

**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): February 6, 2014

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 furnishing hereunder the handout that it intends to provide to institutional investors at the FIG Partners 9 Annual West Coast CEO Forum on February 6, 2014. 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, including our acquisition of Central Bancorp, Inc., 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; ability of the parties to obtain required regulatory approvals and satisfy other closing conditions with respect to our acquisition of Central Bancorp, Inc.; 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: February 6, 2014

HANMI FINANCIAL CORPORATION

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

EXHIBIT INDEX

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Hanmi Financial Corp.



5th Annual West Coast Bank CEO Forum

February 6, 2014

C. G. Kum, President & CEO



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, the ability to negotiate, complete and integrate current and future acquisitions, 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.

For non-GAAP reconciliation, please see the company’s news release on January 27, 2014.

- **Strong Loan Growth & Loan Diversification**
 - Gross loans grew 3.5% by \$74.8MM over 3Q13 and 9.1% by \$185.5MM over 4Q12.
 - Loan originations totaled \$181.9MM.
 - C&I lending increased 66.3% to \$37.9MM in 4Q13 from \$22.8MM in 3Q13.
 - C&I commitments increased 75.7% to \$63.7MM from \$36.3MM in 3Q13.
 - SBA loan sales generated \$1.9MM gains in 4Q13 and \$8.0MM for the full year.

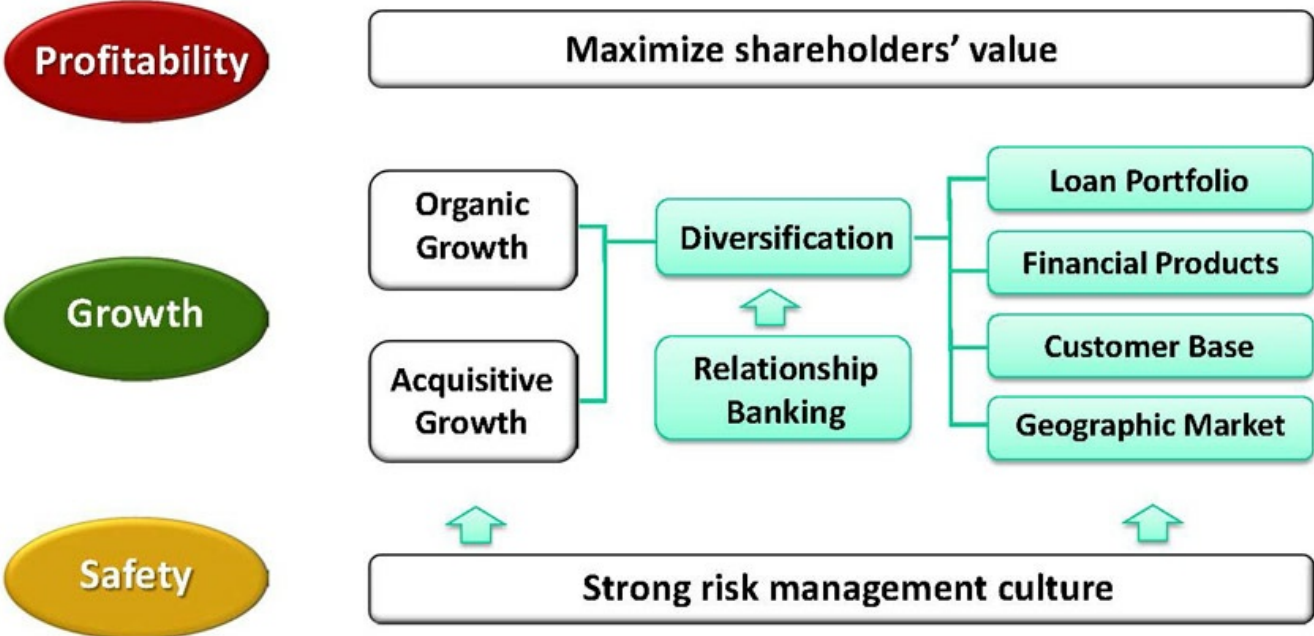
- **Deposit Growth:** Increased 4.9% year-over-year, including a 13.6% increase in non-interest bearing deposits.

- **Solid Core Revenue Generation:**
 - Quarterly net income before tax increased to \$15.0MM from \$14.4MM in 4Q12.
 - NIM improved to 3.98% from 3.86% in 4Q12.

- **Sound Credit Quality:** Non-performing loans declined to \$25.9MM, or 1.16% of gross loans, from \$37.3MM, or 1.82% of gross loans, in 4Q12.

- **Quarterly Cash Dividend:**
 - Cash dividend of \$0.07 per common share was paid on 12/23/2013.

Vision: "To be the leading nationwide community bank"



Acquiring Garland, TX-based Central Bancorp, Inc. ("CBI") *Expected to close in the second half of 2014*

Financially Attractive

- EPS accretion: 2014 – approx. 4%; 2015 – approx. 20%
- Minimally dilutive to TBV – approx. 1.9%
- Earn-back period of less than 2 years on incremental earnings and approximately one quarter on combined earnings

Significant Strategic Value

- Strategic deployment of Hanmi's excess capital
- Creates significant scale – \$4B+ pro forma bank focused on Asian-American communities and second largest Korean-American bank with 50 branches & 2 loan production offices in six states
- Provides access to highly attractive markets with large Asian-American populations – TX, IL, VA, NY & NJ
- Significant opportunity for cost saving and revenue enhancements

Limited Risk Exposure

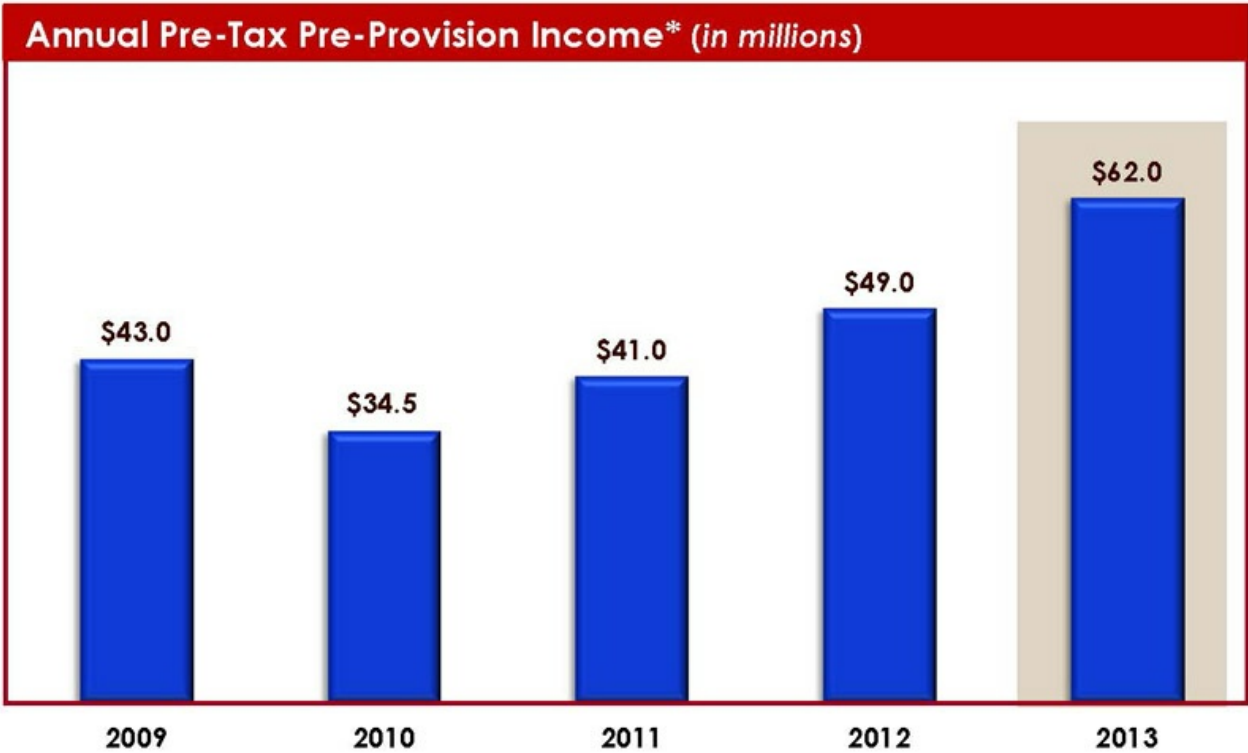
- Extensive external & internal credit diligence performed
- Conservative credit mark on CBI's significantly marked down loan & OREO portfolios
- Other strategic steps to mitigate credit risk including limit on classified assets as condition of close

Korean American Banks in US

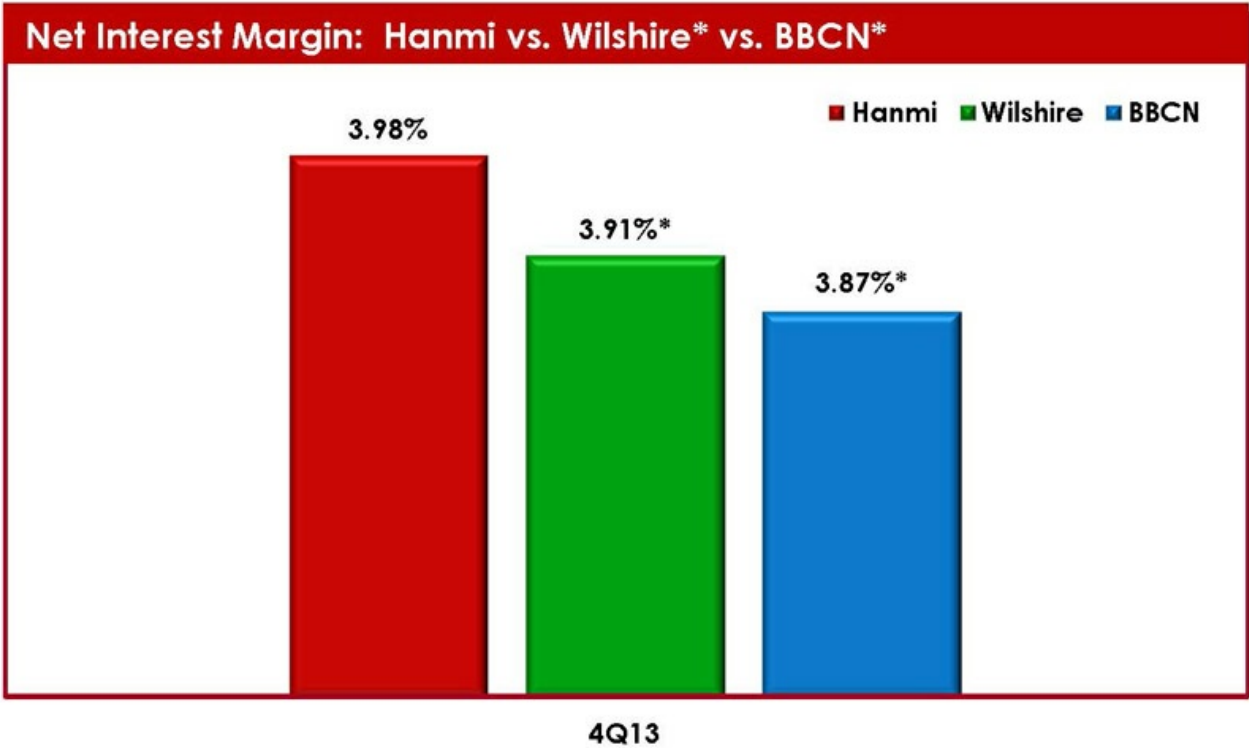
	Holding Company/Bank <i>(as of 9/30/2013, unless noted)</i>	Total Deposits <i>(in 000s)</i>	Total Assets <i>(in 000s)</i>	Branches	Locations
1	BBCN Bancorp Inc. <i>(as of 12/31/2013)</i>	\$5,148,057	\$6,473,531	51	CA, IL, NJ, NY, VA, WA
2	Hanmi Financial Corp.¹ <i>(pro forma CBI)</i>	\$3,803,449	\$4,425,966	50	CA, IL, NY, NJ, TX, VA
3	Wilshire Bancorp Inc. <i>(as of 12/31/2013)</i>	\$2,871,510	\$3,620,973	39	CA, NJ, NY, TX
4	Pacific City Financial Corp.	\$639,942	\$730,739	9	CA
5	Commonwealth Business Bank	\$448,224	\$512,194	3	CA
6	Metro City Bank	\$411,140	\$501,799	7	AL, GA
7	First Intercontinental Bank	\$248,282	\$284,717	5	GA
8	Open Bank	\$263,222	\$296,185	4	CA
9	Noah Bank	\$225,887	\$252,184	7	NJ, NY, PA
10	UniBank	\$174,738	\$220,259	4	WA
11	NewBank	\$139,669	\$168,529	3	NJ, NY
12	Uniti Financial Corp.	\$136,759	\$159,871	3	CA
13	NOA Bank	\$126,809	\$146,386	3	GA
14	Ohana Pacific Bank	\$91,813	\$106,113	2	HI
15	US Metro Bank	\$69,335	\$76,854	1	CA
	South Korea-based banks:				
16	Woori America Bank	\$950,624	\$1,077,382	16	CA, MD, NJ, NY, PA, VA
17	Shinhan Bank America	\$854,736	\$985,142	15	CA, GA, NJ, NY, TX
18	BNB Hana Bank <i>(as of 12/31/2013)</i>	\$252,644	\$317,316	3	NJ, NY

1. Hanmi announced definitive agreement to acquire Central Bancorp, Inc. on December 16, 2013.
Source: SNL Financial

Profitability – Sustained Earnings

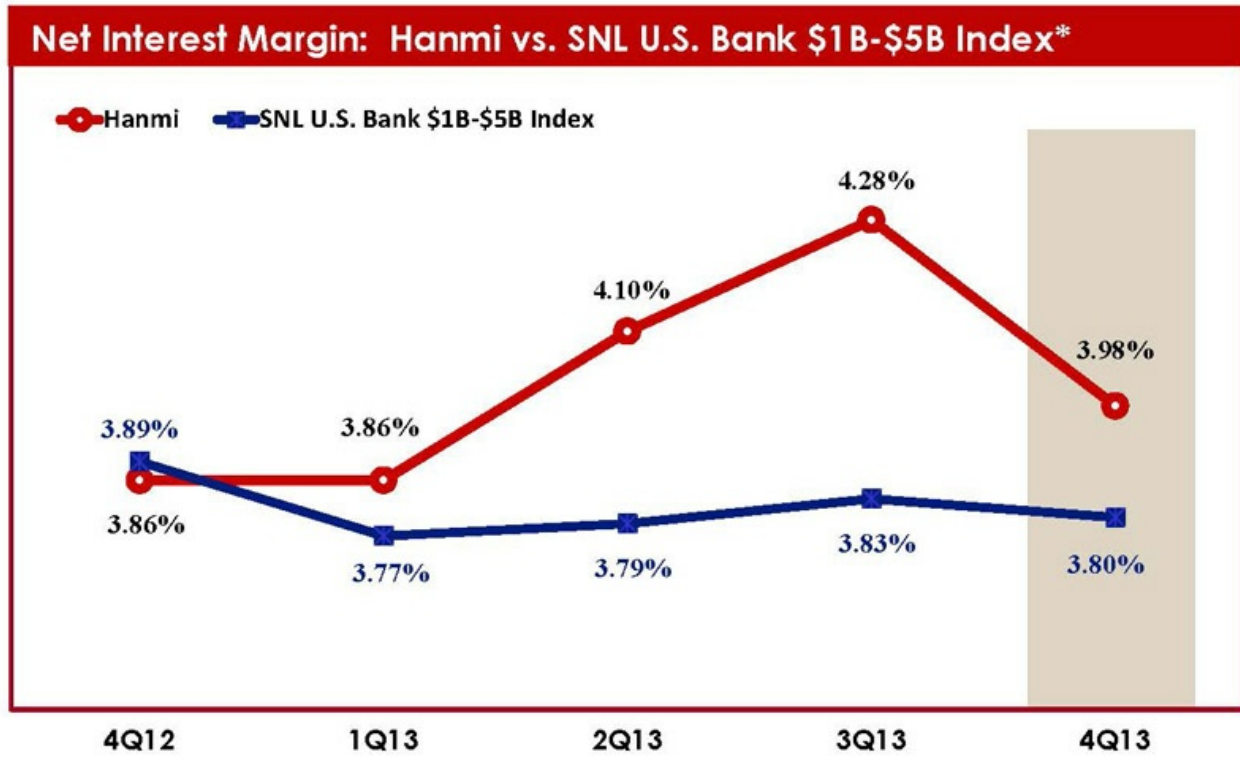


• Pre-tax pre-provision income excludes (1) provision for credit losses - 2009: \$196.4MM, 2010: \$122.5MM, 2011: \$12.1MM, 2012: \$6MM and (2) provision (benefit) for income taxes - 2009: \$(31.1MM), 2011: \$0.7MM, 2012: \$(47.4MM), 2013: \$22.1MM.



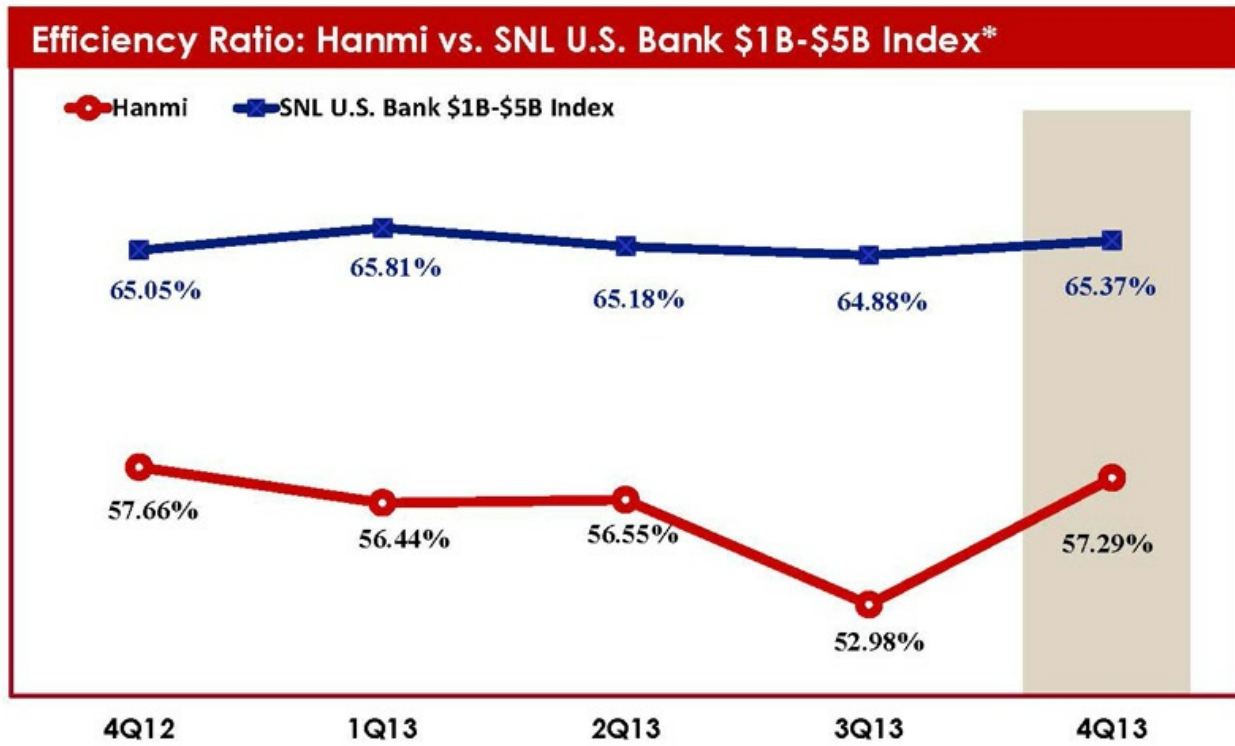
* Core net interest margin: NIM excluding the effect of acquisition accounting adjustments per 4Q13 earnings release

Profitability – Strong Net Interest Margin

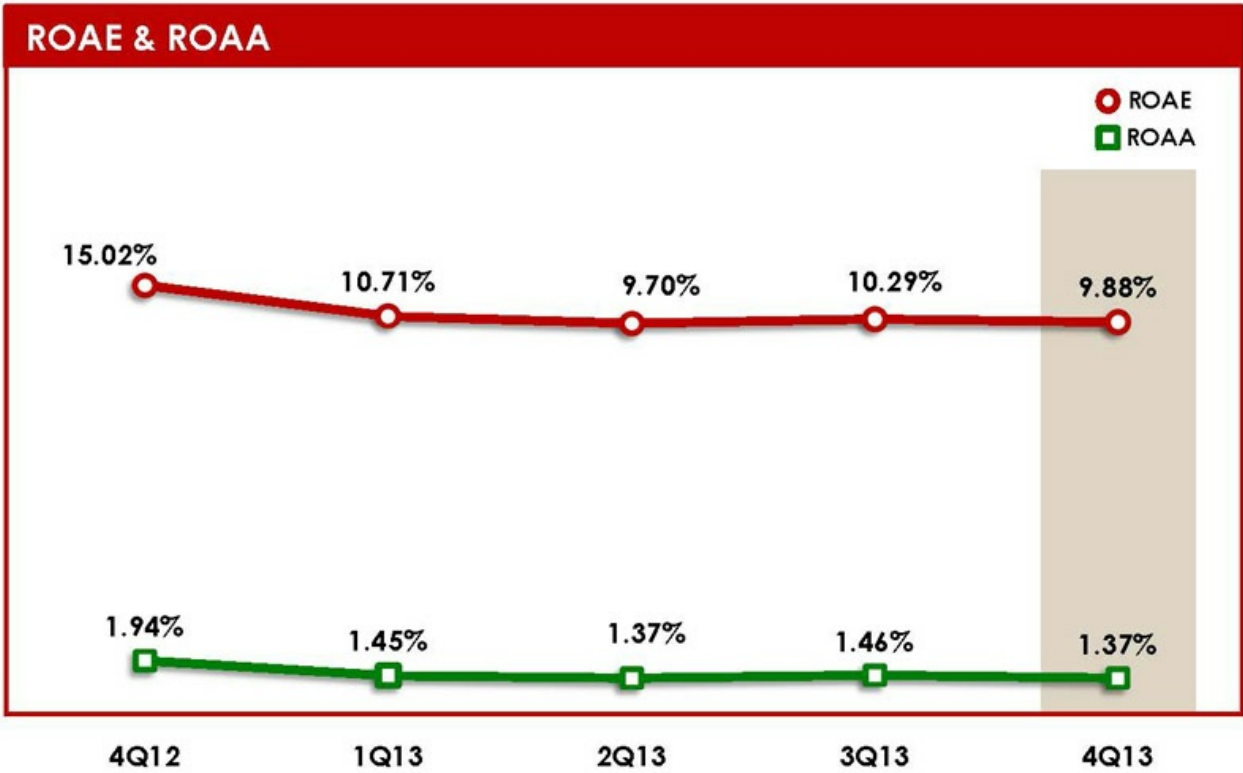


* SNL U.S. Bank \$1B-\$5B Index: includes all major exchange (NYSE, NYSE MKT, NASDAQ) banks in SNL's coverage universe with \$1B to \$5B in assets as of most recent financial data

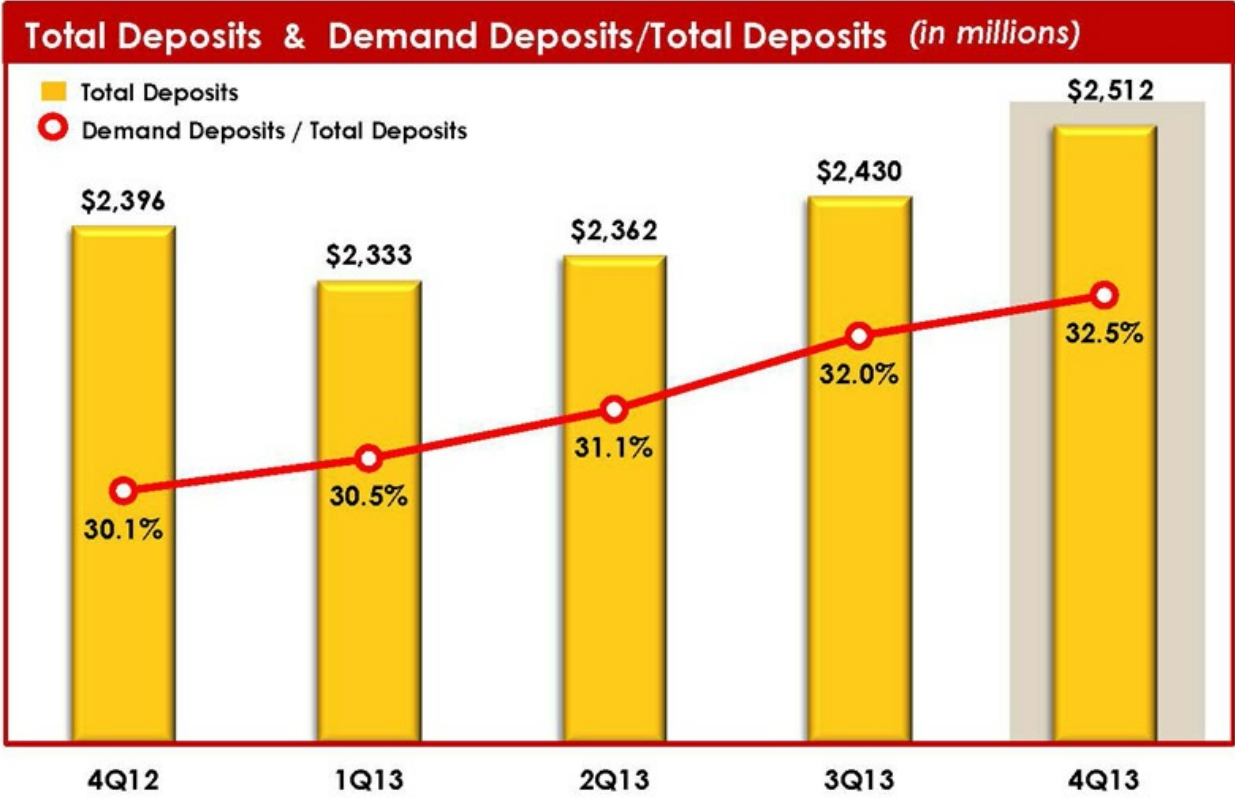
Profitability – Better-Than-Peer Efficiency Ratio



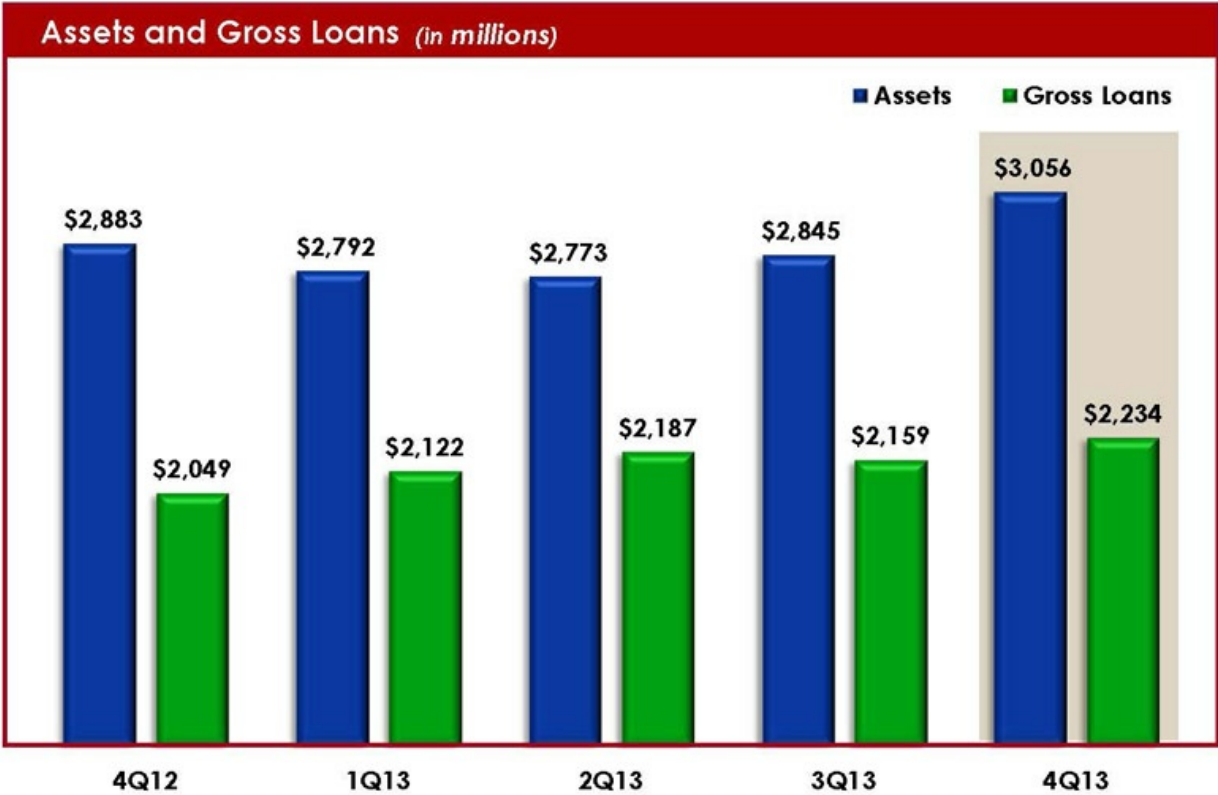
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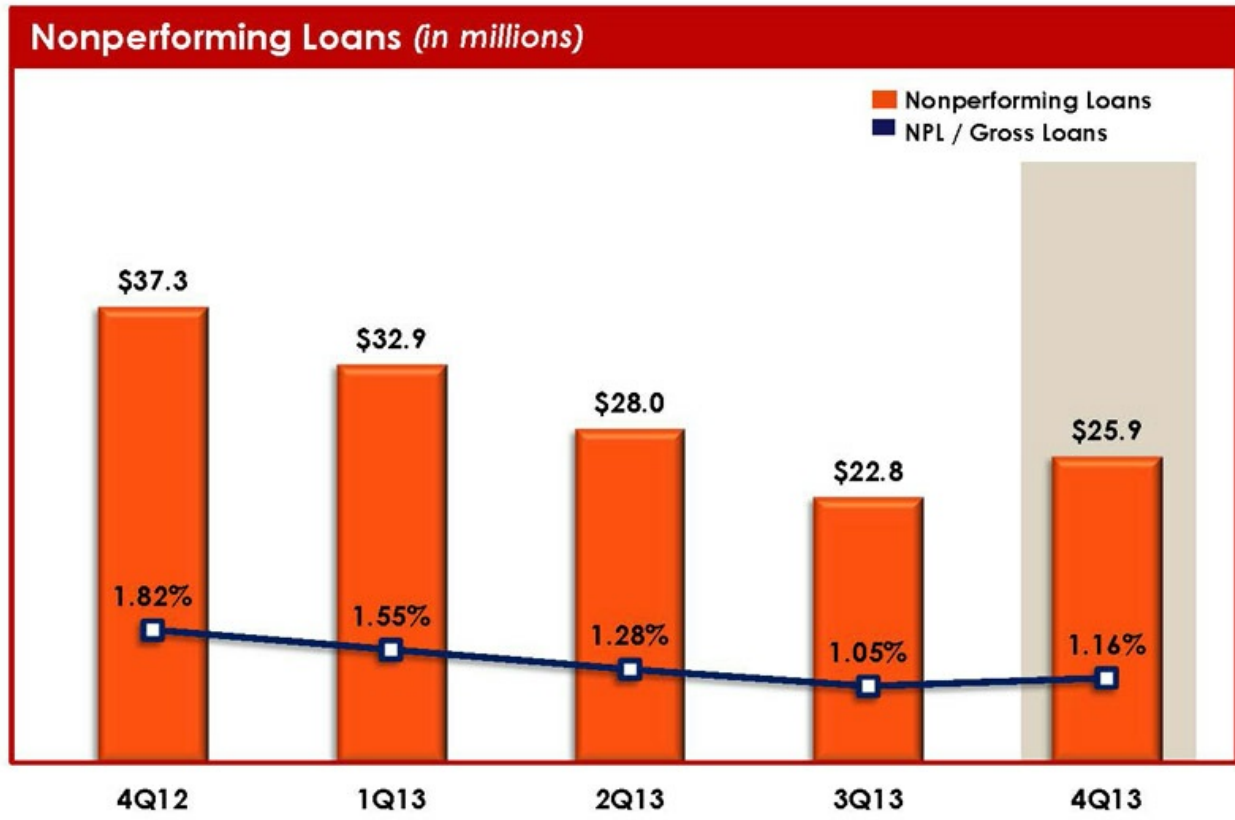


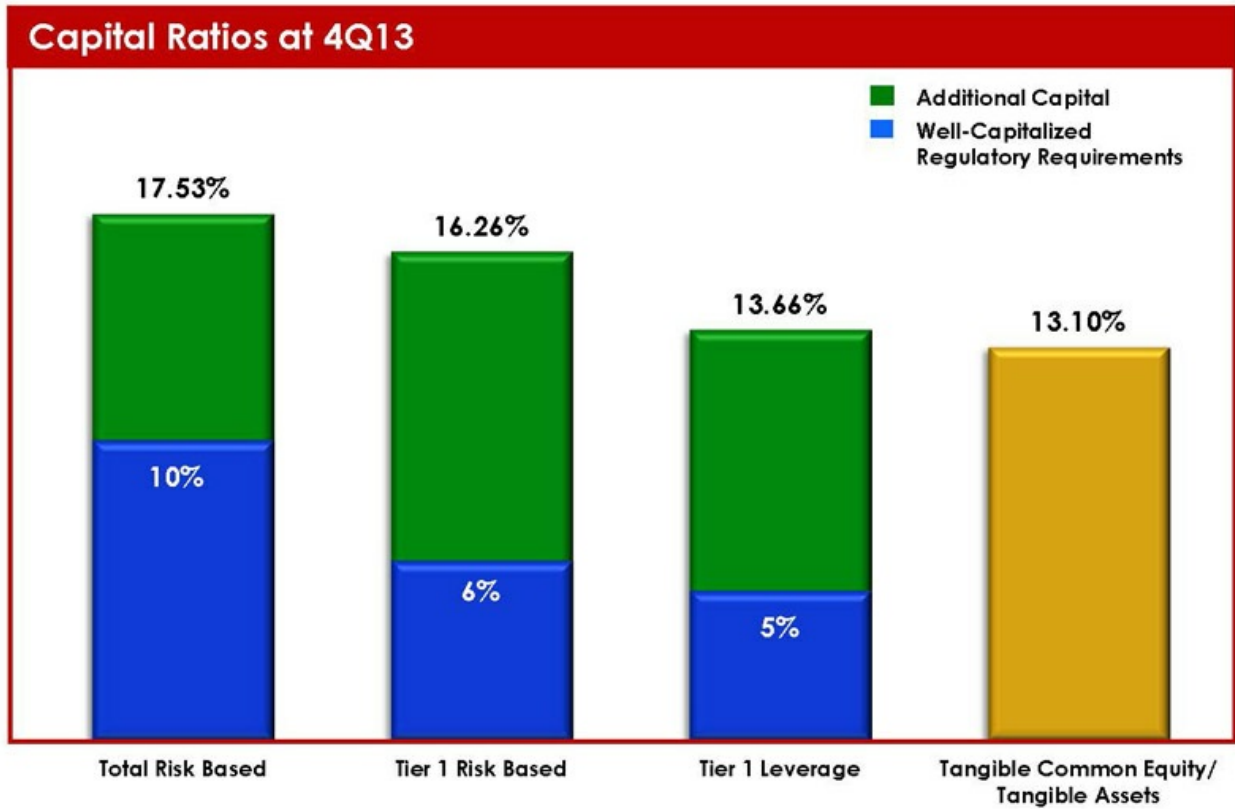
Growth – Increasing Demand Deposits



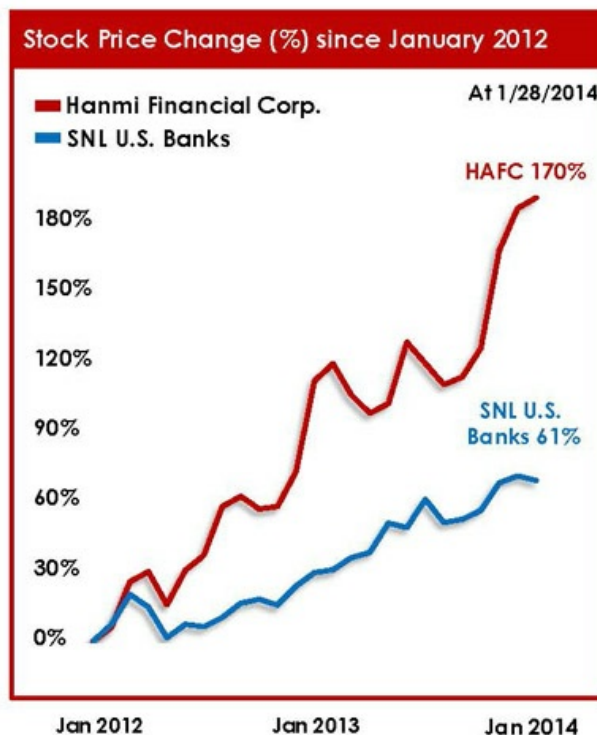
Growth – Solid Loan Growth







- **Attractive valuation**
 - Price¹/LTM EPS 17.6 x
 - Price¹/Tangible Book² 1.76 x
 - NIM (2013) 4.05%
- **The oldest Korean American bank with loyal customers**
- **Strong management team**
- **Strategic expansion into new markets with significant Korean American populations and other ethnic communities**



1. Closing price of \$22.23 at 1/28/2014
2. Tangible book value at 12/31/2013