

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 was recognized as a Top Commercial Bank for the third consecutive year by the OC Business Journal, and is the largest independent bank in California with an “Outstanding” rating for community development.

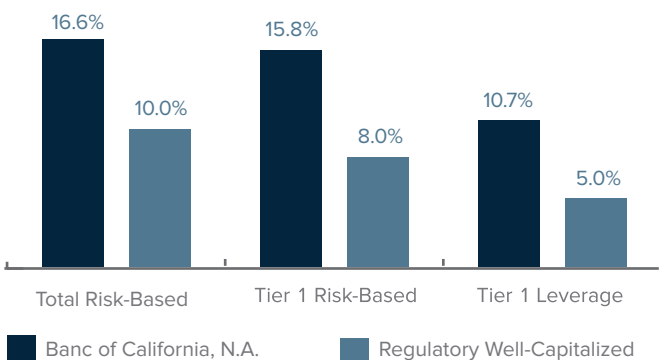


We Believe in Empowering Dreams.  
We Believe in Strong Partnerships.  
We Believe in California.

### 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)	4Q 2017
<b>Balance Sheet</b>	
Total Assets	\$ 10,327,852
Total Deposits	7,292,903
Total Loans Held for Investment	6,659,407
Stockholders' Equity	1,012,308
<b>Income Statement<sup>1</sup></b>	
Net Interest Income	292,692
Provision for Loan Losses	20,208
Noninterest Income	22,780
Noninterest Expense	265,528
Net Income	\$ 43,408
<b>Performance Ratios</b>	
Net Interest Margin	3.01%
Return on Average Assets	0.44%
Adjusted Efficiency Ratio <sup>2</sup>	75.46%

<sup>1</sup> 4Q17 Continuing Operations results annualized.

<sup>2</sup> Consolidated operations; Efficiency ratio adjusted for including the pre-tax effect of investments in alternative energy partnerships.