
**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION**
Washington, D.C. 20549

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): May 8, 2012

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, Ph-A
Los Angeles, California 90010
(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (213) 382-2200

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:

- 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))
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Item 7.01 Regulation FD Disclosure.

Hanmi Financial Corporation is filing the slide presentation that it intends to present to institutional investors at the Davidson Companies 14th Annual Financial Services Conference on May 10, 2012. The slides are included as Exhibit 99.1 to this report. The information in this report (including Exhibit 99.1) shall not be deemed to be “filed” for the purpose of Section 18 of the Securities Exchange Act of 1934, as amended (the “Exchange Act”), or otherwise subject to the liability of that section, and shall not be incorporated by reference into any registration statement or other document filed under the Securities Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by specific reference in such filing.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits.

Exhibit No. Description

99.1 Hanmi Financial Corporation slide 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: May 8, 2012

HANMI FINANCIAL CORPORATION

By: /s/ Jay S. Yoo

Name: Jay S. Yoo

Title: President and Chief Executive Officer

EXHIBIT INDEX

<u>Exhibit No.</u>	<u>Description</u>
99.1	Hanmi Financial Corporation slide presentation



Hanmi Financial Corporation



14th Annual Financial
Services Conference

May 10, 2012



Forward Looking Statement Disclaimer

Please read the following information before reviewing the information contained herein:

This presentation 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. All statements other than statements of historical fact are “forward-looking statements” for purposes of federal and state securities laws, including, but not limited to, statements about anticipated future operating and financial performance, financial position and liquidity, business strategies, regulatory and competitive outlook, investment and expenditure plans, capital and financing needs and availability, plans and objectives of management for future operations, developments regarding our capital plans and other similar forecasts and statements of expectation and statements of assumption underlying any of the foregoing. 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: failure to maintain adequate levels of capital and liquidity to support our operations; the effect of regulatory orders we have entered into and potential future supervisory action against us or Hanmi Bank; general economic and business conditions internationally, nationally and in those areas in which we operate; volatility and deterioration in the credit and equity markets; changes in consumer spending, borrowing and savings habits; availability of capital from private and government sources; demographic changes; competition for loans and deposits and failure to attract or retain loans and deposits; fluctuations in interest rates and a decline in the level of our interest rate spread; risks of natural disasters related to our real estate portfolio; risks associated with Small Business Administration loans; failure to attract or retain key employees; changes in governmental regulation, including, but not limited to, any increase in FDIC insurance premiums; ability to receive regulatory approval for Hanmi Bank to declare dividends to Hanmi Financial; adequacy of our allowance for loan losses, credit quality and the effect of credit quality on our provision for credit losses and allowance for loan losses; changes in the financial performance and/or condition of our borrowers and the ability of our borrowers to perform under the terms of their loans and other terms of credit agreements; our ability to control expenses; and changes in securities markets. In addition, we set forth certain risks in our reports filed with the U.S. Securities and Exchange Commission (“SEC”), including, in Item 1A of our Form 10K for the year ended December 31, 2011, and in current and periodic reports that we will file with the SEC hereafter, 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.

- ▶ At Hanmi Bank we are committed to being regarded as the "**quality and market leader in the banking industry, thereby becoming the first choice of employees, customers and shareholders.**"

Established in 1982, Hanmi Bank was founded to serve the Korean-American Community. Since then, we have grown into one of the largest, premier Korean-American Banks in the United States.

We believe in being a bank that gives happiness, a bank which makes contributions to the community, a bank that is loved, and a bank that is there for you. In other words, we will be the best bank, "**THE Bank of Choice.**"

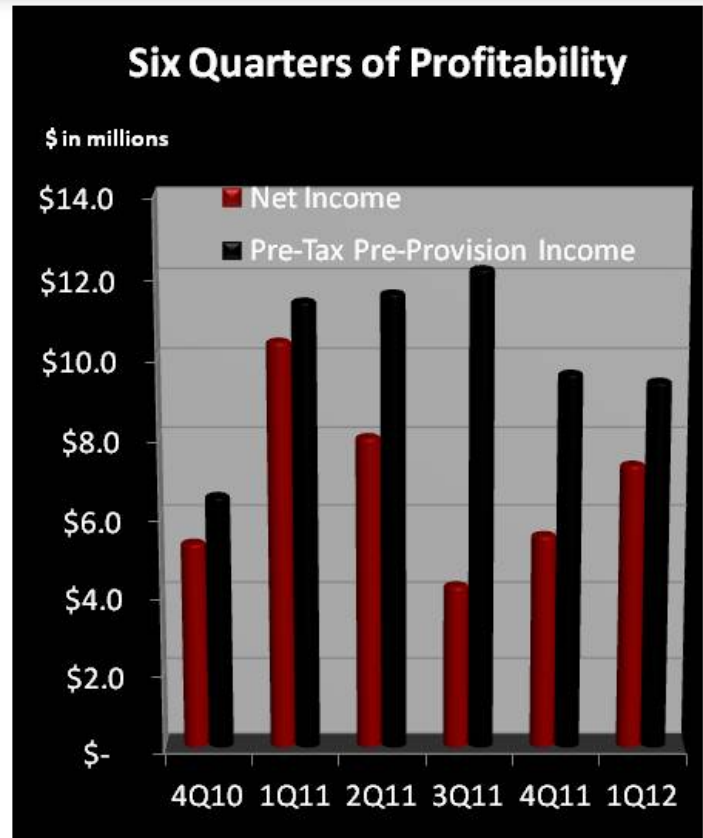


CHANGING THE WAY YOU LIVE

Life gets better

Investment Highlights

- Oldest and second largest Korean-American bank in the U.S.
- Attractive target market demographics
- Premier deposit franchise and commercial banking platform
- Aggressive problem asset resolution and significantly improved credit profile
- Six consecutive quarters of profitability
- Trading at \$10.30, or 111% of tangible bookvalue on May 3, 2012



Please refer to the Non-GAAP reconciliation for Pre-Tax Pre-Provision Income at the end of this presentation

Premier Korean-American Bank in the U.S.

- Hanmi Bank is the oldest Korean-American franchise in the U.S., celebrating its 30th anniversary in 2012
- #2 market share among Korean-American banks in California, which is the largest Korean-American market in the U.S.
- Specializes in commercial, SBA and trade finance lending
- Operates 27 branches in Los Angeles, Orange, San Bernardino, San Francisco, Santa Clara and San Diego counties

CA Korean-American Deposit Market Share⁽¹⁾

Institution	CA Branches	Market Share
BBCN Bank	36	31.7%
Hanmi Bank	27	23.3%
Wilshire State Bank	18	15.5%
Saehan Bank	11	9.5%
Pacific City Bank	7	6.0%
Shinhan Bank America	4	3.5%
Woori America Bank	4	3.5%
Common Wealth Business Bank	3	2.6%
Uniti Bank	3	2.6%
Open Bank	1	0.9%
US Metro Bank	1	0.9%

Source: SNL Financial based on June 30, 2011 data; BBCN Bank is total of Center Financial and NARA data.
 (1) Market share among all Korean-American banks with deposits in California.

Korean-American Banking Opportunity

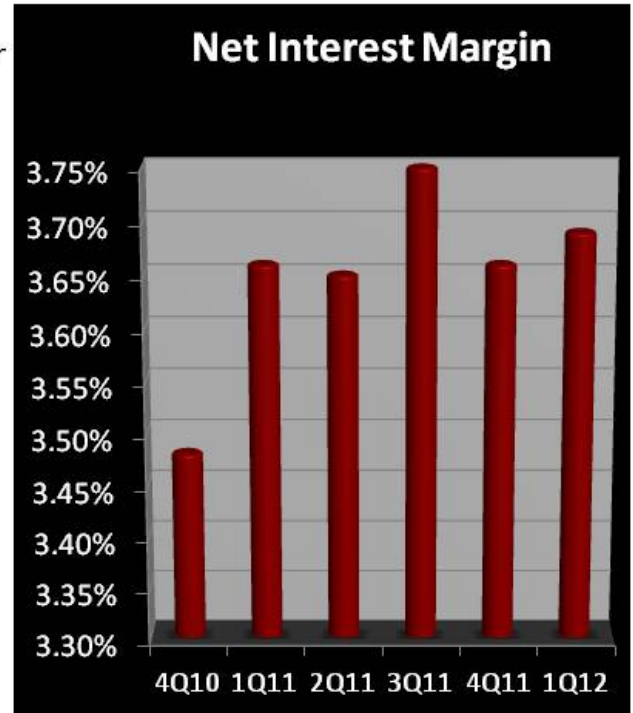
- Large Korean-American population in the U.S. with concentration in key markets
 - Los Angeles is home to the largest Korean-American population in the U.S.
 - Other key markets include New York, New Jersey, Chicago, Texas, Seattle and Atlanta
- Continuing influx of Korean immigrants and funds from the ratification of the Visa Waiver Program and Korea's liberal foreign investment policies
- Business ownership among Korean-Americans is 60% greater than the national average⁽¹⁾
- Aging of first generation Korean-Americans creates substantial fee-based revenue opportunities: retirement planning and wealth management
- Ratified the Free Trade Agreement between the U.S. and Korea on March 15, 2012, which may bolster trade between the two countries and provide opportunities for increased trade finance lending



(1) U.S. Census and Marcus Noland Paper "The Impact of Korean Immigration to the U.S. Economy."

2012 Developments

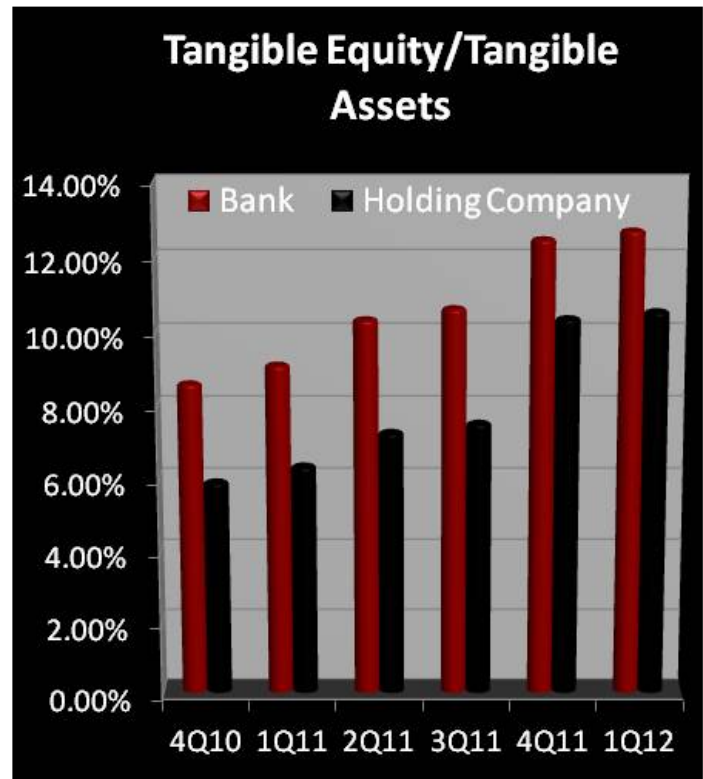
- Hanmi's 1Q12 earnings were its sixth consecutive profitable quarter, earning 10.21% ROE while maintaining a 10.55% tangible equity ratio
- Continued core earnings expansion for the quarter
 - NIM increased 3bps to 3.69% in 1Q12
 - Efficiency ratio⁽¹⁾ declined to 66.56% from 69.03%
- Dramatically improved credit quality
 - NPAs declined 60% to \$51.4 million year-over-year
 - NPL outflows, driven by note sales and principal paydowns, declined to 2.54% of gross loans
 - Reserves / NPLs increased to 161.4% from 100.9% a year ago



Source: Derived from Company's 10-Q and earnings release.
(1) Calculated as noninterest expense / (net interest income + noninterest income).

Six Consecutive Quarter of Profitability

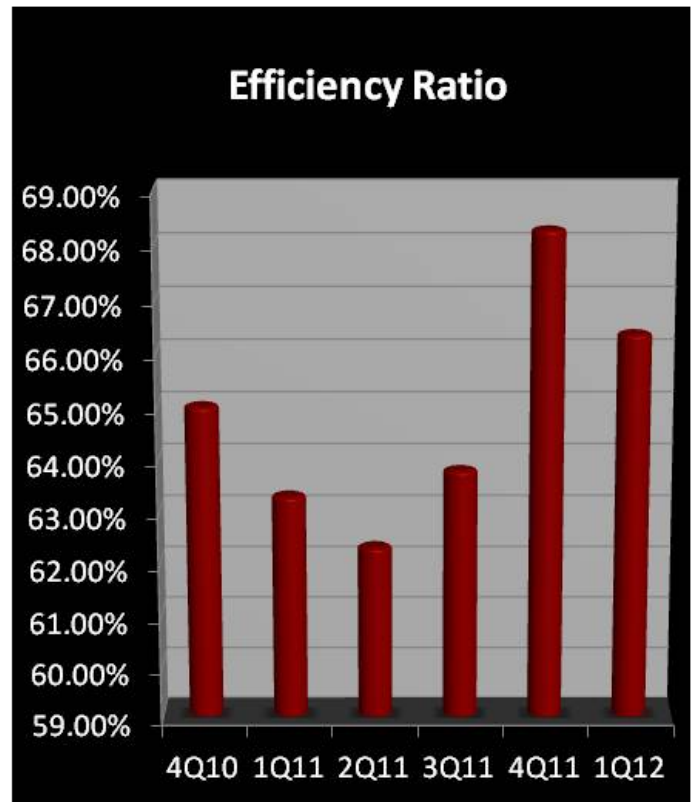
- Earned \$7.3 million, or \$0.23 per diluted share in 1Q12
- Return on Assets was 1.08% in 1Q12
- Return on Equity was 10.21% in 1Q12
- Return on Tangible Equity was 10.38% in 1Q12
- Operating efficiencies improved with total overhead costs down 11% year –over year



Please refer to the Non-GAAP reconciliation for Tangible Equity to Tangible Assets at the end of this presentation

Improving Operating Efficiency

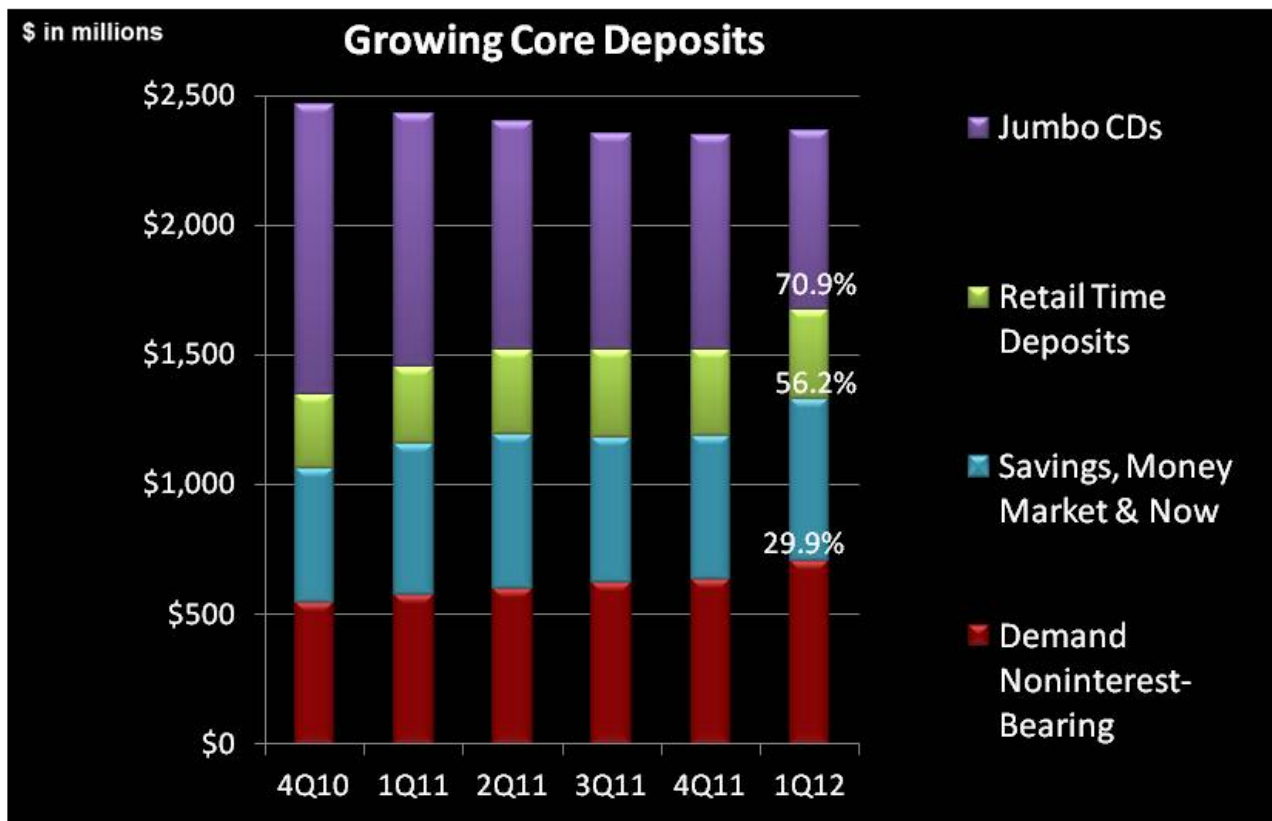
- Downward trend in efficiency ratio due to continued alignment of expense base to revenues
- Current platform will benefit from improvements driven by:
 - Revenue growth
 - Lower overhead expenses
 - Elimination of non-recurring charges
- Returning non-performing assets to productive status



Source: Derived from Company's 10-K, 10-Q's and earnings releases.

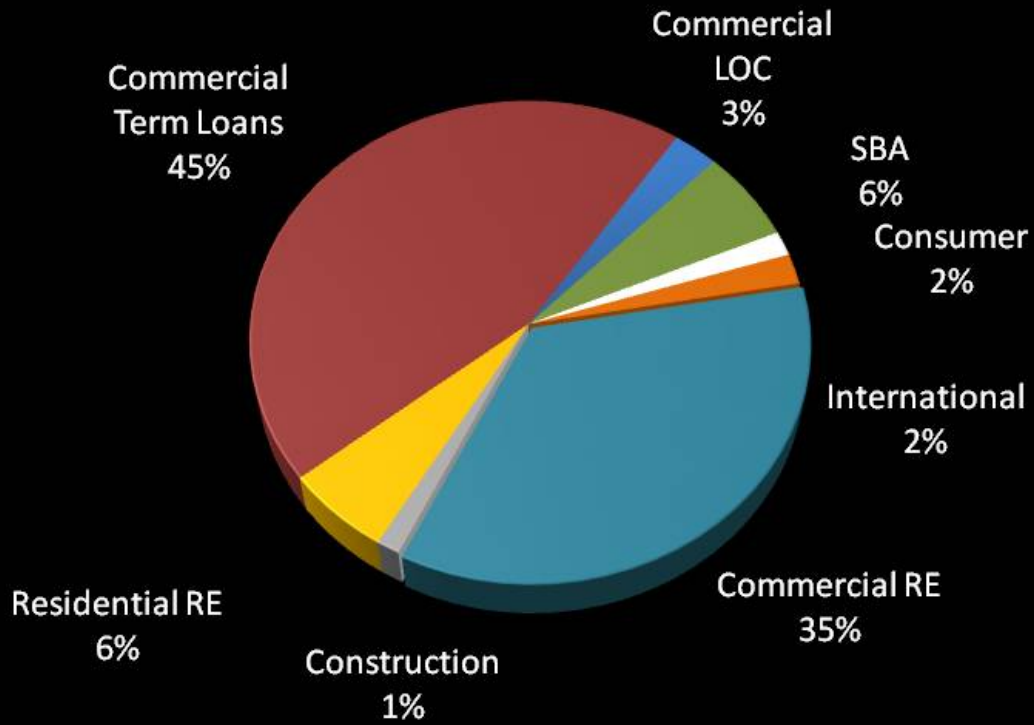
(1) Calculated as noninterest expense / (net interest income + noninterest income). See news release of 1/19/2012 for reconciliation of non-GAAP financial measures.

Improving Deposit Mix



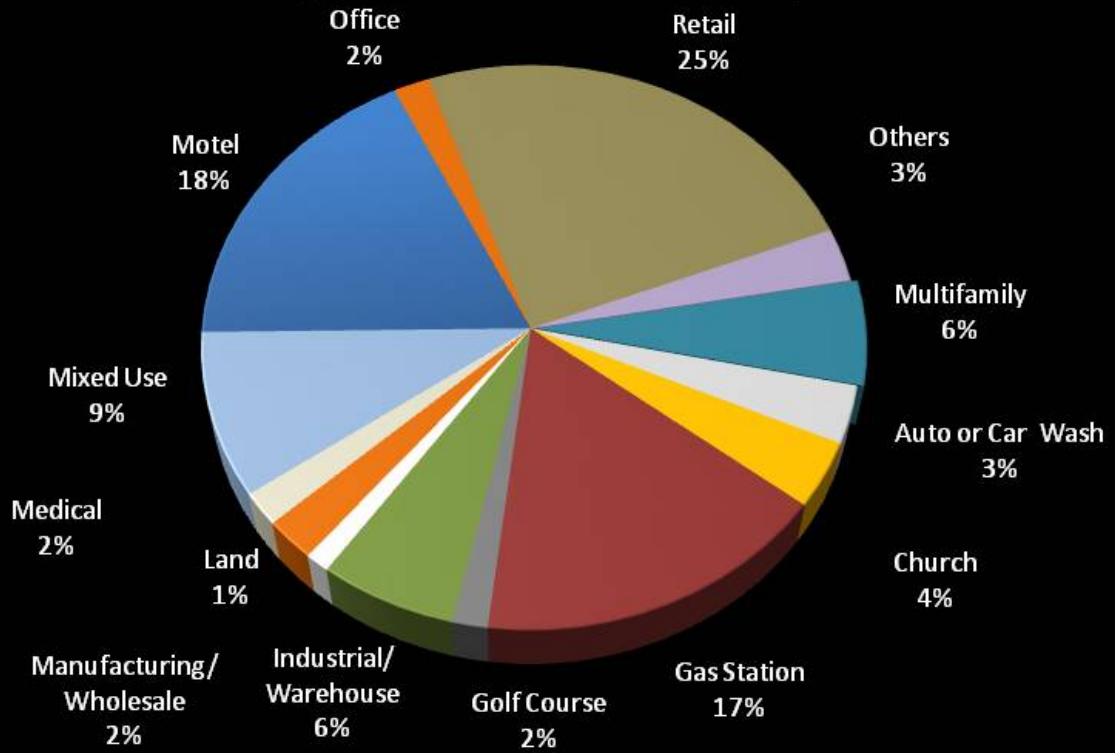
Diversified Loan Portfolio

Gross Loans \$1.98 Billion at March 31, 2012



Source: Derived from Company's 10-K and 10-Q filings.

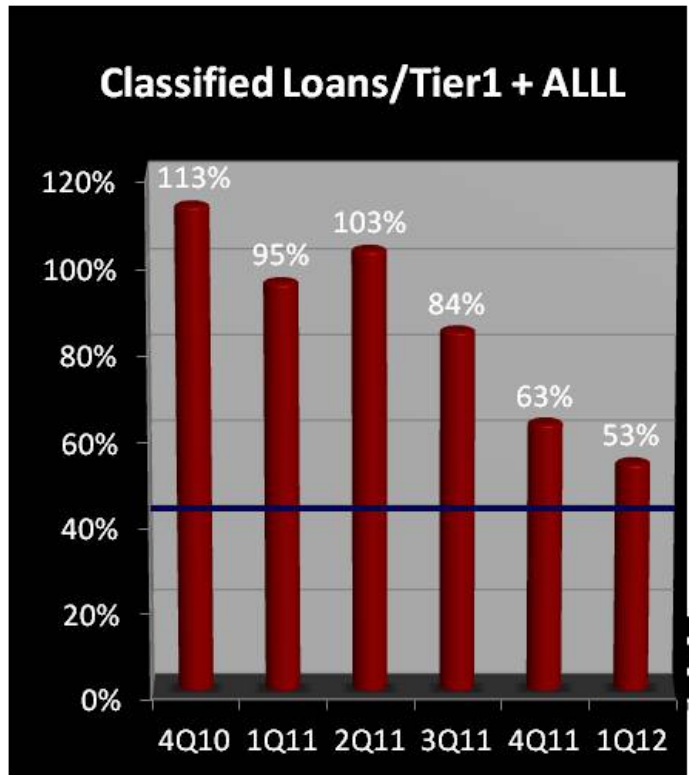
CRE Loans \$717.5 Million at March 31, 2012



Source: Derived from Company's 10-K and 10-Q filings.

Dramatic Credit Improvement

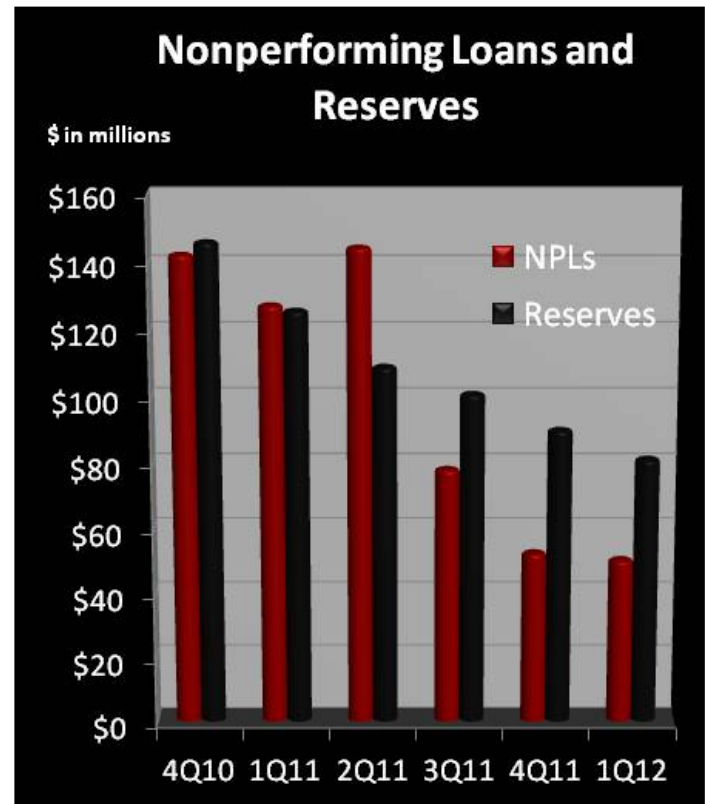
- Hanmi has aggressively managed its problem assets in the past two years
- Executed note sales rather than time consuming and labor intensive foreclosures
- This aggressive asset resolution strategy has resulted in a 82% and 62% decline in NPAs and classified loans, respectively, from peak levels
- NPAs declined 59.6% year-over-year to \$51.5 million or 1.86% of total assets, from \$127.4 million, or 4.42% of total assets a year ago.
- Classified loans at March 31, 2012, was \$229.4 million, down 48% from \$443.6 million at December 31, 2010.



Source: Derived from Company's 10-K and 10-Q's
(Classified loans are adjusted for \$24.5 million NPLs current on payments and \$10.2 million SBA-guaranteed NPLs.

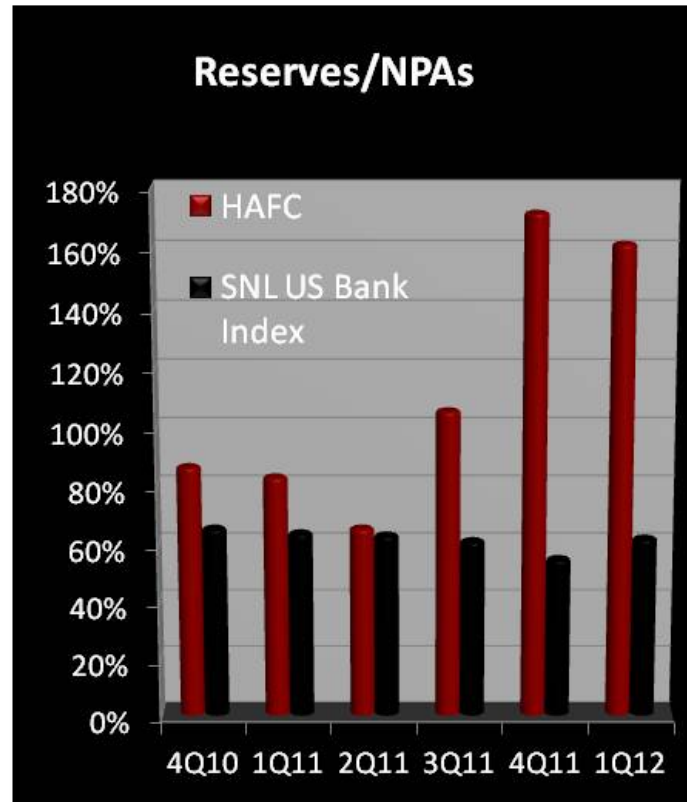
Conservatively Marked Portfolio

- As of 1Q12, NPLs have been charged down to 73% of original principal balances
- Net of specific reserves, NPLs are being carried at approximately 63% of original principal balances
- Hanmi has sold approximately \$232 million of NPLs at 66% of original principal balances in the past eight quarters



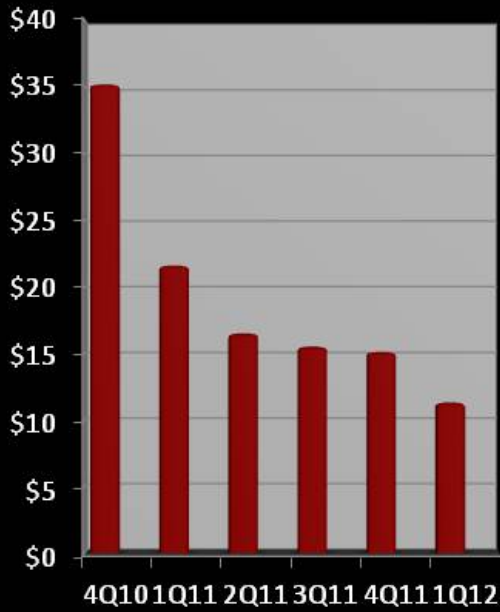
Source: Derived from Company's Data.
(1) Original principal balance excludes loan pay downs.

- Reserves / NPLs of 161% is significantly higher than national averages
- Reserves / Gross Loans of 4.1% is also much higher than average of 3.02% of reserves held by US Banks and the 2.15% of banks with assets of \$1 to \$5 billion



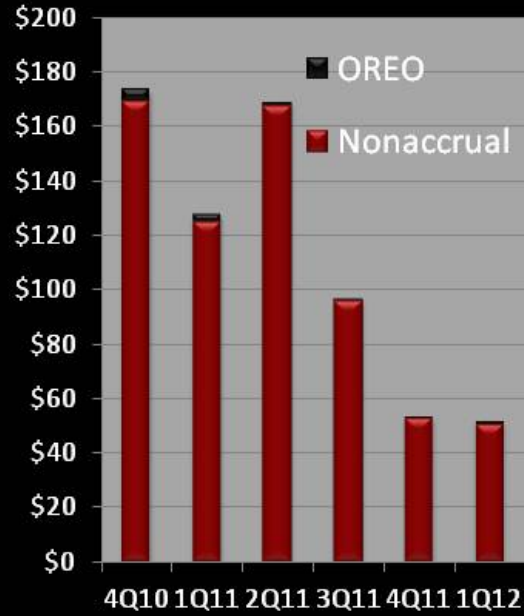
Net Charge-Offs

\$ in millions

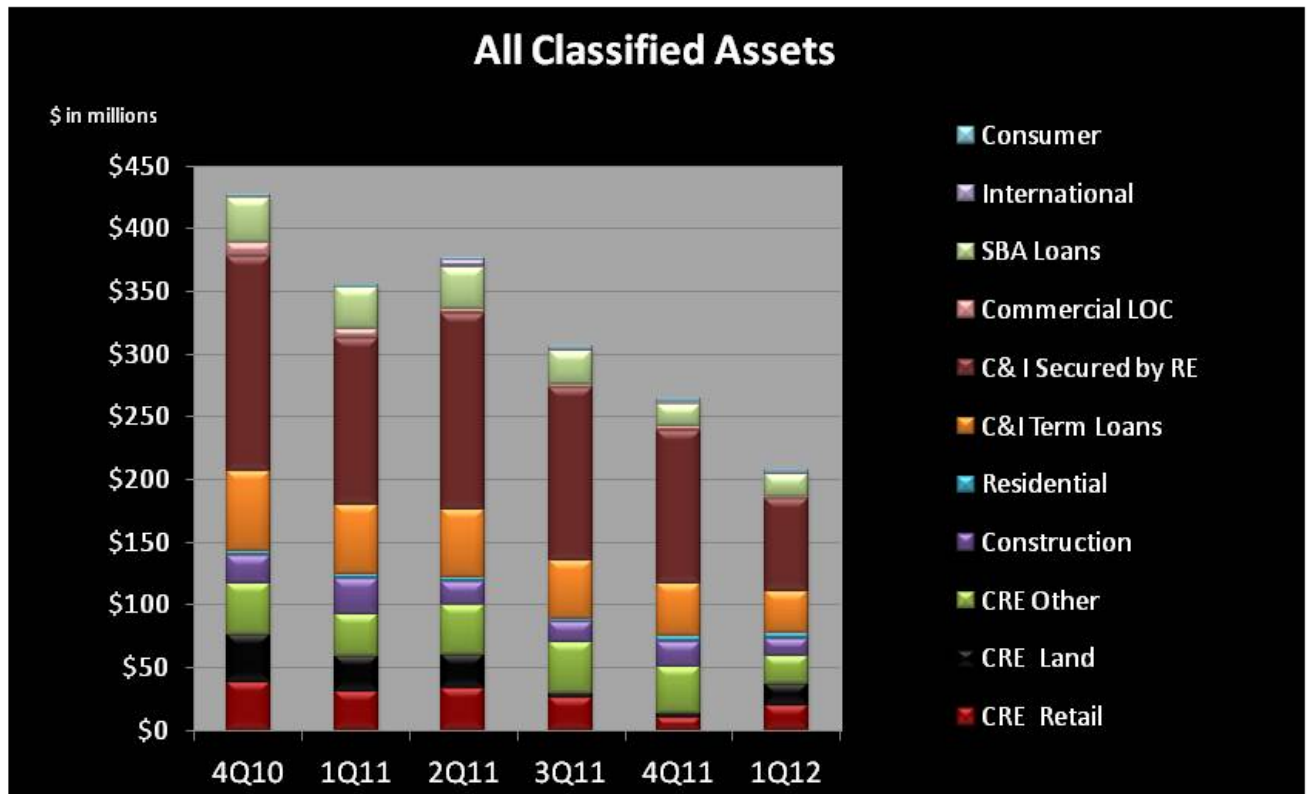


Non-Performing Assets

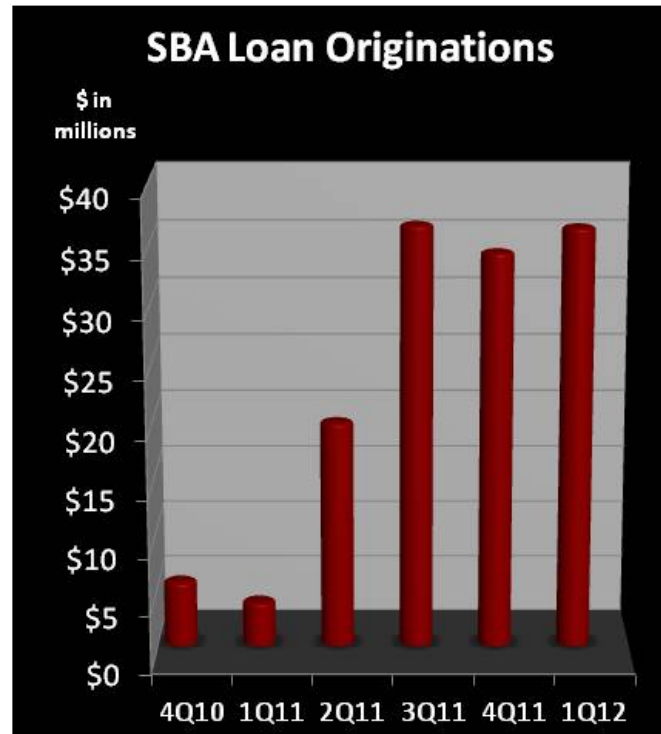
\$ in millions



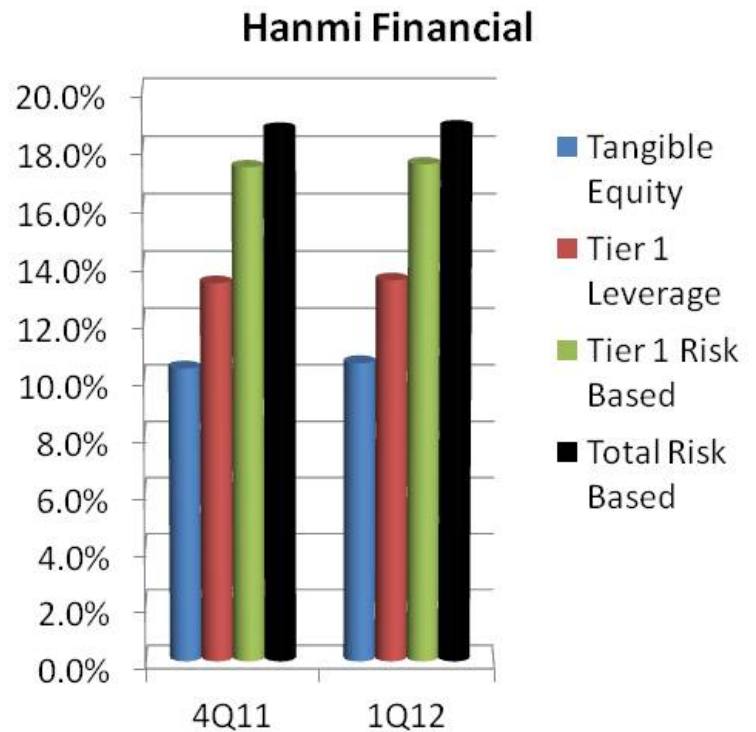
Improving Classified Assets



- Focus on Resolving Regulatory Orders
- Expand Profitability
 - Redeploy excess liquidity
 - Continue to expand NIM
 - Improve efficiency ratio
- Pursue Growth Opportunities
 - Leverage long-term reputation with community to attract new and former customers.



- In November, raised new capital of \$77.1 million in net proceeds, further solidifying its balance sheet
- Issued 12.6 million shares (adjusted for a 1-for-8 reverse split)
- The Bank's tangible common equity to tangible assets ratio at March 31, 2012, was 12.71% up from 12.48% at December 31, 2011
- At the holding company level, the tangible common equity ratio was 10.55%
- Tangible book value was \$9.28 per share



- Oldest and second largest Korean American bank in the U.S.
- Well positioned branch network in Southern California's Korean American neighborhoods.
- Premier deposit franchise and commercial banking platform
- Aggressive problem asset resolution resulting in significantly improved credit profile
- Substantial capital position and reserves
- Six consecutive quarters of profitability
- Trading at \$10.30, or 111% of tangible book value on May 3, 2012



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Please refer to the Non-GAAP reconciliation for Tangible Equity to Tangible Assets at the end of this presentation

Non-GAAP Reconciliation

HANMI FINANCIAL CORPORATION AND SUBSIDIARIES

NON-GAAP FINANCIAL MEASURES (UNAUDITED)

PRE-TAX PRE-PROVISION INCOME

(\$ in thousands)	<u>3/31/2012</u>	<u>12/31/2011</u>	<u>9/30/2011</u>	<u>6/30/2011</u>	<u>3/31/2011</u>	<u>12/31/2010</u>
Net Income	\$ 7,341	\$ 5,506	\$ 4,203	\$ 8,001	\$ 10,437	\$ 5,312
Add Provision for Income Taxes	79	27	(18)	605	119	(23)
Pre-Tax Income	7,420	5,533	4,185	8,606	10,556	5,289
Add Provision for Loan Losses	2,000	4,000	8,100	-	-	5,000
Pre-Tax Pre Provision Income	\$ 9,420	\$ 9,533	\$ 12,285	\$ 8,606	\$ 10,556	\$ 10,289

Non-GAAP Reconciliation

HANMI FINANCIAL CORPORATION AND SUBSIDIARIES

NON-GAAP FINANCIAL MEASURES (UNAUDITED)

TANGIBLE COMMON EQUITY TO TANGIBLE ASSETS RATIO

	<u>3/31/2012</u>	<u>12/31/2011</u>	<u>3/31/2011</u>
		<i>(In Thousands)</i>	
Total Assets	\$ 2,771,471	\$ 2,744,824	\$ 2,879,666
Less Other Intangible Assets	<u>(1,462)</u>	<u>(1,533)</u>	<u>(2,015)</u>
Tangible Assets	<u>\$ 2,770,009</u>	<u>\$ 2,743,291</u>	<u>\$ 2,877,651</u>
Total Stockholders' Equity	\$ 293,718	\$ 285,608	\$ 184,051
Less Other Intangible Assets	<u>(1,462)</u>	<u>(1,533)</u>	<u>(2,015)</u>
Tangible Stockholders' Equity	<u>\$ 292,256</u>	<u>\$ 284,075</u>	<u>\$ 182,036</u>
Total Stockholders' Equity to Total Assets Ratio	10.60%	10.41%	6.39%
Tangible Common Equity to Tangible Assets Ratio	10.55%	10.36%	6.33%
Common Shares Outstanding	31,489,201	31,489,201	18,907,299
Tangible Common Equity Per Common Share	\$ 9.28	\$ 9.02	\$ 9.63

HANMI BANK

NON-GAAP FINANCIAL MEASURES (UNAUDITED)

TANGIBLE COMMON EQUITY TO TANGIBLE ASSETS RATIO

	<u>3/31/2012</u>	<u>12/31/2011</u>	<u>3/31/2011</u>
		<i>(In Thousands)</i>	
Total Assets	\$ 2,766,780	\$ 2,739,577	\$ 2,872,804
Less Other Intangible Assets	<u>(3)</u>	<u>(34)</u>	<u>(303)</u>
Tangible Assets	<u>\$ 2,766,777</u>	<u>\$ 2,739,543</u>	<u>\$ 2,872,501</u>
Total Stockholders' Equity	\$ 351,677	\$ 342,023	\$ 261,639
Less Other Intangible Assets	<u>(3)</u>	<u>(34)</u>	<u>(303)</u>
Tangible Stockholders' Equity	<u>\$ 351,674</u>	<u>\$ 341,989</u>	<u>\$ 261,336</u>
Total Stockholders' Equity to Total Assets Ratio	12.71%	12.48%	9.11%
Tangible Common Equity to Tangible Assets Ratio	12.71%	12.48%	9.10%