

**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): March 5, 2013

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 Sandler O'Neill & Partners West Coast Financial Services Conference on March 5, 2013. 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.

<u>Exhibit No.</u>	<u>Description</u>
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: March 5, 2013

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

SANDLER O'NEILL + PARTNERS, L.P.
West Coast Financial Services Conference

THE Bank of Choice
Hanmi Bank

Hanmi Financial Corp. | Nasdaq: HAFC

Jay S. Yoo / President & CEO

Mark Yoon / SVP & Interim CFO, Chief Strategy Officer

March 5th 2013



Forward Looking Statement Disclaimer

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

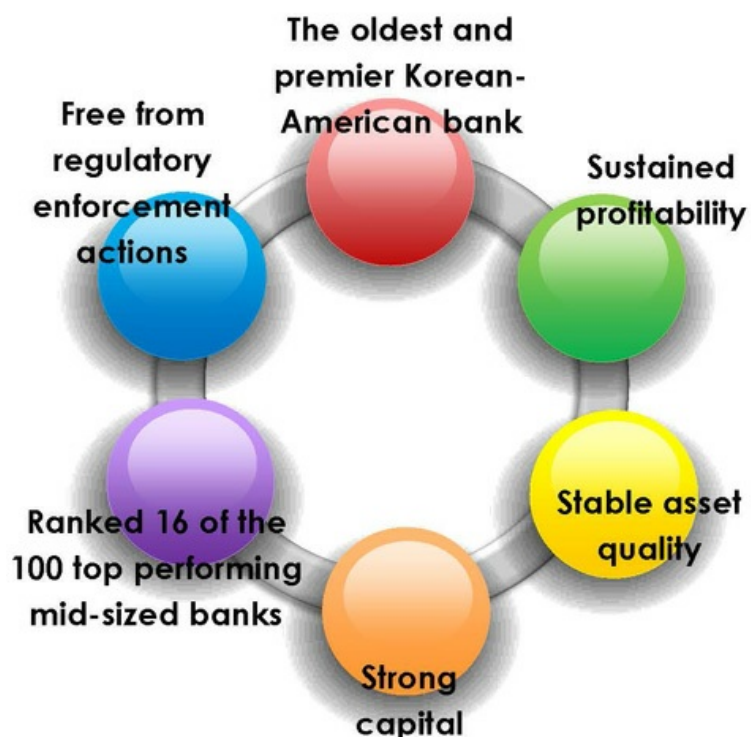
This presentation contains forward-looking statements, which are included in accordance with the “safe harbor” provisions of the Private Securities Litigation Reform Act of 1995. In some cases, you can identify forward-looking statements by terminology such as “may,” “will,” “should,” “could,” “expects,” “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, strategic alternatives for a possible business combination, merger or sale transaction 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; ability to identify a suitable strategic partner or to consummate a strategic transaction; 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 10-K for the year ended December 31, 2011, our quarterly reports on Form 10-Q, and 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.

Vision



"We will be the quality market leader in the banking industry, thereby becoming the FIRST CHOICE of employees, customers and shareholders."

Investment Highlights



- Completely removed all regulatory orders in December 2012
- Sharply reduced non-performing assets to \$38 million in 2012, from \$245 million in 2009
- Maintained strong capital levels, with tangible book value increasing nearly 33% over the past year
- Sustained profitability for nine consecutive quarters with full reversal of DTA valuation allowance
- Celebrated the 30th anniversary as the oldest Korean-American franchise
- Ranked 16 of the 100 top performing mid-sized banks*

*ABA Banking Journal for 2012 (total assets of \$1 billion~\$10 billion)

**2012 figures unaudited henceforth

Milestones



Commences operations at 3737 Olympic Blvd.

SBA Preferred Lenders Program
PLP LENDER

Obtains SBA Preferred Lender Program license

NASDAQ

Lists Hanmi Financial Corporation stock on NASDAQ

Launches wealth management business

Marks **\$4 billion** in asset



Successfully raises \$120 million in equity capital primarily from the Korean American community

30
since 1982



Celebrates 30th Anniversary

1982 1988 1993 1998 2001 2004 2007 2009 2010 2011 2012

Publicly offers Hanmi stock through Sutro & Co. for the first time



Becomes the **largest** Korean-American bank, surpassing Pacific Union Bank in assets

Acquires Pacific Union Bank, second largest Korean American bank



H AFC stock price declines to its lowest (\$6.08 per share on 3/5/2009)

Experiences series of liquidity difficulties and credit quality crisis



HANMI BANK SUCCESSFULLY RAISES CAPITAL.

Successfully raises \$80.5 million primarily through institutional investment



Records 9 consecutive quarterly profit

Premier Korean-American Bank in the U.S.

As of Q412 | \$ in thousands

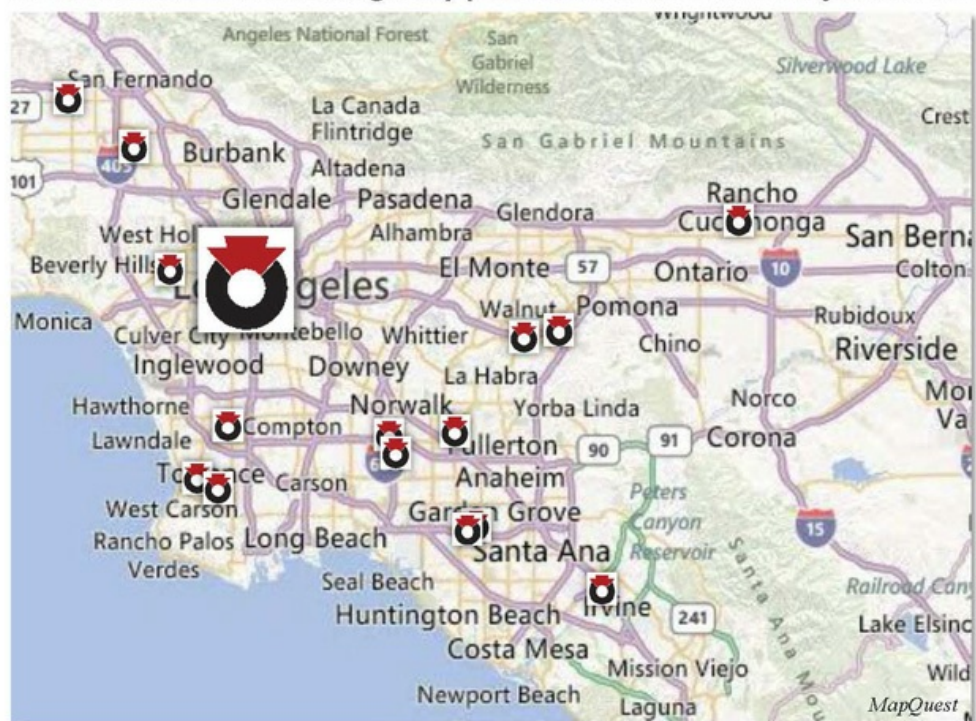
Bank	Branches	Total Assets	Total US Deposits
BBCN Bancorp Inc.	40	\$5,640,661	\$4,384,035
Hanmi Financial Corp.	27	\$2,882,520	\$2,395,963
Wilshire Bancorp Inc.	24	\$2,750,863	\$2,166,809
United Central Bank	24	\$1,862,389	\$1,642,101
Woori America Bank*	17	\$990,245	\$870,916
Shinhan Bank America*	15	\$972,131	\$850,565
Pacific City Financial Corp.	7	\$610,840	\$538,534
Seahan Bancorp	10	\$602,647	\$519,022
Commonwealth Business Bank	3	\$481,853	\$422,994
Metro City Bank	7	\$464,388	\$371,418
Foster Bankshares, Inc.	9	\$412,594	\$357,443
BNB Bank NA	3	\$333,001	\$281,517
First Intercontinental Bank	5	\$269,568	\$235,088
Open Bank	2	\$206,142	\$173,992
BankAsiana	3	\$199,967	\$159,749
Uniti Financial Corp.	3	\$188,169	\$164,433
UniBank	4	\$187,896	\$139,302
Pacific International Bancorp	4	\$182,229	\$141,959
NOA Bank	3	\$128,771	\$110,153
US Metro Bank	1	\$84,815	\$73,949
Total Koran American Bank Assets			\$15,999,942

*South Korea-based banks

Source: SNL

Franchise Network

27 Branches & 1 LPO strategically positioned in and near major Korean Communities



Los Angeles & Orange County (24)



WA State (1 LPO)



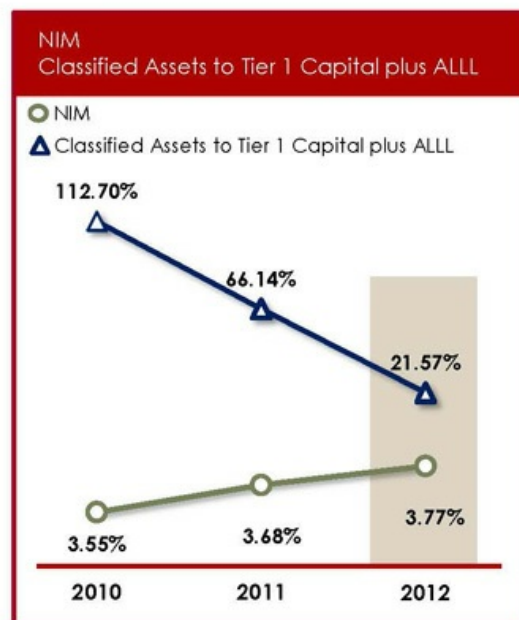
Northern California (2)



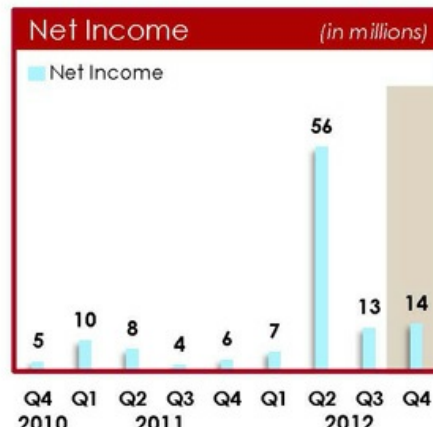
San Diego (1)

2012 Developments

- Q412 earnings marked its ninth sustained profitable quarter, with DTA valuation allowance reversal contributing \$47.4 million in 2012
- Credit quality continued to improve
 - NPAs declined 28% to \$38.1 million from \$52.6 million
 - Classified assets to tier 1 capital plus ALLL ratio(Hanmi Bank) dropped to 21.57% from 66.14%
- All regulatory orders were lifted
 - Written Agreement with FRB terminated on December 4, 2012
 - MOU with California DFI lifted on October 29, 2012
- NIM grew 9 bps to 3.77% from 3.68%
- Efficiency ratio declined 3.3% to 61.07% from 67.22%



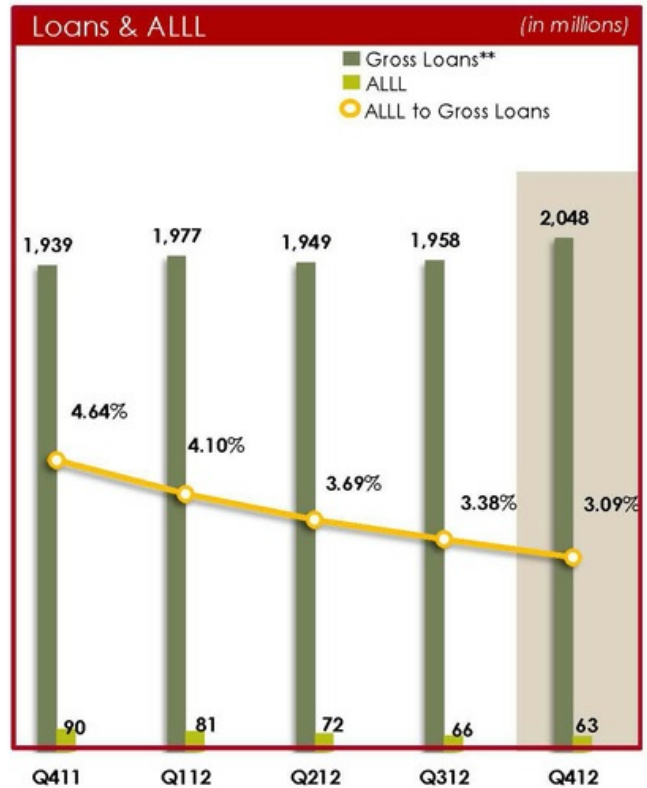
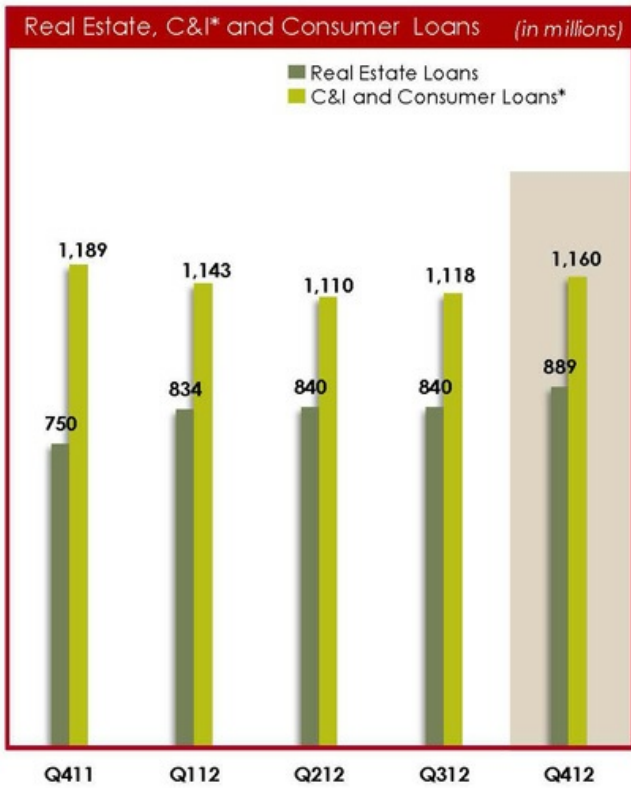
Financial Highlights



Highlights – Balance Sheet <small>(in millions)</small>	Q410	Q111	Q211	Q311	Q411	Q112	Q212	Q312	Q412
Assets	2,907	2,880	2,711	2,687	2,745	2,771	2,847	2,842	2,883
Net Loans	2,121	2,048	2,004	1,929	1,872	1,953	1,884	1,904	1,994
Deposits	2,467	2,431	2,398	2,353	2,345	2,364	2,385	2,363	2,396
Equity	173	184	198	203	286	294	349	364	378

Highlights – Income Statement <small>(in millions)</small>	Q410	Q111	Q211	Q311	Q411	Q112	Q212	Q312	Q412	YTD 2011	YTD 2012
Net Interest Income Before Loss Provision	26	26	25	25	24	25	25	25	26	101	101
Provision for Loan Losses	5	-	-	8	4	2	4	-	-	12	6
Net Income	5	10	8	4	6	7	56	13	14	28	90
Net Loans/Deposits	86.0%	84.2%	83.6%	82.0%	79.8%	82.6%	79.0%	80.6%	83.2%	79.8%	83.2%

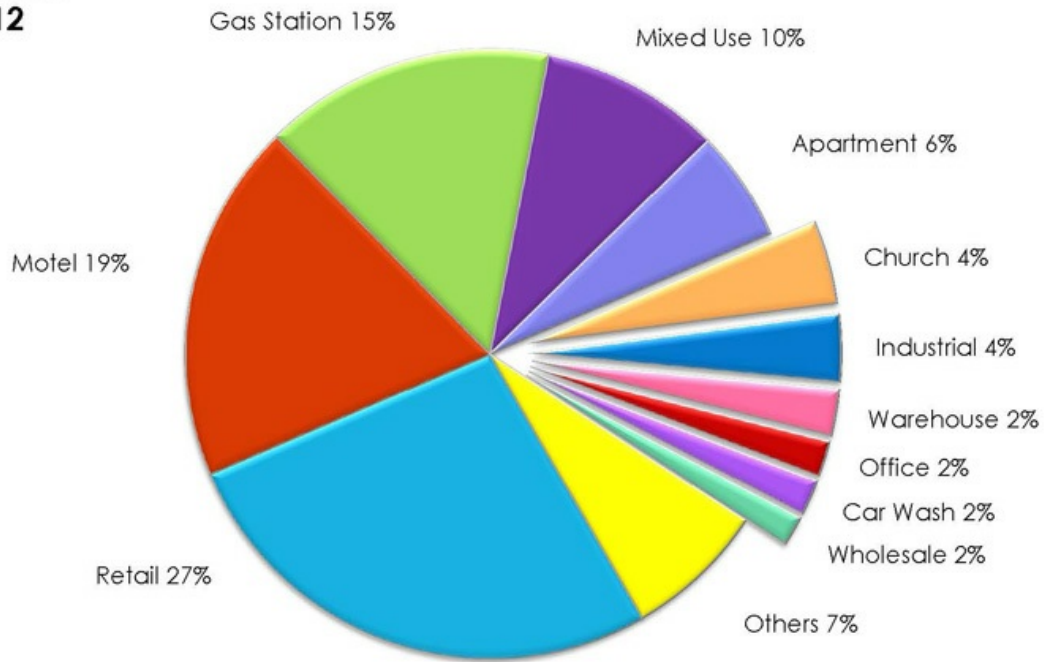
Loan Portfolio



* Commercial and Industrial loans include owner-occupied commercial real estate loans

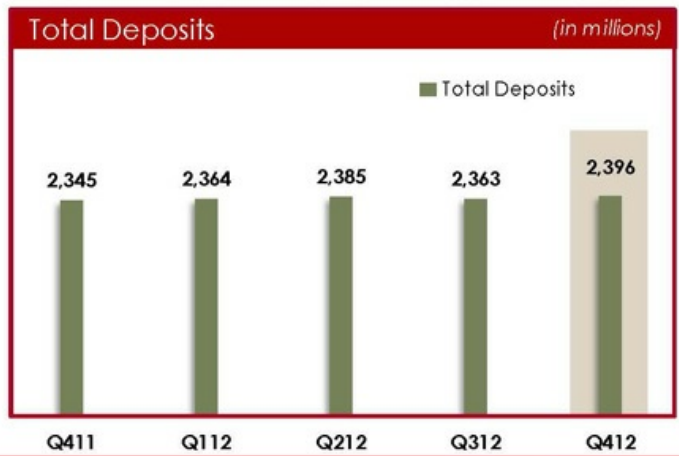
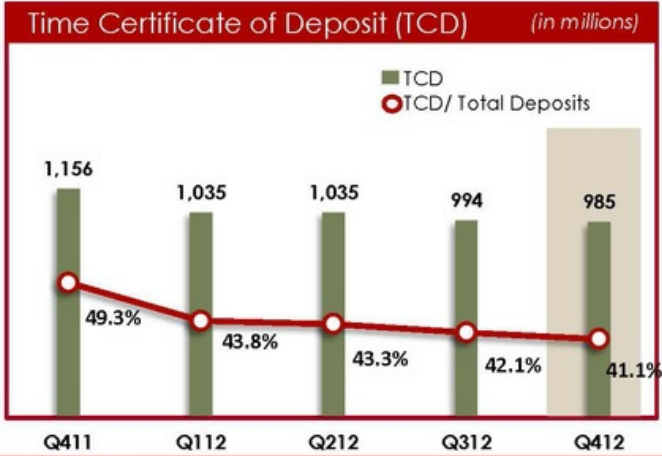
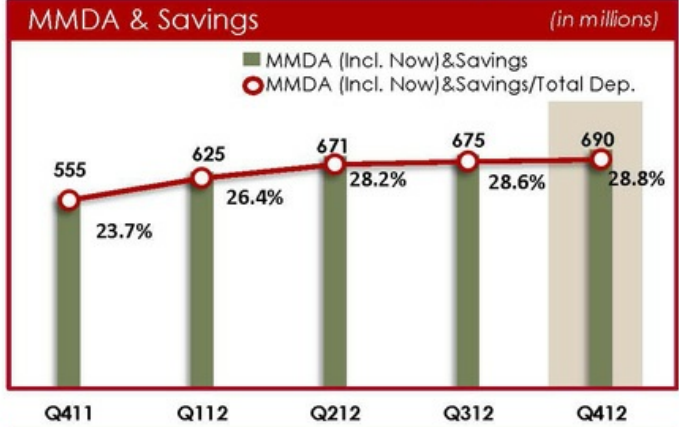
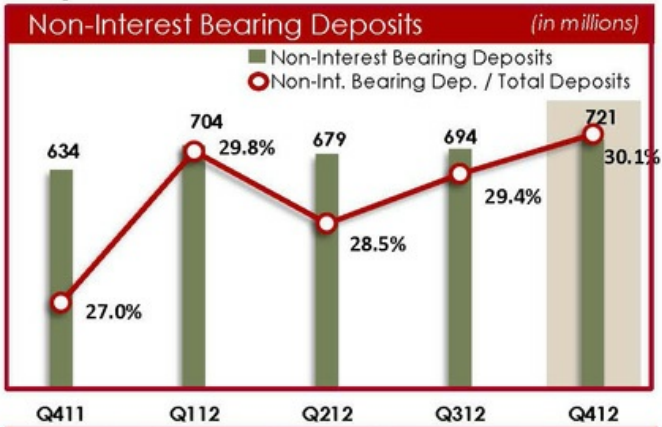
CRE* Loan Portfolio

**\$1.7 Billion
At Q412**



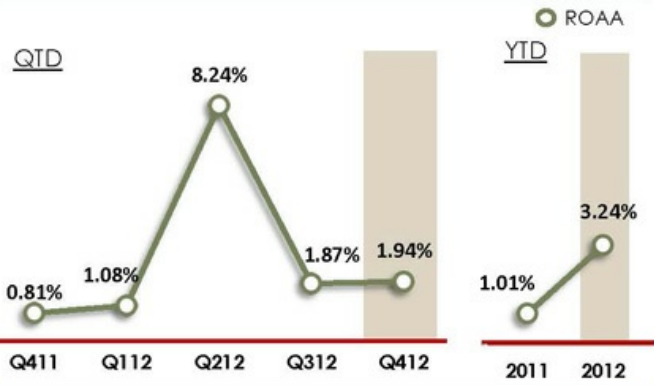
* CRE loans include real estate loans and commercial and industrial loans backed by owner occupied real estate.

Deposit Portfolio

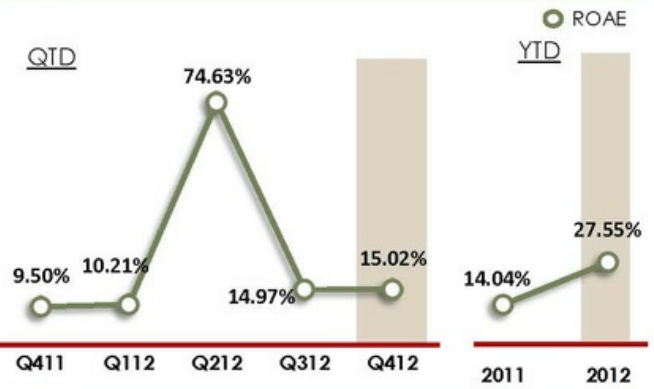


Profitability

ROAA



ROAE



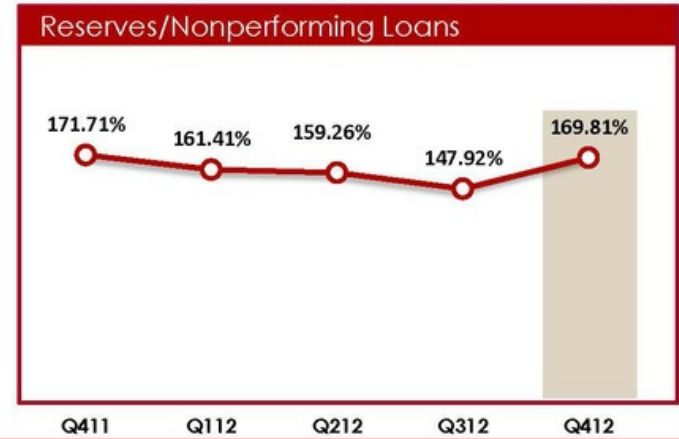
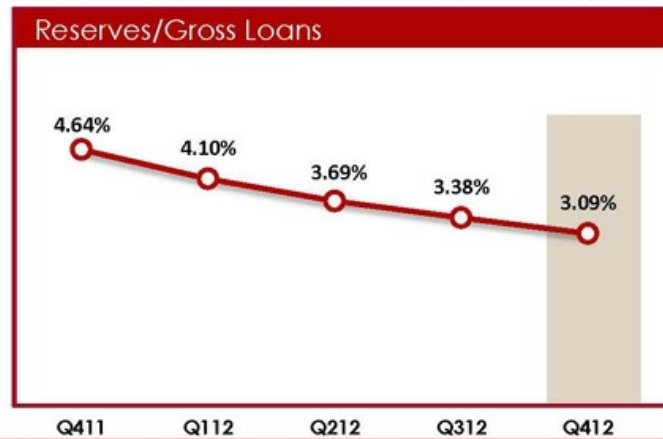
NIM



Efficiency



Asset Quality

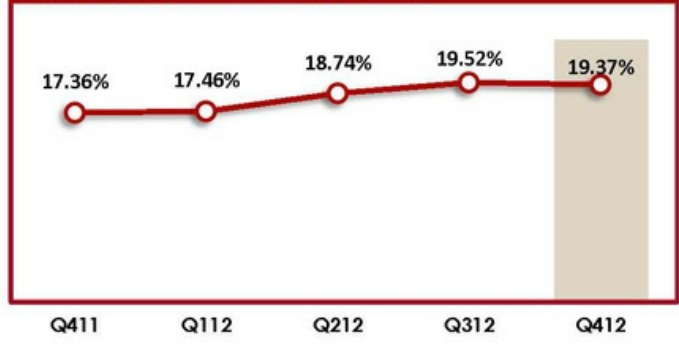


Capital Adequacy

Tier1 Leverage Capital Ratio



Tier1 Risk Based Capital Ratio



Total Risk Based Capital Ratio



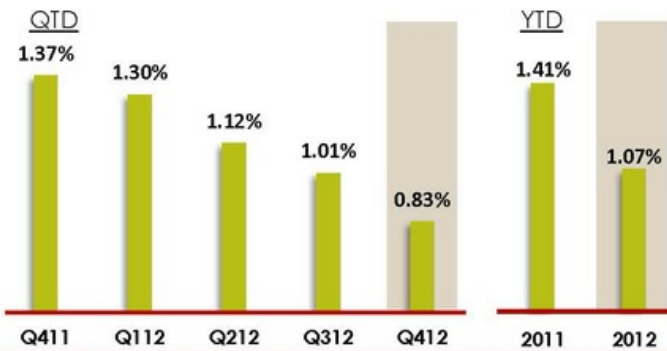
Tangible Common Equity/Tangible Assets*



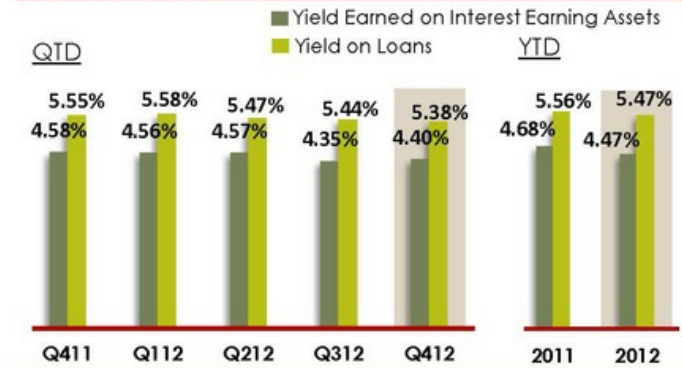
*Non-GAAP financial measures

Yield/Cost/Rate

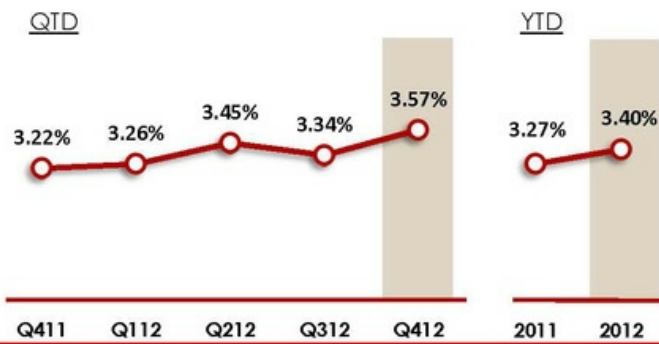
Cost of Interest Bearing Liability



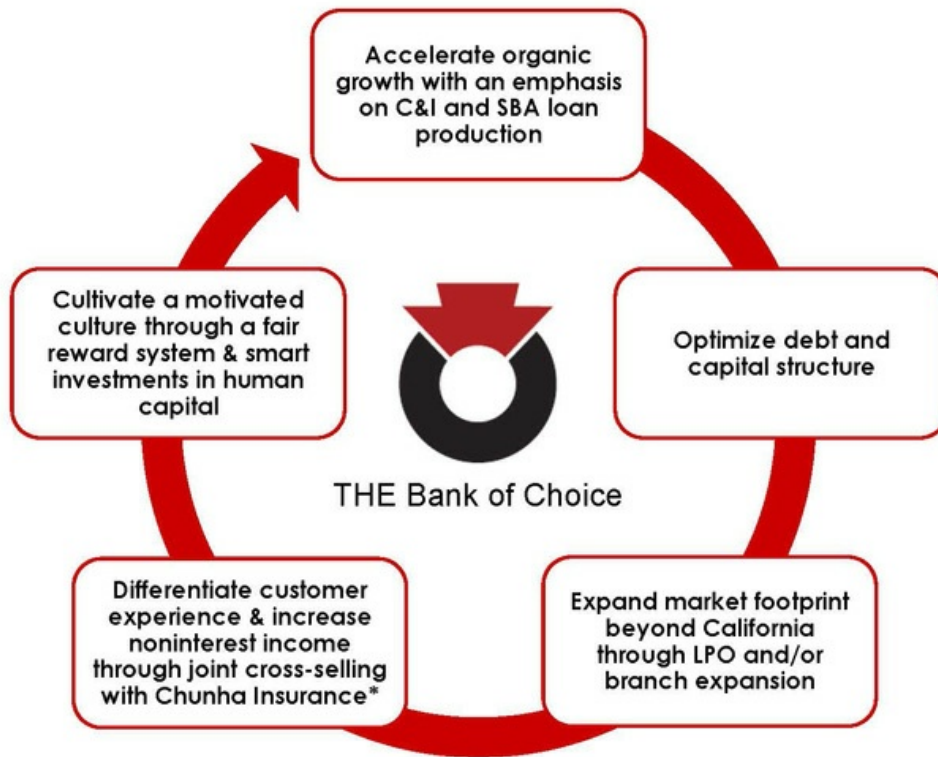
Yield Earned on Interest Earning Assets and Yield on Loans



Net Interest Spread



Yield/Cost/Rate (%)	Q411	Q112	Q212	Q312	Q412	2011	2012
Yield on Gross Loans	5.55	5.58	5.47	5.44	5.38	5.56	5.47
Yield Earned on Interest Earning Assets	4.58	4.56	4.57	4.35	4.40	4.68	4.47
Cost of Interest Bearing Liability	1.37	1.30	1.12	1.01	0.83	1.41	1.07
Net Interest Spread	3.22	3.26	3.45	3.34	3.57	3.27	3.40
Net Interest Margin	3.66	3.69	3.84	3.69	3.86	3.68	3.77



**Chunha Insurance is a subsidiary company of Hanmi Financial Corp.*

Non-GAAP Reconciliation

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NON-GAAP FINANCIAL MEASURES (UNAUDITED)

TANGIBLE COMMON EQUITY TO TANGIBLE ASSETS RATIO

(In Thousands, Except Per Share Data)

	December 31, 2012	September 30, 2012	December 31, 2011
HANMI FINANCIAL CORPORATION			
Total Assets	\$ 2,882,520	\$ 2,841,857	\$ 2,744,824
Less Other Intangible Assets	(1,335)	(1,376)	(1,533)
Tangible Assets	<u>\$ 2,881,185</u>	<u>\$ 2,840,481</u>	<u>\$ 2,743,291</u>
Total Stockholders' Equity	\$ 378,364	\$ 363,987	\$ 285,608
Less Other Intangible Assets	(1,335)	(1,376)	(1,533)
Tangible Stockholders' Equity	<u>\$ 377,029</u>	<u>\$ 362,611</u>	<u>\$ 284,075</u>
Total Stockholders' Equity to Total Assets Ratio	13.13%	12.81%	10.41%
Tangible Common Equity to Tangible Assets Ratio	13.09%	12.77%	10.36%
Common Shares Outstanding	31,496,540	31,489,201	31,487,924
Tangible Common Equity Per Common Share	\$ 11.97	\$ 11.52	\$ 9.02
HANMI BANK			
Total Assets	\$ 2,877,041	\$ 2,836,931	\$ 2,739,577
Less Other Intangible Assets	-	-	(34)
Tangible Assets	<u>\$ 2,877,041</u>	<u>\$ 2,836,931</u>	<u>\$ 2,739,543</u>
Total Stockholders' Equity	\$ 439,986	\$ 424,546	\$ 342,023
Less Other Intangible Assets	-	-	(34)
Tangible Stockholders' Equity	<u>\$ 439,986</u>	<u>\$ 424,546</u>	<u>\$ 341,989</u>
Total Stockholders' Equity to Total Assets Ratio	15.29%	14.96%	12.48%
Tangible Common Equity to Tangible Assets Ratio	15.29%	14.96%	12.48%