

Banc of California (NYSE: BANC) is a \$10.6 billion financial holding company headquartered in Santa Ana with 30+ locations in California.

## 4 BUSINESS GROUPS



Commercial Banking



Real Estate Banking

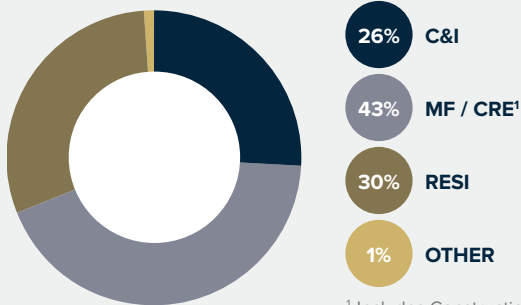


Private Banking



Community Banking

## DIVERSIFIED LOAN PORTFOLIO



<sup>1</sup> Includes Construction, CRE and Multifamily

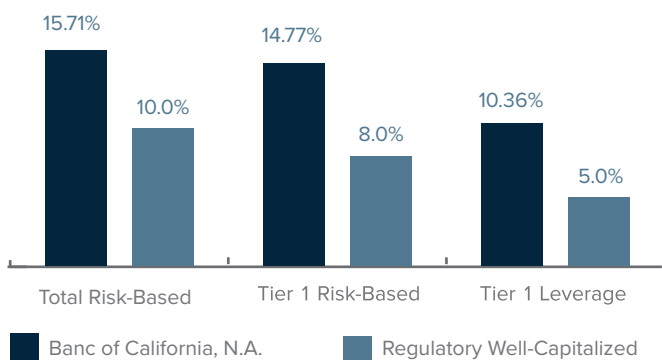


## Ratings and Capital Ratios

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 2018
<b>Balance Sheet</b>	
Total Assets	\$ 10,630,067
Total Deposits	7,916,644
Total Loans Held for Investment	7,700,873
Stockholders' Equity	945,534
<b>Income Statement<sup>1</sup></b>	
Net Interest Income	282,728
Provision for Loan Losses	26,612
Noninterest Income	9,792
Noninterest Expense	198,276
Net Income	\$ 43,164
<b>Performance Ratios</b>	
Net Interest Margin	2.88%
Return on Average Assets	0.43%
Adjusted Efficiency Ratio <sup>2</sup>	67.09%

<sup>1</sup> 4Q18 Continuing Operations results annualized. <sup>2</sup> Consolidated operations; Efficiency ratio adjusted for including the pre-tax effect of investments in alternative energy partnerships. © 2019 Banc of California, N.A., a wholly owned subsidiary of Banc of California, Inc. All rights reserved.