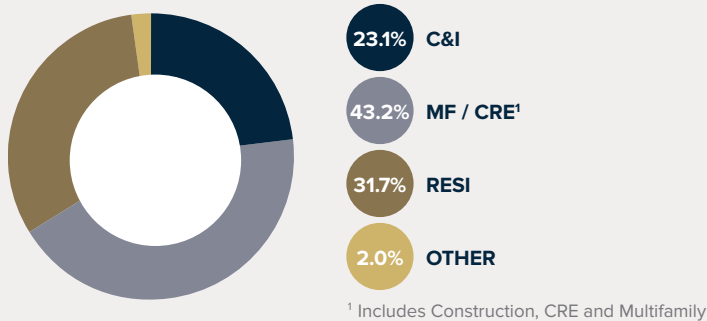


Banc of California (NYSE: BANC) is a \$10 billion financial holding company headquartered in Santa Ana with 30+ locations in California.

4 BUSINESS GROUPS



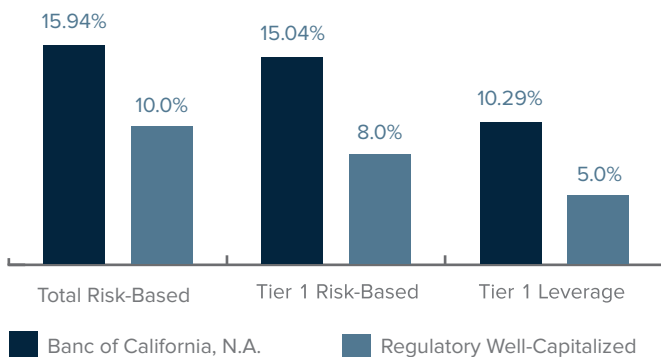
DIVERSIFIED LOAN PORTFOLIO



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)	3Q 2018
Balance Sheet	
Total Assets	\$ 10,260,822
Total Deposits	7,401,742
Total Loans Held for Investment	7,253,293
Stockholders' Equity	946,678
Income Statement¹	
Net Interest Income	284,768
Provision for Loan Losses	5,640
Noninterest Income	19,296
Noninterest Expense	243,508
Net Income	\$ 41,712
Performance Ratios	
Net Interest Margin	2.93%
Return on Average Assets	0.43%
Adjusted Efficiency Ratio ²	77.88%

¹ 3Q18 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.