

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.

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

As of December 31, 2022, Banc of California had over \$9.2 billion in assets and 34 offices, including 28 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

\$331.7m

Banc of California's total net revenue on a consolidated basis for 2022 was 331.7 million.

\$959.6m

As of December 31, 2022, Banc of California had \$959.6 million in total shareholders' equity and a total risk-based capital ratio of 14.30%, considered "well capitalized" and the highest capital category for banks.

KBW TOP PICK

Keefe Bruyette & Woods, the leading investment banking firm specializing in the financial sector, named Banc of California Inc. as a **top pick among small-cap banks in 2023**, calling it, "...a 'talent magnet' gaining share in attractive markets."



**BANC OF
CALIFORNIA**



A BUSINESS BANC TO SUPPORT YOU AND YOUR GOALS

Whether you're running a business, a professional practice or a community institution, you're out there making a difference in the world. As your Business Banc, we're here to help you do that, with a solid foundation and six Pillars of Excellence that have made Banc of California the bank of choice for business clients in Southern California.

PREMIER CLIENT SERVICE

Dedicated Relationship Managers available to assist at any time

INDUSTRY EXPERTISE

Specialist Relationship Managers who are experts in key industries

LEADING-EDGE TECHNOLOGY

State-of-the-art systems for real-time processing and reporting

CONSULTATIVE APPROACH

A focus on strategies to help clients enterprises grow and thrive

SUPERIOR QUALITY

Financial strength, industry knowledge and depth of resources

CUSTOMIZED SOLUTIONS

Tailored to your needs from a comprehensive suite of services

QUICK FACTS



685

**Dedicated
Professionals**



**Established
1941**



Headquarters
3 MacArthur Place
Santa Ana, CA 92707



34
Offices



28
**Full-Service
Branches**

TOGETHER **WE WIN**[®]

Financial Data (as of and for the year ended 12/31/2022):

(\$ in millions)

Total Revenue	\$331.7
Total Gross Loans	\$7,115.0
Total Assets	\$9,197.0
Total Deposits	\$7,120.9
Total Shareholders' Equity	\$959.6
Bank Capital Rating	Well Capitalized
Market Cap (as of 1/18/2023)	\$1,000.5

EXECUTIVE CLIENT TEAM

Jared M. Wolff

President and
Chief Executive Officer

Hamid Hussain

President of the Bank

Jay Sanders

President,
Specialty Banking, Deposits,
and Treasury Management

Raymond Rindone

Interim Chief Financial Officer
and Chief Accounting Officer

Ido Dotan

Executive Vice President,
General Counsel and
Chief Administrative Officer

John Sotoodeh

Chief Operating Officer



WE'RE HERE TO SUPPORT YOUR AMBITION AND DRIVE, TO **EMPOWER YOUR BUSINESS OR ENTERPRISE TO THRIVE**

We celebrate the entrepreneurial spirit of people like you, who have a vision and press ahead relentlessly to bring it to life. Your Relationship Manager will tailor a solution to help you in meaningful ways:

- Optimize efficiencies

- Lower the cost of banking

- Help arrange credit, with direct access to decision makers

- Provide credit management advice

“

Our best-in-class payment transaction processing solutions, combined with leading-edge deposit and treasury management solutions and tailored lending services allow us to be the hub of our clients financial services ecosystem.

Jared M. Wolff

President and Chief Executive Officer



ALL-AROUND SOLUTIONS FOR GROWTH AND EFFICIENCY



PAYMENT SOLUTIONS

We tailor solutions that can include integrating payment processing into your software platform, managing travel and procurement, processing payments and deposits, and more.



TREASURY MANAGEMENT SERVICES

Payables and Receivables Solutions to optimize operational efficiency, Information Services to maximize control and Fraud Prevention for enhanced financial and data security



MERCHANT Services

DEPOSIT and OPERATING Accounts



ASSET-BASED Lending

CORPORATE Payment Cards



COMMERCIAL REAL ESTATE FINANCING

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



SBA Loans



TERM LOANS and REVOLVING LINES OF CREDIT FOR BUSINESSES¹

¹ Loans and lines of credit are subject to underwriting guidelines and other terms and conditions. Not an offer of credit.

EXPERIENCE INDUSTRY EXPERTISE

**Enjoy a banking solution based
on specialized knowledge.**

Our Relationship Managers can
provide industry-specific financial
strategies, keep you apprised of
trends, and help connect you to
opportunities in your field.



ENTERTAINMENT



HEALTHCARE



EDUCATION &
NON-PROFIT



PROFESSIONAL
SERVICES



COMMERCIAL
REAL ESTATE

“

Banc of California is a huge partner in education and specifically Charter Schools. Our financial position has been improved tremendously by Banc of California's Line of Credit. Now, we can 'Be the Solution' for our Achievers at Garvey/Allen STEAM Academy without worrying about our finances. Thank you, Banc of California, for your partnership.

Mrs. Tiffany Gilmore

CEO

Superintendent & Founder of
Garvey/Allen STEAM Academy

INSTITUTIONAL DEPOSIT PRODUCTS

Banc of California has extensive experience in Entertainment, Healthcare, Education & Non-profit, Professional Services and Commercial Real Estate. Our teams know our clients' businesses and collaborate across the bank to design solutions that achieve their goals.

Specialty Deposit Team

- Title Escrow
- Home Owners Association
- 1031 Exchange Deposits
- Property Management
- Public Works Contractor Escrow
- IOLTA Account

EXPERIENCE A PERSONAL BANC RELATIONSHIP

ENJOY ACCESS TO ADVICE AND ASSISTANCE
THAT'S RARE IN A BANK OF OUR SIZE

“

Banc of California went above and beyond and provided the type of service one would expect from a true business banking partner.

Marjorie Nunan

President of 360 CPA
Financial Services



EXPERIENCE THE DIFFERENCE OUR TAILORED SOLUTIONS CAN MAKE



COMPLETE BUSINESS BANKING SUITES

for deposit and operating accounts including online and mobile business banking, remote deposit capture, checking accounts and more, tailored for businesses of all sizes, level of transaction activity and cash management needs²



ROBUST TREASURY MANAGEMENT

including state-of-the-art payment and receivables solutions, optimized information services and comprehensive fraud prevention services with 24/7 support and rapid response capabilities



TAILORED FINANCING SOLUTIONS

including business loans and lines of credit, business credit cards, commercial real estate lending, and capital access solutions delivered with sound management strategies and direct access to decision-makers



PREMIER RELATIONSHIP BANKING SERVICE

with customized solutions provided by a Relationship Management team of experts in key industries, professions and financial practice areas

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.



OUR COMMITMENT TO CORPORATE SOCIAL RESPONSIBILITY

Our board of directors and management believe that Corporate Social Responsibility (CSR) is a critical element in building a healthy and sustainable franchise.

We believe that governance and responsible business practices built on commitment to ethics, integrity, diversity, engagement, environmental stewardship and accountability strengthen our long-term success.

We shape these core values into policies, procedures and actions.

And through various initiatives of our Banc Foundation, we help improve the communities where we live and work by supporting organizations that provide financial literacy and job training, small business support and affordable housing.

With a commitment to service and to building enduring relationships, we provide a higher standard of banking and promote greater opportunities for more Californians.

OUR FOUR PILLARS OF COMMUNITY REINVESTMENT

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.

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



**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: 8:00 a.m.–5:30 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

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

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