
**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): September 11, 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.

From September 11 to September 12, 2007, Dr. Sung Won Sohn, our President and Chief Executive Officer and Mr. Michael J. Winiarski, our Chief Financial Officer will make presentations to investors about Hanmi Financial Corp.'s business at the Lehman Brothers 2007 Financial Services Conference and other meetings in 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.

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: September 11, 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



Lehman Brothers 2007 Financial Services Conference
September 12, 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 June 30, 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 law.

 **Hanmi Bank**

Korean-American Market

- Korean-American market nine-year (1997-2006) history
 - Loans: 26% CAGR
 - Deposits: 23% CAGR
- 40% of the Korean-American population of 2.2 million 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 12th 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.

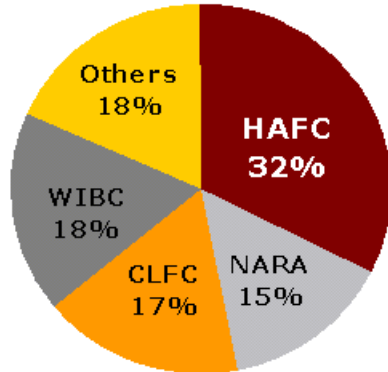
Hanmi's Core Competencies

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

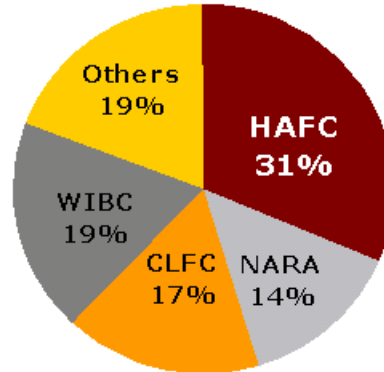
Loan & Deposit Market Shares

Commanding market share among Korean-American banks in California

Net Loans



Deposits

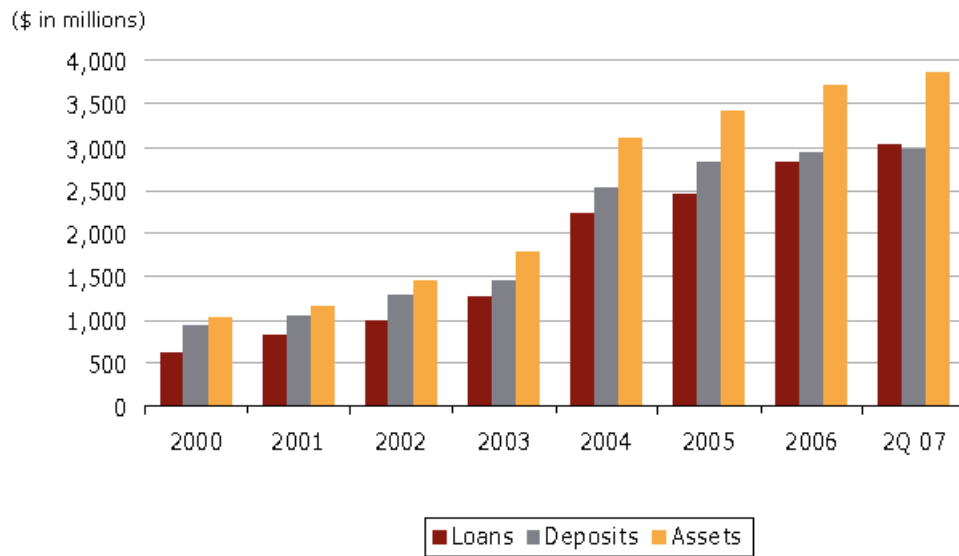


Note: As of June 30, 2007, based on SEC & FDIC filings of each company. Excludes 27% of NARA's balances, which are not from California-based operations per 2006 FDIC deposit market share data.

 **Hanmi Bank**

Financial Performance

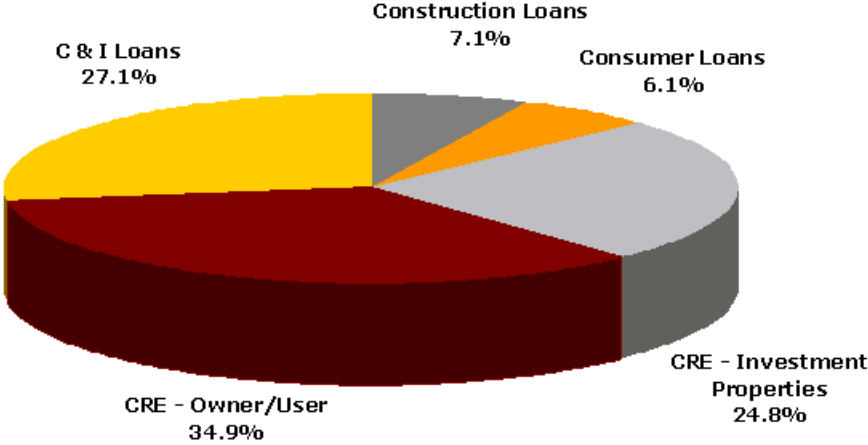
Consistent Balance Sheet Growth



 **Hanmi Bank**

Loan Portfolio

As of June 30, 2007

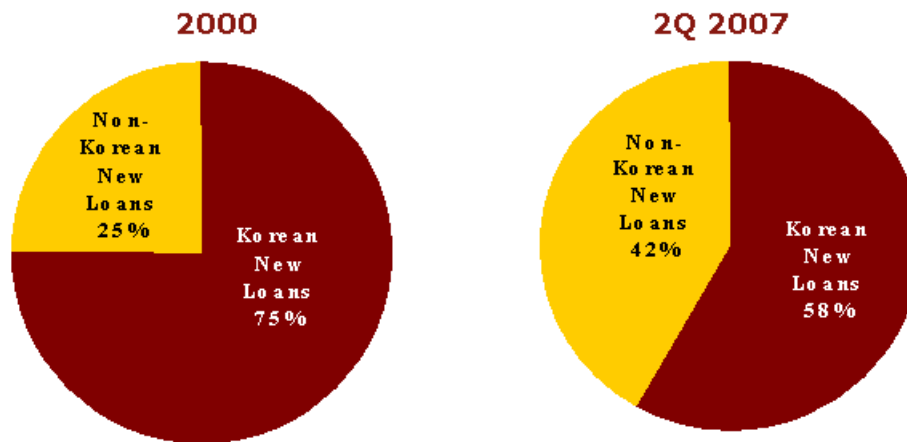


Specialty Lending Activities

- Robust SBA loan production
 - Seven loan production offices
- Specialized in low-income housing lending
 - \$33 million low-income housing loans closed in the 1st half of 2007
- Trade finance
 - The average loan portfolio balance in the second quarter of 2007 was \$131 million.

Korean vs. Non-Korean Business

Hanmi has extended services to neighboring ethnic communities.

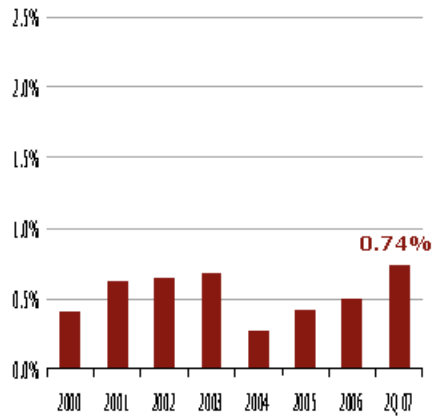


*Data was collected from funded loan list, using only surnames.

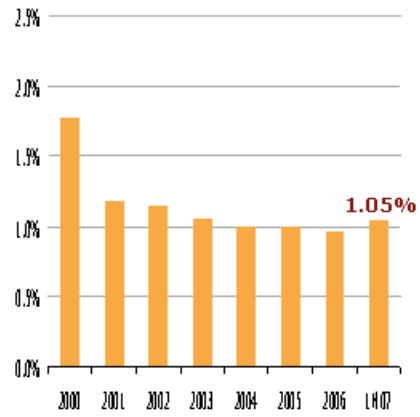
 **Hanmi Bank**

Sound Asset Quality

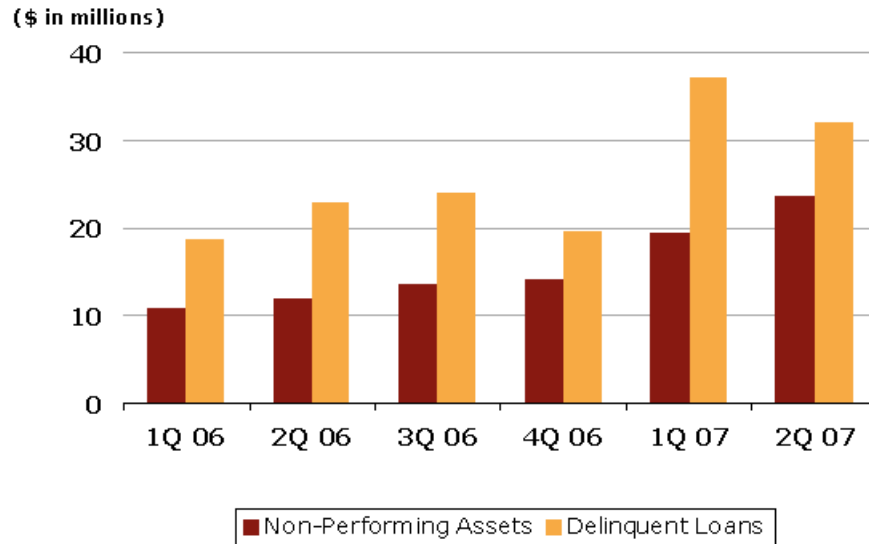
Non Performing Loans / Gross Loans



Loan Loss Allowance / Gross Loans

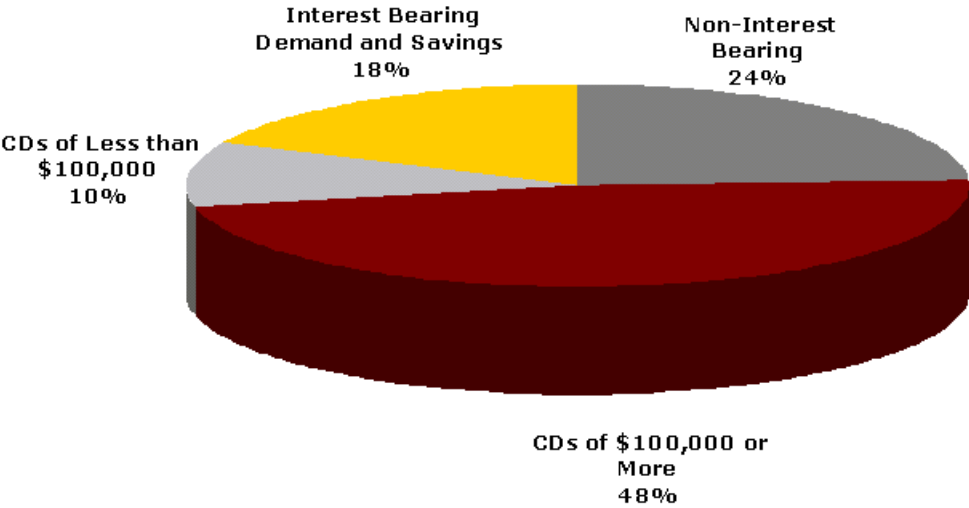


Asset Quality Trends

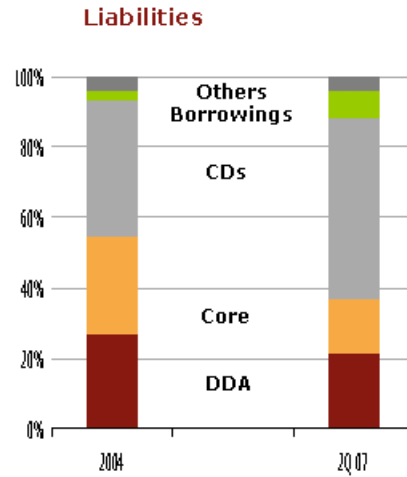
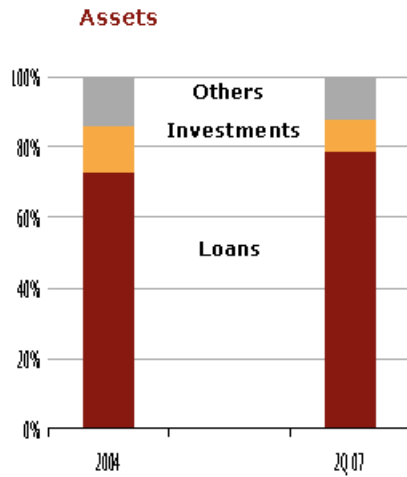


Deposits Composition

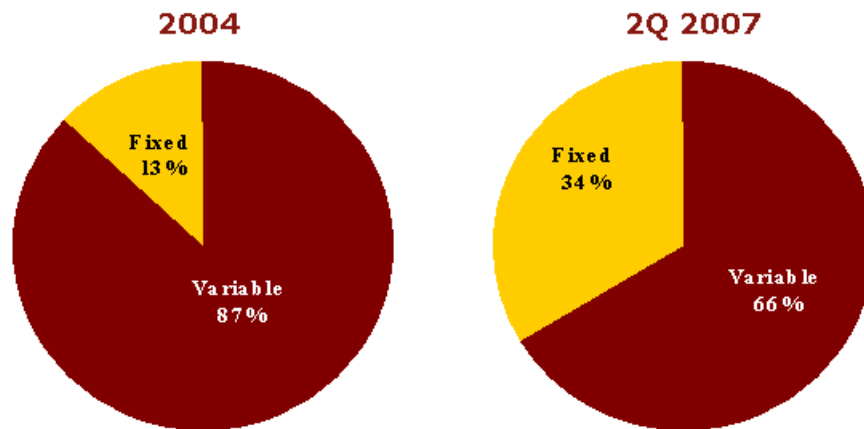
As of June 30, 2007



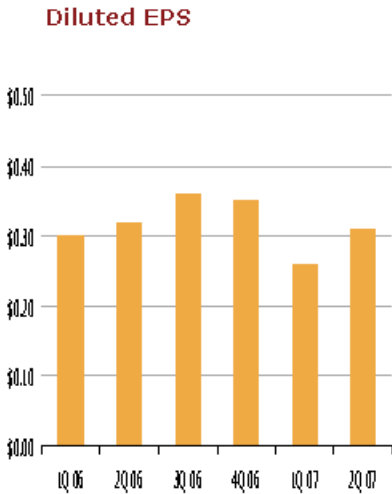
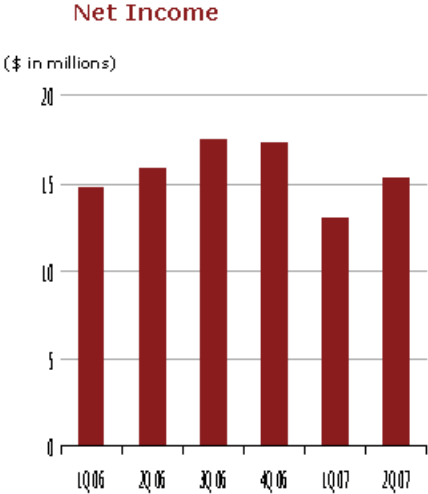
Change of Balance Sheet Mix



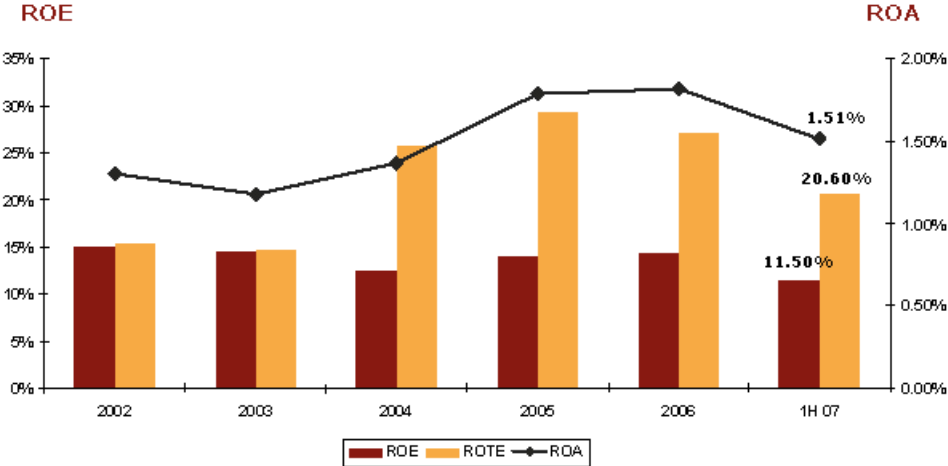
Fixed vs. Adjustable Loan Mix



Net Income and Diluted EPS



Return on Average Equity / Assets

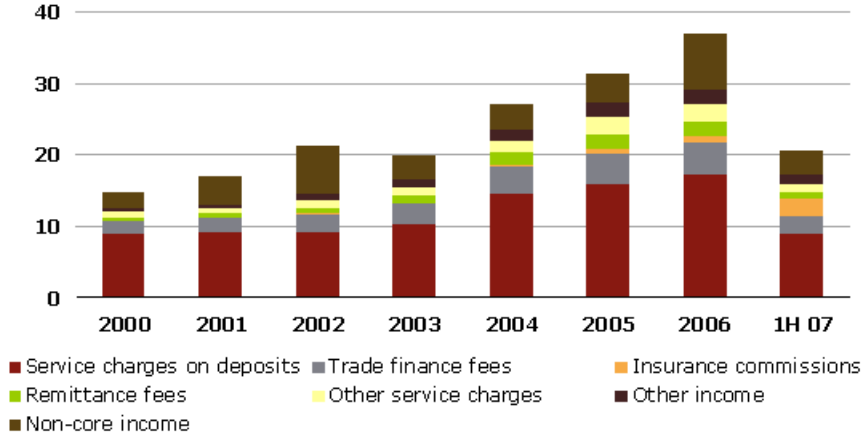


Profitability Ratio Trends

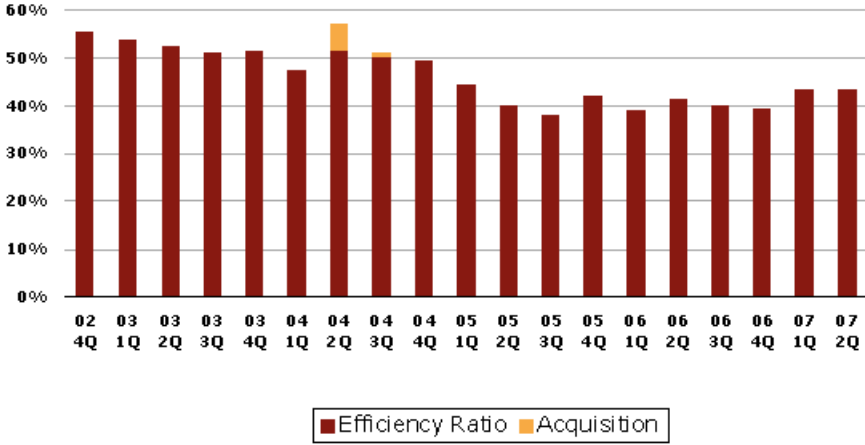
	<u>1Q 06</u>	<u>2Q 06</u>	<u>3Q 06</u>	<u>4Q 06</u>	<u>1Q 07</u>	<u>2Q 07</u>
Loan Yield	8.46%	8.65%	8.89%	8.77%	8.80%	8.68%
Asset Yield	7.82%	8.06%	8.29%	8.18%	8.23%	8.17%
Cost of Funds	3.97%	4.37%	4.73%	4.85%	4.87%	4.92%
Spread	3.85%	3.69%	3.56%	3.33%	3.36%	3.25%
NIM	4.92%	4.84%	4.79%	4.59%	4.61%	4.51%

Non-interest Income Growth

(\$ in millions)



Efficiency Ratio



Capital Management

- Total Risk-Based Capital Ratio

- Hanmi Financial	11.59%
- Well-Capitalized Level	10.00%

- Uses of Capital

- Acquisitions
- Organic growth
- Stock repurchases
- Dividends

Next Several Years

Key Directions

Regional Bank

Korean Generations

Multi-ethnic

 **Hanmi Bank**

Regional Bank

Products & Services

Pricing & Funding

Organization

Size

Multi-ethnic

Chinese

Vietnamese

Middle-eastern

Size

*Where Is
Growth?*

Organic Growth

New Products

New Services

Technology

 **Hanmi Bank**



Non-Organic Growth

New Branches

New LPOs

New Business

M&A

 **Hanmi Bank**

Geography

Branches

LPOs

M&A

LPOs

Depth

Breadth

M&A

Koreatown

S.F.

NY/NJ

Atlanta

Seattle

 **Hanmi Bank**



Products

Real Estate

Non-real Estate

Fee-based

Non-real Estate

ABL

Cashflow

Fee Income

Cash Management

Insurance

Wealth Management

Internet Banking

Loan Sales

 **Hanmi Bank**

Delivery: B&M

Branches

Mini-branches

Ethnic Branches

LPOs

BDOs

 **Hanmi Bank**

Delivery: Tech

Tele-banking

Fax Banking

Mobile Banking

ATM

Remote Capture

 **Hanmi Bank**

Human Resources

 **Hanmi Bank**

E3Wow

1. Welcome

2. Communication

3. Recognition

Hanmi U

New Employees

---- *Recruit, Hire, Deploy*

Current Employees

---- *Engagement*

 **Hanmi Bank**

Winner!

 **Hanmi Bank**
