
**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): November 4, 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))
-

Item 7.01 Regulation FD Disclosure.

Hanmi Financial Corporation is furnishing hereunder the handout that it intends to provide to institutional investors at meetings set up by D.A. Davidson & Co. The handouts 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 handout

Forward-Looking Statements

This handout 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 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.

EXHIBIT INDEX

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



Hanmi Financial Corp.



D.A. Davidson & Co.

November 4-6, 2013

C. G. Kum, President & CEO

Bonnie Lee, SEVP & COO

Mark Yoon, EVP & 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 to 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 increased to \$10.3MM from \$9.5MM in 2Q13.
- NIM rose to 4.28% from 4.10% in 2Q13, while yield on earning assets improved 16 bps to 4.75% and cost of interest-bearing liabilities by 1 bps to 0.77%.
- Efficiency ratio improved to 52.98% compared to 56.55% for 2Q13 and 59.81% for 3Q12.
- New loan production totaled \$136.0MM. C&I lending almost doubled to \$22.8MM from \$11.9MM in 2Q13.
- Credit quality improved, with non-performing assets declining to 0.81% of total assets from 1.04% at 2Q13.
- Quarterly cash dividend was reinstated, and a cash dividend of \$0.07 per share of common stock was paid on September 17, 2013.

Franchise Network

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)

Korean American Banks in US

5

Branches as of 10/28/13 & Assets and Deposits as of 9/30/13 | \$ in thousands

Banks	Branches	Assets	Deposits
BBCN Bancorp Inc.	51	\$6,340,987	\$5,021,102
Hanmi Financial Corp.	27	\$2,845,137	\$2,429,707
Wilshire Bancorp Inc. ¹	27	\$2,832,515	\$2,253,617
Central Bancorp Inc. ²	24	\$1,693,385	\$1,491,913
Pacific City Financial Corp. ²	9	\$680,841	\$603,264
Commonwealth Business Bank ²	3	\$519,679	\$450,012
Metro City Bank ²	6	\$471,485	\$383,114
First Intercontinental Bank ²	5	\$309,629	\$274,561
Open Bank ²	4	\$246,050	\$214,807
Noah Bank ²	6	\$234,733	\$209,243
UniBank	4	\$220,259	\$174,738
Uniti Financial Corp. ²	3	\$159,907	\$137,271
NOA Bank ²	3	\$139,023	\$120,343
US Metro Bank ²	1	\$81,294	\$72,671
South Korea-based banks:			
Woori America Bank ²	17	\$1,072,840	\$943,689
Shinhan Bank America	15	\$985,142	\$854,736
BNB Hana Bank ²	3	\$313,996	\$263,588
Banks announced as acquisition target:			
Saehan Bancorp ²	10	\$548,246	\$466,381
BankAsiana	3	\$209,110	\$167,554
Total			\$16,532,311

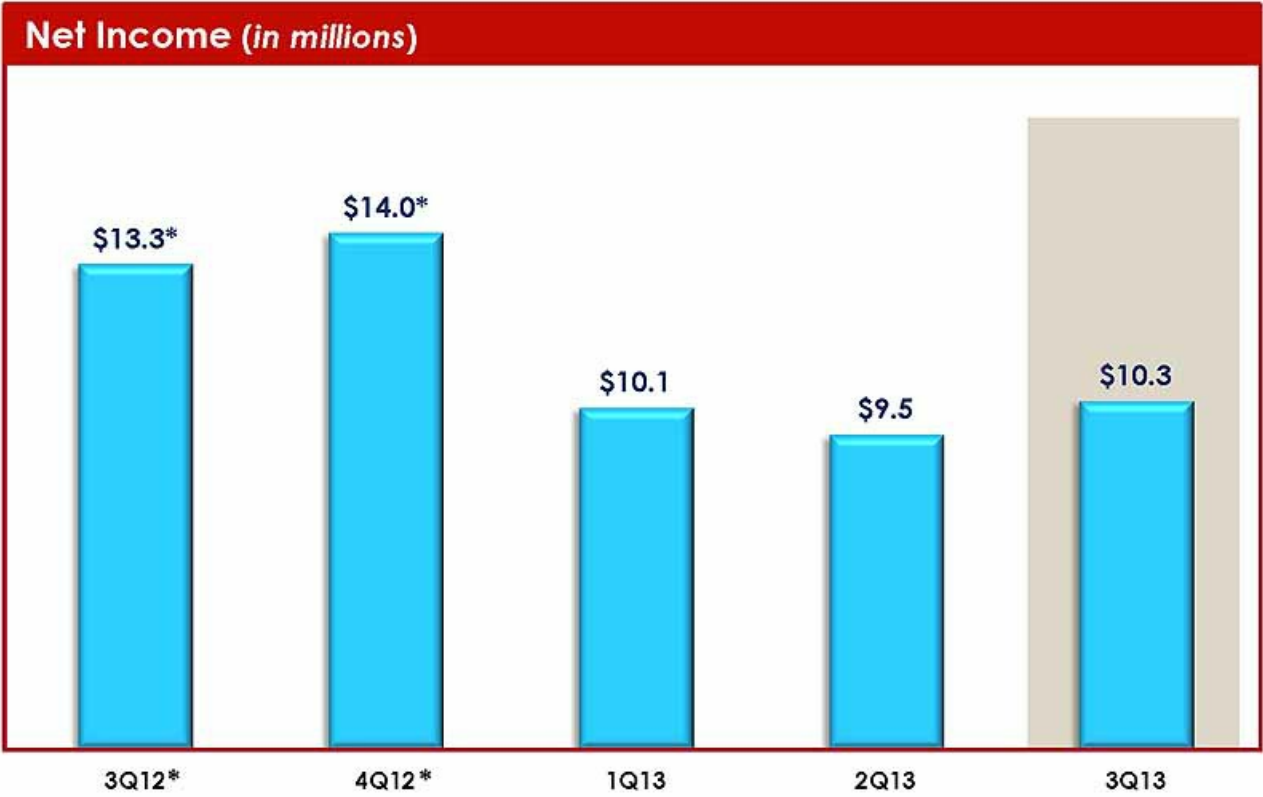
¹ Wilshire closed BankAsiana acquisition on 10/1/2013; Saehan acquisition is still in the closing stage

² Assets & deposits as of 6/30/13

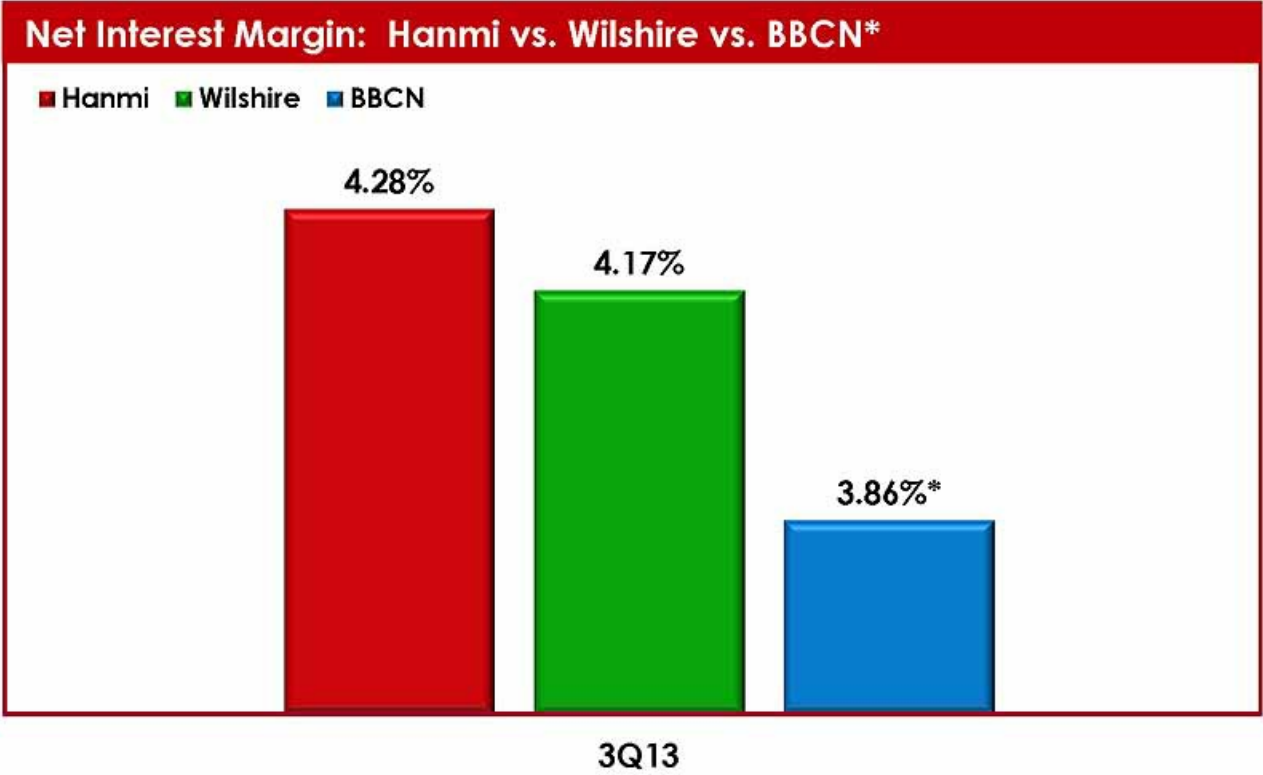
Source: SNL

Hanmi Financial Corp.

Profitability – Sustained Earnings

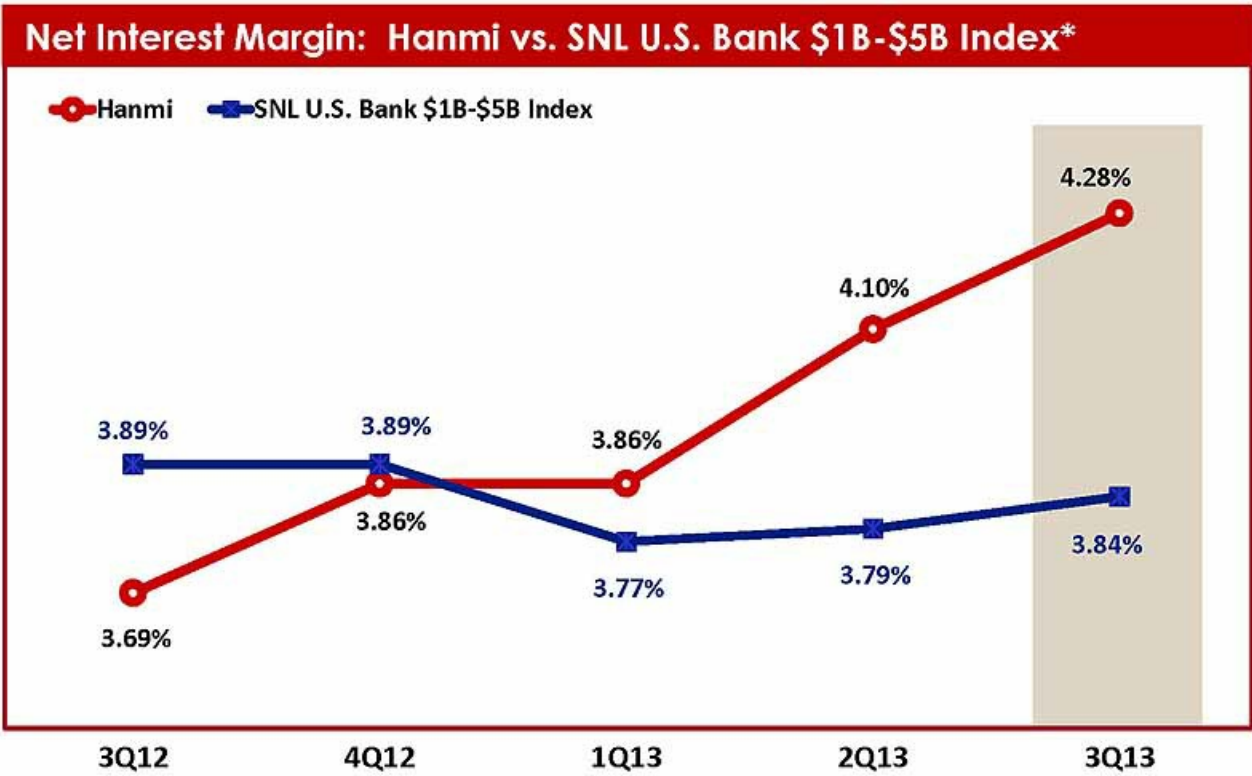


* Net income reflects tax benefits from the reversal of DTA valuation allowance (3Q12: \$4.9MM, 4Q12: \$5.5MM)



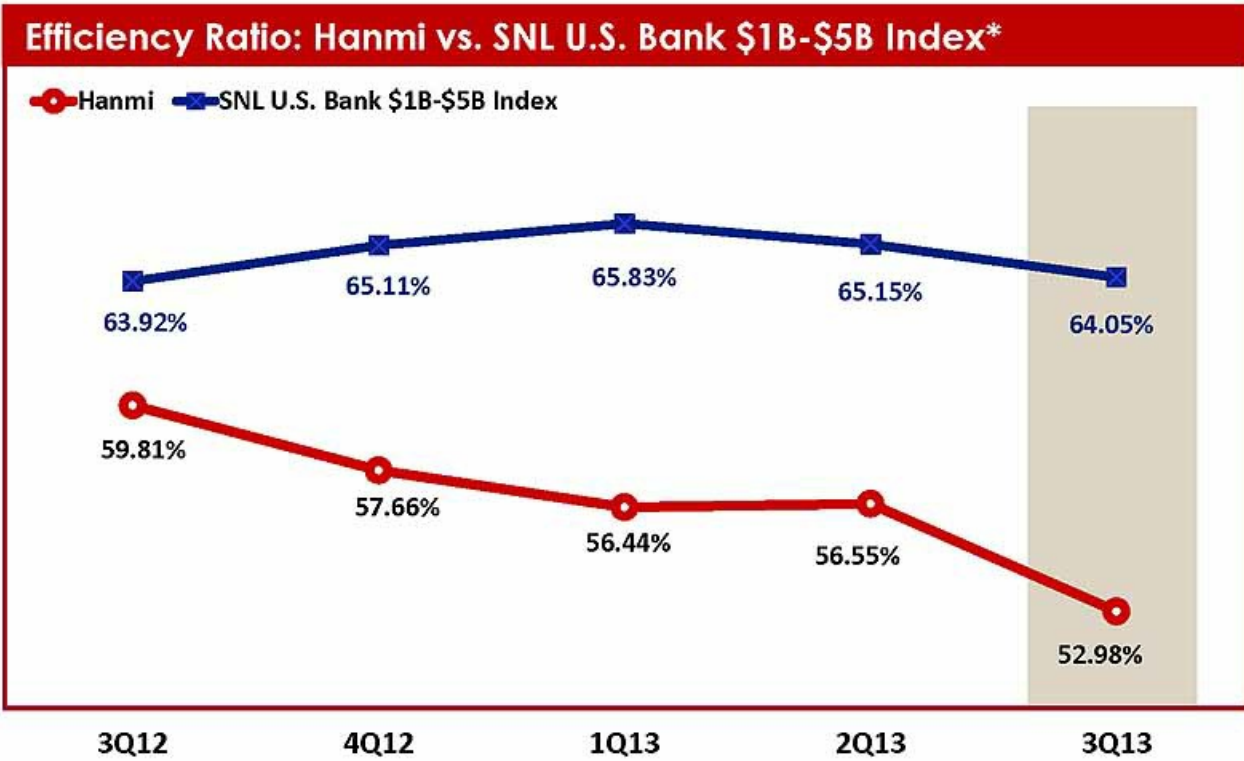
* Core net interest margin: NIM excluding the effect of acquisition accounting adjustments per 3Q13 earnings release

Profitability – Increasing Net Interest Margin



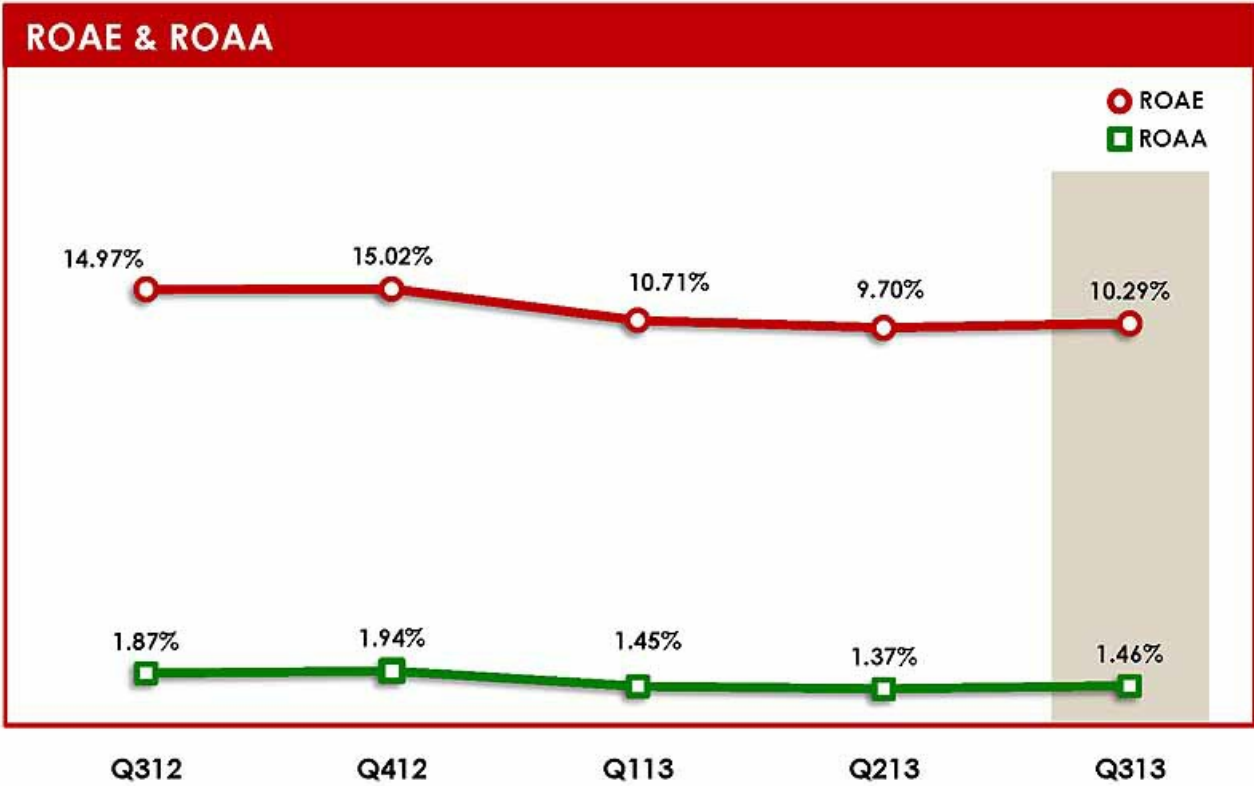
* SNL U.S. Bank \$1B-\$5B Index: includes all major exchange (NYSE, NYSE MKT, NASDAQ) banks in SNL's coverage universe with \$1B to \$5B in assets as of most recent financial data

Profitability – Improving Efficiency Ratio

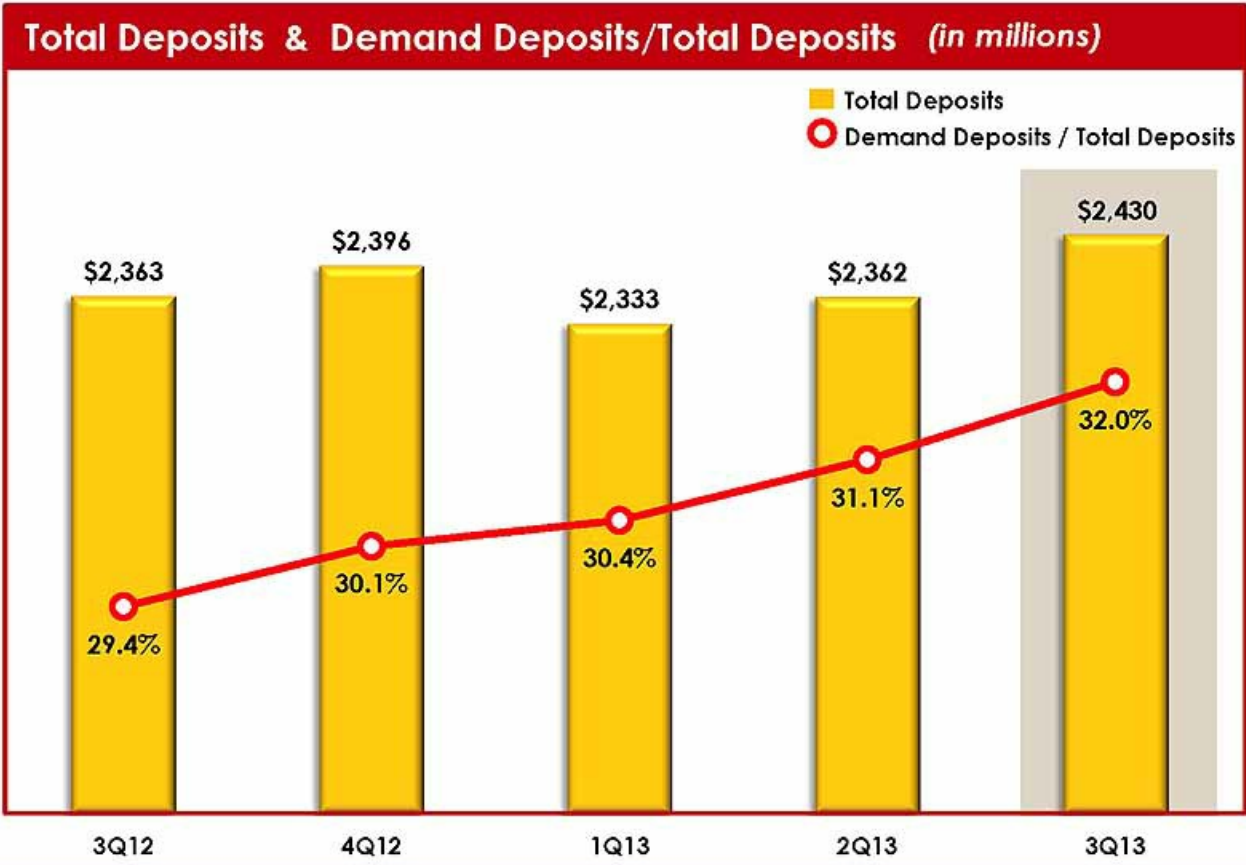


* SNL U.S. Bank \$1B-\$5B Index: includes all major exchange (NYSE, NYSE MKT, NASDAQ) banks in SNL's coverage universe with \$1B to \$5B in assets as of most recent financial data

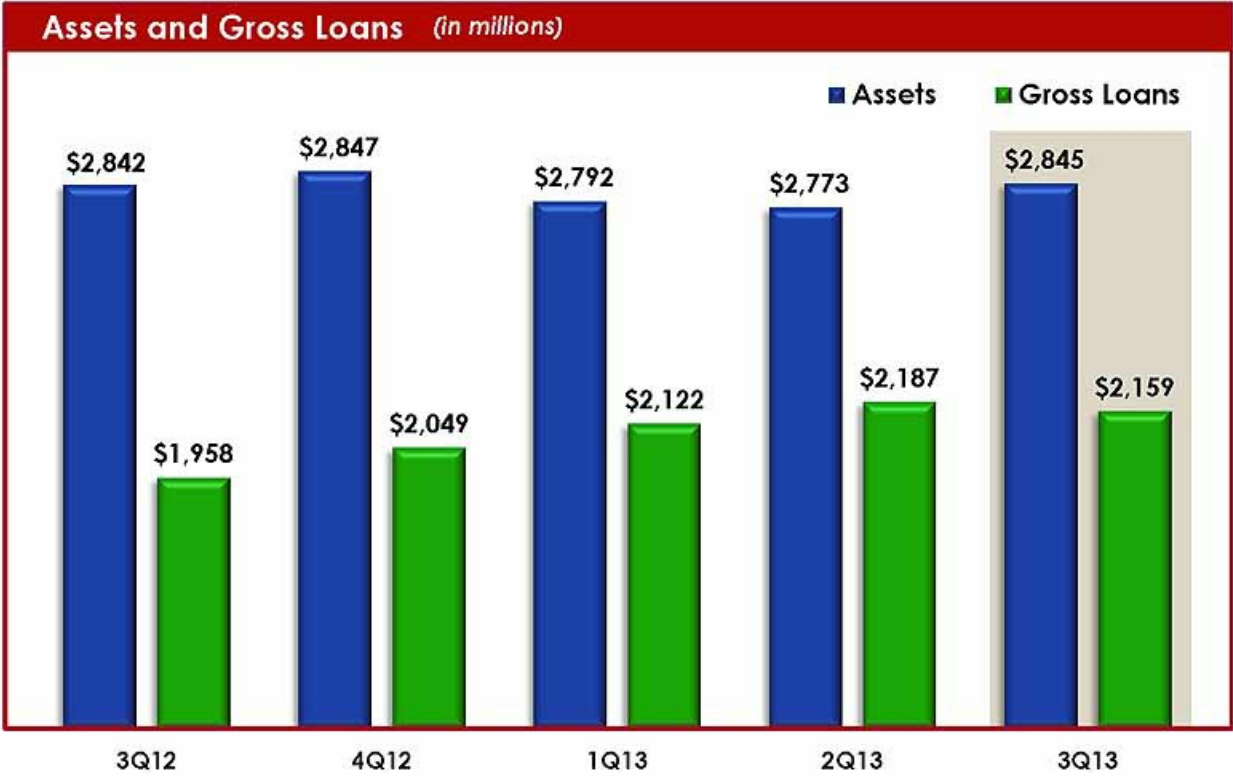
Profitability – Solid Return

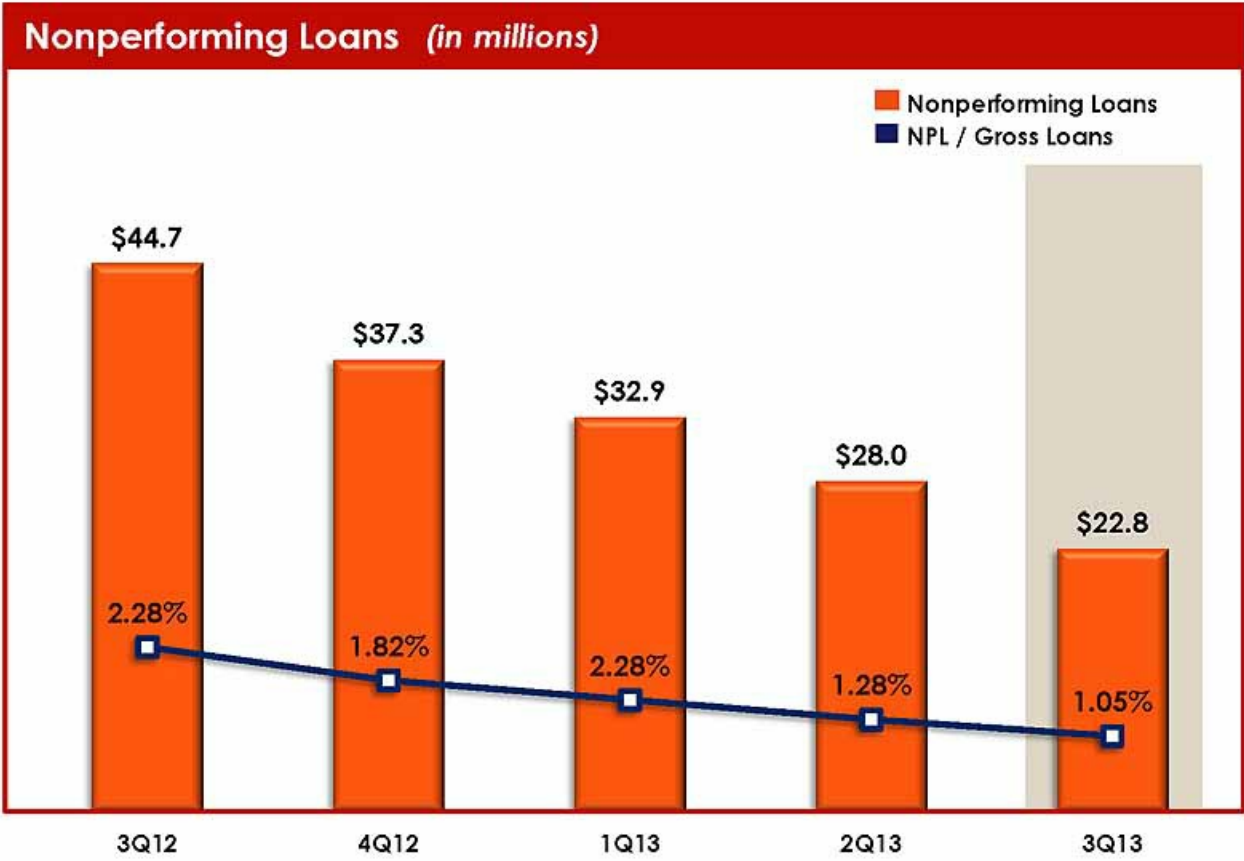


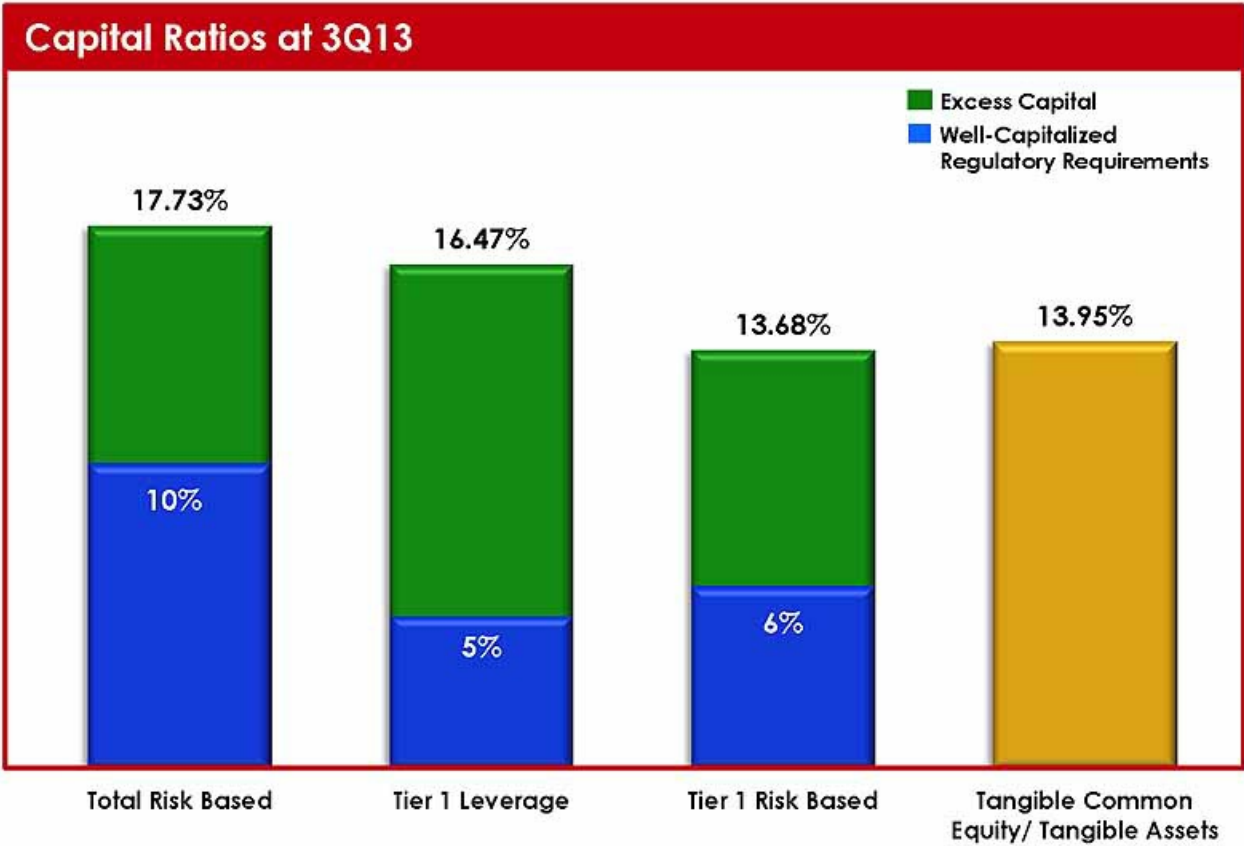
Growth – Increasing Demand Deposits



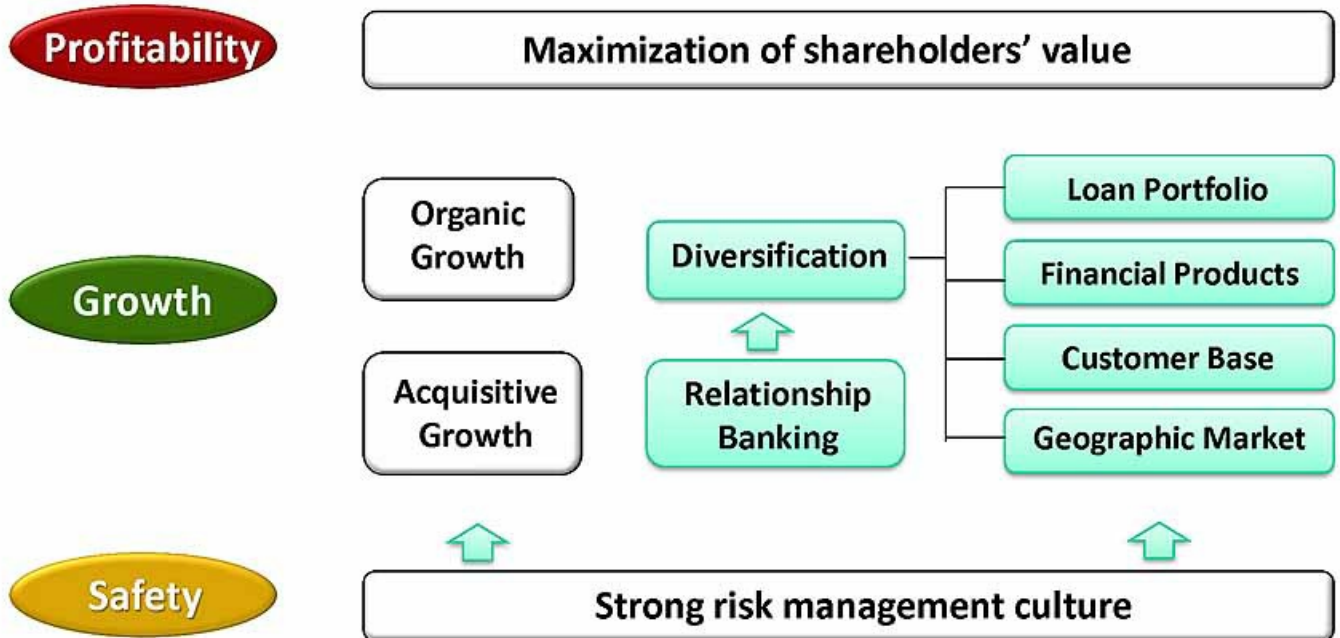
Growth – Emerging Loan Growth







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

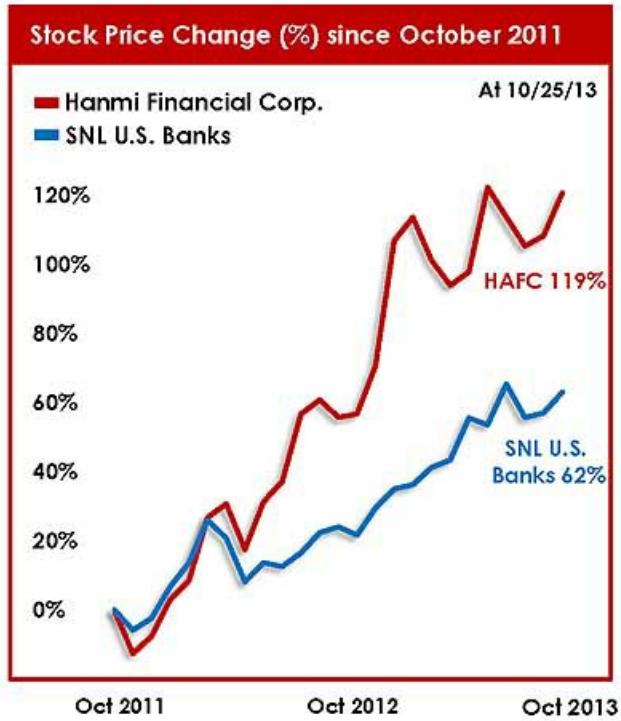


- **Attractive valuation**

- Price¹/LTM EPS 12.7 x
- Price¹/Tangible Book² 1.41 x
- NIM (3Q13) 4.28%

- **The oldest Korean American bank with loyal customers**

- **Strong management team**



1. Closing price at 10/25/2013
2. Tangible book value at 9/30/2013