

Banc of California (NYSE: BANC) is a \$10 billion financial holding company headquartered in Santa Ana with 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.

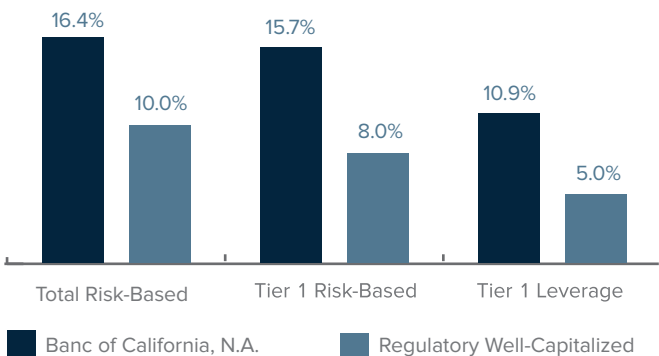


ENTREPRENEURIALISM • OPERATIONAL EXCELLENCE • SUPERIOR ANALYTICS

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)	3Q 2017
Balance Sheet	
Total Assets	\$ 10,280,028
Total Deposits	7,403,593
Total Loans	6,226,897
Stockholders' Equity	1,013,908
Income Statement¹	
Net Interest Income	300,144
Provision for Loan Losses	14,244
Noninterest Income	73,460
Noninterest Expense	302,684
Net Income	\$ 72,432
Performance Ratios	
Net Interest Margin	3.15%
Return on Average Assets	0.67%
Adjusted Efficiency Ratio ²	72.49%

¹ 3Q17 Continuing Operations results annualized.

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