
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): February 28, 2007

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 7.01.

On February 28, 2007, Mr. Michael J. Winiarski, our Chief Financial Officer will make presentations to investors about Hanmi Financial Corp.'s business at the Keefe, Bruyette & Woods' 2007 Regional Bank Conference in Boston. 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 Investor 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: February 28, 2007

Hanmi Financial Corporation

By: /s/ Sung Won Sohn

Sung Won Sohn
President and Chief Executive Officer

EXHIBIT INDEX

Exhibit No.	Exhibit
99.1	Investor Presentation Slides



KBW's Regional Bank Conference
February 28, 2007

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, 2005, Form 10-Q for the quarter ended September 30, 2006 and other filings. 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.

 **Hanmi Bank**

Korean-American Market

- Korea-American market nine-year history
 - Loans: 26% CAGR
 - Deposits: 23% 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

(Source: US Korean Embassy and 2001 SBA Report)



Target Market Growth Drivers

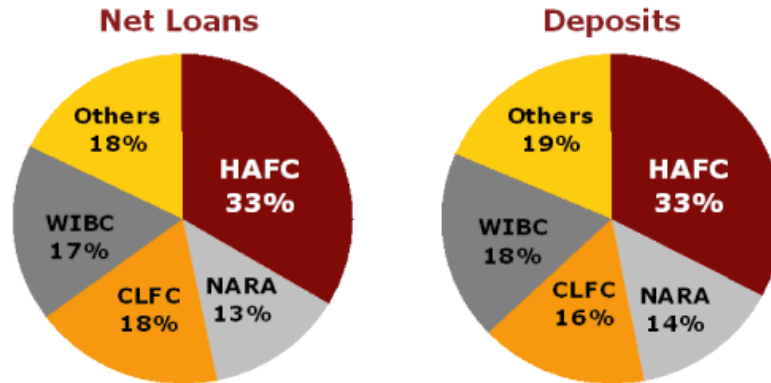
- Increased wealth in Korean-American community
- Korea is the 11th largest economy with \$17 billion current account surplus in 2005
- Continuing immigration trend from Korea
- Wealthier and better educated recent immigrants
- Korea recently relaxed restrictions on overseas investment

Hanmi's Core Competencies

- Expertise in serving ethnic immigrant market
- Expertise in real estate lending
- Expertise in small business lending

Loans & Deposits Market Shares

Commanding market share among Korean-American banks in California.



Note: As of December 31, 2006 based on SEC & FDIC filings of each company. Excludes 27% of NARA's balances, which are not from California based operations per 2006 FDIC deposit market share data.

 **Hanmi Bank**

Experienced Management Team

Name	Title	Banking Experience
Sung Won Sohn, Ph. D.	President and CEO	33 years
Kurt M. Wegleitner	EVP and CCO	27 years
Michael J. Winiarski	SVP and CFO	27 years

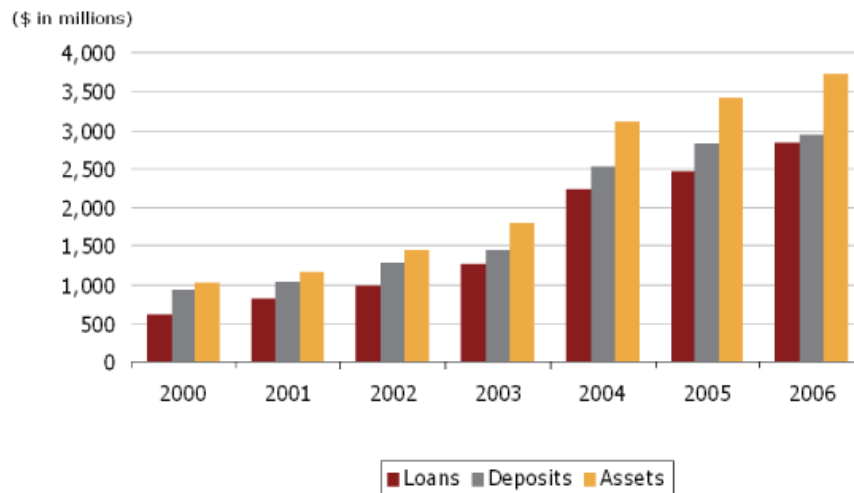
Future Growth

Organic and External

- Experienced management team
- Extensive branch network
- Emphasis on sales & services
- Incentive compensation plan
- Contiguous market penetration
- Upgrade existing products
- Introduce new products

Financial Performance

Consistent Balance Sheet Growth

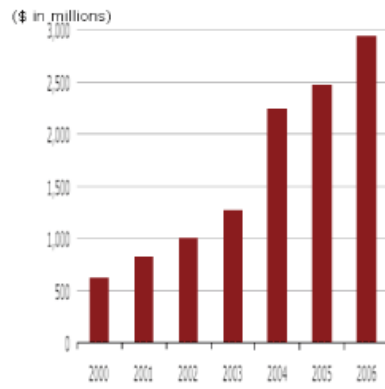


 **Hanmi Bank**

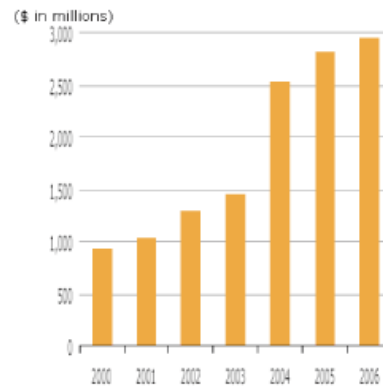
Financial Performance

Consistent Balance Sheet Growth

Net Loans

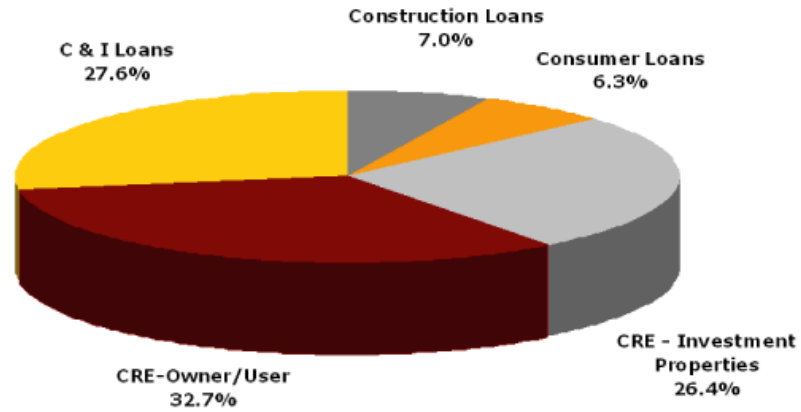


Deposits



Loan Portfolio

As of December 31, 2006



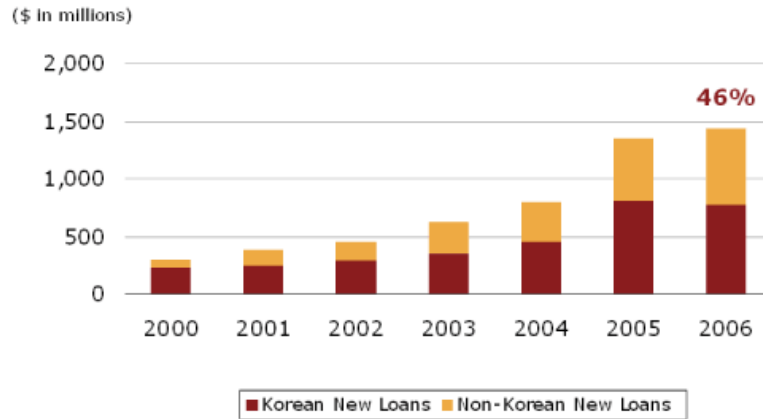
 **Hanmi Bank**

Specialty Lending Activities

- Robust SBA loan production
 - 9th largest SBA lender in California in 2005
 - 7 loan production offices
- Specialized in low income housing lending
 - \$31 million low income housing loans booked in 2006
- Trade finance
 - The average loan portfolio balance in the fourth quarter of 2006 was \$132 million.

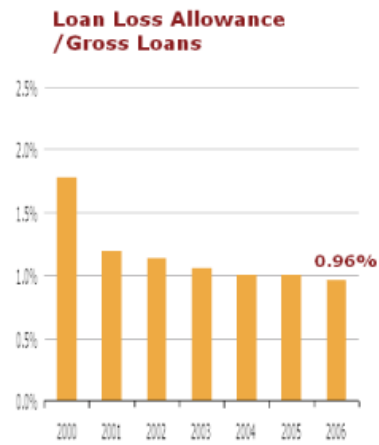
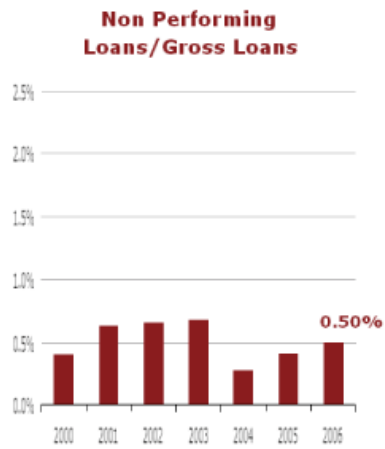
Korean vs. Non-Korean Business

Hanmi has extended services to neighboring ethnic communities.

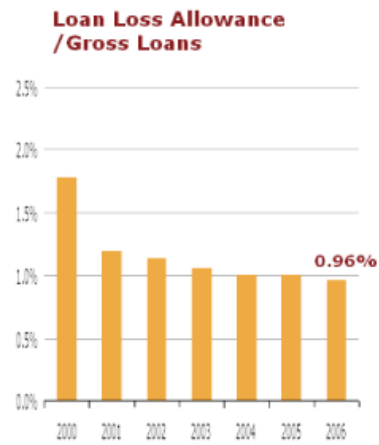
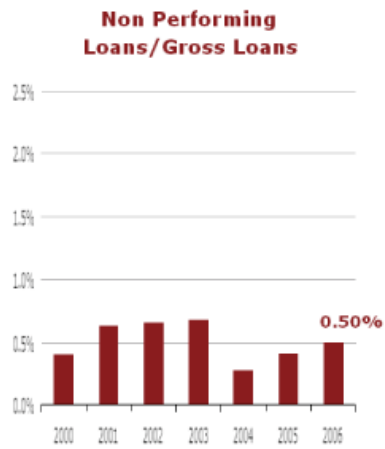


 **Hanmi Bank**

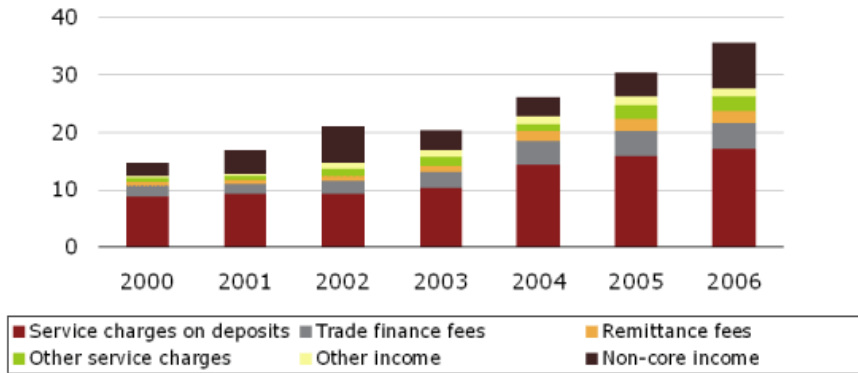
Sound Asset Quality



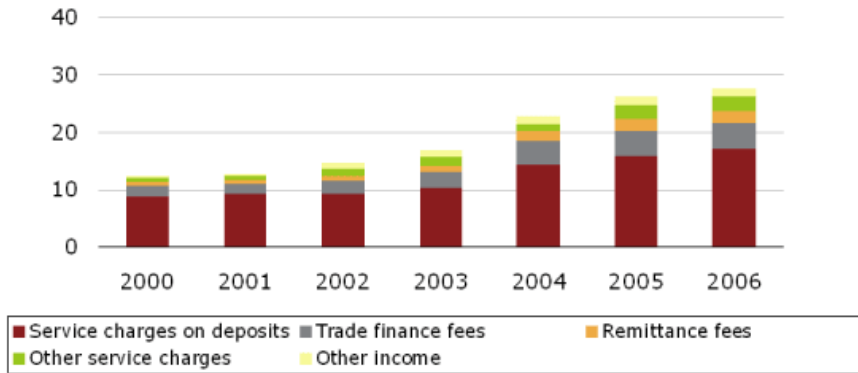
Sound Asset Quality



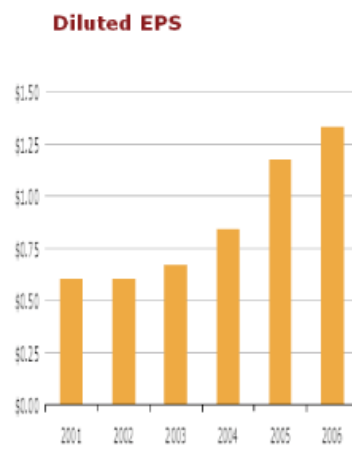
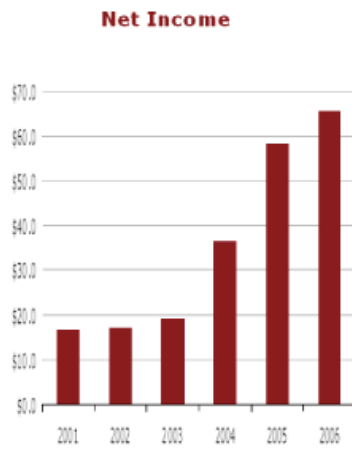
Non-interest Income Growth



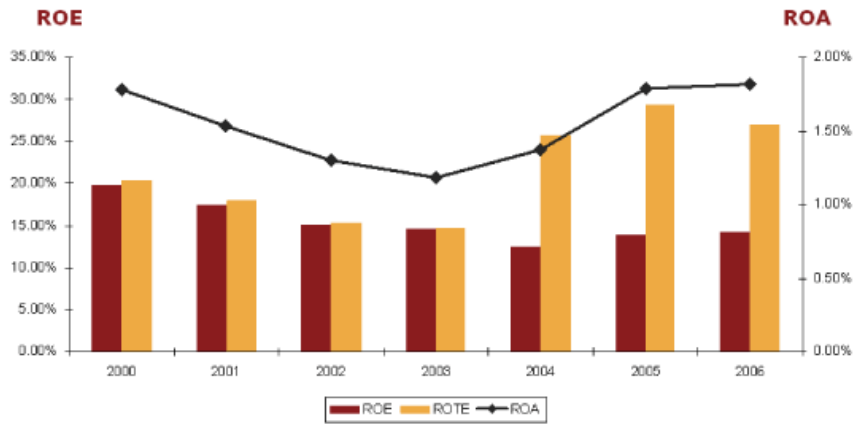
Non-interest Income Growth



Net Income and Diluted EPS



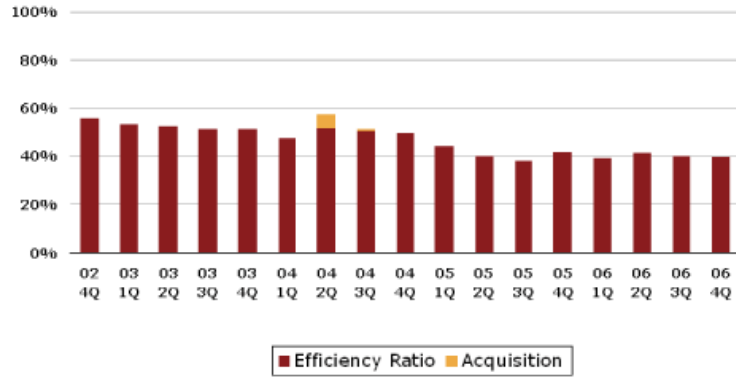
Return on Average Equity / Assets



Profitability Ratio Trends

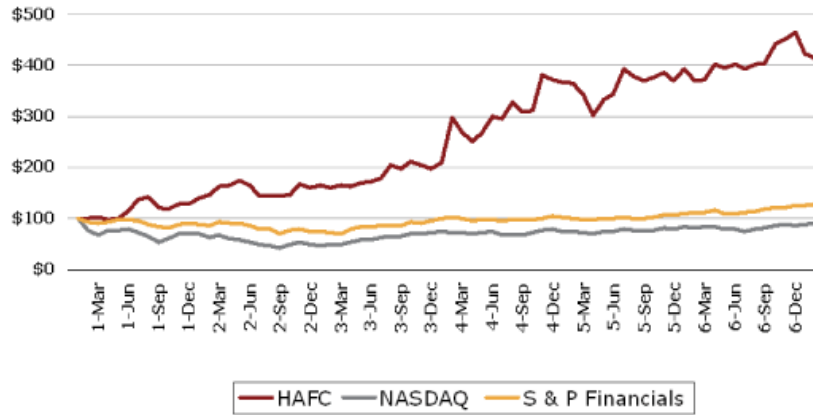
	2003	2004	2005	2006
Yield	5.03%	5.68%	7.00%	8.09%
Cost of Funds	1.97%	1.93%	3.04%	4.50%
Spread	3.06%	3.75%	3.96%	3.59%
NIM	3.68%	4.31%	4.83%	4.78%

Efficiency Ratio



Stock Performance

January 1, 2001 through February 16, 2007



Investing \$100 (price reflects stock split impact)



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