

WE ARE CALIFORNIA'S **BUSINESS BANC**

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

Banc of California, Inc. (NYSE: BANC) is a bank holding company with \$9.2 billion in assets as of September 30, 2023 and one wholly-owned banking subsidiary, Banc of California, N.A. (the Bank). The Bank has 32 offices including 26 full-service branch locations throughout Southern California. Banc of California provides customized and innovative banking and lending solutions, as well as full stack payment processing solutions through its subsidiary, Deepstack Technologies.

Headquartered in Orange County, 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

Banc of California's total revenues on a consolidated basis were \$120.0 million for the quarter ended September 30, 2023.

Banc of California, Inc. is considered "well capitalized" with \$1.0 billion in shareholders' equity and a total risk-based capital ratio of 14.48%* as of September 30, 2023, achieving the highest capital category for banks.

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.

LEARN MORE ABOUT US:

For more information about banking with us, visit www.bancofcal.com.

For investor information, visit www.bancofcal.com/investor.



QUICK FACTS

Headquarters:

3 MacArthur Place

Santa Ana, CA 92707

Established:

1941

Website Address:

bancofcal.com

Locations:

32 26

Offices Full-service branches

Full-Time Equivalent Employees:

660

NYSE Listing:

BANC

Holding Company:

Banc of California, Inc.

Financial Data (as of and for the quarter ended 9/30/2023):

(\$ in millions)

Total QTD Revenue	\$120.0
Total YTD Revenue	\$276.6
Total Gross Loans	\$6,961.0
Total Assets	\$9,247.1
Total Deposits	\$6,640.6
Total Stockholders' Equity	\$1,001.7
Bank Capital Rating	Well Capitalized
Market Cap*	\$647.4

*As of 10/23/2023

KBRA Ratings (affirmed as of 7/28/2023):

	Banc of California, Inc.	Banc of California, N.A.
Outlook/Watch LTR	Stable	Stable
Deposit	N/A	BBB+
Senior Unsecured Debt	BBB	BBB+
Subordinated Debt	BBB-	BBB
Short-Term Deposit	N/A	K2
Short-Term Debt	K3	K2

Executive Client Team

Jared M. Wolff
Chairman, Chief Executive Officer and President

Hamid Hussain
President of the Bank

John Sotoodeh
Chief Operating Officer

Joseph Kauder
Chief Financial Officer