

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): **July 31, 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, Penthouse Suite A
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 or 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))
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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 Keefe, Bruyette & Woods Community Bank Investor Conference on July 31, 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

Exhibit No.	Description
99.1	Hanmi Financial Corporation slide presentation.

Forward-Looking Statements

This presentation slides 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. 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 of Hanmi Bank to make distributions to Hanmi Financial, which is restricted by certain factors, including Hanmi Bank’s retained earnings, net income, prior distributions made, and certain other financial tests; 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, 2012, 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.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: July 31, 2013.

HANMI FINANCIAL CORPORATION

By: /s/ C. G. Kum
C. G. Kum
President and Chief Executive Officer

EXHIBIT INDEX

Exhibit No.

Description

99.1

Hanmi Financial Corporation slide presentation



Hanmi Financial Corp.

KEEFE, BRUYETTE & WOODS

Community Bank Investor Conference

July 31, 2013

C. G. Kum, President & CEO

Mark Yoon, SVP & CFO



This presentation contains forward-looking statements which involve inherent risks and uncertainties, in accordance with the “safe harbor” provisions of the Private Securities Litigation Reform Act of 1995. Hanmi Financial Corporation cautions readers that many important factors could cause the actual results differ materially from those in forward-looking statements. These factors include governmental fiscal policy, legislation and regulations, the global and local economies, fluctuation in interest rate and credit risk, competition in the geographic and business areas, the ability to succeed in new markets and business lines, balance sheet management, and other operational factors discussed in the company’s filings with the SEC. Hanmi Financial Corporation disclaims any obligation to announce publicly future events or developments that may affect the forward-looking statements herein.

- Quarterly net income was \$9.5MM, while pre-tax income increased to \$15.3MM from \$14.8MM in Q113
- NIM rose to 4.10% from 3.86% in Q113, while yield on earning assets improved 16 bps to 4.59% and cost of interest-bearing liabilities by 11 bps to 0.78%
- New loan production totaled \$163.8MM
- The remaining \$50MM in trust preferred securities was redeemed
- Credit quality continued to improve
 - Non-performing assets decreased to 1.04% of total assets
 - Net charge-offs improved to 0.30% of average gross loans
- Tangible common equity ratio was 14.22%, and tangible book value was \$12.47 per share, up 13.2% from \$11.02 at Q212

**The oldest and premier
Korean-American bank: the
30th anniversary in 2012**

**Free from regulatory
enforcement actions in
December 2012**

**Sustained profitability for
eleven consecutive quarters**

**Ranked 16 of the
100 top performing
mid-sized banks***

**Stable asset quality:
NPL down to \$28 MM in Q213
from \$219 MM in Q409**

**Strong capital:
TCE/TA is 14.22% at 6/30/13**

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

Vision: "To be the premier Korean American financial company"



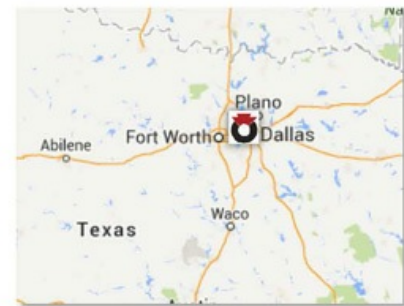
27 branches & 2 loan production offices (LPOs) strategically positioned in and near major Korean American communities



Southern California (25) & Northern California (2)



Seattle, Washington (1 LPO)



Dallas, Texas (1 LPO)

Demographics

- Asian population in Dallas County increased **35%** between 2000 and 2010

Small Businesses

- More than **40,000** Asian-owned business are located in the Dallas-Fort Worth Metroplex area

SBA Loans

- SBA approved **\$1.3 Billion** small business loans in Texas in the fiscal year 2012; **2nd largest** among states

Source: 2010 US Census, Rincon & Associates (2011), Small Business Administration

- Large and growing Korean American population in the U.S.
 - Los Angeles and Orange County with the largest Korean American population
 - Other key markets: New York, New Jersey, Chicago, Texas, Seattle and Atlanta
- Business ownership among Korean Americans 60% greater than the national average¹
- Higher level of education
- Aging of first generation Korean Americans
- Free Trade Agreement between the U.S. and Korea on March 15, 2012

2010 Korean American Population²

	State	Population	% Total
1	California	451,892	31.7%
2	New York	140,994	9.9%
3	New Jersey	93,679	6.6%
4	Virginia	70,577	5.0%
5	Texas	67,750	4.8%
6	Washington	62,374	4.4%
7	Illinois	61,469	4.3%
8	Georgia	52,431	3.7%
9	Maryland	48,592	3.4%
10	Pennsylvania	40,505	2.8%
11	Others	333,521	23.4%
	Total	1,423,784	100.0%

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

² 2010 Census

Korean American Banks in U.S.

Assets and Deposits as of Q113 | \$ in thousands

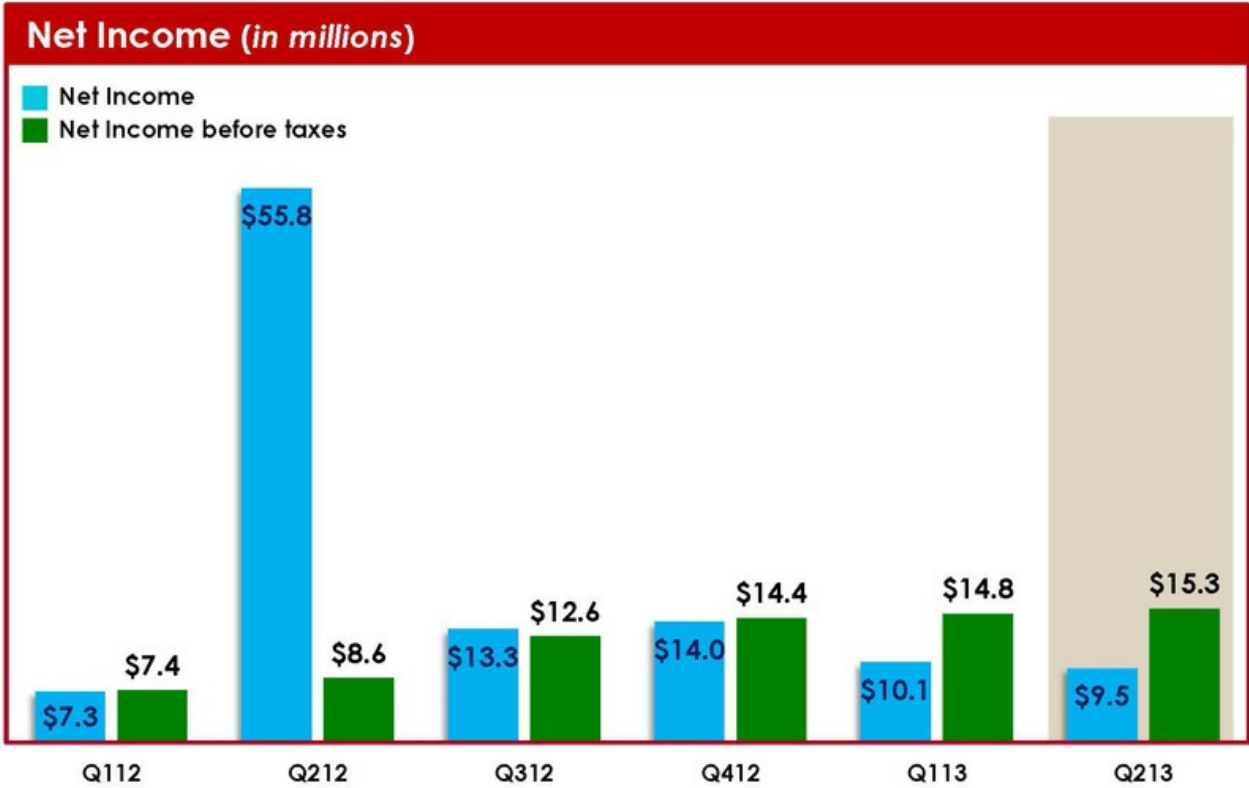
Bank	Branches	Total Assets	Total Deposits
BBCN Bancorp Inc. ¹	45	\$5,833,597	\$4,555,674
Hanmi Financial Corp.	27	\$2,792,423	\$2,333,012
Wilshire Bancorp Inc. ²	25	\$2,756,420	\$2,162,558
Central Bancorp Inc.	24	\$1,799,164	\$1,580,014
Woori America Bank ³	17	\$1,034,405	\$913,914
Shinhan Bank America ³	15	\$974,955	\$848,537
Pacific City Financial Corp.	8	\$652,511	\$577,675
Saehan Bancorp ²	10	\$541,747	\$460,316
Commonwealth Business Bank	3	\$500,992	\$437,979
Metro City Bank	6	\$498,463	\$403,614
Foster Bankshares, Inc. ¹	9	\$395,549	\$341,504
BNB Bank	3	\$320,578	\$269,499
First Intercontinental Bank	5	\$267,127	\$231,714
Open Bank	3	\$220,409	\$189,521
BankAsiana ²	3	\$207,330	\$166,592
Uniti Financial Corp.	3	\$180,603	\$157,096
UniBank	4	\$193,825	\$145,017
NOA Bank	3	\$135,026	\$116,725
US Metro Bank	1	\$87,421	\$78,448
Total Korean American Bank Deposits			\$15,969,409

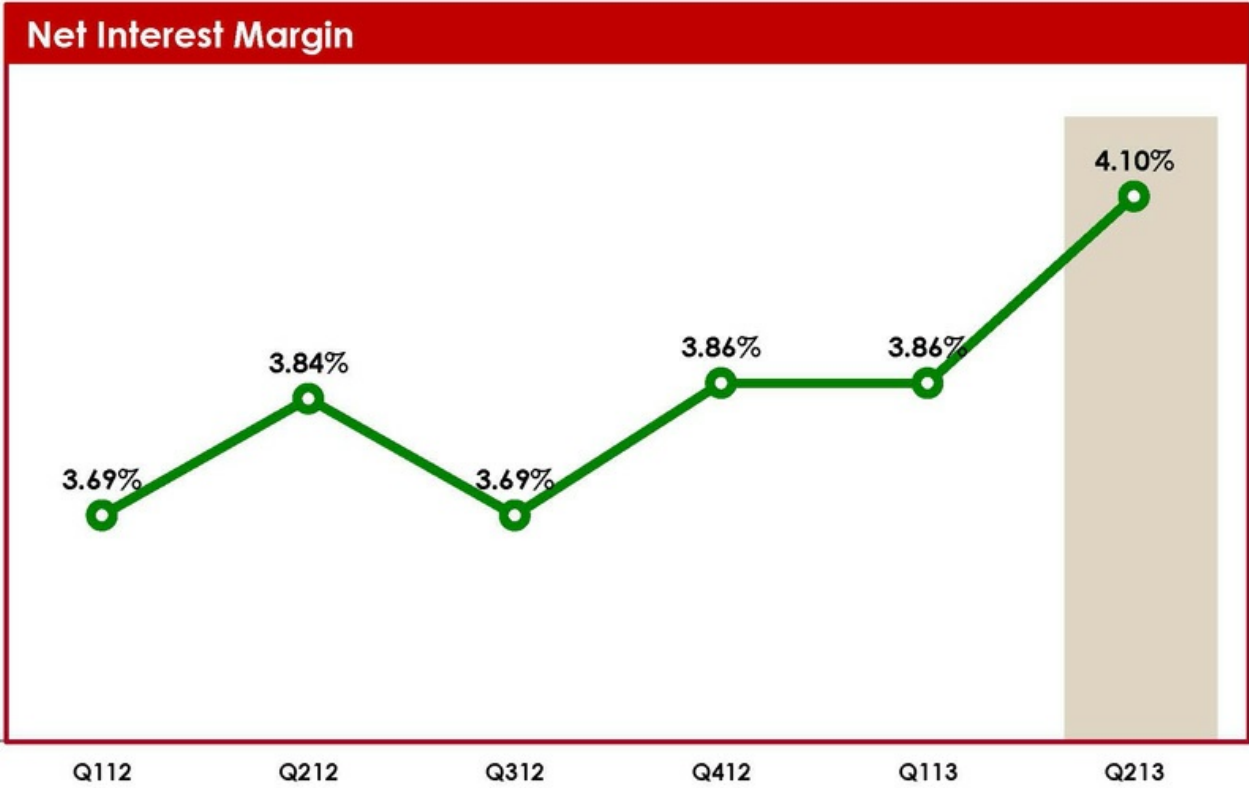
¹ BBCN announced acquisition of Foster Bankshares, which would increase the number of branches

² Wilshire announced acquisitions of BankAsiana and Saehan Bancorp, which would increase the number of branches

³ South Korea-based banks

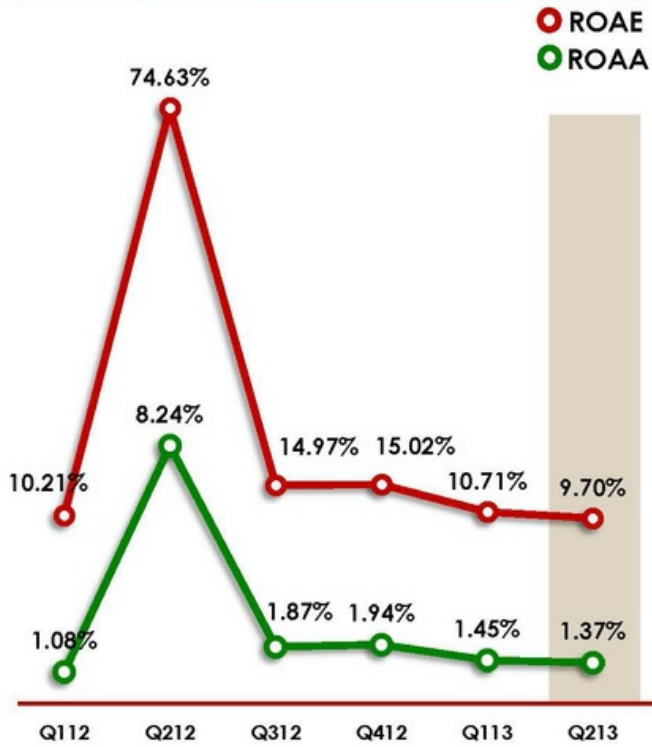
Source: SNL



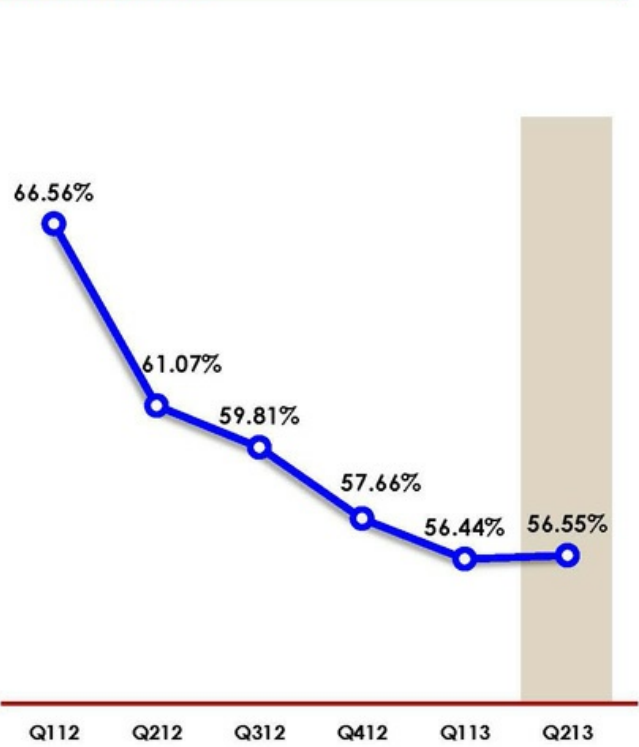


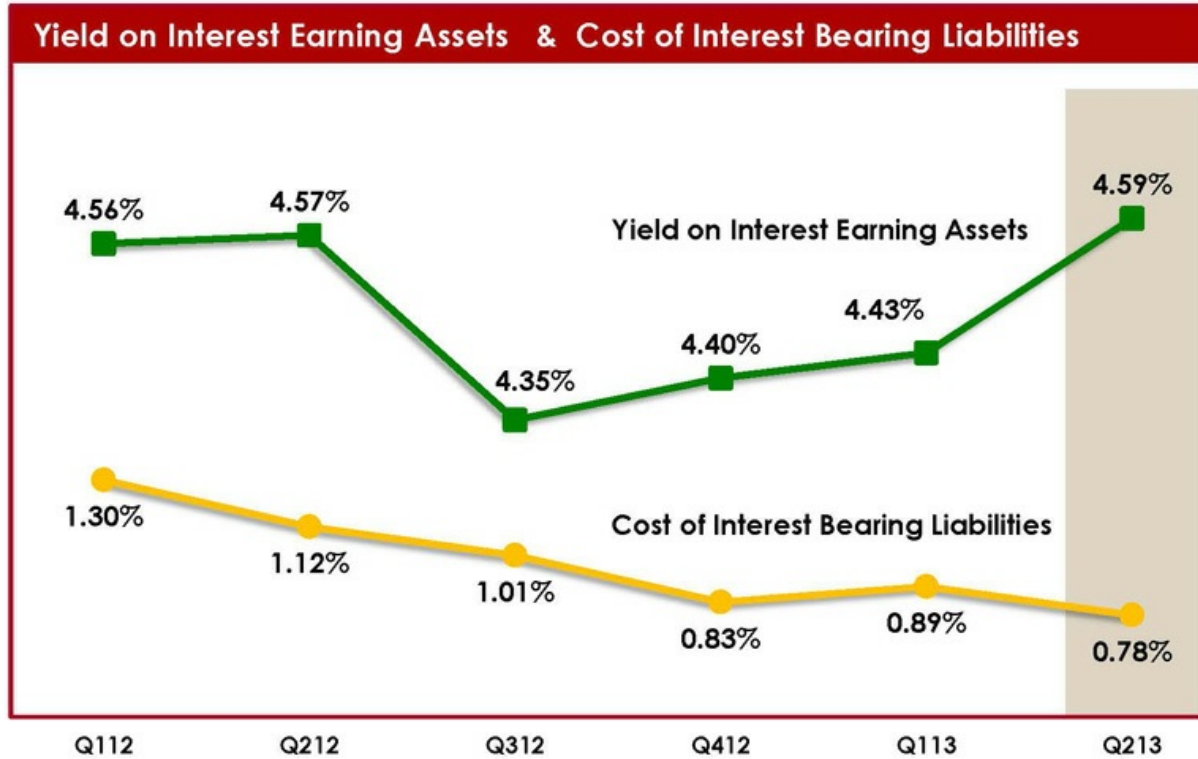
Profitability – Return and Efficiency

ROAA & ROAE

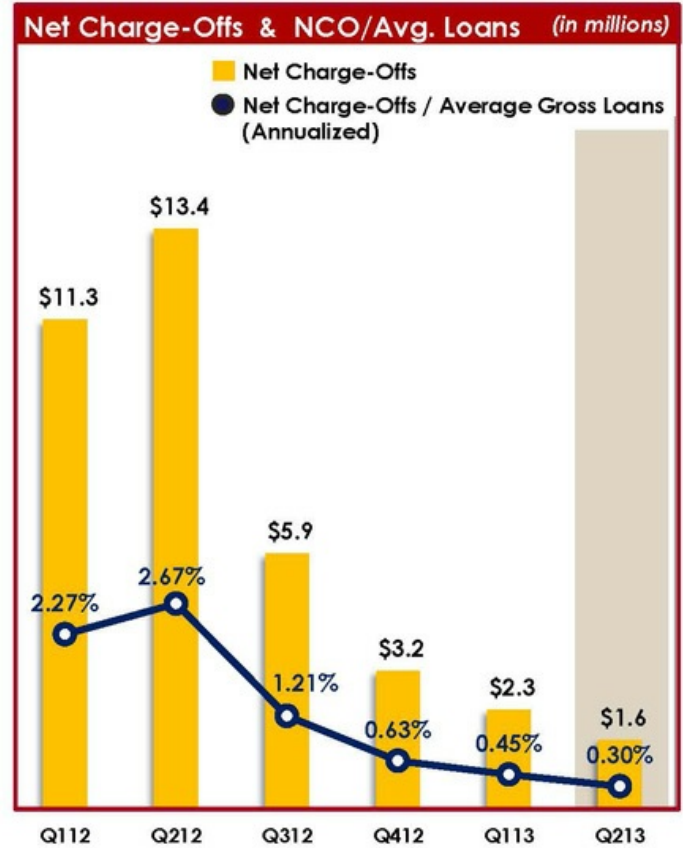


Efficiency Ratio

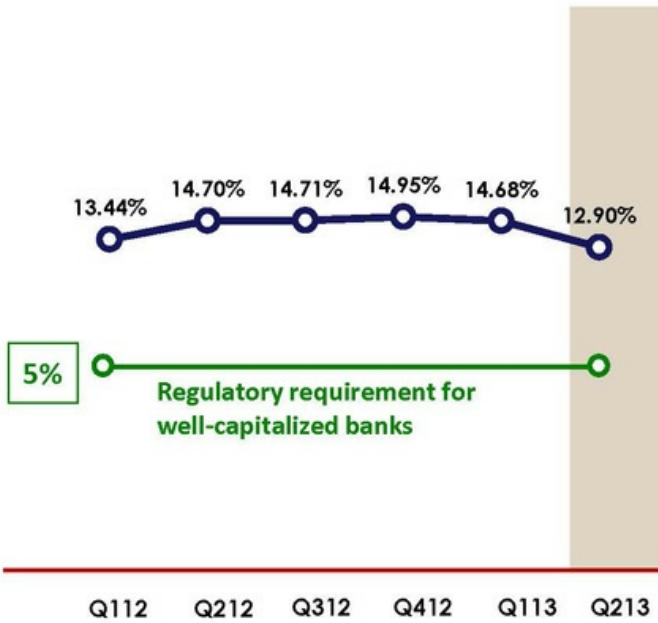




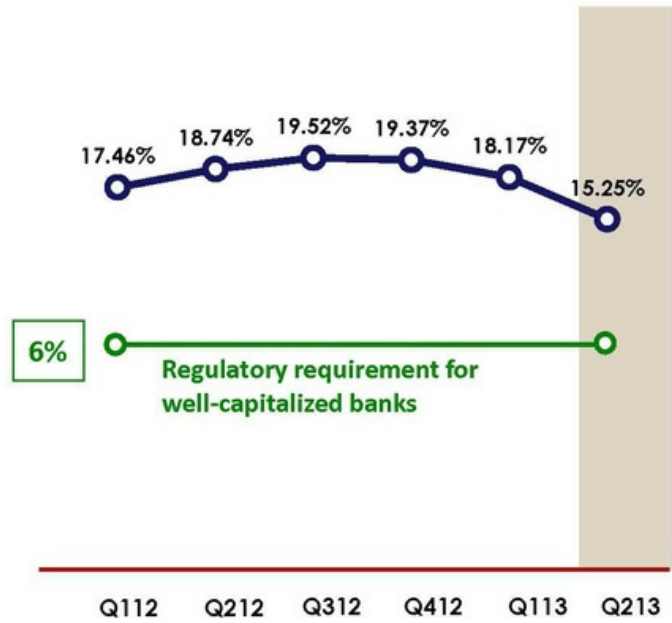
Safety – Improving Asset Quality



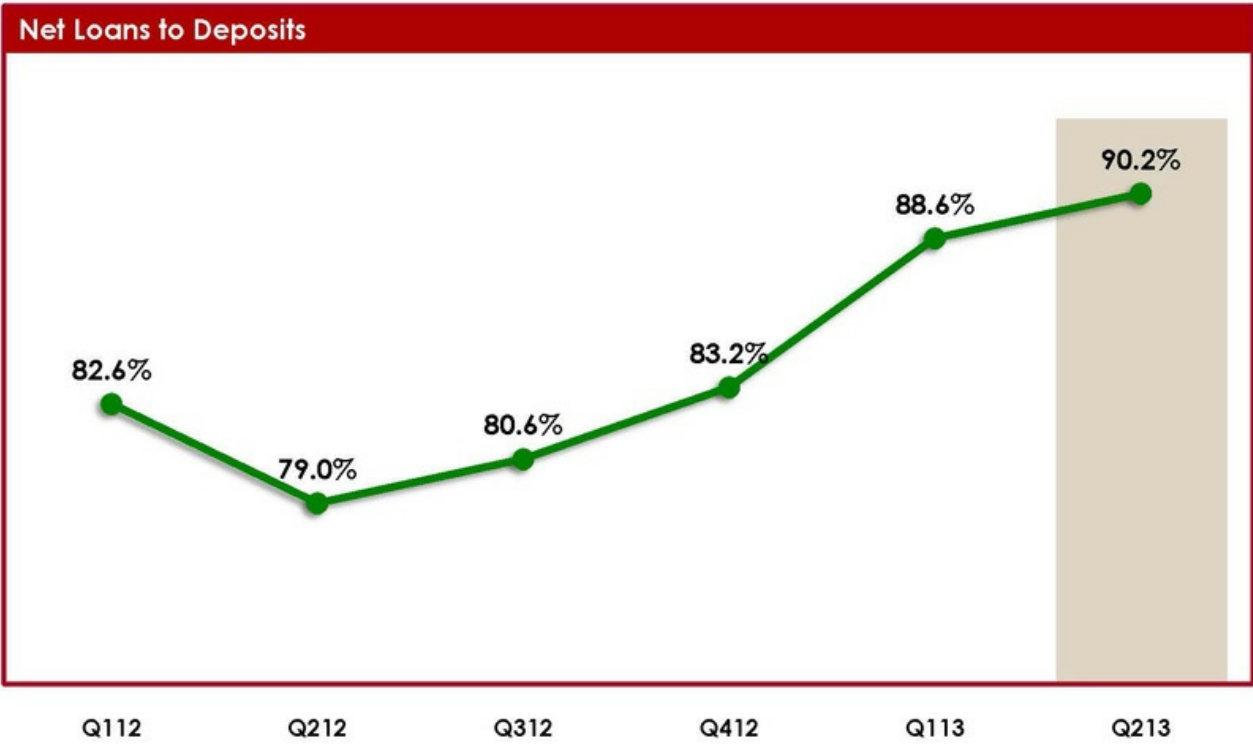
Tier1 Leverage Capital Ratio



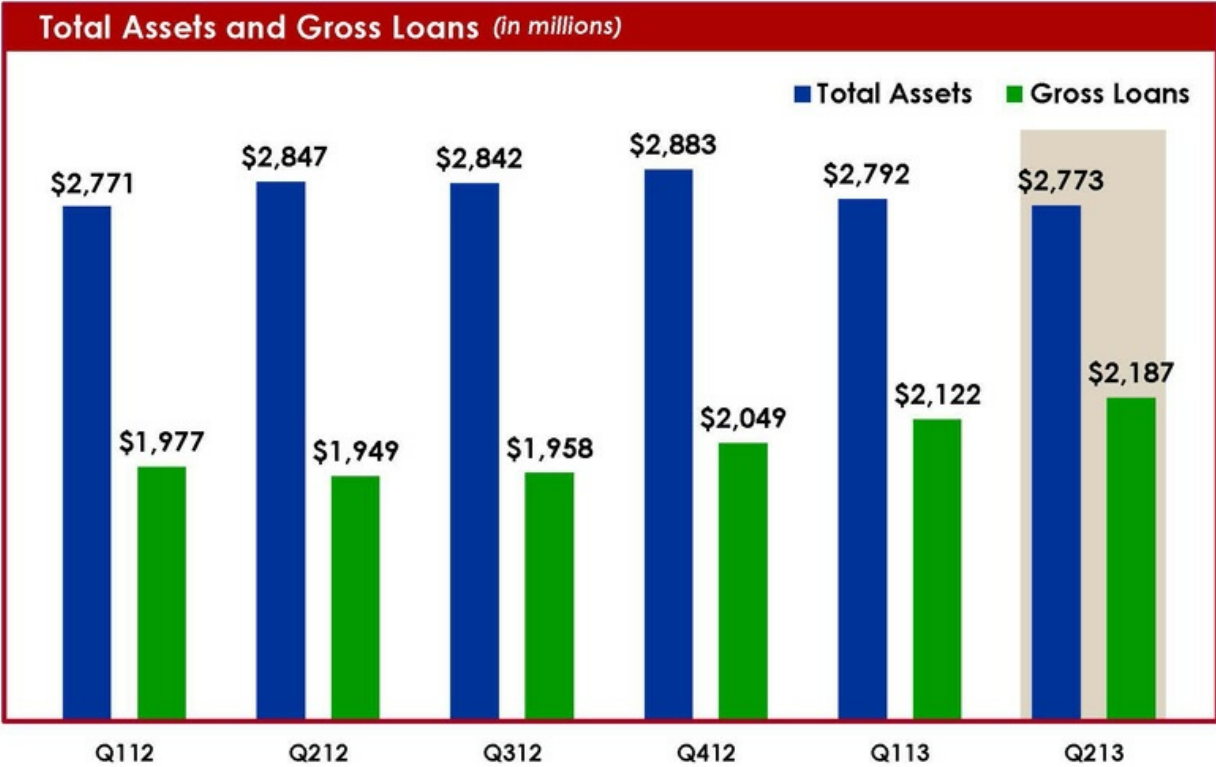
Tier1 Risk Based Capital Ratio



Growth – Leveraging Balance Sheet

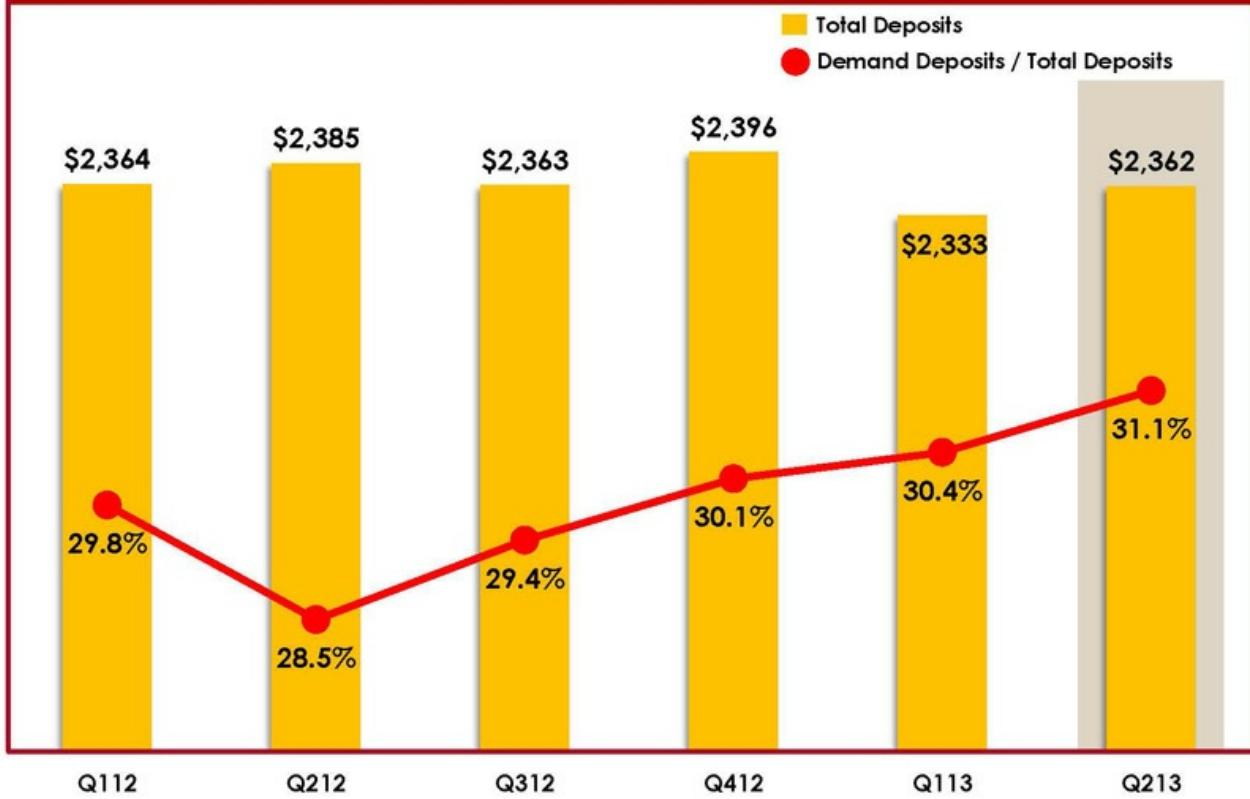


Growth – Solid Loan Growth



Growth – Increasing Demand Deposits

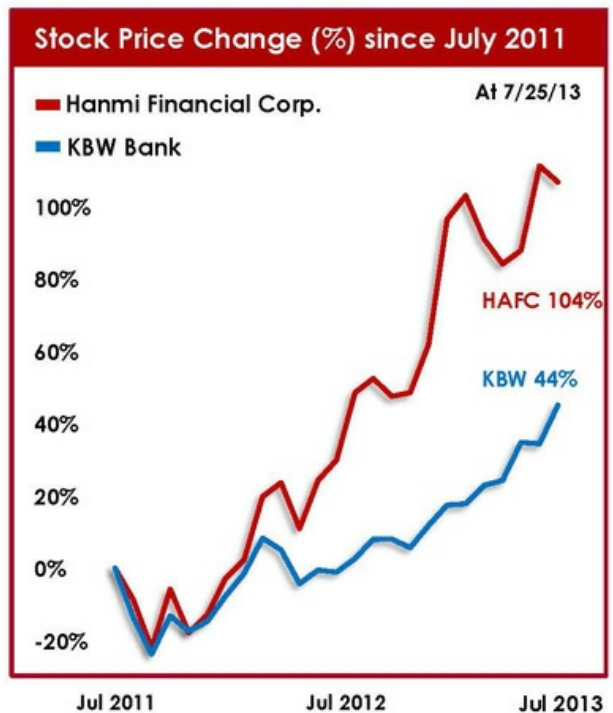
Total Deposits & Demand Deposits/Total Deposits (in millions)



- **Attractive valuation**

- Price¹/Earnings² 11.7 x LTM EPS
- Price¹/Tangible Book³ 1.39 x
- NIM (Q213) 4.10%
- TCE³/TA³ 14.22%

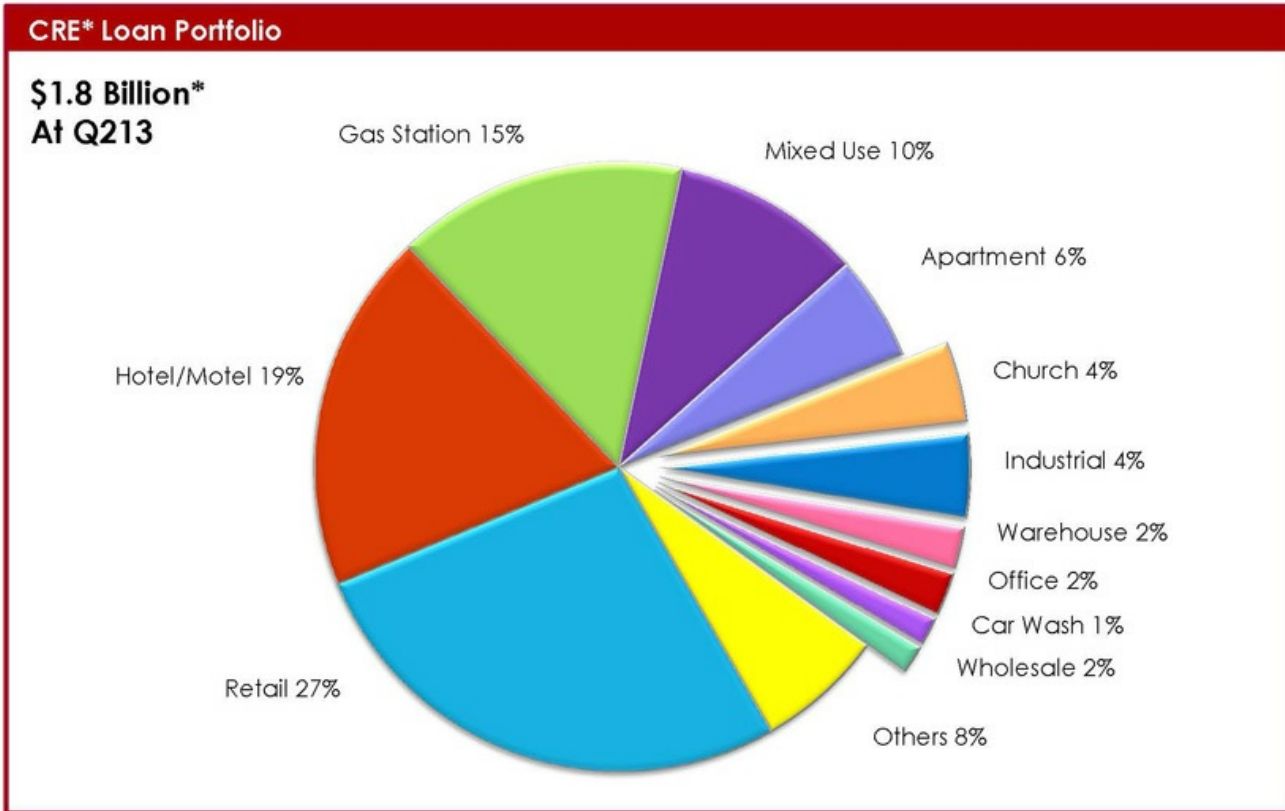
- **The oldest Korean American bank with loyal customers**
- **Attractive target market with potential expansion into other ethnic markets**
- **Strong management team**
- **Cross-selling capability through Chunha Insurance⁴**



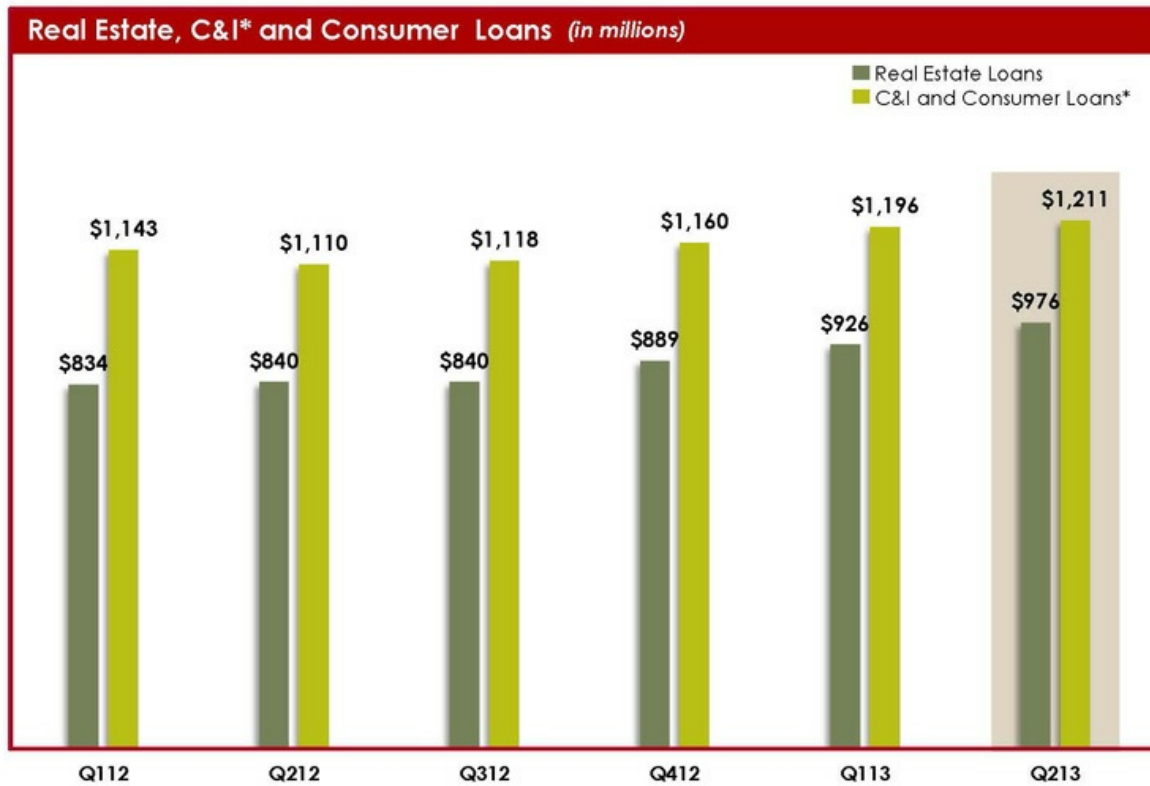
1 Price is the closing price at 7/25/2013
 2 LTM EPS represents earnings from Q312 to Q213
 3 Tangible book, tangible common equity, and tangible assets are at 6/30/13
 4 Chunha Insurance is a subsidiary of Hanmi Financial Corporation

Q & A

Appendix

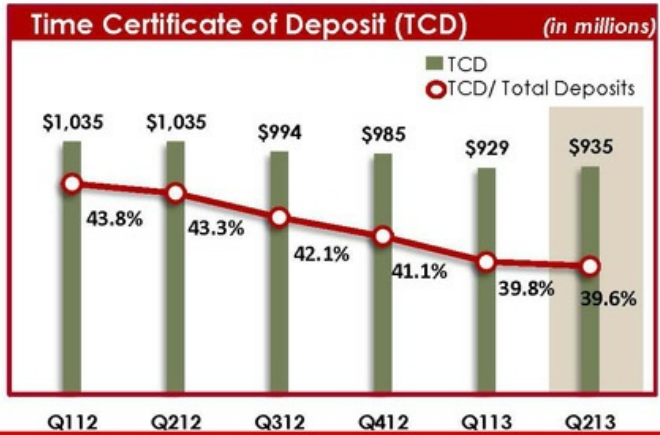
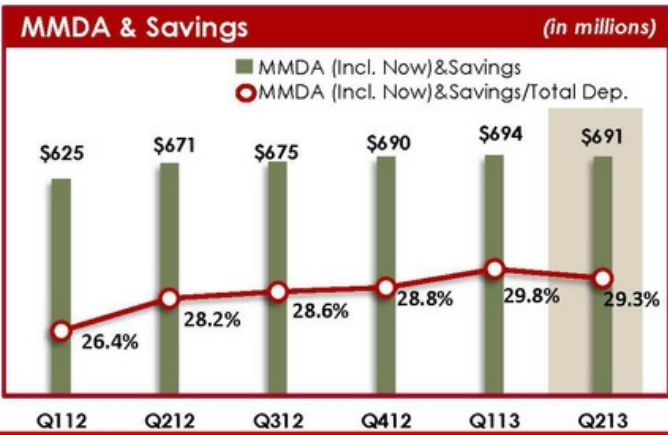
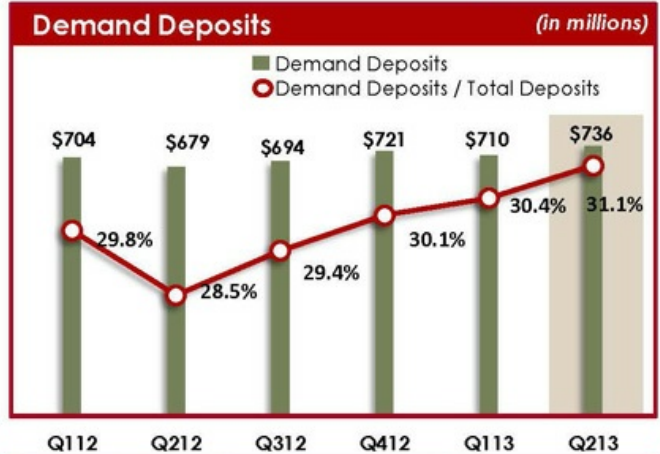


* CRE loans include real estate loans and commercial and industrial loans backed by owner occupied real estate.



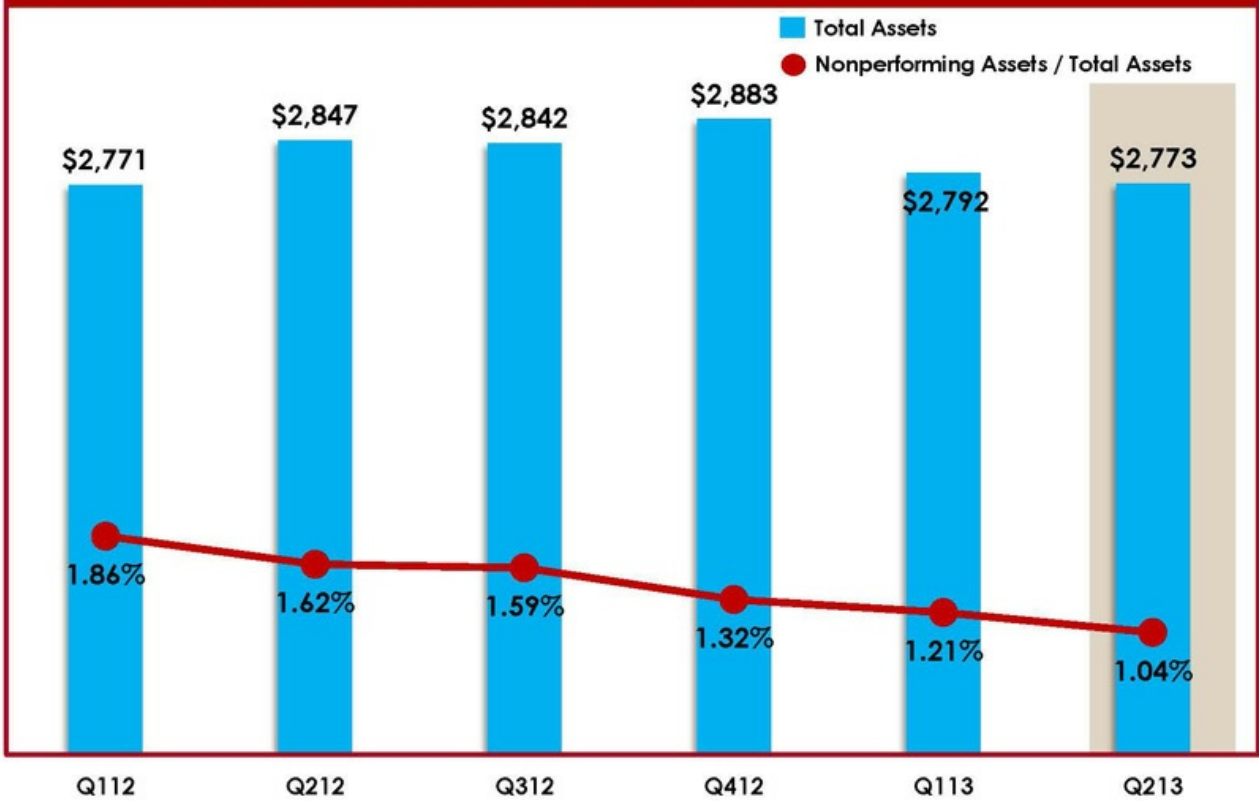
* Commercial and Industrial loans include owner-occupied commercial real estate loans

Growth – Increasing Core Deposits

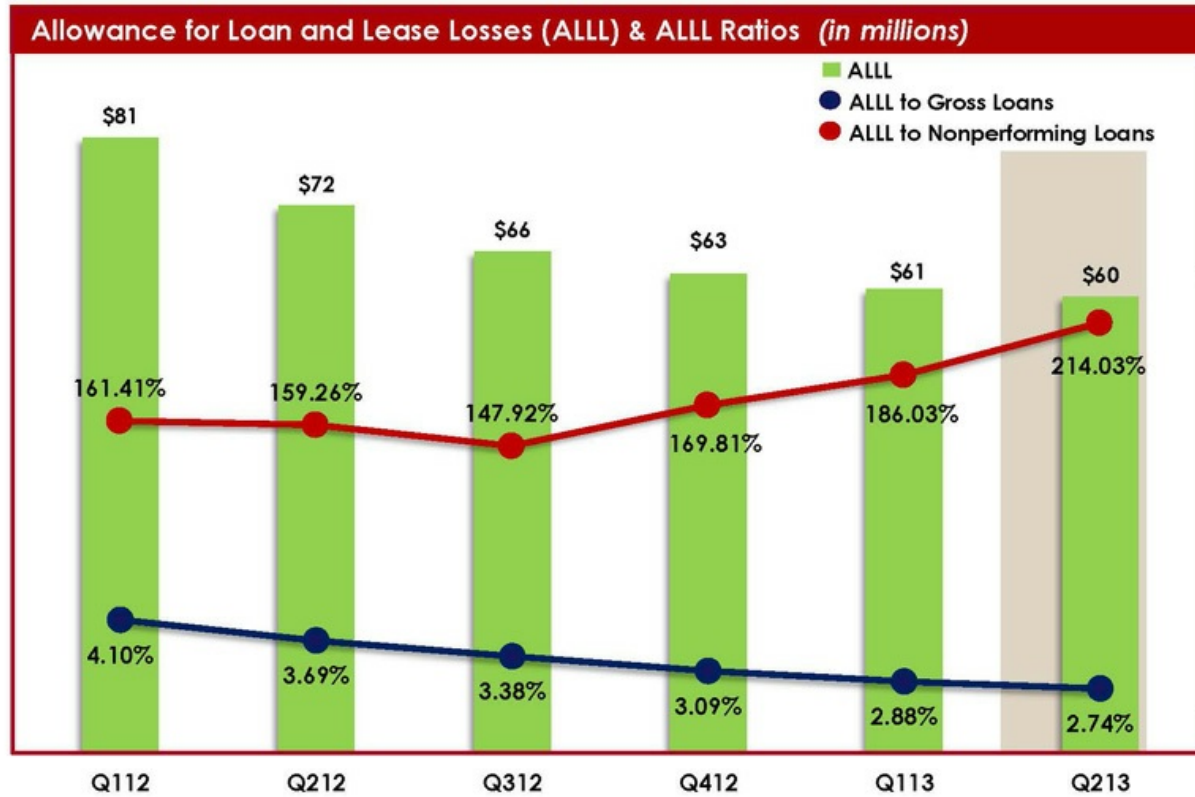


Safety – Improving Asset Quality

Total Assets & Nonperforming Assets/Total Assets (in millions)



Safety – Improving Asset Quality



Tier1 Leverage Capital Ratio



Tier1 Risk Based Capital Ratio



Total Risk Based Capital Ratio



Tangible Common Equity/Tangible Assets*



Non-GAAP Reconciliation

28

Tangible Common Equity to Tangible Assets Ratio (Unaudited) (In thousands, except per share data)

	June 30, 2013	March 31, 2013	June 30, 2012
Hanmi Financial Corporation			
Total assets	\$ 2,773,414	\$ 2,792,423	\$ 2,846,652
Less other intangible assets	(1,253)	(1,294)	(1,417)
Tangible assets	<u>\$ 2,772,161</u>	<u>\$ 2,791,129</u>	<u>\$ 2,845,235</u>
Total stockholders' equity	\$ 395,396	\$ 389,105	\$ 348,456
Less other intangible assets	(1,253)	(1,294)	(1,417)
Tangible stockholders' equity	<u>\$ 394,143</u>	<u>\$ 387,811</u>	<u>\$ 347,039</u>
Total stockholders' equity to total assets	14.26%	13.93%	12.24%
Tangible common equity to tangible assets	14.22%	13.89%	12.20%
Common shares outstanding	31,604,837	31,588,767	31,489,201
Tangible common equity per common share	\$ 12.47	\$ 12.28	\$ 11.02
Hanmi Bank			
Total assets	\$ 2,768,581	\$ 2,786,691	\$ 2,841,441
Less other intangible assets	-	-	-
Tangible assets	<u>\$ 2,768,581</u>	<u>\$ 2,786,691</u>	<u>\$ 2,841,441</u>
Total stockholders' equity	\$ 378,116	\$ 420,755	\$ 407,407
Less other intangible assets	-	-	-
Tangible stockholders' equity	<u>\$ 378,116</u>	<u>\$ 420,755</u>	<u>\$ 407,407</u>
Total stockholders' equity to total assets	13.66%	15.10%	14.34%
Tangible common equity to tangible assets	13.66%	15.10%	14.34%

Milestones

