

Banc of California (NYSE: BANC) is a \$10 billion financial holding company headquartered in Santa Ana, has 30+ locations in California, and is the only midsize bank focused exclusively on California.

Banc of California is recognized by Forbes Magazine as one of America's Best Banks, and is the largest independent bank in California with an "Outstanding" rating for community development.



We Believe in Empowering Dreams.  
We Believe in Strong Partnerships.  
We Believe in California.

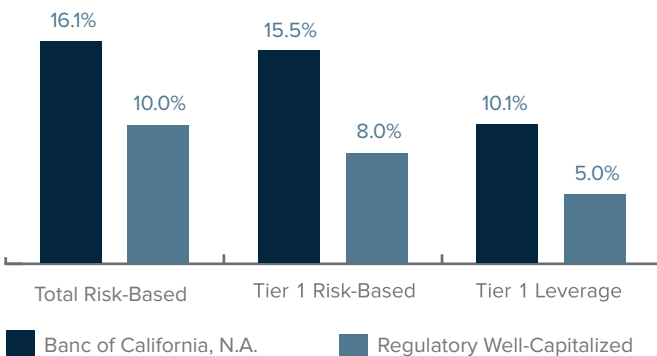


**ENTREPRENEURIALISM • OPERATIONAL EXCELLENCE • SUPERIOR ANALYTICS**

### Ratings and Capital Ratios

Banc of California, N.A., maintains an investment grade credit rating and capital ratios in excess of regulatory well-capitalized levels.

Banc of California, N.A.  
Kroll Senior Deposit Rating.....BBB+



Banc of California, Inc.  
Kroll Senior Unsecured Rating.....BBB

### Financial Highlights

Financials (\$ in thousands)	2Q 2017
<b>Balance Sheet</b>	
Total Assets	\$ 10,365,768
Total Deposits	8,044,911
Total Loans	5,956,337
Stockholders' Equity	1,006,292
<b>Income Statement<sup>1</sup></b>	
Net Interest Income	302,000
Provision for Loan Losses	10,012
Noninterest Income	22,828
Noninterest Expense	305,276
Net Income	\$ 60,552
<b>Performance Ratios</b>	
Net Interest Margin	3.09%
Return on Average Assets	0.46%
Adjusted Efficiency Ratio <sup>2</sup>	80.51%

<sup>1</sup> 2Q17 Continuing Operations results annualized.

<sup>2</sup> Loss on investments in alternative energy partnerships create tax credits to offset expense incurred.  
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