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FOR 40 YEARS

1Q23 Earnings Supplemental Presentation

April 25, 2023

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 and financial 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, the effects of COVID-19 on our business, 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, economic uncertainty and changes in economic conditions, inflation, the continuing impact of the COVID-19 pandemic on our business and results of operations, fluctuations in interest rate and credit risk, competitive pressures, the ability to succeed in new markets, 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, 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 April 25, 2023, 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 (“SEC”). Investors are urged to review our earnings release dated April 25, 2023, including the section titled “Forward Looking Statements and the Company’s SEC filings. 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, and tangible common equity per share. 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.

1Q23 Highlights

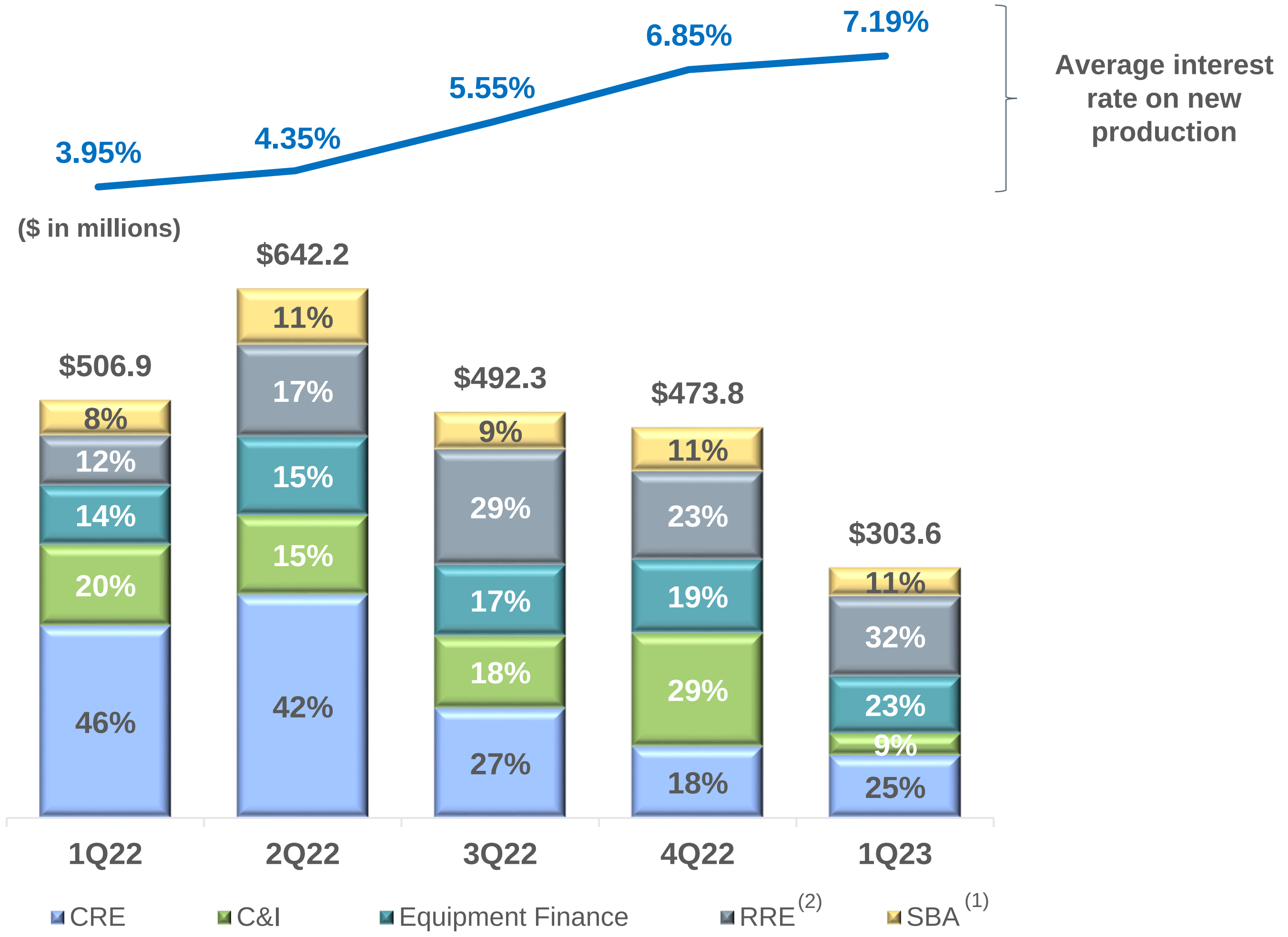
Net Income	Diluted EPS	ROAA	ROAE	NIM	Efficiency Ratio	TBVPS[1]
$22.0M	$0.72	1.21%	12.19%	3.28%	49.54%	$21.30

- **Net income** was $22.0 million, or $0.72 per diluted share, down 22.8% from $28.5 million, or $0.93 per diluted share, for the prior quarter
  - **Net interest income** was $57.9 million, down 10.4% from the prior quarter
  - **Noninterest income** increased by 11.8% from the prior quarter to $8.3 million
  - **Noninterest expense** was $32.8 million, down 3.1% from the prior quarter
  - **Efficiency ratio** was 49.54%, compared with 46.99% for the prior quarter
- **Deposits** increased by 0.5% from the prior quarter to $6.20 billion with noninterest-bearing demand deposits representing 37.6% of total deposits
  - **Cost of interest-bearing deposits** increased 103 basis points from the prior quarter to 2.73%
- **Loans receivable** increased by 0.2% from the prior quarter to $5.98 billion
  - **Loan production** was $303.6 million with an average rate of 7.19%
- **Credit loss expense** was $2.1 million; allowance for credit losses to loans was 1.21% at March 31, 2023
- **Tangible common equity to tangible assets**[1] was 8.77%, Common equity tier 1 capital ratio was 11.59% and total capital ratio was 14.80%

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

Loan Production

Loan production of $303.6 million for 1Q23, reflecting higher interest rates.



- Average interest rate on new production up 34 basis points sequentially.
- Residential mortgage[(2)] loan production was $97.2 million and commercial real estate loan production was $75.5 million for the first quarter.
- Commercial and industrial loan production was $27.1 million and equipment finance production was $69.3 million for the first quarter.
- SBA[(1)] loan production was $34.5 million for the first quarter.

(1) $42.6 million, $67.9 million, $44.9 million, $53.2 million, and $34.5 million of SBA loan production includes $26.9 million, $47.3 million, $27.1 million, $36.7 million, and $22.6 million of loans secured by CRE and the remainder representing C&I as of 1Q22, 2Q22, 3Q22, 4Q22, and 1Q23, respectively

(2) Residential mortgage includes $1.1 million, $0.3 million, $0, $0.1 million, and $2.0 million of consumer loans for 1Q22, 2Q22, 3Q22, 4Q22, and 1Q23, respectively

Loan Portfolio

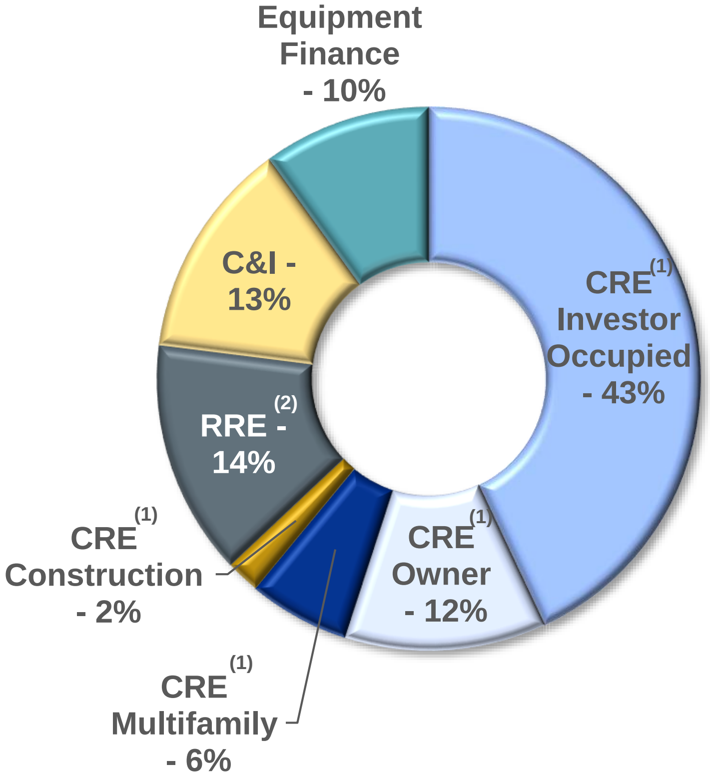
$5.98 Billion Loan Portfolio
(as of March 31, 2023)

Commercial Real Estate (CRE)[1] Portfolio	
Outstanding ($ in millions)	$3,784
1Q23 Average Yield	5.19%

Residential Real Estate (RRE)[2] Portfolio	
Outstanding ($ in millions)	$818
1Q23 Average Yield	4.56%

Commercial & Industrial (C&I) Portfolio	
Outstanding ($ in millions)	$778
1Q23 Average Yield	8.33%

Equipment Finance Portfolio	
Outstanding ($ in millions)	$600
1Q23 Average Yield	5.25%



CRE[1] Investor (Non-owner Occupied)	
# of Loans	938
Weighted Average Loan-to-Value Ratio[3]	50.9%
Weighted Average Debt Coverage Ratio[3]	2.08x

CRE[1] Owner Occupied	
# of Loans	767
Weighted Average Loan-to-Value Ratio[3]	47.8%
Weighted Average Debt Coverage Ratio[3]	2.69x

CRE[1] Multifamily	
# of Loans	153
Weighted Average Loan-to-Value Ratio[3]	56.9%
Weighted Average Debt Coverage Ratio[3]	1.61x

Note: Numbers may not add due to rounding

(1) Commercial Real Estate (CRE) is a combination of Investor Occupied, Owner Occupied, Multifamily, and Construction. Investor (or non-owner occupied) property is where the investor 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 flow 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.

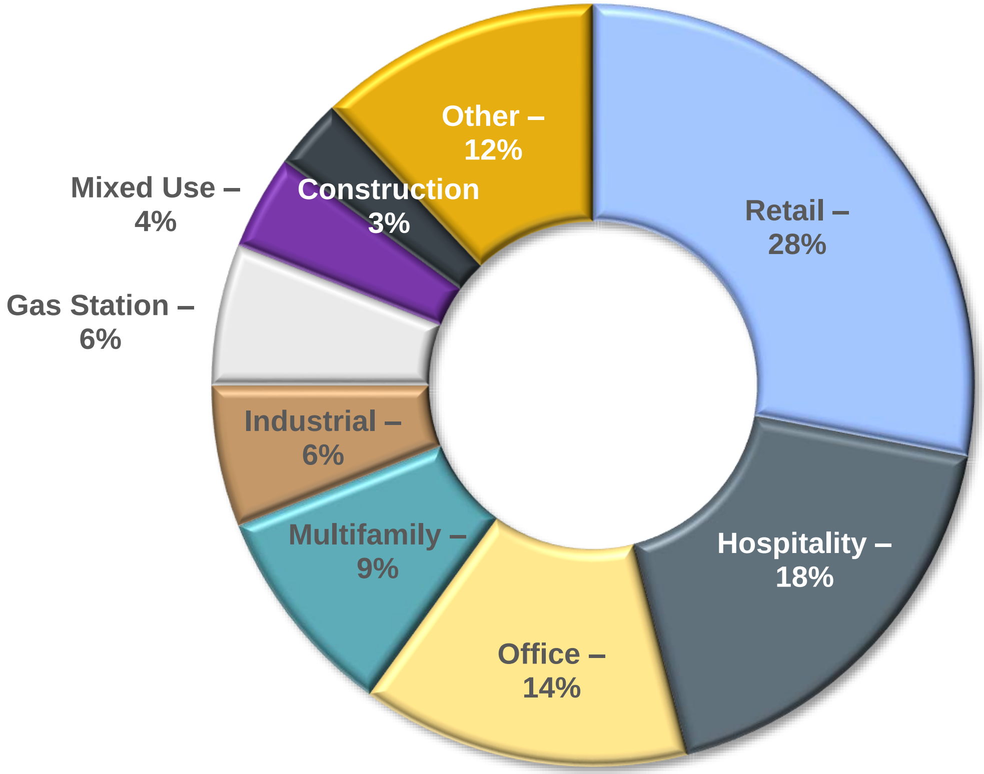
(2) Residential real estate is a loan (mortgage) secured by a single family residence, including one to four units (duplexes, triplexes, and fourplexes). RRE also includes $2.4 million of HELOCs and $6.7 million in consumer loans

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

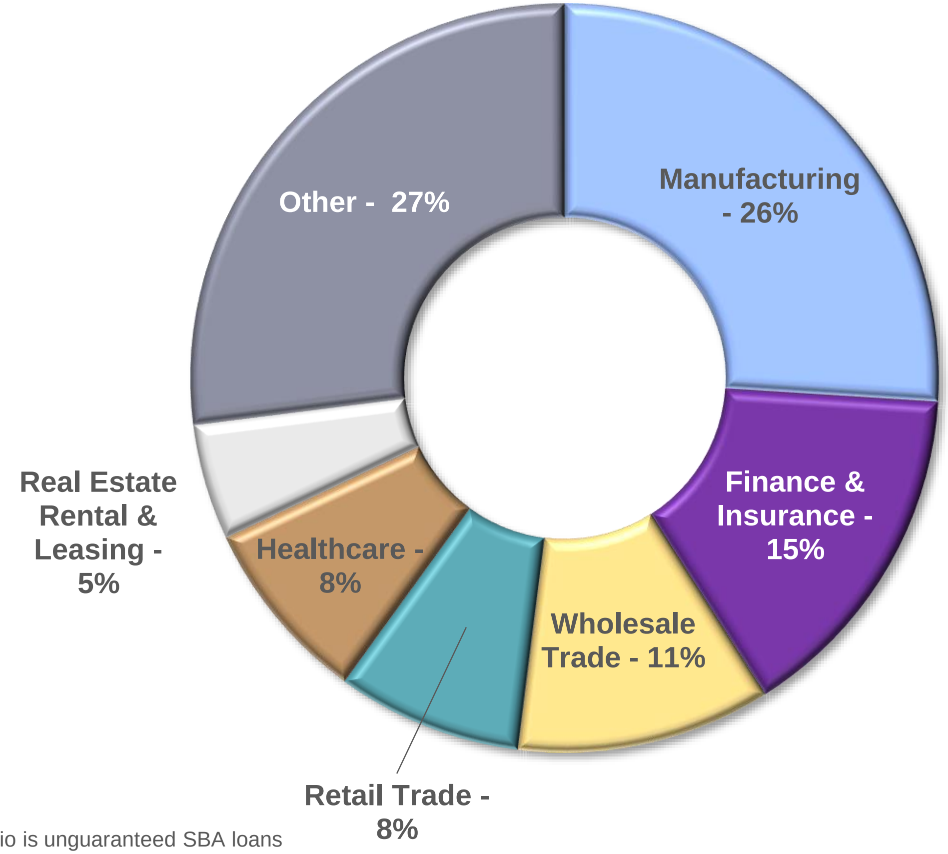
Loan Portfolio Diversification

Loan portfolio is well diversified across collateral types and industry types; CRE represents 63% of the total portfolio and C&I represents 13%.

CRE Portfolio(1)
$3.78B



C&I Portfolio(2)
$778M

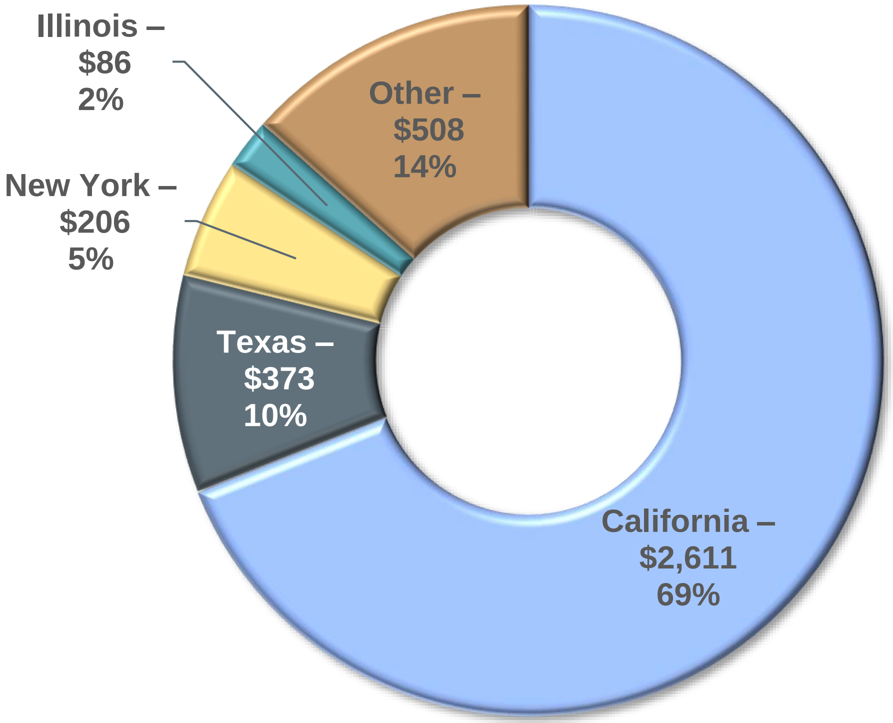


(1) $108.8 million, or 2.9%, of the CRE portfolio is unguaranteed SBA loans
(2) $47.6 million, or 6.1%, of the C&I portfolio is unguaranteed SBA loans

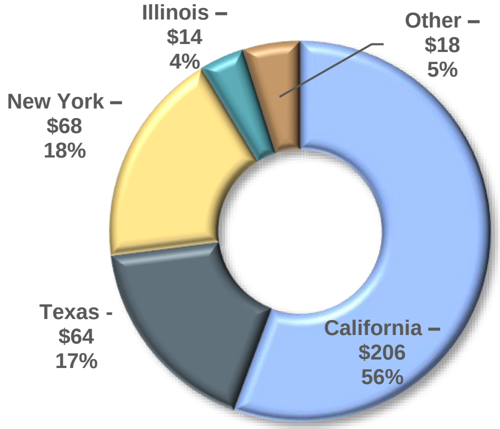
CRE Portfolio Geographical Exposure

($ in millions)

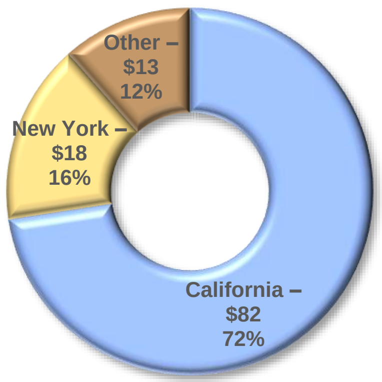
CRE Composition by State
$3,784



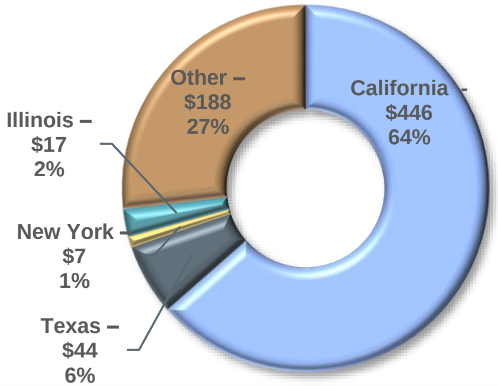
Multifamily by State
$370



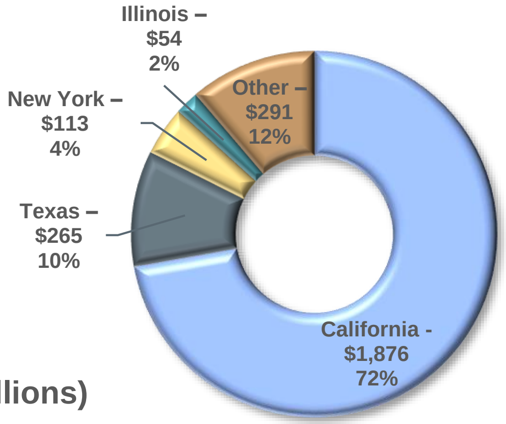
Construction by State
$113



Owner Occupied by State
$702



Investor (Non-owner Occupied) by State
$2,599



($ in millions)

Loan Portfolio Distribution

CRE

($ in millions)

	Owner Occupied	Non-owner Occupied	Multifamily	Construction [1]
Total Balance	$702	$2,599	$370	$113
Average	$0.92	$2.77	$2.42	$11.34
Median	$0.28	$1.10	$0.96	$6.27
Top Quintile Balance [3]	$527	$1,840	$262	$58
Top Quintile Loan Size	$1.1 or more	$3.3 or more	$2.3 or more	$25.8 or more
Top Quintile Average	$3.47	$9.95	$8.47	$28.90
Top Quintile Median	$1.91	$6.65	$4.29	$28.90

C&I

($ in millions)

	Term [2]	Lines of Credit [2]
Total Balance	$396	$382
Average	$0.39	$0.63
Median	$0.05	$0.10
Top Quintile Balance [3]	$359	$309
Top Quintile Loan Size	$0.1 or more	$0.7 or more
Top Quintile Average	$1.77	$3.39
Top Quintile Median	$0.24	$1.33

Residential Real Estate & Equipment Finance

($ in millions)

	Residential Real Estate	Equipment Finance
Total Balance	$818	$600
Average	$0.52	$0.05
Median	$0.45	$0.04
Top Quintile Balance [3]	$345	$306
Top Quintile Loan Size	$0.7 or more	$0.1 or more
Top Quintile Average	$1.12	$0.12
Top Quintile Median	$0.91	$0.10

(1) Represents the total commitment available at origination. 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 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 Maturities

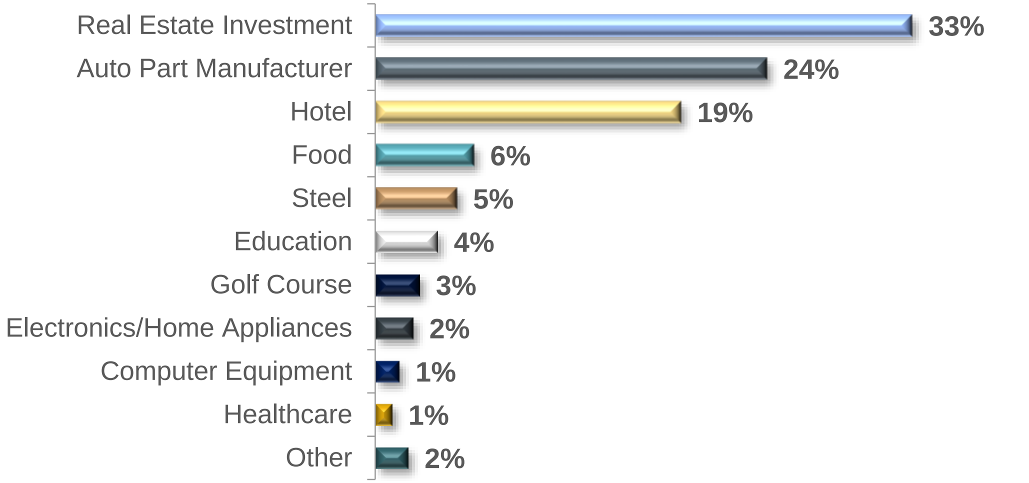
($ in millions)	<1 Year	1-3 Years	>3 Years	Total
Real estate loans				
Retail	$ 100.0	$ 230.2	$ 722.2	$ 1,052.4
Hospitality	129.5	229.8	309.6	669.0
Office	41.9	184.4	307.3	533.7
Other	120.9	393.8	901.0	1,415.7
Commercial Property	**392.4**	**1,038.3**	**2,240.2**	**3,670.8**
Construction	85.1	28.3	-	113.4
RRE / Consumer	6.7	-	811.2	817.9
Total Real Estate Loans	**484.1**	**1,066.6**	**3,051.4**	**4,602.1**
C&I	316.5	162.8	298.8	778.1
Equipment Finance	23.9	179.2	397.1	600.2
Loans receivable	**$ 824.6**	**$ 1,408.6**	**$ 3,747.3**	**$ 5,980.5**

Note: numbers may not add due to rounding

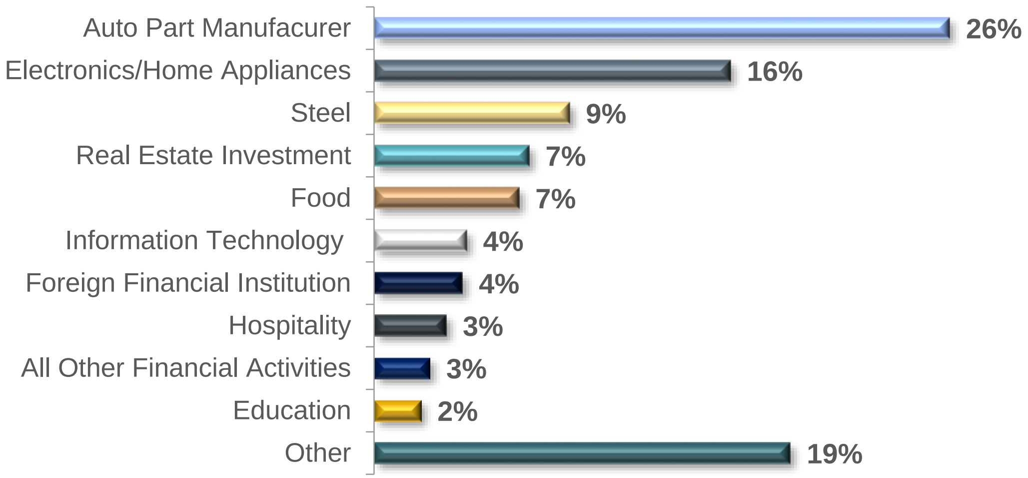
USKC[1] Loans & Deposits

USKC portfolio represented $764.3 million in loans, or 13%, of the loan portfolio and $565.0 million in deposits, or 9%, of the deposit portfolio. USKC CRE portfolio had a weighted average debt coverage ratio[2] of 1.98x and weighted average loan-to-value[2] of 63%.

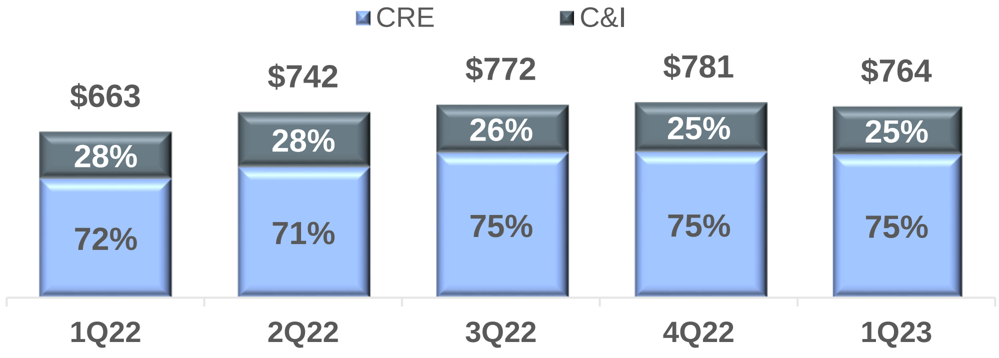
USKC Loans – Top 10 Industries (as of 1Q23)



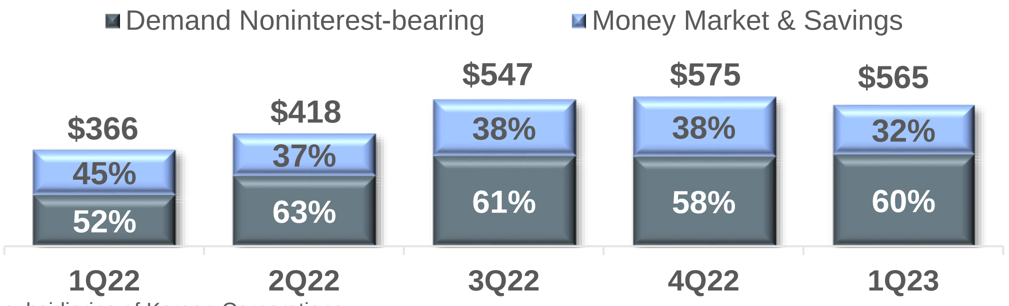
USKC Deposits – Top 10 Industries (as of 1Q23)



USKC Loans by Product ($ in millions)



USKC Deposits by Product[3] ($ in millions)

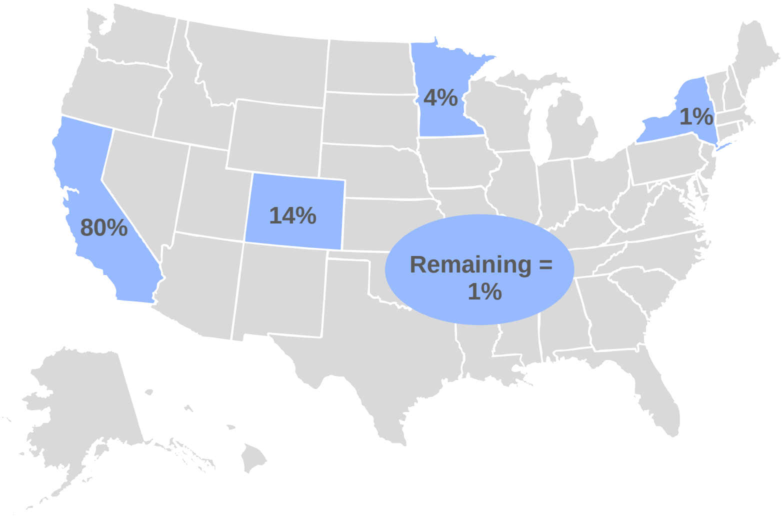


(1) U.S. subsidiaries of Korean Corporations
(2) Weighted average DCR and weighted average LTV when the loan was first underwritten or renewed subsequently
(3) Time deposits, not illustrated are 8% at March 31, 2023. Therefore, the percentages do not add to 100%

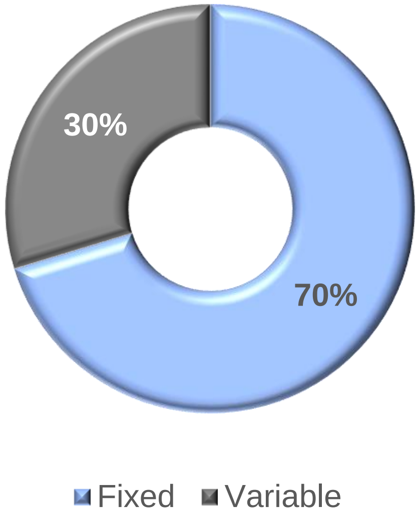
Office Loan Portfolio

The CRE office portfolio was $533.7 million at March 31, 2023, representing 9% of the total loan portfolio.

Portfolio by State



Rate Distribution

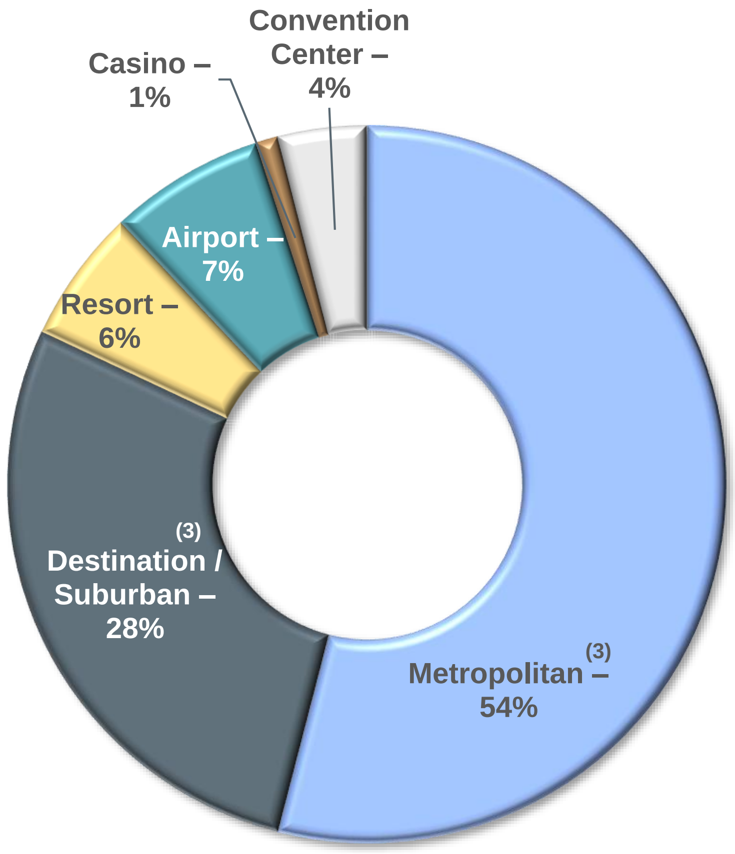


- Median balance within the portfolio was $0.9 million
- Weighted average debt coverage ratio(1) of the segment was 1.99x
- Weighted average loan to value(1) of the segment was 58.3%
- 19.5% of the portfolio is expected to reprice in 1 to 3 months
- No delinquent loans
- Criticized loans represented 0.16% of the office portfolio

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

Hospitality Segment

Hospitality segment[1] represented $669.0 million or 11% of the loan portfolio at March 31, 2023.



Total Hospitality Segment: $669.0M

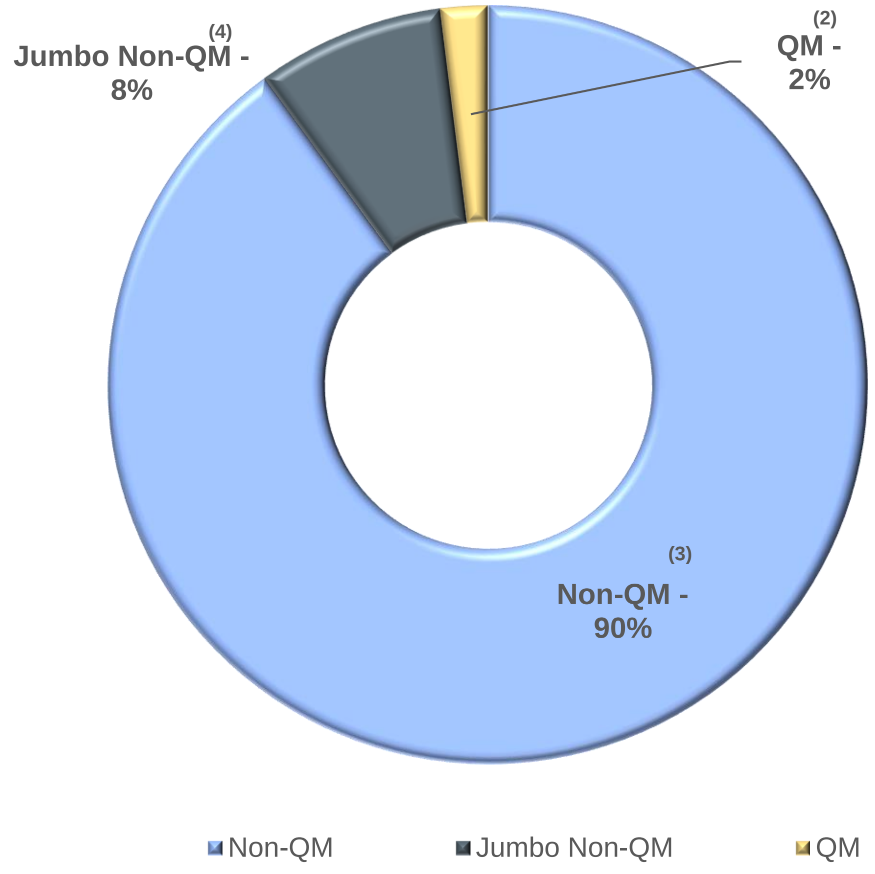
- The average balance and median balance of the portfolio (excluding construction) was $3.0 million and $928 thousand, respectively
- Weighted average debt coverage ratio[2] of the segment was 2.3x
- Weighted average loan to value[2] of the segment was 50.2%
- $10.9 million of the hospitality portfolio was criticized as of March 31, 2023, of which $8.4 million stems from the convention center segment
- One nonaccrual hospitality loan for $65 thousand in the Texas metropolitan[3] location

(1) Segment represents exposure in CRE and excludes $29.5 million in construction
(2) Weighted average DCR and weighted average LTV 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

Residential Real Estate Portfolio

The RRE[1] portfolio was $817.9 million at March 31, 2023, representing 14% of the total loan portfolio.

Our conservative underwriting policy focuses on high-quality mortgage originations with maximum Loan-to-Value (LTV) between 60% and 70%, maximum Debt-to-Income (DTI) of 43% and minimum FICO scores of 680.



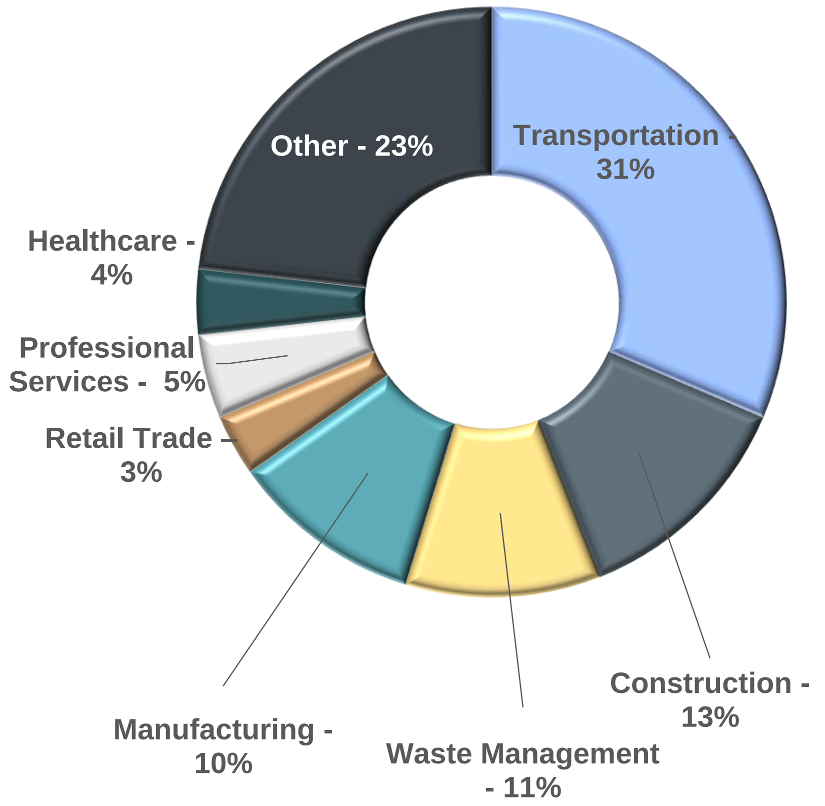
- 31% of the Residential Real Estate portfolio is fixed and 69% is variable. Of the variable mortgage portfolio, 86% is expected to reset after 12 months and 14% within the next 12 months
- Total delinquencies are 0.20%, all within 30-59 days

(1) RRE includes $2.4 million of HELOCs 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

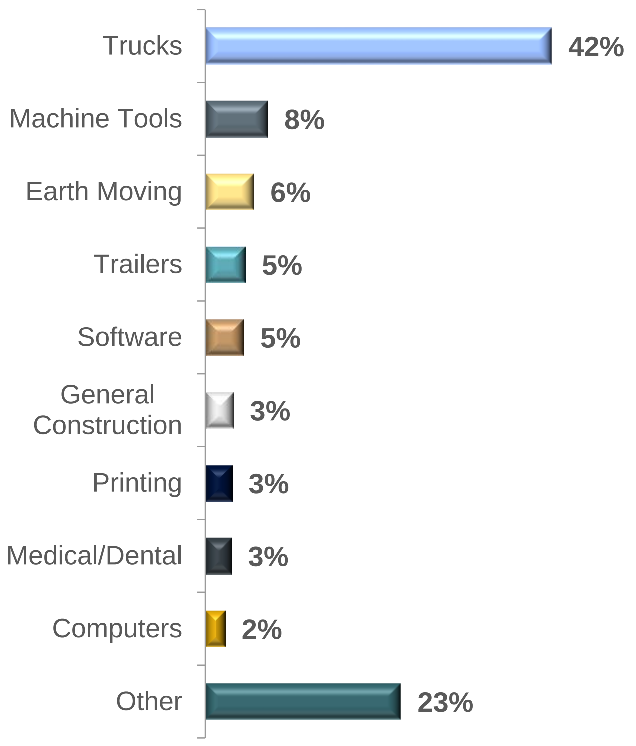
Equipment Finance Portfolio

Equipment finance portfolio represented $600.2 million or 10% of the loan portfolio at March 31, 2023.

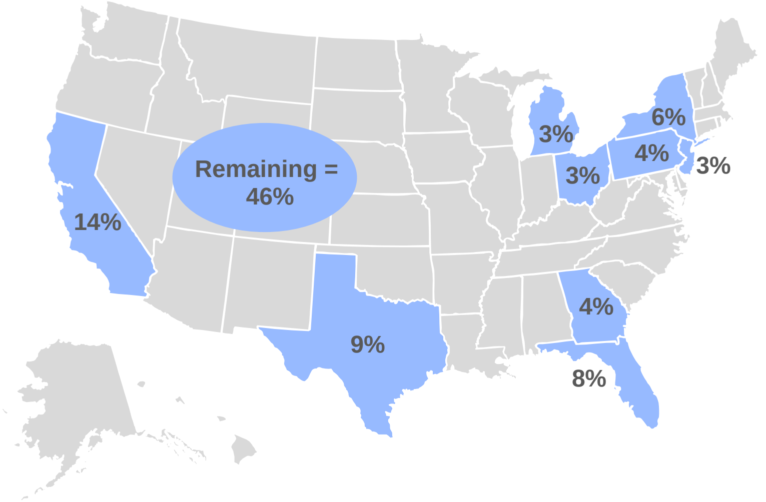
Portfolio by Industry



Portfolio by Equipment



Portfolio by State



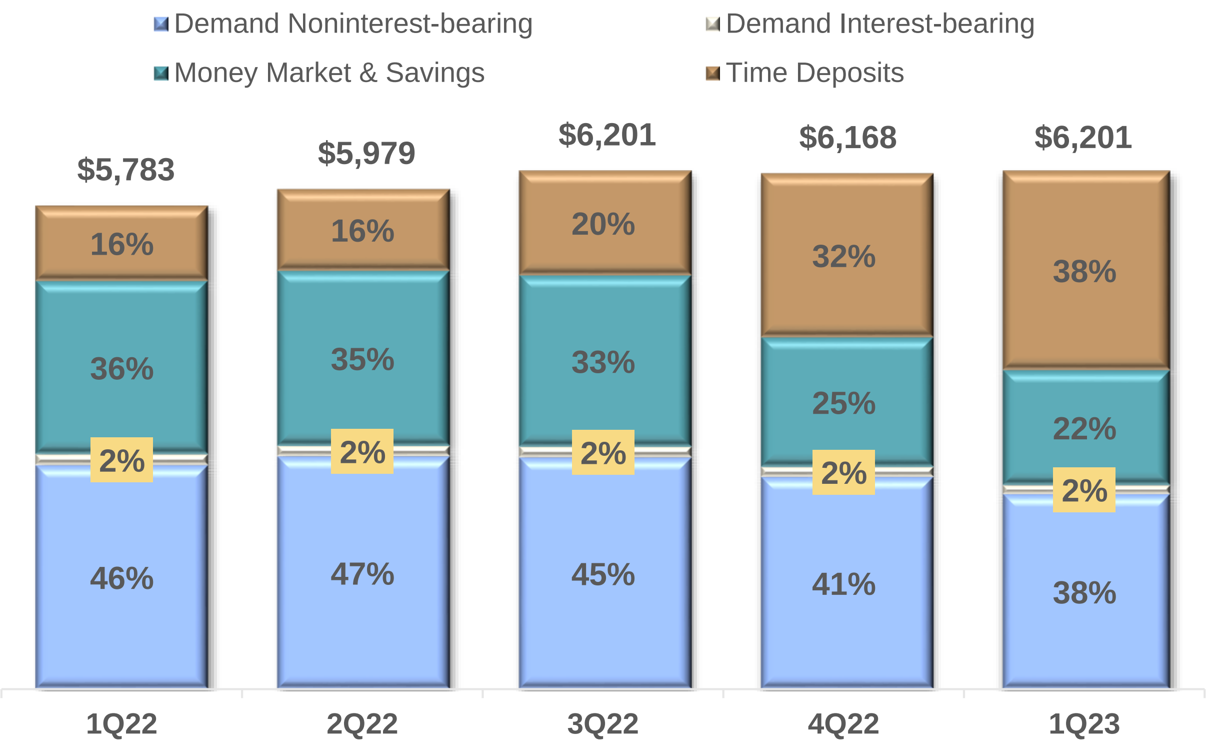
Deposit Base

Noninterest-bearing demand deposits represented 38% of total deposits at March 31, 2023.

Estimated uninsured deposit liabilities, excluding preferred deposits and company deposits, were 40% of the total deposit liabilities. Brokered deposits remained low at 1% of the deposit base.

Deposits

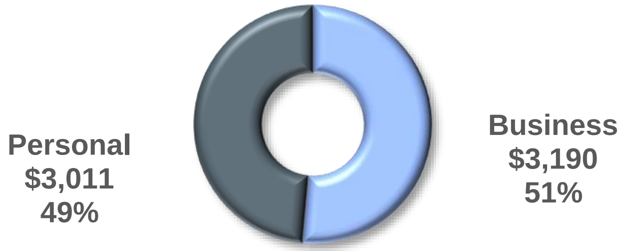
($ in millions)



Note: Numbers may not add due to rounding

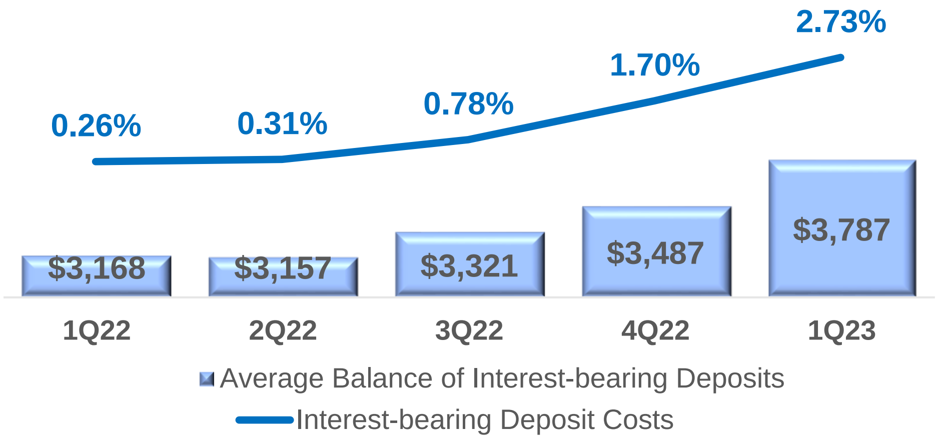
Deposits (as of 1Q23)

($ in millions)



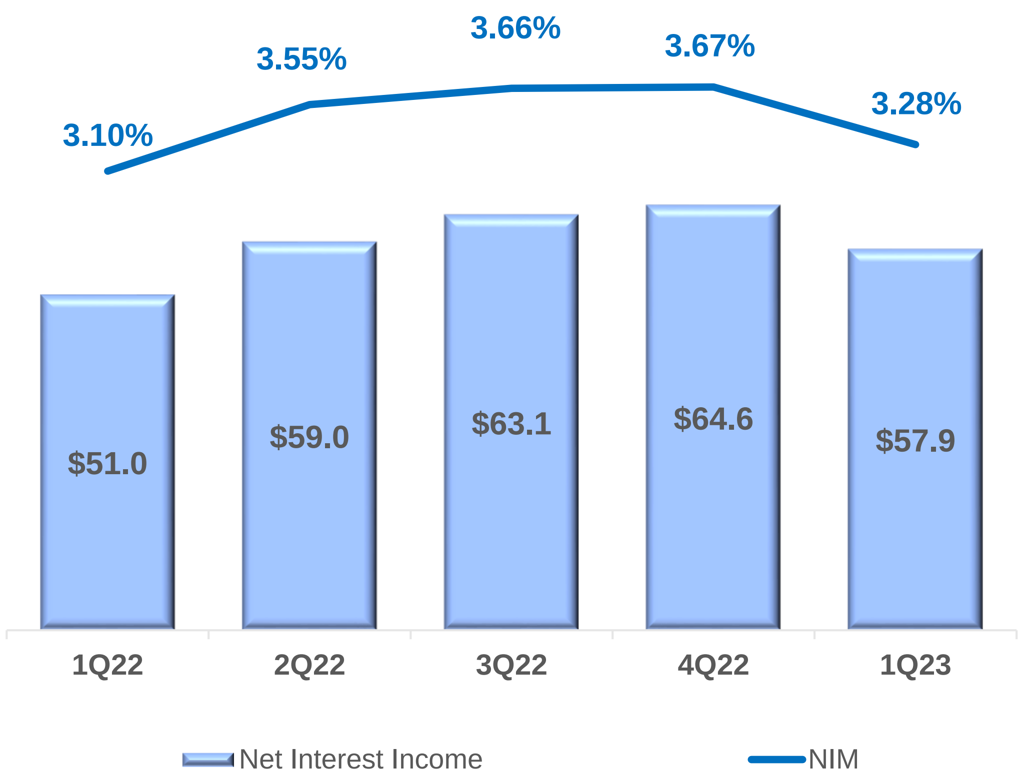
Average Interest-bearing Deposits

($ in millions)

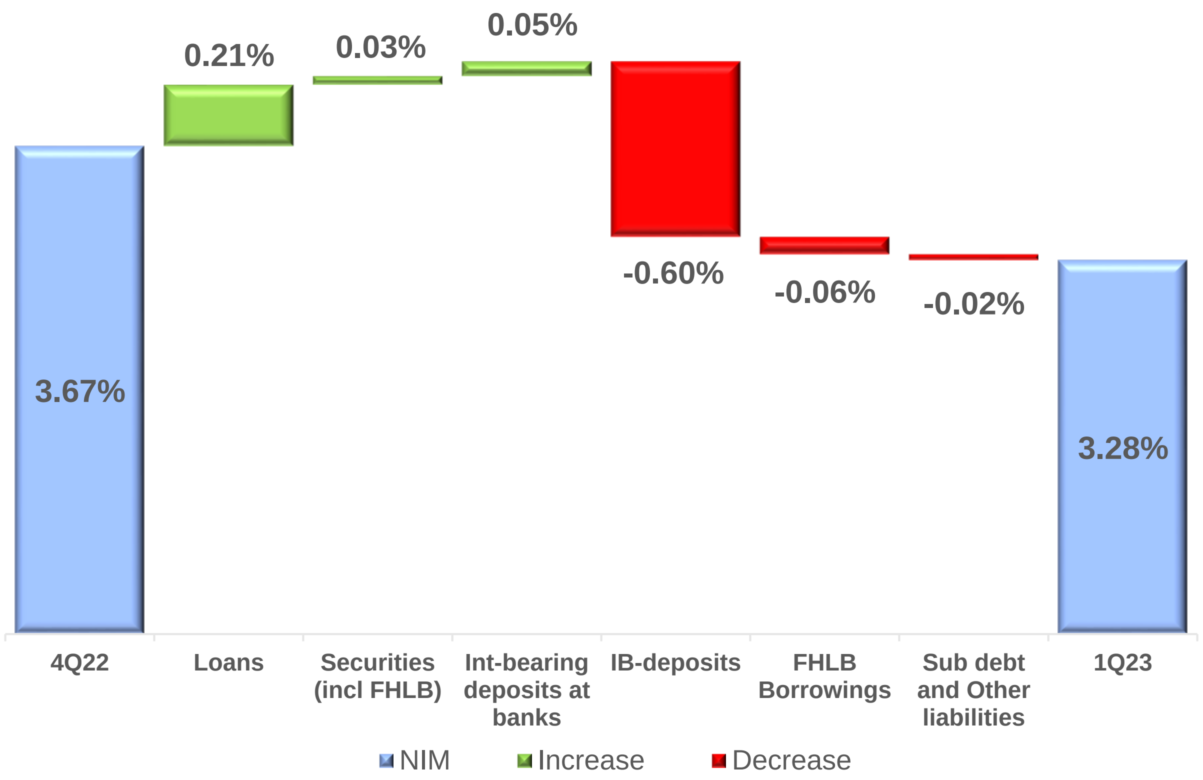


Net Interest Income | Net Interest Margin

Net interest income for the first quarter was $57.9 million and net interest margin (taxable equivalent) was 3.28%, both down from the previous quarter because of higher deposit interest expense.



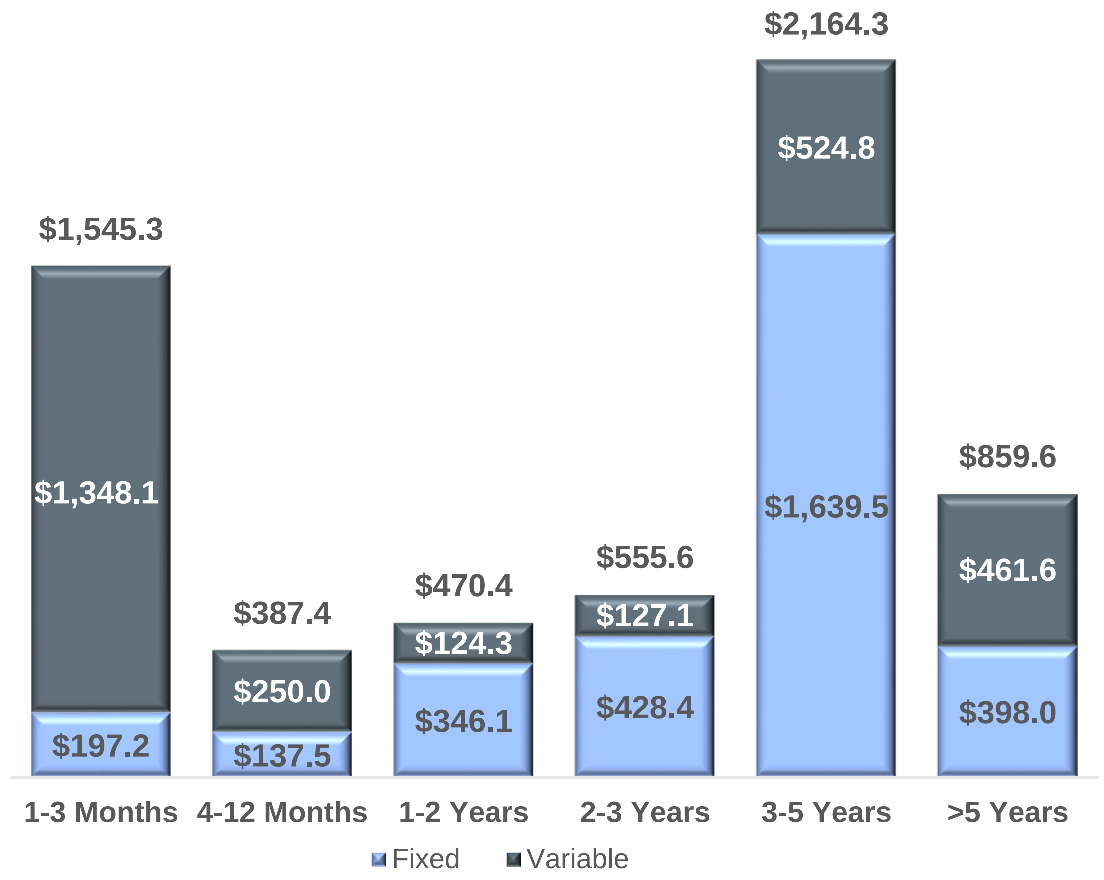
($ in millions)



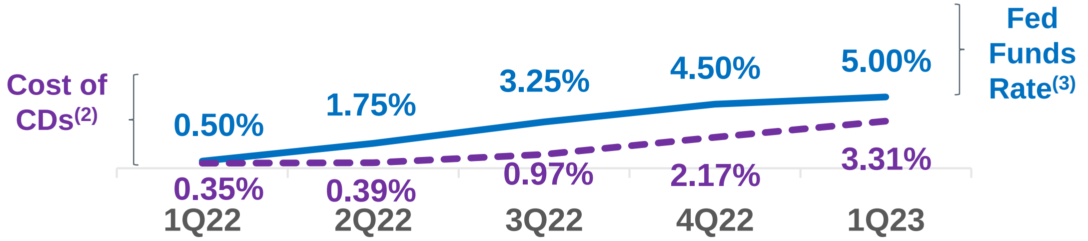
Net Interest Income Sensitivity

23% of the loan portfolio reprices within 1-3 months.

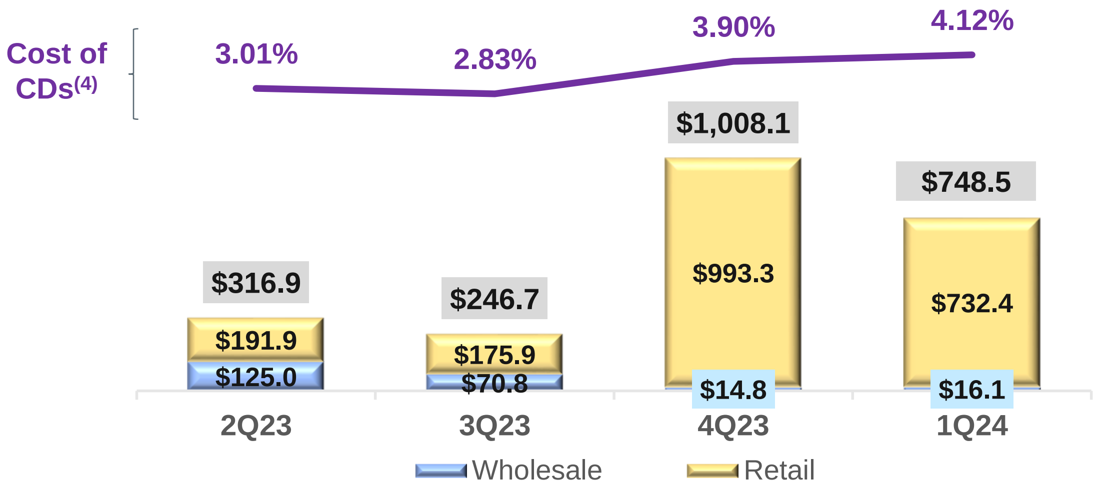
Loans – Months to Reset / Maturity[1] ($ in millions)



Fed Funds Rate & Cost of CDs



Deposits – CD Maturities ($ in millions)

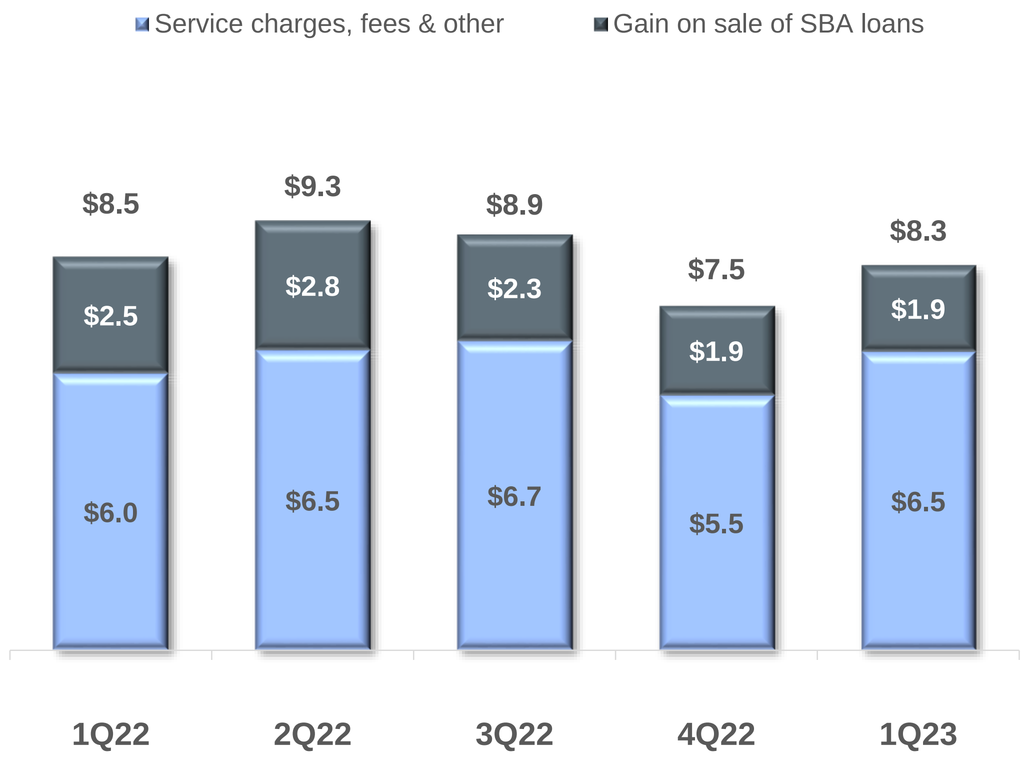


(1) Includes loans held for sale; numbers may not add due to rounding
(2) Cost of CDs and interest-bearing deposits for the month of March 2023 was 3.46% and 2.97%, respectively
(3) Fed funds rate represent the rate at the end of quarter
(4) Represent weighted average contractual rates

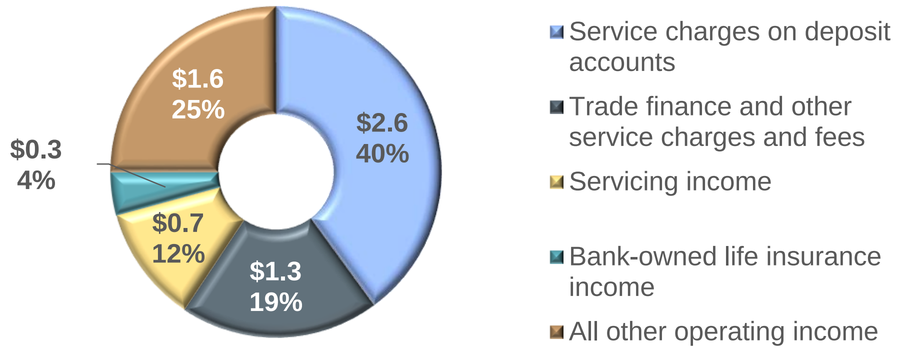
Noninterest Income

Noninterest income for the first quarter was $8.3 million, up 11.8% from the previous quarter principally from loan-customer rate-swap fees and the absence of the fourth quarter valuation adjustment to bank-owned life insurance.

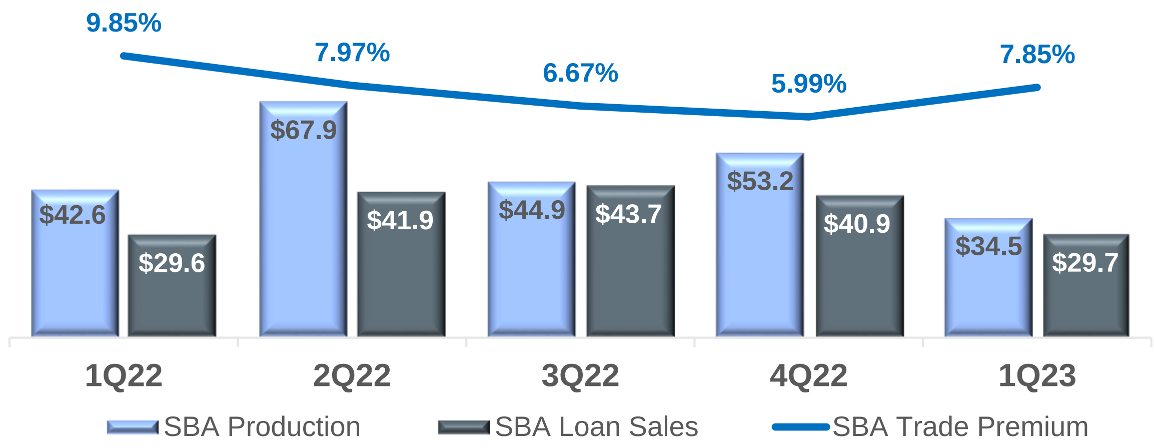
Noninterest Income ($ in millions)



1Q23 Service Charges and Fees ($ in millions)

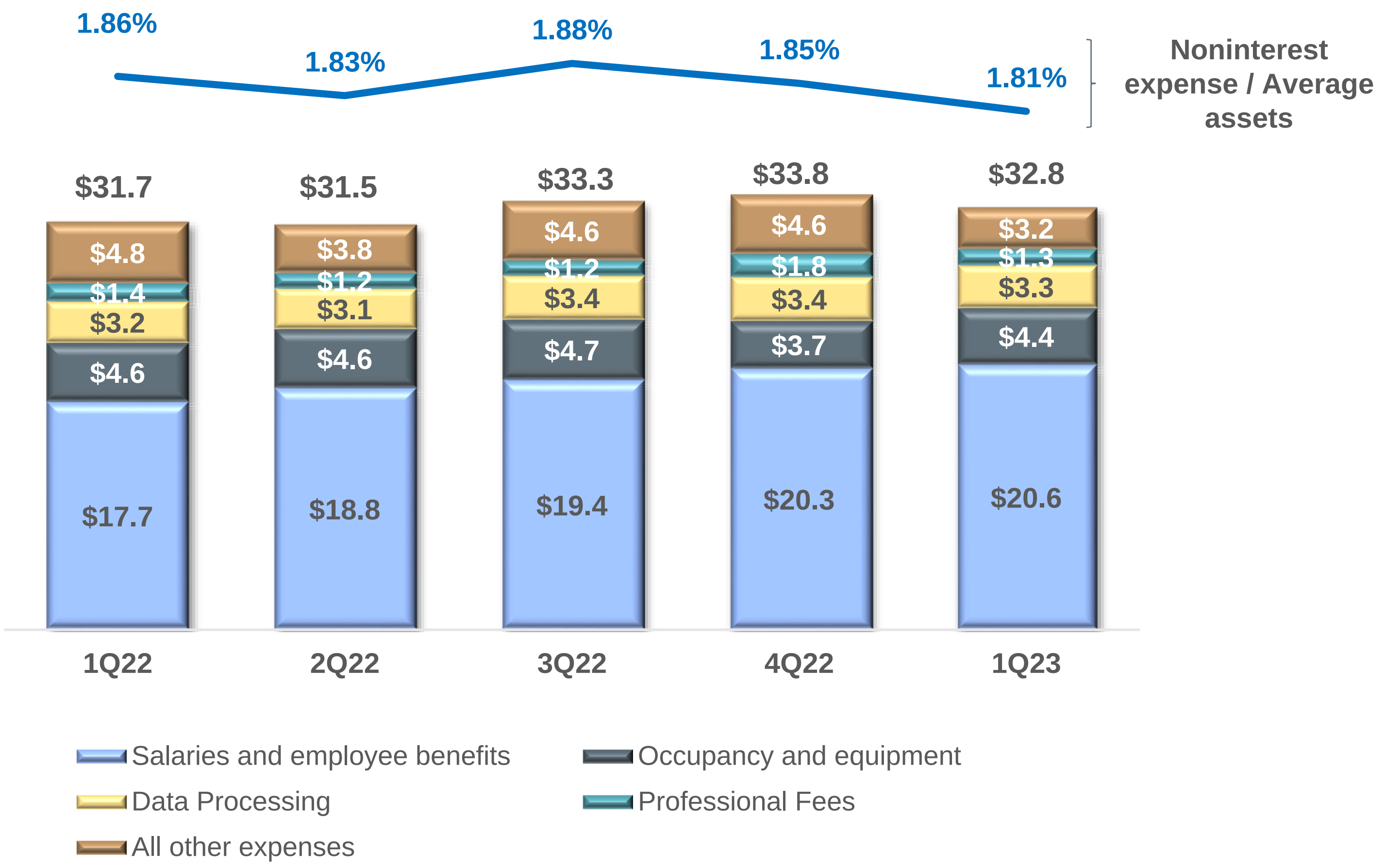


SBA 7(a) Loan Production and Sales ($ in millions)



Noninterest Expense

Continued focus on disciplined expense management.



($ in millions)

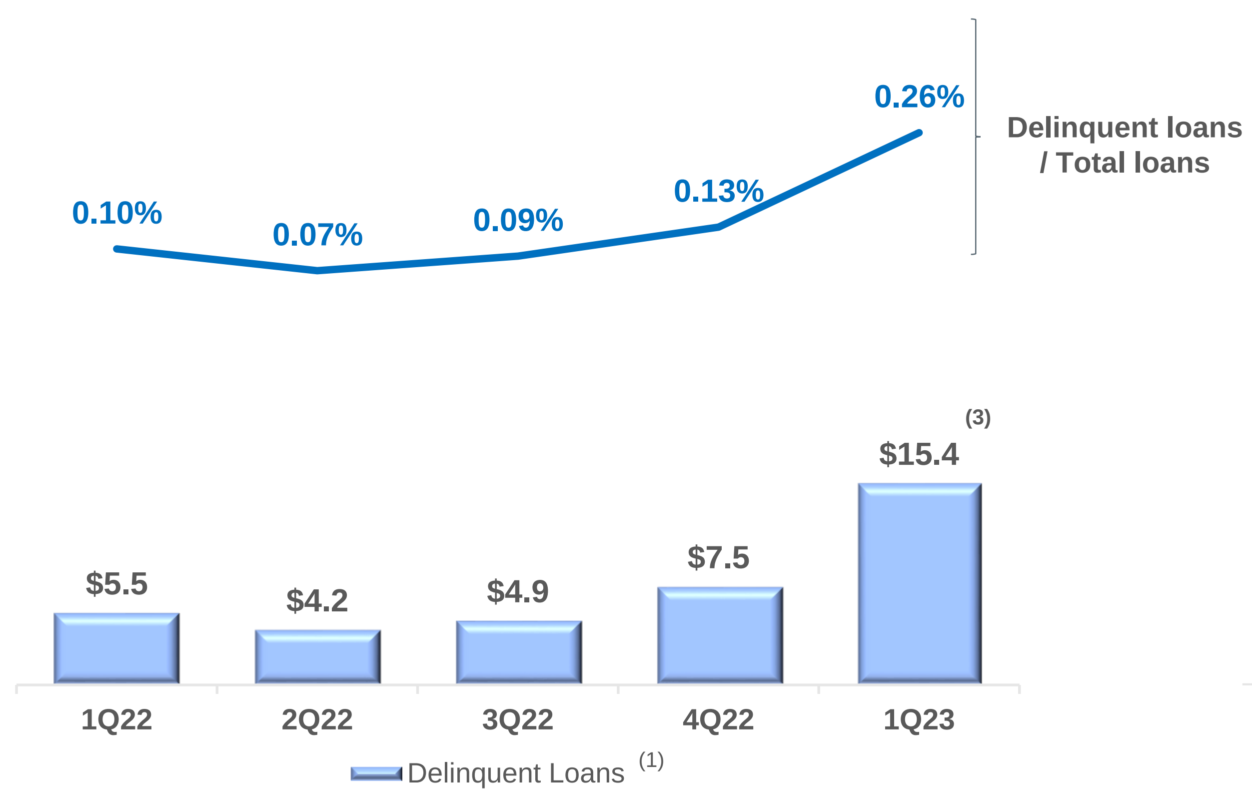
- Noninterest expense was $32.8 million in the first quarter, down 3.1% from the prior quarter, primarily stemming from lower professional fees, the reimbursement of real-estate-owned charges, and the recovery of the fourth quarter servicing asset valuation adjustment
- The efficiency ratio for the first quarter was 49.54% compared to 46.99% for the prior quarter

Asset Quality – Delinquent & Criticized Loans

Asset quality remains strong.

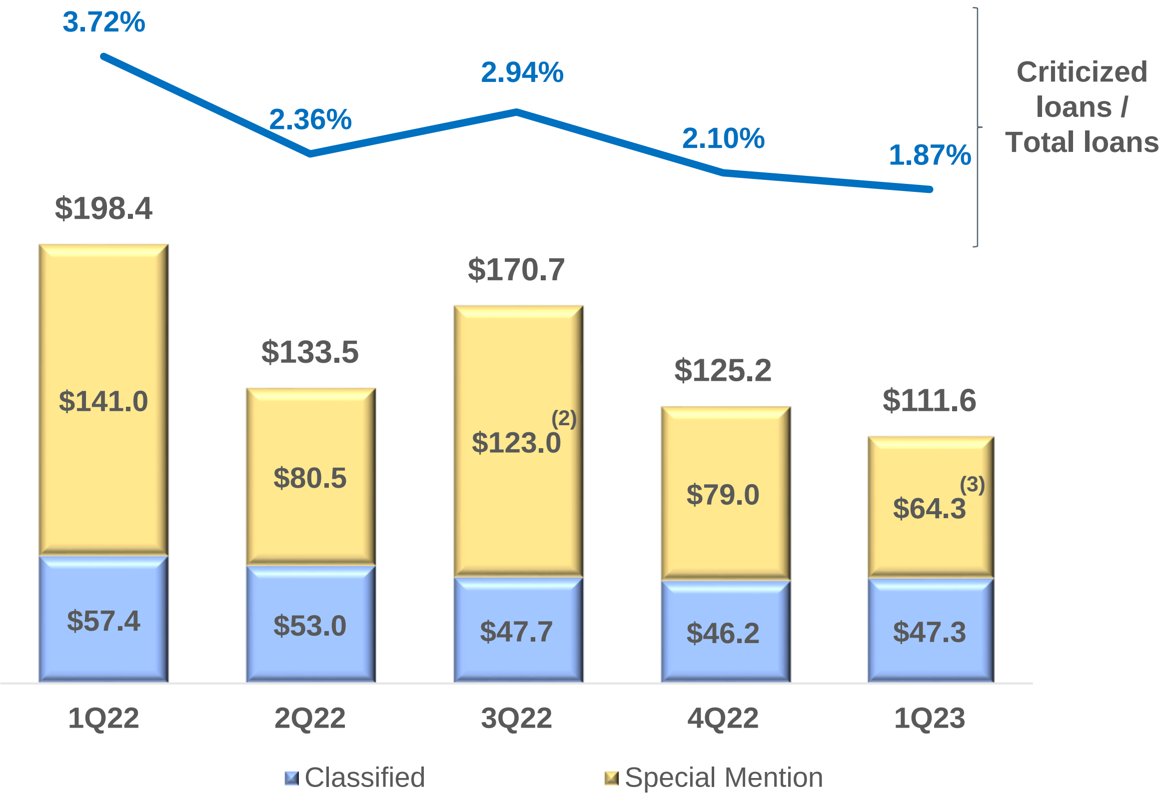
Delinquent Loans[1]

($ in millions)



Criticized Loans

($ in millions)

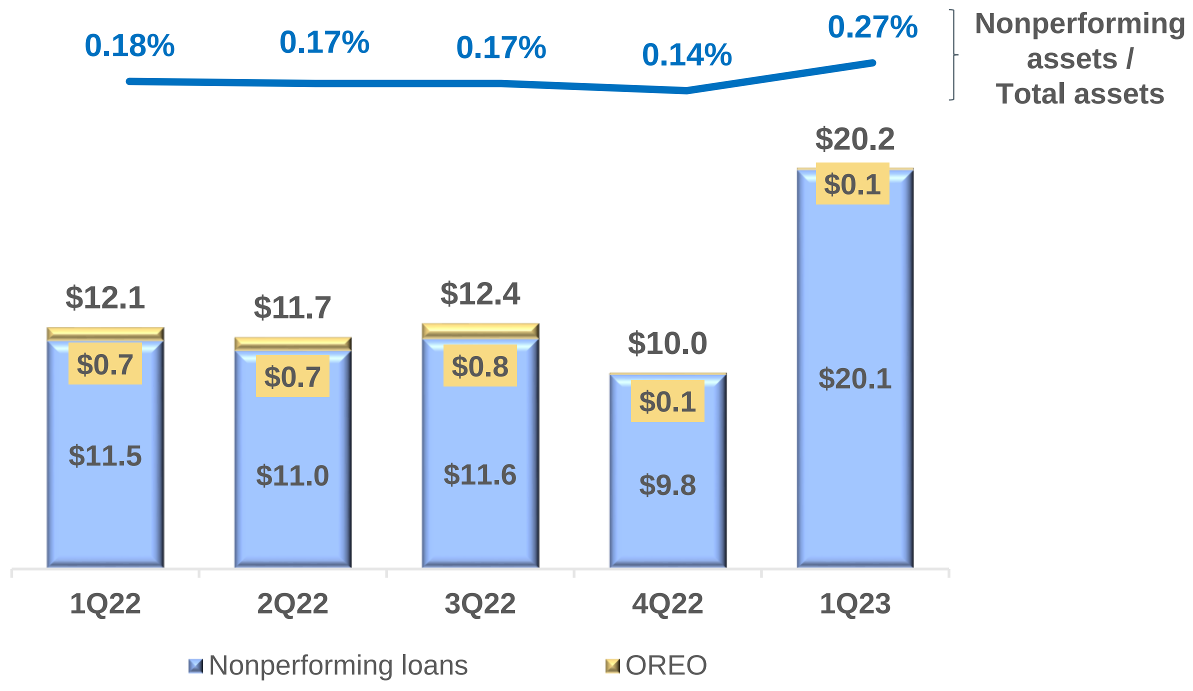


(1) Represents loans 30 to 89 days past due and still accruing
(2) Includes the 3Q22 addition of a $41.1 million loan relationship, which was $42.3 million outstanding at March 31, 2023, comprising of $25 million asset-based line of credit ($20.0 million outstanding), a $13.3 million commercial real estate loan and a $9.0 million commercial term loan
(3) A $6.7 million past due and accruing loan at March 31, 2023, subsequent to the end of the first quarter, resolved its delinquency.

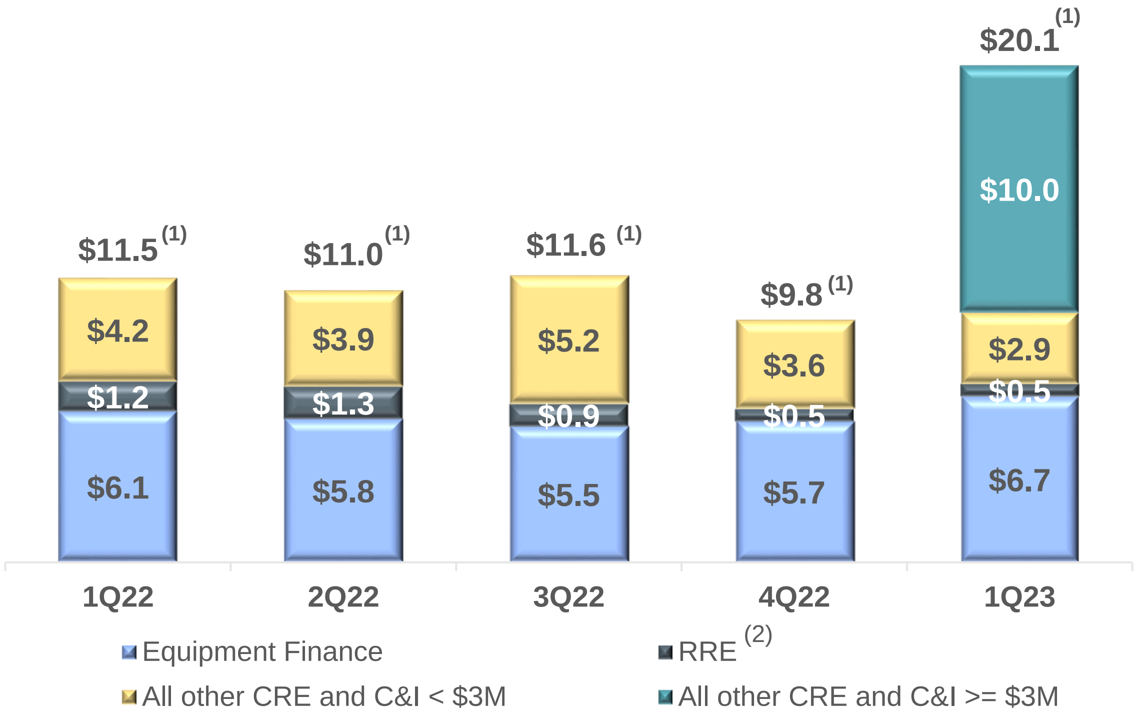
Asset Quality – Nonperforming Assets & Nonaccrual Loans

Nonperforming assets and loans increased from the previous quarter because of a $10.0 million C&I loan in the healthcare industry (specific allowance of $2.5 million).

Nonperforming Assets
($ in millions)



Nonaccrual Loans
($ in millions)



Note: Numbers may not add due to rounding

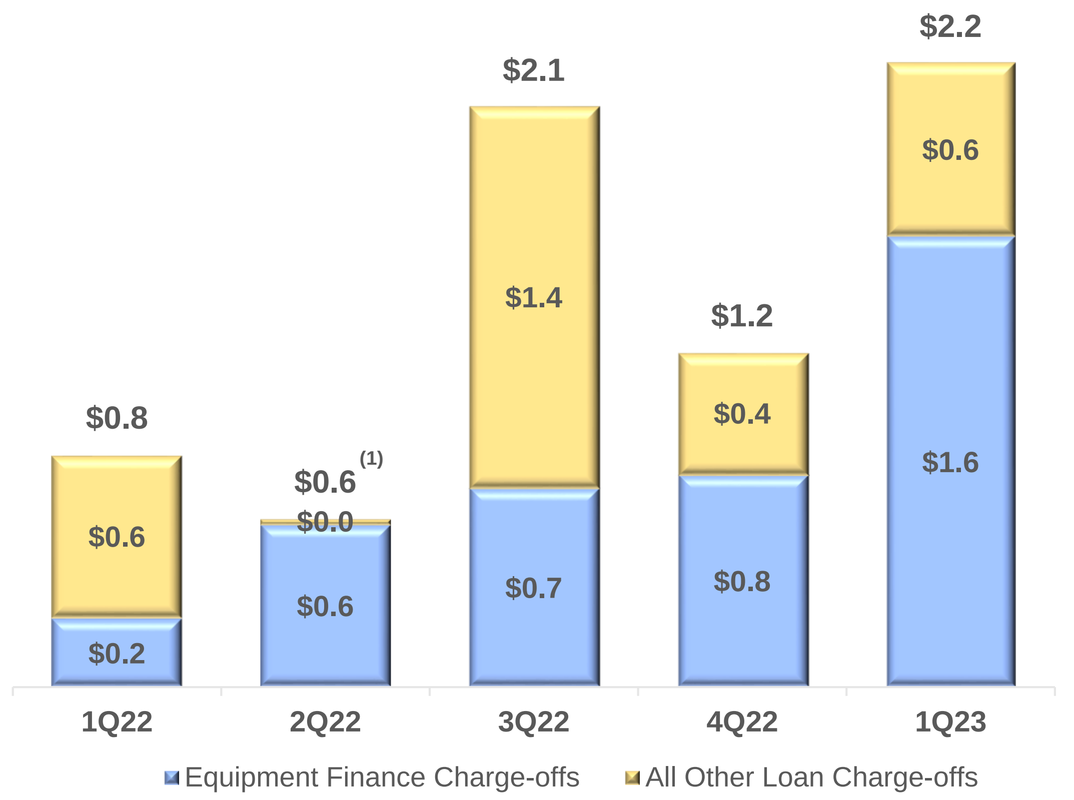
(1) Specific allowance for credit losses at March 31, 2022, June 30, 2022, September 30, 2022, December 31,2022, and March 31, 2023 was $2.2 million, $2.0 million, $2.2 million, $3.3 million, and $6.2 million, respectively

(2) RRE includes consumer loans

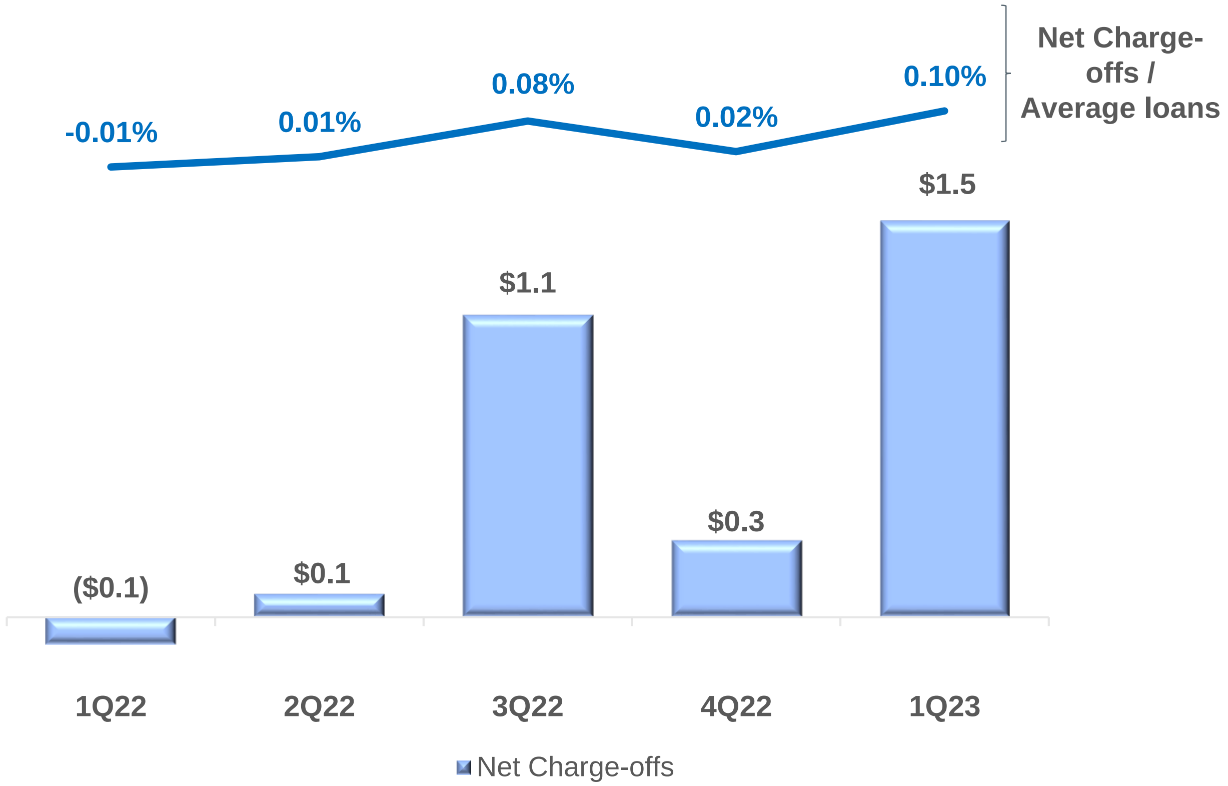
Asset Quality – Gross & Net Loan Charge-offs

Net charge-offs for the first quarter represented 0.10% of average loans on an annualized basis.

Gross Charge-offs
($ in millions)



Net Charge-offs
($ in millions)



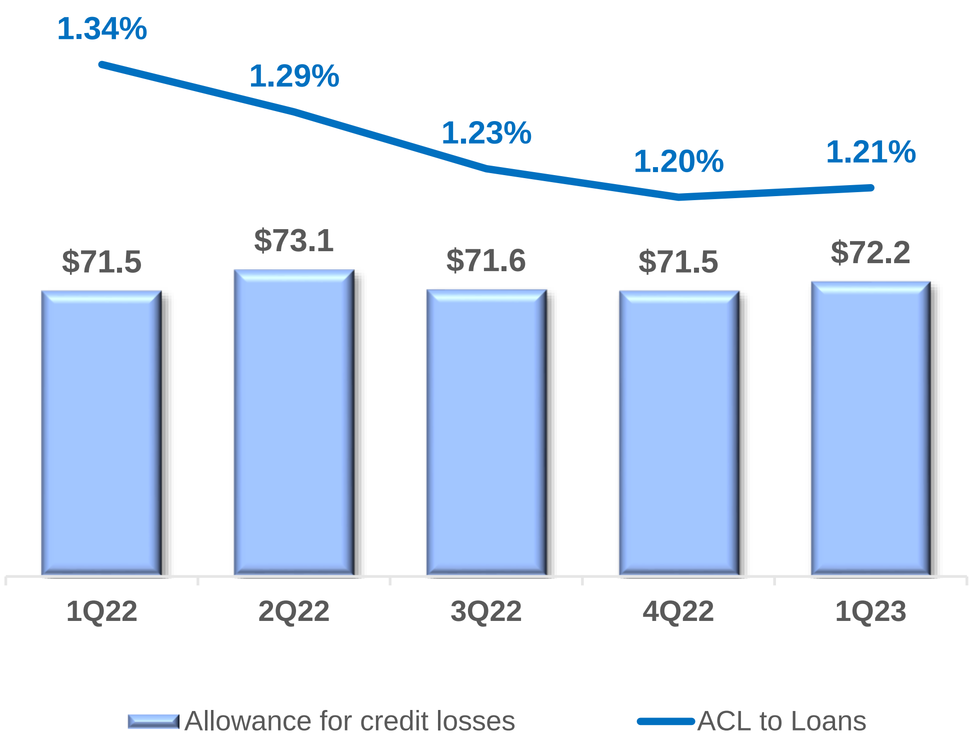
(1) Gross charge-offs for all other loans in 2Q22 were $21 thousand

Note: Numbers may not add due to rounding

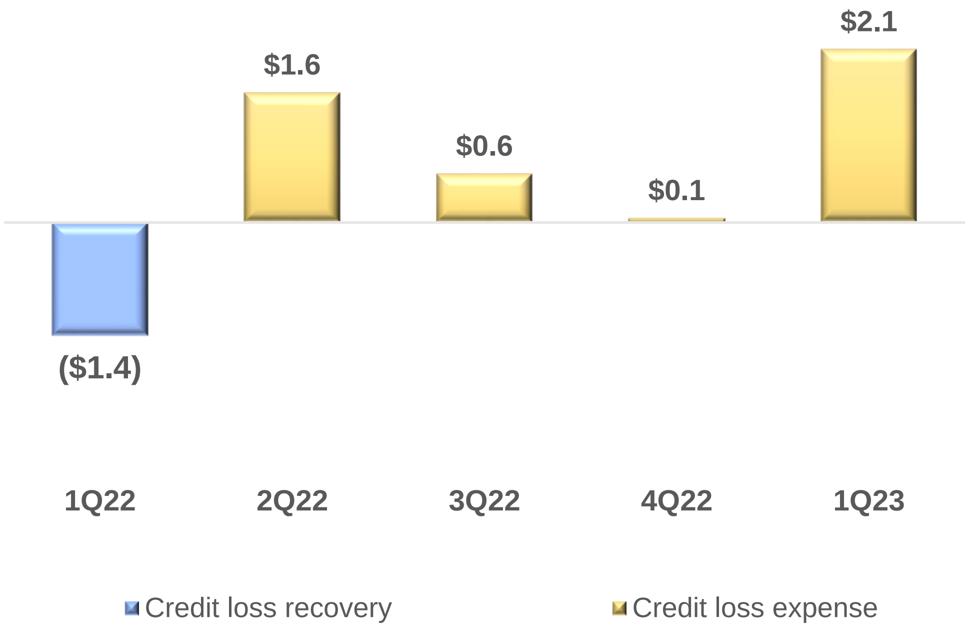
ACL Trends

Allowance for credit losses was $72.2 million as of March 31, 2023, generating an allowance for credit losses to loans of 1.21% compared with 1.20% at the end of the prior quarter.

Allowance for Credit Losses ($ in millions)



Credit Loss Expense (Recovery) ($ in millions)



ACL Analysis by Loan Type

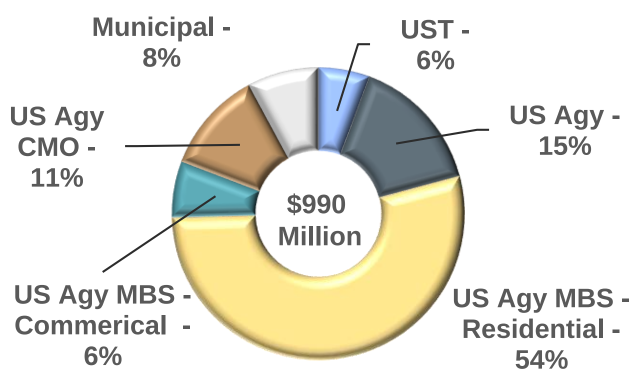
($ in millions)	March 31, 2023		December 31, 2022		September 30, 2022		June 30, 2022		March 31, 2022	
	Allowance	Loans	Allowance	Loans	Allowance	Loans	Allowance	Loans	Allowance	Loans
CRE	$ 39.2	$ 3,784.2	$ 40.6	$ 3,833.4	$ 42.7	$ 3,853.9	$ 45.6	$ 3,829.7	$45.9	$3,771.5
C&I	15.3	778.1	15.3	804.5	14.9	732.0	14.3	766.8	12.9	633.1
Equipment Finance	13.4	600.2	12.2	594.8	11.2	565.4	12.7	537.4	12.2	500.1
RRE & Consumer	4.3	817.9	3.4	734.5	2.9	649.6	0.5	521.6	0.5	432.8
Total	**$ 72.2**	**$ 5,980.5**	**$ 71.5**	**$ 5,967.1**	**$ 71.6**	**$ 5,801.0**	**$ 73.1**	**$ 5,655.4**	**$71.5**	**$5,337.5**

Note: Numbers may not add due to rounding

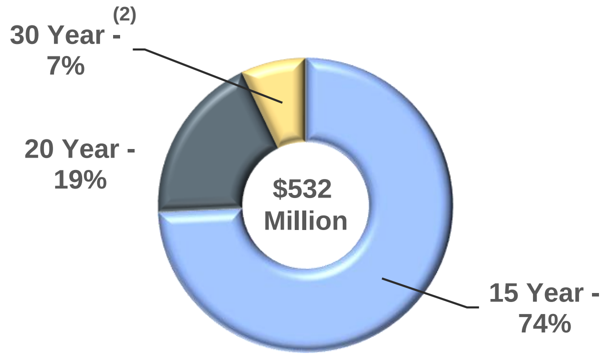
Securities Portfolio

Securities portfolio (all AFS, no HTM) represented 13% of assets at March 31, 2023, and had a weighted average modified duration of 5.2 years with $111 million in an unrealized loss position. 12% of the portfolio's principal is expected to be paid down in 2023.

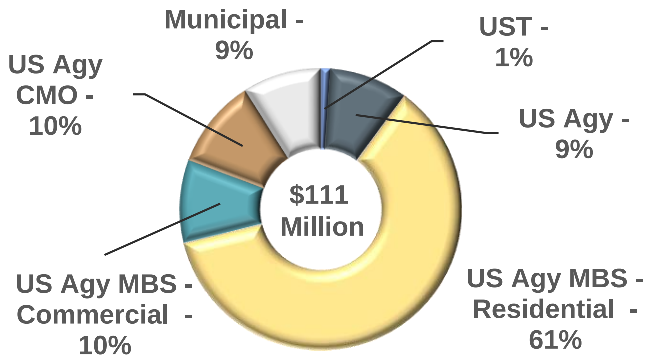
Available for Sale [1]



US Agy Residential MBS - Maturity

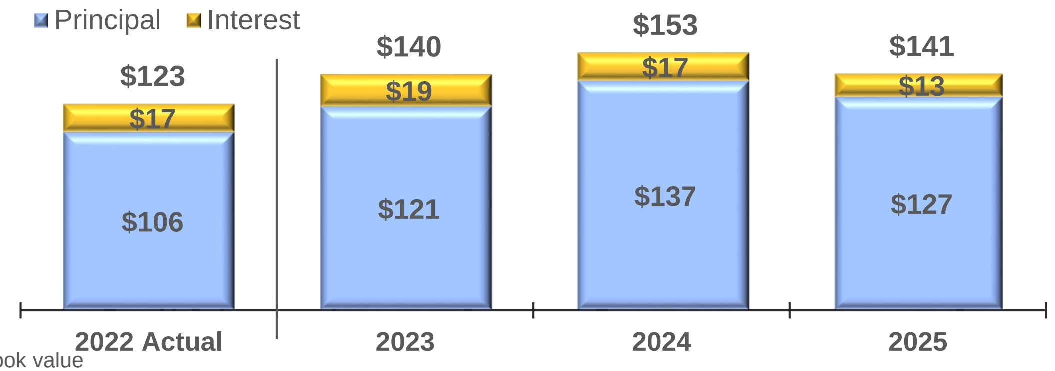


Unrealized Loss

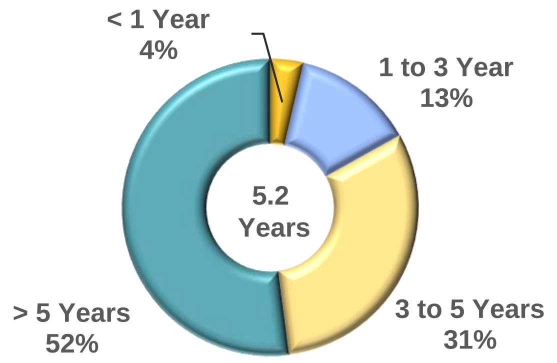


Principal Paydowns

($ in millions)



Securities Duration



(1) Based on the book value
(2) Over 90% constitutes CRA bonds

Note: Numbers may not add due to rounding

The Bank and the Company have ample liquidity resources at March 31, 2023.

Liquidity Position

($ in millions)

		Balance	% of Assets
Cash & cash equivalents	$	*386*	*5.2%*
Securities (unpledged)		*832*	*11.2%*
Liquid assets		**1,221**[(1)]	**16.5%** (1)
FHLB available borrowing capacity		1,154	15.6%
FRB discount window borrowing capacity		22	0.3%
Federal funds lines (unsecured) available		115	1.6%
Secondary liquidity sources		**1,292**	**17.4%**
Bank liquidity (liquid assets + secondary liquidity)	**$**	**2,512**	**33.9%**

Cash & Securities at Company only

($ in millions)

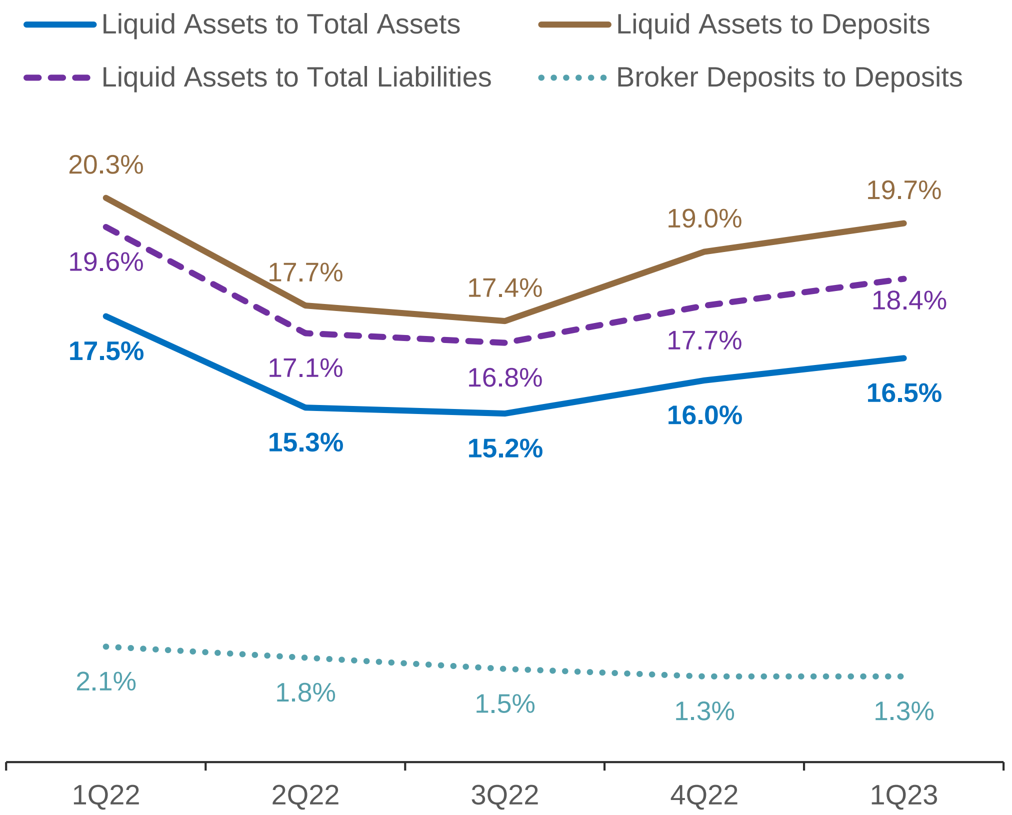
		Balance
Cash	$	13
Securities (AFS)		24
	$	**37**

Company only Subordinated Debentures

($ in millions)

		Par		Amortized Cost	Rate
2036 Trust Preferred Securitites	$	26	$	21	6.27%[(2)]
2031 Subordinated Debt		110		109	3.75%[(3)]
	$	**136**	**$**	**130**	

Liquidity Ratios

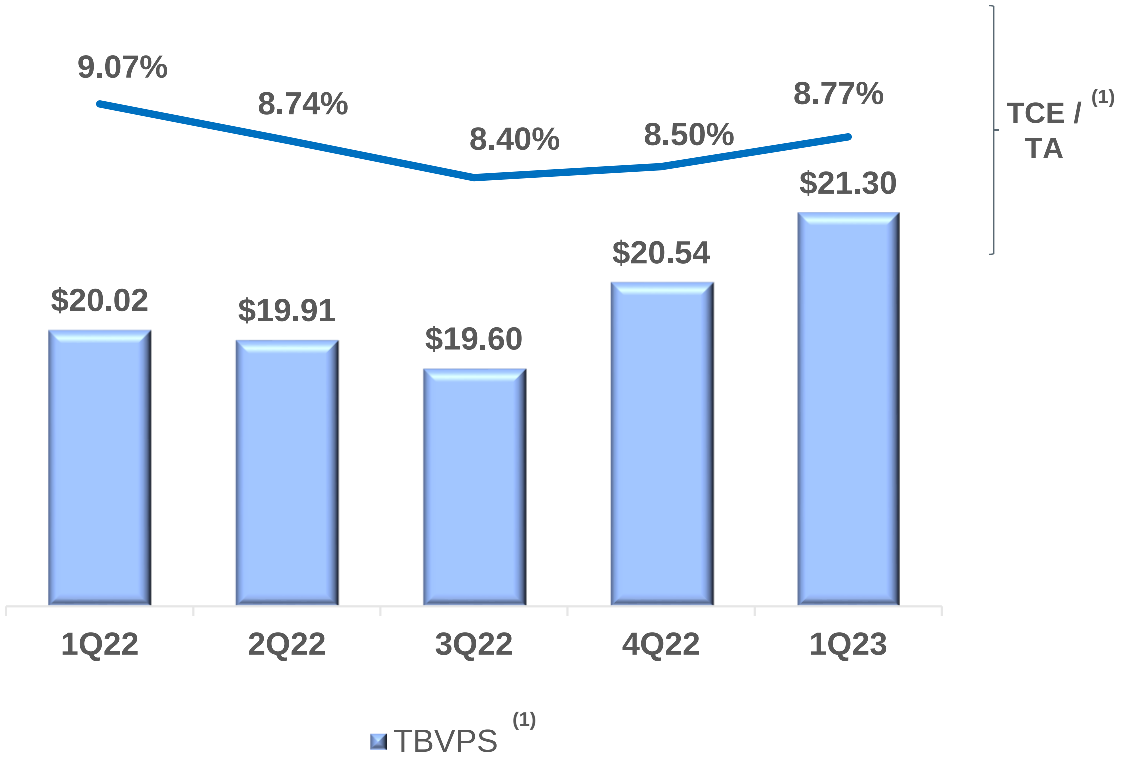


(1) Liquid assets includes 1) cash & cash equivalents, 2) securities (unpledged), and 3) $3.7 million of loans held for sale (not shown above)
(2) Rate at March 31, 2023, based on 3-month LIBOR + 140 bps
(3) Issued in August 2021 and due in July 2031. Commencing on September 1, 2026, the interest rate will reset quarterly to the three-month SOFR + 310 bps

Capital Management

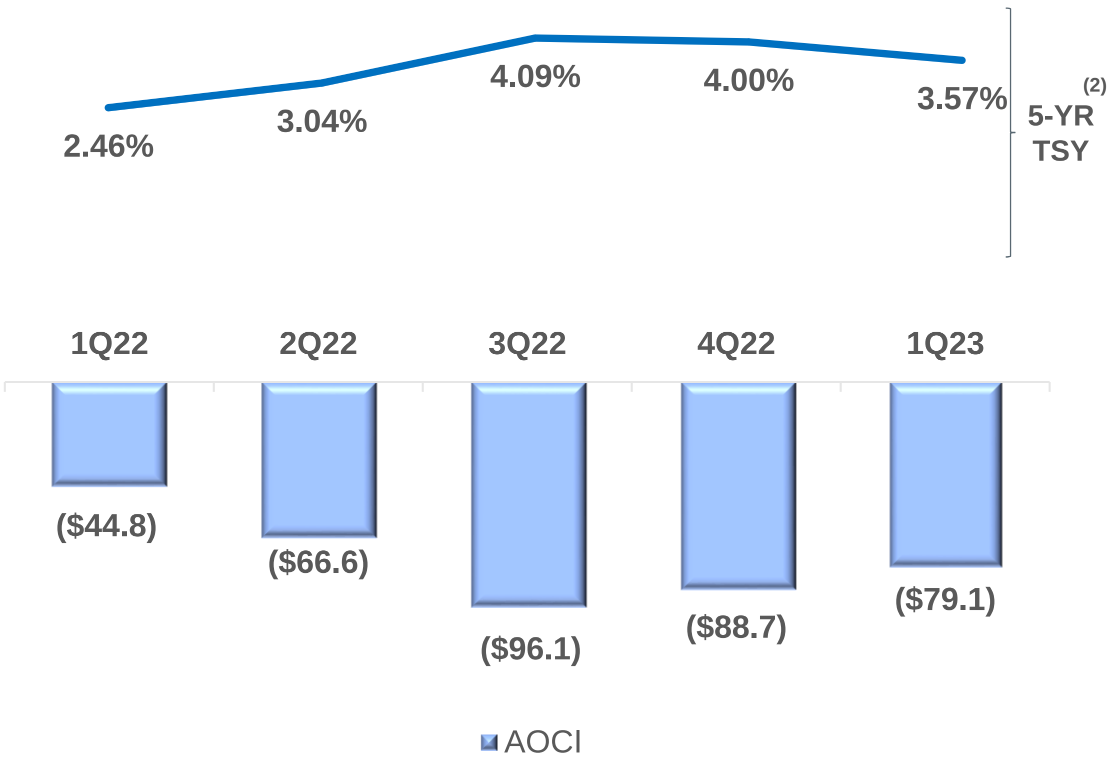
Tangible book value per share (TBVPS)[1] increased to $21.30 from $20.54 at the end of the prior quarter. 1Q23 TBVPS[1] and TCE/TA[1] ratio were impacted by $79.1 million of negative AOCI reflecting changes in the value of the securities portfolio resulting from interest rate changes during the quarter.

TBVPS[1] & TCE/TA[1]



AOCI & 5-YR TSY

($ in millions)

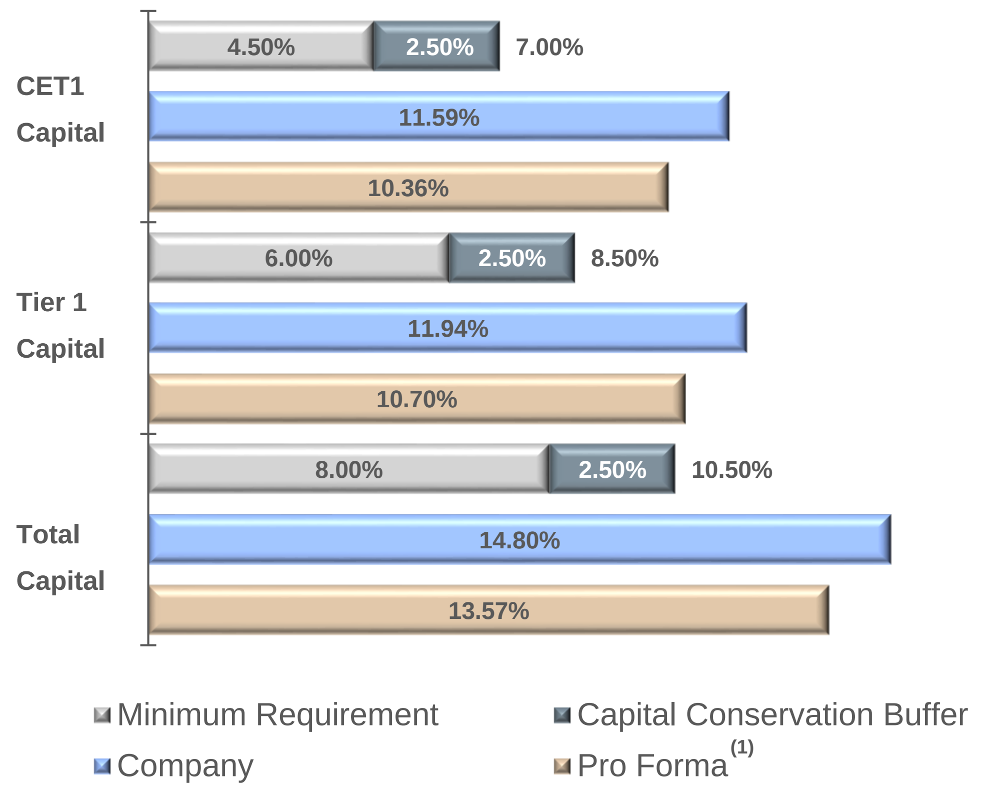


(1) Non-GAAP financial measure, refer to the non-GAAP reconciliation slides
(2) Rate at the end of the quarter

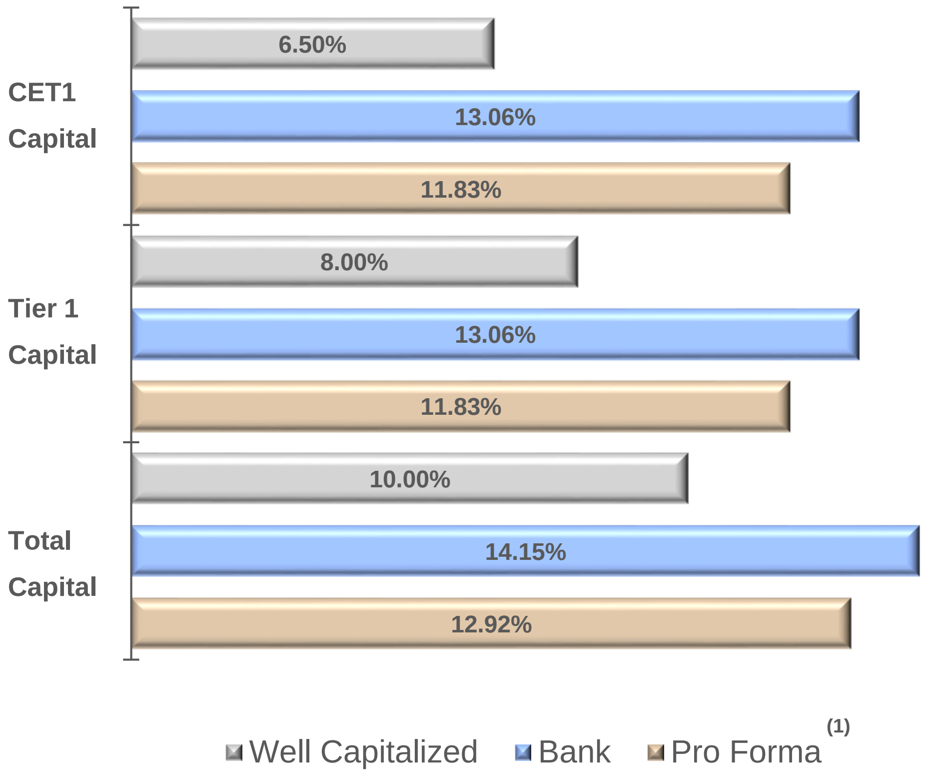
Regulatory Capital

The Company exceeds regulatory minimums and the Bank remains well capitalized at March 31, 2023.

Company



Bank



(1) Pro forma illustrates capital ratios with unrealized loses at March 31, 2023. Non-GAAP financial measure; refer to the non-GAAP reconciliation slide

Appendix

1Q23 Financial Summary

($ in millions, except EPS)	March 31, 2023	December 31, 2022	March 31, 2022	Change (1) Q/Q	Change (1) Y/Y
Income Statement Summary					
Net interest income	$ 57.9	$ 64.6	$ 51.0	-10.4%	13.5%
Noninterest income	8.3	7.5	8.5	11.8%	-2.2%
Operating revenue	66.2	72.0	59.5	-8.1%	11.3%
Noninterest expense	32.8	33.8	31.7	-3.1%	3.5%
Credit loss (recovery) expense	2.1	0.1	(1.4)	4001.9%	164.5%
Pretax income	31.3	38.1	29.2	-18.0%	7.2%
Income tax expense	9.3	9.6	8.5	-3.8%	9.6%
Net income	**$ 22.0**	**$ 28.5**	**$ 20.7**	**-22.8%**	6.3%
EPS-Diluted	**$ 0.72**	**$ 0.93**	**$ 0.68**		
Selected balance sheet items					
Loans receivable	$ 5,980	$ 5,967	$ 5,338	0.2%	12.0%
Deposits	6,201	6,168	5,783	0.5%	7.2%
Total assets	7,434	7,378	6,737	0.8%	10.3%
Stockholders' equity	$ 662	$ 638	$ 621	3.9%	6.6%
Profitability Metrics					
Return on average assets	1.21%	1.56%	1.22%	(35)	(1)
Return on average equity	12.19%	15.90%	12.74%	(371)	(55)
TCE/TA (2)	8.77%	8.50%	9.07%	27	(30)
Net interest margin	3.28%	3.67%	3.10%	(39)	18
Efficiency ratio	49.54%	46.99%	53.29%	255	(375)

Note: numbers may not add due to rounding
(1) Percentage change calculated from dollars in thousands; change in basis points for profitability 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 per share data)

Hanmi Financial Corporation	March 31, 2023	December 31, 2022	September 30, 2022	June 30, 2022	March 31, 2022
Assets	$ 7,434,130	$ 7,378,262	$ 7,128,511	$ 6,955,968	$ 6,737,052
Less goodwill and other intangible assets	(11,193)	(11,225)	(11,267)	(11,310)	(11,353)
Tangible assets	$ 7,422,937	$ 7,367,037	$ 7,117,244	$ 6,944,658	$ 6,725,699
Stockholders' equity (1)	$ 662,165	$ 637,515	$ 608,893	$ 618,296	$ 621,452
Less goodwill and other intangible assets	(11,193)	(11,225)	(11,267)	(11,310)	(11,353)
Tangible stockholders' equity (1)	$ 650,972	$ 626,290	$ 597,626	$ 606,986	$ 610,099
Stockholders' equity to assets	8.91%	8.64%	8.54%	8.89%	9.22%
Tangible common equity to tangible assets (1)	8.77%	8.50%	8.40%	8.74%	9.07%
Common shares outstanding	30,555,287	30,485,621	30,484,004	30,482,990	30,468,458
Tangible common equity per common share	$ 21.30	$ 20.54	$ 19.60	$ 19.91	$ 20.02

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

Non-GAAP Reconciliation: Pro Forma Regulatory Capital

($ in thousands)	Company			Bank		
	Common Equity Tier 1	Tier 1	Total Risk-Based	Common Equity Tier 1	Tier 1	Total Risk-Based
Regulatory capital	$ 718,717	$ 740,064	$ 917,551	$ 809,474	$ 809,474	$ 879,961
Unrealized losses on AFS securities	(79,059)	(79,059)	(79,059)	(79,007)	(79,007)	(79,007)
Adjusted regulatory capital	$ 639,659	$ 661,006	$ 838,493	$ 730,467	$ 730,467	$ 797,954
Risk weighted assets	$ 6,199,391	$ 6,199,391	$ 6,199,391	$ 6,198,418	$ 6,198,418	$ 6,198,418
Risk weighted assets impact of unrealized losses on AFS securities	(22,270)	(22,270)	(22,270)	(22,256)	(22,256)	(22,256)
Adjusted Risk weighted assets	$ 6,177,121	$ 6,177,121	$ 6,177,121	$ 6,176,162	$ 6,176,162	$ 6,176,162
Regulatory capital ratio as reported	11.59%	11.94%	14.80%	13.06%	13.06%	14.15%
Impact of unrealized losses on AFS securities	-1.24%	-1.24%	-1.24%	-1.23%	-1.23%	-1.23%
Pro forma regulatory capital ratio	10.36%	10.70%	13.57%	11.83%	11.83%	12.92%

Note: numbers may not add due to rounding