



Sandler O'Neill + Partners West Coast Financial Services Conference

San Diego
March 5, 2019

Forward Looking Statements & Additional Disclosures

This presentation may contain statements regarding future events or the future financial performance of the Company that constitute forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. These forward-looking statements relate to, among other things, expectations regarding the business environment in which we operate, projections of future performance, perceived opportunities in the market, impact of the revaluation on the Company's 2017 fourth quarter results and the anticipated impact of the Tax Act on the Company's future earnings and statements regarding our business strategies, objectives and vision. Forward-looking statements include, but are not limited to, statements preceded by, followed by or that include the words "will," "believes," "expects," "anticipates," "intends," "plans," "estimates," "projects," "forecasts" or similar expressions. With respect to any such forward-looking statements, the Company claims the protection provided for in the Private Securities Litigation Reform Act of 1995. These statements involve risks and uncertainties. The Company's actual results, performance or achievements may differ significantly from the results, performance or achievements expressed or implied in any forward-looking statements. The risks and uncertainties include, but are not limited to: possible deterioration in economic conditions in our areas of operation; interest rate risk associated with volatile interest rates and related asset-liability matching risk; liquidity risks; risk of significant non-earning assets, and net credit losses that could occur, particularly in times of weak economic conditions or times of rising interest rates; and regulatory risks associated with current and future regulations. For additional information concerning these and other risk factors, see the Company's most recent Annual Report on Form 10-K and Quarterly Report on Form 10-Q. The Company does not undertake, and specifically disclaims any obligation, to update any forward-looking statements to reflect the occurrence of events or circumstances after the date of such statements except as required by law.

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Company Overview



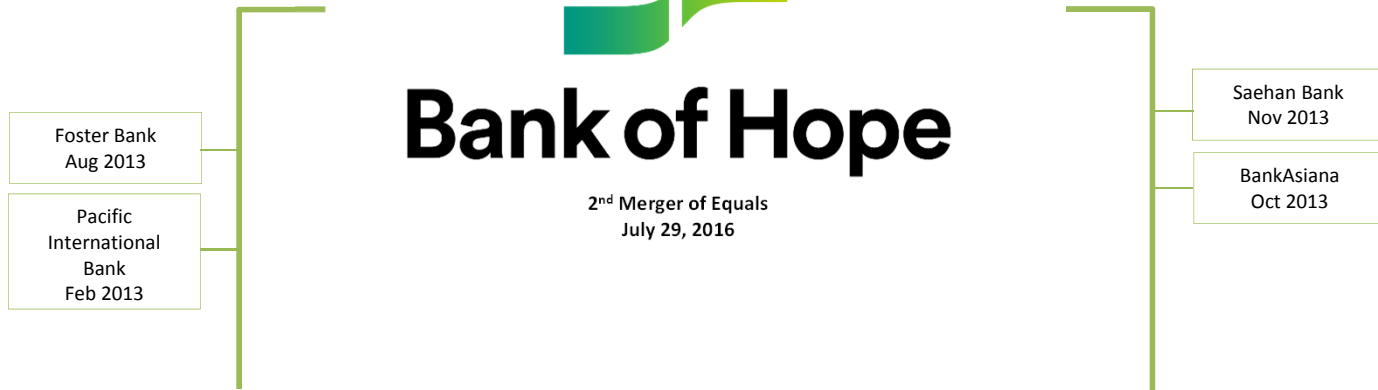
Bank of Hope's Roots

38 Years of Service in Los Angeles



Bank of Hope

2nd Merger of Equals
July 29, 2016



 **BBCN Bank**

1st Merger of Equals
Nov 2011

Innovative Bank
Apr 2010

Asiana Bank
Aug 2003

Mirae Bank
Jun 2009

Liberty Bank of
New York
May 2006

 **CENTER BANK**

(Established 1986
in Los Angeles)

 **NARA BANK**

(Established 1989
in Los Angeles)

 **WILSHIRE BANK**

(Established 1980
in Los Angeles)

Company Profile Today



Bank of Hope

Bankers. Experts. Neighbors.

- ❑ **Only super regional Korean-American bank in the nation**
 - 3rd largest Asian-American bank in the U.S.¹
 - 6th largest bank headquartered in Los Angeles¹
 - 88th largest financial institution in the U.S.²
 - 12th largest SBA lender in the country by volume³
 - Only Korean-American bank with presence in Korea
 - Only Korean-American bank (formerly known as BBCN Bank) ever to be listed on Forbes' list of "Best Banks in America"
2013 ♦ 2014 ♦ 2015 ♦ 2016 ♦ 2017 ♦ 2018 ♦ 2019
- ❑ **Leading national presence with full-service branch operations in 9 states**
(strategically located in high density Asian-American communities)
 - Presence in 2 additional states with specialized Loan Production Offices
- ❑ **Seasoned and experienced management and board**

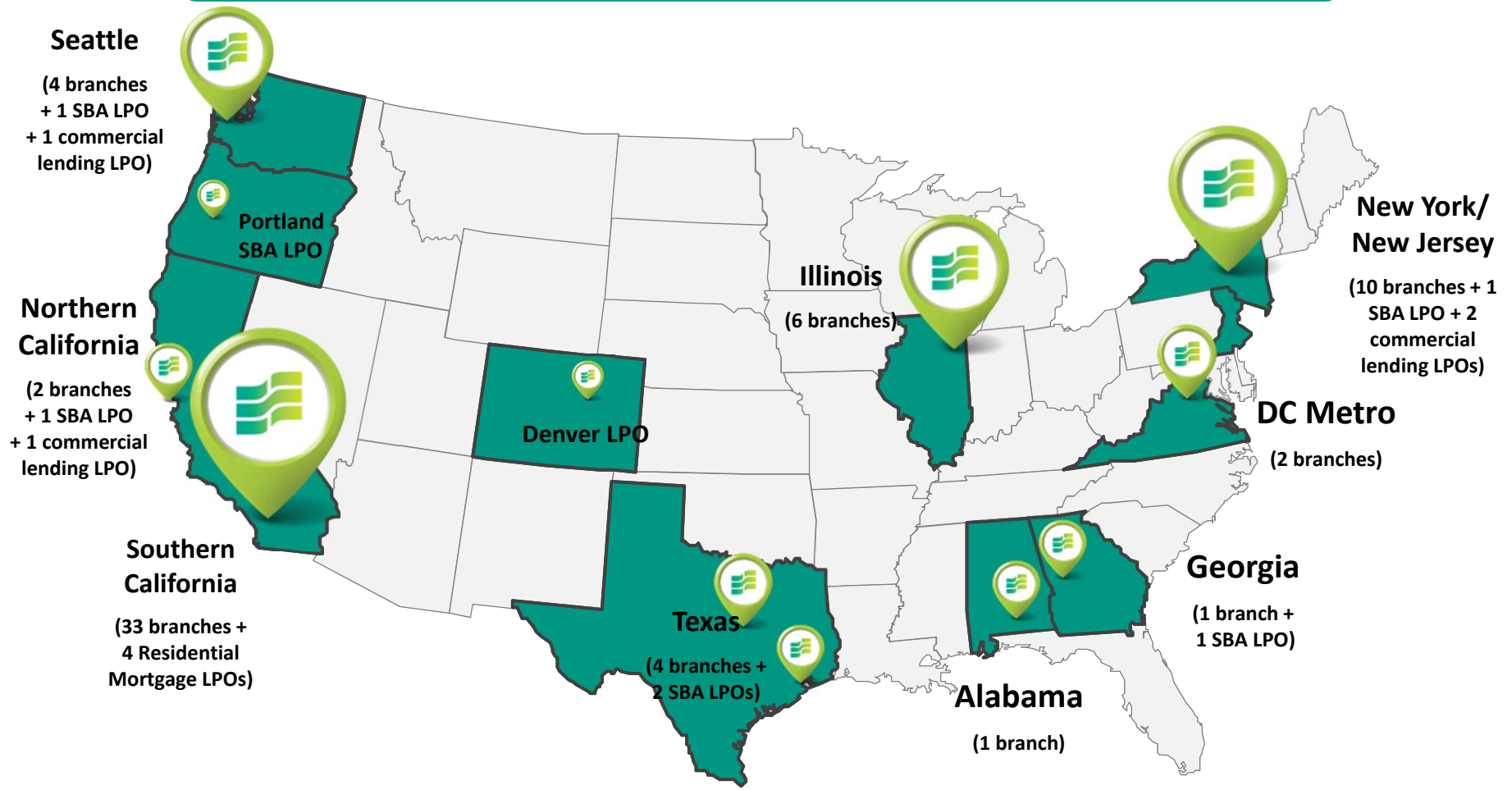
"We are committed to improving the value of our services as **BANKERS**, providing comprehensive financial solutions as **EXPERTS**, and being good **NEIGHBORS** that foster growth for our customers and communities."

Hope Bancorp, Inc. <i>(as of 12/31/2018)</i>	
Total Assets	\$15.3 billion
Loans Receivable	\$12.1 billion
Total Deposits	\$12.2 billion

1 Source: S&P Global (formerly SNL)
 2 Source: Federal Reserve Statistical Release as of June 30, 2018; Insured U.S.-chartered commercial banks ranked by consolidated assets
 3 Source: SBA national lender rankings as of September 30, 2018

National Geographic Presence

Nationwide footprint with meaningful presence, providing full banking services to the largest Asian-American communities in the U.S.



Corporate Social Responsibility



1 OUT OF 2

1 out of 2 Bank of Hope branches located in low-to-moderate income areas



1000 HOURS

Nearly 1000 hours of CRA-reportable volunteer hours



\$2.59 BILLION

\$2.59 billion of loans funded in 2017



\$500 MILLION

\$500 million of CRA-reportable small business lending in 2017



\$10 MILLION

\$10 million of donations and sponsorships over last 10 years



\$1.8 MILLION

\$1.8 million of contributions to the Hope Scholarship Foundation since 2001

In addition to financing economic growth, we believe our responsibilities include helping the communities in which we live and work grow and flourish through volunteerism and philanthropy.



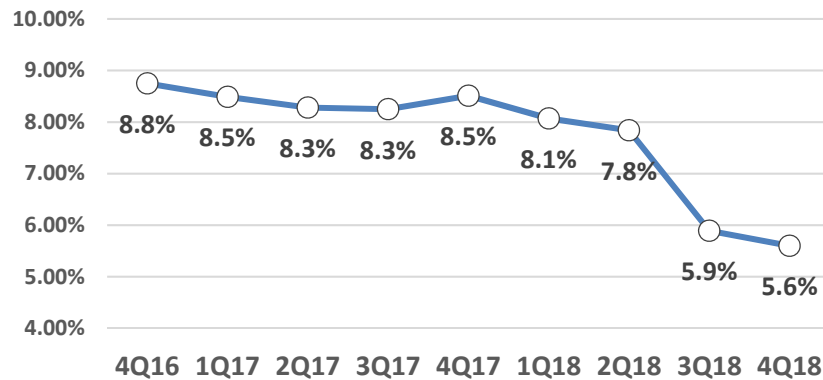
Financial Highlights & Earnings Performance

Q4 2018 Financial Highlights

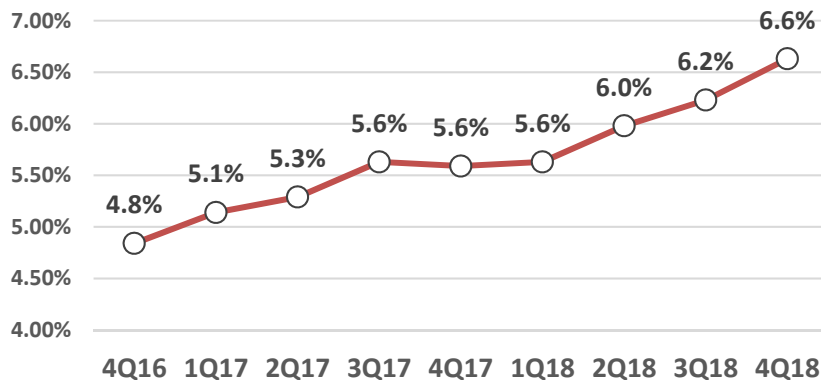
<p>Solid Profitability</p>	<ul style="list-style-type: none"> ✓ Net income of \$44.4 million, or \$0.35 per diluted common share, versus \$46.4 million, or \$0.36 per diluted common share for preceding Q3 ✓ Results reflect discontinuation of SBA loan sales to secondary market, a \$1.7 million restructuring charge, a non-cash incremental income tax expense of \$442,000 related to finalization of revaluation of DTA due to enactment of Tax Act, and a \$453,000 net reduction in fair value of equity investments ✓ Net interest margin compression moderated, down 6ps Q-o-Q to 3.41% driven by higher deposit costs partially offset by 5bps increase in average loan yields ✓ Noninterest expense, excluding restructuring expense, stable at 1.81% of average assets, versus 1.80% in Q3 2018 	<p>Net Income \$44.4MM</p>
<p>Well-Diversified Loan Growth</p>	<ul style="list-style-type: none"> ✓ New loan originations funded of \$667 million led to loan growth of \$171 million, or 6% annualized ✓ Full-year loan growth of 9% exceeded targeted loan growth of 6% to 8% for 2018 ✓ Average rate on new loans trended higher for each product type; overall 5.22% average rate on new loans, up 25bps from Q3 2018 ✓ CRE loans accounted for 52% of new loan production; C&I 23%; and residential mortgage 25% 	<p>Diluted EPS \$0.35</p>
<p>Record Deposits</p>	<ul style="list-style-type: none"> ✓ Record deposits of \$12.16 billion, up 1% Q-o-Q ✓ Growth in higher-rate time deposits results in 16bps increase deposit costs ✓ Noninterest bearing demand deposits account for 25% of total deposits 	<p>Record Loans \$12.1B</p>
<p>Improved Credit Quality</p>	<ul style="list-style-type: none"> ✓ Nonaccrual loans decreased 5% Q-o-Q, continuing the stable to improving trend for 2018 ✓ Total criticized loans declined by \$39 million ✓ Net charge offs of \$872,000, or 3bps of average loans annualized 	<p>Record Deposits</p>
<p>Other Events</p>	<ul style="list-style-type: none"> ✓ Completed \$50 million stock repurchase program, reducing shares outstanding by 3,436,757 shares 	<p>\$12.2B</p>

Strategy Shift to SBA Loan Retention

Average Premium Received on SBA Sales



Average Interest Rate on SBA Sold



❑ Rationale for retaining SBA loans

- ❑ Premium rates on SBA loans sold has gone down significantly from 8.8% in Q4 2016 to 5.6% in Q4 2018
- ❑ Meanwhile average interest rate on SBA loans sold increased from 4.8% in Q4 2016 to 6.6% in Q4 2018
- ❑ Minimal credit cost and credit risk by retaining SBA loans as sellable portion is guaranteed
- ❑ Retaining SBA loans will help improve net interest income and net interest margin due to higher-yielding rates on SBA loans

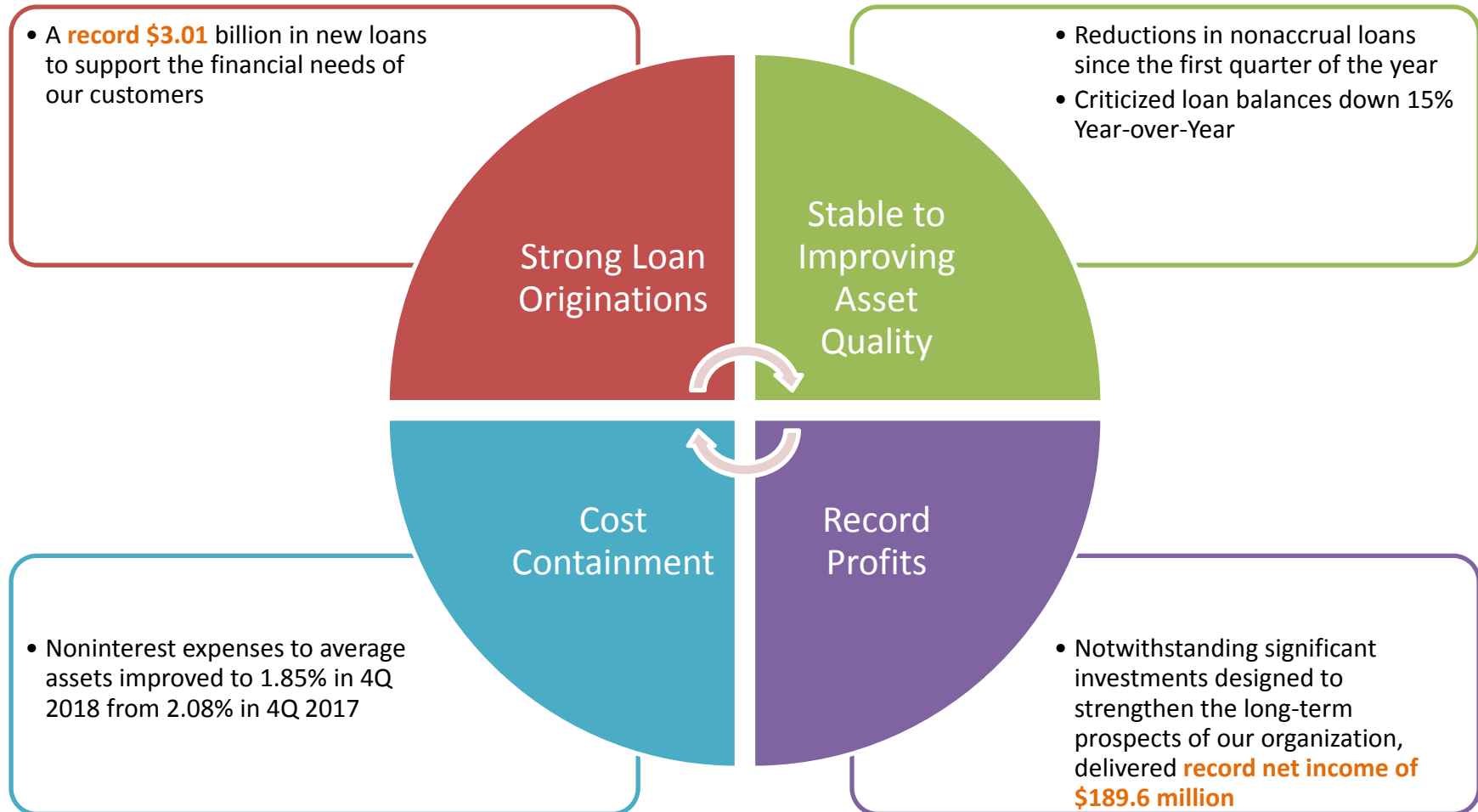
❑ Impact of retaining SBA loans

(assuming \$50M retained each quarter)

- ❑ Near term net gain on sale will be sacrificed for approximately 7 quarters at which point interest income will offset any loss of gain on sales
- ❑ Estimated \$850,000 additional interest income each quarter from retained SBA loans
- ❑ Estimated 1.2 bps positive impact to NIM each quarter

- ❑ **The Company retains the option to re-evaluate SBA retention strategy when premiums increase significantly**

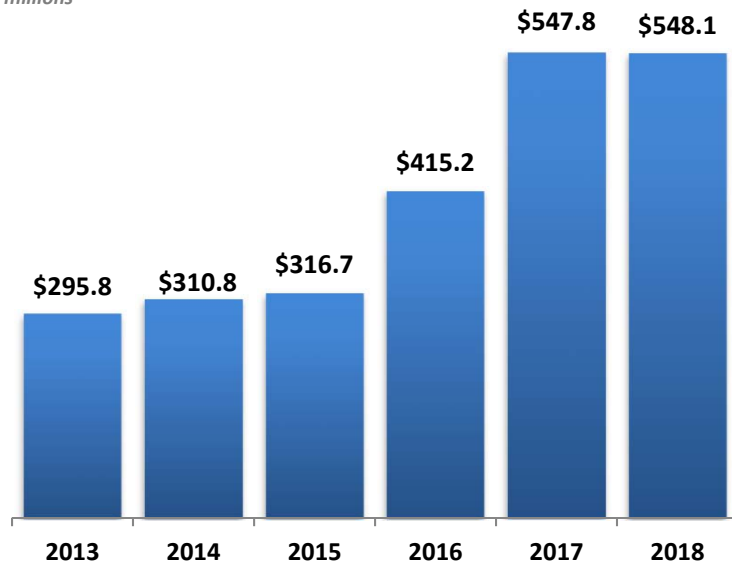
A Summary Review of 2018



Solid Earnings Growth

Net Interest Income + Noninterest Income

\$ millions

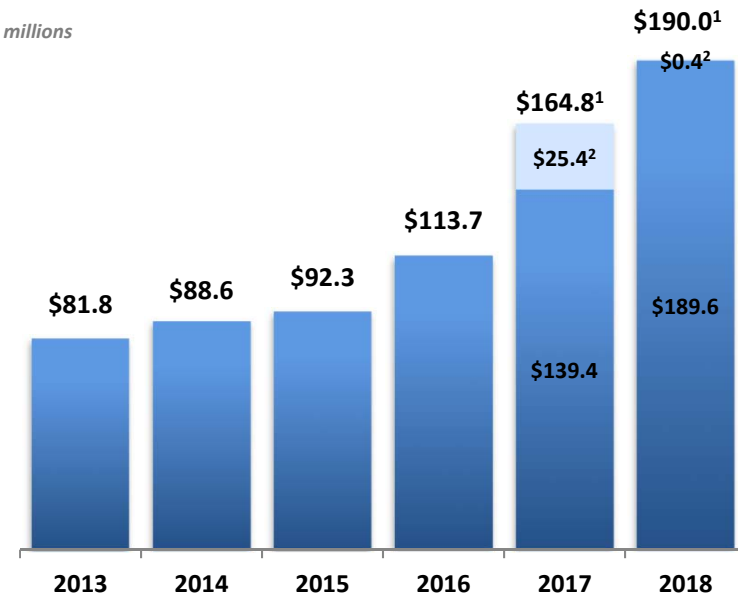


13%

5-Year CAGR

Net Income

\$ millions



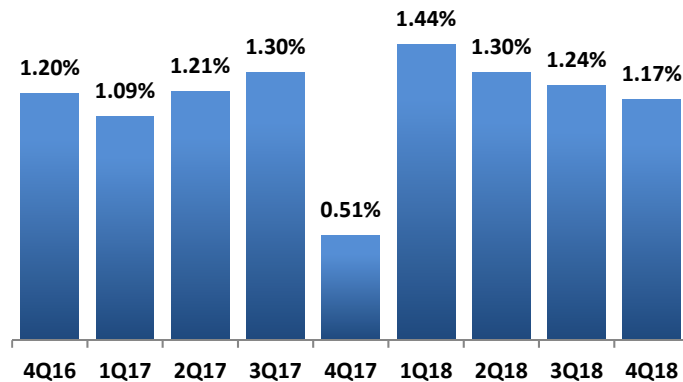
18%

5-Year CAGR

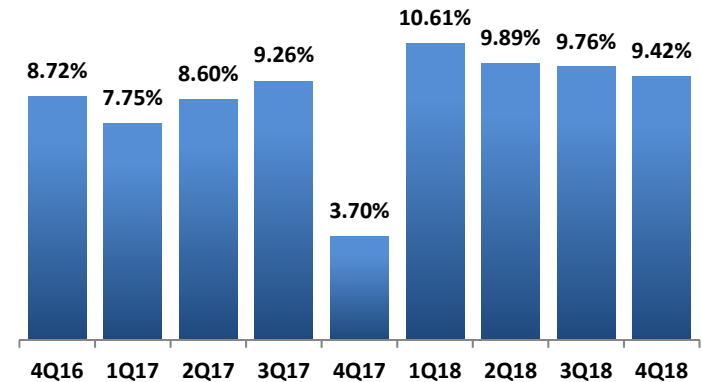
- ¹ Net income excluding tax reform adjustments is a non-GAAP measurement. See the reconciliation of the GAAP to non-GAAP financial measures on Appendix slide 39.
- ² 2017 financial results included a non-cash, incremental income tax expense in the Company's consolidated statements of income of \$25.4 million, recognized in the 4th quarter, resulting from the revaluation of its deferred tax assets and liabilities (the "DTA") and low income housing tax credit (the "LIHTC") investments due to the enactment of the Tax Cuts and Jobs Act (the "Tax Act") on December 22, 2017. 2018 financial results include a non-cash, incremental income tax expense of \$442,000, recognized in the 4th quarter, resulting from the final revaluation of the Company's DTA due to the enactment of the Tax Act.

Profitability Measurements

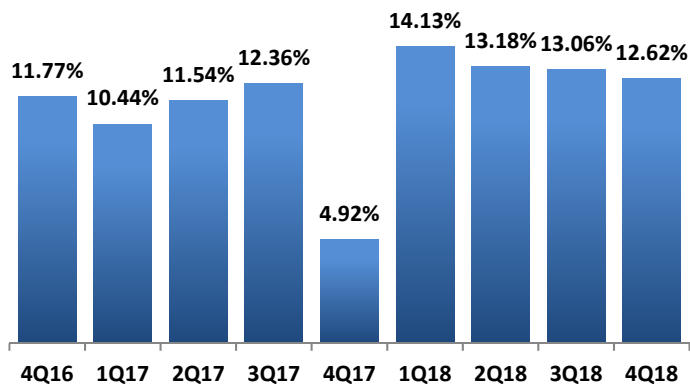
Return on Average Assets



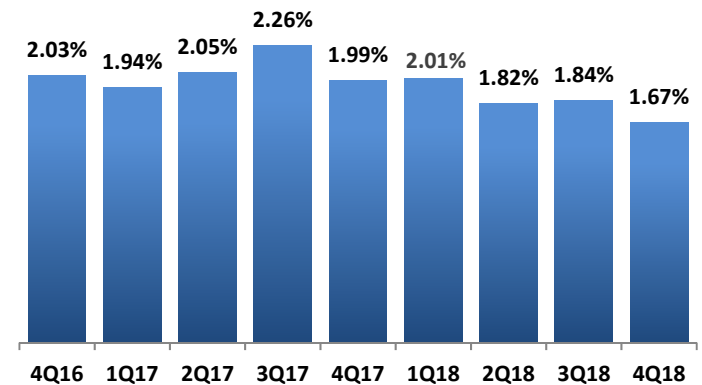
Return on Average Equity



Return on Average Tangible Equity



PTPP Income to Average Assets



Source: S&P Global

1 4Q 2017 financial results included a non-cash, incremental income tax expense of \$25.4 million resulting from the revaluation of its DTA and LIHTC investments due to the enactment of the Tax Act.

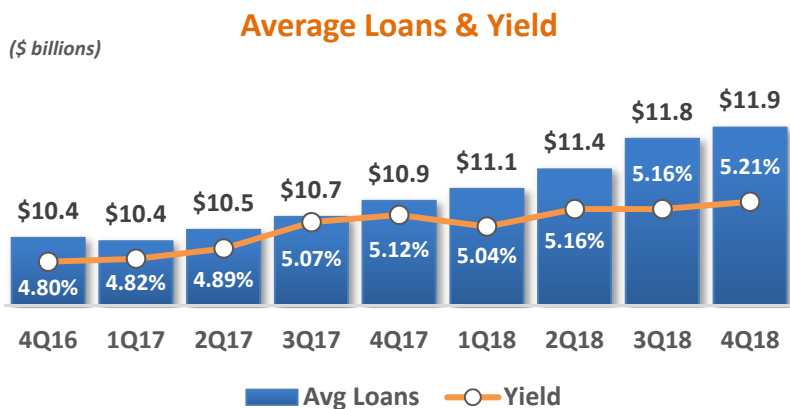
2 Average tangible equity is a non-GAAP financial measure that is calculated by subtracting average goodwill and average core deposit intangible assets from average stockholders' equity.

3 Pre-tax, pre-provision (PTPP) income is a non-GAAP financial measure.

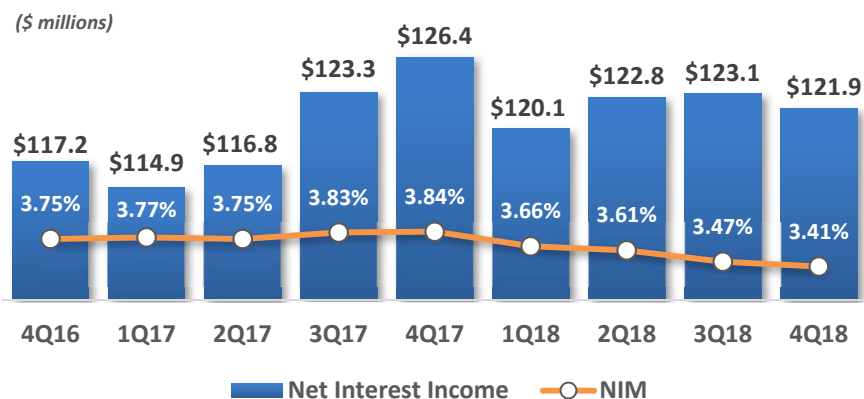
4 See the reconciliation of the GAAP to non-GAAP financial measures on Appendix slide 39.

Net Interest Income and Margin

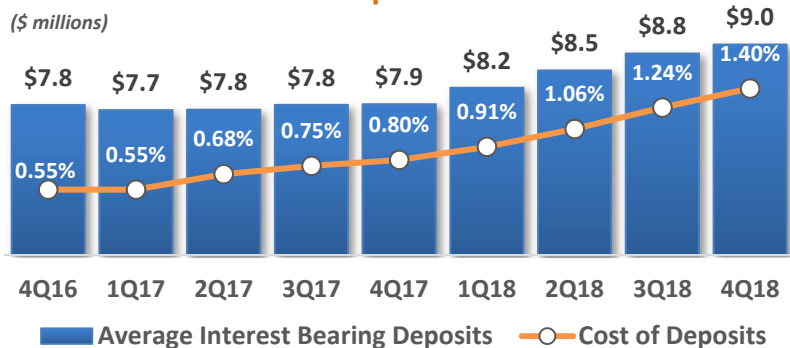
Key Net Interest Income Drivers



Net Interest Income & NIM



Average Interest Bearing Deposits & Cost of Deposits

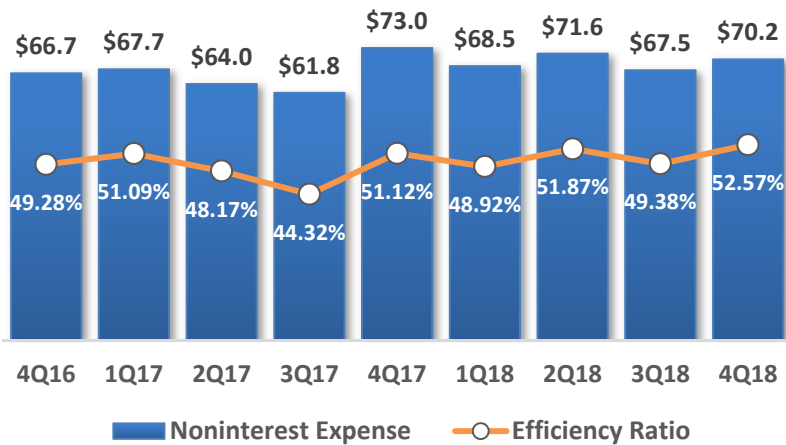


- ❑ 4Q18 NII decreased by \$1.3 million Q-o-Q largely reflecting \$1.0 million reduction in accretion income
- ❑ Net interest margin compression moderated and declined 6bps to 3.41%
- ❑ Excluding purchase accounting adjustments of \$6.6 million, average core yield on loans increased 8bps to 4.97% due to repricing of variable rate portfolio and higher yields of new loan production
- ❑ Assuming no interest rate hikes, NIM expected to compress modestly through Q2 before returning to margin expansion in the second half of 2019

Noninterest Expense and Efficiency

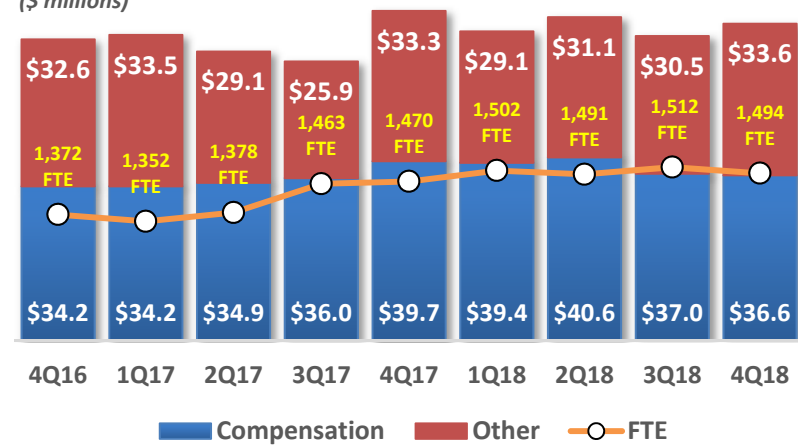
Noninterest Expense and Efficiency Ratio

(\$ millions)



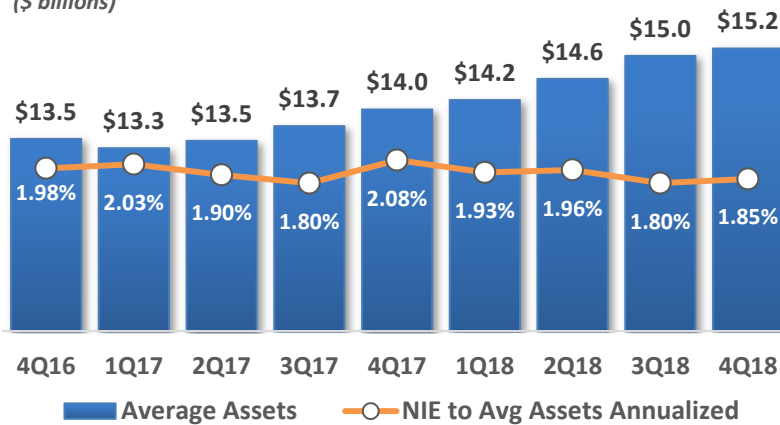
Breakdown of Noninterest Expense and FTE

(\$ millions)



Noninterest Expense to Average Assets

(\$ billions)



- ❑ Noninterest expense increased by \$2.7 million from Q3 2018
 - \$1.7 million branch restructuring expense
 - \$ 806,000 increase in professional fees
 - Litigation settlement fees
 - Partially offset by \$382,000 decrease in FDIC assessment
- ❑ Excluding the \$1.7 million branch restructuring charge
 - Efficiency ratio was 51.32%
 - Noninterest expense to average assets annualized stable at 1.81%



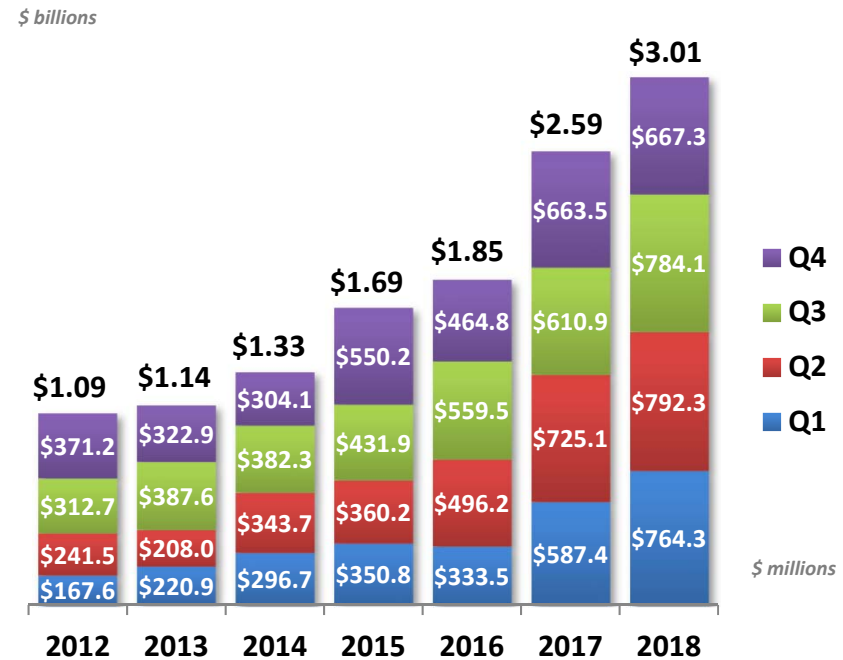
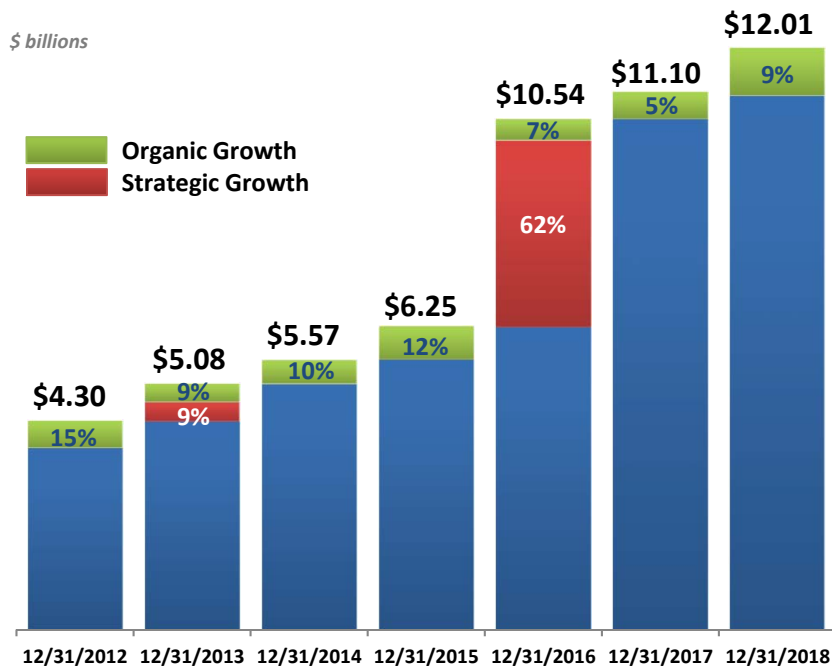
Loan Trends

Solid History of Organic Loan Growth

- *Supplemented by Strategic Growth* -

Loans Receivable

New Loan Originations



19%

6-Year CAGR

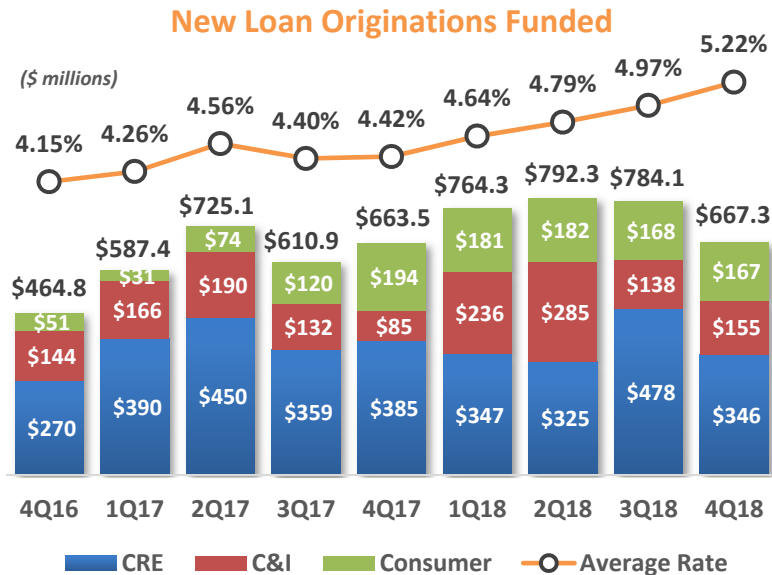
18%

6-Year CAGR

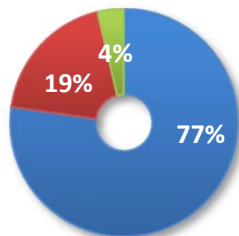


Note: Effective 3Q 2017, new loan originations includes disbursements of construction loans previously committed to in another quarter but funded in the current quarter.

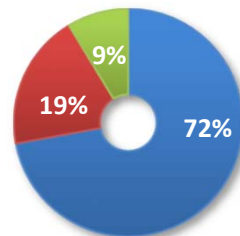
Loan Production & Portfolio Trends



Loan Portfolio Composition



(First quarter after MOE)



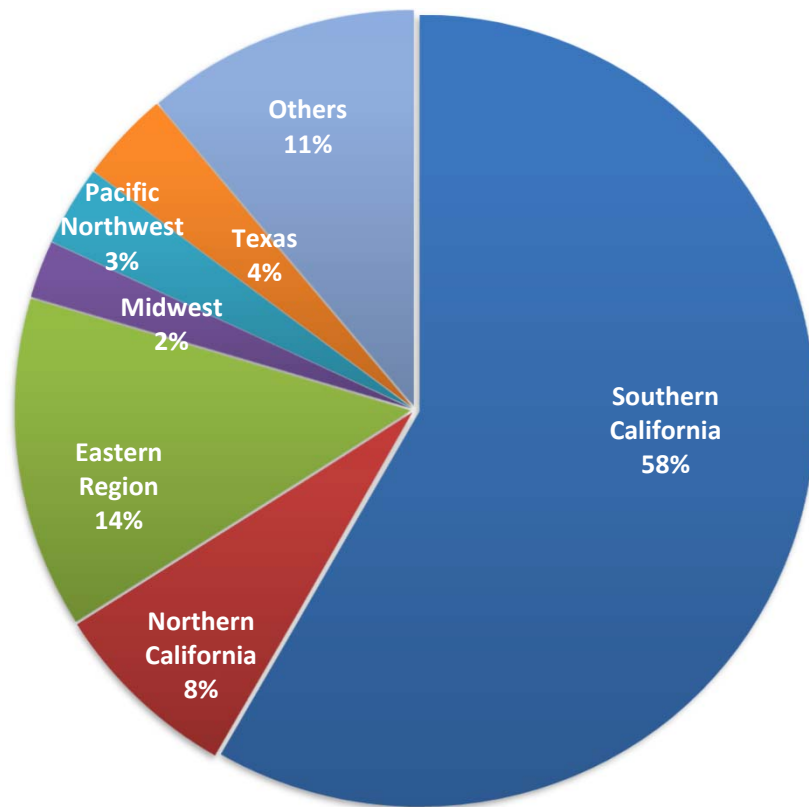
12/31/2018

- ❑ New loan originations funded of **\$667 million**; new loan commitments of \$687 million
- ❑ Total end-of-period loans receivable increased **\$171 million** or **1% Q-o-Q** and **6% annualized**
- ❑ Full-year loan growth of 9% exceeded targeted loan growth of 6% to 8% for 2018
- ❑ Average rate on new loans increased 25bps to 5.22% and trended higher for each product type
- ❑ Well diversified mix of loan originations with
 - ❑ 52% CRE
 - ❑ 23% C&I
 - ❑ 25% Consumer
- ❑ C&I production of \$155 million reflects success in banking middle-market commercial borrowers
- ❑ SBA loan production of \$82 million of which \$45 million was 7(a)
- ❑ Residential mortgage originations of \$163 million – *most of which was retained in the loan portfolio*
 - ❑ Shifting focus to originating mortgage loans for sale

Loan Portfolio by Region

\$12.10 Billion

(as of 12/31/2018)



Southern California

- **1986:** Founded by Los Angeles-based Korean-American investors

Northern California

- **1997:** Expanded de novo into Northern California; Acquired Asiana Bank in 2003

Eastern Region

- **1998:** Expanded into New York/New Jersey through multiple acquisitions

Midwest

- **2004:** Expanded into Chicago through branch acquisition; Acquired Foster Bank in 2013

Pacific Northwest

- **2005:** Expanded de novo into Seattle; Acquired Pacific International Bank in 2013

Southwest and Southeast

- **2016:** Expanded into Texas, Georgia and Alabama through merger with Wilshire Bancorp

Diverse national footprint spreads credit risk and provides greater growth opportunities

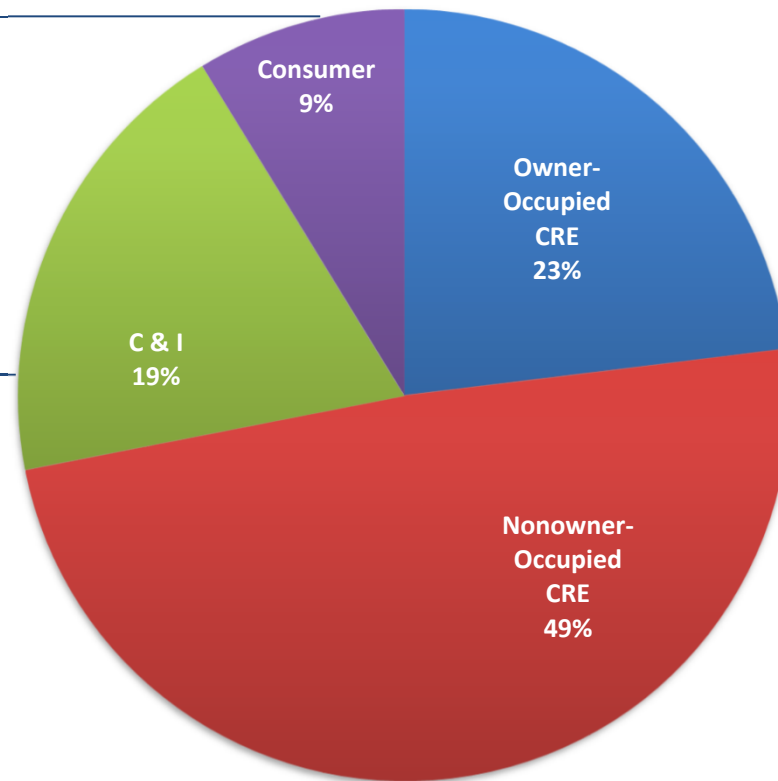
Loan Portfolio Composition

\$12.10 Billion Total Portfolio

(as of 12/31/2018)

Consumer	
Outstanding	\$1,051.5B
Average Size	\$584MM
Average Yield	3.81%

C&I	
Outstanding	\$2,324.8B
Average Size	\$465MM
Average Yield	5.37%

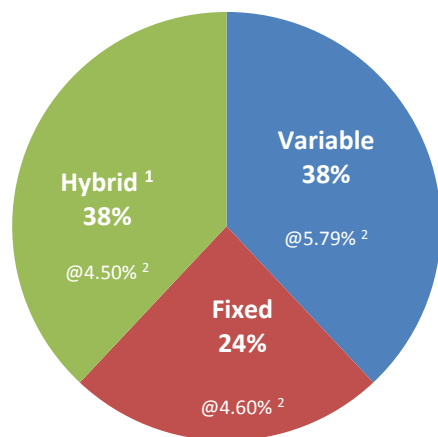


CRE	
Outstanding	\$8,721.6B
Average Size	\$1,483MM
Average Yield	4.97%

Loan Portfolio Rate Mix

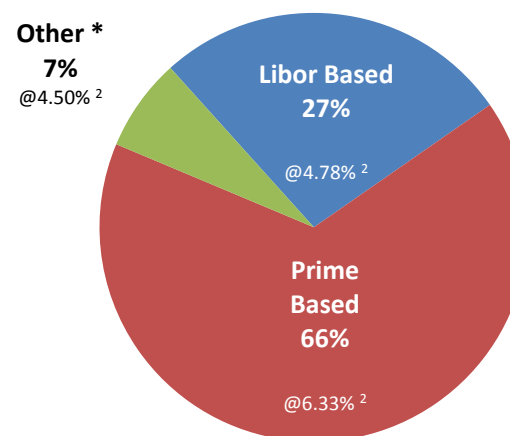
as of 12/31/2018

Fixed / Variable Breakdown



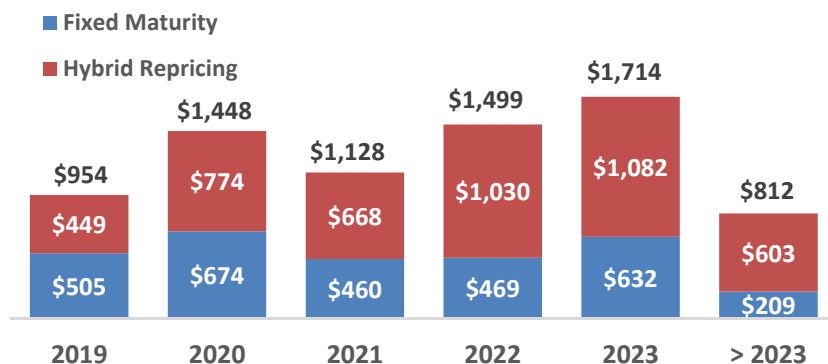
- Hybrid loans have fixed interest rates for a specified period and then convert to variable interest rates (fixed as of 12/31/2018)
- The weighted average rate as presented excludes loan discount accretion and interest rates on nonaccrual loans

Variable Rate Loan Base Index

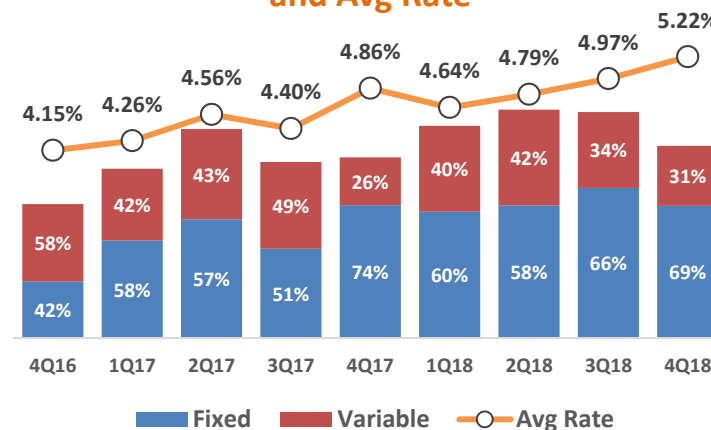


- * Other consists of loans with indexes based on FHLB, FRB, US Treasury rates or other interest rate indexes

Maturity and Repricing Schedule



New Loan Fixed/Variable and Avg Rate



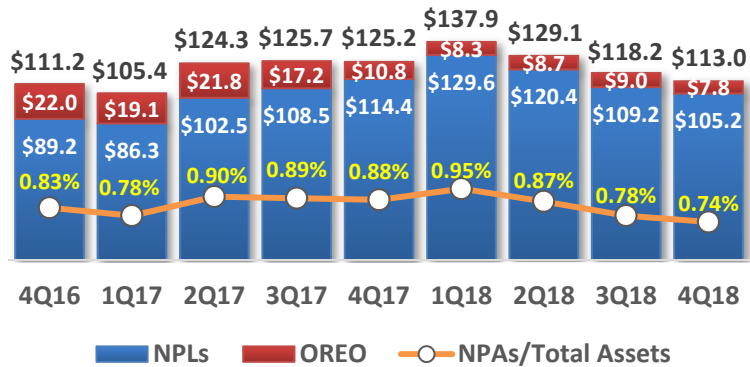


Asset Quality

Asset Quality

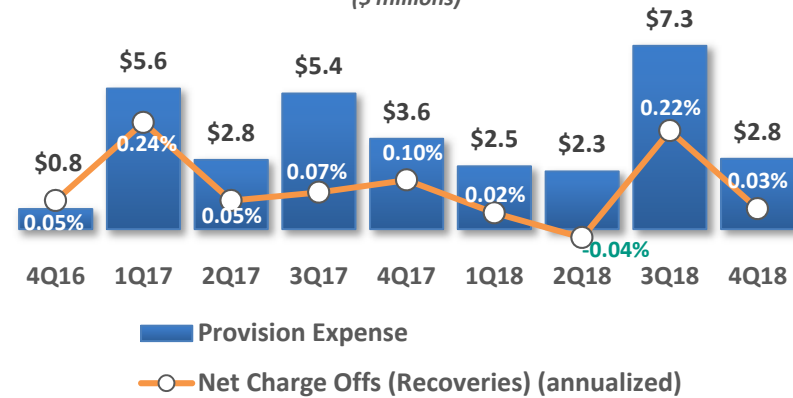
Nonperforming Assets

(\$ millions)



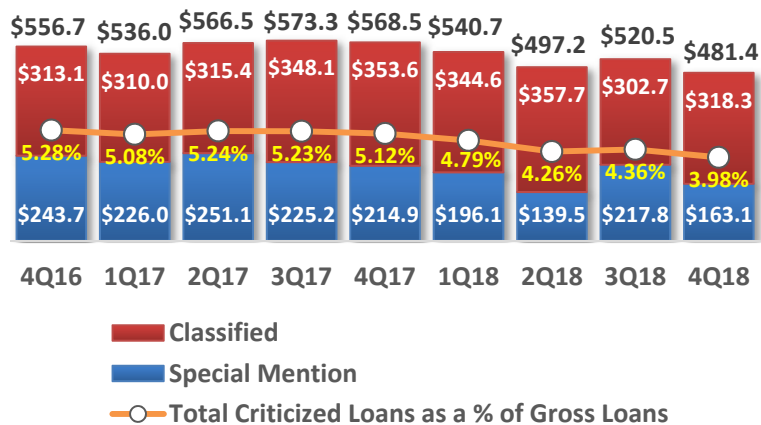
Provision Expense & Net Charge Offs

(\$ millions)



Criticized Loans

(\$ millions)



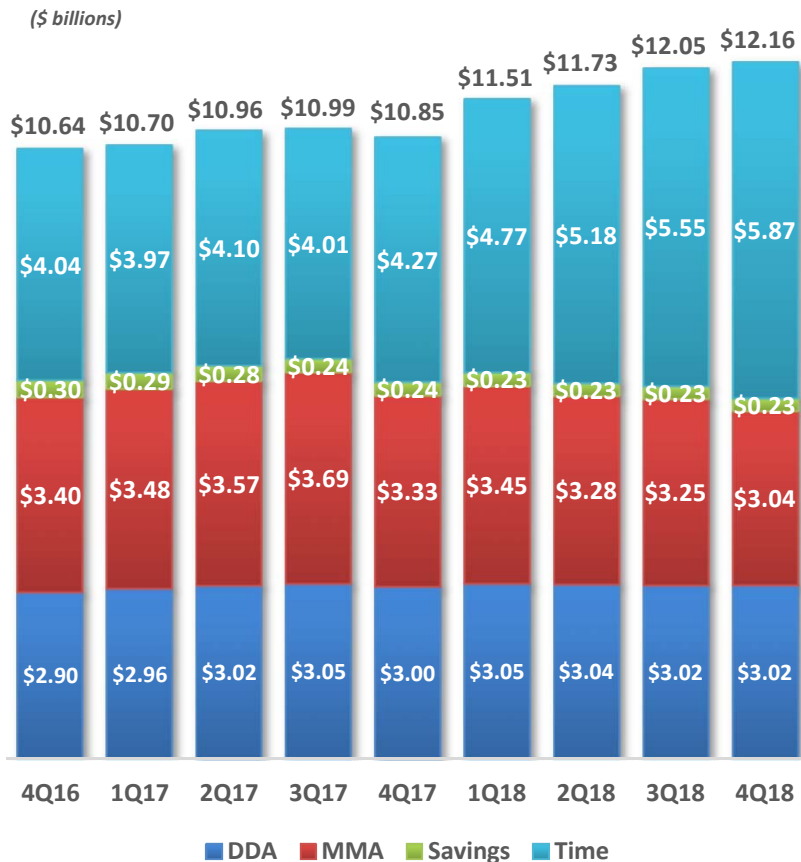
- Generally improved asset quality trends
 - Nonaccrual loans decreased 5% Q-o-Q
 - Nonperforming assets declined 4% Q-o-Q
 - Nonperforming assets/total assets improved to 0.74%
 - Total criticized loans decreased \$39 million Q-o-Q
 - Y-o-Y, total criticized loans decreased 15% to 3.98% of gross receivables
- Minimal net charge offs of \$872,000, or 3bps of average loans on an annualized basis
- \$2.8 million provision more than covered net charge offs and increased allowance to total loans receivable ratio as of 12/31/2018 to 0.77%



Deposit Trends

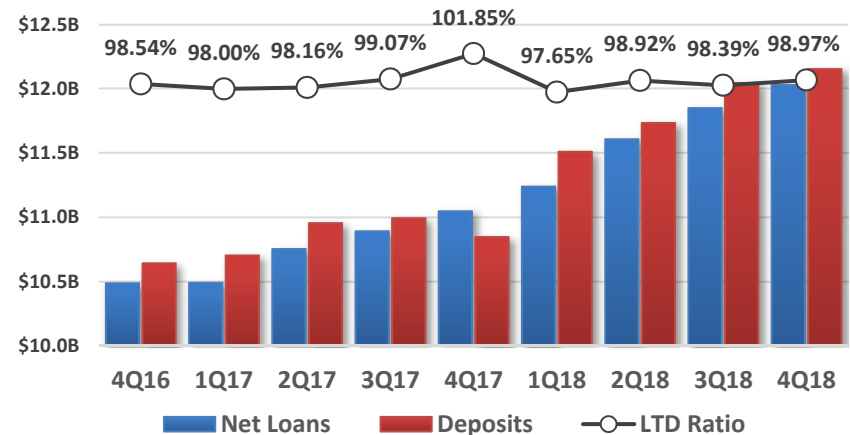
Deposit Growth Trends

Deposit Composition



- Total end-of-period deposits increased **1%** Q-o-Q to a record **\$12.16 billion**
- Growth in higher-rate time deposits resulted in 16bps increase in deposit costs Q-o-Q
- Deposit gathering and cost containment strategies a **top priority**

Net Loans to Deposits



Deposit Building Initiatives

Enhanced Treasury Management Sales Program

- New leadership recruited in Q2 2018 from larger mainstream bank
- Initial target list of commercial customers identified
- Adding highly qualified personnel to solely focus on core deposit solicitation efforts

Targeted Employee Incentive Structure

- Revamped incentive programs in place where compensation and incentives are directly tied to core deposit production
- Enforcing mandated deposit accounts with loan approvals

Targeted Business Development Efforts

- Recruiting middle market C&I lenders in existing footprint to focus on expanding sales efforts beyond core Korean-American customer base
- Launching business development efforts focused on specialty industries and segments rich in core deposits
- Tapping existing warehouse mortgage line customers to attract operation and custodial deposit accounts

Rebuilding Online Banking Platform

- Improving online banking platform to generate digital account openings from retail depositors nationwide
- Initial CD offerings available by first half of 2019
- Expanded offerings of online checking and MMAs in second half of 2019



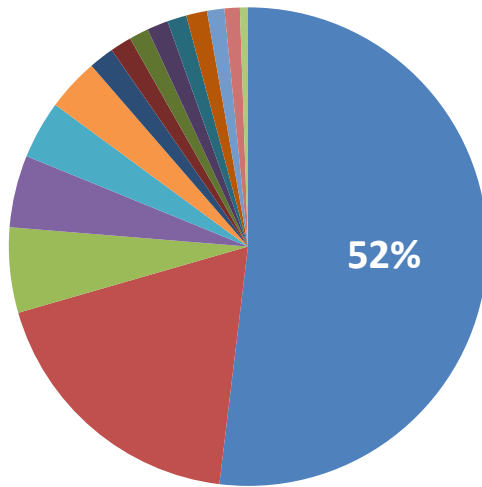
Franchise Value

The Representative Bank

of the Korean-American Community

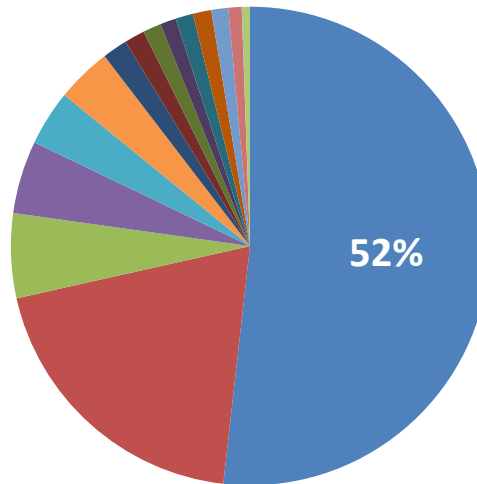
Total Assets

\$29.48 Billion
As of 12/31/2018



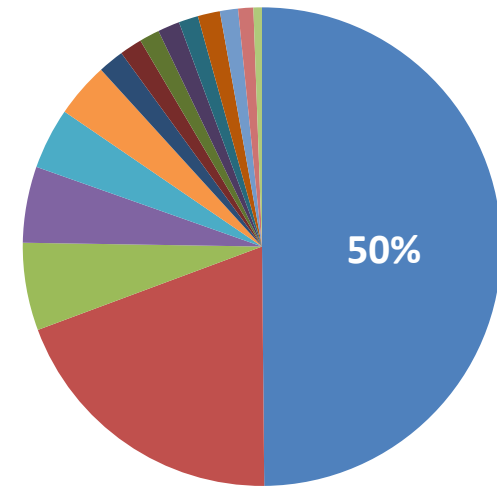
Net Loans

\$23.18 Billion
As of 12/31/2018



Total Deposits

\$24.41 Billion
As of 12/31/2018



- Bank of Hope
- Commonwealth Business Bank
- US Metro Bank
- Uniti Bank

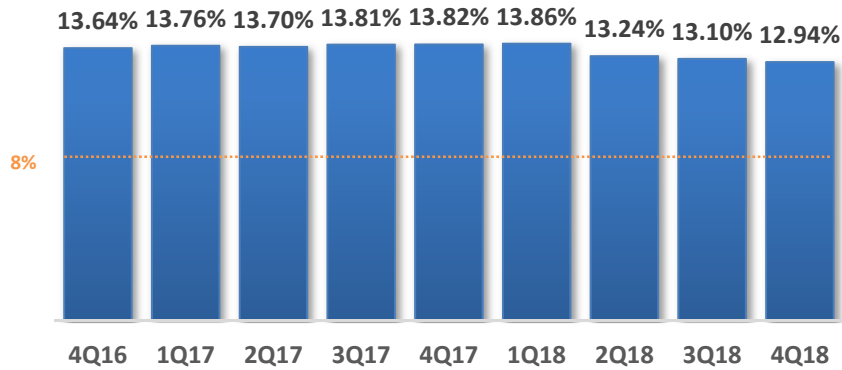
- Hanmi Bank
- Open Bank
- NewBank
- UniBank

- Pacific City Bank
- First IC Bank
- NOA Bank
- Ohana Pacific Bank

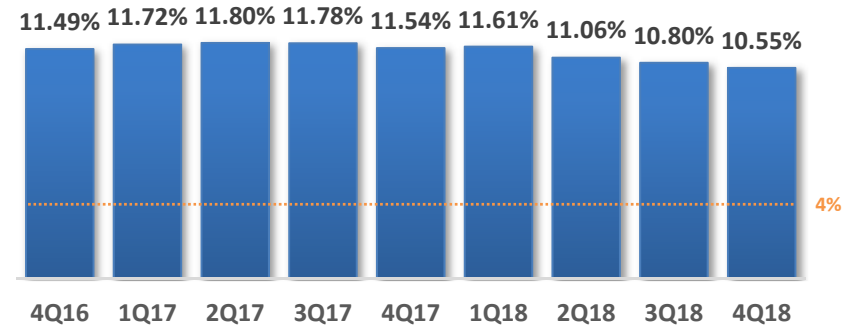
- Metro City Bank
- Noah Bank
- New Millennium Bank

Solid Capital Position

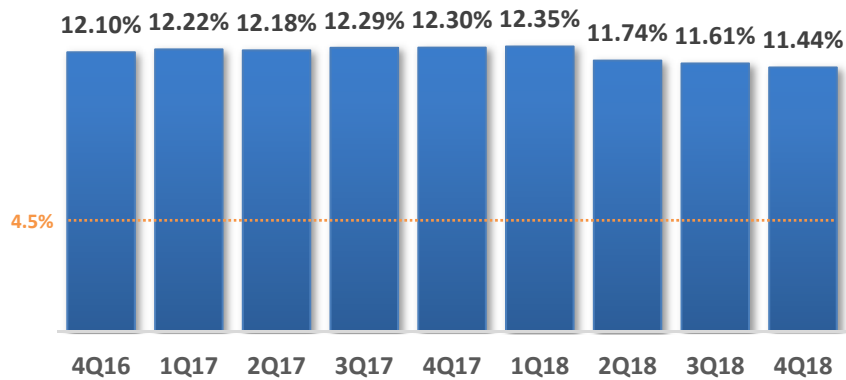
Total Risk-Based Capital Ratio



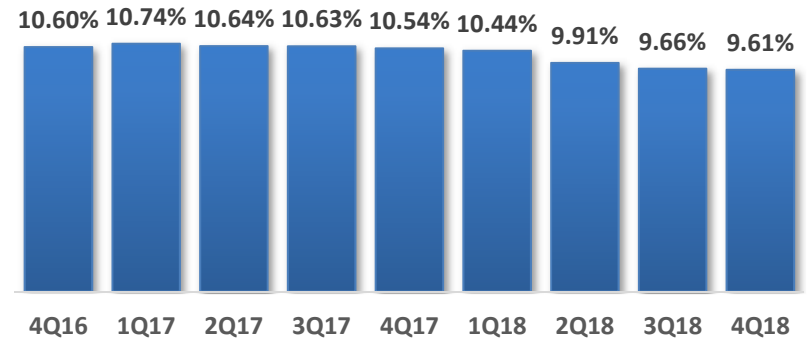
Tier 1 Leverage Capital Ratio



Tier 1 Common Equity Ratio

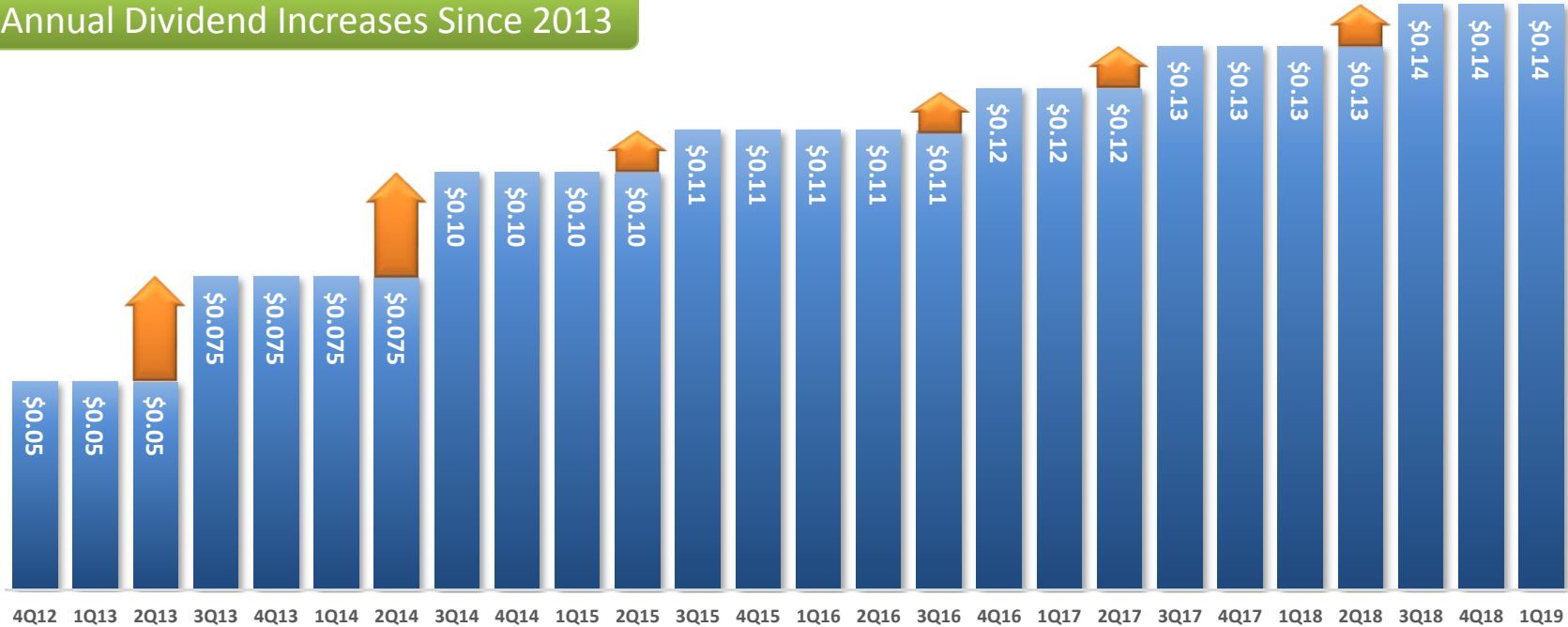


Tangible Common Equity/Tangible Assets



Long Track Record of Increasing Capital Returns

Annual Dividend Increases Since 2013



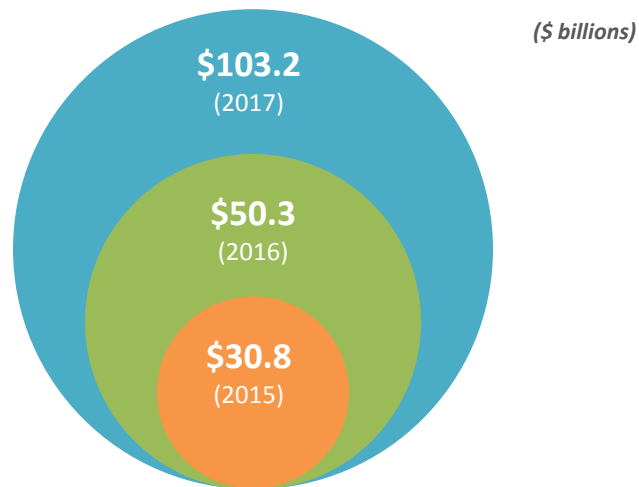
Stock Buybacks

Aggregate 9 million shares repurchased in 2018, reducing shares outstanding by 6.6%.

- ❑ **7/26/2018** – Completed \$100 million stock buyback program initiated in Q2 2018, repurchasing 5,565,696 shares at an average price of \$17.96
- ❑ **11/30/2018** – Completed additional \$50 million stock buyback program, repurchasing 3,436,757 shares at an average price of \$14.52

Unique Growth Opportunities

Increasing Korean Investment in the U.S.



South Korean Companies Among Top Foreign Investors in the U.S.

- Hyundai Motor and Kia Motors announced Jan 2017 plans to spend \$3.1 billion in U.S. in the next five years
 - 50% more than the \$2.1 billion spent in the previous five-year period
- 250-plus Korean-national companies in Hyundai and Kia supply chains with operations in Georgia and Alabama
- 28 Tier-1 Hyundai/KIA suppliers with \$1MM-\$2MM in DDA

As the only super regional Korean-American bank, Bank of Hope is uniquely positioned to provide banking services to a growing number of South Korean companies operating in the U.S.

2019 Key Priorities

Profitable Growth – *Better Deposit Cost Management*

- New TMS leadership actively engaging front line to build new core deposit relationships
- Targeting existing commercial customers rich in deposits
- Rebuilding online banking platform
- Redesigned frontline incentive compensation programs dependent on core deposit gathering results

Profitable Growth – *Better Loan Yields*

- Shifting focus of residential mortgage originations to sellable loans and may sell portions of existing portfolio, resulting in stable to potentially decreased consumer portfolio
- Preference for higher-yielding variable rate C&I and SBA originations
- Growth in loan portfolio closely tied to core deposit growth

Profitable Growth – *Better Efficiencies*

- Tightly managing expenses and improving operating efficiencies
- Branch rationalization plan to provide \$1.9 million in annualized cost saves partially beginning in Q2 2019
- Continuing to look at all areas of operations to identify additional opportunities to enhance cost structure

Capital Management

- Committed to enhancing shareholder returns while maintaining strong capital ratios that support continued growth for the long term

Near-Term Outlook & Strategies

- ❑ **Generally healthy economic conditions in core markets offsetting the macro headwinds of sluggish CRE market, highly competitive deposit gathering market and depressed SBA loan sale premiums**
- ❑ **2019 loan growth guidance of 3-5% with steady C&I and CRE portfolio growth rate partially offset by flat to negative consumer portfolio growth**
- ❑ **Three key profitable growth-focused priorities leading to**
 - Better deposit cost management
 - Better loan yields
 - Better efficiencies
- ❑ **Focusing on higher-yielding earnings assets**
 - Residential mortgage focus shifting to sellable mortgage loans
 - On-balance sheet growth focusing on C&I and SBA loans
- ❑ **Assuming stable interest rate environment, anticipate modest net interest margin compression through 2Q19 and then stable to margin expansion by 2H19**
- ❑ **Noninterest expenses to average assets annualized in the 1.80% to 1.85% range**
- ❑ **Stable to improving asset quality trends supported by proactive monitoring and early detection**

Committed to Building on Strong Foundation for Sustained Growth and Value Creation

Investment Opportunity

The Only Super Regional Korean-American Bank in the Nation

- ❑ Definitive leadership position as the **representative bank of the Korean-American community**
- ❑ **National platform** and solid presence across all geographic markets with largest populations of Asian Americans
- ❑ Strong, sustainable **core earnings power** and capital
- ❑ Well positioned to continue **proven track record of growth**
- ❑ Diversified financial institution with **comprehensive offering** of products and services for commercial and consumer clients
- ❑ Well positioned to progressively transition to **less CRE-focused portfolio**
- ❑ Only Korean-American bank with **presence in Korea**
- ❑ Proven history of **driving consolidation** in the Korean-American banking industry



Appendix



Appendix –

Q4 2018 Financial Summary

(\$ thousands)	Q4 2018	Q3 2018	Q4 2017
Net income	\$ 44,449	\$ 46,378	\$ 17,984
Diluted earnings per share	\$ 0.35	\$ 0.36	\$ 0.13
Tax reform adjustments:			
Deferred tax asset	\$ 442	\$ —	\$ 23,835
Investments in affordable housing partnerships	\$ —	\$ —	\$ 1,588
Net income, excluding tax reform adjustments ¹	\$ 44,891	\$ 46,378	\$ 43,407
Net interest income	\$ 121,893	\$ 123,147	\$ 126,392
Net interest margin	3.41%	3.47%	3.84%
Noninterest income	\$ 11,614	\$ 13,447	\$ 16,451
Noninterest expense	\$ 70,189	\$ 67,455	\$ 73,028
Net loans receivable	\$ 12,005,558	\$ 11,836,553	\$ 11,018,034
Deposits	\$ 12,155,656	\$ 12,045,619	\$ 10,846,609
Nonaccrual loans ^{2,3}	\$ 53,286	\$ 56,299	\$ 46,775
ALLL to gross loans	0.77%	0.76%	0.76%
ALLL to nonaccrual loans ^{2,3}	173.70%	160.98%	180.74%
ALLL to nonperforming assets ^{2,3}	81.92%	76.67%	67.51%
Provision for loan losses	\$ 2,800	\$ 7,300	\$ 3,600
Net charge-offs	\$ 872	\$ 6,552	\$ 2,692
ROA	1.17%	1.24%	0.51%
ROE	9.42%	9.76%	3.70%
Efficiency ratio	52.57%	49.38%	51.12%

¹ Net income and diluted earnings per share excluding tax reform adjustments are non-GAAP financial measures. See the Company's reconciliation of GAAP to non-GAAP financial measures on Appendix slide 39.

² Excludes delinquent SBA loans that are guaranteed and currently in liquidation.

³ Excludes purchased credit-impaired loans.

Appendix –

Pre-Tax Acquisition Accounting Adjustments and Merger-Related Expenses

	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018
Accretion of discount on acquired performing loans	\$ 7,629	\$ 3,197	\$3,189	\$2,969	\$2,360
Accretion of discount on acquired credit impaired loans	5,167	5,772	5,959	5,239	4,867
Amortization of low income housing tax credits	(85)	(84)	(85)	(84)	(85)
Amortization of premium on acquired FHLB borrowings	353	347	352	357	357
Accretion of discount on acquired subordinated debt	(263)	(264)	(269)	(271)	(272)
Amortization of premium on acquired time deposits	3	1	—	—	—
Amortization of core deposit intangibles	(675)	(615)	(615)	(615)	(615)
Total acquisition accounting adjustments	\$12,129	\$ 8,354	\$8,531	\$7,595	\$6,612
Merger-related expenses	(12)	7	—	—	—
Total	\$12,117	\$ 8,361	\$8,531	\$7,595	\$6,612

Appendix – Non-GAAP Reconciliations

	Three Months Ended 12/31/2017		Three Months Ended 12/31/2018		Year Ended 12/31/2017		Year Ended 12/31/2018		
NET INCOME, EXCLUDING TAX REFORM ADJUSTMENTS									
Net income	\$	17,984	\$	44,449	\$	139,445	\$	189,589	
Add back tax reform adjustments:									
Deferred tax asset		23,835		442		23,835		442	
Investments in affordable housing partnerships		1,588		—		1,588		—	
Net income, excluding tax reform adjustments	\$	43,407	\$	44,891	\$	164,868	\$	190,031	
RETURN ON TANGIBLE COMMON EQUITY and TANGIBLE COMMON EQUITY TO TANGIBLE ASSETS	12/31/16	03/31/17	06/30/17	09/30/17	12/31/17	03/31/18	06/30/18	09/30/18	12/31/18
Net Income	40,630	36,210	40,687	44,564	17,984	51,232	47,530	46,378	44,449
Average stockholders' equity	1,864,766	1,868,998	1,892,126	1,924,444	1,944,404	1,931,290	1,922,290	1,899,853	1,888,053
Goodwill and core deposit intangible assets, net	(484,071)	(481,983)	(482,270)	(482,069)	(481,394)	(480,742)	(480,127)	(479,501)	(478,511)
Tangible common equity	1,380,695	1,387,015	1,409,856	1,442,375	1,463,010	1,450,548	1,442,163	1,420,352	1,424,700
Return on Tangible Equity	11.77%	10.44%	11.54%	12.36%	4.92%	14.13%	13.18%	13.06%	12.62%
Total assets	13,441,422	13,481,429	13,859,217	14,150,021	14,206,717	14,507,126	14,870,008	15,229,495	15,305,952
Goodwill and core deposit intangible assets, net	(482,223)	(482,525)	(482,324)	(481,648)	(480,973)	(480,357)	(479,742)	(479,127)	(478,511)
Tangible assets	12,959,199	12,998,904	13,376,893	13,668,373	13,725,744	14,026,769	14,390,266	14,750,368	14,827,441
Common shares outstanding	135,240,079	135,248,185	135,297,678	135,467,176	135,511,891	135,516,119	131,167,705	130,074,103	126,639,912
Tangible common equity to tangible assets	10.60%	10.74%	10.64%	10.63%	10.54%	10.44%	9.91%	9.66%	9.61%
PRE-TAX PRE-PROVISION INCOME TO AVERAGE ASSETS	12/31/16	03/31/17	06/30/17	09/30/17	12/31/17	03/31/18	06/30/18	09/30/18	12/31/18
Net income	40,630	36,210	40,687	44,564	17,984	51,232	47,530	46,378	44,449
Add back:									
Tax	27,240	22,999	25,451	27,708	48,231	17,733	16,629	15,461	16,069
Provision	800	5,600	2,760	5,400	3,600	2,500	2,300	7,300	2,800
Income Before Provision & Tax	68,670	64,809	68,898	77,672	69,815	71,465	66,459	69,139	63,318
Average Assets	13,506,836	13,335,727	13,470,745	13,737,532	14,043,102	14,214,250	14,596,963	15,019,224	15,152,946
PTPP to Average Assets	2.03%	1.94%	2.05%	2.26%	1.99%	2.01%	1.82%	1.84%	1.67%