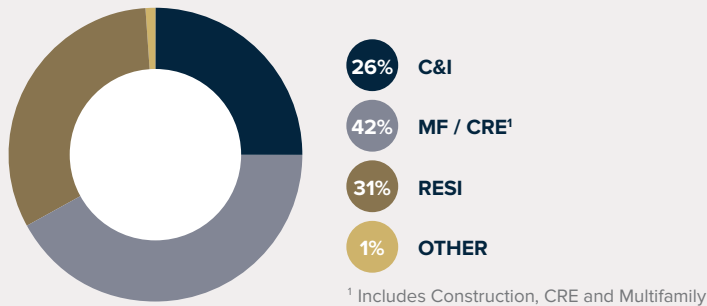


Banc of California (NYSE: BANC) is a \$10 billion financial holding company headquartered in Santa Ana with 30+ locations in California.

**4 BUSINESS GROUPS**



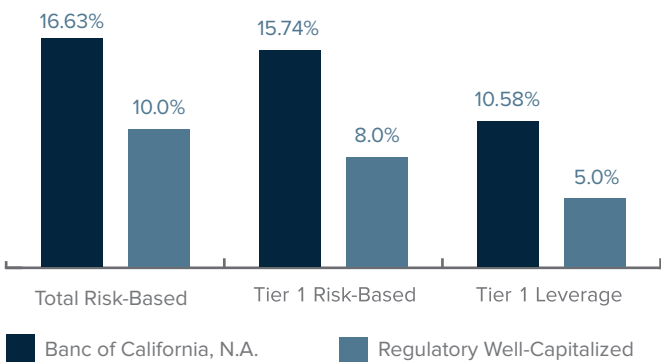
**DIVERSIFIED LOAN PORTFOLIO**



**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
<b>Balance Sheet</b>	
Total Assets	\$ 10,319,280
Total Deposits	7,135,794
Total Loans Held for Investment	7,036,004
Stockholders' Equity	988,688
<b>Income Statement<sup>1</sup></b>	
Net Interest Income	291,056
Provision for Loan Losses	10,612
Noninterest Income	32,244
Noninterest Expense	250,156
Net Income	\$ 55,416
<b>Performance Ratios</b>	
Net Interest Margin	3.01%
Return on Average Assets	0.58%
Adjusted Efficiency Ratio <sup>2</sup>	73.50%

<sup>1</sup> 2Q18 Continuing Operations results annualized. <sup>2</sup> 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.