



HANMI FINANCIAL CORPORATION

Computershare Trust Company, N.A.
250 Royall Street
Canton Massachusetts 02021
Within USA, US territories & Canada 800 509 0983
Outside USA, US territories & Canada 212 440 9800
www.computershare.com



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DESIGNATION (IF ANY)
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Primary Subscription Rights 12345678901234

HANMI FINANCIAL CORPORATION NON-TRANSFERABLE SUBSCRIPTION RIGHTS CERTIFICATE

The Rights Offering expires at 5:00 p.m., New York time, on July 6, 2010 (the "Expiration Date") unless the Company decides, in its sole discretion, to extend the expiration date or cancel the Rights Offering earlier.

Hanmi Financial Corporation (the "Company") is offering (the "Rights Offering") to its shareholders of record (the "Recordholders") as of June 7, 2010 (the "Record Date") non-transferable rights (the "Subscription Rights") to purchase up to an aggregate of 50,000,000 shares of its common stock, par value \$0.001 per share (the "Common Stock"), at a subscription price of \$1.20 per share (the "Subscription Price").

THE TERMS AND CONDITIONS OF THE RIGHTS OFFERING ARE SET FORTH IN THE COMPANY'S PROSPECTUS SUPPLEMENT DATED JUNE 11, 2010 (THE "PROSPECTUS") AND ARE INCORPORATED HEREIN BY REFERENCE.

THE SUBSCRIPTION RIGHTS CERTIFICATE, OR NOTICE OF GUARANTEED DELIVERY, AND FULL PAYMENT OF THE TOTAL SUBSCRIPTION AMOUNT FOR ALL SHARES OF COMMON STOCK SUBSCRIBED FOR UNDER THE BASIC SUBSCRIPTION PRIVILEGE AND ANY ADDITIONAL SHARES OF COMMON STOCK SUBSCRIBED FOR PURSUANT TO THE OVER-SUBSCRIPTION PRIVILEGE, INCLUDING FINAL CLEARANCE OF ANY UNCERTIFIED PERSONAL CHECKS, MUST BE RECEIVED BY THE SUBSCRIPTION AGENT, ON OR BEFORE 5:00 P.M., NEW YORK TIME, ON THE EXPIRATION DATE.

For a more complete description of the terms and conditions of the Rights Offering, please refer to the Prospectus, which you should read carefully in its entirety. Please also read carefully "Instructions for Use of Hanmi Financial Corporation Subscription Rights Certificates" which has been provided to you with this Subscription Rights Certificate.

You have been granted the number of Subscription Rights indicated below, which entitles you to subscribe for an equal number of shares of Hanmi Financial Corporation Common Stock. Each Recordholder will receive one Subscription Right for each share of Common Stock owned on the Record Date.

Number of Shares of Common Stock for which you may subscribe under your Basic Subscription Rights:

Table with 3 columns: Class, Rights Qty Issued, Rights Cert #. Row 1: Subscription Rights, XXX.XXXXXX, 12345678



PLEASE PRINT ALL INFORMATION CLEARLY AND LEGIBLY

SECTION 1: EXERCISE OF SUBSCRIPTION RIGHTS (Check the appropriate responses and provide all required information)

FULL EXERCISE OF BASIC SUBSCRIPTION PRIVILEGE:

The undersigned hereby irrevocably exercises in full the Subscription Rights and subscribes for _____ shares of Common Stock (which equals the number of Subscription Rights on the opposite side of this form), subject to the terms and conditions set forth in the Prospectus.

EXERCISE OF OVER-SUBSCRIPTION PRIVILEGE (requires full exercise of Basic Subscription Privilege):

The undersigned hereby irrevocably applies for _____ additional shares of Common Stock pursuant to the Over-Subscription Privilege, subject to the terms and conditions set forth in the Prospectus. Please note that we will not accept any over-subscription requests for less than 10,000 shares of our common stock, except from our non-executive officers and employees from whom we will accept over-subscription requests for 1,000 or more shares of our common stock.

The undersigned hereby certifies that they are a non-executive officer or employee of the Company.

PARTIAL EXERCISE OF BASIC SUBSCRIPTION PRIVILEGE:

The undersigned hereby irrevocably exercises only a portion of the Subscription Rights and subscribes for _____ shares of Common Stock (which is less than the number of Subscription Rights, shown on the opposite side of this form, to which the undersigned is entitled).

TOTAL SHARES SUBSCRIBED FOR: _____
(Basic and Oversub)

AMOUNT ENCLOSED: \$ _____
(At \$1.20 per share of Common Stock)

By executing this Subscription Rights Certificate below, the undersigned hereby acknowledges and agrees to the following terms and conditions:

1. At the time of submitting this Subscription Rights Certificate for Common Stock, the undersigned agrees to deliver the full purchase price for all shares to be purchased. Failure to include the full purchase price will result in Computershare Inc. (the "Subscription Agent") applying such payment to exercise the Basic Subscription Privilege of the undersigned and, if applicable, any accepted Over-Subscription Privilege to the fullest extent possible based on the amount of payment received. The purchase price must be paid as directed in the Prospectus and "Instructions for Use of Hanmi Financial Corporation Subscription Rights Certificates."
2. Book Entry Shares in lieu of Certificates representing shares of Common Stock duly subscribed and paid for will be issued as soon as practicable after the earlier of when we have received total subscriptions in the rights offering and the best efforts public offering (described further in the Prospectus) of at least \$105 million in the aggregate, or the closing of the transaction with Woori (described further in the Prospectus). The undersigned hereby acknowledges and agrees that the settlement cycle for the purchase and sale of our common stock will be considerably longer than the usual three business day period as a result of the foregoing conditions to consummating the Rights Offering.
3. The undersigned agrees to all terms and conditions of the Prospectus, which is incorporated herein by reference, and of this Subscription Rights Certificate.

SECTION 2: REGISTRATION OF SHARES

Shares purchased by the undersigned will be registered in the name of the shareholder to whom the rights have been issued.

SECTION 3: SIGNATURES

IN WITNESS WHEREOF, I (we) have irrevocably exercised my (our) Subscription Rights as indicated above, and I (we) have executed this certificate, and returned this Subscription Rights Certificate to the Subscription Agent, together with full payment for the shares subscribed for.

Signature Date

Signature Date

If the shares of the Recordholder are held in joint tenancy, the names and signatures of both joint tenants are required. If this Subscription Rights Certificate is being executed on behalf of a Recordholder by an attorney, executor, administrator, guardian or other fiduciary, or by an officer of a corporation, and the shares were not issued to such Recordholder in such manner, the person so executing must give his or her full title in such capacity, and proper evidence of authority to act in such capacity must be furnished to the Subscription Agent upon request.

Return this Certificate to: **COMPUTERSHARE TRUST COMPANY, N.A.**

By First Class Mail: [Computershare Trust Company, N.A., Corporate Actions Voluntary Offer, P.O. Box 43011, Providence, RI 02940-3011](#)

By Overnight Courier to: [Computershare Trust Company, N.A., Corporate Actions Voluntary Offer, 250 Royall Street, Suite V, Canton, MA 02021](#)

Delivery of this Subscription Rights Certificate to an address other than as set forth above does not constitute a valid delivery.

FOR ADDITIONAL INFORMATION CONCERNING THE RIGHTS OFFERING, INCLUDING INSTRUCTIONS ON THE USE OF SUBSCRIPTION RIGHTS CERTIFICATES, PLEASE CONSULT GEORGESON, THE INFORMATION AGENT. BANKS AND BROKERS SHOULD CALL (212) 440-9800 AND SHAREHOLDERS SHOULD CALL (800) 509-0983.