
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): **April 28, 2004**

Hanmi Financial Corporation

(Exact Name of Registrant as Specified in 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 of former address, if changed since last report)

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Item 5. Other Events and Regulation FD Disclosure.

On April 28, 2004, Hanmi Financial Corporation issued a press release announcing the issuance of \$20 million in trust preferred securities. A copy of that press release is attached hereto as Exhibit 99.1 and incorporated herein by reference.

Item 7. Financial Statements and Exhibits.

(c) Exhibits.

Exhibit No.	Exhibit
99.1	Press release of Hanmi Financial Corporation, dated April 28, 2004, announcing the issuance of \$20 million in trust preferred securities.

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: April 28, 2004

Hanmi Financial Corporation

By: /s/ Jae Whan Yoo
Jae Whan Yoo
President and Chief Executive Officer

EXHIBIT INDEX

Exhibit No.	Exhibit
99.1	Press release of Hanmi Financial Corporation, dated April 28, 2004, announcing the issuance of \$20 million in trust preferred securities.

Hanmi Financial Corp. Issues \$20 Million in Trust Preferred Securities

LOS ANGELES, April 28, 2004 -- Hanmi Financial Corporation (Nasdaq: HAFC), the holding company for Hanmi Bank, today announced that it has received net proceeds of approximately \$20 million through its participation in a trust preferred securities offering as part of a pooled offering with several other financial institutions. Hanmi issued the trust preferred securities to supplement capital and to allow the Bank to benefit from market opportunities.

Under the terms of the trust preferred transaction, the securities will mature in 30 years and are redeemable, in whole or in part, without penalty, at the option of Hanmi Financial Corporation after five years. The securities have a floating rate, which will be reset quarterly, equal to the three-month LIBOR rate plus 2.63 percent.

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 15 full-service offices in Los Angeles, Orange, Santa Clara and San Diego counties. 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.

Forward-Looking Statements:

This release may contain 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 the Company operates; demographic changes; competition for loans and deposits; fluctuation in interest rates; risks of natural disasters related to the Company's real estate portfolio; risks associated with SBA loans; changes in governmental regulation; credit quality; the availability of capital to fund the expansion of the Company's business; and changes in securities markets. In addition, Hanmi sets forth certain risks in its reports filed with the Securities and Exchange Commission, including the Company's Form 10-Q for the quarter ended September 30,

Exhibit 99.1

2003 and its Annual Report on Form 10-K for the fiscal year ended December 31, 2003, which could cause actual results to differ from those projected.

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