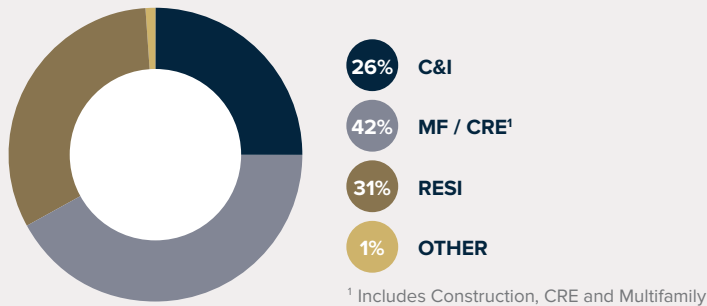


Banc of California (NYSE: BANC) is a \$10 billion financial holding company headquartered in Santa Ana with 30+ locations in California.

4 BUSINESS GROUPS



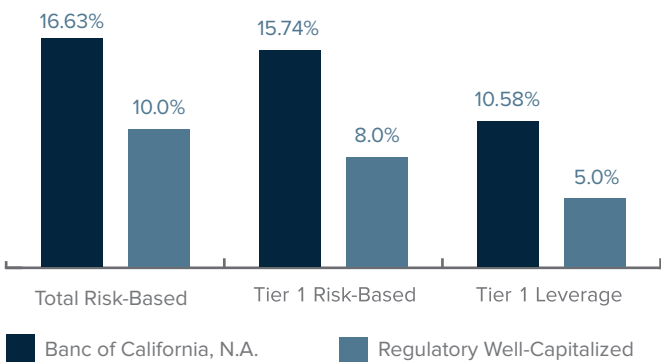
DIVERSIFIED LOAN PORTFOLIO



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)	2Q 2018
Balance Sheet	
Total Assets	\$ 10,319,280
Total Deposits	7,135,794
Total Loans Held for Investment	7,036,004
Stockholders' Equity	988,688
Income Statement¹	
Net Interest Income	291,056
Provision for Loan Losses	10,612
Noninterest Income	32,244
Noninterest Expense	250,156
Net Income	\$ 55,416
Performance Ratios	
Net Interest Margin	3.01%
Return on Average Assets	0.58%
Adjusted Efficiency Ratio ²	73.50%

¹ 2Q18 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.