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 26, 2008

Hanmi Financial Corporation

(Exact Name of Registrant as Specified in Charter)

000-30421

(State or Other Jurisdiction of Incorporation)

Delaware

(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 appreciate 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 8.01 Other Events

On June 26, 2008, Hanmi Financial Corporation issued a press release to announce a reduction in its quarterly cash dividend from previous level of \$0.06 per share to \$0.03 per share, payable on or about July 21, 2008 to shareholders of record on July 7, 2008. A copy of this press release is attached hereto as Exhibit 99.1 and incorporated herein by reference

Item 9.01 Financial Statements and Exhibits.

99.1 Press release of June 26, 2008 announcing reduction of dividend payment.

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 27, 2008

Hanmi Financial Corporation

By: <u>/s/ Jay S. Yoo</u> Jay S. Yoo President and Chief Executive Officer

ÖHanmi Bank

HANMI FINANCIAL CORP. DECLARES \$0.03 QUARTERLY CASH DIVIDEND

LOS ANGELES — June 26, 2008 — Hanmi Financial Corporation (Nasdaq: HAFC), the holding company of Hanmi Bank, announced that its Board of Directors has declared a common stock cash dividend of \$0.03 per share payable on or about July 21, 2008 to shareholders of record on July 7, 2008.

"The Board's decision to reduce the dividend from its previous level of \$0.06 per share reflects our ongoing concern with asset quality in today's challenging economic environment," said Won R. Yoon, M.D., Chairman. "Prudence dictates that we act to conserve capital while simultaneously serving the best interests of our shareholders, to whom the cash dividend is clearly important."

About Hanmi Financial Corporation:

Headquartered in Los Angeles, Hanmi Bank, a wholly owned subsidiary of Hanmi Financial Corporation, provides services to the multi-ethnic communities of California, with 25 full-service offices in Los Angeles, Orange, San Bernardino, San Francisco, Santa Clara and San Diego counties, and nine loan production offices in California, Colorado, Georgia, Illinois, Texas, Virginia and Washington. Hanmi Bank specializes in commercial, SBA, trade finance and consumer lending, and is a recognized community leader. Hanmi Bank's mission is to provide a full range of quality products and premier services to its customers and to maximize shareholder value. Additional information is available at <u>www.hanmifinancial.com</u>.

Forward-Looking Statements:

This release contains forward-looking statements, which are included in accordance with the "safe harbor" provisions of the Private Securities Litigation Reform Act of 1995. In some cases, you can identify forward-looking statements by terminology such as "may," "will," "should," "could," "expects," "plans," "intends," "anticipates," "believes," "estimates," "predicts," "potential," or "continue," or the negative of such terms and other comparable terminology. Although we believe that the expectations reflected in the forward-looking statements are reasonable, we cannot guarantee future results, levels of activity, performance or achievements. These statements involve known and unknown risks, uncertainties and other factors that may cause our actual results, levels of activity, performance or achievements to differ from those expressed or implied by the forward-looking statement. These factors include the following: general economic and business conditions in those areas in which we operate; demographic changes; competition for loans and deposits; fluctuations in interest rates; risks of natural disasters related to our real estate portfolio; risks associated with SBA loans; changes in governmental regulation; ability to receive regulatory approval for Hanmi Bank to declare dividends to Hanmi Financial; credit quality and the effect of credit quality on our provision for credit losses and allowance for loan losses; the ability of borrowers to perform under the terms of their loans and other terms of credit agreements; our ability to successfully integrate acquisitions we may make; the availability of capital to fund the expansion of our business; and changes in securities markets. In addition, we set forth certain risks in our reports filed with the Securities and Exchange Commission, including our Annual Report on Form 10-K for the fiscal year ended December 31, 2007, which could cause actual results to differ from those projected. We undertake no obligation to update such forward-looking statements except as required by law.

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