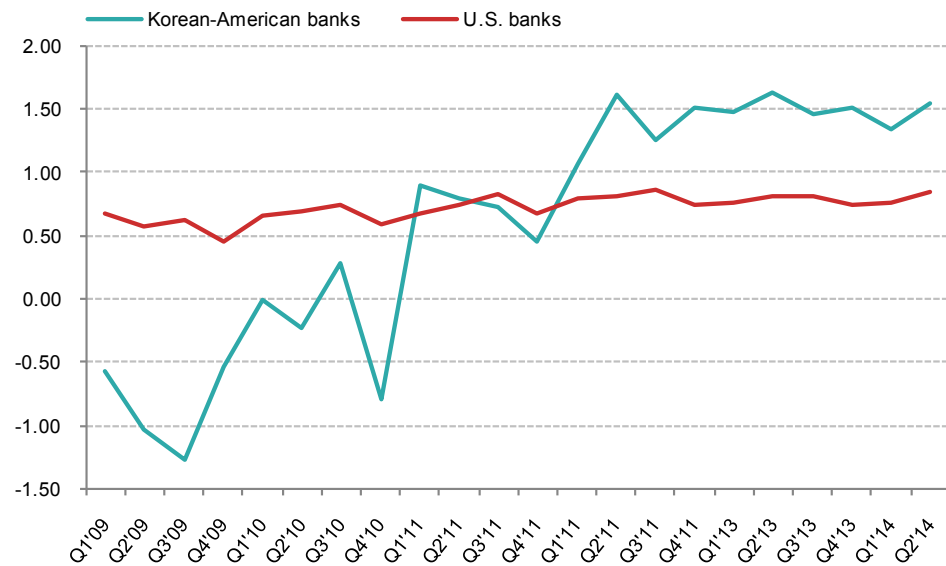


Median quarterly ROAA of Korean-American banks (%)



Data based on regulatory filings.

Limited to top-tier banks in operation today.

ROAA = return on average assets

Korean-American banks defined as banks currently in operation with a major focus on Korean-American customers. Korean-American banks identified based on list disclosed by Korean-American bank Hanmi Financial Corp. in a July 29 investor presentation.

U.S. banks' median ROAA calculated excluding banks identified as Korean-American.

Data current as of Oct. 6, 2014.

Source: SNL Financial

