

HANMI FINANCIAL CORP  
Form FWP  
June 27, 2011

**Filed Pursuant to Rule 433 under the Securities Act of 1933  
Supplementing the Prospectus Supplement filed on June 20, 2011  
Registration Statement No. 333-163206**

**Hanmi Financial Corporation  
Free Writing Prospectus  
June 27, 2011**

*Hanmi Financial Corporation (the Company), has filed a registration statement on Form S-3 (including a prospectus, as supplemented) with the Securities and Exchange Commission for the offering to which this free writing prospectus relates. Before you invest, you should read the prospectus, as supplemented, including, without limitation, our Preliminary Prospectus Supplement filed with the SEC on June 27, 2011, and other documents incorporated by reference therein for more complete information about us and this offering. Investors should rely upon the prospectus, as supplemented, and any relevant free writing prospectus for complete details of this offering. You may get these documents and other documents we have filed with SEC for free by visiting EDGAR on the SEC web site at www.sec.gov. Alternatively we, or the underwriter participating in the offering, will arrange to send you the prospectus if you request it by calling FBR Capital Markets & Co. toll-free at (800) 846-5050.*

This Free Writing Prospectus amends and supplements our prospectus supplement, filed with the SEC on June 20, 2011, as follows:

The narrative under the heading The Offering on page S-3 of the prospectus supplement is modified as set forth below.

**THE OFFERING**

Issuer	Hanmi Financial Corporation, a Delaware corporation
Common stock offered	\$ _____ in aggregate amount of our Common Stock (or \$ _____ if the underwriters exercise their over-allotment option in full). The amount of common stock being sold in this offering, plus the sale of common stock in the concurrent private placement (discussed below), is expected to total \$75,000,000, assuming no exercise of the underwriter's over-allotment option.
Common stock sold by us in the concurrent private placement	Immediately subsequent to the closing of this offering, Woori Investment & Securities, or Woori, will purchase directly from us in a private placement, that number of shares equal to 4.9 percent of the Company's outstanding common stock immediately after the closing of the this public offering, subject to adjustment in certain circumstances pursuant to the terms of the stock purchase agreement, at a price per share equal to the public offering price. We will receive the full proceeds and will not pay any underwriting discounts or commissions with respect to the shares that are sold in the private placement. The sale of these shares to Woori is not registered in this offering. We refer to the private placement of these shares of common stock as the concurrent private placement.
Common stock outstanding after this offering and the concurrent private placement	_____ shares of our Common Stock (or _____ shares of Common Stock if the underwriters exercise their over-allotment option in full) <sup>(1)(2)</sup>
Use of proceeds	We intend to contribute a substantial portion of the net proceeds from the offering and the concurrent private placement to Hanmi Bank as additional capital and to support future organic and acquisition driven growth. We will retain the remaining net proceeds at the Company level for use as working capital and other general

corporate purposes. See Use of Proceeds.

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(Dollars in Thousands, Except Share Data)	As of March 31, 2011	
	Actual	As Adjusted
<b>Long-Term Debt</b>		
Junior Subordinated Debentures	\$ 82,406	
Federal Home Loan Bank Advances(1)	\$ 3,565	
Total Long-Term Debt	\$ 85,971	
<b>Stockholders Equity</b>		
Common Stock, \$0.001 Par Value; Authorized 500,000,000 Shares; 151,258,390 Shares Issued and Outstanding as of March 31, 2011		156
Additional Paid-In Capital		472,676
Unearned Compensation		(246)
Accumulated Deficit		(215,603)
Treasury Stock, at Cost, and Other		(70,012)
Accumulated Other Comprehensive Income, Net of Tax		(2,920)
Total Stockholders Equity		184,051
Total Long-Term Debt and Stockholders Equity	\$ 270,022	
<b>Capital Adequacy Current U.S. Standards</b>		
Tier 1 Risk-Based Ratio		10.96%
Total Risk-Based Capital Ratio		13.05%
Tier 1 Leverage Ratio		8.51%

(1) Total borrowings from FHLB Advances is \$153.6 million, which includes \$150.0 million of debt that will mature by the end of June 2011.

The following narrative under the heading Concurrent Private Placement is included on page S-23 of the prospectus supplement as set forth below.

#### CONCURRENT PRIVATE PLACEMENT

Woori has entered into a stock purchase agreement with the Company pursuant to which it has agreed to purchase in a private placement that number of shares equal to 4.9 percent of the Company's outstanding common stock immediately after the closing of the this public offering, subject to adjustment in certain circumstances, at a price per share equal to the public offering price. Woori's 4.9% investment will be reduced if and to the extent that such investment would result in Woori becoming our largest stockholder, such that Woori will purchase an adjusted amount equal to one less share than the number of shares held by our second largest stockholder. The amount of common stock being sold in this public offering, plus the sale of common stock in the concurrent private placement, is expected to total \$75,000,000, assuming no exercise of the underwriter's over-allotment option. The private sale to Woori is contingent on the completion of this public offering. The purchase price for the shares sold will be paid directly to us immediately subsequent to the closing of the sale of other shares of common stock offered hereby. We will receive the full proceeds and will not pay any underwriting discounts or commissions with respect to the shares that are sold in the private placement to Woori.

In addition, the Woori and the Company has agreed to enter into a registration rights agreement containing customary terms and provisions for the resale registration of the shares to be sold to Woori. The registration rights agreement will provide (i) a covenant by the Company to file the resale registration statement within 45 calendar days

following the receipt by the Company of a notice from Woori exercising its registration right in the case of any registration eligible to be made on Form S-3 or comparable form, or within 60 calendar days following the receipt of such notice by the Company in the case of any registration made on Form S-1 or comparable form; and (ii) a covenant by the Company to use its commercially reasonable efforts to cause the registration statement to be declared effective by the SEC as soon as practicable.