
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): March 1, 2006

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)

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))
-
-

TABLE OF CONTENTS

[Item 7.01.](#)

[Item 9.01](#)

[SIGNATURES](#)

[EXHIBIT INDEX](#)

[Exhibit 99.1](#)

[Table of Contents](#)

Item 7.01.

On March 1, 2006 beginning at 8:00 a.m. EST, Mr. Michael Winiarski, our Chief Financial Officer will make several presentations to investors about Hanmi Financial Corp.'s business at the Wedbush Morgan Securities 2006 Small Cap Investor Conference. 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 Wedbush Morgan 2006 Small Cap Investor Conference 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: March 1, 2006

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 FINANCIAL
CORPORATION

Nasdaq: HAFC

Wedbush Morgan 2006 Small Cap Investor Conference

March 2006



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, 2004, Form 10-Q for the quarter ended September 30, 2005 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.



Opportunities

Opportunities

Opportunities



Korean-American Market

- Korean-American market five-year history
 - Loans: 29% CAGR
 - Deposits: 24% 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

(Sources: US Korean Embassy and 2001 SBA Report)



Target Market Growth Drivers

- Increased wealth in the Korean-American community
- Korea is the 11th largest economy with \$28 billion current account surplus in 2004
- Continuing immigration trend from Korea
- Wealthier and better educated recent immigrants



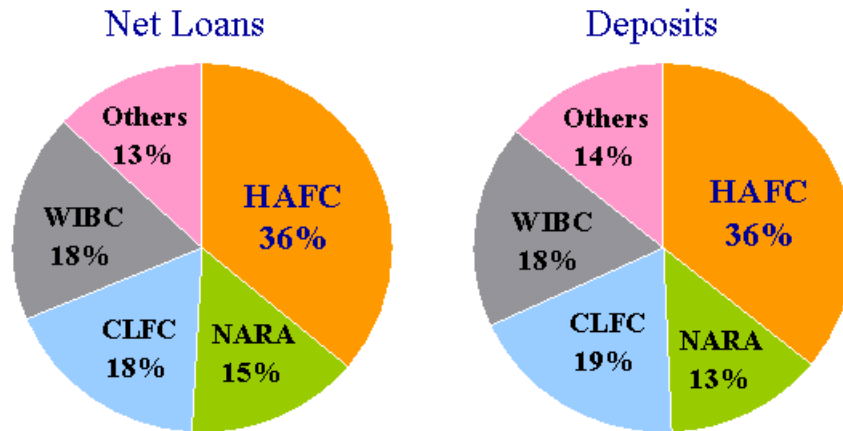
Hanmi's Core Competencies

- Ethnic markets
- Real estate lending
- Business lending



Loan & Deposits Market Shares

Nearly 40% market share among Korean-American banks in California



Note: As of December 31, 2005 based on SEC filings of each company. Excludes 30% of NARA's balances, which are not from California based operations per NARA's earnings call. 7



Experienced Management Team

<u>Name</u>	<u>Title</u>	<u>Banking Experience</u>
Sung Won Sohn, Ph. D.	President and CEO	32 years
Kurt M. Wegleitner	EVP and CCO	26 years
Michael J. Winiarski	SVP and CFO	26 years



Future Growth – Organic and External

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



By executing on our strategy...

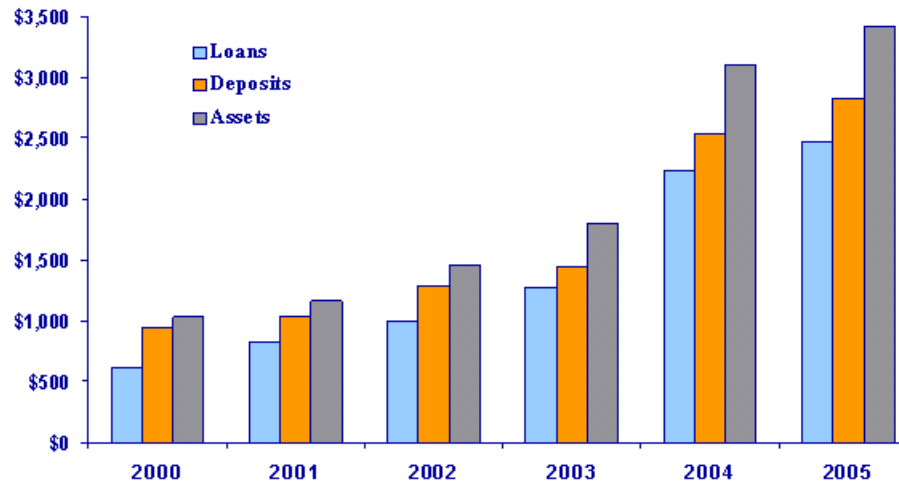
Customers will...	refer business
Employees will...	say Hanmi is a great place to work
Investors will...	consider HAFC a superior investment



Financial Performance

Consistent Balance Sheet Growth

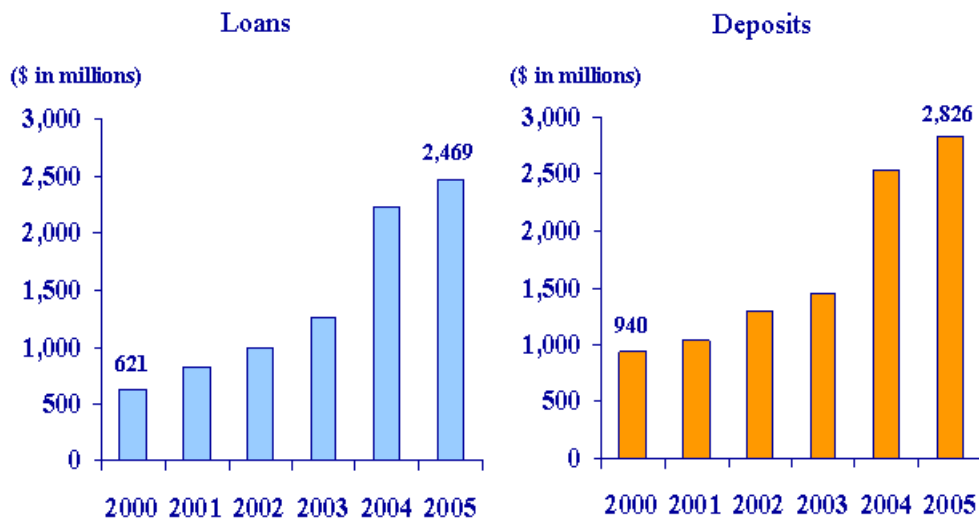
(\$ in millions)





Financial Performance

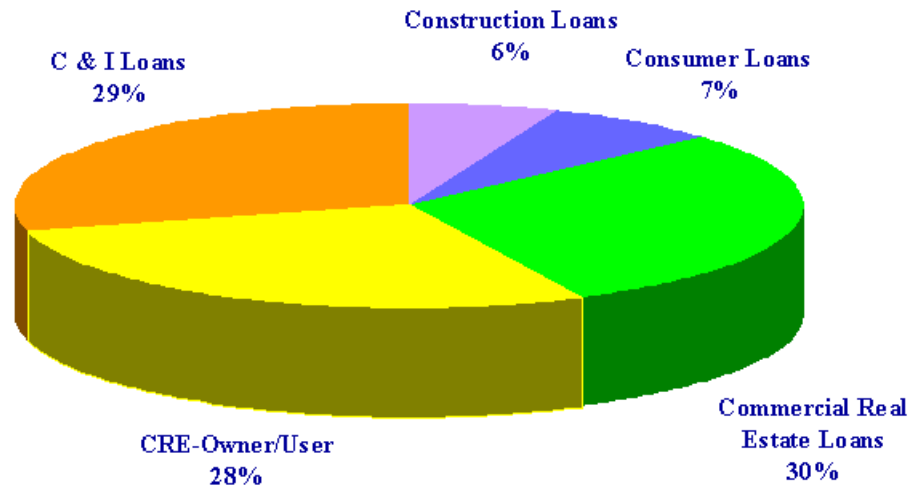
Consistent Balance Sheet Growth





Loan Portfolio

As of December 31, 2005





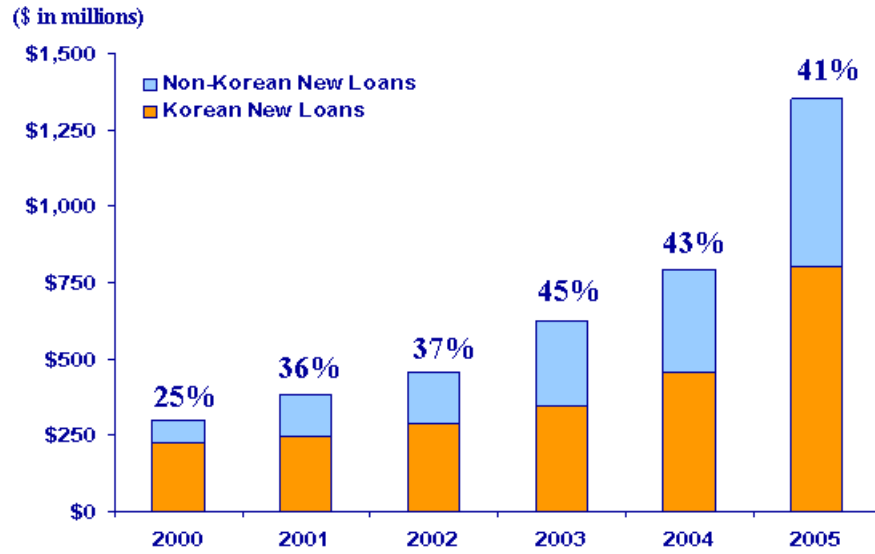
Specialty Lending Activities

- Robust SBA loan production
 - 9th largest SBA lender in California in 2005
- Specialized in low income housing lending
 - \$59 million low income housing loans booked in 2005
- Trade finance
 - The average loan balance in the fourth quarter of 2005 was \$79 million.
- Syndication of loans
 - \$24 million of participation/syndication loans in 2005.



Korean vs. Non-Korean Business

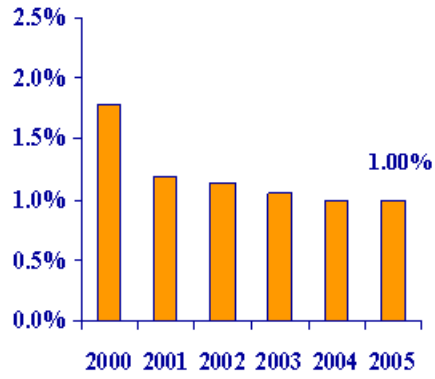
Hanmi has extended service to neighboring ethnic communities.



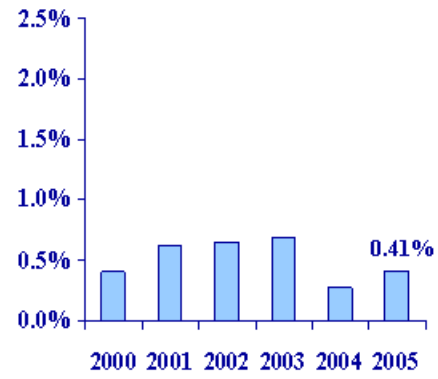


Sound Asset Quality

Loan Loss Allowance/Gross Loans



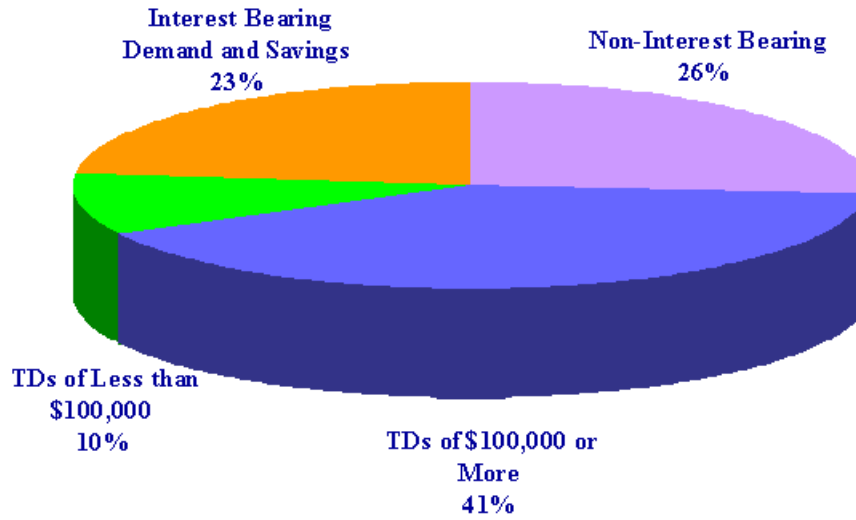
Non Performing Loans/Gross Loans





Deposits Composition

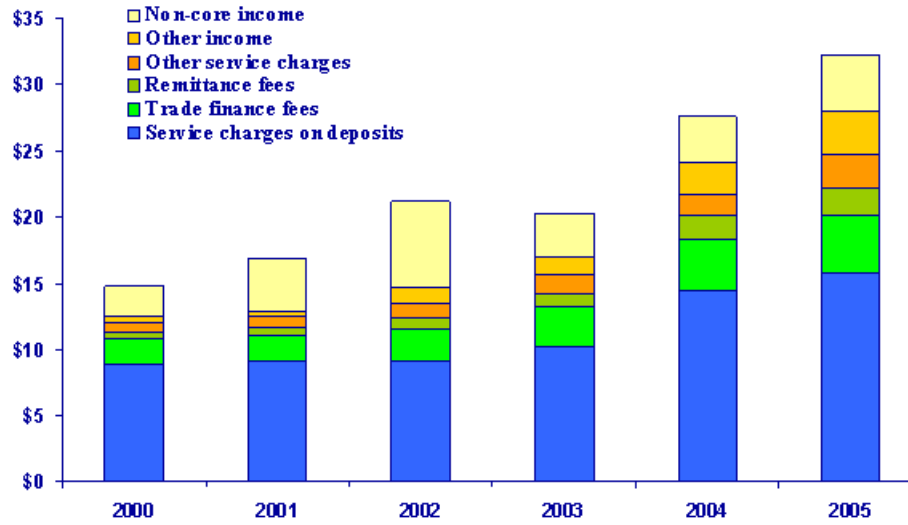
As of December 31, 2005





Non-interest Income Growth

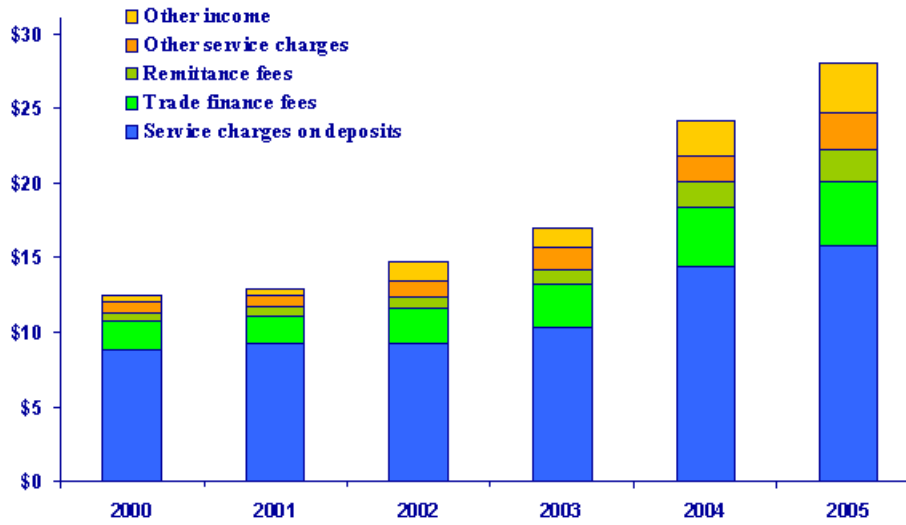
(\$ in millions)





Non-interest Income Growth

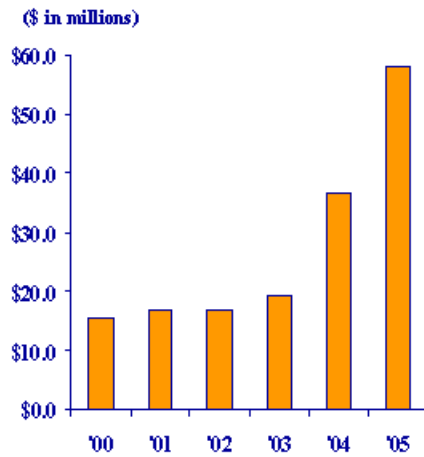
(\$ in millions)



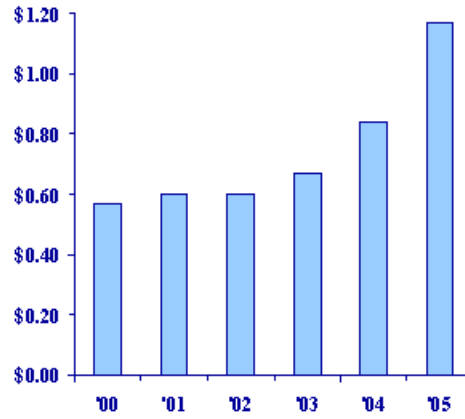


Net Income and Diluted EPS¹

Net Income



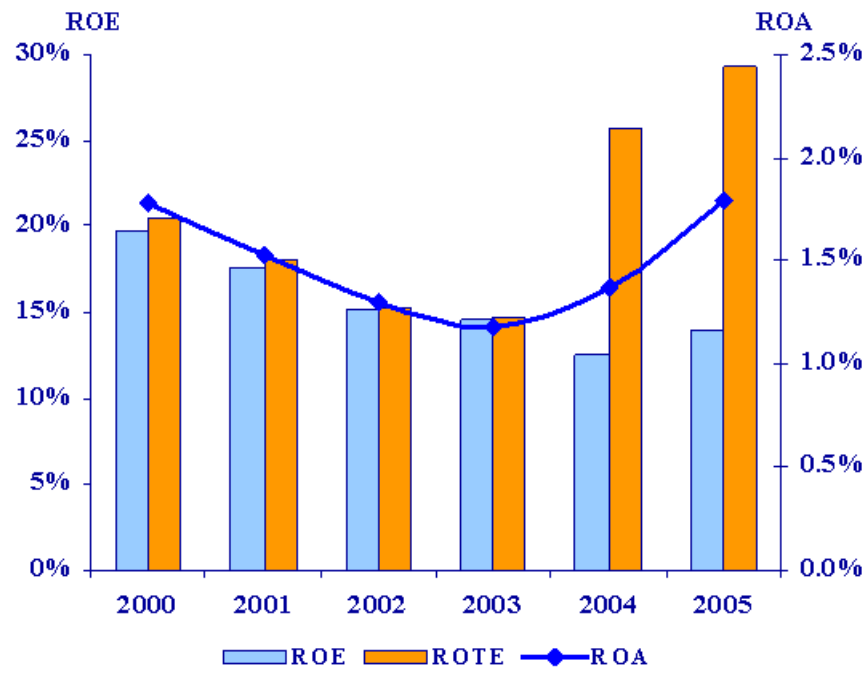
Diluted EPS¹



¹Reflects recent 2:1 stock split



Return on Average Equity / Assets



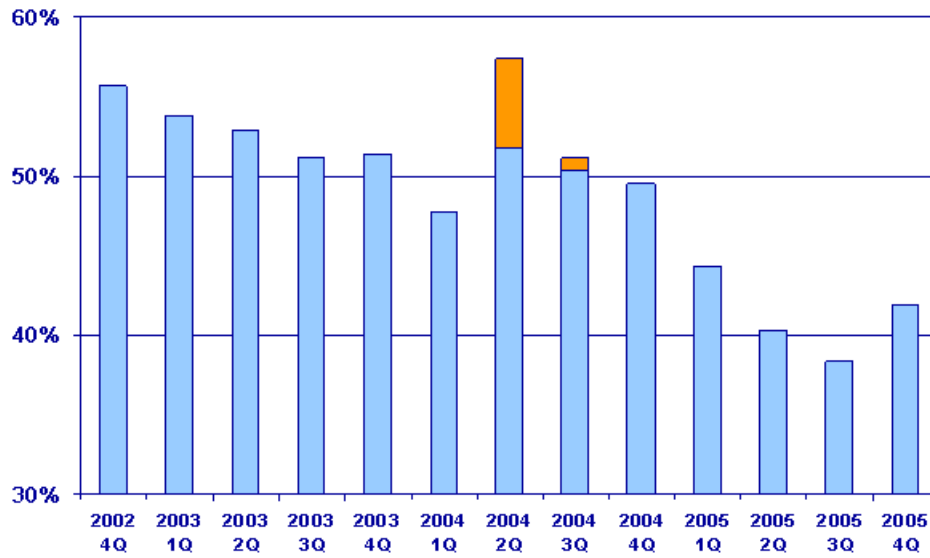


Profitability Ratio Trends

	<u>4Q 03</u>	<u>1Q 04</u>	<u>2Q 04</u>	<u>3Q 04</u>	<u>4Q 04</u>	<u>1Q 05</u>	<u>2Q 05</u>	<u>3Q 05</u>	<u>4Q 05</u>
Yield	5.09%	5.25%	5.30%	5.66%	6.06%	6.40%	6.84%	7.08%	7.36%
Cost of Fund	1.77%	1.80%	1.80%	1.87%	2.18%	2.34%	2.72%	3.22%	3.66%
Spread	3.32%	3.45%	3.50%	3.79%	3.88%	4.06%	4.12%	3.86%	3.70%
NIM	3.87%	4.02%	4.04%	4.32%	4.51%	4.72%	4.90%	4.78%	4.68%



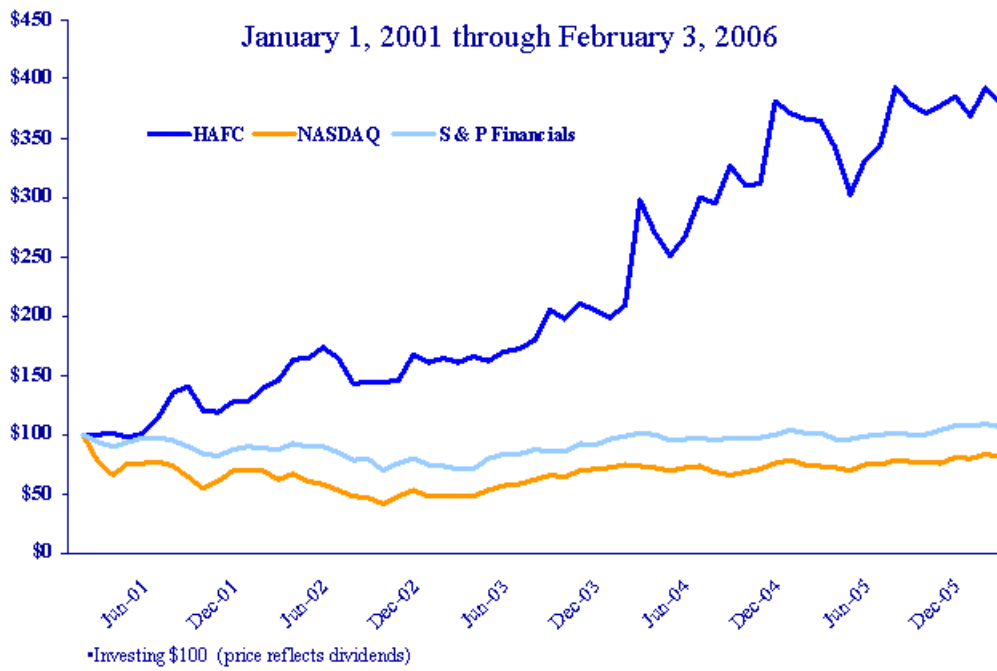
Efficiency Ratio Trend



*Orange color reflects restructuring expenses related to the PUB merger



Stock Performance





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