



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 October 27, 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

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



Los Angeles, CA



Arlington, TX

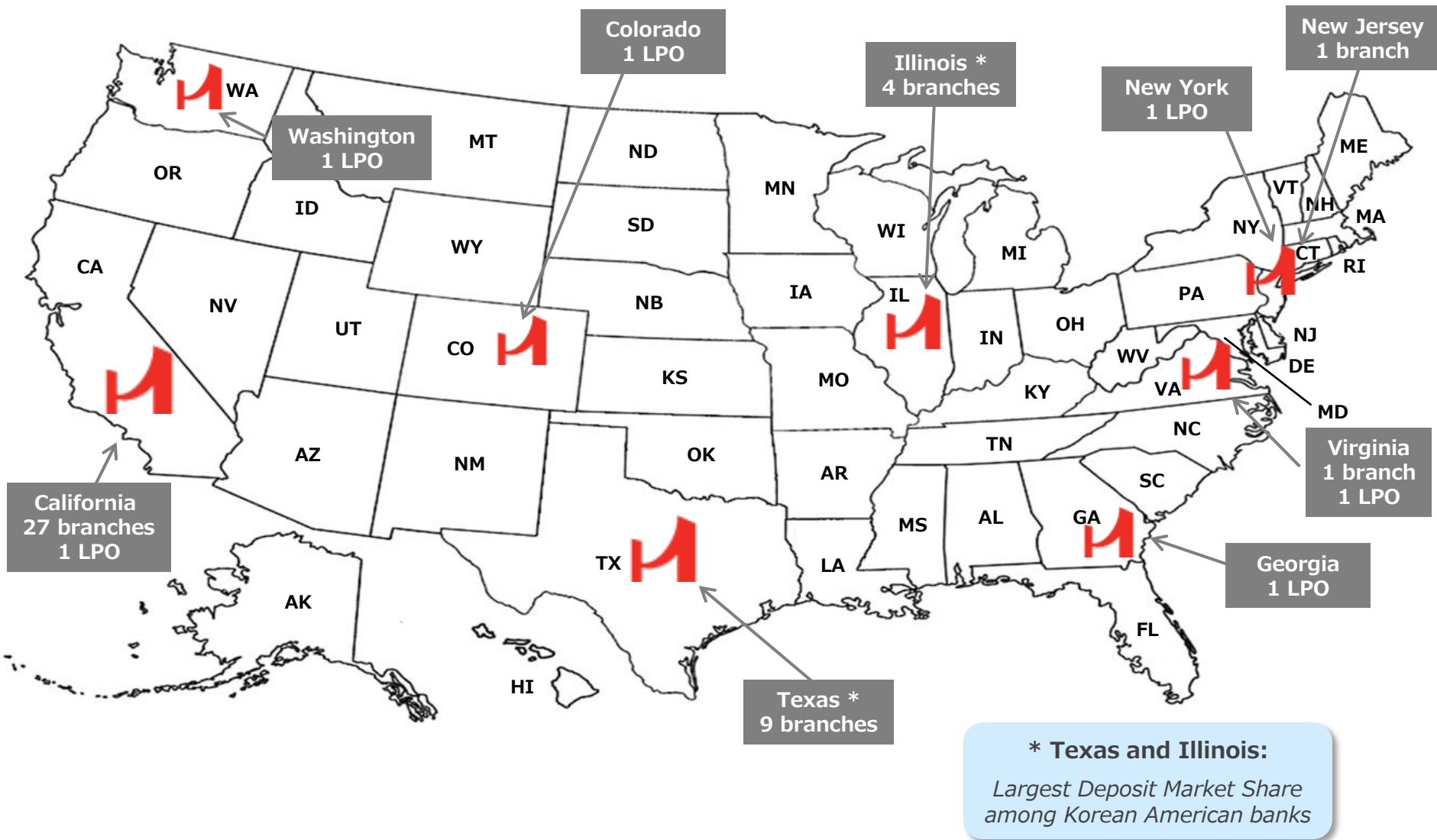


Chicago, IL



Annandale, VA

Nationwide Branch Network



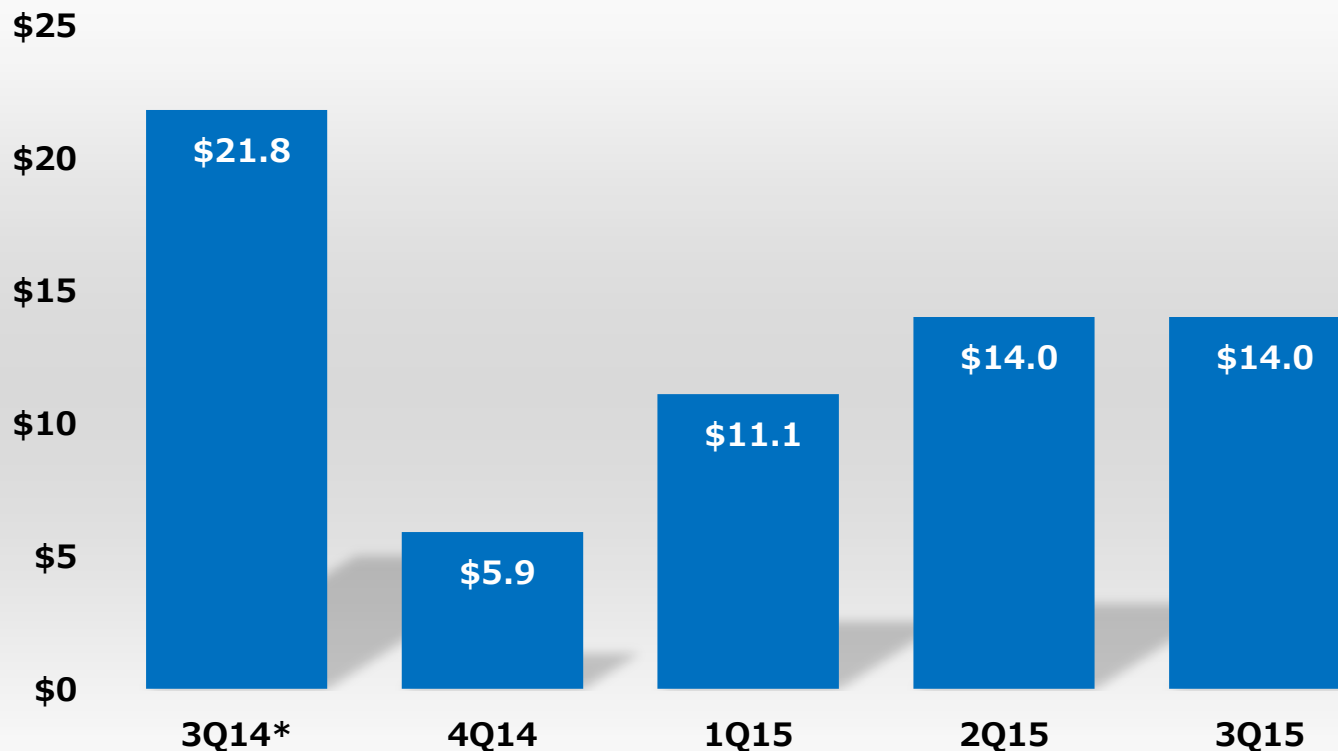
3Q15 Financial Highlights

- ❑ Net income was \$14.0 million, or \$0.44 per diluted share, up 52% from 3Q14 after adjusting for the after-tax bargain purchase gain and merger and integrations costs
- ❑ Loans receivable up 5.8% from 2Q15 and up 13.5% from 3Q14
- ❑ New loan production was \$306.0 million, up 47.1% from 2Q15 and 80.3% from Q314
- ❑ Noninterest bearing deposits up 5.0% from 2Q15 and now represent 31.7% of deposits
- ❑ Strong asset quality, with non-performing assets at 0.88% of total assets and a negative provision for loan losses of \$3.7 million
- ❑ Completed the closure and consolidation of four branches that will generate an estimated annual pre-tax cost savings of \$2.7 million
- ❑ A cash dividend of \$0.11 per share was paid on October 15, 2015

Strong Earnings Performance

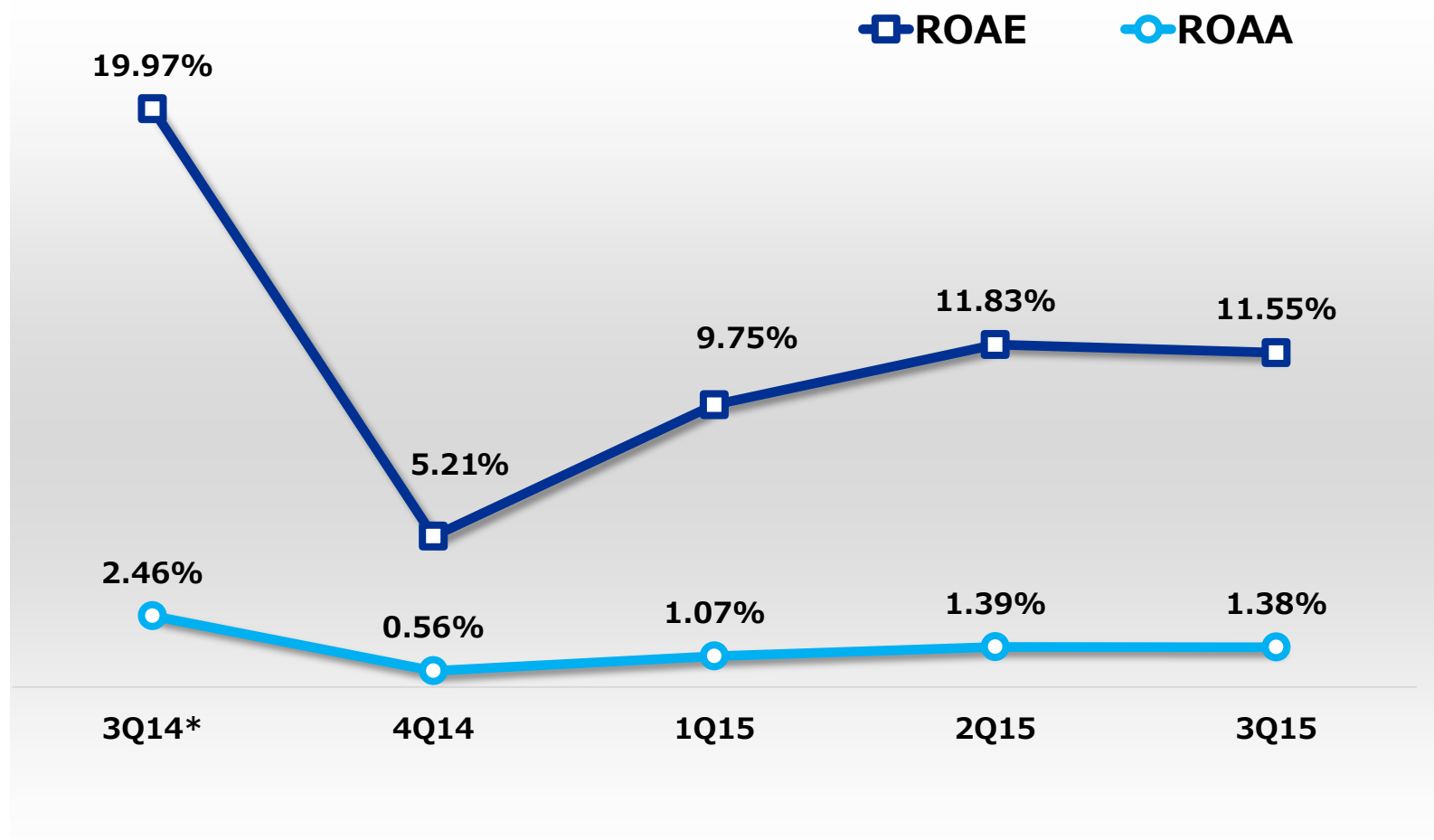
(\$ in millions)

Net Income



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

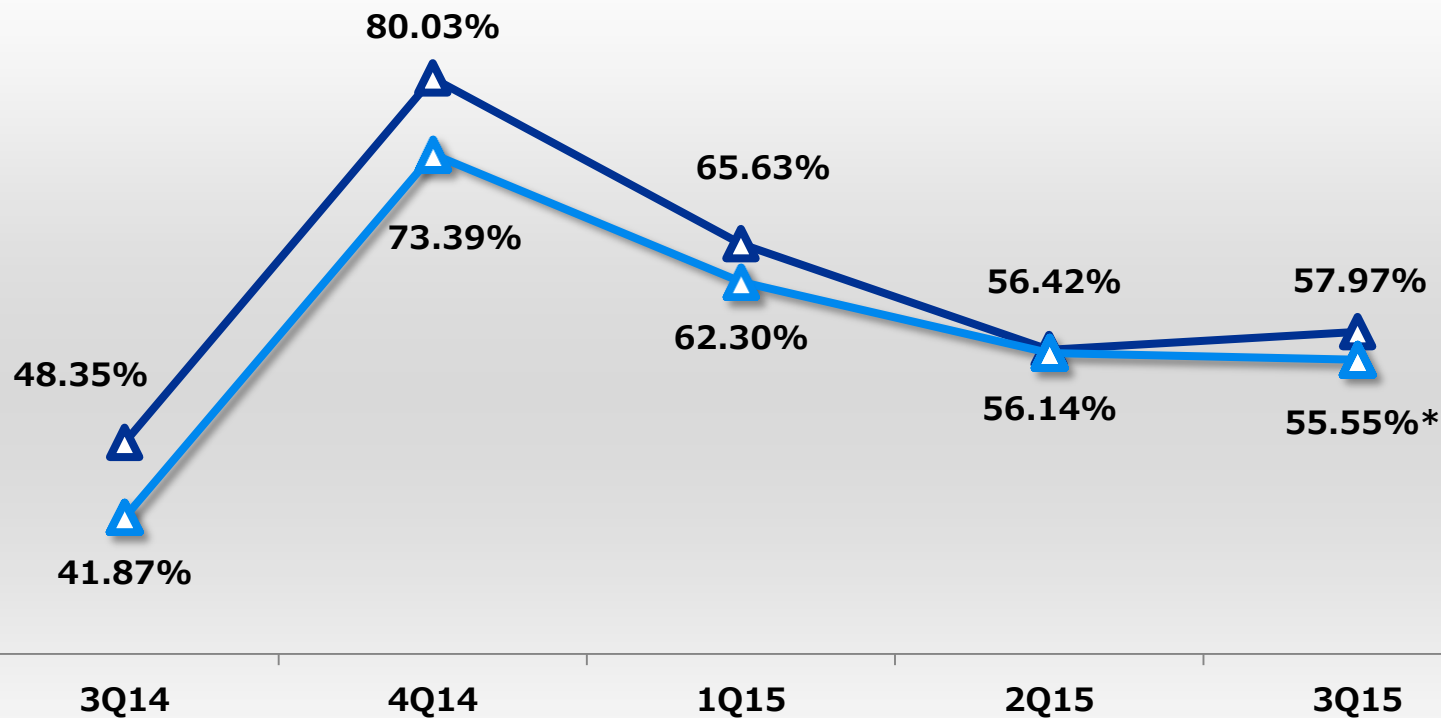
Profitability Metrics



* 3Q14 net income included \$14.6MM bargain purchase gain

Profitability Metrics

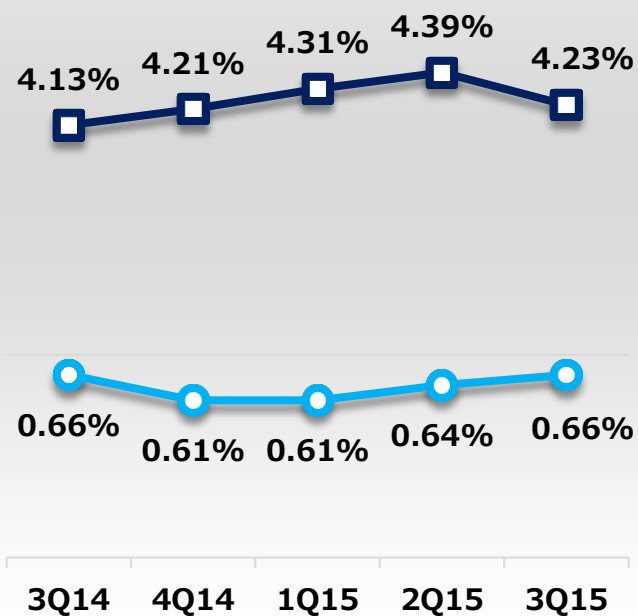
Efficiency Ratio



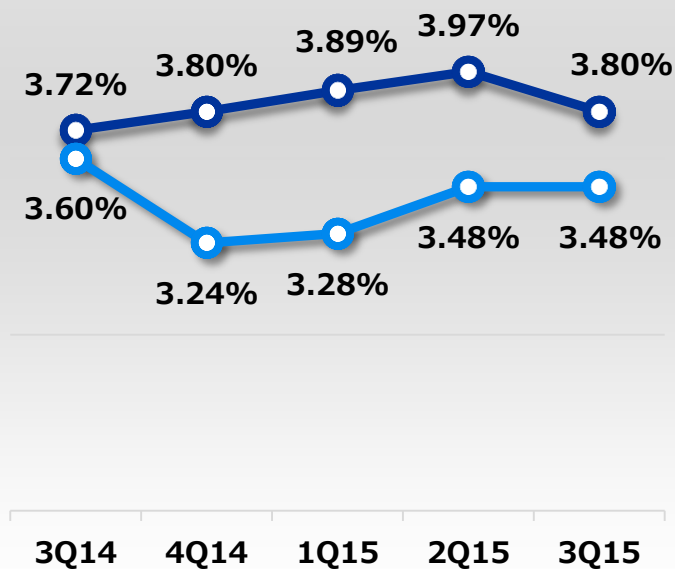
Adjusted efficiency ratio excluding merger & integration expenses and one-time (branch closure) expenses of \$1.2MM for 3Q15

Yield & Cost Metrics

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

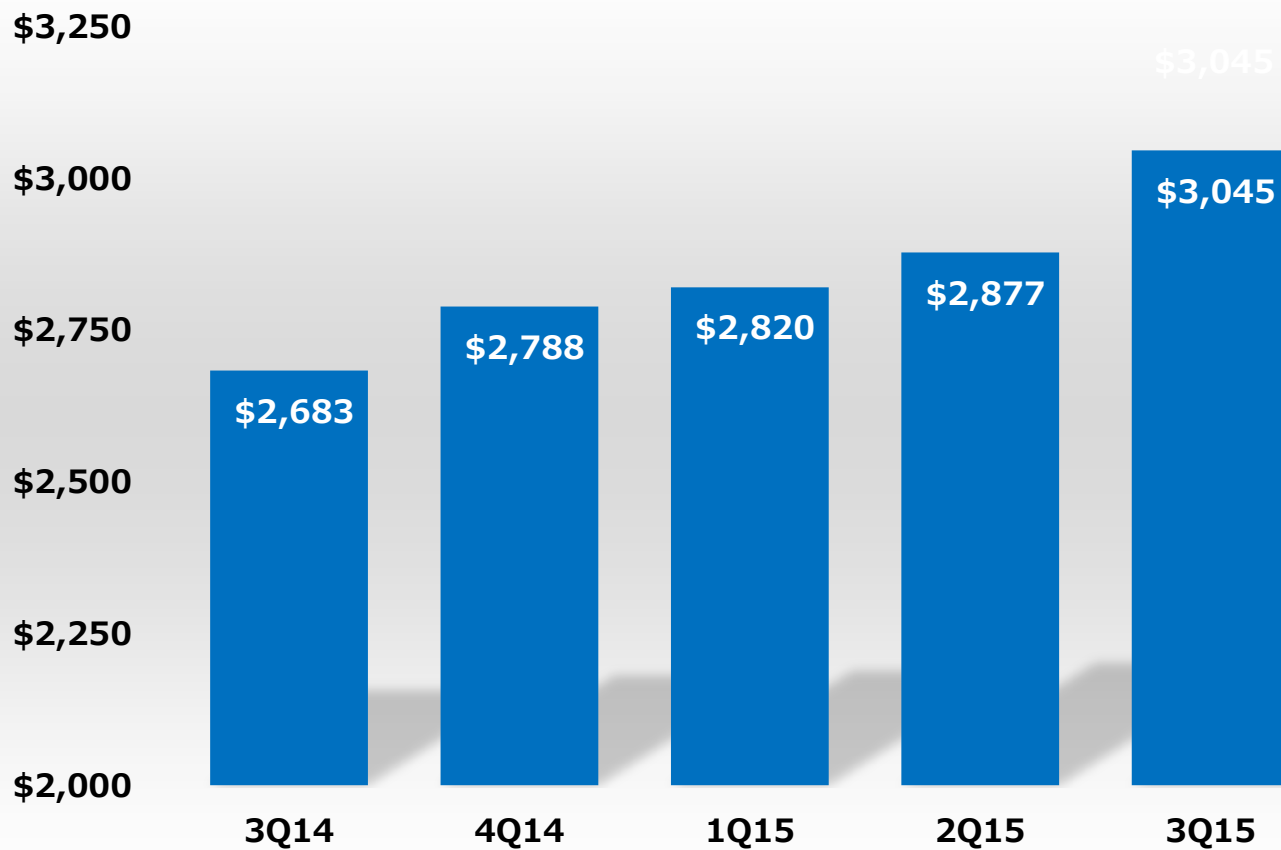


- Net Interest Margin
- Adjusted NIM excluding acquisition accounting

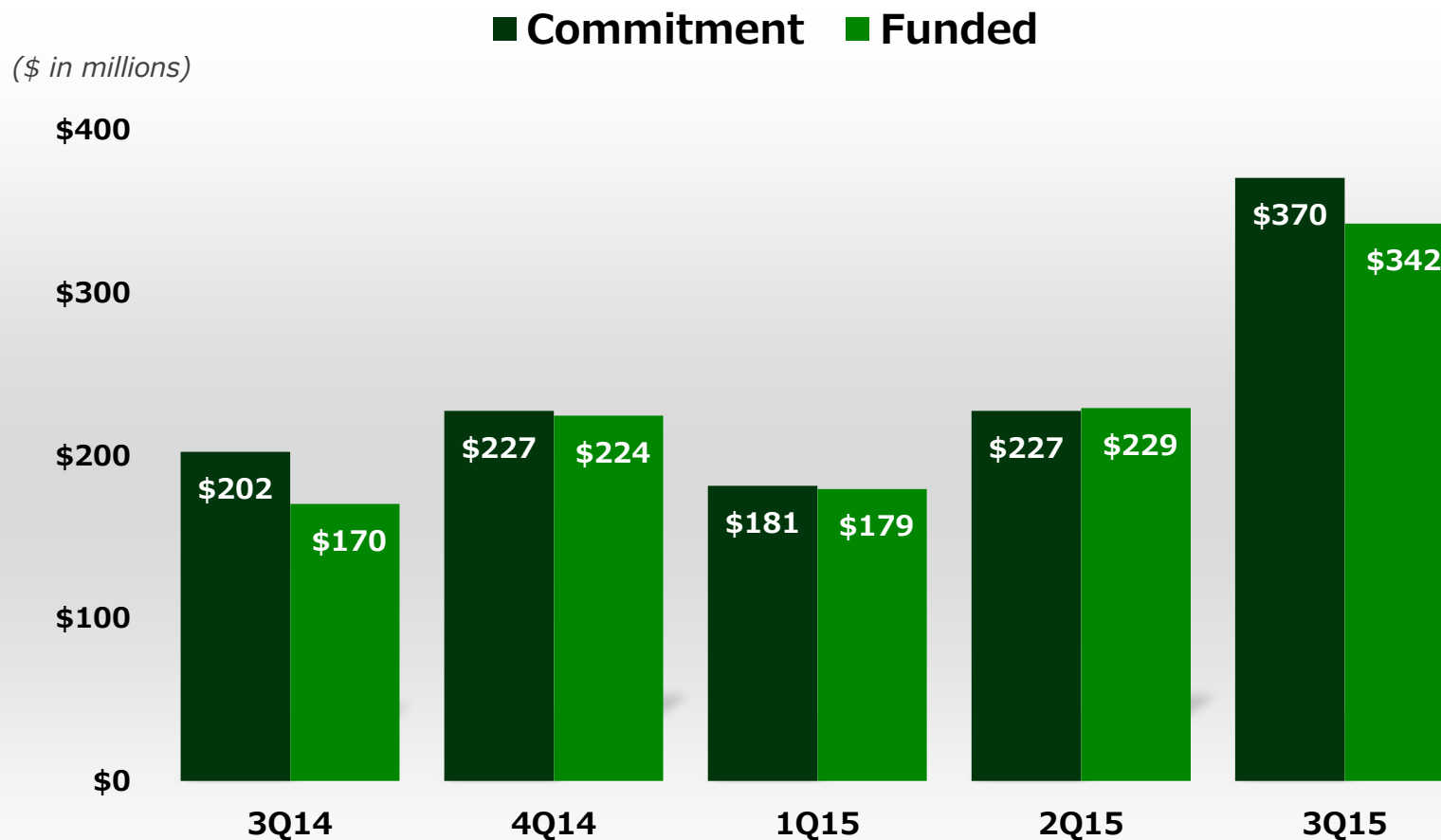


Solid Loan Growth

(\$ in millions)

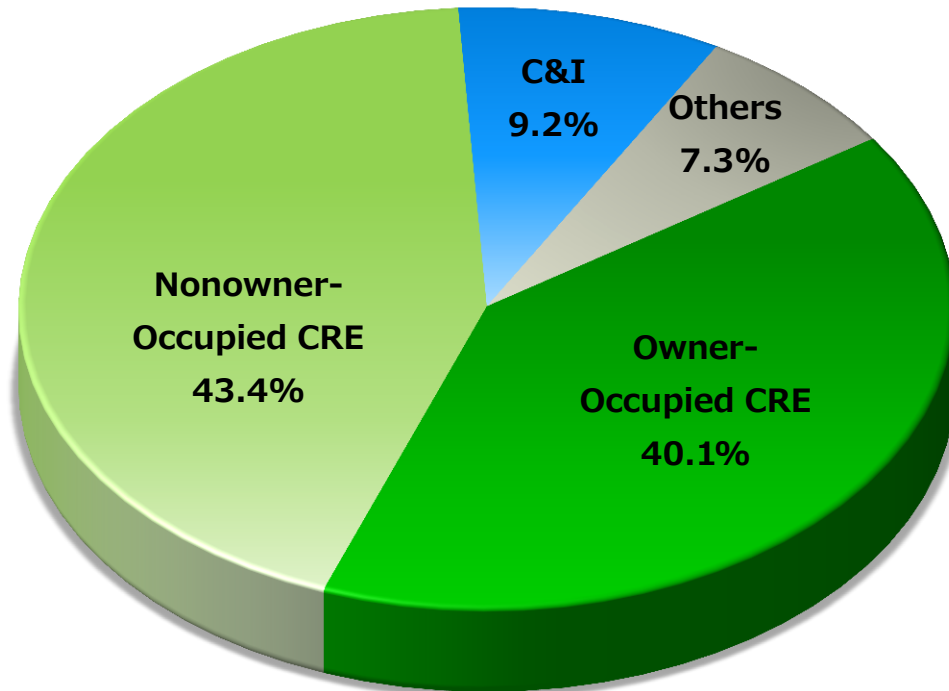


Strong New Loan Production



Production includes purchased loans: \$20.5MM (4Q14), \$44.0MM (1Q15), \$20.6MM (2Q15), \$36.2 MM (3Q15)

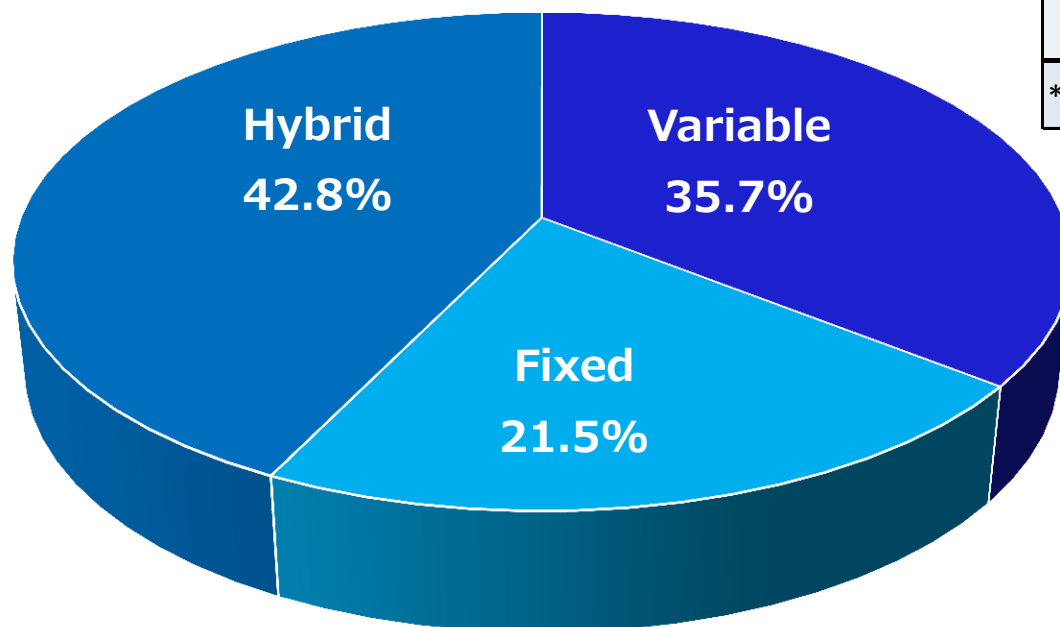
Loan Portfolio



CRE Loans as of 9/30/15

- o Balance: \$2.5B
- o Weighted Avg. LTV: 56.6%

Rate Sensitive Loan Portfolio

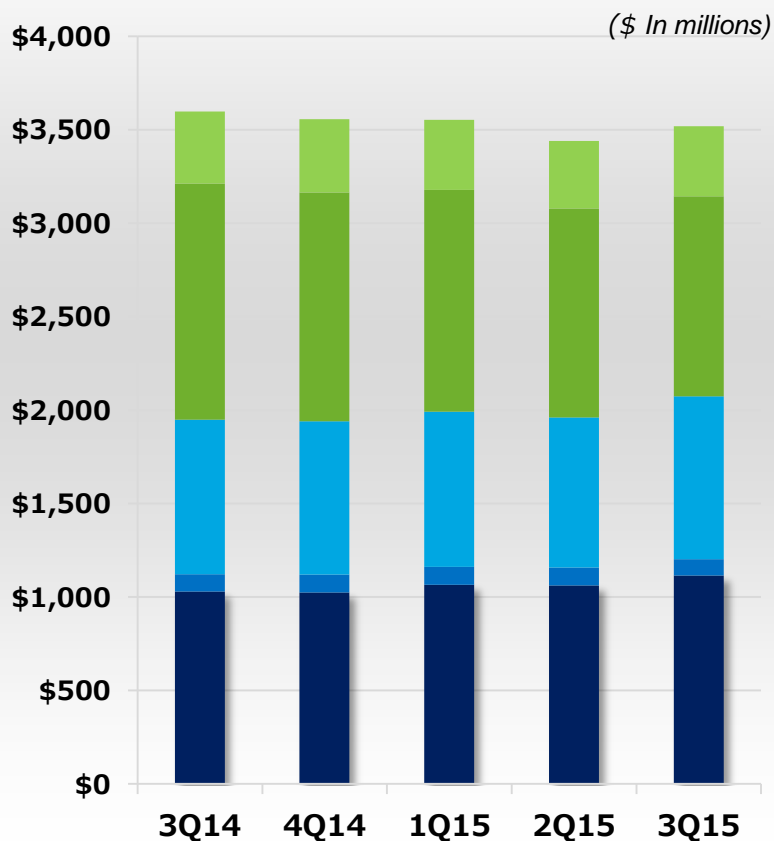


(\$ in millions)	Amount	WAR
Variable *	\$ 1,087	4.32%
Hybrid	\$ 1,304	4.48%
Fixed	\$ 654	4.65%
	\$ 3,045	4.46%
* Variable with Floors	\$ 261	4.80%

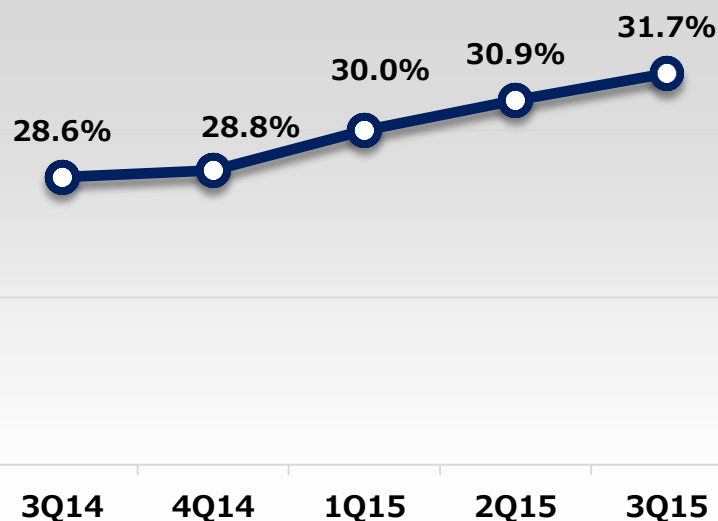
Remains well-positioned for a rising interest rate environment

Increasing Demand Deposits

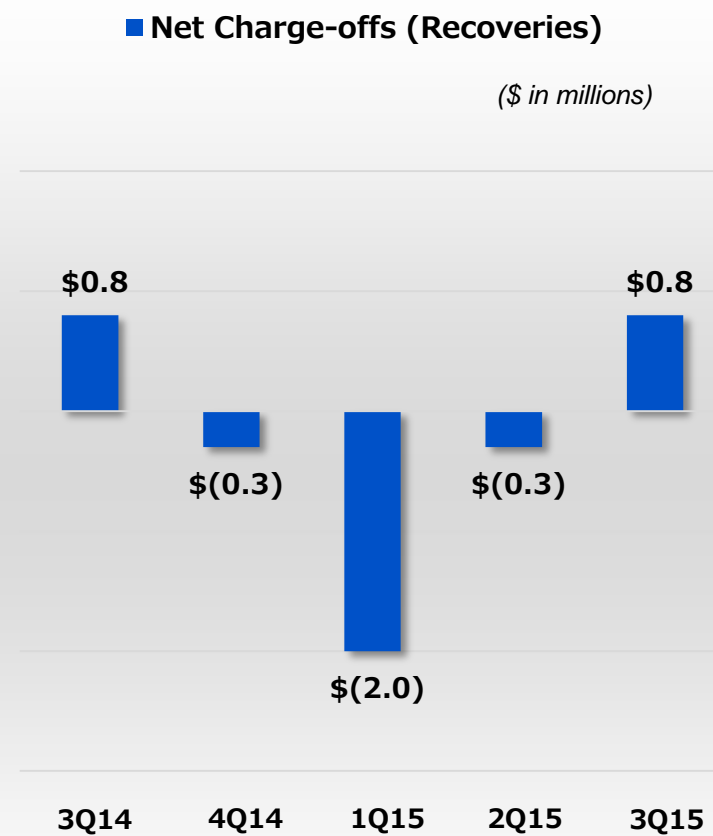
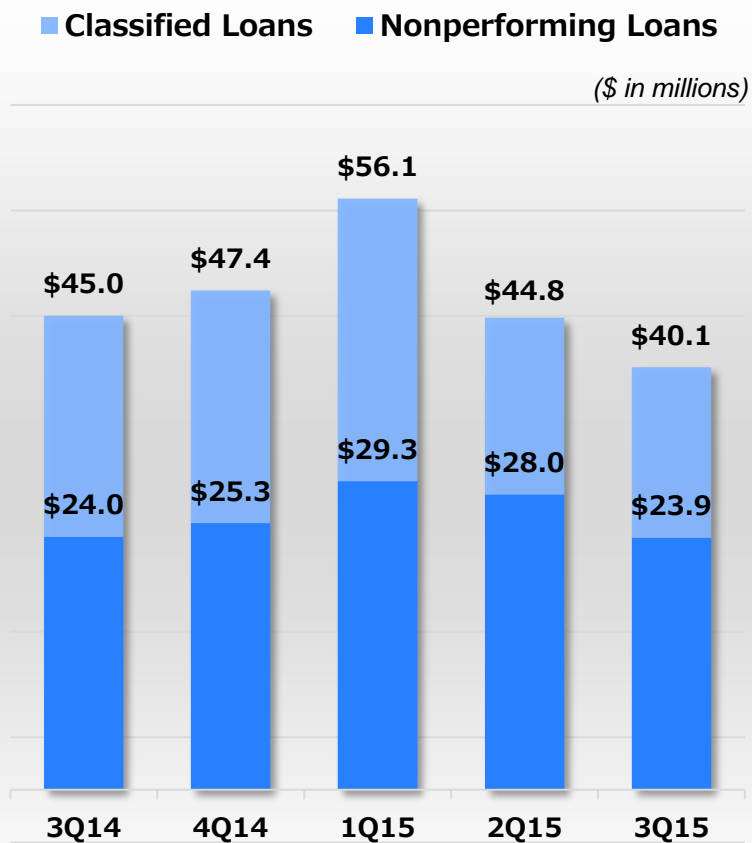
- Demand Noninterest-bearing
- Demand Interest-bearing
- Money Market & Savings
- Time Deposits ≤ \$250K
- Time Deposits > \$250K



Demand Noninterest-bearing Deposits/Total Deposits



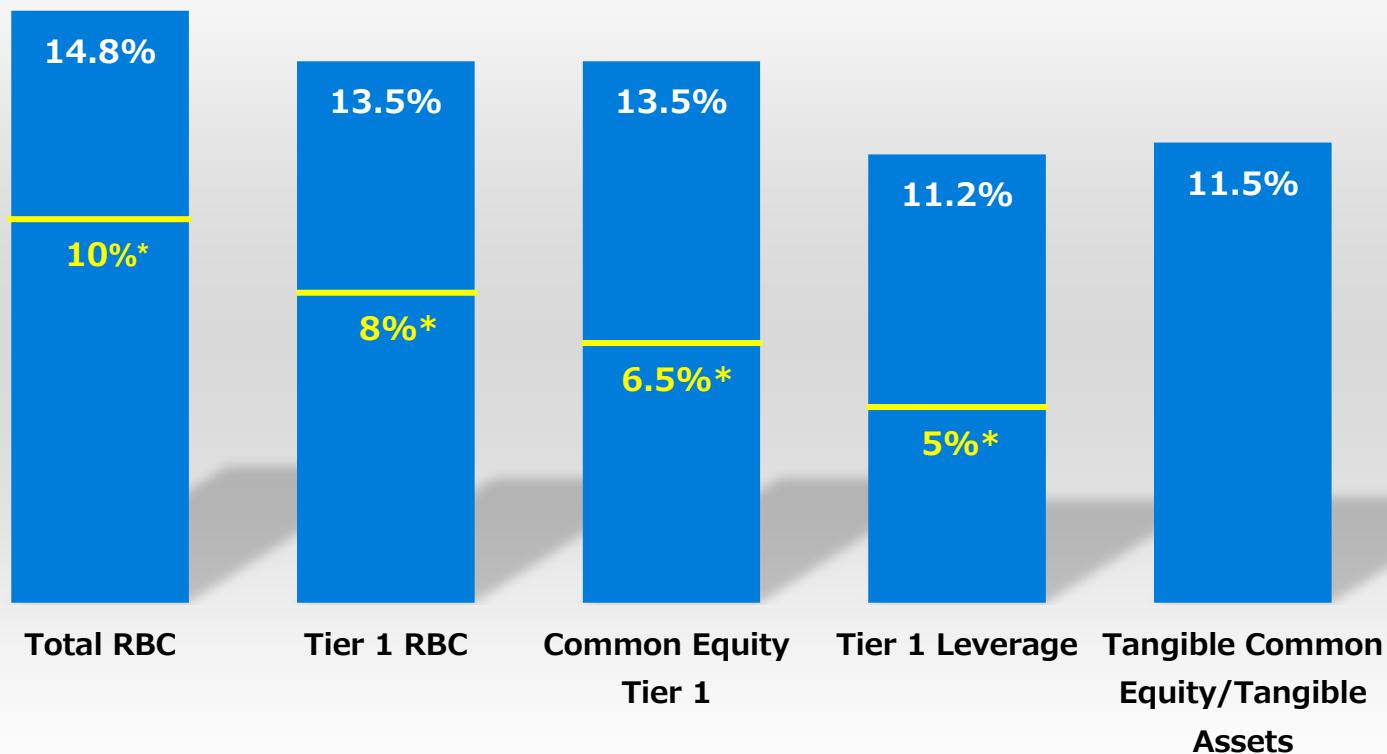
Strong Asset Quality



ALLL coverage ratio is 1.52%

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 24.9% year to date**

** Closing price of \$27.25 at 11/20/2015*

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 9/30/2015)	Total Deposits (in 000s)	Total Assets (in 000s)	Branches	Locations
1	BBCN Bancorp Inc.	\$6,028,865	\$7,583,002	50	CA, NY, NJ, IL, WA, VA
2	Wilshire Bancorp Inc.	\$3,942,440	\$4,740,401	35	CA, TX, AL, GA, NJ, NY
3	Hanmi Financial Corp.	\$3,518,694	\$4,214,241	46	CA, TX, IL, VA, NJ
4	Pacific City Financial Corp.	\$928,429	\$1,028,887	10	CA, NJ
5	Commonwealth Business Bank	\$675,225	\$778,807	5	CA
6	Metro City Bank	\$561,544	\$665,496	9	GA, AL, VA
7	Open Bank	\$509,716	\$606,224	7	CA
8	First Intercontinental Bank	\$266,118	\$317,353	5	GA
9	Noah Bank	\$254,967	\$309,008	5	NJ, NY, PA
10	UniBank	\$239,328	\$272,359	4	WA
11	NewBank	\$212,241	\$253,591	4	NJ, NY
12	Uniti Financial Corp.	\$200,609	\$234,504	3	CA
13	NOA Bank	\$187,450	\$226,572	3	GA
14	US Metro Bank	\$107,160	\$128,225	1	CA
15	Ohana Pacific Bank	\$102,879	\$118,886	2	HI
	South Korea-based banks:				
16	Woori America Bank	\$1,193,401	\$1,357,652	18	CA, MD, NJ, NY, PA, VA
17	Shinhan Bank America	\$847,251	\$1,016,427	15	CA, GA, NJ, NY, TX
18	BNB Hana Bank	\$203,865	\$238,405	4	NJ, NY

Source: SNL Financial

Purchase Accounting Adjustment

	Three Months Ended			Nine Months Ended	
	September 30, 2015	June 30, 2015	September 30, 2014	September 30, 2015	September 30, 2014
Core loan yield	4.76%	4.78%	4.85%	4.75%	4.85%
Accretion of discount on purchased loans	0.24%	0.43%	0.06%	0.43%	0.02%
As reported	5.00%	5.21%	4.91%	5.18%	4.87%
Core deposit cost	0.60%	0.61%	0.53%	0.61%	0.52%
Accretion of time deposits premium	0.16%	0.17%	0.08%	0.17%	0.03%
As reported	0.44%	0.44%	0.45%	0.44%	0.49%

	Three Months Ended					
	September 30, 2015		June 30, 2015		September 30, 2014	
	Amount	Rate	Amount	Rate	Amount	Rate
	<i>(in thousands)</i>					
Net interest income and net interest margin excluding acquisition accounting	\$ 32,930	3.48%	\$ 32,568	3.48%	\$ 30,174	3.60%
Accretion of discount on Non-PCI loans	1,209	0.13%	2,606	0.28%	67	0.01%
Accretion of discount on PCI loans	514	0.05%	467	0.05%	291	0.04%
Accretion of time deposits premium	1,378	0.14%	1,504	0.16%	591	0.07%
Amortization of subordinated debentures discount	(46)	-	(41)	-	(36)	-
Net impact	3,055	0.32%	4,536	0.49%	913	0.12%
As reported	\$ 35,985	3.80%	\$ 37,104	3.97%	\$ 31,087	3.72%