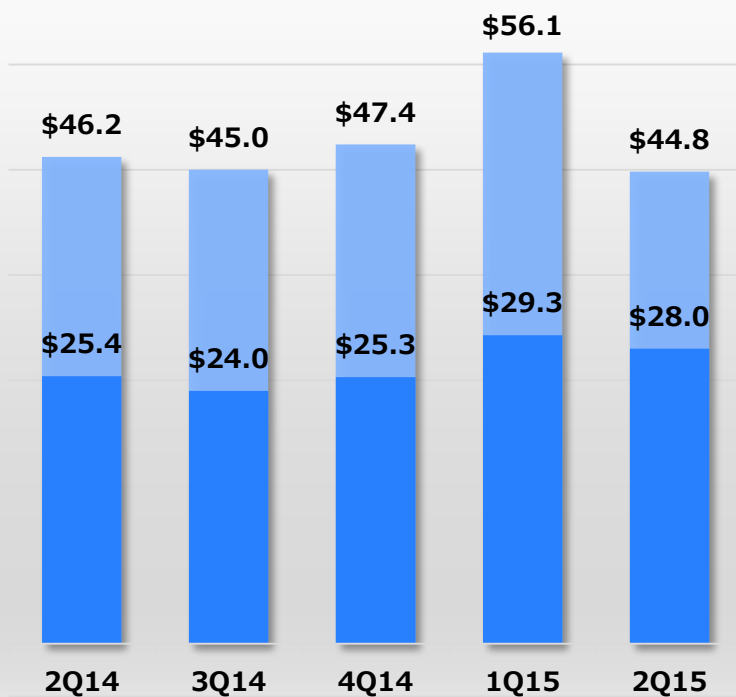
Demand Deposits/ Total Deposits



Strong Asset Quality

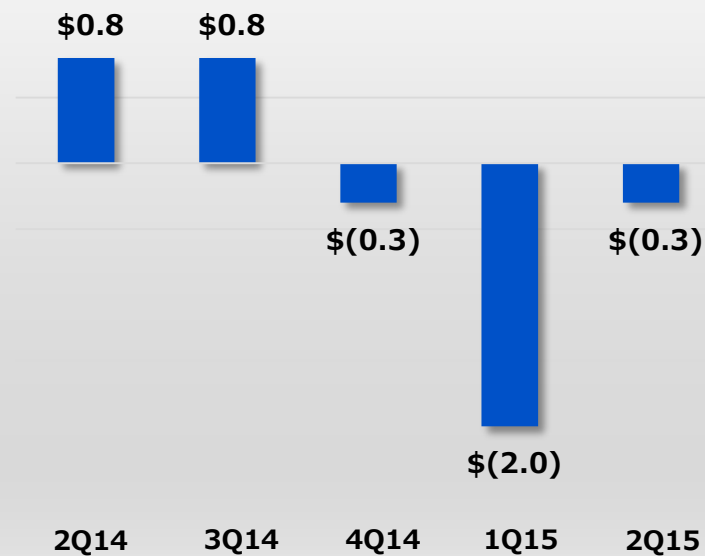
■ Classified Loans ■ Nonperforming Loans

(\$ in millions)



■ Net Charge-offs (Recoveries)

(\$ in millions)

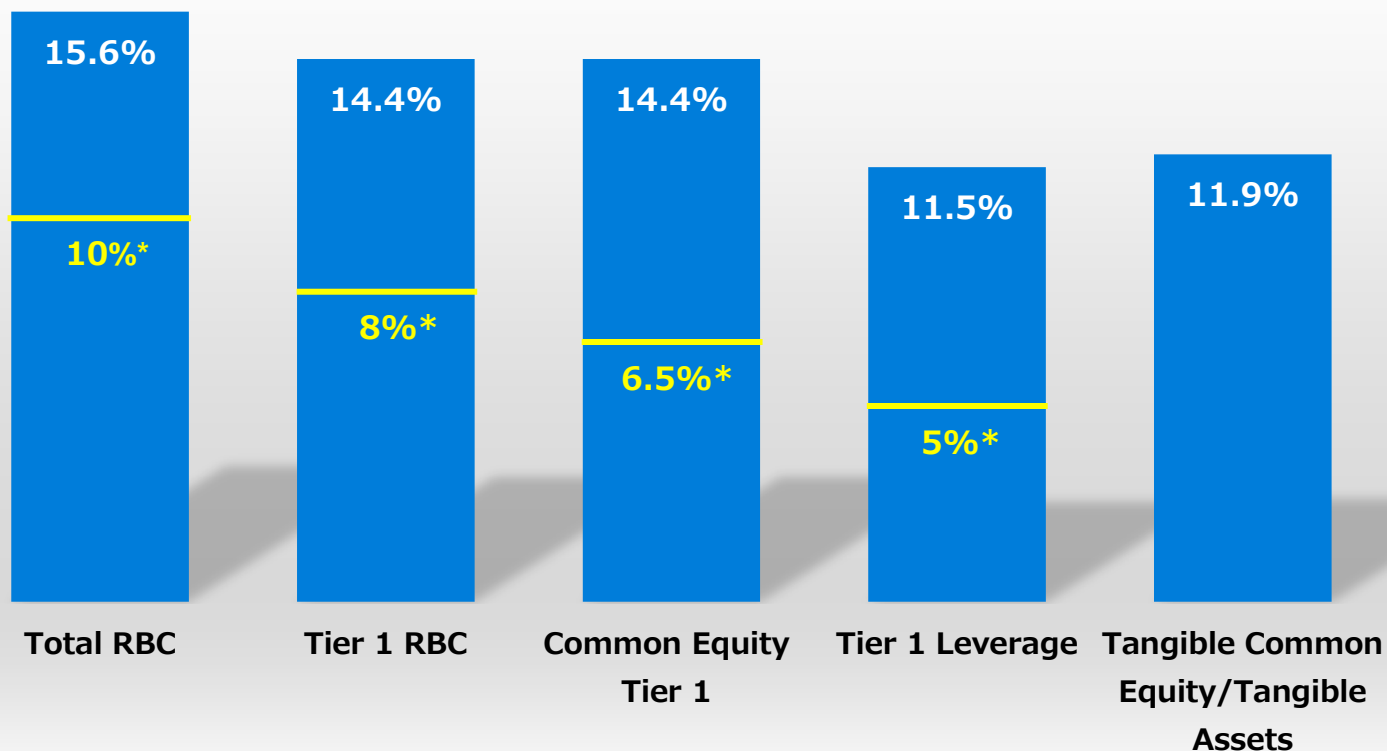


ALLL coverage ratio is 1.77%

ALLL coverage ratio is 1.86%, excluding \$34MM, PCI loans & \$189MM, non-PCI loans

Well-Capitalized

Capital Ratios



** Minimum threshold for a well-capitalized institution*

Investment Highlights & Opportunities

- ❑ **Premier core deposit franchise with a low-cost deposit base**
- ❑ **Strong balance sheet and excellent asset quality**
- ❑ **Growth opportunities in new markets - expanded geographic footprint and customer base, including the broader Asian American and mainstream communities**
- ❑ **Future earnings power**
 - **Loan growth**
 - **Healthy net interest margin**
 - **Good expense control**
- ❑ **Strong recent stock performance***
 - **HAFC up 17.4% year to date**

** Closing price of \$25.60 at 7/20/2015*

Q & A

Appendix

Hanmi History

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



Hanmi Financial Corporation™

Korean American Banks in U.S.

	Holding Company/Bank (as of 3/31/2015, unless noted otherwise)	Total Deposits (in 000s)	Total Assets (in 000s)	Branches	Locations
1	BBCN Bancorp Inc. (6/30/2015)	\$5,758,290	\$7,333,319	50	CA, IL, NJ, NY, VA, WA
2	Wilshire Bancorp Inc. (6/30/2015)	\$3,902,956	\$4,591,097	34	CA, TX, GA, NY, NJ
3	Hanmi Financial Corp. (6/30/2015)	\$3,439,781	\$3,970,770	46	CA, TX, IL, VA, NJ
4	Pacific City Financial Corp.	\$820,330	\$911,427	9	CA
5	Commonwealth Business Bank	\$608,893	\$703,891	5	CA
6	Metro City Bank	\$501,055	\$607,719	8	AL, GA, VA
7	Open Bank	\$453,314	\$554,668	7	CA
8	Noah Bank	\$247,886	\$302,785	5	NJ, NY, PA
9	First Intercontinental Bank	\$224,801	\$271,283	5	GA
10	UniBank	\$189,271	\$235,386	4	WA
11	NOA Bank	\$181,403	\$210,881	3	GA
12	NewBank	\$171,504	\$212,425	3	NJ, NY
13	Uniti Financial Corp.	\$166,781	\$199,145	3	CA
14	US Metro Bank	\$105,373	\$121,204	1	CA
15	Ohana Pacific Bank	\$97,544	\$112,985	2	HI
	South Korea-based banks:				
16	Woori America Bank	\$1,109,960	\$1,268,030	17	CA, MD, NJ, NY, PA, VA
17	Shinhan Bank America	\$816,334	\$972,689	15	CA, GA, NJ, NY, TX
18	BNB Hana Bank	\$219,688	\$259,691	3	NJ, NY

Source: SNL Financial

Purchase Accounting Adjustment

	Three Months Ended				Six Months ended	
	June 30, 2015		March 31, 2015		June 30, 2015	
	Amount	Rate	Amount	Rate	Amount	Rate
	(In thousands)					
Net interest income and net interest margin excluding purchase accounting	\$ 32,568	3.48%	\$ 31,546	3.28%	\$ 64,114	3.38%
Accretion of discount on Non-PCI loans	2,606	0.28%	3,511	0.36%	6,117	0.32%
Accretion of discount on PCI loans	467	0.05%	843	0.09%	1,310	0.07%
Accretion of time deposits premium	1,504	0.16%	1,606	0.16%	3,110	0.16%
Amortization of subordinated debentures discount	(41)	-	(38)	-	(79)	-
Net impact	4,536	0.49%	5,922	0.61%	10,458	0.55%
As reported	\$ 37,104	3.97%	\$ 37,468	3.89%	\$ 74,572	3.93%

	Three Months Ended		Six Months
	June 30,	March 31	Ended
	2015	2015	June 30, 2015
Core loan yield	4.78%	4.70%	4.74%
Accretion of discount on purchased loans	0.43%	0.62%	0.53%
As reported	5.21%	5.32%	5.27%
Core deposit cost	0.61%	0.62%	0.62%
Accretion of time deposits premium	0.17%	0.19%	0.18%
As reported	0.44%	0.43%	0.44%