



BANC OF
CALIFORNIA

WE ARE CALIFORNIA'S
**BUSINESS
BANC**



TOGETHER **WE WIN**®

WE WANT TO PERSONALLY WELCOME YOU TO THE **BANC OF CALIFORNIA FAMILY**

In bringing these two institutions together subject to regulatory approval, we envisioned being able to do more for our clients and communities. With the merger complete, we now look forward to serving you with an even broader array of tools and solutions to help you and your business grow and succeed. Whether you need additional treasury management services, a working capital line of credit, additional borrowing capacity or an acquisition loan for property or equipment, we look forward to helping you succeed.

Banc of California is one of California's largest and strongest banks. While our assets have now grown from \$8 billion to nearly \$9.5 billion, you can look forward to the same relationship banking and high touch service you have always come to expect. You will see the same familiar faces and some new ones eager to assist in any way. Banc of California has 32 convenient branches and the technology to easily handle your banking from office or home.

We have prepared a Welcome Guide with essential information and answers about the upcoming system transition process, when Pacific Mercantile accounts will move onto the Banc of California platform. This Guide, along with additional transition information, is available at **bancocal.com/pmbank**. The transition is currently scheduled for the weekend beginning Friday, November 12th. Please be assured that we will stay close to you during this process and support you through any transition. Our goal is to make it as seamless as possible for you. Of course, please do not hesitate to reach out to your Relationship Manager or our Client Services team at any time with questions.

For more than 80 years, Banc of California has served small and medium size businesses, entrepreneurs and individuals throughout the state. As California's premier, relationship focused, full service business bank, we have the financial strength, industry expertise and depth of resources to help you achieve your financial goals. We are here to partner with you to face today's challenges and tomorrow's opportunities together.

We thank you for your business and look forward to a continued successful banking relationship.

Very truly yours,



Jared Wolff
President and Chief Executive Officer

IMPORTANT DATES

The transition process to Banc of California is scheduled to begin on **Friday, November 12, 2021, at 5:00 p.m. PT** and end on **Monday, November 15, 2021, at 7:00 a.m. PT**, subject to receiving regulatory approval and the closing of the merger. We are committed to working with you every step of the way to make this a smooth transition.



For the most up-to-date information regarding the transition, please visit **bancofcal.com/pmbank**.

Your Relationship Manager will be contacting you prior to the conversion to walk you through each step of the process.

You may also visit your local branch or contact us at

877-770-BANC (2262) for consumer accounts or

855-351-BANC (2262) for business accounts and treasury management services.

PRIOR TO FRIDAY, NOVEMBER 12TH

- Become familiar with your new Banc of California accounts by reviewing the Personal Accounts and Business Accounts sections of our Welcome guide.
- **eBills** will be unavailable beginning Friday, November 5th, at 5:00 p.m. Your eBills through Pacific Mercantile Bank will not be transitioned to your Banc of California online service. Prior to November 5th, save or print a copy of the eBills you will want to set up after the transition and eBill history you wish to retain for your records.
- Expect your new Banc of California **debit card** to arrive in the mail. After activating your new debit card, you may begin using your new card on Friday, November 12th, after 5:00 p.m. If you have not received your new debit card by November 12th, please call 877-770-BANC (2262).
- Save or print copies of the online **account statements** and **check images** that you wish to retain for your records from the Pacific Mercantile Bank Online Banking service.
- For financial management software users, download your transactions prior to the transition.
- Your Pacific Mercantile Bank **Bill Pay** and **account transfers** services will be unavailable beginning Wednesday, November 10th, at 5:00 p.m. Any transactions scheduled for November 12th should be changed to November 10th.
- Save or print a copy of your Pacific Mercantile Bank **online alerts** and **account transfers** settings you will want to set up after the transition. Your online alerts and future account transfers will not be transitioned to your Banc of California online service.
- Do not schedule any **ACH transfers** after November 10th and cancel all recurring ACH transfers. You will not have access to ACH on November 12th. Access to **ACH transfers** will resume through your Banc of California account on Monday, November 15th.
- Do not schedule any **wire transfers** after November 12th and cancel all recurring wires. Wire transfers will resume through your Banc of California account on Monday, November 15th.

ON FRIDAY, NOVEMBER 12TH – TRANSITION OF YOUR ACCOUNTS AND SERVICES WILL BEGIN

- Your Pacific Mercantile Bank branch will close at 1:00 p.m. in preparation for the transition.
- You may begin using your new **Banc of California debit card** after 5:00 p.m. Your Pacific Mercantile Bank debit card will no longer work after 5:00 p.m. and should be destroyed.
- Access to **Online** and **Mobile Banking** through the Pacific Mercantile Bank app will be unavailable beginning at 5:00 p.m.

ON MONDAY, NOVEMBER 15TH – AFTER THE TRANSITION

BRANCH LOCATIONS

- You will have access to any of the 32 convenient Banc of California branches. A complete Banc of California branch listing is included in this guide and can also be obtained by visiting our website at **bancofcal.com**.

ONLINE BANKING SERVICES

- Banc of California online and mobile services will be available beginning at 7:00 a.m.
- Log in for the first time to your Banc of California **Online Banking** service, either **Personal Online Banking** or **Business Online Pro**, at **bancofcal.com**. Use your previous login credentials and select **Forgot Password** to receive a temporary password via email.
- Set up your **online alerts**, **account transfers** and **eBills**.
- Bill payments will have been transitioned to your Banc of California online service. Verify your **Bill Pay payee** information and **scheduled payments**. Set up additional payments in your Banc of California online service, if needed. Initially, you will need to allow up to five days for your payments to be delivered.
- Set up your financial management software. You will be able to download up to six months of transaction history.
- **For business clients only**, download the Banc of California **Business Online Secure Browser** available at **business.bancofcal.com** by clicking the **Download Business Online Secure Browser** link or the **Mobile Token app** available in the Apple App Store or Google Play, then search for the “Banc of California Token” and install the **Mobile Token** app. These items are required for completing wires and ACH transactions and for making User Administration changes.
- Verify your **wire transfer** and **ACH** payee information and templates. Schedule the transactions you need in your Banc of California online service.

MOBILE BANKING SERVICES

- Log in to Banc of California’s **Mobile Banking** app after you have successfully signed in to your Online Banking services. In the Apple App Store or Google Play, search for “Banc of California” or “Banc of California Business” to download the personal or business app.
- For businesses clients, a Company Admin must look up the software activation key for each user.



Once again, welcome! We want to make this a seamless transition. Your Relationship Manager will be working closely with you every step of the way. If you have any questions, you may also visit your local branch or call Client Support:

CLIENT SERVICES

Consumer Accounts and Services

877-770-BANC (2262)

Outside U.S. Call 949-236-5436

Monday–Friday: 7:00 a.m.–6:00 p.m. PT

Saturday: 9:00 a.m.–1:00 p.m. PT

TREASURY MANAGEMENT SERVICES

Business Accounts and Services

855-351-BANC (2262)

Outside U.S. Call 949-825-8991

Monday–Friday: 8:30 a.m.–5:30 p.m. PT

Banc of California is California's premier, relationship-focused, full-service business bank.

Our depth of resources and financial strength allow us to adapt quickly and thoughtfully, delivering the best solutions to help our clients achieve their financial goals. As one of the strongest and most trusted banks headquartered in California, we have the resources and expertise to help your business grow and succeed.



LEARN MORE ABOUT US:

For banking information, visit
[**bancofcal.com**](https://www.bancofcal.com)

For investor information, visit
[**bancofcal.com/investor**](https://www.bancofcal.com/investor)

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CALIFORNIA
BRANCHES

BANC OF CALIFORNIA IS A LARGE, STABLE AND WELL-MANAGED INSTITUTION

As of June 30, 2021, Banc of California had over \$8 billion in assets and 36 offices, including full-service branch locations throughout Southern California.

Headquartered in California, our geographic footprint extends from San Diego to Santa Barbara. With roots dating back to 1941, Banc of California has been serving Southern California for 80 years.

BANC OF CALIFORNIA IS FINANCIALLY STRONG, WITH SIGNIFICANT CAPITAL

\$64.0m

Banc of California's total net revenues on a consolidated basis for the 2nd quarter of 2021 were \$64.0 million.

\$829.4m

As of June 30, 2021, Banc of California had \$829.4 million in total shareholders' equity and a total risk-based capital ratio of 15.33%, considered "well capitalized" and the highest capital category for banks.



**BANC OF
CALIFORNIA**

TOGETHER WE WIN[®]

2nd Quarter of 2021 Financial Data (as of 06/30/2021):

(\$ in millions)

Total Revenue	\$64.0
Total Gross Loans	\$5,988.3
Total Assets	\$8,027.4
Total Deposits	\$6,206.5
Total Shareholders' Equity	\$829.4
Bank Capital Rating	Well Capitalized
Market Cap (as of 07/22/2021)	\$859.5

EXECUTIVE CLIENT TEAM

Jared M. Wolff

President and
Chief Executive Officer

Lynn Hopkins

Executive Vice President and
Chief Financial Officer

John Sotoodeh

Chief Operating Officer

Jay Sanders

President
Specialty, Treasury and
Business Banking

Hamid Hussain

President
Real Estate and
Commercial Banking

The background of the top half of the page is a dark blue field filled with a repeating pattern of white line-art icons. These icons represent various financial concepts: money bags with dollar signs, stacks of cash, individual dollar bills, coins, piggy banks, briefcases, and hands exchanging money. The icons are scattered across the entire background, creating a dense, thematic texture.

TAKE ADVANTAGE OF UNIQUE, **SPECIALIZED** **EXPERTISE**

Banc of California helps businesses obtain the financing they need to keep their company moving forward. With extensive experience in commercial real estate, multifamily, healthcare, professional services, entertainment, and nonprofit sectors, Banc of California is strategically positioned to support industries integral to California's economy. Our teams know our clients' businesses and work collaboratively with our clients to achieve their goals.

YOUR VISION

OUR TAILORED FINANCIAL SOLUTIONS

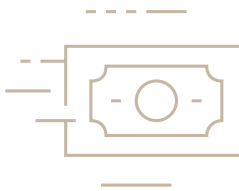


COMMERCIAL REAL ESTATE FINANCING

including Multifamily, Owner-Occupied, Commercial, Construction and Warehouse Lending

TREASURY
Management
Services

SBA
Loans



MERCHANT
Services

EQUIPMENT
FINANCING



**ASSET-
BASED**
Lending

CORPORATE
Payment
Card

**DEPOSIT and
OPERATING**
Accounts



**TERM LOANS and REVOLVING
LINES OF CREDIT FOR BUSINESSES**

Loans and lines of credit are subject to underwriting guidelines and other terms and conditions. Not an offer of credit.



BANC FOUNDATION

California is about people working together to achieve things greater than themselves. Businesses that create shared prosperity and opportunity. Communities that foster connection and universal respect. Organizations that improve the lives of people in need.

As California's Business Bank, we partner with many service organizations, businesses, entrepreneurs and individuals to help them achieve those goals, through the BANC Foundation. We donate to them. We lend to them. And our employees enthusiastically volunteer in their initiatives.

OUR FOUR PILLARS OF COMMUNITY SUPPORT

We are focused on California and proudly invest, lend and volunteer in the communities we serve, donating our dollars, time and resources to organizations that align with our mission and vision of being California's Business Bank. In developing meaningful partnerships with a broad array of organizations, we serve our diverse population and make a positive impact through these four pillars: Financial Literacy, Affordable Housing, Community Service and Economic Growth.

SMALL BUSINESS LOANS

\$225m+

Small Business CRA
Loans in California



COMMUNITY DEVELOPMENT

\$100m+

Community
Development Investments



COMMUNITY SERVICE

7,400+ hrs.

Employee Volunteer
& Service



ECONOMIC GROWTH

\$1.25b+

Community
Development Loans

We build impactful relationships with local businesses, entrepreneurs and individuals to empower their financial success. To learn more about our commitment to corporate social responsibility, as well as our community partners and volunteers, visit bancofcal.com/bancfoundation.



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**CLIENT SERVICES FOR YOUR
PERSONAL & BUSINESS
ONLINE BANKING SUPPORT**

ClientServices@bancofcal.com

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Consumer Accounts and Services

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HEADQUARTERS

3 MacArthur Place
Santa Ana, California 92707

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