

---

---

**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): **June 5, 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))
- 
-

**Item 7.01.**

Dr. Sung Won Sohn, our Chief Executive Officer and President and Mr. Michael J. Winiarski, our Chief Financial Officer will make presentations to investors about Hanmi Financial Corp.'s business on June 5, 2007 at the BMO Capital Markets Asian-American Bank Tour, on June 7, 2007 at Keefe, Bruyette & Woods West Coast Bank Trip in Los Angeles and from June 11 to June 13, 2007 at the non-deal road show with Friedman Billings Ramsey Group Inc. in Boston and New York. 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](http://www.hanmibank.com).

**Item 9.01**

(d) 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: June 5, 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

 **Hanmi Bank**

June 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; our ability to successfully integrate any acquisition we may make; 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, 2006, Form 10-Q for the quarter ended March 31, 2007 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 except as required by laws.

 **Hanmi Bank**

---



---

## Korean-American Market

- Korean-American market nine-year (1997-2006) 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-American
- High savings rate

(Source: US Korean Embassy and 2001 SBA Report)

 **Hanmi Bank**

---



---

## Target Market Growth Drivers

- Increased wealth in Korean-American community
- Korea is the 12<sup>th</sup> largest economy with a \$6 billion current account surplus in 2006.
- Continuing immigration trend from Korea
- Wealthier and better educated recent immigrants
- Korea recently relaxed restrictions on overseas investment.



---

## Hanmi's Core Competencies

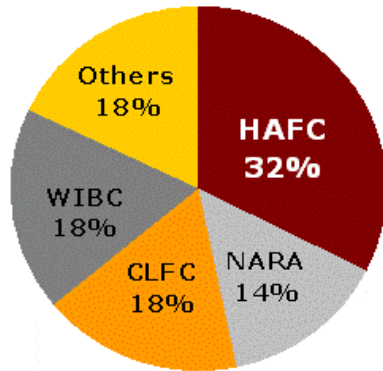
- Expertise in serving ethnic immigrant markets
- Expertise in real estate lending
- Expertise in small business lending

---

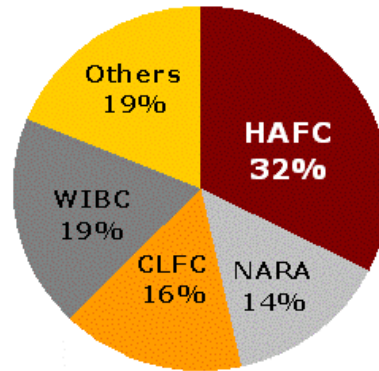
# Loan & Deposit Market Shares

Commanding market share among Korean-American banks in California

**Net Loans**



**Deposits**



Note: As of March 31, 2007, 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.

---

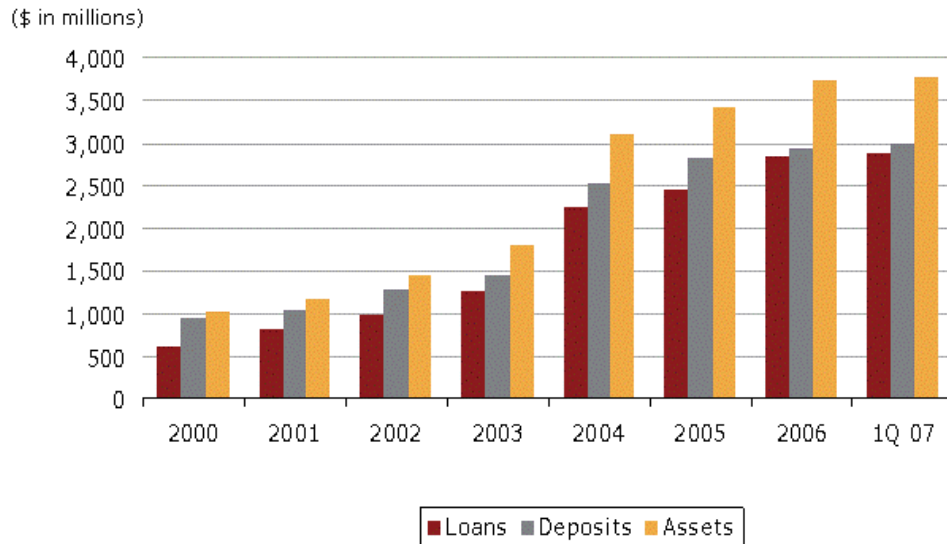
## **Future Growth**

### **Organic and External**

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

# Financial Performance

## Consistent Balance Sheet Growth



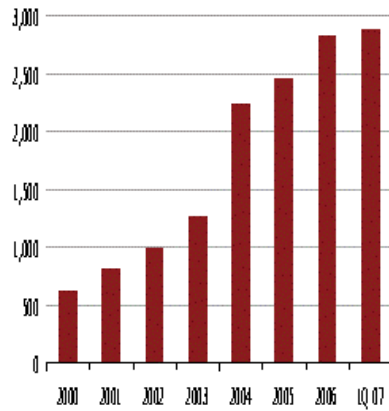
 **Hanmi Bank**

# Financial Performance

## Consistent Balance Sheet Growth

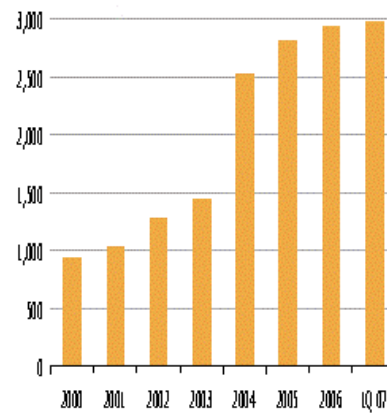
### Net Loans

(\$ in millions)



### Deposits

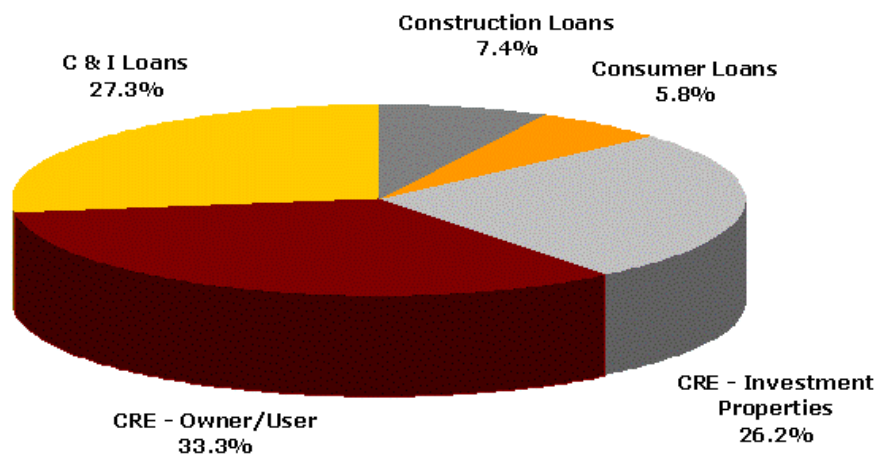
(\$ in millions)



---

# Loan Portfolio

As of March 31, 2007



 **Hanmi Bank**

---

---

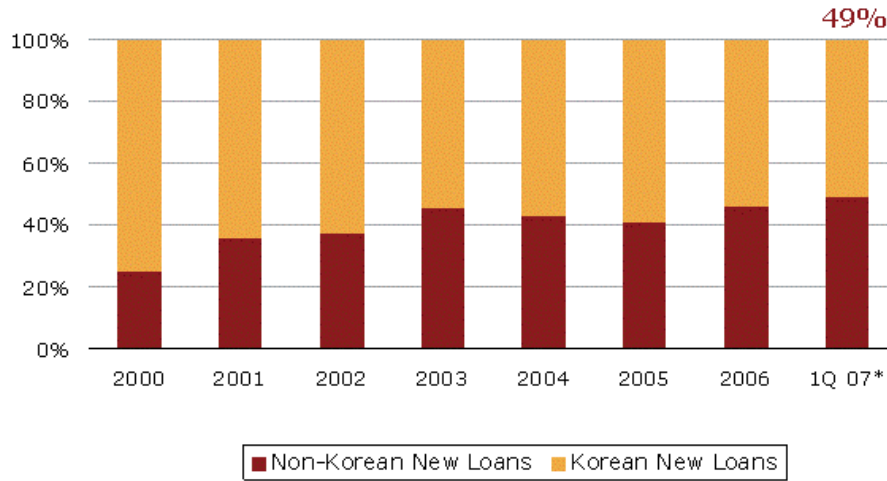
---

## 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 closed in the 1<sup>st</sup> quarter of 2007
- Trade finance
  - The average loan portfolio balance in the first quarter of 2007 was \$127 million.

# Korean vs. Non-Korean Business

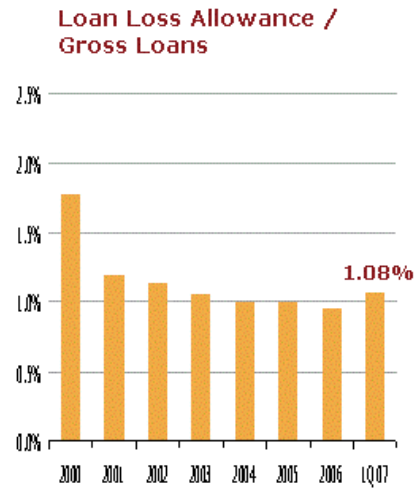
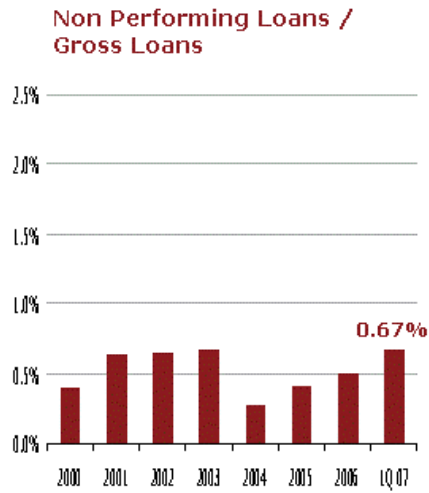
Hanmi has extended services to neighboring ethnic communities.



 **Hanmi Bank**



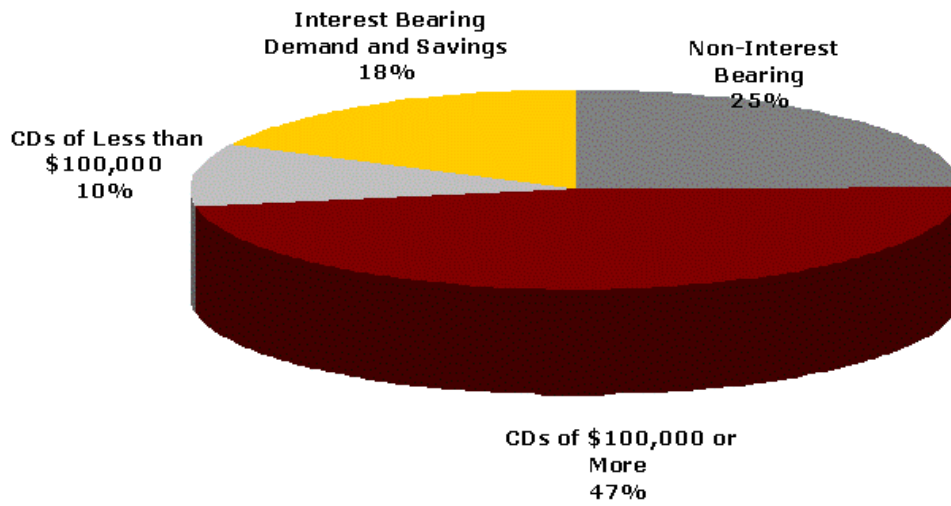
# Sound Asset Quality



---

# Deposits Composition

As of March 31, 2007



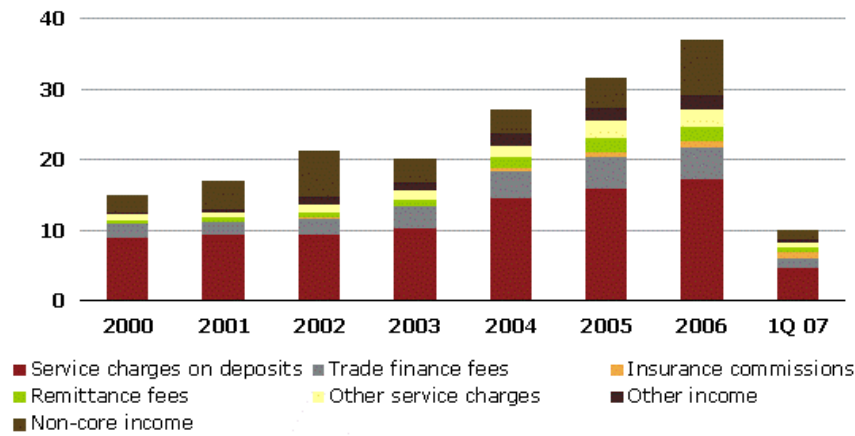
 **Hanmi Bank**

---

---

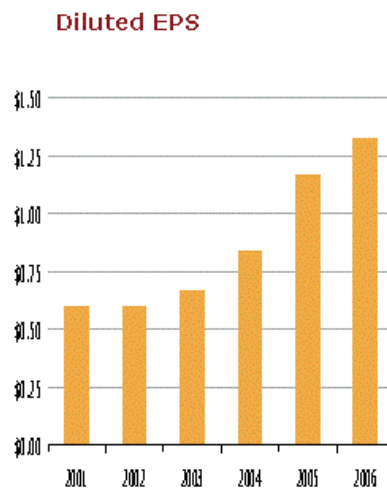
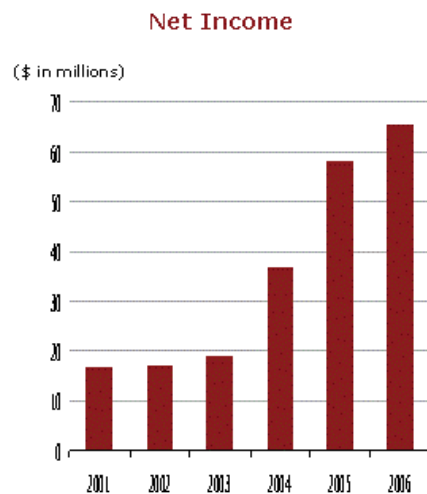
# Non-interest Income Growth

(\$ in millions)

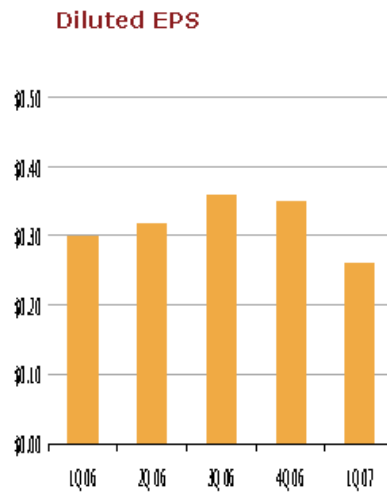
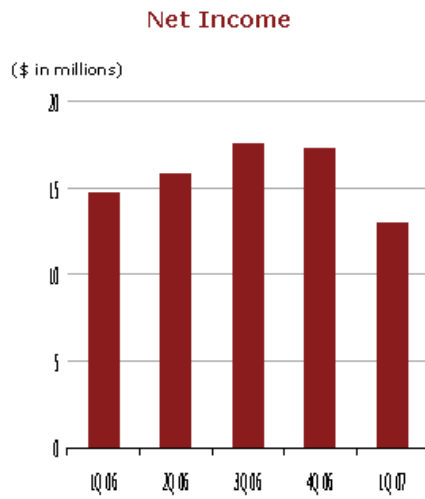


---

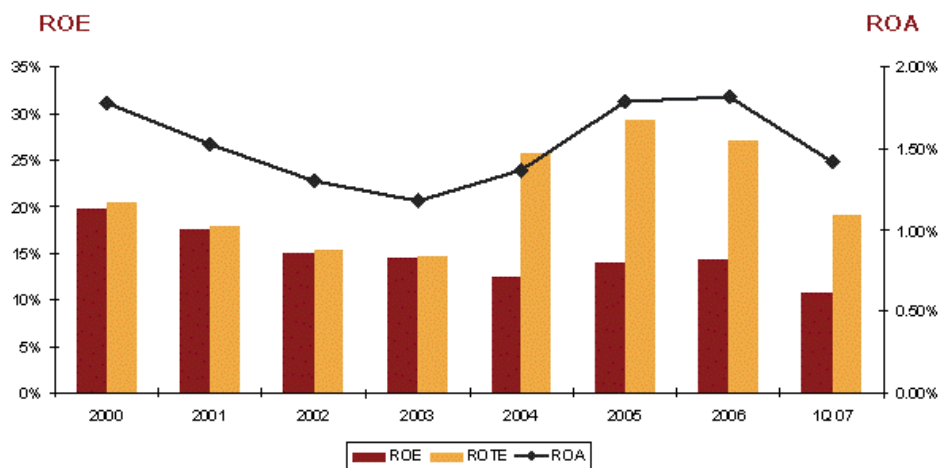
# Net Income and Diluted EPS



# Net Income and Diluted EPS



## Return on Average Equity / Assets

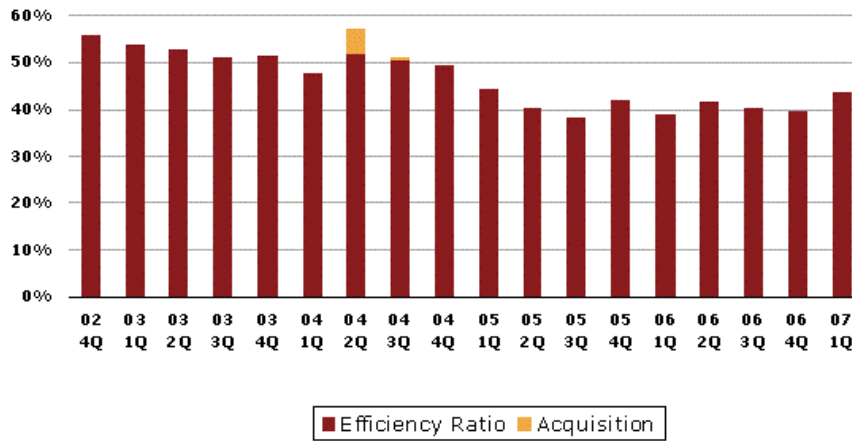


---

## Profitability Ratio Trends

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>1Q 07</u>
Yield	5.03%	5.68%	7.00%	8.09%	8.23%
Cost of Funds	1.97%	1.93%	3.04%	4.50%	4.87%
Spread	3.06%	3.75%	3.96%	3.59%	3.36%
NIM	3.68%	4.31%	4.83%	4.78%	4.61%

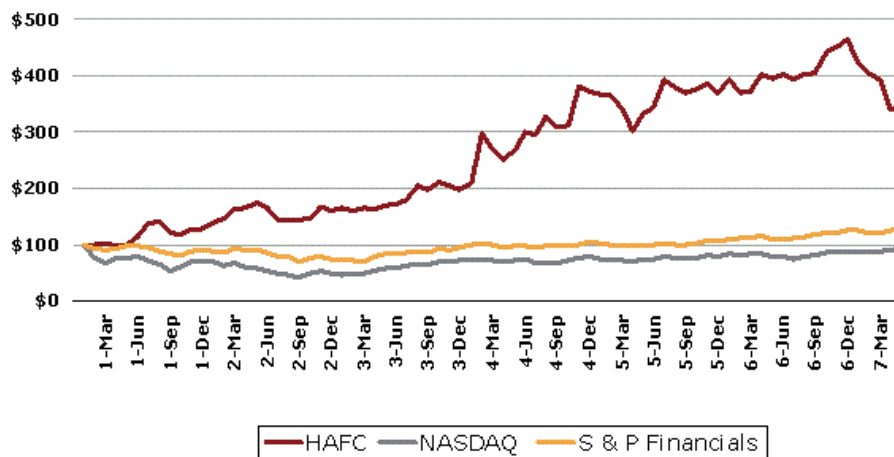
# Efficiency Ratio





# Stock Performance

January 1, 2001 through May 18, 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