

**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): **November 9, 2004**

Hanmi Financial Corporation

(Exact Name of Registrant as Specified in 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 of 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 7.01.

On November 9, 2004 beginning at 11:00 a.m. PDT, Mr. Michael Winiarski, our Chief Financial Officer, and William J. Ruh, a member of our Board of Directors, will make several presentations to investors about Hanmi Financial Corp.'s business at the Hoefler & Arnett 2004 Asian Banking Conference. A copy of the slide presentation to be used in the presentations is attached hereto as Exhibit 99.1. The information contained in this report and the attached exhibit is "furnished" but not "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended. A copy of the slide presentation will also be available on our website at www.hanmibank.com.

Item 9.01

(c) Hanmi Financial Corporation Hoefler & Arnett 2004 Asian Banking Conference Presentation

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: November 8, 2004

Hanmi Financial Corporation

By: /s/ JAE WHAN YOO
Jae Whan Yoo

President and Chief Executive Officer

EXHIBIT INDEX

Exhibit No.	Exhibit
99.1	Investor Presentation Slides



HANMI FINANCIAL
CORPORATION

Nasdaq: HAFC

Hoefer & Arnett Asian Banking Conference
November 9, 2004



Safe Harbor Statement

Certain statements contained in this presentation, including, without limitation, statements containing the words “believes,” “plans,” “expects,” “anticipates,” and words of similar import, constitute “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995. Such forward-looking statements involve known and unknown risks, uncertainties and other factors that may cause the actual results, performance or achievements of the Company to be materially different from any future results, performance or achievements expressed or implied by such forward-looking statements. Such factors include, among others, the following: general economic and business conditions in those areas in which the Company operates; demographic changes; competition; fluctuations in market interest rates; changes in credit quality; and other risks detailed in the most recent quarterly and annual reports filed with the Securities Exchange Commission, including the Company’s Form 10-K for the year ended December 31, 2003 and Form 10-Q for the quarter ended September 30, 2004. Given these uncertainties, undue reliance should not be placed on such forward-looking statements. The Company disclaims any obligation to update any such factors or to publicly announce the results of any revisions to any of the forward-looking statements contained herein to reflect future events or developments.



Stock Summary

■ Ticker Symbol:	HAFC (Nasdaq)
■ Recent Price ¹ :	\$35.65
■ Shares Outstanding ¹ :	24.5 million
■ Market Capitalization ¹ :	\$875 million
■ Average Daily Volume ² :	113,553 shares
■ Trailing Twelve Months Price/Earnings Ratio ³ :	22.2
■ Annual Dividend:	\$0.40 per share
■ Current Dividend Yield ¹ :	1.1%

1. As of November 5, 2004

2. Three-month average daily volume as of November 5, 2004

3. Trailing twelve months through September 30, 2004



Company Profile

- A leader in a high-growth niche market serving the Korean-American and other ethnic communities
- The 14th largest bank headquartered in California with \$3.1 billion in assets as of September 30, 2004
- Strong asset growth: 5-year CAGR of 22.4%



Korean-American Market Overview

- One of the fastest growing ethnic groups
 - ◆ 54% growth in the 1990s vs. 13% general population
- California has the highest Korean-American population in the US
 - ◆ 40% out of total 2.1 million
- Highest rates of business ownership among ethnic groups
 - ◆ 1 business per every 8 Korean-Americans
- A high degree of value placed on relationship-based business
- High savings rate

(Sources: 2000 US Census, US Korean Embassy, and 2001 SBA Report)



Target Market Growth Drivers

- Increased wealth in the Korean-American community
- Continuing immigration trend from Korea
 - ◆ Unstable political/economic situation in Korea
 - ◆ Better education opportunity for immigrants' children
 - ◆ Investment diversification
- Characteristics of recent Korean immigrants
 - ◆ Higher net worth
 - ◆ Better educated



Historical Highlights – Hanmi Bank

- 1982 – The first Korean-American bank founded by local Korean-Americans
- 1997 – Total assets of \$500 million with six branches
- 2000 – Total assets of \$1 billion with 11 branches
- 2000 – Created Hanmi Financial Corporation
- 2001 – IPO on NASDAQ
- 2004 – Completed acquisition of Pacific Union Bank
- 2005 – Appoints Dr. Sung Won Sohn President and CEO



PUB Acquisition Advanced Hanmi's Business Strategy

- Increases market share in California
 - ◆ Positions Hanmi as the clear market leader
 - ◆ Increases brand awareness
- Creates significant opportunities to enhance efficiency
- Strengthens existing customer relationships while developing new relationships
- Expands opportunities to penetrate multi-ethnic markets in California



Hanmi's Market Area

Considerable branch overlap with PUB offered significant consolidation opportunities

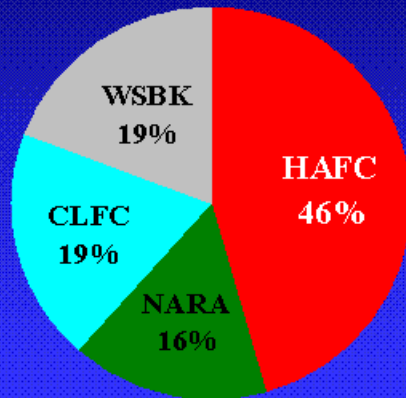




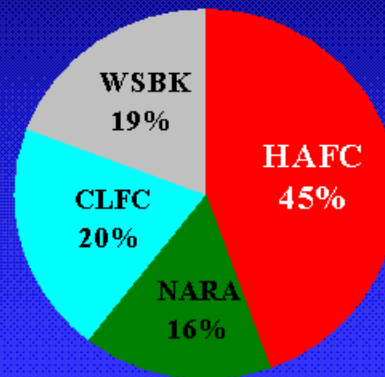
Loan & Deposits Market Shares

Hanmi: Nearly 50% market share among Korean-American banks in California

Net Loans



Deposits



Note: As of September 30, 2004. Excludes 30% of Nara's balances, which are derived from New York operations.



Experienced Management Team

<u>Name</u>	<u>Title</u>	<u>Banking Experience</u>
Dr. Sung Won Sohn ¹	President and CEO	30+ years
Michael J. Winiarski	SVP and CFO	25 years
Dong Il Kim	SVP and CCO	25 years
David W. Kim	SVP and CAO	15 years
Suki H. Murayama	SVP and Regional Executive Officer (South)	29 years
Eunice U. Lim	SVP and Regional Executive Officer (North)	24 years

¹As of January 3, 2005



Hanmi's Business Focus

- Commercial and retail banking
 - ◆ Primary focus: Korean-American community
 - ◆ Cultivate banking relationships with other multi-ethnic communities
- Full suite of financial products and services
 - ◆ Traditional depository, loan, and trade finance products
 - ◆ Investment and insurance products
- Personalized customer service
 - ◆ Customers have responded to our relationship-based business approach



Business Initiatives: 2003-2004

- Increased focus on profitability
 - ◆ Margin expansion
 - ◆ Transitioning into performance-based management
- Management realignment
 - ◆ Retained high-performing senior executives
 - ◆ Appointed experienced non-Koreans into key management positions
- Completed acquisition of a competitor - Pacific Union Bank
- Maximize shareholder value



PUB Merger Progress

- Integration process underway
 - ◆ Working closely with Castle Creek and CBC Consulting
 - ◆ On track to achieve cost savings of an estimated \$10.9 million
 - ◆ Finalized major MIS vendor relationships
 - ◆ System conversion completed in August
 - ◆ 4 Branches closed and 2 underway
 - ◆ Number of employees reduced to 538 from 670 as of December 31, 2003
 - ◆ Successful customer retention



Successful Customer Retention

Former Pacific Union Bank

<i>(\$ in millions)</i>	December 31, 2003	April 30, 2004 ¹	June 30, 2004 ²	September 30, 2004
Total Branch Deposits	\$789	\$811	\$748	\$742
Gross Loans	\$873	\$876	\$844	\$824

¹Closing date of merger

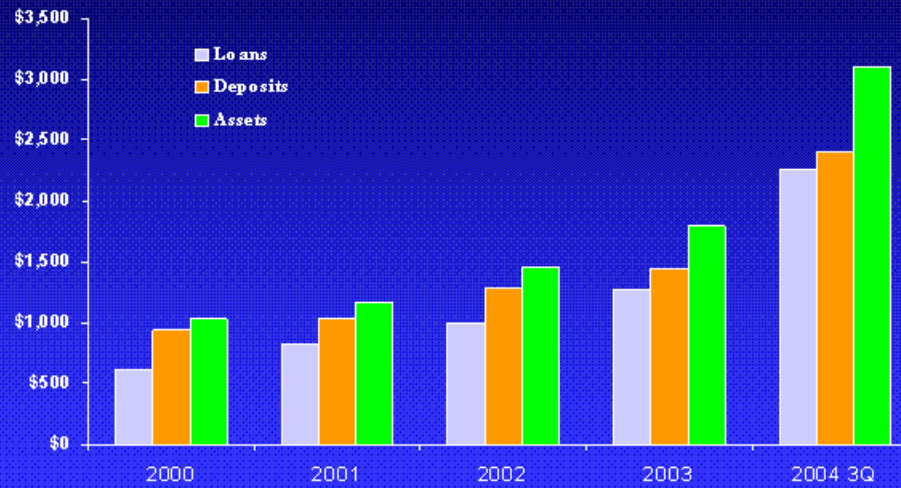
²Reflects \$54 million intentional non-profitable deposit run-off



Financial Performance

Consistent Balance Sheet Growth

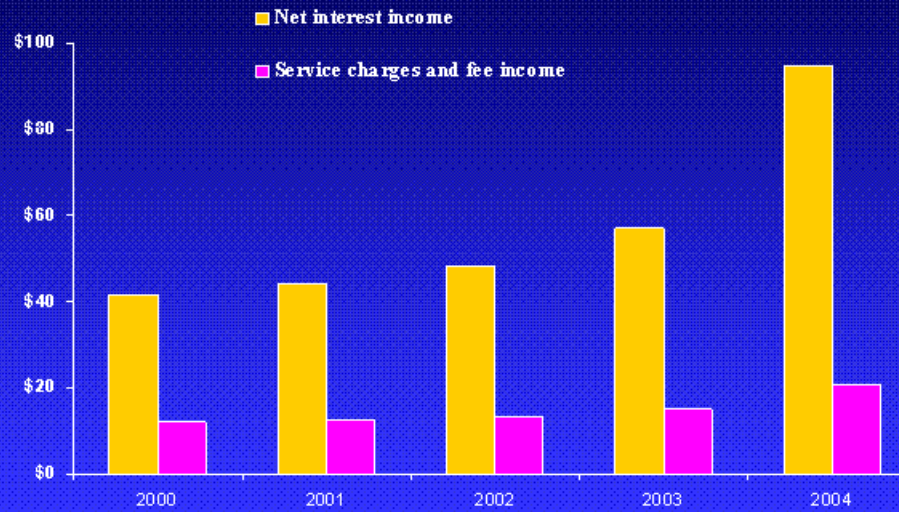
(\$ in millions)





Revenue Growth (Annualized Amounts)

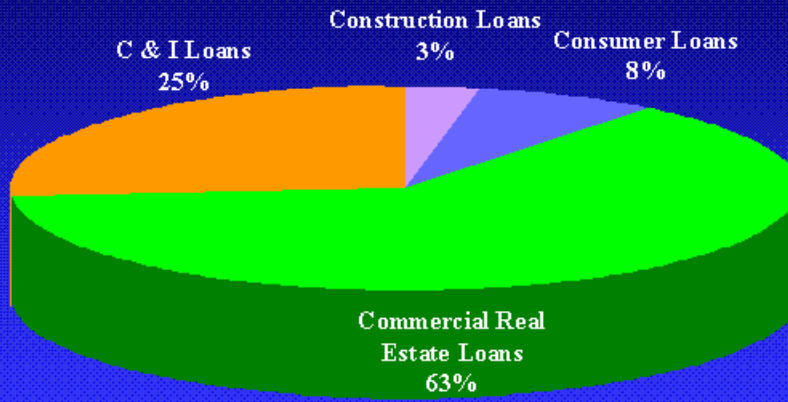
(\$ in millions)





Loan Portfolio

As of September 30, 2004





Specialty Lending Activities

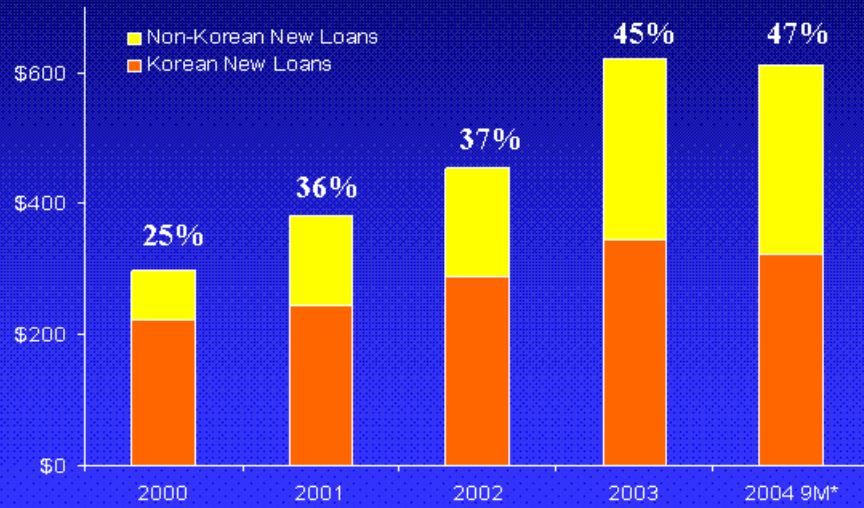
- Robust SBA loan production
 - ◆ 4th largest SBA lender in LA district in 2004
 - ◆ 8th largest SBA lender in California in 2003
- Specialized in low income housing lending
 - ◆ \$41 million low income housing loans booked in 2004
 - ◆ Sponsored four recipients of AHP grants awarded by the FHLB
- Trade finance
- Syndication of loans
 - ◆ \$51 million in participation loans from transaction amounts totaling \$197 million booked YTD



Korean vs. Non-Korean Business

Hanmi has extended service to neighboring ethnic communities.

(\$ in millions)

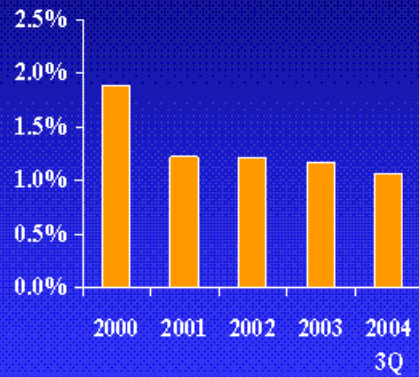


*2004 YTD numbers reflect former PUB originated loans for the months of May through September.

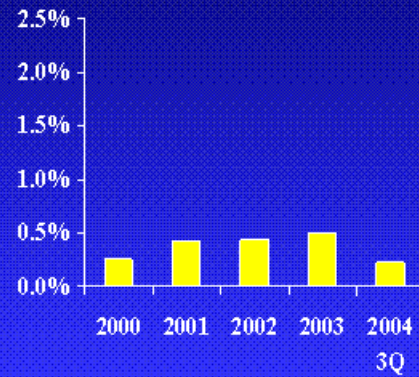


Sound Asset Quality

Loan Loss Allowance/Gross Loans

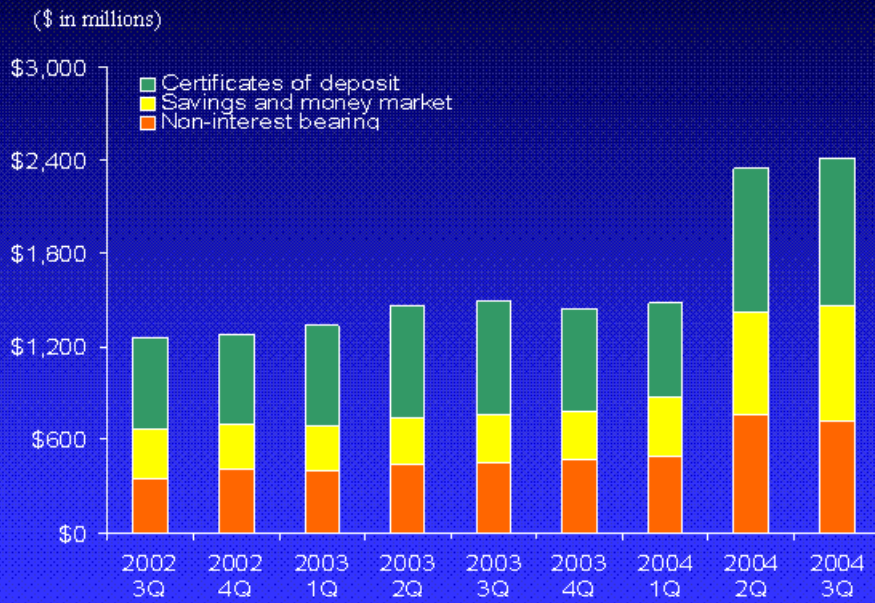


Non Performing Assets/Total Assets





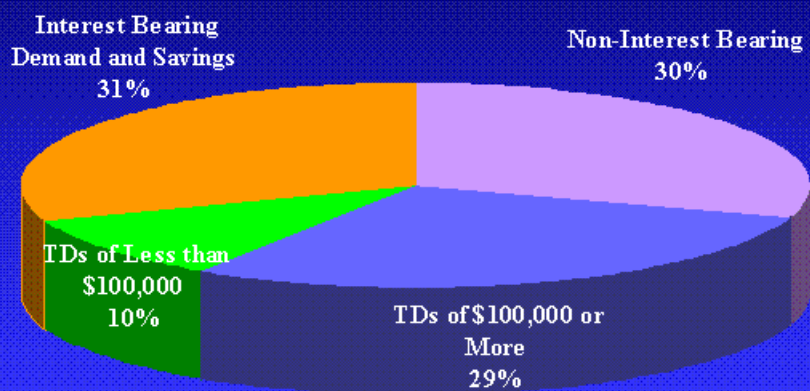
Solid Deposits Franchise





Deposits Composition

As of September 30, 2004

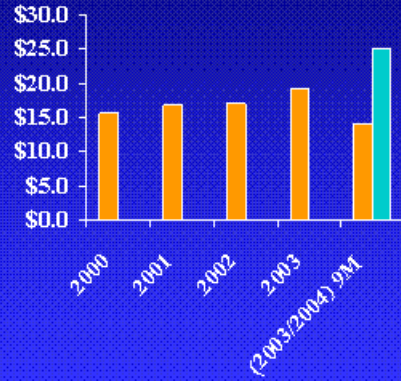




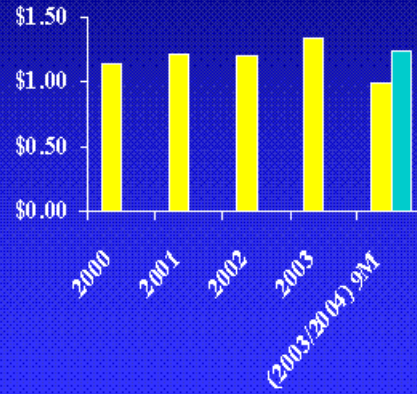
Net Income and Diluted EPS

Net Income

(\$ in millions)

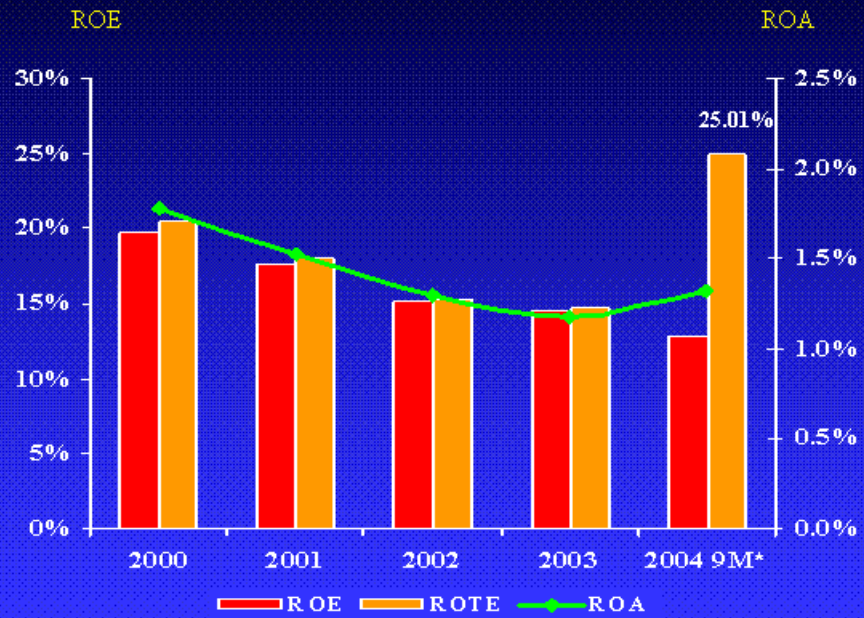


Diluted EPS





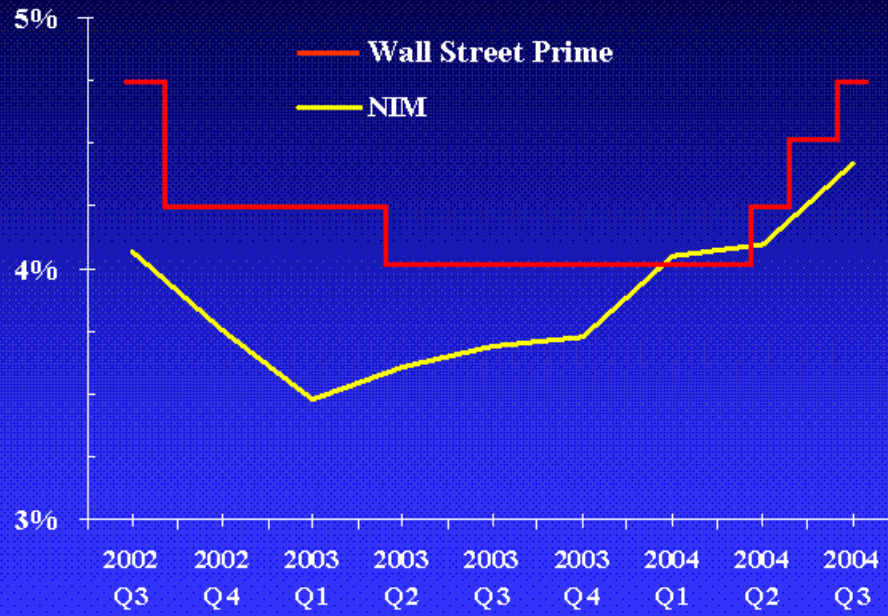
Return on Average Equity / Assets



*Performance ratios reflect 2004 YTD numbers annualized



Net Interest Margin Trend



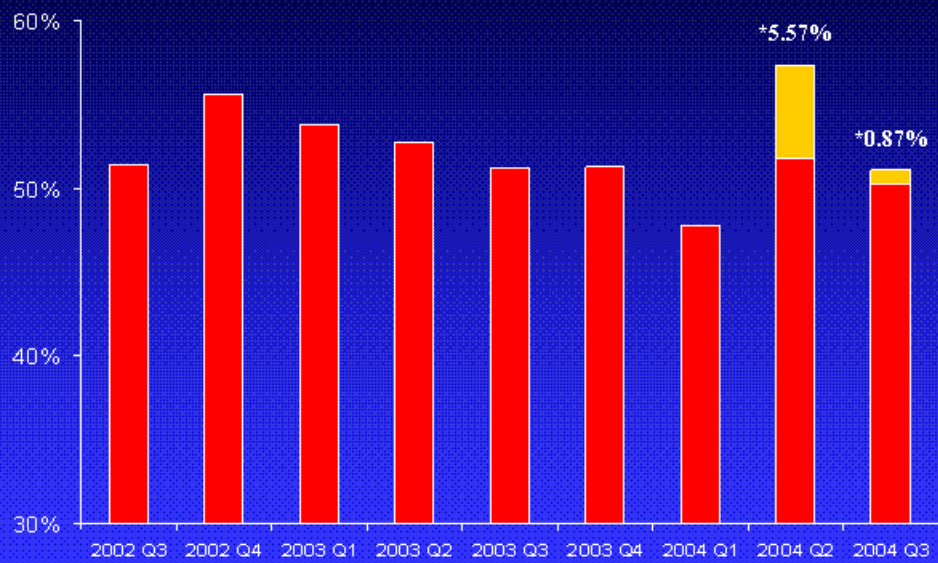


Profitability Ratio Trends

	<u>2Q 03</u>	<u>3Q 03</u>	<u>4Q 03</u>	<u>1Q 04</u>	<u>2Q 04</u>	<u>3Q 04</u>
Yield	5.16 %	4.99 %	5.23 %	5.29 %	5.36 %	5.79 %
Cost of Funds	2.04 %	1.90 %	1.78 %	1.79 %	1.79 %	1.89 %
Spread	3.12 %	3.09 %	3.45 %	3.50 %	3.57 %	3.90 %
NIM	3.74 %	3.69 %	3.99 %	4.05 %	4.10 %	4.42 %



Efficiency Ratio Trend

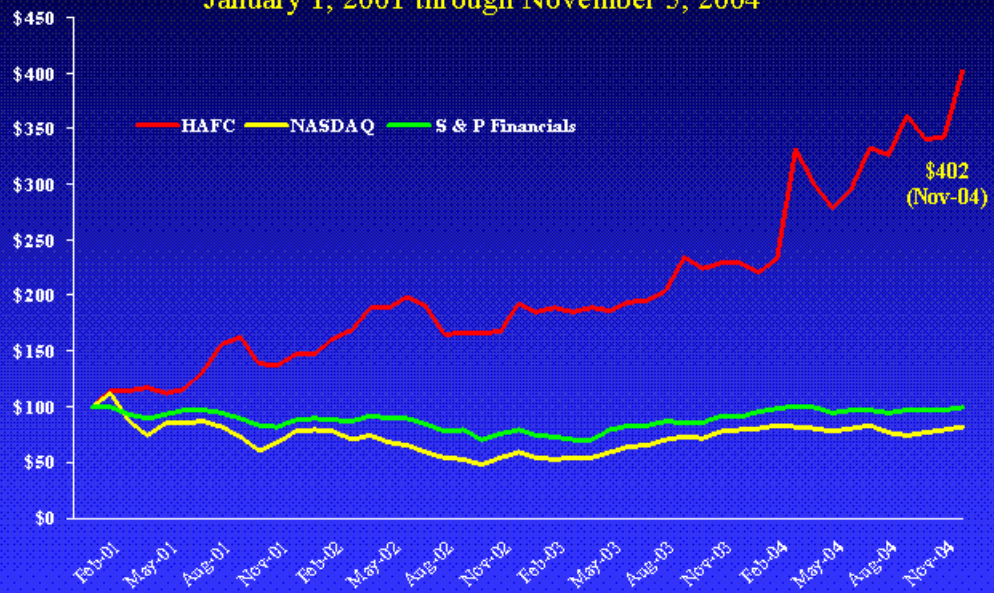


*Reflects restructuring expenses related to the PUB merger



Stock Performance

January 1, 2001 through November 5, 2004



*Investing \$100 (price reflects dividends)



Business Initiatives: 2004-2005

- Continue focus on profitability
- Completion of PUB merger integration
- Business relationship expansion through strategic alliances with major Korean banks
- Maximize corporate/shareholder value



Compelling Investment Opportunity

- Dominant franchise in the attractive, high growth California-based Korean-American marketplace
- Experienced management team partnered with Castle Creek's proven capability integrating and operating highly profitable commercial banks
- Robust loan growth coupled with attractive core deposit franchise
- Balance sheet well positioned to take advantage of a rising interest rate environment