Hanmi Financial Corporation

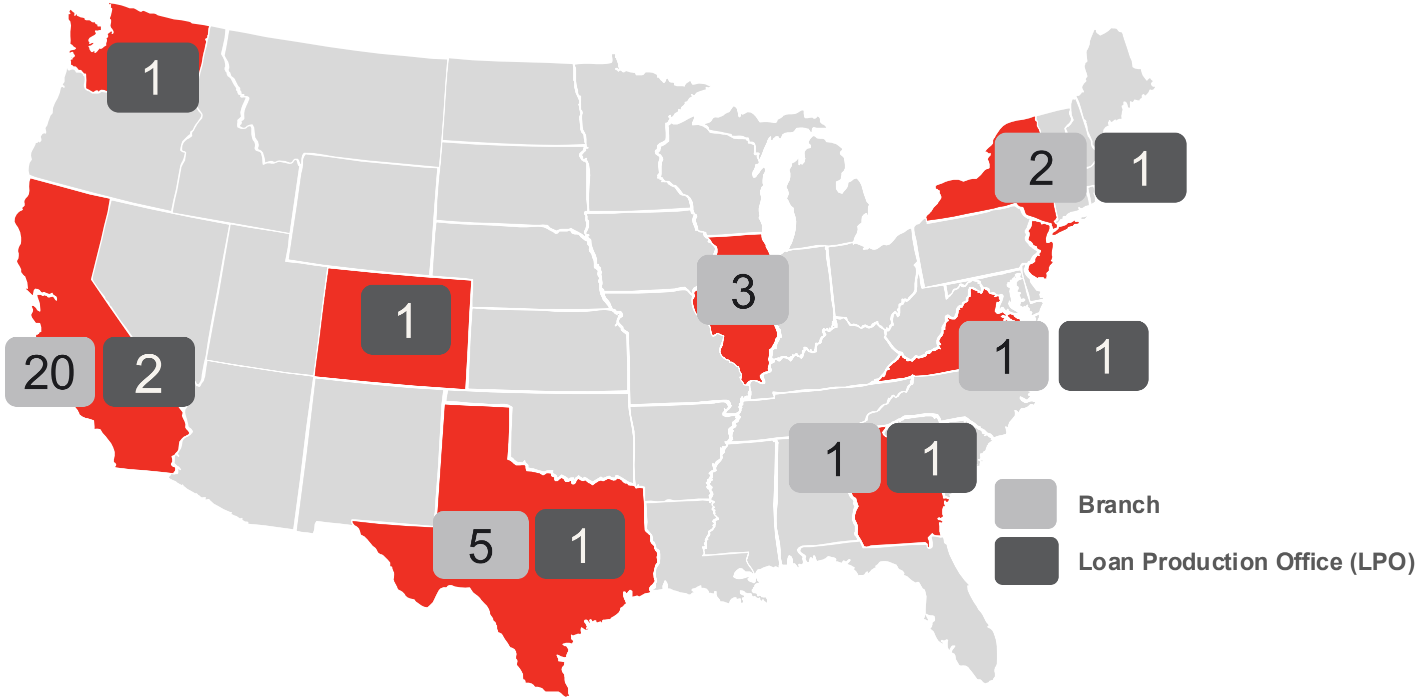
NASDAQ | HAFC

Building Community: Small Business Lending at Hanmi Bank

American Banker - October 2025

California | Colorado | Georgia | Illinois | New Jersey | New York | Texas | Virginia | Washington

NATIONWIDE NETWORK



PERFORMANCE HIGHLIGHTS

As of 3Q25

$7.9B
TOTAL ASSETS

$6.5B
LOANS

$6.8B
DEPOSITS

10%
LOAN GROWTH(1)

Experienced Bankers with Deep Community Ties

Second Largest Korean-American Bank in the U.S.

- Founded in 1982 in Los Angeles, as the first Korean-American bank
- 32 full-service branches and 8 loan production offices across 9 states
- Focused on MSAs with high Asian-American and multi-ethnic populations
- Strong track record of growth
- Well capitalized, significantly above regulatory requirements

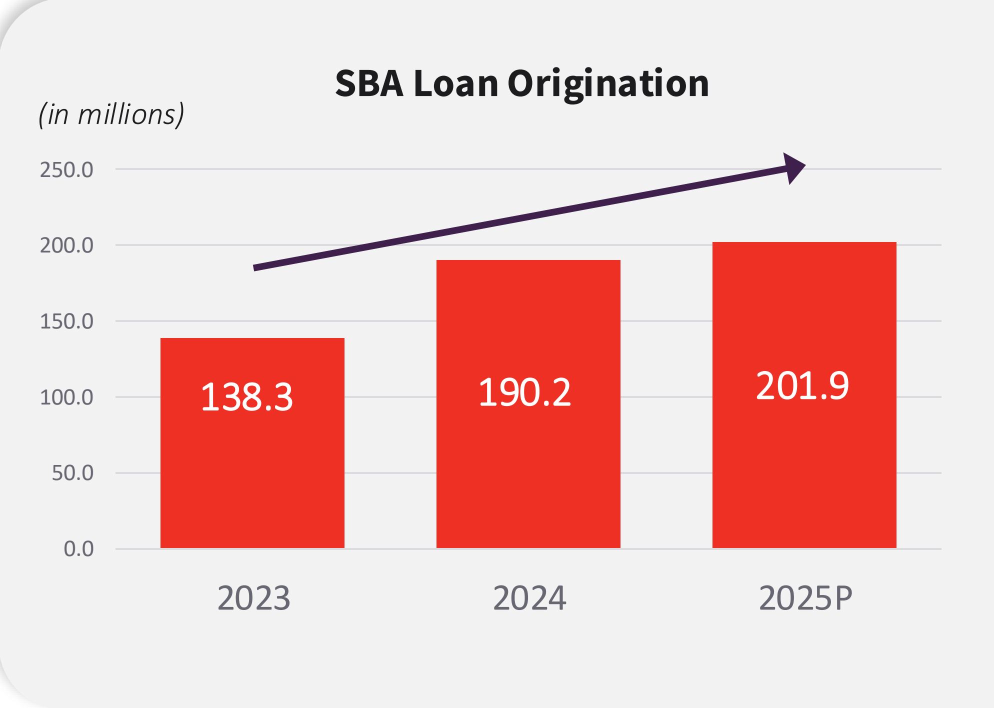
(1) CAGR based on the average loan growth between 2013, when new executive management was appointed, and 3Q25

COMMUNITY LENDING

Small Business Administration (SBA) Loans are a key linchpin in the profitability of community banks.

The mission of the community bank is to provide access to capital to local businesses which will help strengthen the local economy. SBA lending – with the strong government guarantee – is a vehicle to achieve that goal with limited risk to the institution. The product is also a fee revenue generation source through the secondary market.

(in millions)	2023	2024	6/2025	2025P
SBA Loan Origination	**138.3**	**190.2**	**101.0**	**201.9**
Western LPOs	52.9	62.0	43.8	87.5
Eastern LPOs	59.6	46.5	26.4	52.8
Branches	25.7	23.1	19.8	39.6
Purchased Loans	0	58.6	11.0	22.0
Premium Income	7.2	7.7	5.2	10.4
Premium %	7.12%	8.18%	7.71%	7.71%
Sales Gain Recognized	5.7	6.1	4.2	8.3
Net Contribution	10.4	12.6	6.3	12.6



SUPPORTING THE AMERICAN DREAM

Hanmi is supporting the American Dream become a reality: customers who start small businesses need not only financial support, but access to resources and guidance to continue their business growth. The goal of the Community Lending Division is to foster entrepreneurs at all levels to grow to a stage where they can get larger relationship financing through our other departments. We focus on developing long-lasting relationships that allow our customers to shift from SBA loans into larger Commercial & Industrial products as their needs grow.

According to the "2025 Small Business Profiles for the States, Territories, and Nation" * :

- **US contains 36.2 million small businesses, representing almost 46% of private sector employment**
- **US small businesses created 9 out of 10 net new jobs**
- **California is the state with the highest number of small businesses, at 4.34 million, followed by Texas (3.52 million) and Florida (3.49 million)**

* See U.S. Small Business Administration, Office of Advocacy, *https://advocacy.sba.gov/2025/06/30/new-advocacy-report-shows-the-number-of-small-businesses-in-the-u-s-exceeds-36-million/*

LIFTING EACH OTHER UP

SBA loans are good for the community and good for the bank's bottom line. If you are interested in learning more or discussing further, please feel free to reach out.

Anna Chung

EVP, Chief Community Lending Officer

Hanmi Bank

With 42 years of banking experience and 11 years at Hanmi, Anna has spent her career dedicated to helping communities thrive.

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