

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): June 10, 2020

**HANMI FINANCIAL CORPORATION**

(Exact Name of Registrant as Specified in its Charter)

Delaware  
(State or Other Jurisdiction  
of Incorporation)

000-30421  
(Commission File No.)

95-4788120  
(I.R.S. Employer  
Identification No.)

3660 Wilshire Boulevard, PH-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)

Securities registered pursuant to Section 12(b) of the Act:

<u>Title of each class</u>	<u>Trading Symbol(s)</u>	<u>Name of each exchange on which registered</u>
Common Stock, \$0.001 par value	HAFC	Nasdaq Global Select Market

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))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

**Item 7.01 Regulation FD Disclosure**

Hanmi Financial Corporation is furnishing the presentation materials utilized in connection with the 2020 Annual Meeting of Stockholders as Exhibit 99.1 to this report.

This information set forth in this Report, including Exhibit 99.1 attached hereto, shall not be deemed “filed” for purposes of Section 18 of the Securities and Exchange Act of 1934, as amended (the “Exchange Act”) or otherwise subject to the liabilities of that section, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, or the Exchange Act, regardless of any general incorporation language in such filing.

**Item 9.01 Financial Statements and Exhibits**

**(d) Exhibits**

99.1 [Slides used by the Company at the 2020 Annual Meeting of Stockholders.](#)

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**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.

**HANMI FINANCIAL CORPORATION**

DATE: June 10, 2020

By: /s/ Bonita I. Lee  
Bonita I. Lee  
President and Chief Executive Officer

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# Hanmi Financial Corporation™

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2020 Annual Stockholders' Meeting

June 10, 2020



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# Safe Harbor Statement

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Hanmi Financial Corporation (the “Company”) cautions investors that any statements contained herein that are not historical facts are forward-looking statements within the meaning of the “safe harbor” provisions of the Private Securities Litigation Reform Act of 1995, including, but not limited to, those statements regarding operating and financial performance, financial position and liquidity, business strategies, regulatory and competitive outlook, investment and expenditure plans, financing needs and availability, plans and objectives, merger or sale activity, and all other forecasts and statements of expectations or assumptions. These statements involve risks and uncertainties that are difficult to predict. Investors should not rely on any forward-looking statement and should consider risks, such as changes in governmental policy, legislation and regulations, economic and market uncertainty, the economic and health affects associated with the COVID-19 pandemic, fluctuations in interest rates and credit risk, competitive pressures, the ability to succeed in new markets, balance sheet management, and other operational factors. Forward-looking statements are based upon the good faith beliefs and expectations of management as of this date only and are further subject to additional risks and uncertainties, including, but not limited to, the risk factors set forth in the Company’s most recent Form 10-K, 10-Q and other filings with the Securities and Exchange Commission (“SEC”). Investors are urged to review the Company’s SEC filings. The Company disclaims any obligation to update or revise the forward-looking statements herein.

For non-GAAP reconciliation, please see the Company’s earnings release issued on April 30, 2020, including the appendix contained therein.

# Agenda

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1. **Welcome and Introductions**
2. **Chairman’s Remarks**
3. **Opening of Polls and Call to Order**
4. **Presentation of Proof of Notice of Meeting**
5. **Presentation of Proof of Quorum**
6. **Presentation of Proposals**
  - A. Election of Directors
  - B. Advisory Non-Binding Approval of the Named Executive Officers’ Compensation (“Say on Pay”)
  - C. Ratification of Independent Registered Public Accounting Firm
7. **Closing of Polls**
8. **Report of Inspector of Election**
9. **Adjournment**
10. **Management’s Report and Q&A**

# Board of Directors



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## **Senior Management**

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Chief Financial Officer	Ron Santarosa
Chief Credit Administration Officer	Matt Fuhr
Chief Credit Risk Officer	Mike Park
Chief Risk Officer	Michael Du
Chief Banking Officer	Anthony Kim
Chief SBA Lending Officer	Anna Chung
California Regional President	Peter Yang
Chief Technology Officer	Navneeth Naidu
Chief Operations Administration Officer	Elaine Park
Chief Human Resources Officer	Nikki Dang
Chief Audit Executive	David Hanson
Corporate Real Estate & Procurement Manager	Greg Kim
General Counsel & Corporate Secretary	Vivian Kim



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## *Management's Report*

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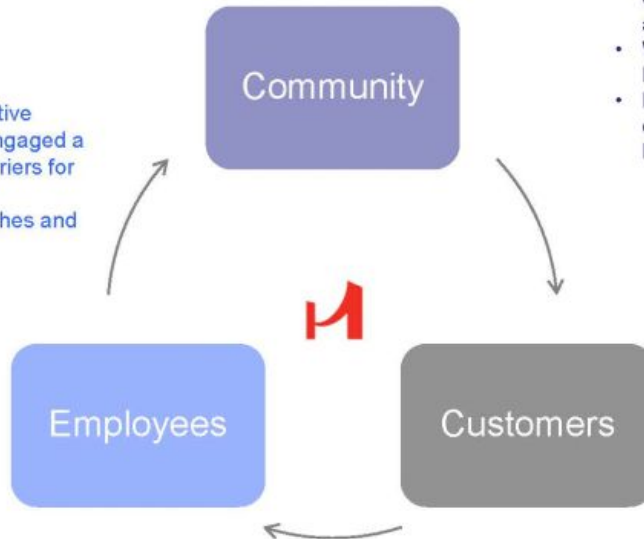
“As the COVID-19 crisis continues, we are focused on ensuring the health and safety of our employees, customers, partners and communities we have served for nearly four decades. As a community bank, our core mission is to help the communities in which we live and work. We may be six feet apart but we stand united in our dedication to do what is right.”

Bonnie Lee, President and Chief Executive Officer

# Managing Through Turbulent Times

## EMPLOYEES

- Sourced and distributed protective masks, gloves, care kits and engaged a vendor to design protective barriers for our teller lines
- Reduced lobby hours for branches and suspended Saturday hours



## COMMUNITY

- Partnered with the Koreatown Youth and Community Center to provide critical food and supplies
- Working with hospitals in CA, IL, TX and NY to deliver a total of 4,000 masks
- Participated in early efforts to educate our customers about the SBA's Disaster Loan Programs through trainings and webinars

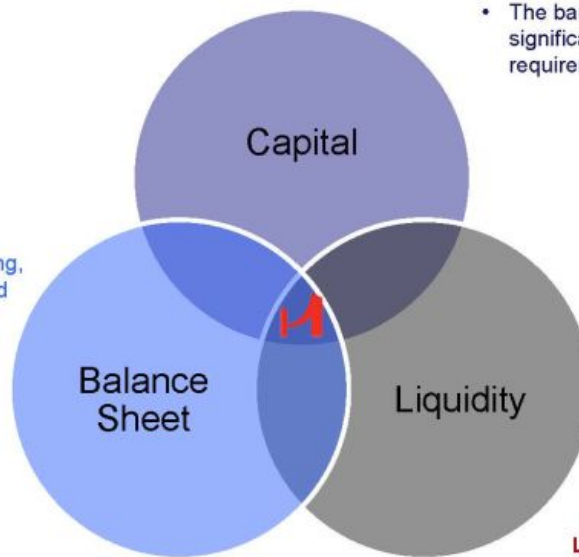
## CUSTOMERS

- Funded over 3,000 loans as part of the SBA's Paycheck Protection Program

# Hanmi's Strengths in the Midst of COVID-19 Crisis

## CAPITAL\*

- The bank remains well capitalized, significantly above the regulatory requirements



## BALANCE SHEET\*

- The bank's asset quality remains strong, with NPAs at 0.93% of total assets and ACL at 1.46% of loans

## LIQUIDITY\*

- The bank, with \$4.6 billion of deposits, has \$2.2 billion of cash, securities and borrowing availability

\*As of 3/31/2020

## PAYCHECK PROTECTION PROGRAM\*

**3,009**

# of Loans  
Funded

**\$305M**

\$ of Loans  
Funded

## FUNDING DISTRIBUTION\*

# of Loans Funded	\$ Total Funding	\$ Average Loan Size
LOANS UP TO \$350K		
2,858	\$155M	\$54K
LOANS BETWEEN \$350K AND \$2M		
135	\$98M	\$723K
LOANS AT LEAST \$2M AND ABOVE		
16	\$53M	\$3M

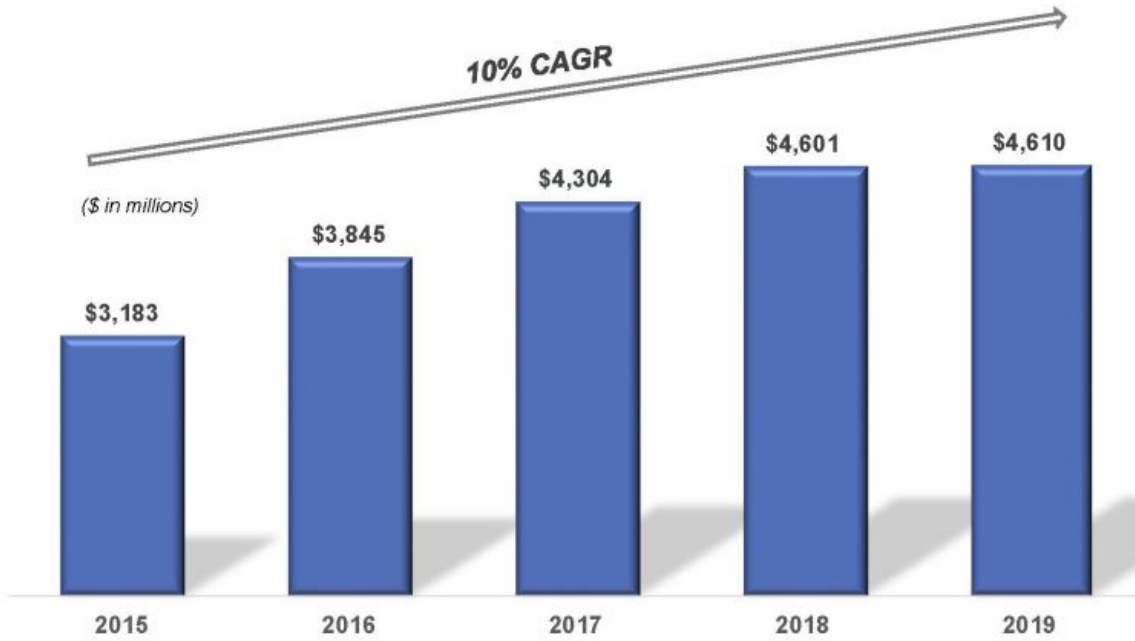
\*As of 5/31/2020

- **Net income of \$32.8 million or \$1.06 per share.**
  - Net income for the year included a \$22.6 million specific provision for loan and lease losses related to a \$39.7 million troubled loan relationship.
- **Annual 2019 dividend of \$0.96 per share.**
- **Loans reached \$4.6 billion.**
- **Deposits stood at \$4.7 billion.**
- **Hanmi continues to be well-capitalized.**

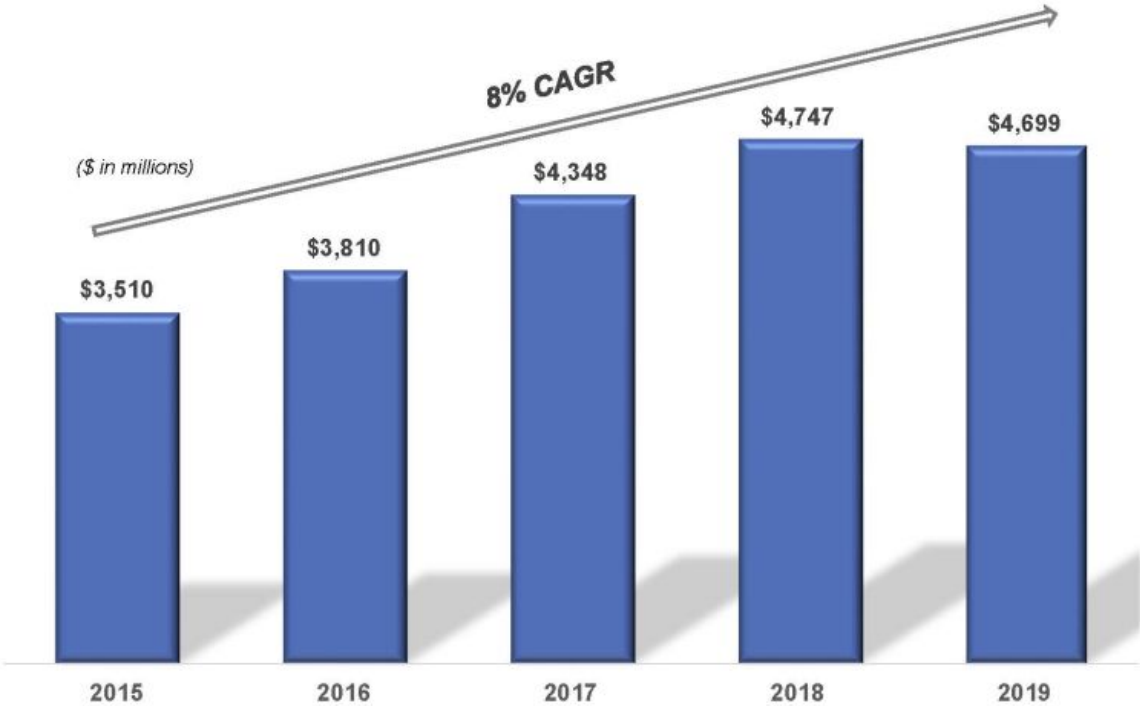
# Earnings Performance



# Loan Growth

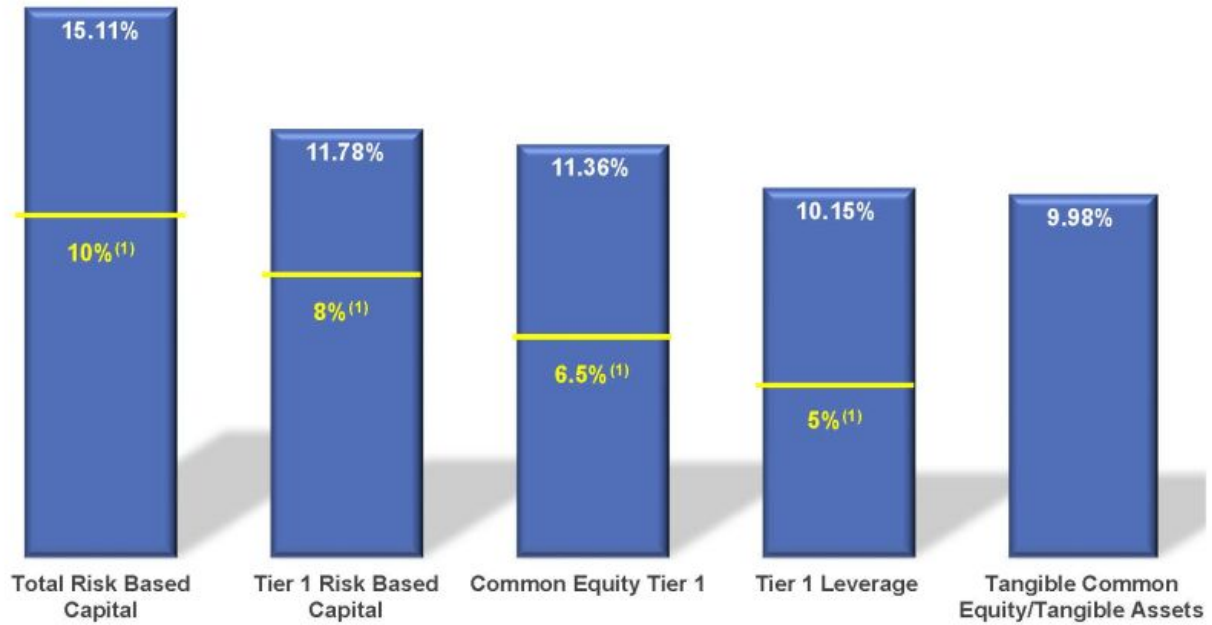


# Deposit Growth





## Capital Ratios As of December 31, 2019



(1) Minimum threshold for a well-capitalized institution.



**Hanmi Financial Corporation**

