

CORPORATE SUSTAINABILITY CODE

Hanmi Financial Corporation and its subsidiary (collectively, the “Company”) is committed to creating long-term stakeholder value by adopting sustainable business practices that foster the longevity of its business operations. This Corporate Sustainability Code (the “Code”) is designed to serve as a general guide to adopt high ethical standards for our business, invest in the development of our people, and protect the communities in which we operate. This Code is intended to support and supplement our existing policies and procedures and should not be read or interpreted in a manner inconsistent with such policies and procedures.

The Company seeks to work with partners that hold themselves to the same high ethical standard of conduct in their operations and expects all vendors to abide by the same guidelines set forth herein. The principles contained in this Code are guided by the United Nations’ Universal Declaration of Human Rights and the International Labor Organization’s Fundamental Conventions. Local legal requirements, labor law, and other contractual arrangements with vendors will inform the specific application of this Code. Vendors are expected to self-monitor their compliance. Any vendor that does not comply with this Code is expected to timely inform the Company of any non-compliance and remediate any lapses.

Environmental Responsibility - We recognize the concerns regarding climate change and the potential impacts on the environment, business, and society. We seek to conduct our business activities in a way that helps protect the environment for future generations by mitigating environmental risks associated with our business practices where possible. Our environmental initiatives include:

- Implementing energy-efficient practices in our branches and offices.
- Reducing waste through recycling programs, minimizing paper usage, and digital transformation.
- Encouraging our employees to adopt sustainable practices.
- Seeking opportunities to partner with local non-profits to promote environmental responsibility.

We will continue to assess environmental risks, including regulatory, compliance, economic, and physical risks, and develop strategies and processes to manage such risks that reflect our size and scale.

Social Responsibility - We are committed to making a positive impact on the communities we serve. As a community bank that keeps our customers at the center of our business, we believe giving back to the community and supporting a strong, diverse workforce allows us to positively impact the local economy in the long term. Our social responsibility efforts focus on:

- Promoting financial literacy and inclusion through community outreach programs.
- Supporting local businesses and economic development initiatives.
- Ensuring a diverse and inclusive workplace that reflects the communities we serve.
- Providing employees with opportunities for professional growth and development.

We believe our employees are the key to ensuring sustainable business practices. We strive to attract, retain and engage banking professionals who can strengthen our relationships with our stakeholders. The Company’s Code of Business Conduct and Ethics sets out the ethical principles and rules of conduct for all team members to follow. The Company is committed to maintaining a positive work environment for its employees:

- Equal opportunity in employment and non-discrimination on the basis of gender, race, age, disabilities, religion, sexual orientation, and any other protected classifications.
- Prohibition against harassment, abuse, intimidation, and violence in any form.
- Employee access to confidential grievance mechanisms and systems to protect against retaliation for raising workplace concerns.
- Providing fair and competitive wages and benefits with reasonable working hours, that comply with or exceed the requirements of applicable laws.
- Respecting and recognizing workers' rights to choose to form and associate with unions or representative bodies, or refrain from doing so.
- Safeguarding employee health and safety in the workplace by following OSHA health and safety rules and practices.

Additionally, the Company is committed to being a good corporate citizen and respecting human rights in all aspects of its business. We not only adhere to all applicable local rules and regulations, but strive to adhere to international guidelines and principles:

- Adhering to high human rights standards, including opposition to any form of forced labor or child exploitation, as well as slavery and human trafficking.
- Integrating human rights content into training modules available to all employees and requiring those responsible for procurement to complete annual training on human smuggling and trafficking red flags.
- Prohibition on bribery or corruption in all facets of our business.

Governance and Ethical Conduct - We uphold the highest standards of corporate governance and ethical conduct as foundational to sustainability. Our governance practices include:

- Maintaining transparency and accountability in our business operations.
- Adhering to all applicable laws and regulations.
- Implementing robust risk management and compliance programs.
- Incorporating the results of risk assessments and discussions into strategic planning and relevant risk-mitigating measures.
- Engaging with stakeholders to understand their concerns and incorporating their feedback into our decision-making processes.
- Providing public access to report grievances and having a robust complaint resolution process to address any concerns.

Commitment to Continuous Improvement - We are dedicated to continuously improving our sustainability practices. We will:

- Regularly assess and report on our sustainability performance.
- Collaborate with industry peers, regulators, and other stakeholders to promote best practices.
- Encourage innovation and the adoption of new technologies to enhance our sustainability efforts.

Conclusion - The Company believes that sustainable business practices are essential to our long-term success. The Company's Board will review this Code annually. By integrating good governance considerations into our operations, we aim to create value for our stakeholders and contribute to a more sustainable future.