

WE ARE CALIFORNIA'S **BUSINESS BANC**



**BANC OF
CALIFORNIA**

WELCOME TO
BANC OF CALIFORNIA



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)



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

As of December 31, 2021, Banc of California had over \$9.4 billion in assets and 38 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 over 80 years.

BANC OF CALIFORNIA IS FINANCIALLY STRONG, WITH SIGNIFICANT CAPITAL

\$272.7m

Banc of California's total net revenues on a consolidated basis for 2021 were \$272.7 million.

\$1.0b+

As of December 31, 2021, Banc of California had over \$1.0 billion in total shareholders' equity and a total risk-based capital ratio of 15.07%, considered "well capitalized" and the highest capital category for banks.



**BANC OF
CALIFORNIA**





RELATIONSHIP FOCUSED, RELATIONSHIP DRIVEN

At Banc of California, we listen to our clients, ask thoughtful questions and respond with a tailored relationship-based approach to meet our clients' banking needs. Our unique blend of exceptional service and strategic advice has made Banc of California the bank of choice for business clients in Southern California.

From healthcare to manufacturing, commercial real estate to nonprofits and entertainment, we have teams with deep expertise that understand your business and can help you grow and succeed. Banc of California has established a reputation as a relationship-focused business bank committed to excellence in execution and innovation.

Quick Facts

(As of December 31, 2021)

www.bancofcal.com

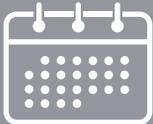


**3 MacArthur Place
Santa Ana, CA 92707**

Headquarters

NYSE Listing

BANC



Established

1941



600+

Dedicated Professionals

Holding Company

**BANC OF
CALIFORNIA,
INC.**



Locations



38

Offices



32

Full-Service Branches

TOGETHER WE WIN[®]

2021 Financial Data (as of and for the year ended 12/31/2021):

(\$ in millions)

Total Revenue	\$272.7
Total Gross Loans	\$7,251.5
Total Assets	\$9,393.7
Total Deposits	\$7,439.4
Total Shareholders' Equity	\$1,065.3
Bank Capital Rating	Well Capitalized
Market Cap (as of 01/24/2022)	\$1,298.5

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 Banking,
Deposits and Treasury Management

Hamid Hussain

President
Real Estate and
Commercial Banking

WHETHER YOU'RE GROWING A BUSINESS OR **LEADING YOUR INDUSTRY,**

**we can empower your business
with tailored financial solutions.**

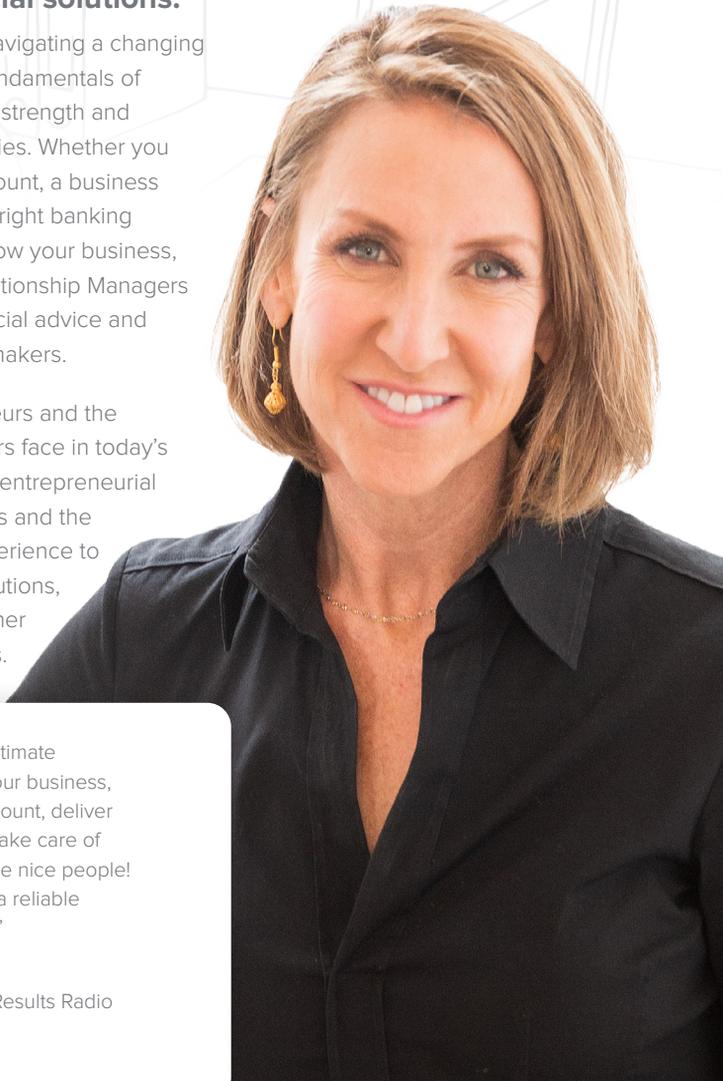
Expanding. Diversifying. Navigating a changing business climate. These fundamentals of growth all require financial strength and innovative financial strategies. Whether you need a business bank account, a business loan, a line of credit or the right banking solutions to sustain and grow your business, our team of seasoned Relationship Managers can provide you with financial advice and direct access to decision-makers.

We understand entrepreneurs and the challenges business owners face in today's economy. With our shared entrepreneurial spirit, local decision-makers and the deep industry-specific experience to create holistic financial solutions, Banc of California is a partner for the life of your business.

"Banc of California is the ultimate partner. They understand our business, proactively service our account, deliver smart customized advice, take care of every concern, and they are nice people! Most importantly, they are a reliable relationship-focused bank."

Jill Albert

Founder and CEO, Direct Results Radio



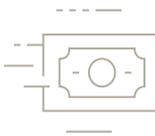
YOUR VISION OUR TAILORED FINANCIAL SOLUTIONS



COMMERCIAL REAL ESTATE FINANCING
including Multifamily, Owner-Occupied,
Commercial, Construction and
Warehouse Lending

TREASURY
Management
Services

SBA
Loans




MERCHANT
Services

EQUIPMENT
FINANCING



CORPORATE
Payment
Card

DEPOSIT and
OPERATING
Accounts



**ASSET-
BASED**
Lending



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.

TAKE ADVANTAGE OF UNIQUE,
**SPECIALIZED
EXPERTISE**

Lead your industry with a tailored banking solution.

Our team of Relationship Managers are specialists in the particular industries, professions and financial practice areas that drive California's economy. Each has a deep understanding of the unique dynamics, challenges and opportunities of these specialized fields, including:

- Professional Services
- Commercial Real Estate
- Healthcare Providers and Dentists
- Nonprofit Organizations

INSTITUTIONAL DEPOSIT PRODUCTS

Master Deposit Accounts

Our suite of unique capital preservation options offers investors a high degree of safety, freedom and performance.

1031 Exchange Deposits

Secure deposit solution for Qualified Intermediaries.

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

“We can bring a depth of experience that allows us to structure custom solutions based on your goals to create your optimal banking experience.”

Jay Sanders

President, Specialty Banking,
Deposits and Treasury Management



CONVENIENT SOLUTIONS TO FIT YOUR NEEDS

ENJOY A RANGE OF OPTIONS AND A
PERSONAL BANKING RELATIONSHIP.

If you're looking for a smaller local bank with a caring and personal experience, then this is your place!"

Mercedes C.

San Diego, CA

Yelp Review – May 2020



WE CAN CREATE A PERSONALIZED BANKING SOLUTION THAT'S JUST RIGHT FOR YOU:

Checking Accounts¹

**Savings & Money
Market Accounts¹**

**Certificate of
Deposit Accounts¹**

Kids Banc Accounts¹

Personal Credit Cards

Foreign Currency Service

**Online Banking
and Bill Pay**

**Mobile Banking
with Mobile Check Deposit²**

Zelle^{®3} and Mobile Wallet Capabilities

Surcharge-Free ATM Banking

In addition to any Banc of California ATM, you can enjoy access to your accounts at over 55,000 Allpoint[®] Network ATMs nationwide and abroad.⁴

1. Terms and Conditions apply, see Banker for details.
2. Online Banking and Mobile App are required. Restrictions as well as message and data rates from your wireless provider may apply. Subject to terms and conditions of the Mobile Banking Agreement.
3. U.S. checking or savings account required to use Zelle[®]. Transactions between enrolled users typically occur in minutes. See your Zelle[®] Payment Service Agreement for more details. Standard text and data rates from your mobile phone carrier may apply. Available services are subject to change without notice. Zelle[®] is intended for sending money to family, friends, and people you know and trust. It is recommended that you do not use Zelle[®] to send money to people you don't know. Neither Banc of California nor Zelle[®] offer a protection program for any authorized payments made with Zelle[®]. Zelle and Zelle related marks are wholly owned by Early Warning Services, LLC. and are used herein under license.
4. International fees may apply and other financial institutions or merchants outside of the Allpoint Network may charge you for use of their ATM or POS terminals. Savings or Money Market Accounts have a limited number of permitted transactions per month. Excessive transfer activity may result in fees.



BANC FOUNDATION

POWERED BY BANC OF CALIFORNIA

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 REINVESTMENT

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 [bancocal.com/bancfoundation](https://www.bancocal.com/bancfoundation).



**BANC OF
CALIFORNIA**

TOGETHER **WE WIN**[®]

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

ClientServices@bancocal.com

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

BUSINESS ONLINE BANKING SUPPORT

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

HEADQUARTERS

3 MacArthur Place
Santa Ana, California 92707

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