

**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 23, 2015**

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:

- 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 8.01. OTHER EVENTS.

On November 23, 2015, Hanmi Financial Corporation (“Hanmi”) issued a press release announcing that it had made an offer to BBCN Bancorp, Inc. regarding a proposed combination of the two companies. Hanmi has prepared an investor presentation relating to its offer and has made it available on its website at <http://investors.hanmi.com/CorporateProfile.aspx?iid=4054775>. The press release and the investor presentation are both filed as exhibits hereto and are incorporated herein by reference.

ITEM 9.01. FINANCIAL STATEMENTS AND EXHIBITS.

(d) Exhibits

- 99.1 Press Release of Hanmi Financial Corporation, dated November 23, 2015.
 - 99.2 Investor Presentation of Hanmi Financial Corporation, dated November 23, 2015.
-

SIGNATURE

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.

HANMI FINANCIAL CORPORATION

Date: November 23, 2015

/s/ C. G. Kum

Name: C. G. Kum

Title: President and Chief Executive Officer

EXHIBIT INDEX

Exhibit No.	Description
99.1	Press Release of Hanmi Financial Corporation, dated November 23, 2015.
99.2	Investor Presentation of Hanmi Financial Corporation, dated November 23, 2015.

<p>Filed by Hanmi Financial Corporation pursuant to Rule 425 under the Securities Act of 1933 and deemed filed pursuant to Rule 14a-12 under the Securities Exchange Act of 1934 Subject Company: BBCN Bancorp, Inc. Commission File No.: 000-50245</p>

Hanmi Financial Proposes to Combine With BBCN Bancorp

All-Stock Proposal at an Implied Purchase Price of \$19.98 Per Share

Provides BBCN Bancorp Stockholders with a 15.3% Premium

Proposed Transaction Delivers Substantial Earnings Per Share Accretion to Both Companies' Stockholders

LOS ANGELES, Nov. 23, 2015 (GLOBE NEWSWIRE) -- Hanmi Financial Corporation (NASDAQ:HAFC) ("Hanmi"), the holding company for Hanmi Bank, today announced that it has proposed to combine with BBCN Bancorp, Inc. (NASDAQ:BBCN) ("BBCN") in an all-stock transaction at an implied purchase price of \$19.98 per BBCN share based on Hanmi's November 20, 2015 closing price.

Under the terms of the proposal, Hanmi and BBCN would combine in a 100% stock merger in which BBCN stockholders would receive 0.7331 of a share of Hanmi common stock for each share of BBCN common stock. The proposal represents a 15.3% premium to BBCN's volume weighted average price from October 21, 2015 to November 20, 2015. Hanmi and BBCN stockholders would also benefit from substantial earnings per share accretion.

Based on this proposal, upon closing of the transaction BBCN stockholders would represent approximately 65% of the combined company's stock ownership and Hanmi stockholders would represent 35%. In addition, Hanmi expects that the composition of the Board of Directors of the combined company would reflect these respective ownership percentages.

Hanmi's proposal is more fully described in a letter sent on Friday, November 20, 2015 to the Board of Directors of BBCN, the text of which is below.

Compelling Strategic and Financial Benefits

- **Transaction would create the largest Korean-American banking franchise** with approximately \$12 billion in assets and approximately \$10 billion in deposits. The combination would result in an organization that is 2.5 times the size of the second largest player with significantly enhanced growth prospects and scale.
- **Complementary business model reduces integration risk and provides substantial synergy potential.** Hanmi and BBCN have similar products, geographic reach and operational focus. 21 Hanmi branches are within one mile of a BBCN branch.
- **Better positions the pro forma company to operate in the current regulatory environment.** The combined company would cross \$10 billion in assets in a meaningful and efficient way.
- **Transaction would create significant stockholder value.** Hanmi expects the combination to result in annual cost savings of approximately \$50 million - \$60 million (pre-tax), which represents 18% - 22% of the two companies' combined cash non-interest expense base. The transaction would also create approximately \$400 million - \$500 million of stockholder value with substantial earnings per share accretion for both companies' stockholders.

"Following unsuccessful efforts over the last several months to engage privately with BBCN regarding a possible business combination, we are now making public our proposal to the BBCN Board of Directors. We believe that the combination of Hanmi and BBCN would be compelling strategically and financially for our two organizations, our stockholders, our customers and the communities we serve," said Joseph Rho, Hanmi's Chairman of the Board of Directors. "The combined organization would create growth opportunities in new markets and an expanded geographic footprint and customer base, including the broader Asian-American and mainstream communities. With a premier core deposit franchise, a low-cost deposit base and significant future earnings power, the combined company would have a strong balance sheet and outstanding asset quality. We are confident that this transaction is in the best interests of both companies' stockholders, and Hanmi's Board of Directors is committed to moving forward in order to deliver the benefits of this transaction for both companies' stockholders."

The proposal has the unanimous support of the members of Hanmi's Board of Directors. Hanmi's non-binding proposal to BBCN is subject to the completion of customary due diligence and the negotiation of a mutually satisfactory agreement containing provisions normal for public company transactions, all of which Hanmi expects could be completed expeditiously.

In connection with the announcement of the proposal, an investor presentation will be filed with the Securities and Exchange Commission and is available on Hanmi's website.

J.P. Morgan Securities LLC is serving as financial advisor and Sullivan & Cromwell LLP is serving as legal advisor to Hanmi.

The full text of Hanmi's letter to BBCN follows:

November 20, 2015

Board of Directors
BBCN Bancorp, Inc.
3731 Wilshire Blvd, Suite 1000

Los Angeles, CA 90010

Dear Members of the Board:

We were dismayed to read in the *Herald Business* that BBCN Bancorp, Inc. is in advanced discussions with Wilshire Bancorp, Inc. regarding a merger. As you know from our prior correspondence, Hanmi Financial believes that the combination of Hanmi and BBCN would be compelling strategically and financially for our two organizations, our customers and the communities we serve. We are disappointed that we have not yet had the opportunity to discuss our vision with BBCN and its advisors.

Accordingly, we have determined that the best course of action at this point is to set our proposal in writing for the benefit of the entire BBCN Board of Directors. We propose that Hanmi and BBCN combine in a 100% stock merger in which each share of BBCN common stock would receive 0.7331 of a share of Hanmi common stock. This offer represents both a 15.3% premium to BBCN's volume weighted average price from October 21 to November 20, 2015 and an opportunity for BBCN stockholders to participate in additional value from the substantial earnings per share accretion that the transaction will produce. We propose that the composition of the management team and Board of Directors reflect both the premium that we are delivering to your stockholders and the pro forma ownership.

We are convinced that this combination would be in the best interests of our respective stockholders and that it represents a superior proposal for BBCN stockholders to any potential combination with Wilshire.

We won't repeat here all the reasons detailed in our prior correspondence for why this combination is so compelling. Suffice it to say that the combined BBCN and Hanmi would be the leading Korean-American bank, and the best-positioned to extend our successful business model into other Asian-American markets.

Our Board has unanimously approved this nonbinding proposal. As you would expect, this nonbinding proposal is subject to the completion of customary due diligence and the negotiation of a mutually satisfactory agreement containing provisions normal for public company transactions, all of which we are prepared to complete expeditiously. Assuming we reach a definitive agreement, we are confident we will be able to close this transaction on a timely basis.

We believe that a combination of our two companies can be accomplished in a mutually beneficial fashion, and so we look forward to BBCN's prompt response to this proposal.

Sincerely,

Joseph K. Rho
Hanmi Financial Corporation
Chairman of the Board

cc: Joseph Gulash
Keefe, Bruyette & Woods

Henry Fields
Morrison & Foerster LLP

About Hanmi Financial Corporation

Headquartered in Los Angeles, California, Hanmi Financial Corporation owns Hanmi Bank, which serves multi-ethnic communities through its network of 42 full-service branches and 6 loan production offices in California, Texas, Illinois, Virginia, New Jersey, New York, Colorado, Washington and Georgia. Hanmi Bank specializes in real estate, commercial, SBA and trade finance lending to small and middle market businesses.

Forward Looking Statements

This communication contains forward-looking statements, which are included in accordance with the "safe harbor" provisions of the Private Securities Litigation Reform Act of 1995. These forward-looking statements include, but are not limited to, statements regarding Hanmi's offer to combine with BBCN Bancorp, its expected future performance, and the combined company's future financial condition, operating results, strategy and plans. All statements in this communication other than statements of historical fact are "forward-looking statements" for purposes of federal and state securities laws. 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. 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 statements. These factors include the following: the ability to reach a negotiated agreement with BBCN Bancorp; the ability to complete any proposed transaction, including obtaining regulatory approvals and approval by the stockholders of Hanmi and BBCN Bancorp, in each case on expected timeframes or at all; the ability to successfully integrate the two companies; the ability to achieve expected cost savings and other synergies; failure to maintain adequate levels of capital and liquidity to support 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, including, but not limited to, California, Illinois and Texas; 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; enforcement actions against us and litigation we may become a party to; ability of Hanmi Bank to make distributions to Hanmi, which is restricted by certain factors, including Hanmi Bank's retained earnings, net income, prior distributions made, and certain other financial tests; ability to successfully and efficiently integrate the operations of banks and other institutions we acquire; adequacy of our allowance for loan losses; credit quality and the effect of credit quality on our provision for loan 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, Hanmi sets forth certain risks in our reports filed with the U.S. Securities and Exchange Commission (the "SEC"), including, Item 1A of our Annual Report on Form 10-K for the year ended December 31, 2014, our Quarterly Reports on Form 10-Q, and Current Reports on Form 8-K, which could cause actual results to differ from those projected. We undertake no obligation to update these forward-looking statements to reflect events or circumstances that occur after the date, on which such statements were made, except as required by law.

Additional Information

This communication does not constitute an offer to buy or solicitation of an offer to sell any securities.

This communication relates to a proposal which Hanmi has made for a business combination transaction with BBCN Bancorp. In furtherance of this proposal and subject to future developments, Hanmi (and, if a negotiated transaction is agreed, BBCN Bancorp) may file one or more documents with the SEC, including a registration statement, a proxy statement, a tender offer statement and/or others. Investors and security holders are urged to carefully read any entire registration statement, proxy statement, tender offer statement or other documents, if and when they become available, as well as any amendments or supplements to these documents, because they will contain important information about the proposed transaction. Any definitive proxy statement (if and when available) will be sent to the stockholders of each company seeking any required stockholder approvals. Investors and security holders will be able to obtain these documents free of charge from the SEC's website or from Hanmi by writing to Hanmi, 3660 Wilshire Boulevard, Penthouse A, Los Angeles, California 90010, Attention: Investor Relations.

In connection with Hanmi's offer to combine with BBCN Bancorp, Hanmi and/or BBCN Bancorp and their respective directors, executive officers and certain other persons may be deemed to be participants in the solicitation of proxies from Hanmi and BBCN Bancorp stockholders in respect of the proposed transaction. Information about the directors and executive officers of Hanmi and their ownership of Hanmi common stock is set forth in the proxy statement for Hanmi's 2015 annual meeting of stockholders, as previously filed with the SEC. Information about the directors and executive officers of BBCN Bancorp and their ownership of BBCN Bancorp common stock is set forth in the proxy statement for BBCN Bancorp's 2015 annual meeting of stockholders, as previously filed with the SEC. Stockholders may obtain additional information regarding the interests of such participants by reading the registration statement, proxy statement, tender offer statement or other filings with the SEC when and if they become available.

CONTACT: Investors

Ron Santarosa
213-427-5636

Christina C. Lee
213-427-5631

Larry Miller / Art Crozier
Innisfree M&A Incorporated
212-750-5833

Lasse Glassen
Addo Communications
310-829-5400

Media

Kelly Sullivan / Andrew Siegel
Joele Frank, Wilkinson Brimmer Katcher
212-355-4449

Filed by Hanmi Financial Corporation pursuant to Rule 425 under the Securities Act of 1933 and deemed filed pursuant to Rule 14a-12 under the Securities Exchange Act of 1934 Subject Company: BBCN Bancorp, Inc. Commission File No.: 000-50245



**Hanmi Financial
Corporation**



Proposal to create the premier Korean-American banking franchise

November 23, 2015

Forward Looking Statements

This communication contains forward-looking statements, which are included in accordance with the "safe harbor" provisions of the Private Securities Litigation Reform Act of 1995. These forward-looking statements include, but are not limited to, statements regarding Hanmi Financial Corporation's offer to combine with BBCN Bancorp, Inc., its expected future performance, and the combined company's future financial condition, operating results, strategy and plans. All statements in this communication other than statements of historical fact are "forward-looking statements" for purposes of federal and state securities laws. 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. 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 statements. These factors include the following: the ability to reach a negotiated agreement with BBCN; the ability to complete any proposed transaction, including obtaining regulatory approvals and approval by the stockholders of Hanmi and BBCN, in each case on expected timeframes or at all; the ability to successfully integrate the two companies; the ability to achieve expected cost savings and other synergies; failure to maintain adequate levels of capital and liquidity to support 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, including, but not limited to, California, Illinois and Texas; 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; enforcement actions against us and litigation we may become a party to; 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 successfully and efficiently integrate the operations of banks and other institutions we acquire; adequacy of our allowance for loan losses; credit quality and the effect of credit quality on our provision for loan 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, Hanmi sets forth certain risks in our reports filed with the U.S. Securities and Exchange Commission (the "SEC"), including, Item 1A of our Annual Report on Form 10-K for the year ended December 31, 2014, our Quarterly Reports on Form 10-Q, and Current Reports on Form 8-K, which could cause actual results to differ from those projected. We undertake no obligation to update these forward-looking statements to reflect events or circumstances that occur after the date, on which such statements were made, except as required by law.

Pro forma, projected and estimated numbers are used for illustrative purposes and are not forecasts, and actual results may differ materially.

Additional Information

This communication does not constitute an offer to buy or solicitation of an offer to sell any securities.

This communication relates to a proposal which Hanmi has made for a business combination transaction with BBCN. In furtherance of this proposal and subject to future developments, Hanmi (and, if a negotiated transaction is agreed, BBCN) may file one or more documents with the SEC, including a registration statement, a proxy statement, a tender offer statement and/or others. Investors and security holders are urged to carefully read any entire registration statement, proxy statement, tender offer statement or other documents, if and when they become available, as well as any amendments or supplements to these documents, because they will contain important information about the proposed transaction. Any definitive proxy statement (if and when available) will be sent to the stockholders of each company seeking any required stockholder approvals. Investors and security holders will be able to obtain these documents free of charge from the SEC's website or from Hanmi by writing to Hanmi Financial Corporation, 3660 Wilshire Boulevard, Penthouse A, Los Angeles, California 90010, Attention: [Investor Relations].

In connection with Hanmi's offer to combine with BBCN, Hanmi and/or BBCN and their respective directors, executive officers and certain other persons may be deemed to be participants in the solicitation of proxies from Hanmi and BBCN stockholders in respect of the proposed transaction. Information about the directors and executive officers of Hanmi and their ownership of Hanmi common stock is set forth in the proxy statement for Hanmi's 2015 annual meeting of stockholders, as previously filed with the SEC. Information about the directors and executive officers of BBCN and their ownership of BBCN common stock is set forth in the proxy statement for BBCN's 2015 annual meeting of stockholders, as previously filed with the SEC. Stockholders may obtain additional information regarding the interests of such participants by reading the registration statement, proxy statement, tender offer statement or other filings with the SEC when and if they become available.

Strategically compelling transaction with strong value creation for both parties

Compelling strategic benefits

Combination would create the largest Korean-American banking franchise

- ~\$12bn in assets, ~\$10bn in deposits, ~2.5x the second largest player
- Significantly enhanced growth prospects

Complementary business model reduces integration risk and provides substantial synergy potential

- Similar product, geographic and operational focus
- 21 Hanmi branches within 1 mile of a BBCN branch

Better positions the pro forma company to operate in current regulatory environment

- Crosses the \$10bn market in a meaningful and efficient way

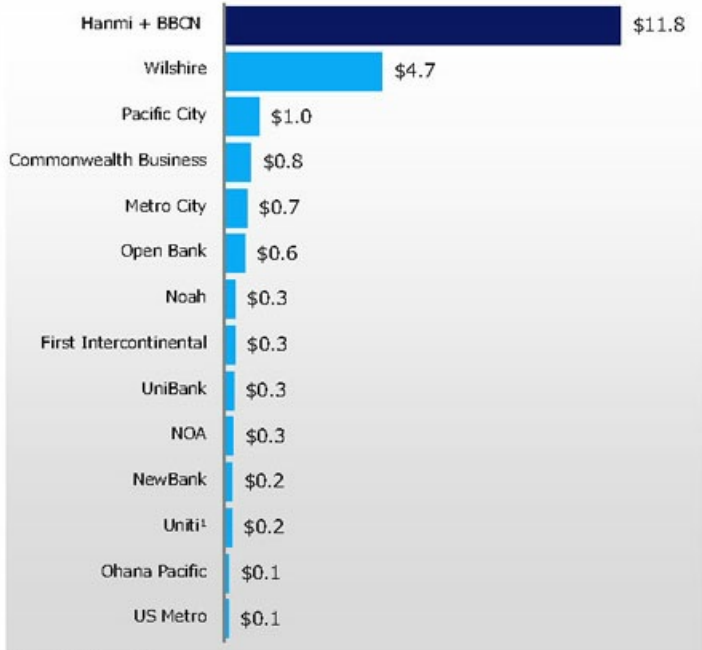
Substantial value creation

Highly accretive to shareholder value

- Expected annual cost savings of ~\$50mm - \$60mm (pre-tax)
- Approximately \$400mm - \$500mm shareholder value creation
 - ~20% of combined market cap
- Substantial earnings per share accretion for both sets of stockholders
- Further upside from better growth opportunities

Combination would create the largest Korean-American banking franchise with enhanced growth prospects

Total assets of Korean-American banks (\$bn)

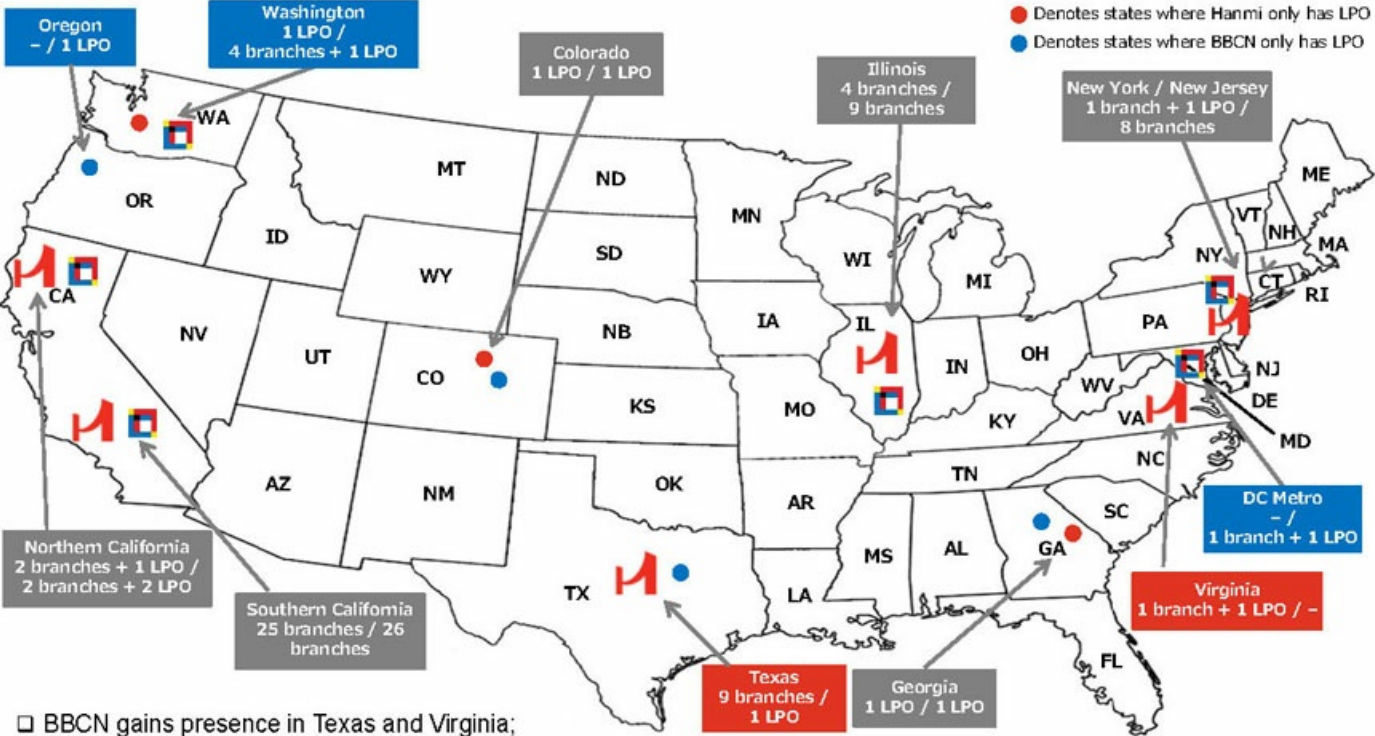


Source: SNL Financial
 Note: Data as of September 30, 2015
 * Data for Uniti for quarter ended June 30, 2015

Drivers of additional growth

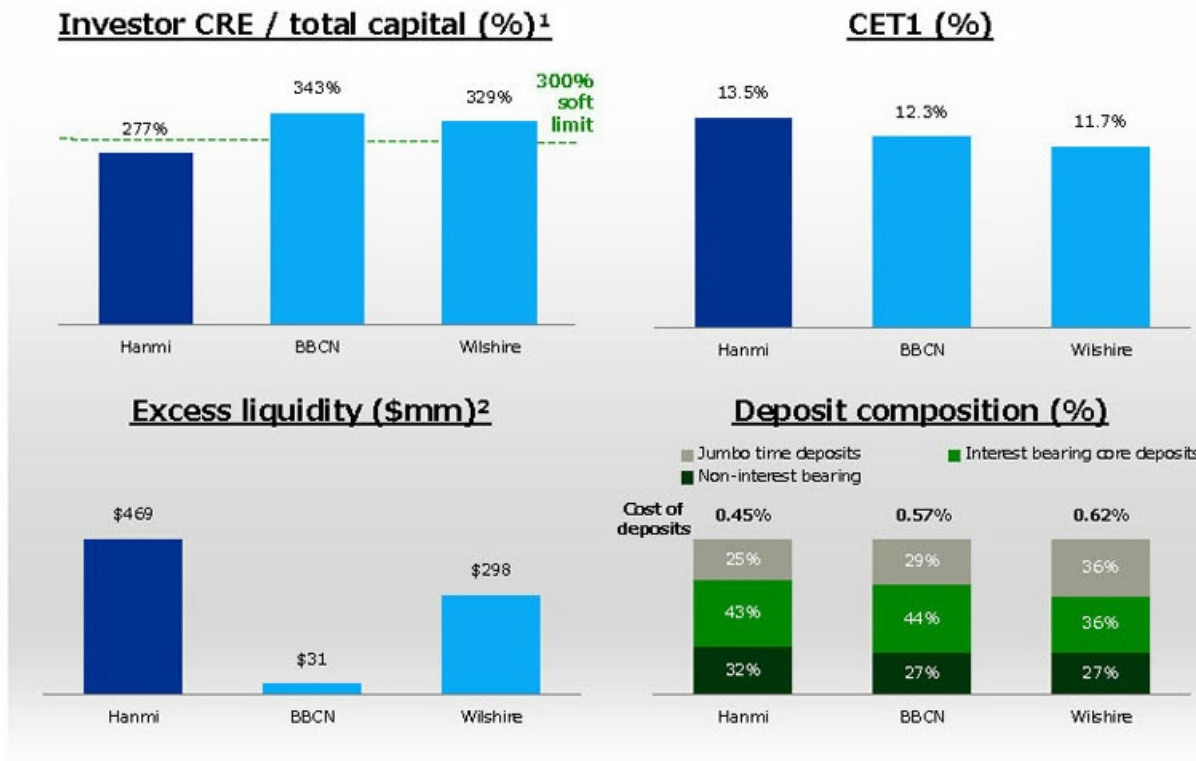
- ✓ Higher market density improves ability to capture market share
- ✓ Better positioned to invest in infrastructure / new products and serve larger middle market companies
- ✓ Scale provides potential to tap into cross-border opportunities and serve Korean multi-nationals
- ✓ Creates growth opportunities in new markets and an expanded geographic footprint and customer base, including the broader Asian American and mainstream communities

The combined company will be best-positioned to serve its communities across the country



- BBCN gains presence in Texas and Virginia; Hanmi gains presence in Portland, Washington, and DC Metro
- Highest market share among Korean-American banks in each state

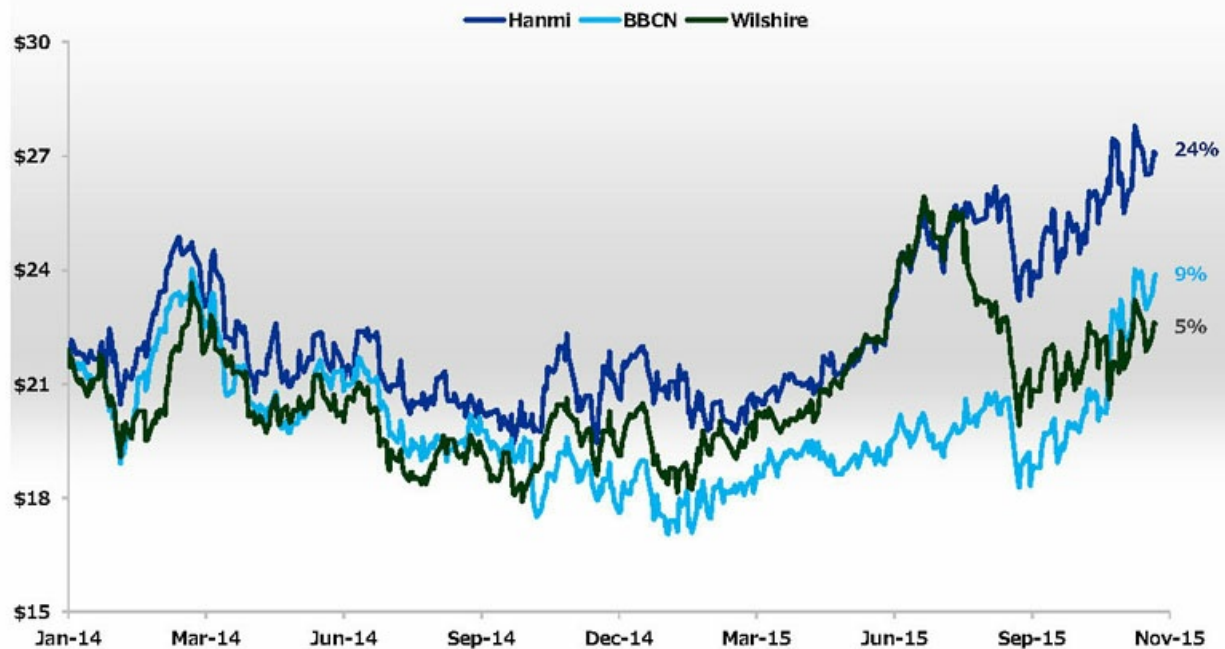
Hanmi's superior growth potential makes it the most attractive partner for BBCN



Source: SML Financial; Note: Financial data for the quarter ended September 30, 2015; Regulatory data for the quarter ended September 30, 2015
¹ Calculated as non-owner occupied CRE as a percentage of total capital for the bank; Based on Uniform Bank Performance Report for the quarter ended September 30, 2015
² Calculated as deposits less gross loans

Hanmi has delivered substantially superior returns

Indexed to Hanmi stock price as of January 1, 2014



Source: FactSet; Note: Market data as of November 20, 2015

Compelling financial returns

Key terms

- Proposed transaction terms
 - 100% stock swap with fixed exchange ratio of 0.7331x
 - Implied offer price of \$19.98 based on Hanmi's November 20, 2015 closing price
 - Represents 10% premium to BBCN's November 20, 2015 closing price and 15.3% premium to last month¹ volume weighted average price
- Ownership split: 65% BBCN / 35% Hanmi
- Management and Board to include appropriate representation from both companies; Hanmi expects board composition to represent the stock ownership split
- Non-binding proposal subject to completion of customary due diligence and negotiations

Financial returns



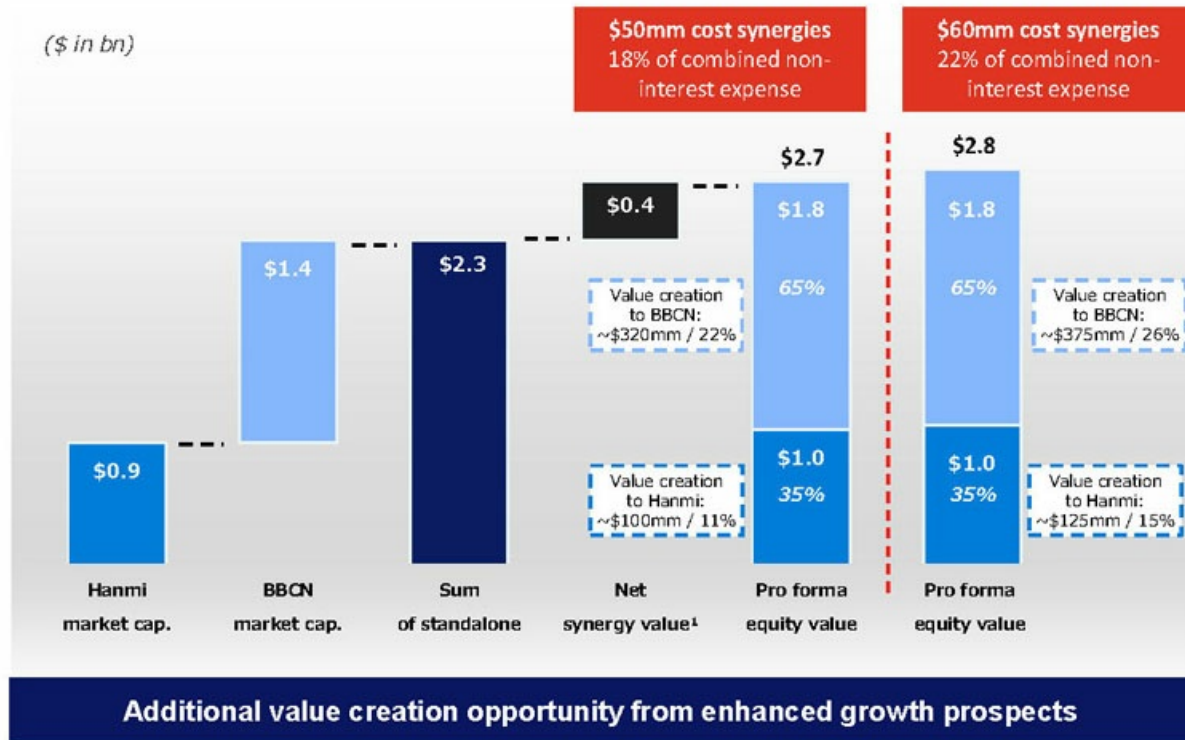
- Double digit EPS accretion
- Less than 5 years TBV per share earnback
- High-teens IRR
- ~\$100mm – \$125mm value creation
 - ~11% – 15% of market cap.



- 15.3% premium
- >20% EPS accretion
- ~\$320mm – \$375mm value creation
 - ~22% – 26% of market cap.

¹ From October 21, 2015 to November 20, 2015

Significant value creation for both set of stockholders



Source: SNL Financial, FactSet

Note: Financial data as of September 30, 2015; Market data as of November 20, 2015

¹ Net synergy value based on blended P/E multiple (weighted by market capitalization) multiplied by post-tax synergies, net of post-tax restructuring charge; Restructuring charge equals 150% of cost synergies (\$75mm-\$90mm pre-tax); Assumed tax rate of 41%

Hanmi is committed to making this transaction a reality for the benefit of both companies' stockholders, customers, employees and communities

- **We urge BBCN's stockholders to impress upon BBCN's Board of Directors and management the value of engaging with Hanmi on a potential combination**
- **We strongly prefer a friendly transaction**
 - Hanmi is making its offer public in an effort to engage with BBCN's Board and management team
 - We welcome the opportunity to discuss all aspects of our proposed transaction with BBCN's Board and management team
- **We believe that a combination with BBCN makes compelling strategic and business sense for all stockholders and other stakeholders**
 - Combination would create the largest Korean-American banking franchise with approximately \$12 billion in assets and approximately \$10 billion in deposits
- **Hanmi's Board unanimously supports the proposal**
 - Assuming the parties reach a definitive agreement, Hanmi is confident the parties can consummate the proposed transaction on a timely basis

Hanmi looks forward to engaging directly with BBCN on this compelling proposal

Overview of Hanmi

Hanmi Profile

* First Korean American bank

- Founded 1982; Nasdaq listed 2001
- Expanding to wider Asian-American & mainstream communities

* Attractive customer demographics

- Leading brand affinity & loyal customer base
(45% of legacy - Hanmi customers with bank for 10+ years)

* Strong track-record of profitable growth

* Robust capital and liquidity levels

* Attractive footprint

- 42 branches in CA, TX, IL, VA, and NJ
- 6 loan production offices in WA, CO, VA, CA, GA, NY



Los Angeles, CA



Arlington, TX



Chicago, IL

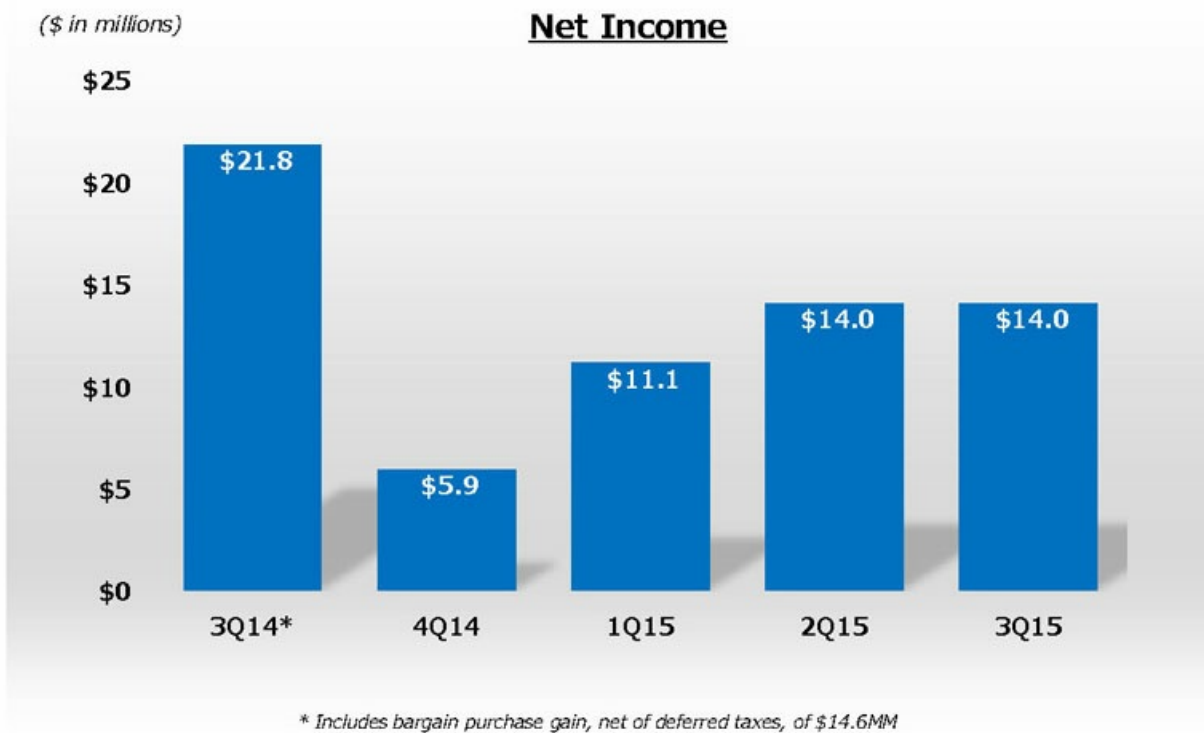


Annandale, VA

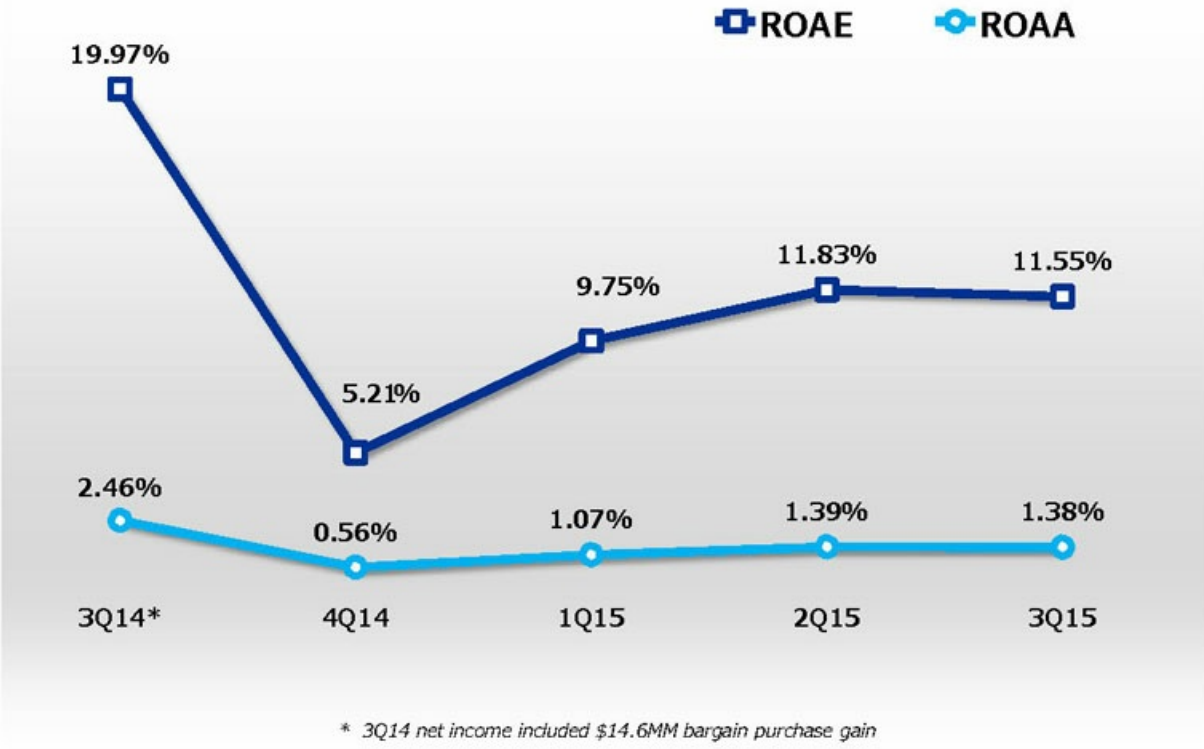
3Q15 Financial Highlights

- ❑ Net income was \$14.0 million, or \$0.44 per diluted share, up 52% from 3Q14 after adjusting for the after-tax bargain purchase gain and merger and integrations costs
- ❑ Loans receivable up 5.8% from 2Q15 and up 13.5% from 3Q14
- ❑ New loan production was \$306.0 million, up 47.1% from 2Q15 and 80.3% from Q314
- ❑ Noninterest bearing deposits up 5.0% from 2Q15 and now represent 31.7% of deposits
- ❑ Strong asset quality, with non-performing assets at 0.88% of total assets and a negative provision for loan losses of \$3.7 million
- ❑ Completed the closure and consolidation of four branches that will generate an estimated annual pre-tax cost savings of \$2.7 million
- ❑ A cash dividend of \$0.11 per share was paid on October 15, 2015

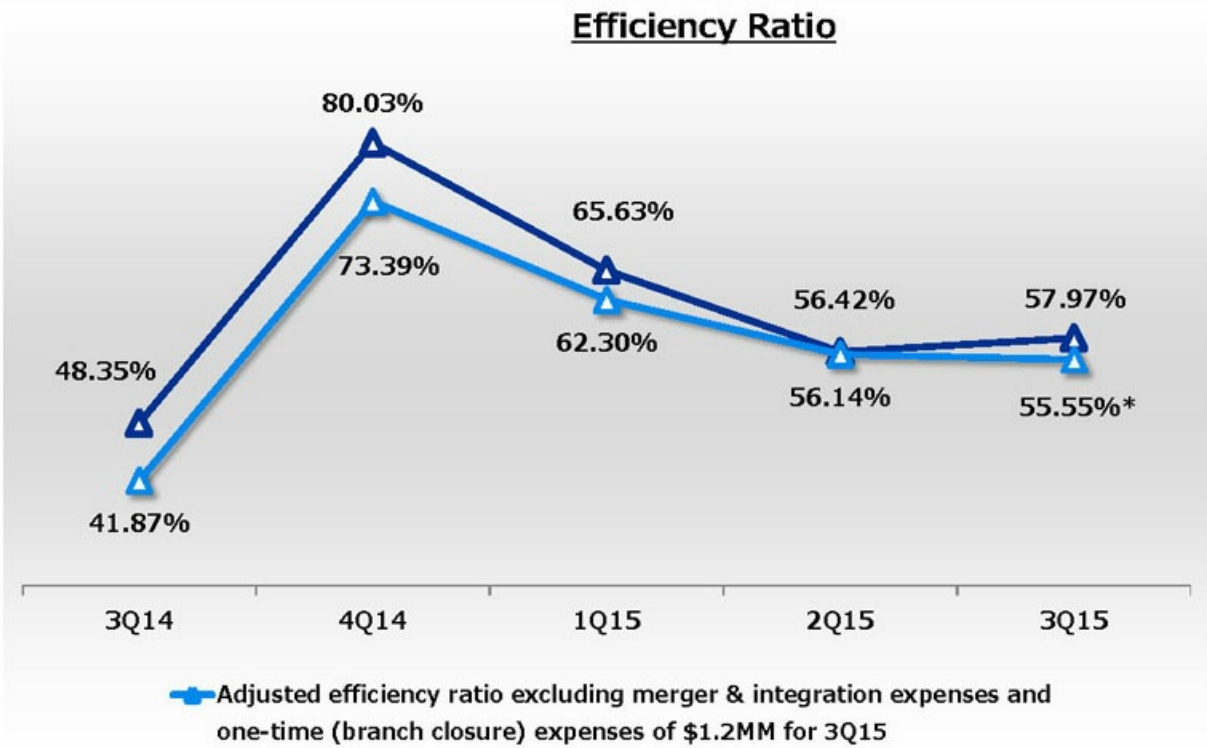
Strong Earnings Performance



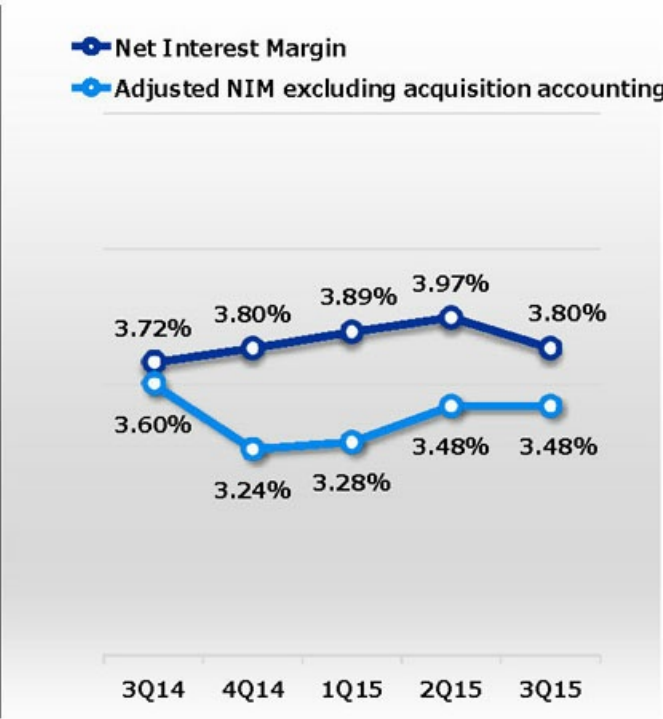
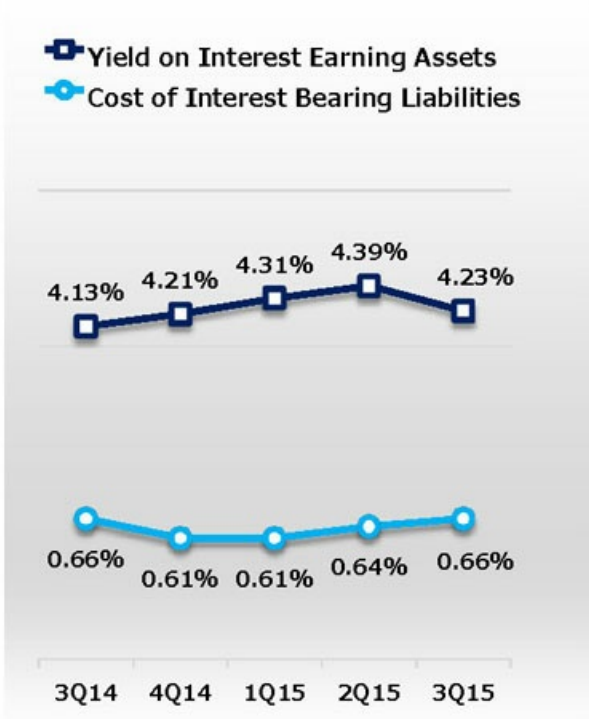
Profitability Metrics



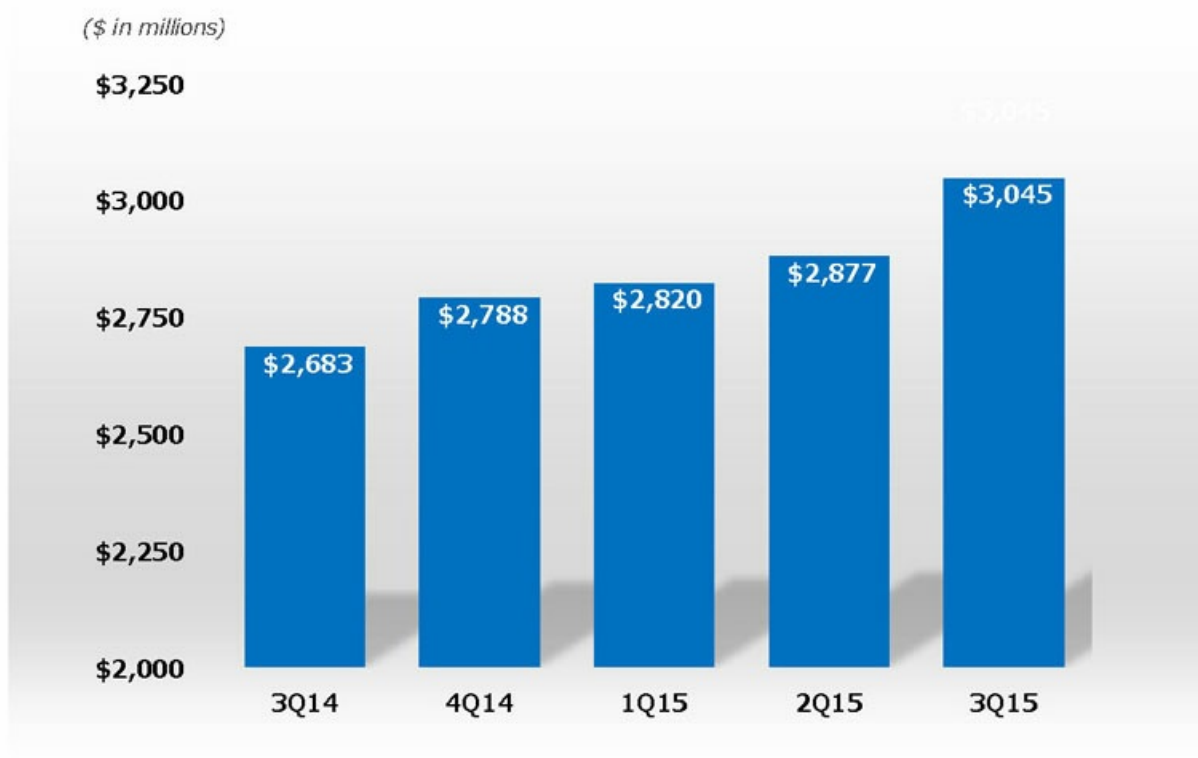
Profitability Metrics



Yield & Cost Metrics



Solid Loan Growth

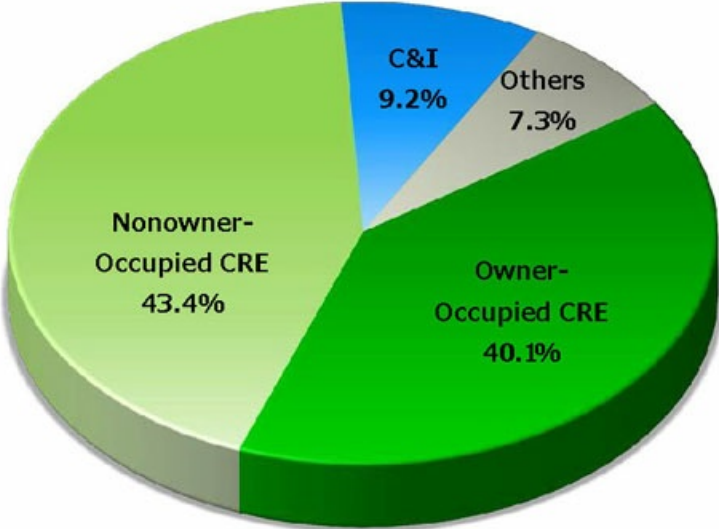


Strong New Loan Production



Production includes purchased loans: \$20.5MM (4Q14), \$44.0MM (1Q15), \$20.6MM (2Q15), \$36.2 MM (3Q15)

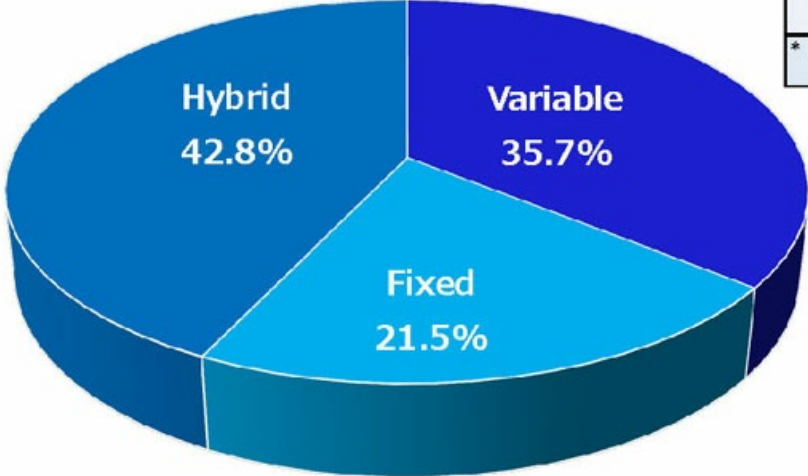
Loan Portfolio



CRE Loans as of 9/30/15

- Balance: \$2.5B
- Weighted Avg. LTV: 56.6%

Rate Sensitive Loan Portfolio

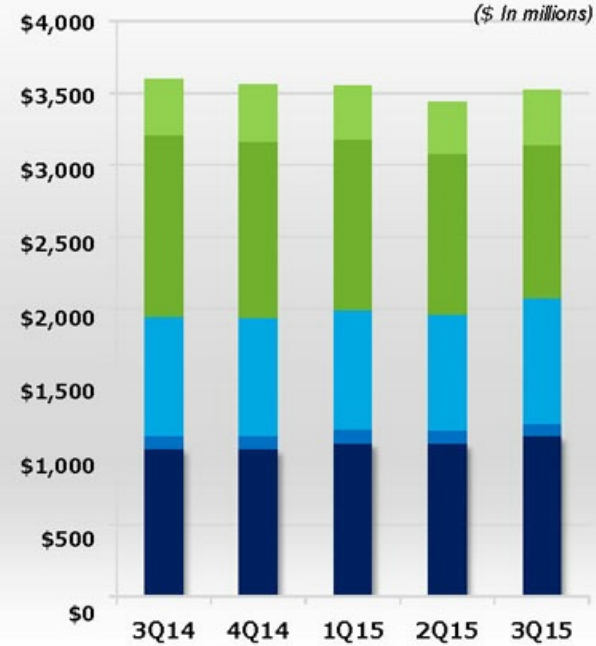


(\$ in millions)	Amount	WAR
Variable *	\$ 1,087	4.32%
Hybrid	\$ 1,304	4.48%
Fixed	\$ 654	4.65%
	\$ 3,045	4.46%
* Variable with Floors	\$ 261	4.80%

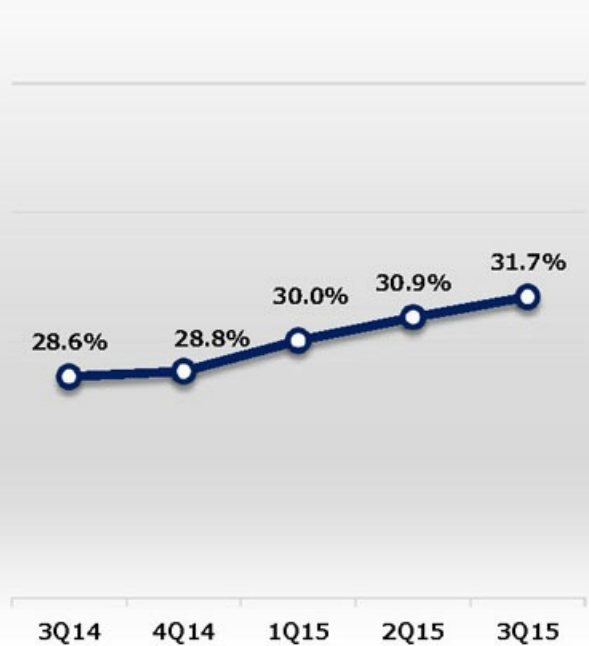
Remains well-positioned for a rising interest rate environment

Increasing Demand Deposits

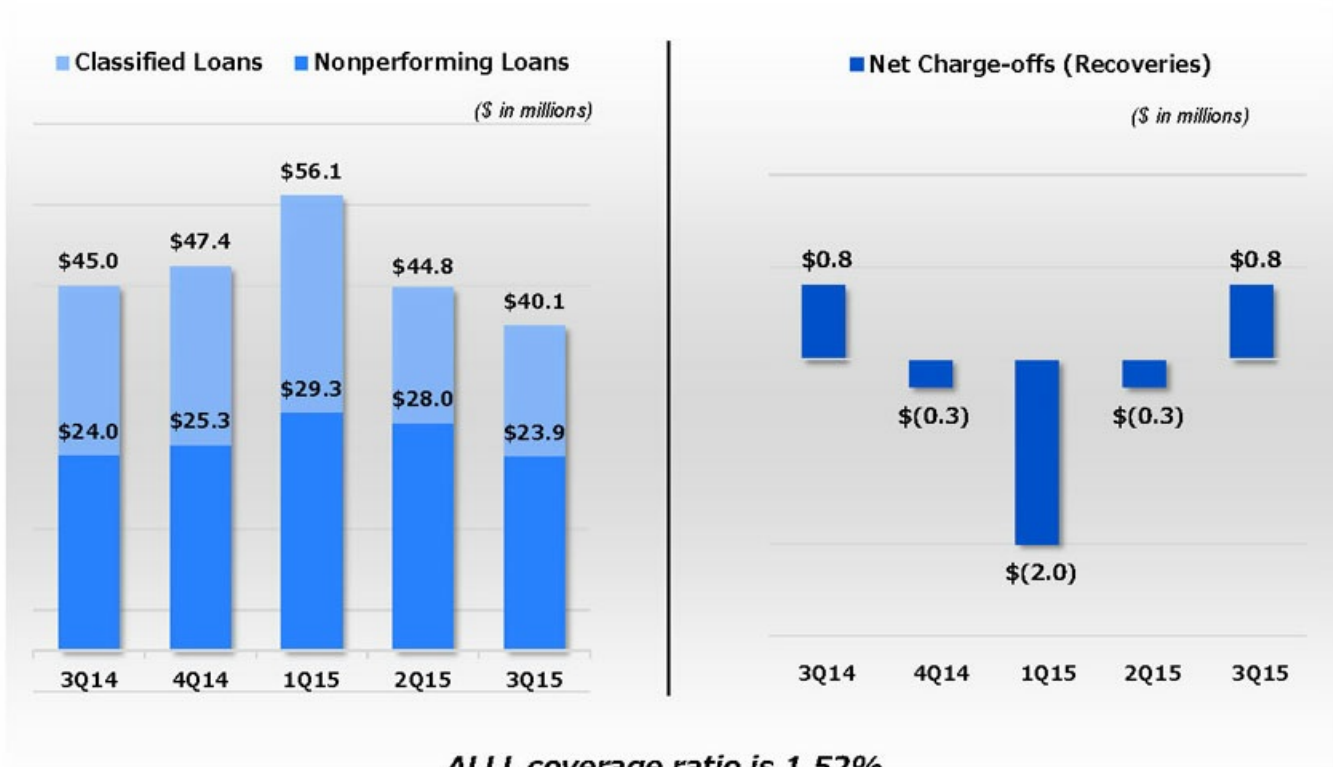
- Demand Noninterest-bearing
- Demand Interest-bearing
- Money Market & Savings
- Time Deposits < \$250K
- Time Deposits > \$250K



Demand Noninterest-bearing Deposits/Total Deposits

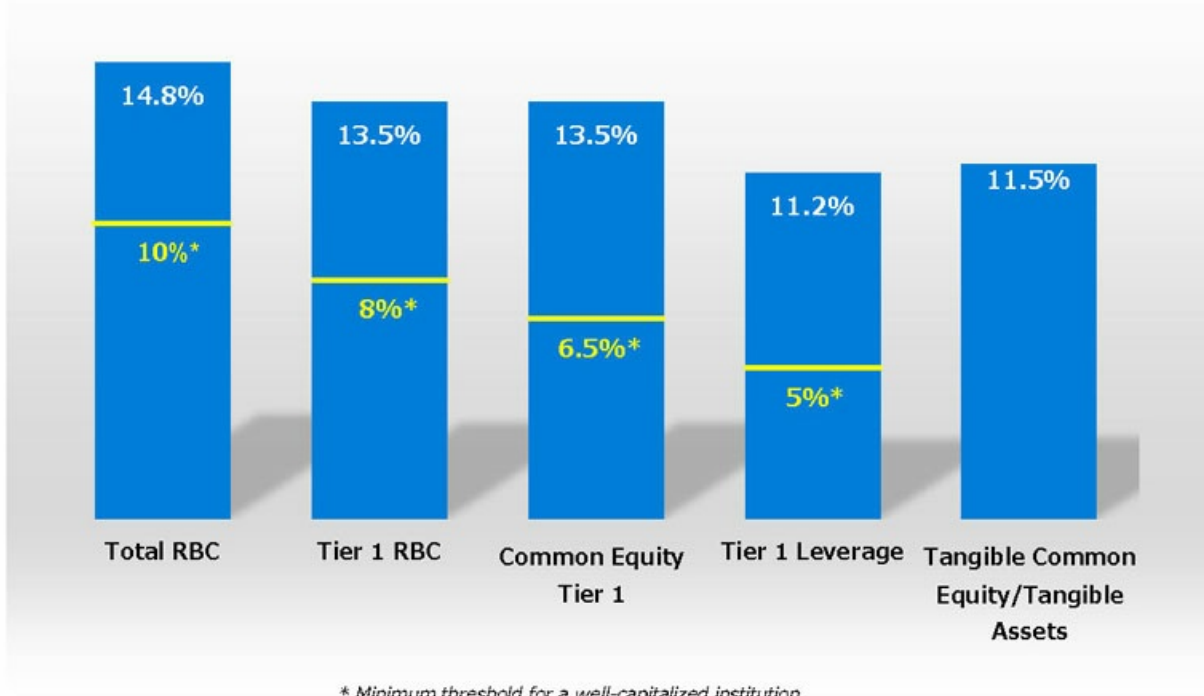


Strong Asset Quality



Well-Capitalized

Capital Ratios



Investment Highlights & Opportunities

- ❑ **Premier core deposit franchise with a low-cost deposit base**
- ❑ **Strong balance sheet and excellent asset quality**
- ❑ **Growth opportunities in new markets - expanded geographic footprint and customer base, including the broader Asian American and mainstream communities**
- ❑ **Future earnings power**
 - **Loan growth**
 - **Healthy net interest margin**
 - **Good expense control**
- ❑ **Strong recent stock performance***
 - **HAFC up 24.9% year to date**

** Closing price of \$27.25 at 11/20/2015*