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UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549-1004

FORM 8-K

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

Date of report (Date of earliest event reported): October 24, 2006

Hanmi Financial Corporation
(Exact Name of Registrant as Specified in its Charter)

Delaware (State or Other Jurisdiction of Incorporation)	**000-30421** (Commission File Number)	**95-4788120** (IRS Employer Identification No.)

3660 Wilshire Boulevard **Los Angeles, California** (Address of Principal Executive Offices)	**90010** (Zip Code)

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

Not applicable
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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Item 2.02 Results of Operations and Financial Condition

On October 24, 2006, we issued a press release to announce our results for the quarter ended September 30, 2006. A copy of this press release is attached hereto as Exhibit 99.1.

This information, including the press release filed as Exhibit 99.1, shall not be deemed to be "filed" for purposes of Section 18 of the Securities and Exchange Act of 1934, nor shall it be deemed to be incorporated by reference in any filing under the Securities Act of 1933.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits

99.1	Press Release, dated October 24, 2006, issued by Hanmi Financial Corporation

SIGNATURES

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: October 24, 2006	Hanmi Financial Corporation
	By: /s/ Sung Won Sohn
	Sung Won Sohn, Ph. D.
	President and Chief Executive Officer

EXHIBIT INDEX

Exhibit No.	Exhibit
99.1	Press Release, dated October 24, 2006, issued by Hanmi Financial Corporation

HANMI FINANCIAL CORPORATION REPORTS RECORD NET INCOME OF $17.6 MILLION FOR THIRD QUARTER OF 2006

EARNINGS PER SHARE INCREASE 20.0% TO $0.36

LOS ANGELES — October 24, 2006 — Hanmi Financial Corporation (NASDAQ:HAFC), the holding company for Hanmi Bank, reported that for the three months ended September 30, 2006, it earned record net income of $17.6 million, an increase of 17.6 percent over net income of $15.0 million for the comparable period a year ago. Earnings per share were $0.36 (diluted), an increase of 20.0 percent compared to $0.30 (diluted) for the same period in 2005.

For the nine months ended September 30, 2006, net income was $48.3 million, an increase of 11.5 percent over net income of $43.3 million for the comparable period a year ago. Earnings per share were $0.98 (diluted), an increase of 14.0 percent compared to $0.86 (diluted) for the same period in 2005.

"Record quarterly net income of $17.6 million reflects the continuation of favorable trends we saw in the second quarter," said Sung Won Sohn, Ph.D., President and Chief Executive Officer. "Assets were a record $3.74 billion at September 30, 2006, up from $3.62 billion at June 30, 2006, an improvement that was accompanied by modest but steady growth in both loans and deposits; loans were a record $2.82 billion at September 30, 2006, compared to $2.76 billion at June 30, 2006, and deposits were a record $2.97 billion at September 30, 2006, compared to $2.90 billion at June 30, 2006. Noteworthy was a continuation of the shift in mix from real estate loans to commercial and industrial loans, which made up 61.0 percent of the portfolio at September 30, 2006 compared to 59.6 percent at June 30, 2006."

"I would also point to two other metrics in particular," said Dr. Sohn. "Return on average shareholders' equity, regarded by many as among the most important measures of financial performance in the banking industry, was 15.08 percent for the third quarter of 2006, compared to 14.22 percent for the second quarter of 2006 and 13.89 percent for the third quarter of 2005. And our third-quarter efficiency ratio was 40.14 percent compared to 41.59 percent in the second quarter and 38.34 percent a year ago."

"Margin compression remains pervasive throughout the industry, and despite record net income, Hanmi, like many of our competitors, has seen persistent pressure on margins during 2006," concluded Dr. Sohn. "The good news, however, is that third-quarter net interest margin of 4.73 percent was only three basis points lower than in the second quarter. And even though we anticipate continuing margin pressures, we hope to hold the line on profitability in the fourth quarter."

THIRD-QUARTER HIGHLIGHTS

- Net interest income before provision for credit losses was $39.2 million for the third quarter of 2006, compared to $37.8 million for the second quarter of 2006 and $35.1 million for the third quarter of 2005.
- Net interest margin for the third quarter of 2006 was 4.73 percent, compared to 4.76 percent for the second quarter of 2006 and 4.78 percent for the third quarter of 2005.
- Return on average assets for the third quarter of 2006 was 1.90 percent, compared to 1.79 percent for the second quarter of 2006 and 1.80 percent for the third quarter of 2005.
- Return on average shareholders' equity for the third quarter of 2006 was 15.08 percent, compared to 14.22 percent for the second quarter of 2006 and 13.89 percent for the third quarter of 2005.
- The loan portfolio increased by $61.2 million, or 2.2 percent, to $2.82 billion at September 30, 2006 from $2.76 billion at June 30, 2006 and $2.47 billion at December 31, 2005.
- The provision for credit losses was $1.7 million for the third quarter of 2006, compared to $900,000 for the second quarter of 2006 and $3.2 million for the third quarter of 2005.

- Non-performing assets increased $1.3 million, or 11.0 percent, from $12.1 million at June 30, 2006 to $13.5 million at September 30, 2006.
- The allowance for loan losses was 0.99 percent and 0.98 percent of the gross loan portfolio at September 30, 2006 and June 30, 2006, respectively.
- The efficiency ratio for the third quarter of 2006 was 40.14 percent compared to 41.59 percent for the second quarter of 2006 and 38.34 percent for the third quarter of 2005.

NET INTEREST INCOME BEFORE PROVISION FOR CREDIT LOSSES

Net interest income before provision for credit losses was $39.2 million for the third quarter of 2006, an increase of $1.4 million, or 3.8 percent, compared to $37.8 million for the second quarter of 2006, and an increase of $4.1 million, or 11.6 percent, compared to $35.1 million for the third quarter of 2005.

The yield on the loan portfolio was 8.81 percent for the third quarter of 2006, an increase of 25 basis points compared to 8.56 percent for the second quarter of 2006, and an increase of 114 basis points compared to 7.67 percent for the third quarter of 2005. The yield on investment securities was 4.48 percent for the third quarter of 2006, an increase of eight basis points compared to 4.40 percent for the second quarter of 2006, and an increase of 46 basis points compared to 4.02 percent for the third quarter of 2005. The yield on average interest-earning assets was 8.22 percent for the third quarter of 2006, an increase of 24 basis points compared to 7.98 percent for the second quarter of 2006, while the cost of interest-bearing liabilities was 4.73 percent for the third quarter of 2006, an increase of 36 basis points compared to 4.37 percent for the second quarter of 2006, as the Company continued to operate in a highly competitive deposit taking environment.

The year-over-year increase of $16.2 million in interest income was primarily due to: 1) an increase in the yield on average interest-earning assets, which increased from 7.08 percent to 8.22 percent, an increase of 114 basis points that provided an additional $8.4 million of interest income compared to the third quarter of 2005; and 2) an increase in average interest-earning assets, which increased from $2.91 billion to $3.29 billion, an increase of $374.4 million that provided an additional $7.8 million of interest income compared to the third quarter of 2005. The majority of this growth was funded by a $277.3 million, or 10.5 percent, increase in average deposits. Average borrowings also increased by $56.6 million, or 55.3 percent, compared to the third quarter of 2005, but decreased by $7.1 million, or 4.3 percent, compared to the second quarter of 2006. During the quarter, the Company borrowed $90.0 million from the Federal Home Loan Bank for terms of 24 months to allow it to fund fixed-rate loans, but maintain the desired level of asset sensitivity.

PROVISION FOR CREDIT LOSSES

The provision for credit losses represents the charge against current earnings that is determined by management, through a disciplined credit review process, to be the amount needed to maintain an allowance that is sufficient to absorb estimated probable loan losses inherent in the loan portfolio. The provision for credit losses was $1.7 million for the third quarter of 2006, compared to $900,000 for the second quarter of 2006 and $3.2 million for the third quarter of 2005. The increase in the provision for credit losses is attributable to the migration of loan classification in the criticized and classified loans and an increase in specific allocation for impaired loans. The increase in the provision for credit losses also is attributable to an increase in net charge-offs from $353,000 for the second quarter of 2006 to $656,000 in the third quarter of 2006.

NON-INTEREST INCOME

Non-interest income increased by $407,000, or 4.6 percent, to $9.3 million for the third quarter of 2006, compared to $8.9 million for the second quarter of 2006, and by $122,000, or 1.3 percent, compared to $9.2 million for the third quarter of 2005. Gain on sales of loans was $1.4 million for the third quarter of 2006, compared to $1.3 million for the second quarter of 2006 and $1.7 million for the third quarter of 2005. Other non-interest income increased by $318,000, or 4.2 percent, to $7.9 million, compared to $7.6 million for the second quarter of 2006, and by $434,000, or 5.8 percent, compared to $7.5 million for the third quarter of 2005. The increase reflects increases in the value of derivatives, as well as increased service charges and trade finance fees.

NON-INTEREST EXPENSES

Non-interest expenses increased by $57,000, or 0.3 percent, to $19.5 million for the third quarter of 2006, compared to $19.4 million for the second quarter of 2006. Salaries and employee benefits decreased by $334,000, or 3.1 percent, to $10.4 million for the third quarter of 2006, compared to $10.7 million for the second quarter of 2006. The decrease in salaries and employee benefits is primarily due to higher deferred loan origination costs in the third quarter of 2006. Advertising and promotion expense decreased by $146,000, or 18.0 percent, to $665,000, compared to $811,000 for the second quarter of 2006, and professional fees decreased by $102,000, or 20.7 percent, to $390,000, compared to $492,000 for the second quarter of 2006.

The efficiency ratio (non-interest expenses divided by the sum of net interest income before provision for credit losses and non-interest income) for the third quarter of 2006 was 40.14 percent, compared to 41.59 percent for the second quarter of 2006 and 38.34 percent for the third quarter of 2005.

PROVISION FOR INCOME TAXES

The provision for income taxes was $29.6 million at a 38.0 percent effective tax rate for the nine months ended September 30, 2006, compared to $27.3 million at a 38.7 percent effective tax rate for the nine months ended September 30, 2005. The Company recognized Enterprise Zone tax credits, which reduced its effective tax rate by 2.0 percent and 0.9 percent for the nine months ended September 30, 2006 and 2005, respectively, including 0.9 percent and 0.2 percent attributable to the true-up of prior year credits recognized in the third quarter of 2006 and 2005, respectively.

FINANCIAL POSITION

Total assets were $3.74 billion at September 30, 2006, an increase of $325.6 million, or 9.5 percent, compared to the December 31, 2005 balance of $3.41 billion, and an increase of $371.4 million, or 11.0 percent, over the September 30, 2005 balance of $3.37 billion.

At September 30, 2006, net loans totaled $2.82 billion, an increase of $326.6 million, or 14.3 percent, from $2.47 billion at December 31, 2005. The increase in net loans was primarily attributable to increased loan production in 2006. Real estate loans increased by $39.9 million, or 4.1 percent, to $1.01 billion at September 30, 2006, compared to $974.2 million at December 31, 2005. Commercial and industrial loans grew by $308.0 million, or 21.5 percent, to $1.74 billion at September 30, 2006, compared to $1.43 billion at December 31, 2005.

The growth in total assets was funded by an increase in deposits of $147.7 million, up 5.2 percent to $2.97 billion at September 30, 2006, compared to $2.83 billion at December 31, 2005, and an increase in FHLB advances and other borrowings of $123.1 million, up 265.7 percent to $169.4 million at September 30, 2006, compared to $46.3 million at December 31, 2005. The increase in deposits included increases in time deposits of $100,000 or more of $231.8 million, up 19.9 percent to $1.39 billion, in noninterest-bearing demand deposits of $18.3 million, up 2.5 percent to $756.9 million, and in other time deposits of $10.9 million, up 3.9 percent to $288.7 million, partially offset by decreases in money market checking accounts of $91.4 million, down 17.4 percent to $434.7 million, and in savings accounts of $21.9 million, down 18.0 percent to $99.7 million.

At September 30, 2006, goodwill totaled $207.6 million, a decrease of $1.4 million, or 0.7 percent, from $209.1 million at December 31, 2005 due to a tax refund related to the acquisition of Pacific Union Bank.

ASSET QUALITY

Total non-performing assets, including loans 90 days or more past due and still accruing, non-accrual loans and other real estate owned (“OREO”) assets, increased by $1.3 million, or 11.0 percent, to $13.5 million at September 30, 2006 from $12.1 million at June 30, 2006, and increased by $3.3 million, or 33.0 percent, from $10.1 million at December 31, 2005. Non-performing loans as a percentage of gross loans increased to 0.47 percent at September 30, 2006 from 0.43 percent at June 30, 2006 and 0.41 percent at December 31, 2005. As of September 30, 2006, loans to borrowers in the wholesale trade, retail trade, and accommodation and food services industries made up 29.7 percent, 28.1 percent and 9.0 percent, respectively, of non-performing assets.

At September 30, 2006, loans 90 days or more past due and still accruing were $6,000, down $3,000 from $9,000 at December 31, 2005. At September 30, 2006, non-accrual loans were $13.5 million, up $3.3 million, or 33.1 percent, from $10.1 million at December 31, 2005. There were no OREO assets at September 30, 2006 or December 31, 2005.

At September 30, 2006, the allowance for loan losses was $28.3 million, and represented management's best estimate of the amount needed to maintain an allowance that the Company believes should be sufficient to absorb estimated probable loan losses inherent in its loan portfolio. In addition, the Company maintained a liability for off-balance sheet exposure, primarily unfunded loan commitments, totaling $2.1 million at September 30, 2006 and December 31, 2005. The allowance for loan losses represented 0.99 percent of gross loans at September 30, 2006, compared to 0.98 percent and 1.00 percent at June 30, 2006 and December 31, 2005, respectively. As of September 30, 2006, the allowance for loan losses was 209.8 percent of non-performing loans, compared to 224.5 percent at June 30, 2006 and 246.4 percent at December 31, 2005, reflecting less loss severity of non-performing loans in light of the real estate collateral that secures the newly arising non-performing loans.

ABOUT HANMI FINANCIAL CORPORATION

Headquartered in Los Angeles, Hanmi Bank, a wholly owned subsidiary of Hanmi Financial Corporation, provides services to the multi-ethnic communities of California, with 22 full-service offices in Los Angeles, Orange, San Francisco, Santa Clara and San Diego counties, and seven loan production offices in California, Colorado, Georgia, Illinois, Texas, Virginia and Washington. Hanmi Bank specializes in commercial, SBA and trade finance lending, and is a recognized community leader. Hanmi Bank's mission is to provide a full range of quality products and premier services to its customers and to maximize shareholder value. Additional information is available at *www.hanmifinancial.com*.

FORWARD-LOOKING STATEMENTS

This release contains forward-looking statements, which are included in accordance with the "safe harbor" provisions of the Private Securities Litigation Reform Act of 1995. In some cases, you can identify forward-looking statements by terminology such as "may," "will," "should," "could," "expects," "plans," "intends," "anticipates," "believes," "estimates," "predicts," "potential," or "continue," or the negative of such terms and other comparable terminology. Although we believe that the expectations reflected in the forward-looking statements are reasonable, we cannot guarantee future results, levels of activity, performance or achievements. These statements involve known and unknown risks, uncertainties and other factors that may cause our actual results, levels of activity, performance or achievements to differ from those expressed or implied by the forward-looking statement. These factors include the following: general economic and business conditions in those areas in which we operate; demographic changes; competition for loans and deposits; fluctuations in interest rates; risks of natural disasters related to our real estate portfolio; risks associated with SBA loans; changes in governmental regulation; credit quality; the availability of capital to fund the expansion of our business; and changes in securities markets. In addition, we set forth certain risks in our reports filed with the Securities and Exchange Commission, including our Annual Report on Form 10-K for the fiscal year ended December 31, 2005, which could cause actual results to differ from those projected.

CONTACT

Hanmi Financial Corporation

Michael J. Winiarski	Stephanie Yoon
Chief Financial Officer	Investor Relations
(213) 368-3200	(213) 427-5631

HANMI FINANCIAL CORPORATION AND SUBSIDIARY
CONDENSED CONSOLIDATED BALANCE SHEETS *(UNAUDITED)*
(Dollars in Thousands)

	September 30, 2006	December 31, 2005	% Change	September 30, 2005	% Change
ASSETS					
Cash and Cash Equivalents	$ 164,609	$ 163,477	*0.7%*	$ 174,233	*(5.5)%*
Investment Securities	398,956	443,912	*(10.1)%*	398,274	*0.2%*
Loans:					
Loans, Net of Deferred Loan Fees	2,850,146	2,494,043	*14.3%*	2,483,471	*14.8%*
Allowance for Loan Losses	(28,276)	(24,963)	*13.3%*	(24,523)	*15.3%*
Net Loans	2,821,870	2,469,080	*14.3%*	2,458,948	*14.8%*
Customers' Liability on Acceptances	11,245	8,432	*33.4%*	9,360	*20.1%*
Premises and Equipment, Net	20,322	20,784	*(2.2)%*	20,426	*(0.5)%*
Accrued Interest Receivable	16,190	14,120	*14.7%*	12,157	*33.2%*
Deferred Income Taxes	11,615	9,651	*20.4%*	8,159	*42.4%*
Servicing Asset	4,266	3,910	*9.1%*	3,716	*14.8%*
Goodwill	207,646	209,058	*(0.7)%*	209,058	*(0.7)%*
Core Deposit Intangible	6,876	8,691	*(20.9)%*	9,336	*(26.3)%*
Federal Reserve Bank and Federal Home Loan Bank Stock	24,768	24,587	*0.7%*	24,251	*2.1%*
Bank-Owned Life Insurance	23,368	22,713	*2.9%*	22,498	*3.9%*
Other Assets	28,080	15,837	*77.3%*	17,972	*56.2%*
Total Assets	**$ 3,739,811**	**$ 3,414,252**	***9.5%***	**$ 3,368,388**	***11.0%***
LIABILITIES AND SHAREHOLDERS' EQUITY					
Liabilities:					
Deposits:					
Noninterest-Bearing	$ 756,901	$ 738,618	*2.5%*	$ 764,380	*(1.0)%*
Interest-Bearing	2,216,880	2,087,496	*6.2%*	1,982,390	*11.8%*
Total Deposits	2,973,781	2,826,114	*5.2%*	2,746,770	*8.3%*
Accrued Interest Payable	19,191	11,911	*61.1%*	9,010	*113.0%*
Acceptances Outstanding	11,245	8,432	*33.4%*	9,360	*20.1%*
FHLB Advances and Other Borrowings	169,435	46,331	*265.7%*	86,931	*94.9%*
Junior Subordinated Debentures	82,406	82,406	—	82,406	—
Other Liabilities	12,392	12,281	*0.9%*	17,905	*(30.8)%*
Total Liabilities	3,268,450	2,987,475	*9.4%*	2,952,382	*10.7%*
Shareholders' Equity	471,361	426,777	*10.4%*	416,006	*13.3%*
Total Liabilities and Shareholders' Equity	**$ 3,739,811**	**$ 3,414,252**	***9.5%***	**$ 3,368,388**	***11.0%***

HANMI FINANCIAL CORPORATION AND SUBSIDIARY
CONSOLIDATED STATEMENTS OF INCOME *(UNAUDITED)*
(Dollars in Thousands, Except Per Share Data)

	For the Three Months Ended					For the Nine Months Ended		
	Sept. 30, 2006	June 30, 2006	% Change	Sept. 30, 2005	% Change	Sept. 30, 2006	Sept. 30, 2005	% Change
INTEREST INCOME:								
Interest and Fees on Loans	$ 62,854	$ 58,242	*7.9%*	$ 47,454	*32.5%*	$ 173,733	$ 128,430	*35.3%*
Interest on Investments	4,836	5,013	*(3.5)%*	4,277	*13.1%*	14,948	13,659	*9.4%*
Interest on Federal Funds Sold	436	23	*1,795.7%*	221	*97.3%*	748	679	*10.2%*
Total Interest Income	68,126	63,278	*7.7%*	51,952	*31.1%*	189,429	142,768	*32.7%*
INTEREST EXPENSE:								
Interest on Deposits	25,178	21,921	*14.9%*	14,655	*71.8%*	66,690	35,811	*86.2%*
Interest on FHLB Advances and Other Borrowings	2,084	2,001	*4.1%*	878	*137.4%*	4,699	2,330	*101.7%*
Interest on Junior Subordinated Debentures	1,672	1,587	*5.4%*	1,298	*28.8%*	4,734	3,499	*35.3%*
Total Interest Expense	28,934	25,509	*13.4%*	16,831	*71.9%*	76,123	41,640	*82.8%*
NET INTEREST INCOME BEFORE PROVISION FOR CREDIT LOSSES	39,192	37,769	*3.8%*	35,121	*11.6%*	113,306	101,128	*12.0%*
Provision for Credit Losses	1,682	900	*86.9%*	3,157	*(46.7)%*	5,542	3,743	*48.1%*
NET INTEREST INCOME AFTER PROVISION FOR CREDIT LOSSES	37,510	36,869	*1.7%*	31,964	*17.4%*	107,764	97,385	*10.7%*
NON-INTEREST INCOME:								
Service Charges on Deposit Accounts	4,249	4,183	*1.6%*	4,059	*4.7%*	12,663	11,657	*8.6%*
Trade Finance Fees	1,227	1,116	*9.9%*	1,162	*5.6%*	3,414	3,143	*8.6%*
Remittance Fees	517	532	*(2.8)%*	527	*(1.9)%*	1,537	1,545	*(0.5)%*
Other Service Charges and Fees	591	614	*(3.7)%*	680	*(13.1)%*	1,739	1,948	*(10.7)%*
Bank-Owned Life Insurance Income	221	215	*2.8%*	215	*2.8%*	654	630	*3.8%*
Increase in Fair Value of Derivatives	389	109	*256.9%*	176	*121.0%*	723	965	*(25.1)%*
Other Income	731	835	*(12.5)%*	648	*12.8%*	2,209	1,823	*21.2%*
Gain on Sales of Loans	1,400	1,311	*6.8%*	1,712	*(18.2)%*	3,550	2,076	*71.0%*
Gain (Loss) on Sales of Securities Available for Sale	(3)	—	—	21	*(114.3)%*	2	117	*(98.3)%*
Total Non-Interest Income	9,322	8,915	*4.6%*	9,200	*1.3%*	26,491	23,904	*10.8%*
NON-INTEREST EXPENSES:								
Salaries and Employee Benefits	10,357	10,691	*(3.1)%*	9,155	*13.1%*	30,209	26,867	*12.4%*
Occupancy and Equipment	2,596	2,558	*1.5%*	2,179	*19.1%*	7,472	6,581	*13.5%*
Data Processing	1,202	1,218	*(1.3)%*	1,253	*(4.1)%*	3,635	3,663	*(0.8)%*
Advertising and Promotion	665	811	*(18.0)%*	726	*(8.4)%*	2,122	1,983	*7.0%*
Supplies and Communications	636	576	*10.4%*	559	*13.8%*	1,848	1,867	*(1.0)%*
Professional Fees	390	492	*(20.7)%*	393	*(0.8)%*	1,550	1,432	*8.2%*
Amortization of Core Deposit Intangible	585	605	*(3.3)%*	694	*(15.7)%*	1,815	2,140	*(15.2)%*
Decrease in Fair Value of Embedded Option	78	112	*(30.4)%*	173	*(54.9)%*	292	748	*(61.0)%*
Other Operating Expenses	2,964	2,353	*26.0%*	1,859	*59.4%*	7,385	5,836	*26.5%*
Merger-Related Expenses	—	—	—	—	—	—	(509)	*(100.0)%*
Total Non-Interest Expenses	19,473	19,416	*0.3%*	16,991	*14.6%*	56,328	50,608	*11.3%*
INCOME BEFORE PROVISION FOR INCOME TAXES	27,359	26,368	*3.8%*	24,173	*13.2%*	77,927	70,681	*10.3%*
Provision for Income Taxes	9,762	10,428	*(6.4)%*	9,204	*6.1%*	29,588	27,342	*8.2%*
NET INCOME	**$ 17,597**	**$ 15,940**	*10.4%*	**$ 14,969**	*17.6%*	**$ 48,339**	**$ 43,339**	*11.5%*
EARNINGS PER SHARE:								
Basic	$ 0.36	$ 0.33	*9.1%*	$ 0.30	*20.0%*	$ 0.99	$ 0.88	*12.5%*
Diluted	$ 0.36	$ 0.32	*12.5%*	$ 0.30	*20.0%*	$ 0.98	$ 0.86	*14.0%*
WEIGHTED-AVERAGE SHARES OUTSTANDING:								
Basic	48,890,662	48,822,729		49,144,508		48,809,921	49,386,112	
Diluted	49,450,601	49,404,204		49,914,432		49,395,152	50,157,206	
SHARES OUTSTANDING AT PERIOD-END	48,991,146	48,908,580		48,606,245		48,991,146	48,606,245	

HANMI FINANCIAL CORPORATION AND SUBSIDIARY
SELECTED FINANCIAL DATA *(UNAUDITED)*
(Dollars in Thousands)

	For the Three Months Ended					For the Nine Months Ended		
	Sept. 30, 2006	June 30, 2006	% Change	Sept. 30, 2005	% Change	Sept. 30, 2006	Sept. 30, 2005	% Change
AVERAGE BALANCES:								
Average Gross Loans, Net of Deferred Loan Fees	$ 2,828,972	$ 2,729,218	*3.7%*	$ 2,456,033	*15.2%*	$ 2,702,902	$ 2,344,123	*15.3%*
Average Interest-Earning Assets	3,287,581	3,180,999	*3.4%*	2,913,198	*12.9%*	3,169,215	2,815,192	*12.6%*
Average Total Assets	3,675,091	3,570,389	*2.9%*	3,299,551	*11.4%*	3,557,227	3,191,373	*11.5%*
Average Deposits	2,927,956	2,832,218	*3.4%*	2,650,581	*10.5%*	2,857,260	2,571,380	*11.1%*
Average Interest-Bearing Liabilities	2,427,883	2,341,481	*3.7%*	2,075,091	*17.0%*	2,329,135	1,988,038	*17.2%*
Average Shareholders' Equity	463,011	449,664	*3.0%*	427,535	*8.3%*	450,069	416,737	*8.0%*
Average Tangible Equity	248,147	232,802	*6.6%*	208,729	*18.9%*	233,671	197,060	*18.6%*
PERFORMANCE RATIOS *(Annualized)*:								
Return on Average Assets	1.90%	1.79%		1.80%		1.82%	1.82%	
Return on Average Shareholders' Equity	15.08%	14.22%		13.89%		14.36%	13.90%	
Return on Average Tangible Equity	28.13%	27.46%		28.45%		27.66%	29.40%	
Efficiency Ratio	40.14%	41.59%		38.34%		40.29%	40.88%	
Net Interest Margin	4.73%	4.76%		4.78%		4.78%	4.80%	
ALLOWANCE FOR LOAN LOSSES:								
Balance at the Beginning of Period	$ 27,250	$ 26,703	*2.0%*	$ 22,049	*23.6%*	$ 24,963	$ 22,702	*10.0%*
Provision Charged to Operating Expense	1,682	900	*86.9%*	3,069	*(45.2)%*	5,542	3,519	*57.5%*
Charge-Offs, Net of Recoveries	(656)	(353)	*85.8%*	(595)	*10.3%*	(2,229)	(1,698)	*31.3%*
Balance at the End of Period	$ 28,276	$ 27,250	*3.8%*	$ 24,523	*15.3%*	$ 28,276	$ 24,523	*15.3%*
Allowance for Loan Losses to Total Gross Loans	*0.99%*	*0.98%*		*0.99%*		*0.99%*	*0.99%*	
Allowance for Loan Losses to Total Non-Performing Loans	*209.8%*	*224.5%*		*310.7%*		*209.8%*	*310.7%*	
ALLOWANCE FOR OFF-BALANCE SHEET ITEMS:								
Balance at the Beginning of Period	$ 2,130	$ 2,130	—	$ 1,936	*10.0%*	$ 2,130	$ 1,800	*18.3%*
Provision Charged to Operating Expense	—	—	—	88	—	—	224	*(100.0)%*
Balance at the End of Period	$ 2,130	$ 2,130	—	$ 2,024	*5.2%*	$ 2,130	$ 2,024	*5.2%*

HANMI FINANCIAL CORPORATION AND SUBSIDIARY
SELECTED FINANCIAL DATA *(UNAUDITED)(Continued)*
(Dollars in Thousands)

	Sept. 30, 2006	Dec. 31, 2005	% Change	Sept. 30, 2005	% Change
NON-PERFORMING ASSETS:					
Non-Accrual Loans	$ 13,470	$ 10,122	*33.1%*	$ 7,622	*76.7%*
Loans 90 Days or More Past Due and Still Accruing	6	9	*(33.3)%*	270	*(97.8)%*
Total Non-Performing Loans	13,476	10,131	*33.0%*	7,892	*70.8%*
Other Real Estate Owned	—	—	—	—	—
Total Non-Performing Assets	$ 13,476	$ 10,131	*33.0%*	$ 7,892	*70.8%*
Total Non-Performing Loans/Total Gross Loans	*0.47%*	*0.41%*		*0.32%*	
Total Non-Performing Assets/Total Assets	*0.36%*	*0.30%*		*0.23%*	
Total Non-Performing Assets/Allowance for Loan Losses	*47.7%*	*40.6%*		*32.2%*	
LOAN PORTFOLIO:					
Real Estate Loans	$ 1,014,058	$ 974,172	*4.1%*	$ 967,025	*4.9%*
Commercial and Industrial Loans	1,739,476	1,431,492	*21.5%*	1,428,708	*21.8%*
Consumer Loans	100,180	92,154	*8.7%*	91,799	*9.1%*
Total Gross Loans	2,853,714	2,497,818	*14.2%*	2,487,532	*14.7%*
Deferred Loan Fees	(3,568)	(3,775)	*(5.5)%*	(4,061)	*(12.1)%*
Allowance for Loan Losses	(29,958)	(24,963)	*20.0%*	(24,523)	*22.2%*
Loans Receivable, Net	$ 2,820,188	$ 2,469,080	*14.2%*	$ 2,458,948	*14.7%*
LOAN MIX:					
Real Estate Loans	35.5%	39.0%		38.9%	
Commercial and Industrial Loans	61.0%	57.3%		57.4%	
Consumer Loans	3.5%	3.7%		3.7%	
Total Gross Loans	100.0%	100.0%		100.0%	
DEPOSIT PORTFOLIO:					
Demand — Noninterest-Bearing	$ 756,901	$ 738,618	*2.5%*	$ 764,380	*(1.0)%*
Money Market	434,738	526,171	*(17.4)%*	506,843	*(14.2)%*
Savings	99,719	121,574	*(18.0)%*	127,349	*(21.7)%*
Time Deposits of $100,000 or More	1,393,721	1,161,950	*19.9%*	1,089,917	*27.9%*
Other Time Deposits	288,702	277,801	*3.9%*	258,281	*11.8%*
Total Deposits	$ 2,973,781	$ 2,826,114	*5.2%*	$ 2,746,770	*8.3%*
DEPOSIT MIX:					
Demand — Noninterest-Bearing	25.5%	26.1%		27.8%	
Money Market	14.6%	18.6%		18.5%	
Savings	3.4%	4.3%		4.6%	
Time Deposits of $100,000 or More	46.9%	41.1%		39.7%	
Other Time Deposits	9.6%	9.9%		9.4%	
Total Deposits	100.0%	100.0%		100.0%	