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UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549-1004

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**FORM 8-K**

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

Date of report (Date of earliest event reported): **May 3, 2005**

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**Hanmi Financial Corporation**

(Exact Name of Registrant as Specified in Charter)

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**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**

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**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.**

During May 2005, Dr. Sung Won Sohn, our Chief Executive Officer and President, and Mr. Michael Winiarski, our Chief Financial Officer will make certain presentations to investors about Hanmi Financial Corporation's business. A copy of the slide presentation to be used in the meetings 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](http://www.hanmibank.com).

**Item 9.01**

(c) Hanmi Financial Corporation Investor Presentation

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**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: May 2, 2005

Hanmi Financial Corporation

By: /s/ SUNG WON SOHN  
Sung Won Sohn

President and Chief Executive Officer

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**EXHIBIT INDEX**

Exhibit No.	Exhibit
99.1	Investor Presentation Slides



HANMI FINANCIAL  
CORPORATION

Nasdaq: HAFC

May 2005



## 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, 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.



*Opportunities*

*Opportunities*

*Opportunities*





## Korean-American Market

- Korean-American market five-year history
  - Loans: 29% CAGR
  - Deposits: 24% CAGR
- 40% of 2.2 million Korean-American population reside in California.
- Highest rates of business ownership with one per every eight Korean-Americans
- High savings rate

(Sources: US Korean Embassy and 2001 SBA Report)



## Target Market Growth Drivers

- Increased wealth in the Korean-American community
- Korea is the 11<sup>th</sup> largest economy with \$28 billion current account surplus
- Continuing immigration trend from Korea
- Wealthier and better educated recent immigrants



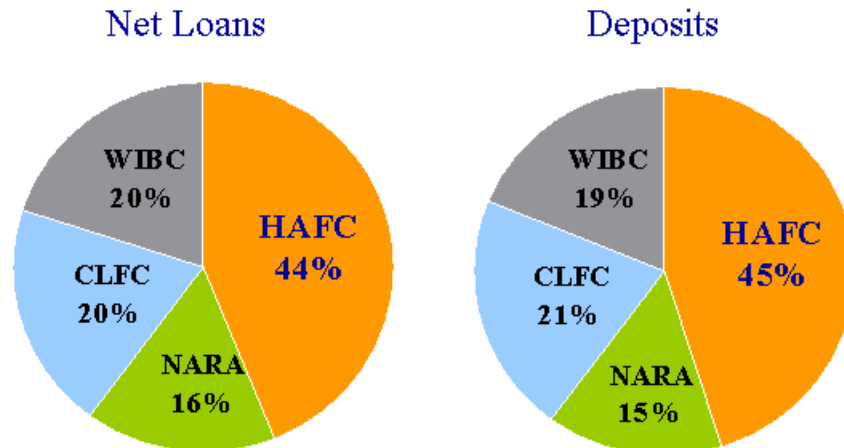
## Hanmi's Core Competencies

- Ethnic markets
- Real estate lending
- Business lending



## Loan & Deposits Market Shares

Nearly 50% market share among publicly traded Korean-American banks in California



Note: As of December 31, 2004 based on SEC filings of each company. Excludes 30% of NARA's balances, which are not from California operations based on NARA's earnings call.



## Experienced Management Team

<u>Name</u>	<u>Title</u>	<u>Banking Experience</u>
Dr. Sung Won Sohn	President and CEO	31 years
Michael J. Winiarski	SVP and CFO	25 years
Suki H. Murayama	SVP and Regional Executive Officer	29 years
Eunice U. Lim	SVP and Acting CCO	24 years



## Future Growth – Organic and External

- Emphasis on sales & service
- Incentive compensation program
- Contiguous market penetration
- Upgrade existing products
- Introduce new products



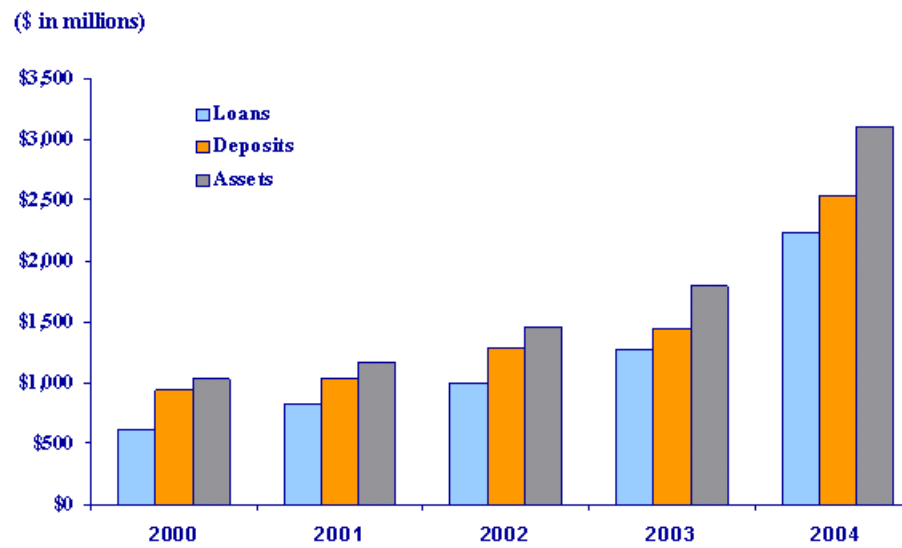
## By executing on our strategy...

Customers will...	refer business
Employees will...	say Hanmi is a great place to work
Investors will...	consider HAFC a superior investment



# Financial Performance

## Consistent Balance Sheet Growth

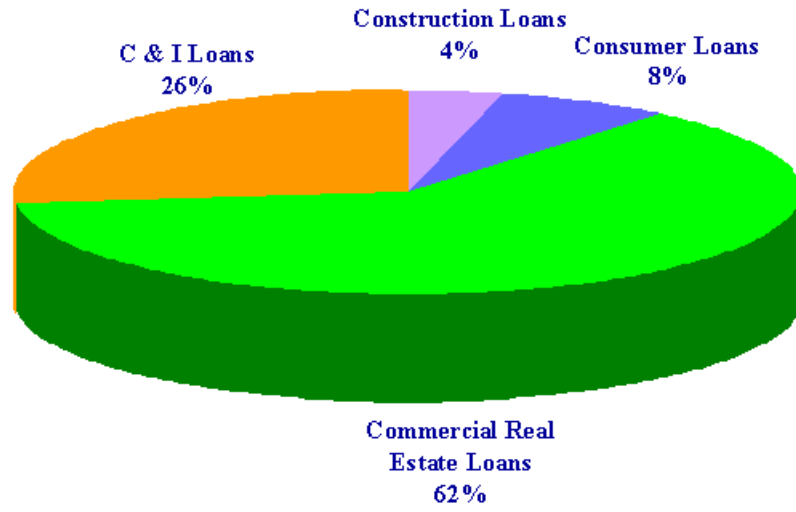






# Loan Portfolio

As of March 31, 2005





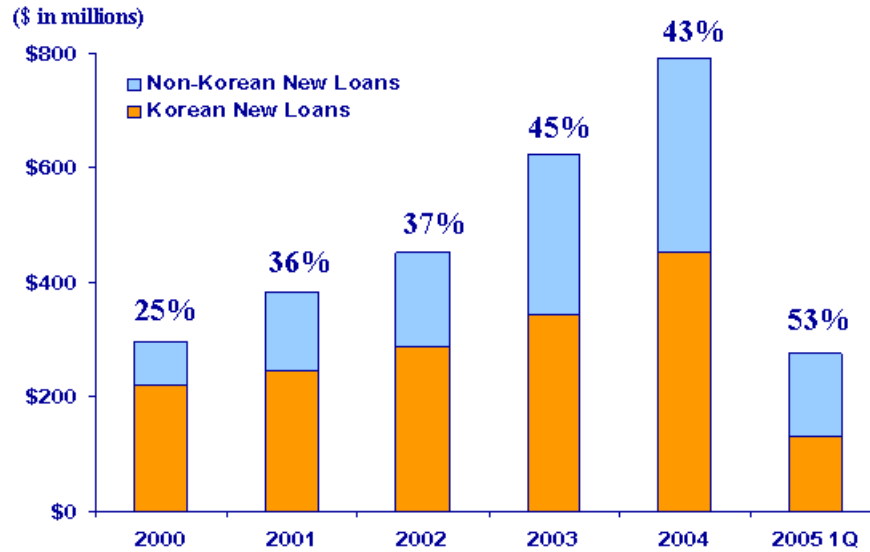
## Specialty Lending Activities

- Robust SBA loan production
  - ◆ 3rd largest SBA lender in LA district in 2004
  - ◆ 4th largest SBA lender in California in 2004
- Specialized in low income housing lending
  - ◆ \$49 million low income housing loans booked in 2004
  - ◆ Sponsored six recipients of AHP grants awarded by the FHLB
- Trade finance
  - ◆ The average loan balance in the first quarter 2005 was \$81 million.
- Syndication of loans
  - ◆ \$7 million in participation loans from transaction amounts totaling \$31 million booked for the first quarter of 2005



## Korean vs. Non-Korean Business

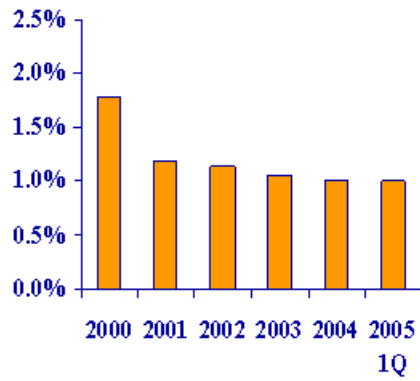
Hanmi has extended service to neighboring ethnic communities.



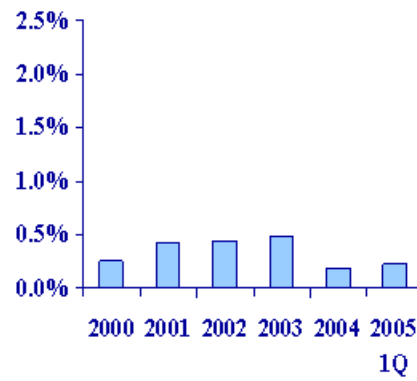


# Sound Asset Quality

Loan Loss Allowance/Gross Loans

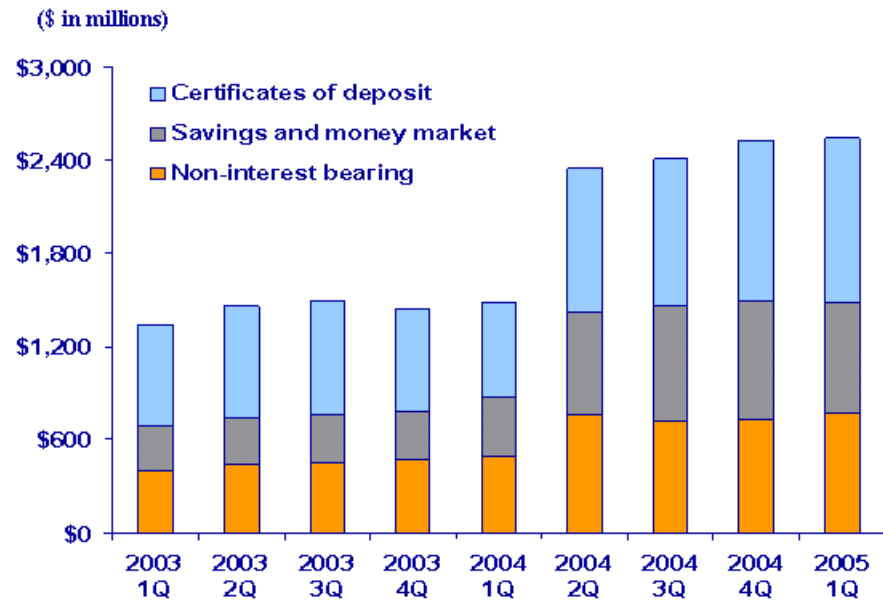


Non Performing Assets/Total Assets





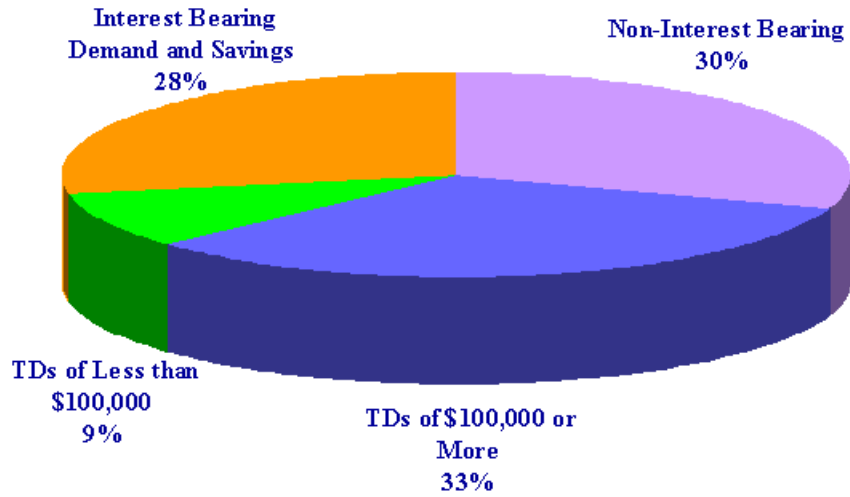
# Solid Deposits Franchise





# Deposits Composition

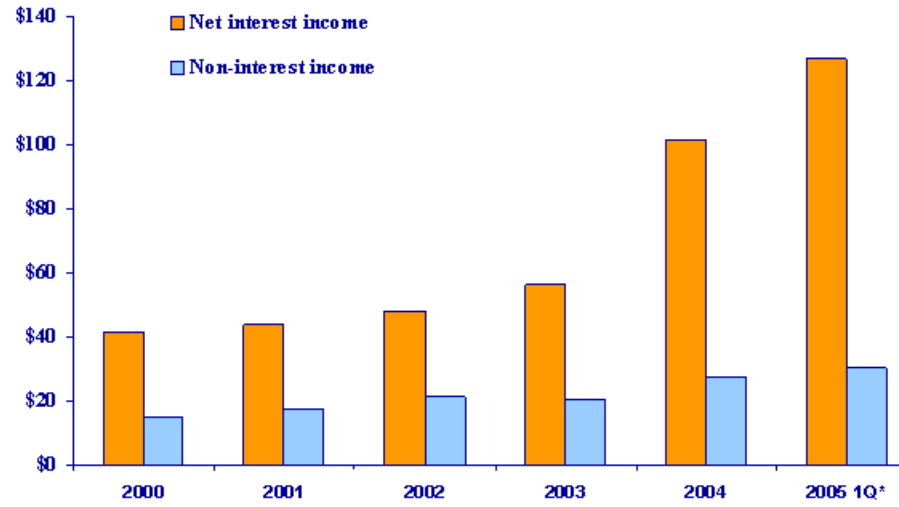
As of March 31, 2005





# Revenue Growth

(\$ in millions)

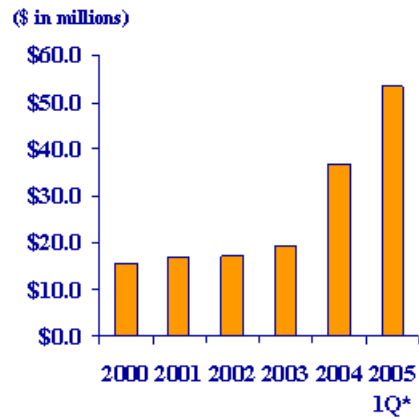


\*Annualized numbers

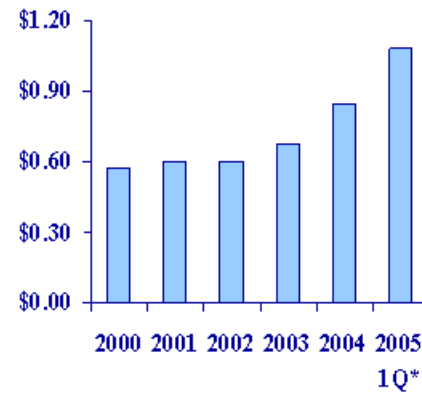


# Net Income and Diluted EPS

**Net Income**



**Diluted EPS<sup>1</sup>**



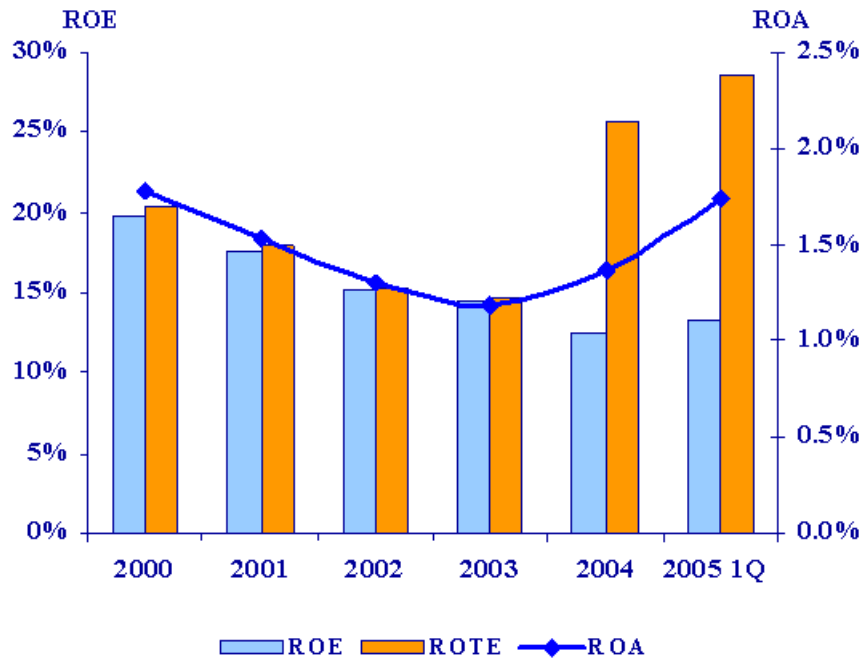
<sup>1</sup>Reflects recent 2:1 stock split

\*Annualized numbers





## Return on Average Equity / Assets



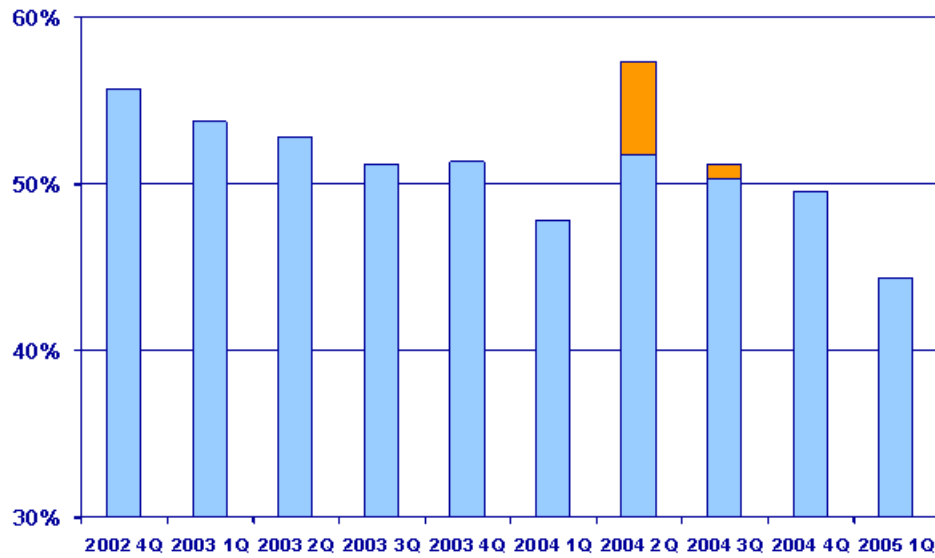


## Profitability Ratio Trends

	<u>4Q 03</u>	<u>1Q 04</u>	<u>2Q 04</u>	<u>3Q 04</u>	<u>4Q 04</u>	<u>1Q 05</u>
<b>Yield</b>	5.09 %	5.25 %	5.32 %	5.66 %	6.06 %	6.38 %
<b>Cost of Funds</b>	1.77 %	1.80 %	1.80 %	1.87 %	2.18 %	2.39 %
<b>Spread</b>	3.32 %	3.45 %	3.52 %	3.79 %	3.88 %	3.99 %
<b>NIM</b>	3.87 %	4.02 %	4.05 %	4.32 %	4.51 %	4.70 %



## Efficiency Ratio Trend



\*Reflects restructuring expenses related to the PUB merger

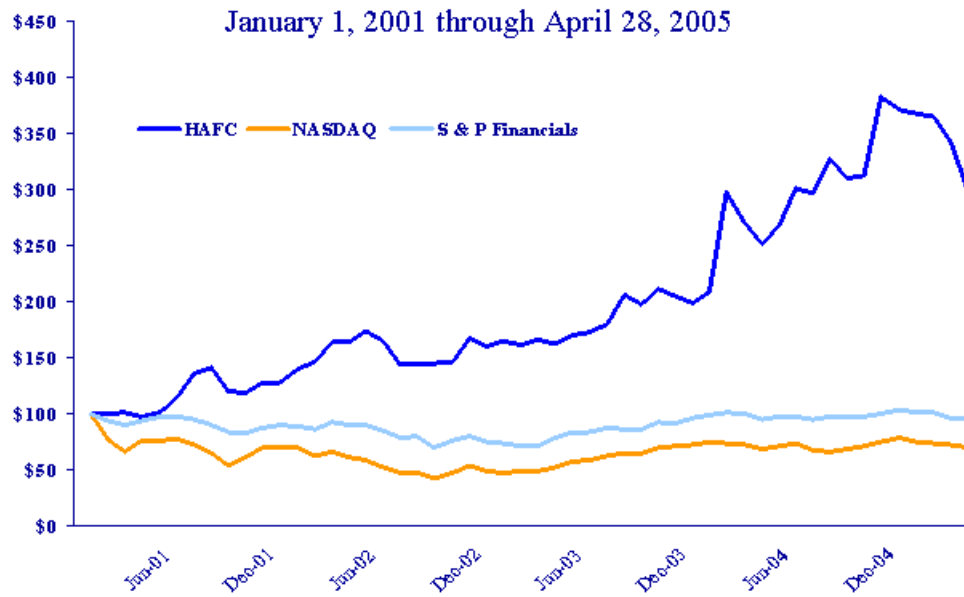


## PUB Merger Progress

- **Integration substantially completed**
  - ◆ Achieved anticipated annualized cost savings of \$10.9 million
  - ◆ 5 branches closed
  - ◆ Successful customer retention
  - ◆ Number of employees reduced to 514 from 670



# Stock Performance



\*Investing \$100 (price reflects dividends)



## Compelling Investment Opportunity

- Dominant franchise in the attractive, high growth California-based Korean-American marketplace
- Proven expertise serving growing immigrant markets
- Experienced management team
- High quality loan portfolio coupled with attractive core deposit franchise
- Balance sheet well positioned to take advantage of a rising interest rate environment



## Stock Summary

■ Ticker Symbol:	HAFC (Nasdaq)
■ Recent Price <sup>1</sup> :	\$14.55
■ Shares Outstanding <sup>1</sup> :	49.6 million
■ Market Capitalization <sup>1</sup> :	\$722 million
■ Average Daily Volume <sup>2</sup> :	186,318 shares
■ Trailing Twelve Months Price/Earnings Ratio <sup>3</sup> :	15.73
■ Annual Dividend:	\$0.20 per share
■ Current Dividend Yield <sup>1</sup> :	1.37%

1. As of April 28, 2005

2. Three-month average daily volume as of April 28, 2005

3. Trailing twelve months through March 31, 2005



HANMI FINANCIAL  
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