
**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION**
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d) of
The Securities Exchange Act of 1934

Date of Report: June 28, 2002
(Date of earliest event reported)

Hanmi Financial Corporation
(exact name of registrant as specified in its charter)

Delaware
(State or other jurisdiction
of incorporation or organization)

000-30421
(Commission File No.)

95-4788120
(I.R.S. Employer Identification No.)

3660 Wilshire Blvd. PH-A
Los Angeles, California 90010
(Address of Principal executive offices, including zip code)

(213) 382-2200
(Registrant's telephone number, including area code)

ITEM 5. Other Events.

On June 28, 2002, the Registrant issued a press release announcing its exposure of WorldCom, Inc. Bond that it holds. Such press release is filed herein as Exhibit 99.1.

ITEM 7. Financial Statements, Pro Forma Financial Information and Exhibits.

Exhibit Number	Description of Exhibit
99.1	Press Release of Hanmi Financial Corporation, dated June 28, 2002, announcing its exposure of WorldCom, Inc. Bond.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized,

Date: June 28, 2002

Hanmi Financial Corporation

By /s/ YONG KU CHOE

Name: Yong Ku Choe
Title: Senior Vice President and Chief Financial Officer
(principal financial and accounting officer)

EXHIBIT INDEX

Item No.	Description
99.1	Press Release of Hanmi Financial Corporation, dated June 28, 2002, announcing its exposure of WorldCom, Inc. Bond.

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Exhibit 99.1

Hanmi Financial Corp. Announces WorldCom, Inc. Bond Exposure

Hanmi Financial Corporation (Nasdaq: **HAFC**), parent of Hanmi Bank, announced today that it holds \$5 million of WorldCom, Inc. bond due on January 15, 2003 in its \$203 million of investment portfolio.

The Company is evaluating the magnitude of the "other than temporary" decline in fair market value of the WorldCom bond. The amount of the decline will be reflected as a realized loss and charged to income.

The Company expects that this event will not affect on the Company's future operating performance.

Hanmi Financial Corporation is a publicly owned company with \$1.2 billion in assets, whose stock is traded on the Nasdaq National Market, under the symbol "**HAFC**". The Company's wholly-owned subsidiary, Hanmi Bank, is the largest financial institution in the nation on the Korean-American community. Hanmi Bank provides services to the multi-ethnic communities of Southern California with twelve full service offices in Los Angeles, Orange and San Diego counties. It specializes in commercial, SBA, trade finance, and consumer lending.

Except for the historical information in this news release, the matters described herein are forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 and are subject to risks and uncertainties that could cause results to differ materially. Such risks and uncertainties include those related to economic trends, credit risk management, loan portfolio performance, interest rate changes, and other risks and uncertainties discussed from time to time in Hanmi Financial Corporation's securities filings.

CONTACT: Hanmi Financial Corporation
Yong Ku Choe, CFO, 213/368-3200

QuickLinks

[Exhibit 99.1](#)