2Q20 Earnings
Supplemental Presentation

July 28, 2020

Hanmi Financial Corporation

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 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 climate uncertainty, fluctuations in interest rate and credit risk, competitive pressures, the ability to succeed in new markets, balance sheet management, ability to identify and remediate any material weakness in internal controls over financial reporting, and other operational factors.

Further, given its ongoing and dynamic nature, it is difficult to predict the full impact of the COVID-19 outbreak on our business, financial condition and results of operations. The extent of such impact will depend on future developments, which are highly uncertain, including when the coronavirus can be controlled and abated and when and how the economy may be fully reopened. As the result of the COVID-19 pandemic and the related adverse local and national economic consequences, we could be subject to various risks, any of which could have a material, adverse effect on our business, financial condition, liquidity, and results of operations.

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 July 28, 2020, 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 July 28, 2020, 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.

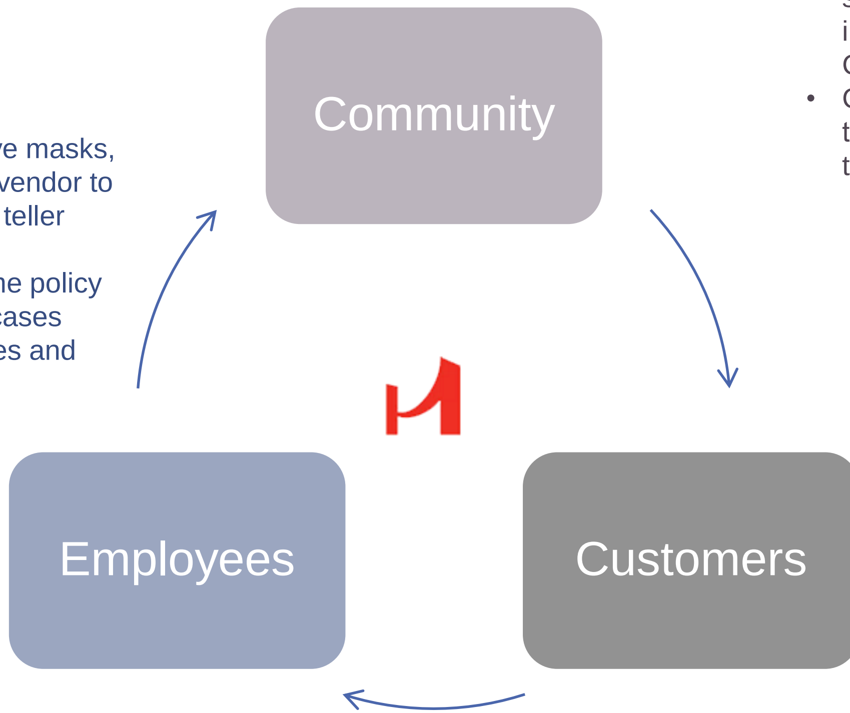
“Hanmi remains committed to providing value and support to our customers, while making sure we are staying safe for our families and our communities. Amidst the easing of shelter in place restrictions, we are seeing a resurgence of new COVID-19 cases. Some states are pausing reopening plans in response to what some are calling “quarantine fatigue” and desensitization to the continued threat of the pandemic. In such times, we must continue to be vigilant and do our part to keep ourselves, our loved ones and our customers safe. We can only get through this if we continue to work together.”

Bonnie Lee, President and Chief Executive Officer

Managing Through Turbulent Times

EMPLOYEES

- Sourced and distributed protective masks, gloves, care kits and engaged a vendor to design protective barriers for our teller lines
- Continue to foster work from home policy with a resurgence in COVID-19 cases
- Reduced lobby hours for branches and suspended Saturday hours



COMMUNITY

- Published financial literacy videos through social media channels in response to the increase in phishing and scams related to COVID-19
- Continue to educate our customers about the SBA’s Disaster Loan Programs through trainings and webinars

CUSTOMERS

- Funded over 3,000 loans amounting to approximately $309 million under the SBA’s Paycheck Protection Program
- Approved modification requests totaling over $1.4 billion
- Solid new loan production of over $225 million

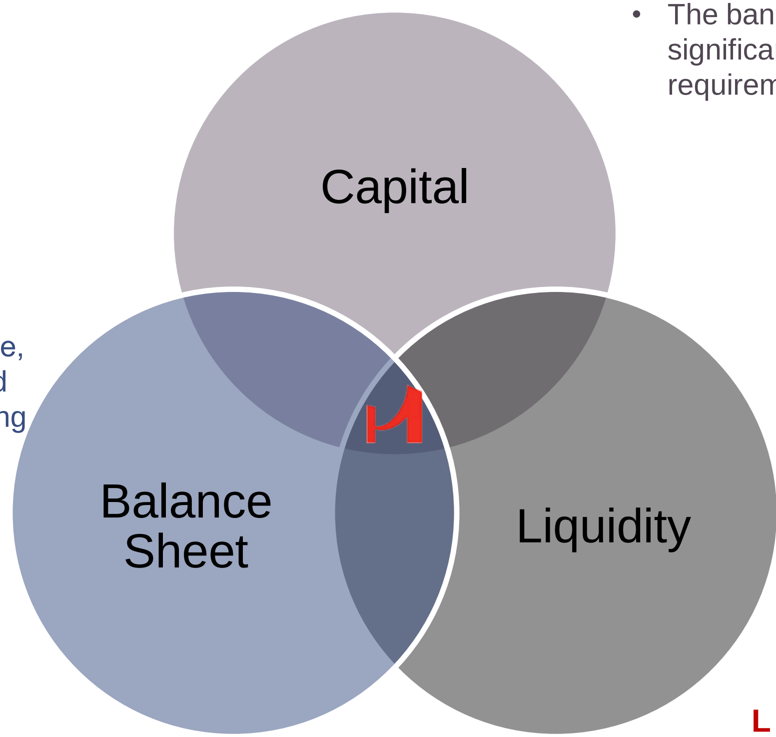
Hanmi's Strengths in the Midst of COVID-19 Crisis

CAPITAL

- The bank remains well capitalized, significantly above the regulatory requirements

BALANCE SHEET

- The bank's asset quality remains stable, with NPAs at 0.94% of total assets and ACL at 1.79% of loans (1.91% excluding PPP loans)



LIQUIDITY

- The bank, with \$5.2 billion of deposits, has \$2.9 billion of cash, securities and borrowing availability

Supporting our Customers

PAYCHECK PROTECTION PROGRAM[1]

3,064	$309M	$11M
# of Loans Funded	$ of Loans Funded	Total Fees

APPROVED MODIFICATIONS[1]

698	$1,308M
Approved Loan Modifications	Loans
1,745	$106M
Approved Lease Modifications	Leases

FUNDING DISTRIBUTION

# of Loans Funded	$ Total Funding	$ Average Balance	$ Total Fees
LOANS UP TO $350K (5% FEE)			
2,913	$155M	$53K	$7.8M
LOANS BETWEEN $350K AND $2M (3% FEE)			
134	$97M	$727K	$2.9M
LOANS AT LEAST $2M AND ABOVE (1% FEE)			
17	$56M	$3M	$0.6M

TOP FIVE SECTORS ($million)

Sectors (By Dollar Volume)	$ Modification	# of Loans	$ Average Loan Size
Hospitality	$590	133	$4.44
Retail	$339	162	$2.09
Residential	$59	118	$0.50
Mixed Use	$47	34	$1.38
Leases	$106	1745	$0.06

(1) As of 6/30/2020

Note: Numbers may not foot due to rounding

2Q20 Highlights

Net Income	Diluted EPS	ROAA	NIM	Efficiency	TBVPS*
$9.2M	$0.30	0.63%	3.15%	41.51%	$17.47

- **Net income** of $9.2 million, or $0.30 per diluted share; second quarter results included credit loss expense of $24.6 million
- **Loans receivable** increased 6.2% from prior quarter to $4.8 billion driven by solid new loan production of $225.3 million in addition to PPP loans
  - **Funded** over 3,000 **Paycheck Protection Program** loans totaling $308.8 million
- **Deposits** of $5.21 billion, up 13.7% from the end of the first quarter
  - **Cost of interest-bearing deposits** declined 45 basis points from the prior quarter
- **Noninterest income** of $20.9 million, included gains on sales of securities of $15.7 million
- **Noninterest expense** decreased 12.7% from the prior quarter to $27.1 million
  - **Efficiency ratio** for the second quarter was 41.51% (60.82% excluding securities gains and deferred PPP loan origination costs), compared with 61.89% for the prior quarter
- **Well-capitalized** with a Total Risk-Based capital ratio of 14.04% and a Common Equity Tier 1 capital ratio of 10.47% and TCE/TA ratio of 8.63% (9.07% excluding PPP loans)

*Non-GAAP financial measure; refer to the non-GAAP reconciliation slide

2Q20 Financial Summary

($ million, except EPS)	2Q20	1Q20	2Q19	Change(1,2) Q/Q	Y/Y
Income Statement Summary					
Net interest income	**$ 44.4**	$ 44.0	$ 43.0	1.1%	3.4%
Noninterest income	**20.9**	6.2	7.7	236.4%	170.8%
Operating revenue	**65.4**	50.2	50.7	30.2%	28.9%
Noninterest expense	**27.1**	31.1	30.1	-12.7%	-10.0%
Credit Loss Expense	**24.6**	15.7	16.7	56.3%	47.3%
Pretax income	**13.6**	3.4	3.9	302.3%	251.9%
Income tax expense	**4.5**	1.0	1.2	329.0%	266.0%
Net income	**$ 9.2**	$ 2.4	$ 2.7	290.4%	245.4%
EPS-Diluted *(in $)*	**$ 0.30**	$ 0.08	$ 0.09		
Select Balance Sheet Items					
Loans receivable	**$ 4,826**	$ 4,544	$ 4,556	6.2%	5.9%
Deposits	**5,210**	4,582	4,762	13.7%	9.4%
Total assets	**6,218**	5,618	5,512	10.7%	12.8%
Stockholders' equity	**547**	553	564	-1.0%	-3.0%
Profitability Metrics					
Return on average assets	**0.63%**	0.17%	0.19%	46	44
Return on average equity	**6.73%**	1.69%	1.87%	504	486
TCE/TA	**8.63%**	9.65%	10.04%	-102	-141
Net interest margin	**3.15%**	3.36%	3.30%	-21	-15
Efficiency ratio	**41.51%**	61.89%	59.43%	-2,038	-1,792

Note: Numbers may not foot due to rounding
(1) Percentage change calculated from dollars in thousands
(2) Change in basis points for returns and ratios

Key Highlights

- **Net income of $9.2 million, or $0.30 per diluted share; compared with $2.4 million, or $0.08 per diluted share in the first quarter**
  - **2020 second quarter results included credit loss expense of $24.6 million and gain on sale of securities of $15.7 million**
- **Loans receivable of $4.83 billion, up 6.2% from the end of the prior quarter reflecting $308.8 million of loans funded through the Paycheck Protection Program (“PPP”) and $225.3 million of new loan and lease production; Loans receivable up 5.9% year-over-year.**
- **Deposits of $5.21 billion, up $627.7 million or 13.7% from the end of the first quarter, led principally from increases in noninterest-bearing deposits; Deposits up 9.4% from a year ago.**
- **Net interest income increased to $44.4 million for the second quarter; net interest margin of 3.15%**
- **Noninterest expense down 12.7% from the previous quarter to $27.1 million**
- **Efficiency ratio for the second quarter was 41.51% (60.82% excluding securities gains and deferred PPP loan origination costs) compared with 61.89% from the prior quarter**

Loan Portfolio Composition

$4.83 Billion Loan Portfolio
(as of 2Q20)

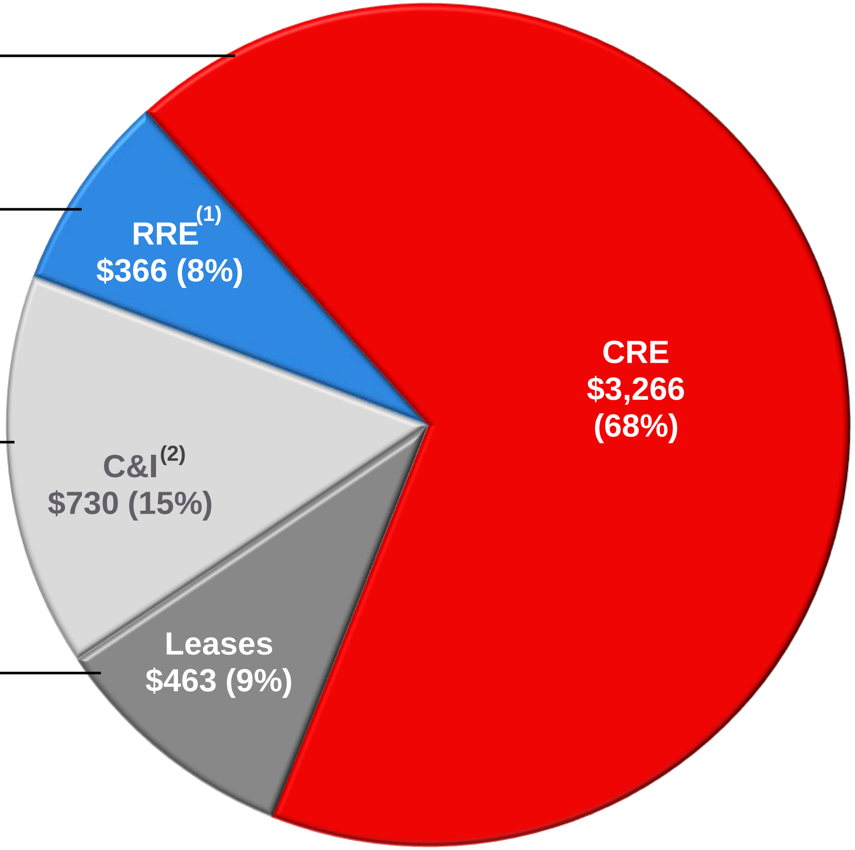
Commercial Real Estate Portfolio	
$ in millions	
Outstanding	$3,266
Average Size	$1.2
QTD Average Yield	4.54%

RRE & Consumer Portfolio(1)	
$ in million	
Outstanding	$366
Average Size	$0.4
QTD Average Yield	3.53%

Commercial & Industrial Portfolio(2)	
$ in millions	
Outstanding	$730
Average Size	$0.2
QTD Average Yield	3.92%

Leasing Portfolio	
$ in millions	
Outstanding	$463
Average Size	$0.04
QTD Average Yield	5.55%

Loan Portfolio Composition ($ million)

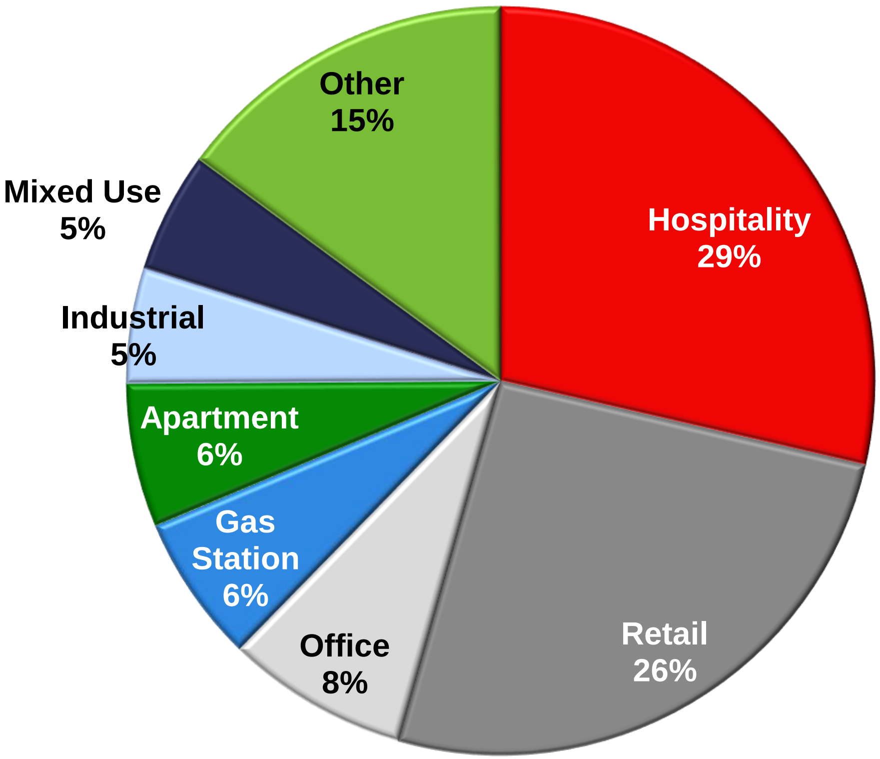


(1) RRE includes Consumer
(2) C&I portfolio includes $302 million of loans funded through the Paycheck Protection Program net of deferred fees and costs

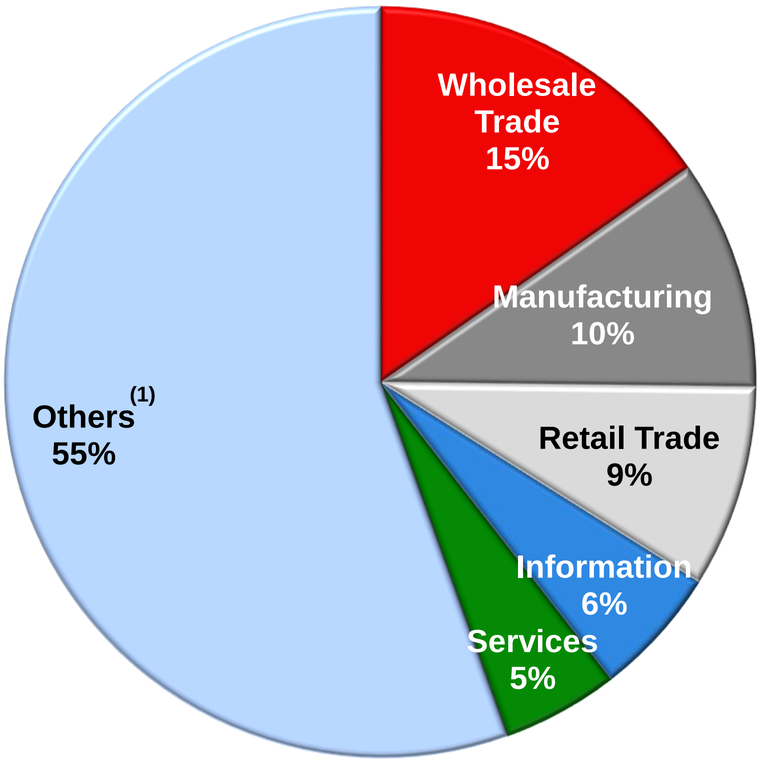
Loan Portfolio Diversification

Loan portfolio is well diversified across property and business types.

CRE Portfolio
$3.27B



C&I Portfolio
$730M



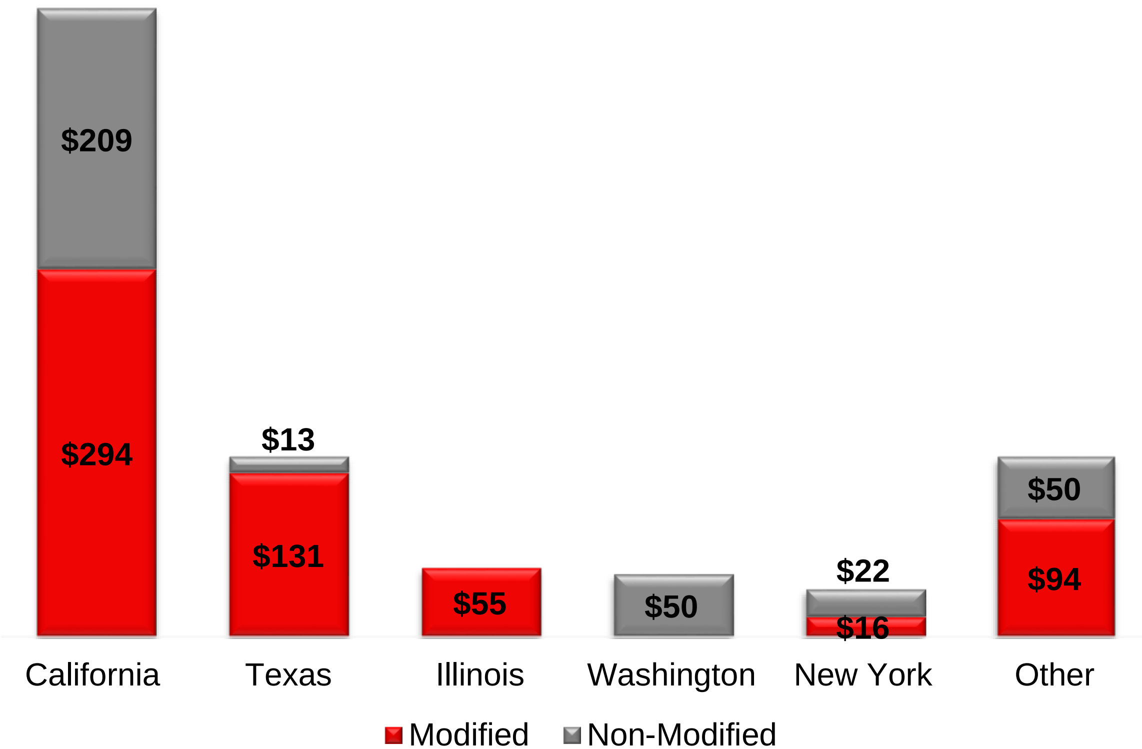
Note: Numbers may not foot due to rounding

(1) 75% of this category represents PPP loans

Hospitality Segment

Hospitality segment is $935 million, representing 19% of the loan portfolio. 78% of the hospitality segment is attributed to flagged properties.

Composition by Top 5 States* (modified vs. non-modified)



Total Hospitality Segment:
$935M

Hospitality Portfolio Detail

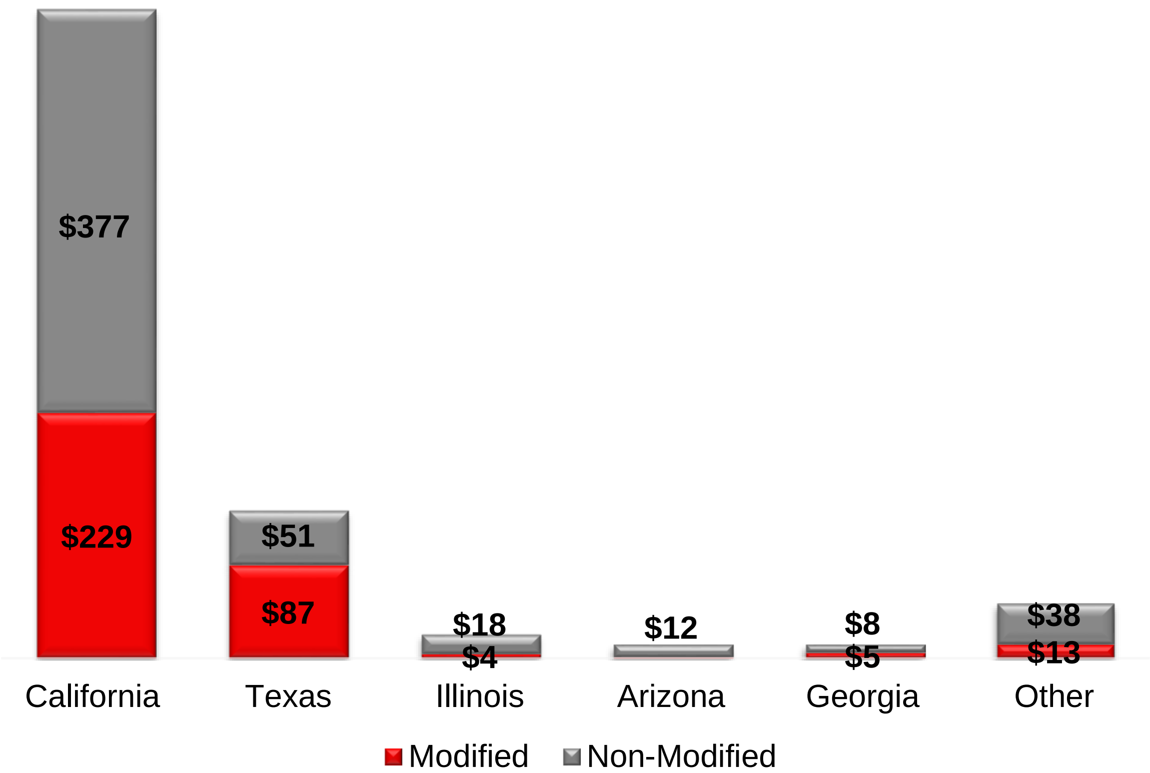
- **Average balance within the segment is $3.3 million**
- **Flagged properties comprise 78% of the segment with an average balance of $3.3 million**
- **Non-flagged properties comprise 22% of the segment with an average balance of $3.2 million**
- **64% of the segment, representing $601 million, has 1.5x or better debt coverage ratio**
  - Weighted average debt coverage ratio of the segment is 2x
- **81% of the segment, representing $762 million, has 59% or better loan to value ratio**
  - Weighted average loan to value of the segment is 50.1%

*Geography based on the collateral address

Retail Segment

Retail segment is $843 million, representing 18% of the loan portfolio.

Composition by Top 5 States*
(modified vs. non-modified)



Total Retail Segment:
$843M

*Geography based on the collateral address

Retail Portfolio Detail

- **Average balance within the segment is $1.2 million**
- **53% of the segment representing $443 million has 1.5x or better debt coverage ratio**
  - Weighted average debt coverage of the segment is 1.8x
- **76% of the segment representing $643 million has 59% or better loan to value ratio**
  - Weighted average loan to value of the segment is 49.6%

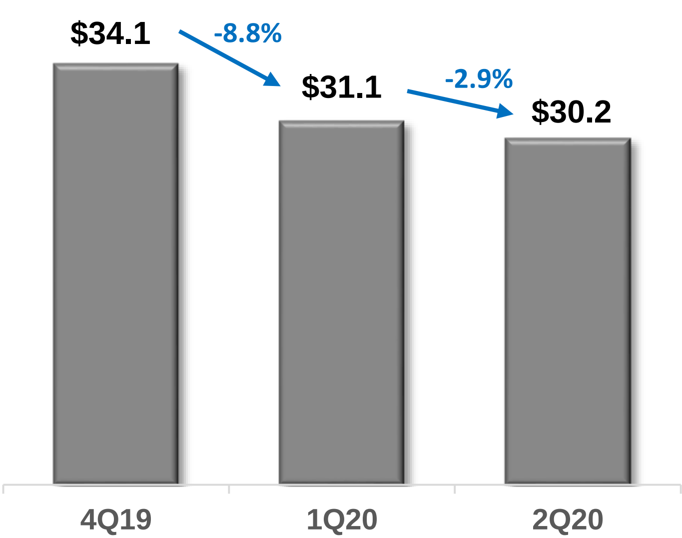
Pretax Pre-Provision Income* – PTPP

($ million)

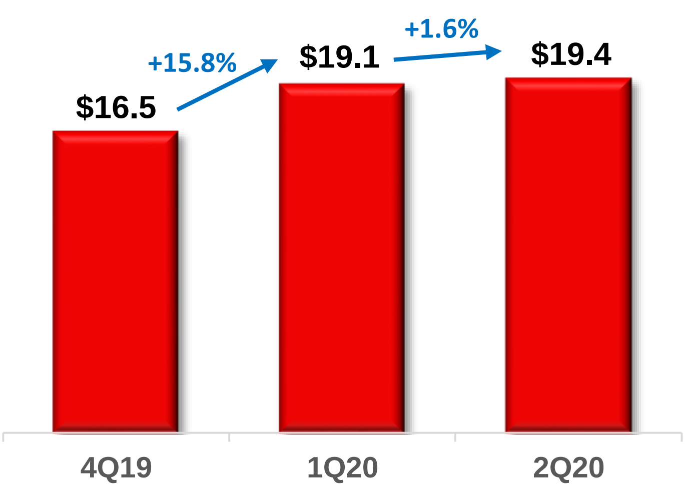
Income Statement Summary	2Q20	1Q20	4Q19
Net interest income	**$ 44.4**	$ 44.0	$ 43.9
Noninterest income[1]	**5.2**	6.2	6.7
Operating revenue	**49.6**	50.2	50.6
Noninterest expense[2]	**30.2**	31.1	34.1
Pretax, Pre-Provision income	**19.4**	19.1	16.5
Pretax, Pre-Provision income / average assets (annualized)	**1.32%**	1.39%	1.20%

- Operating revenue was relatively stable quarter-over-quarter
  - No SBA gains in 2Q20; $1.2 million SBA gains 1Q20; $1.5 million SBA gains for 4Q19
- Noninterest expenses decreased by 2.9% for the second quarter
- Pretax, Pre-Provision income grew by 1.6% from the first quarter

Noninterest Expense ($ million)[2]



Pretax, Pre-Provision Income ($ million)[1]

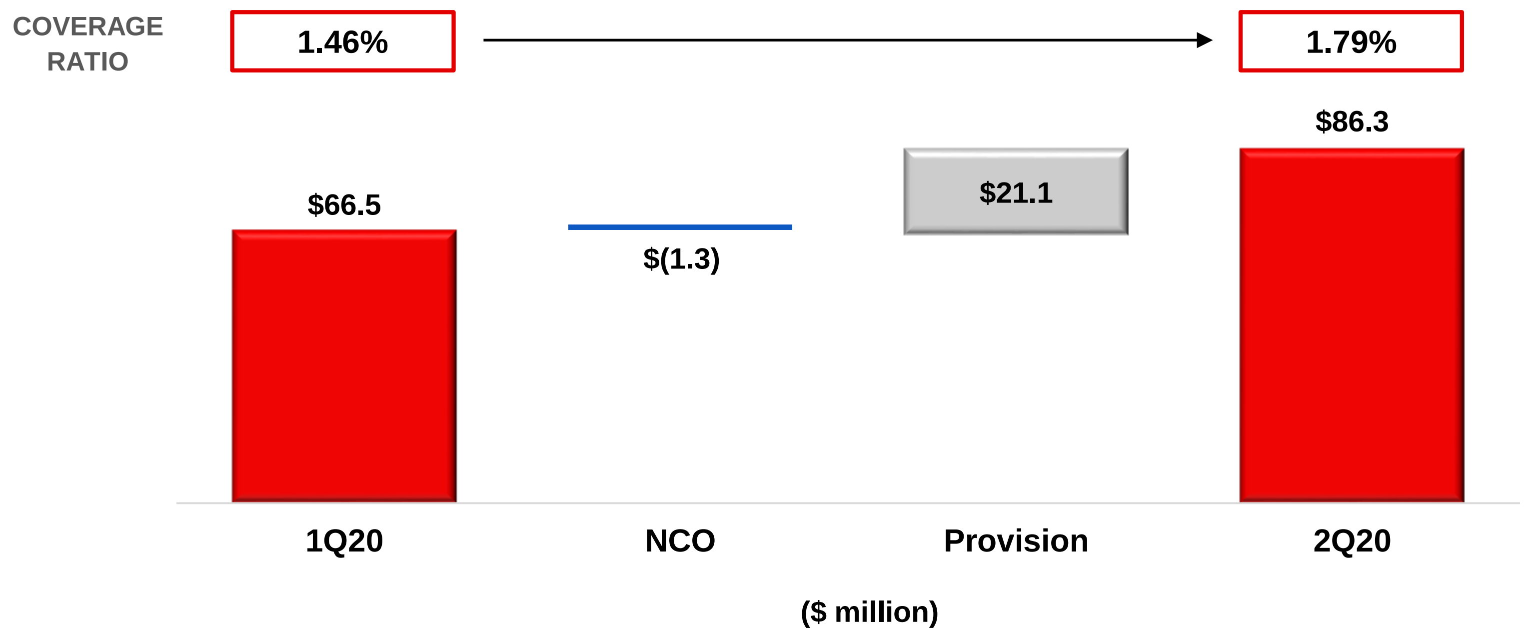


(1) Excludes gains on securities of $15.7 million for 2Q20 and $0.6 million for 4Q19
(2) Excludes $3.1 million of PPP deferred loan origination costs for 2Q20

*Excluding extraordinary items

ACL Analysis

Allowance for credit losses was $86.3 million as of June 30, 2020 generating an allowance for credit losses to loans of 1.79% (1.91% excluding PPP loans) compared with 1.46% at the end of the prior quarter. The increase in the allowance from the first quarter reflects the change in macroeconomic assumptions including a higher projected average unemployment rate for the subsequent four quarters and a lower projected annual GDP growth rate.



ACL by Loan Components

Allowance for credit losses grew from $53.6 million to $66.5 million by the end of the first quarter to $86.3 million by the end of the second quarter, since inception of CECL.

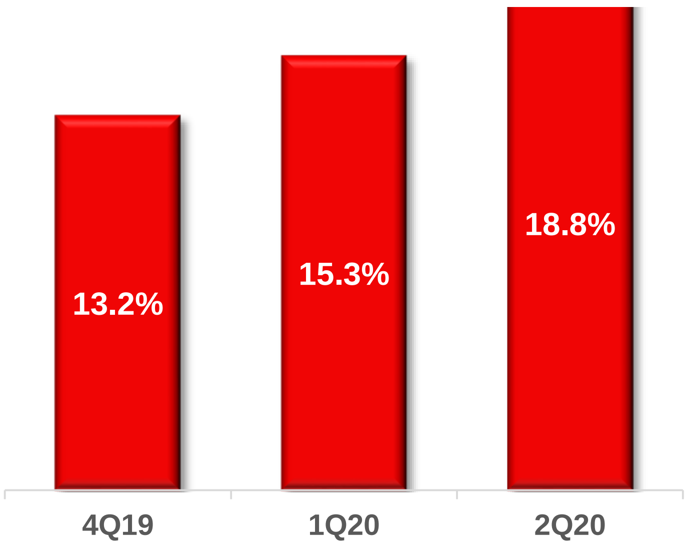
($ million)	June 30, 2020		March 31, 2020		January 1, 2020 (1)	
Loan Components	Allowance	Loans	Allowance	Loans	Allowance	Loans
CRE	$ 53.6	$ 3,266.2	$ 37.0	$ 3,187.2	$ 34.7	$ 3,213.0
C&I	13.4	730.4	11.6	472.7	2.0	472.4
Leases	16.5	462.8	15.8	492.5	14.7	483.9
RRE & Consumer	2.8	366.2	2.1	391.2	2.2	415.7
Total	**$ 86.3**	**$ 4,825.6**	**$ 66.5**	**$ 4,543.6**	**$ 53.6**	**$ 4,585.0**

(1) Allowance and loans exclude the 1Q20 $25.2 million charge-off associated with the previously identified troubled-loan relationships

Liquidity

With $20.3 million in cash on deposit with its bank subsidiary as of June 30, 2020, Hanmi Financial has ample liquidity resources to operate in the evolving, uncertain macroeconomic environment resulting from the COVID-19 crisis.

Liquid Asset Ratio



($ million)

	2Q20	1Q20	4Q19
Bank Liquidity			
Cash and Cash Equivalents	$ 546	$ 291	$ 122
Securities AFS (unpledged)	606	569	604
FHLB Financing Availability	1,395	1,219	878
FRB Discount Window	48	51	30
Fed Funds lines (unsecured)	115	115	115
FRB PPPLF borrowing capacity	207	-	-
Total liquidity	**$ 2,916**	**$ 2,245**	**$ 1,749**

Securities Portfolio

The composition of the securities portfolio remains relatively unchanged quarter-over-quarter, with allocation to U.S. treasuries, and U.S. government agencies and sponsored agencies – mortgage-backed securities, collateralized mortgage obligations, and notes.

($ thousand)

	June 30, 2020			March 31, 2020		
	Fair Value	**TE Yield Proj.**	**Asset Alloc.**	**Fair Value**	**TE Yield Proj.**	**Asset Alloc.**
Securities Portfolio						
U.S. treasuries	$ 45,262	0.99%	7%	$ 25,408	2.66%	4%
U.S. government agencies and sponsored agencies:						
Mortgage-backed securities	413,264	1.56%	63%	425,356	2.44%	68%
Collateralized mortgage obligations	120,294	1.03%	18%	154,825	2.25%	25%
Notes	77,152	0.58%	12%	16,617	2.11%	3%
Securities total	**$ 655,971**	**1.31%**	**100%**	**$ 622,206**	**2.39%**	**100%**
Unrealized appreciation, net	$ 471			$ 16,676		

Non-GAAP Reconciliation

($ thousand, except share, per share data and ratios)

	2Q20	1Q20	4Q19	3Q19	2Q19
Tangible Common Equity to Tangible Assets Ratio					
Assets	$ 6,218,163	$ 5,617,690	$ 5,538,184	$ 5,527,982	$ 5,511,752
Less goodwill and other intangible assets	(11,742)	(11,808)	(11,873)	(11,950)	(12,028)
Tangible assets	$ 6,206,421	$ 5,605,882	$ 5,526,311	$ 5,516,032	$ 5,499,724
Stockholders' equity[1]	$ 547,436	$ 552,958	$ 563,267	$ 574,527	$ 564,458
Less goodwill and other intangible assets	(11,742)	(11,808)	(11,873)	(11,950)	(12,028)
Tangible stockholders' equity[1]	$ 535,694	$ 541,150	$ 551,394	$ 562,577	$ 552,430
Stockholders' equity to assets	8.81%	9.84%	10.17%	10.39%	10.24%
Tangible common equity to tangible assets[1]	8.63%	9.65%	9.98%	10.20%	10.04%
Common shares outstanding	30,657,629	30,622,741	30,799,624	31,173,881	30,975,163
Tangible common equity per common share	$ 17.47	$ 17.67	$ 17.90	$ 18.05	$ 17.83

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

Non-GAAP Reconciliation – Paycheck Protection Program

($ in thousands, except share and per share data)

		As of June 30, 2020
Tangible Common Equity to Tangible Assets		
Tangible assets	$	6,206,421
Less PPP loans		(301,836)
Tangible assets adjusted for PPP loans	$	5,904,585
Tangible stockholders' equity (1)	$	535,694
TCE / TA Ratio		**8.63%**
TCE / TA Ratio adjusted for PPP loans		**9.07%**
Allowance for Credit Losses to Loans Receivable		
Allowance for credit losses	$	86,330
Loans receivable	$	4,825,642
Less PPP loans		(301,836)
Loans receivable adjusted for PPP loans	$	4,523,806
ACL / Loans Receivable		**1.79%**
ACL / Loans Receivable adjusted for PPP loans		**1.91%**

		Three Months Ended June 30, 2020
Net Interest Margin		
Net interest income	$	44,442
Less PPP loan interest income		(1,129)
Net interest income adjusted for PPP loans	$	43,313
Average interest-earning assets	$	5,673,321
Less average PPP loans		(251,758)
Average interest-earning assets adjusted for PPP loans	$	5,421,563
NIM(2)		**3.15%**
NIM adjusted for PPP loans (2)		**3.21%**
Efficiency Ratio		
Noninterest expense	$	27,138
Less PPP deferred origination costs		3,064
Noninterest expense adjusted for PPP loans	$	30,202
Net interest income plus noninterest income	$	65,373
Less net gain on sales of securities		(15,712)
Net interest income plus noninterest income adjusted for net securities gains	$	49,661
Efficiency ratio (3)		**41.51%**
Efficiency ratio adjusted for PPP loans and securities gains (3)		**60.82%**

(1) There were no preferred shares outstanding at June 30, 2020
(2) Net interest income (as applicable) divided by average interest-earning assets (as applicable), annualized
(3) Noninterest expense (as applicable) divided by the sum of net interest income and noninterest income (as applicable)

In response to the Covid-19 pandemic, the Coronavirus Aid, Relief and Economic Security Act (the “CARES Act”) was adopted, which included authorization for the U.S. Small Business Administration (the “SBA”) to introduce a new program, entitled the “Paycheck Protection Program,” which provides loans for eligible businesses through the SBA’s 7(a) loan guaranty program. These loans are fully guaranteed and available for loan forgiveness of up to the full principal amount so long as certain employee and compensation levels of the business are maintained and the proceeds of the loan are used as required under the program. The Paycheck Protection Program (“PPP”) and loan forgiveness are intended to provide economic relief to small businesses nationwide adversely impacted under the COVID-19 pandemic.

Hanmi participated in this program and the financial information for the 2020 second quarter reflects this participation. This table shows financial information excluding the effect of the origination of the PPP loans, including the corresponding interest income earned on such loans, which constitutes a non-GAAP measure. Management believes the presentation of certain financial measures excluding the effect of PPP loans provides useful supplemental information that is essential to a proper understanding of the financial condition and results of operations of Hanmi. This disclosure should not be viewed as a substitution for results determined in accordance with GAAP, nor is it necessarily comparable to non-GAAP financial measures that may be used by other companies.