

Banc of California (NYSE: BANC) is a \$9+ billion financial holding company headquartered in Santa Ana with 30+ locations in California.

**3 Business Groups**



Real Estate Banking

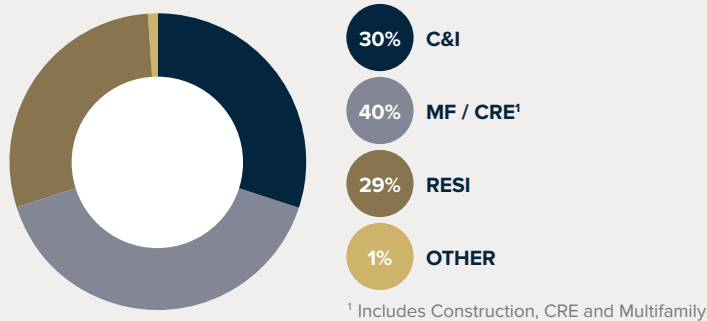


Commercial and Industrial Banking



Private Banking

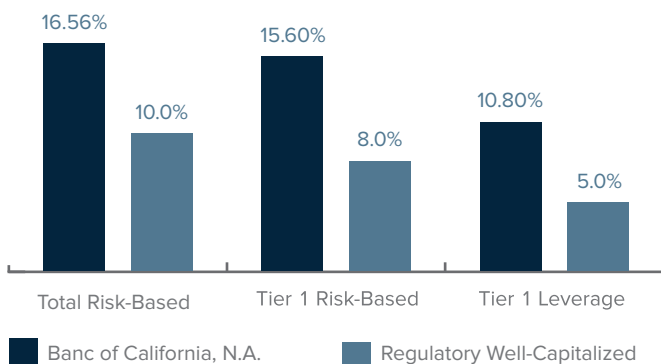
**DIVERSIFIED LOAN PORTFOLIO**



**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)	2Q 2019
<b>Balance Sheet</b>	
Total Assets	\$ 9,359,931
Total Deposits	6,292,290
Total Loans Held for Investment	6,719,570
Stockholders' Equity	963,544
<b>Income Statement<sup>1</sup></b>	
Net Interest Income	259,120
Provision for Loan Losses	(7,948)
Noninterest Income	(9,160)
Noninterest Expense	174,348
Net Income	\$ 66,328
<b>Performance Ratios</b>	
Net Interest Margin	2.86%
Return on Average Assets	0.69%
Adjusted Efficiency Ratio <sup>2</sup>	67.84%

<sup>1</sup> 2Q19 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.