
**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): **December 21, 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 8.01. Other Events

As previously announced, on July 20, 2005, following a joint regular examination by the Federal Reserve Bank of San Francisco ("FRB") and the California Department of Financial Institutions ("DFI"), Hanmi Bank (the "Bank"), the bank subsidiary of Hanmi Financial Corp., approved and signed an informal memorandum of understanding ("MOU") in connection with certain deficiencies identified by the regulators relating to the Bank's compliance with certain provisions of the Bank Secrecy Act and anti-money laundering regulations. Following a recent joint examination, the FRB and the DFI terminated the MOU. A press release relating to the termination of the MOU is attached hereto as Exhibit 99.1 and incorporated herein by reference.

Item 9.01 Financial Statements and Exhibits

(d) Press Release dated December 21, 2006 relating to termination of MOU

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: December 21, 2006

Hanmi Financial Corporation

By: /s/ Sung Won Sohn
Sung Won Sohn
President and Chief Executive Officer

EXHIBIT INDEX

<u>Exhibit No.</u>	<u>Exhibit</u>
99.1	Press Release, dated December 21, 2006 relating to termination of MOU



HANMI FINANCIAL CORPORATION'S INFORMAL MOU TERMINATED

LOS ANGELES — December 21, 2006 — Hanmi Financial Corporation (Nasdaq: HAFC), the holding company for Hanmi Bank, announced that, following a recent joint examination by the Federal Reserve Bank of San Francisco ("FRB") and the California Department of Financial Institutions ("DFI"), an informal memorandum of understanding ("MOU") signed by the Bank in July of 2005 has been terminated. The MOU had required that the Bank address weaknesses in its program to meet certain provisions of the Bank Secrecy Act and anti-money laundering regulations.

"We are delighted to put this matter behind us," said Sung Won Sohn, Ph.D., President and CEO of Hanmi Financial Corp. "Although addressing the concerns of the FRB and the DFI has taken up a fair amount of management's time over the last year and a half, it has been time well spent, for it has strengthened us as a financial institution; in addition to bringing us in compliance with regulatory requirements, it has put us in a position where we are better able to serve both our customers and the financial community as a whole."

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. Hanmi Bank specializes in commercial, SBA, trade finance and consumer lending, and is a recognized community leader. Hanmi Bank's mission is to provide varied 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 ability of the bank to better serve both its customers and the financial community as a whole following the termination of the MOU; 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.

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