

Banc of California (NYSE: BANC) is an \$8+ billion financial holding company headquartered in Santa Ana with 30+ locations in California.

### 3 Business Groups



Real Estate Banking

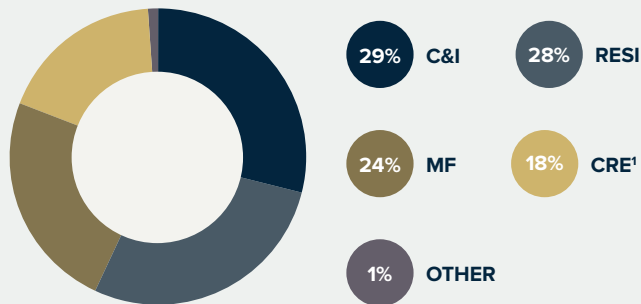


Commercial and Industrial Banking



Private Banking

### DIVERSIFIED LOAN PORTFOLIO



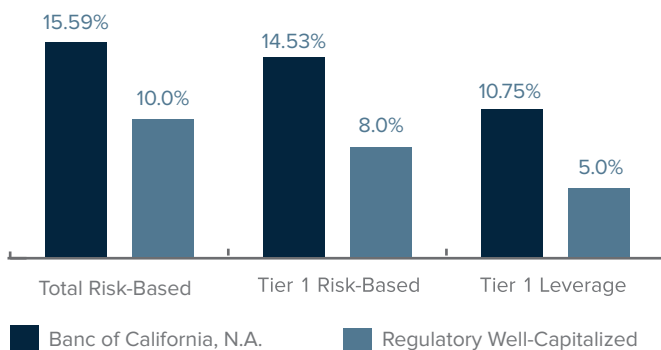
<sup>1</sup> Includes Construction & CRE



### 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 2019
<b>Balance Sheet</b>	
Total Assets	\$ 8,625,337
Total Deposits	5,770,058
Total Loans Held for Investment	6,383,259
Stockholders' Equity	900,988
<b>Income Statement<sup>1</sup></b>	
Net Interest Income	235,660
Provision for Loan Losses	154,160
Noninterest Income	12,724
Noninterest Expense	173,228
Net Income	\$ (56,528)
<b>Performance Ratios</b>	
Net Interest Margin	2.86%
Return on Average Assets	(0.64%)
Adjusted Efficiency Ratio <sup>2</sup>	68.31%

<sup>1</sup> 3Q19 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.