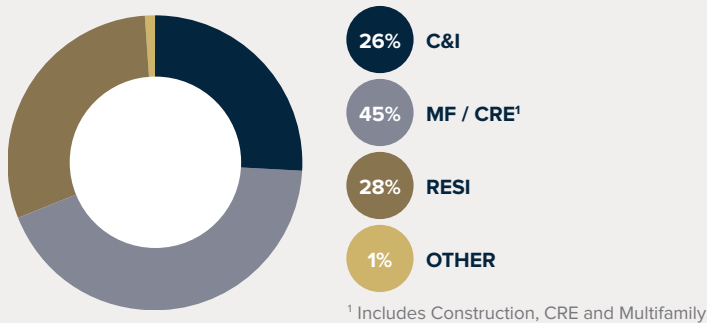


Banc of California (NYSE: BANC) is a \$9.9 billion financial holding company headquartered in Santa Ana with 30+ locations in California.

4 BUSINESS GROUPS



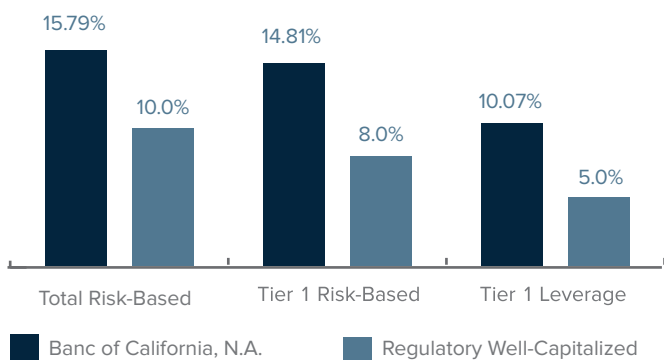
DIVERSIFIED LOAN PORTFOLIO



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)	1Q 2019
Balance Sheet	
Total Assets	\$ 9,886,525
Total Deposits	7,724,932
Total Loans Held for Investment	7,557,200
Stockholders' Equity	948,325
Income Statement¹	
Net Interest Income	271,232
Provision for Loan Losses	10,048
Noninterest Income	25,180
Noninterest Expense	247,340
Net Income	\$ 28,148
Performance Ratios	
Net Interest Margin	2.81%
Return on Average Assets	0.28%
Adjusted Efficiency Ratio ²	83.00%

¹ 1Q19 Continuing Operations results annualized. ² 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.