

CAPITAL MARKETS ANNOUNCEMENT

Hanmi Financial Corporation (NASDAQ: HAFC; Los Angeles, CA) Completes Offering of \$100.0 Million of 5.45% Subordinated Notes due 2027

Sandler O'Neill + Partners, L.P. served as the lead book-running manager for this offering.

This transaction is the 101st subordinated note or senior note transaction for a community bank since January 1, 2014 in which Sandler O'Neill acted as a placement agent, sole underwriter, book runner or initial purchaser. Since May 20, 2016, Sandler O'Neill has raised approximately \$2.6 Billion for its clients, capturing a 66.7% market share of announced transactions.¹

About the Offering:

LOS ANGELES – March 21, 2017 – Hanmi Financial Corporation (NASDAQ: HAFC) (the “Company”), the holding company for Hanmi Bank (the “Bank”), today announced that it has closed an underwritten public offering of \$100 million aggregate principal amount of its fixed-to-floating rate subordinated notes (the “Notes”) due 2027. The Notes will initially bear a fixed interest rate of 5.45% per year. Commencing on March 30, 2022, the interest rate on the Notes resets quarterly to the three-month LIBOR rate plus a spread of 331.5 basis points, payable quarterly in arrears. The Company plans to use the net proceeds from the Notes offering for general corporate purposes, which may include advances to the Bank to finance its activities.

This announcement is for informational purposes only and does not constitute an offer to sell or the solicitation of an offer to buy securities.

About the Company:

Headquartered in Los Angeles, California, Hanmi Financial Corporation owns Hanmi Bank, which serves multi-ethnic communities through its network of 41 full-service branches and 6 loan production offices in California, Texas, Illinois, Virginia, New Jersey, New York, Colorado, Washington and Georgia. Hanmi Bank specializes in real estate, commercial, SBA and trade finance lending to small and middle market businesses.

- (1) Source: Sandler O'Neill Syndicate Desk, Bloomberg. Deal count includes nationwide subordinated debt and senior note offerings for Community Banks; Community Banks defined as banks or bank holding companies with less than \$25 billion in assets.
 (2) Financial data is not pro forma for the offering.

March 21, 2017

5.45% Fixed-to-Floating Rate
Subordinated Notes
due 2027

\$100.0 Million

 Hanmi Financial Corporation

Lead Book-Running Manager
SANDLER O'NEILL + PARTNERS

Financial Highlights (as of 12/31/2016)²

(\$ in thousands)

Total Assets	\$4,701,346
Net Loans	\$3,821,656
Total Deposits	\$3,809,737
Total Equity	\$531,025
TCE / TA	11.05%
Leverage Ratio	11.53%
Tier 1 Risk-Based Capital Ratio	13.02%
Total Risk-Based Capital Ratio	13.86%

Sandler O'Neill Contacts:

Bob Kleinert
Managing Principal
(212) 466-7806

Jacques de Saint Phalle
Principal
(212) 466-7721

Tom Killian
Principal
(212) 466-7709

Jennifer Docherty
Managing Director
(212) 466-7796

Susan Weinberg
Managing Director
(212) 466-7807

James Furey
Managing Director
(212) 466-7934

Jean Suh
Director
(212) 466-7975

Alex Bondroff
Vice President
(212) 466-7727

Stephen Schroder
Analyst
(212) 466-7948