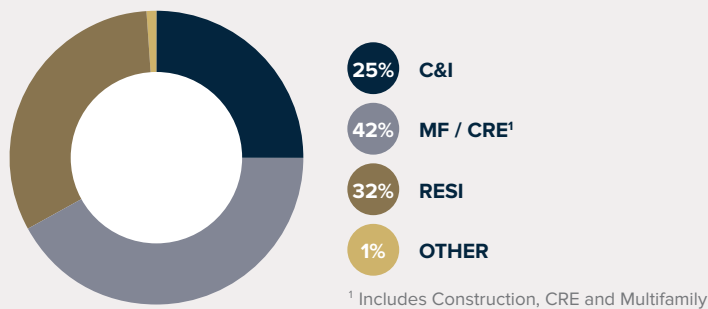


Banc of California (NYSE: BANC) is a \$10 billion financial holding company headquartered in Santa Ana with 30+ locations in California.

4 BUSINESS GROUPS



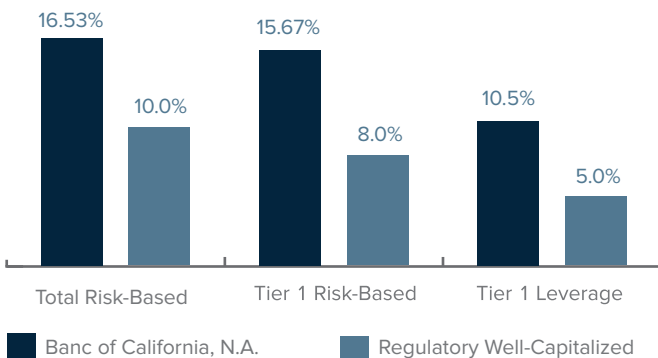
DIVERSIFIED LOAN PORTFOLIO



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)	1Q 2018
Balance Sheet	
Total Assets	\$ 10,329,319
Total Deposits	7,110,165
Total Loans Held for Investment	6,930,507
Stockholders' Equity	993,756
Income Statement¹	
Net Interest Income	285,752
Provision for Loan Losses	77,996
Noninterest Income	34,328
Noninterest Expense	239,200
Net Income	\$ 28,296
Performance Ratios	
Net Interest Margin	2.98%
Return on Average Assets	0.34%
Adjusted Efficiency Ratio ²	65.70%

¹ 1Q18 Continuing Operations results annualized. ² Consolidated operations; Efficiency ratio adjusted for including the pre-tax effect of investments in alternative energy partnerships. © 2018 Banc of California, N.A., a wholly owned subsidiary of Banc of California, Inc. All rights reserved.