

HANMI FINANCIAL CORP  
Form 424B5  
March 14, 2017  
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Filed Pursuant to Rule 424(b)(5)  
Registration Nos. 333-216668

**The information contained in this preliminary prospectus supplement is not complete and may be changed. A registration statement relating to these securities has been declared effective under the Securities Act of 1933, as amended, by the Securities and Exchange Commission. This preliminary prospectus supplement and the accompanying prospectus are not an offer to sell the Notes and are not soliciting an offer to buy the Notes in any jurisdiction where the offer or sale is not permitted.**

**SUBJECT TO COMPLETION DATED MARCH 14, 2017**

## PROSPECTUS SUPPLEMENT

(To Prospectus dated March 13, 2017)

\$

### **% Fixed-to-Floating Rate Subordinated Notes due 2027**

We are offering \$ aggregate principal amount of % fixed-to-floating rate subordinated notes due 2027 (the Notes ) pursuant to this prospectus supplement and the accompanying prospectus. The Notes will mature on , 2027. From and including the date of issuance to, but excluding , 2022, the Notes will bear interest at an initial fixed rate of % per annum, payable semi-annually in arrears on and of each year, commencing on , 2017. From and including , 2022 to but excluding the maturity date or the date of earlier redemption, the interest rate will reset quarterly to an annual interest rate equal to the then-current three-month LIBOR rate plus basis points ( %), payable quarterly in arrears on , and of each year, commencing on , 2022. Notwithstanding the foregoing, in the event that three-month LIBOR is less than zero, three-month LIBOR shall be deemed to be zero.

We may, at our option, beginning with the interest payment date of , 2022 and on any interest payment date thereafter, redeem the Notes, in whole or in part. The Notes will not otherwise be redeemable by us prior to maturity, unless certain events occur, as described under *Description of the Notes Redemption* in this prospectus supplement. The redemption price for any redemption is 100% of the principal amount of the Notes, plus accrued and unpaid interest thereon to but excluding the date of redemption. Any redemption of the Notes prior to maturity will be subject to the receipt of the approval of the Board of Governors of the Federal Reserve System (the Federal Reserve ) to the

extent then required under applicable laws or regulations, including capital regulations.

The Notes will be unsecured and will rank equal in right of payment with all other unsecured subordinated indebtedness of Hanmi Financial Corporation issued in the future under the indenture governing the Notes. There is no sinking fund for the Notes. The Notes will be subordinated in right of payment to all current and future senior indebtedness of Hanmi Financial Corporation, including all of its general creditors, and the Notes will be structurally subordinated to all of its subsidiaries existing and future indebtedness and other obligations. The Notes are obligations of Hanmi Financial Corporation only and are not obligations of, and are not guaranteed by, any of Hanmi Financial Corporation's subsidiaries, including Hanmi Bank. The holders of the Notes may be fully subordinated to interests held by the U.S. government in the event that we enter into a bankruptcy, receivership, insolvency, liquidation, or similar proceeding.

The Notes will not be listed on any securities exchange or quoted on any automatic quotation system. Currently, there is no public trading market for the Notes.

	Per Note	Total
Price to public(1)	%	\$
Underwriting discounts	%	\$
Proceeds to us, before expenses	%	\$

(1) Plus accrued interest, if any, from the original issue date. The underwriters will also be reimbursed for certain expenses incurred in this offering. See *Underwriting* in this prospectus supplement.

**Investing in the Notes involves risks. Before investing in the Notes, potential purchasers of the Notes should consider the information set forth in the Risk Factors section beginning on page S-8 and in our Annual Report on Form 10-K for the year ended December 31, 2016, which is incorporated herein by reference.**

**The Notes will not be savings accounts, deposits or other obligations of our subsidiary bank, Hanmi Bank, or any of our non-bank subsidiaries and will not be insured or guaranteed by the Federal Deposit Insurance Corporation (the FDIC) or any other government agency or instrumentality.**

**None of the U.S. Securities and Exchange Commission (the SEC), the FDIC, the Federal Reserve, the California Department of Business Oversight (the DBO) or any state securities commission or any other bank regulatory agency has approved or disapproved of the Notes or passed upon the adequacy or accuracy of this prospectus supplement or the accompanying prospectus. Any representation to the contrary is a criminal offense.**

The underwriters expect to deliver the Notes to purchasers in book-entry form through the facilities of The Depository Trust Company (which, along with its successors, we refer to as DTC), and its direct participants, against payment therefor in immediately available funds, on or about \_\_\_\_\_, 2017.

*Lead Book Running Manager*

*Passive Book Running Manager*

SANDLER O NEILL + PARTNERS, L.P.

KEEFE, BRUYETTE & WOODS

*A STIFEL COMPANY*

**Prospectus Supplement dated                   , 2017**

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Unless otherwise indicated or the context otherwise requires, all references in this prospectus supplement and the accompanying prospectus to Hanmi Financial, the Company, we, our, us or similar terms refer to Hanmi Financial Corporation, together, when appropriate, with its subsidiaries. References to Hanmi refer to Hanmi Financial Corporation and not to any of its subsidiaries. References to Hanmi Bank or the Bank refer to Hanmi Bank, which is our wholly owned bank subsidiary.

**ABOUT THIS PROSPECTUS SUPPLEMENT**

This document consists of two parts. The first part is this prospectus supplement, which describes the specific terms of this offering and certain other matters relating to us and our financial condition, and it also adds to and updates information contained in the accompanying prospectus and the documents incorporated by reference into this prospectus supplement and the accompanying prospectus. The second part, the accompanying prospectus, gives more general information, some of which does not apply to this offering. You should read carefully both this prospectus supplement and the accompanying prospectus in their entirety, together with additional information described under the heading *Where You Can Find More Information* in this prospectus supplement before making an investment decision.

To the extent there is a conflict between the information contained in this prospectus supplement, on the one hand, and the information contained in the accompanying prospectus, on the other hand, you should rely on the information in this prospectus supplement.

**In making your investment decision, you should rely only on the information contained or incorporated by reference in this prospectus supplement, in the accompanying prospectus and in any free writing prospectus with respect to this offering filed by us with the SEC. Neither we nor the underwriters have authorized any other person to provide you with different information. We take no responsibility for, and can provide no assurance as to the reliability of, any other information that others may give you. You should assume that the information appearing in this prospectus supplement, the accompanying prospectus, any free writing prospectus with respect to the offering filed by us with the SEC and the documents incorporated by reference herein and therein is accurate only as of their respective dates. Our business, financial condition, results of operations and prospects may have changed since those dates.**

**We and the underwriters are not offering to sell nor seeking offers to buy the Notes in any jurisdiction where offers and sales are not permitted. The distribution of this prospectus supplement and the accompanying prospectus and the offering of the Notes in certain jurisdictions may be restricted by law. Persons outside the United States who come into possession of this prospectus supplement and the accompanying prospectus must inform themselves about and observe any restrictions relating to the offering of the Notes and the distribution of this prospectus supplement and the accompanying prospectus outside the United States. This prospectus supplement and the accompanying prospectus do not constitute, and may not be used in connection with, an offer to sell, or a solicitation of an offer to buy, any securities offered by this prospectus supplement and the accompanying prospectus by any person in any jurisdiction in which it is unlawful for such person to make such an offer or solicitation.**

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**WHERE YOU CAN FIND MORE INFORMATION**

We file reports, proxy statements, and other information with the SEC. Such reports, proxy statements, and other information concerning us can be read and copied at the SEC's Public Reference Room at 100 F Street, N.E., Room 1580, Washington, D.C. 20549 or on the Internet at <http://www.sec.gov>. Please call the SEC at 1-800-SEC-0330 for further information on the Public Reference Room. Our common stock is listed on the NASDAQ Global Select Market, and these reports, proxy statements and other information are also available for inspection at the offices of the NASDAQ Stock Market, Inc. located at 1735 K Street, NW, Washington, D.C. 20006.

The SEC allows us to incorporate by reference the information we file with the SEC. This permits us to disclose important information to you by referring to these filed documents. Any information referred to in this way is considered part of this prospectus supplement, and any information filed with the SEC by us after the date of this prospectus supplement until the completion of the offering of the Notes or until we terminate the offering of the Notes will automatically be deemed to update and supersede this information. We incorporate by reference the following documents that have been filed with the SEC (other than information in such documents that is not deemed to be filed):

Hanmi's Annual Report on Form 10-K for the fiscal year ended December 31, 2016; and

portions of Hanmi's Definitive Proxy Statement on Schedule 14A for the 2016 annual meeting of stockholders incorporated by reference in Hanmi's Annual Report on Form 10-K for the fiscal year ended December 31, 2015.

We also incorporate by reference any future filings (other than any information contained in such filings that is deemed furnished in accordance with SEC rules, including but not limited to, information furnished under Items 2.02 and 7.01 of any Current Report on Form 8-K including related exhibits) made with the SEC pursuant to Section 13(a), 13(c), 14 or 15(d) of the Securities Exchange Act of 1934, as amended (the Exchange Act), until the completion of the offering of the Notes or until we terminate the offering of the Notes.

We will provide without charge upon written or oral request a copy of any or all of the documents that are incorporated by reference into this prospectus supplement or the accompanying prospectus, other than exhibits which are not specifically incorporated by reference into such documents. Requests should be directed to our Investor Relations department at Hanmi Financial Corporation, 3660 Wilshire Boulevard, Penthouse Suite A, Los Angeles, California 90010. Our telephone number is (213) 382-2200.

**You should assume that the information appearing in this prospectus supplement, the accompanying prospectus, any free writing prospectus with respect to the offering filed by us with the SEC and the documents incorporated by reference herein and therein is accurate only as of their respective dates. Our business, financial condition, results of operations and prospects may have changed since those dates.**

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**CAUTIONARY NOTE REGARDING FORWARD-LOOKING STATEMENTS**

Some of the statements contained in this prospectus supplement or the accompanying prospectus, including documents incorporated by reference herein and therein, are forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended (the Securities Act), and Section 21E of the Exchange Act, which are subject to the safe harbor created by those sections. Forward-looking statements are based on our management's beliefs and assumptions and on information currently available to our management. In some cases, you can identify forward-looking statements by terms such as may, will, should, could, goal, would, expect, anticipate, believe, estimate, project, predict, potential, continue and similar expressions intended to identify forward-looking statements. These statements involve known and unknown risks, uncertainties and other factors, which may cause our actual results, performance, time frames or achievements to be materially different from any future results, performance, time frames or achievements expressed or implied by the forward-looking statements. Should one or more of these risks materialize or should underlying beliefs or assumptions prove incorrect, actual results could differ materially from those anticipated by the forward-looking statements or historical results. Accordingly, you should not place undue reliance on any such forward-looking statements. Such risks and uncertainties include, among others, the following possibilities:

general economic or business conditions, either globally, nationally or in Southern California, or in the specific markets in which we operate, including, without limitation, the deterioration of non-residential real estate, hospitality industry and gas stations;

significant reliance on loans secured by real estate and the associated vulnerability to downturns in the real estate markets where properties securing our loans are located, natural disasters, environmental liabilities and other variables impacting the value of real estate, including in Southern California;

our use of appraisals in deciding whether to make loans secured by real property, which does not ensure that the value of the real property collateral will be sufficient to pay our loans;

a significant number of customers failing to perform under their loans and other extensions of credit;

fluctuations in interest rates and a decline in the level of our interest rate spread;

failure to attract or retain deposits and restrictions on taking brokered deposits;

failure to raise enough capital to support our operations or meet our regulatory requirements;

failure to maintain adequate levels of capital to support our operations;

change or uncertainty in monetary, fiscal, tax and other governmental policies, including the Federal Reserve's actions with respect to interest rates;

current, pending or future changes in the legal, regulatory, and enforcement framework and oversight of financial institutions that adversely affect the businesses in which we are engaged, including the impact of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 or changes that may affect leverage limits and risk-based capital and liquidity requirements;

sources of liquidity available to us and to Hanmi Bank becoming limited or our potential inability to access sufficient sources of liquidity when needed or the requirement that we obtain government waivers to do so;

regulatory restrictions on Hanmi Bank's ability to pay dividends to us and on our ability to make payments on our obligations;

competition and demographic changes in our primary market areas;

failure in or breach of our operational or security systems or infrastructure, or of those of third parties that we rely on;

damage to our reputation, including as a result of fraudulent activity;



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failure to attract or retain our key employees;

failure to achieve future organic growth or future acquisition driven growth;

the ability to efficiently integrate acquisitions into our operations, retain the customers of these businesses and grow the acquired operations and possible failures to achieve expected gains, revenue, expense savings and other anticipated synergies and benefits from such transactions;

credit quality and the effect of credit quality on our provision for credit losses and allowance for loan losses;

volatility and disruption in financial, credit and securities markets;

deterioration in financial markets that may result in impairment charges relating to our securities portfolio;

global hostilities, acts of war or terrorism, including but not limited to, conflict between North and South Korea;

the effects of litigation against us; and

other risks and uncertainties detailed from time to time in Hanmi's SEC filings.

The foregoing factors should not be construed as exhaustive. Any forward-looking statements made in this prospectus supplement or the accompanying prospectus or in any documents incorporated by reference herein or therein, are subject to the protection of the safe harbor for forward-looking statements contained in the Private Securities Litigation Reform Act of 1995. You are cautioned not to place undue reliance on these statements, which speak only as of the date of this prospectus supplement or the date of any document incorporated by reference in this prospectus supplement. Except as required by law, Hanmi Financial assumes no obligation to update these forward-looking statements publicly, or to update the reasons actual results could differ materially from those anticipated in these forward-looking statements, even if new information becomes available in the future. All subsequent written and oral forward-looking statements attributable to Hanmi Financial or any person acting on its behalf are expressly qualified in their entirety by the cautionary statements contained or referred to in this prospectus supplement.

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**PROSPECTUS SUPPLEMENT SUMMARY**

*The following is a summary of selected information contained elsewhere in, or incorporated by reference into, this prospectus supplement or the accompanying prospectus. It does not contain all of the information that you should consider before deciding to purchase the Notes offered hereby. You should read this entire prospectus supplement, the accompanying prospectus and the documents incorporated by reference herein or therein carefully, especially the Risk Factors section and the historical financial statements and the related notes thereto and management's discussion and analysis thereof included elsewhere or incorporated by reference in this prospectus supplement before making an investment decision.*

**Hanmi Financial Corporation**

Hanmi Financial Corporation is a Delaware corporation incorporated on March 14, 2000 to be the holding company for Hanmi Bank. The Bank is a state chartered bank incorporated under the laws of the State of California on August 24, 1981, and licensed pursuant to the California Financial Code on December 15, 1982. The Bank's deposit accounts are insured under the Federal Deposit Insurance Act up to applicable limits thereof.

The Bank is a community bank conducting general business banking, with its primary market encompassing the Korean-American community as well as other ethnic communities across California, Colorado, Georgia, Illinois, New Jersey, New York, Texas, Virginia and Washington. The Bank's full-service offices are located in markets where many of the businesses are run by immigrants and other minority groups. The Bank's client base reflects the multi-ethnic composition of these communities.

The Bank has historically provided its banking services through its branch network to a wide variety of small- to medium-sized businesses. With the acquisition of Central Bancorp Inc., a Texas corporation and the parent company of United Central Bank, during 2014, the Bank expanded its market share from a previously core Korean American customer base to a broader Asian American and mainstream communities primarily in Illinois and Texas.

The Bank originates loans and leases for its own portfolio and for sale in the secondary market. Lending activities include real estate loans (commercial property, construction and residential property), commercial and industrial loans (commercial term, commercial lines of credit and international), equipment lease financing, consumer loans and Small Business Administration loans.

Effective July 19, 2016, the Bank converted from a state member bank to a state nonmember bank and, as a result, the FDIC is now its primary federal bank regulator. The DBO remains the Bank's primary state bank regulator. Hanmi, which is a bank holding company and a financial holding company, and the Bank, which is a California-chartered state nonmember bank, are subject to significant regulation and restrictions by federal and state laws and regulatory agencies. The applicable statutes and regulations, among other things, restrict activities and investments in which we may engage and our conduct of them, impose capital requirements with which we must comply, impose various reporting and information collecting obligations upon us, and subject us to comprehensive supervision and regulation by regulatory agencies. The federal and state banking statutes and regulations and the supervision, regulation and examination of banks and their parent companies by the regulatory agencies are intended primarily for the maintenance of the safety and soundness of banks and their depositors, the Deposit Insurance Fund of the FDIC, and the financial system as a whole, rather than for the protection of stockholders or creditors of banks or their parent companies. See Item 1 Business Regulation and Supervision in our Annual Report on Form 10-K for the fiscal year ended December 31, 2016 for more information regarding the regulations we are subject to.

Our headquarters are located at 3660 Wilshire Boulevard, Penthouse Suite A, Los Angeles, California 90010, and our telephone number is (213) 382-2200. Our website can be found at <http://www.Hanmi.com>. The contents of our website are not incorporated into this prospectus supplement or the accompanying prospectus. Additional information about us and our subsidiaries is included in the documents incorporated by reference in this prospectus supplement under the heading *Where You Can Find More Information*.

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**Table of Contents****THE OFFERING**

*The following description contains basic information about the Notes and this offering. This description is not complete and does not contain all of the information that you should consider before investing in the Notes. For a more complete understanding of the Notes, you should read the section of this prospectus supplement entitled Description of the Notes.*

<b>Issuer</b>	Hanmi Financial Corporation
<b>Securities offered</b>	% Fixed-to-Floating Rate Subordinated Notes due 2027
<b>Aggregate principal amount</b>	\$
<b>Issue price</b>	%
<b>Maturity date</b>	The Notes will mature on , 2027
<b>Interest rate</b>	From and including the issue date to but excluding , 2022, a fixed per annum rate of %.  From and including , 2022 to but excluding the maturity date or the date of earlier redemption, a floating per annum rate equal to the then-current three-month LIBOR rate, determined on the determination date of the applicable interest period, plus basis points ( %); <i>provided, however</i> , in the event that three-month LIBOR is less than zero, three-month LIBOR shall be deemed to be zero. For any determination date, LIBOR means the rate as published by Bloomberg (or any successor service) at approximately 11:00 a.m., London time, two business days prior to the commencement of the relevant quarterly interest period, as the London interbank rate for U.S. dollars. If such rate is not available at such time for any reason, then the rate for that interest period will be determined by such alternate method as provided in the indenture governing the Notes. Hanmi has appointed Wilmington Trust, National Association as the calculation agent for purposes of determining three-month LIBOR for each floating rate interest period.
<b>Interest payment dates</b>	Until, but not including , 2022, we will pay interest on the Notes on and of each year, commencing , 2017.  From and including , 2022 to , 2027 but excluding the maturity date or the date of earlier redemption, we will pay interest on the Notes on , , and of each year, commencing , 2022.
<b>Record dates</b>	From , 2017 to but excluding , 2022, and of each year.  From , 2022 through the maturity date or the date of earlier redemption, , , and of each year.
<b>Day count convention</b>	Interest will be computed on the basis of a 360-day year consisting of twelve 30-day months to but excluding , 2022 and, thereafter, on the basis of

the actual number of days in the relevant interest period divided by 360.

**No guarantee**

The Notes are not guaranteed by any of Hanmi's subsidiaries, including Hanmi Bank. As a result, the Notes will be structurally subordinated to the liabilities of Hanmi's subsidiaries as discussed below under *Description of the Notes Ranking*.

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**Subordination, ranking**

The Notes offered by this prospectus supplement will be issued by Hanmi under a subordinated indenture, dated as of \_\_\_\_\_, 2017, between Hanmi and Wilmington Trust, National Association, as trustee (the Trustee), as amended and supplemented by a first supplemental indenture, dated as of \_\_\_\_\_, 2017, between Hanmi and the Trustee. We refer to the subordinated indenture, as amended and supplemented by the first supplemental indenture, as the Indenture. The Notes will be Hanmi's unsecured, subordinated obligations and:

\_\_\_\_\_ will rank junior in right of payment and upon our liquidation to any of our existing and all of our future senior indebtedness (as defined in the Indenture and as described under *Description of the Notes* in this prospectus supplement);

\_\_\_\_\_ will rank junior in right of payment and upon our liquidation to any of our existing and all of our future general creditors;

\_\_\_\_\_ will rank equal in right of payment and upon our liquidation with all of Hanmi's future indebtedness the terms of which provide that such indebtedness ranks equally with the Notes;

\_\_\_\_\_ will rank senior in right of payment and upon our liquidation to any of Hanmi's indebtedness the terms of which provide that such indebtedness ranks junior in right of payment to note indebtedness such as the Notes;

\_\_\_\_\_ will be effectively subordinated to Hanmi's future secured indebtedness to the extent of the value of the collateral securing such indebtedness; and

\_\_\_\_\_ will be structurally subordinated to the existing and future indebtedness of Hanmi's subsidiaries, including without limitation the Bank's depositors, liabilities to general and trade creditors and liabilities arising in the ordinary course of business or otherwise.

As of December 31, 2016, on a consolidated basis, our outstanding indebtedness and other liabilities totaled approximately \$4.2 billion, which includes approximately \$3.8 billion of deposit liabilities. As of December 31, 2016, we also had approximately \$26.8 million of outstanding principal and accrued but unpaid interest related to junior subordinated debentures issued to certain capital trusts which is junior to the Notes, with a carrying value of \$19.0 million on the balance sheet as of that date.

The Indenture will not limit the amount of additional indebtedness Hanmi or its subsidiaries may incur.

**Optional redemption**

We may, at our option, beginning with the interest payment date of \_\_\_\_\_, 2022, and on any interest payment date thereafter, redeem the Notes, in whole or in part, at a redemption price equal to 100% of the principal amount of the Notes to be redeemed plus accrued and unpaid interest to but excluding the date of redemption. For more information, see *Description of the Notes Redemption* in this prospectus supplement.

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<b>Special redemption</b>	We may also redeem the Notes at any time, including prior to , 2022, at our option, in whole but not in part, if: (a) a change or prospective change in law occurs that could prevent us from deducting interest payable on the Notes for U.S. federal income tax purposes; (b) a subsequent event occurs that could preclude the Notes from being recognized as Tier 2 capital for regulatory capital purposes; or (c) we are required to register as an investment company under the Investment Company Act of 1940, as amended; in each case, at a redemption price equal to 100% of the principal amount of the Notes plus any accrued and unpaid interest to but excluding the redemption date. For more information, see <i>Description of the Notes Redemption</i> in this prospectus supplement.
<b>Sinking fund</b>	There is no sinking fund for the Notes.
<b>Further issuances</b>	The Notes will initially be limited to an aggregate principal amount of \$ . We may from time to time, without notice to or consent of the holders of the Notes, increase the aggregate principal amount of the Notes outstanding by issuing additional notes in the future with the same terms as the Notes, except for the issue date, the offering price and the first interest payment date, and such additional notes may be consolidated with the Notes issued in this offering and form a single series.
<b>Use of proceeds</b>	We estimate that the net proceeds of this offering, after deducting underwriting discounts and estimated expenses, will be approximately \$ million. We expect to use the net proceeds from the sale of the Notes for general corporate purposes, which may include advances to our subsidiary bank to finance its activities.
<b>Form and denomination</b>	The Notes will be offered in book-entry form through the facilities of DTC in minimum denominations of \$1,000 and integral multiples of \$1,000 in excess thereof.
<b>Listing</b>	The Notes will not be listed on any securities exchange or quoted on any automatic quotation system. Currently, there is no market for the Notes, and there can be no assurances that any public market for the Notes will develop.
<b>Governing law</b>	The Notes and the Indenture will be governed by the laws of the State of New York.
<b>Trustee</b>	Wilmington Trust, National Association
<b>Risk factors</b>	Investing in the Notes involves risks. Before making an investment decision, you should carefully consider the information under <i>Risk Factors</i> beginning on page S-8 of this prospectus supplement and Item 1.A, Risk Factors, in our Annual Report on Form 10-K for the fiscal year ended December 31, 2016, and the other information included or incorporated by reference in this prospectus supplement and the accompanying prospectus.
<b>Ratios of Earnings to Fixed Charges</b>	Please refer to the information contained under <i>Consolidated Ratio of Earnings to Fixed Charges</i> in the accompanying prospectus for a representation of such ratios for each of the last five fiscal years.



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**Table of Contents****SUMMARY FINANCIAL INFORMATION**

The following summary financial information for the fiscal years ended December 31, 2016, 2015, 2014, 2013 and 2012 have been derived from our audited consolidated financial statements, which are incorporated by reference into this prospectus supplement and the accompanying prospectus. You should not assume the results of operations for any past periods indicate results for any future period. You should read this information in conjunction with our

Management's Discussion and Analysis of Financial Condition and Results of Operations and our consolidated financial statements and related notes thereto included in our Annual Report on Form 10-K for the year ended December 31, 2016, which is incorporated by reference into this prospectus supplement. See *Where You Can Find More Information*.

	<b>As of and for the Year Ended December 31,</b>				
	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
	<i>(In thousands)</i>				
<b>Summary Statements of Operations:</b>					
Interest and dividend income	\$ 178,471	\$ 164,226	\$ 136,734	\$ 119,140	\$ 117,282
Interest expense	18,274	16,109	14,033	13,507	18,745
Net interest income	160,197	148,117	122,701	105,633	98,537
(Negative provision) provision for loan and lease losses	(4,339)	(11,614)	(6,258)	576	7,156
Noninterest income	33,075	47,602	42,296	27,900	21,413
Noninterest expense	108,223	115,328	98,671	70,441	69,455
Income before provision (benefit) for income taxes	89,388	92,005	72,584	62,516	43,339
Provision (benefit) for income taxes	32,899	38,182	22,379	22,732	(46,818)
Net income from continuing operations	56,489	53,823	50,205	39,784	90,157
(Loss) income from discontinued operations			(444)	73	167
Net income	\$ 56,489	\$ 53,823	\$ 49,761	\$ 39,857	\$ 90,324
<b>Summary Balance Sheets:</b>					
Cash and due from banks	\$ 147,235	\$ 164,364	\$ 158,320	\$ 179,357	\$ 268,047
Securities	516,964	698,296	1,060,717	530,926	451,060
Loans and leases receivable (1)	3,812,340	3,140,381	2,735,832	2,177,498	1,986,051
Assets	4,701,346	4,234,521	4,232,443	3,054,379	2,881,409
Deposits	3,809,737	3,509,976	3,556,746	2,512,325	2,395,963
Liabilities	4,170,321	3,740,603	3,779,056	2,654,302	2,504,156
Stockholders' equity	531,025	493,918	453,387	400,077	377,253
Tangible equity	518,136	492,217	451,307	398,906	375,918
Average loans and leases (2)	3,423,292	2,901,698	2,440,682	2,156,626	1,993,367

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Average securities	638,938	818,205	676,729	446,563	443,910
Average interest-earning assets	4,103,960	3,805,877	3,163,141	2,687,799	2,686,425
Average assets	4,372,698	4,076,669	3,410,751	2,827,508	2,792,349
Average deposits	3,607,585	3,502,886	2,872,029	2,391,248	2,349,082
Average borrowings	215,525	56,878	81,110	27,815	85,760
Average interest-bearing liabilities	2,640,953	2,493,513	2,054,680	1,678,618	1,758,135
Average stockholders equity	518,867	476,401	425,913	392,601	328,013
Average tangible equity (3)	516,238	474,498	425,018	391,342	326,586

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**As of and for the Year Ended December 31,  
2016      2015      2014      2013      2012**