



Private Bancorp of America, Inc.
(QTCQX:PBAM)

(Holding Company for CalPrivate Bank)



Q3 2021
CCBN Conference

November 2021

FORWARD LOOKING STATEMENTS

When used in this presentation, and in any other oral statements made with the approval of an authorized executive officer, the words or phrases “will,” “shall,” “may,” “could,” “should,” “hope,” “might,” “believe,” “expect,” “plan,” “assume,” “intend,” “estimate,” “anticipate,” “project,” “likely,” or similar expressions are intended to identify “forward-looking statements” within the meaning of such term in the Private Securities Litigation Reform Act of 1995.

Private Bancorp of America, Inc. cautions readers that a number of important factors could cause actual results to differ materially from those in the forward-looking statements. These factors include the effects of the COVID-19 pandemic and related government actions on the Bank and its customers, loan losses, economic conditions and competition in the geographic and business areas in which Private Bancorp of America, Inc. operates, including competition in lending from other banks and lenders, historically low interest rates, our increased reliance on fee income from participation in SBA loan programs, administration of the Paycheck Protection Program, management of our facilities costs, our ability to successfully integrate and develop business through the addition of new personnel, whether our efforts to expand loan, product and service offerings will prove profitable, the effects of the bank mergers and acquisitions in our markets, system failures and internet security, whether we can effectively secure and implement new technology solutions, inflation, fluctuations in interest rates, legislation and governmental regulation. You should not place undue reliance on forward-looking statements and we undertake no obligation to update those statements whether as a result of changes in underlying factors, new information, future events or otherwise. These factors could cause actual results to differ materially from what Private Bancorp of America, Inc. has anticipated or projected. These factors should be carefully considered by our shareholders and potential investors. Investors should not place undue reliance on any such forward-looking statement, which speaks only as of the date on which it was made.

Where any such forward-looking statement includes a statement of the assumptions or bases underlying such forward-looking statement, Private Bancorp of America, Inc. cautions that, while its management believes such assumptions or bases are reasonable and are made in good faith, assumed facts or bases can vary from actual results, and the differences between assumed facts or bases and actual results can be material, depending on the circumstances. Where, in any forward-looking statement, an expectation or belief is expressed as to future results, such expectation or belief is expressed in good faith and believed to have a reasonable basis, but there can be no assurance that the statement of expectation or belief will be achieved or accomplished.

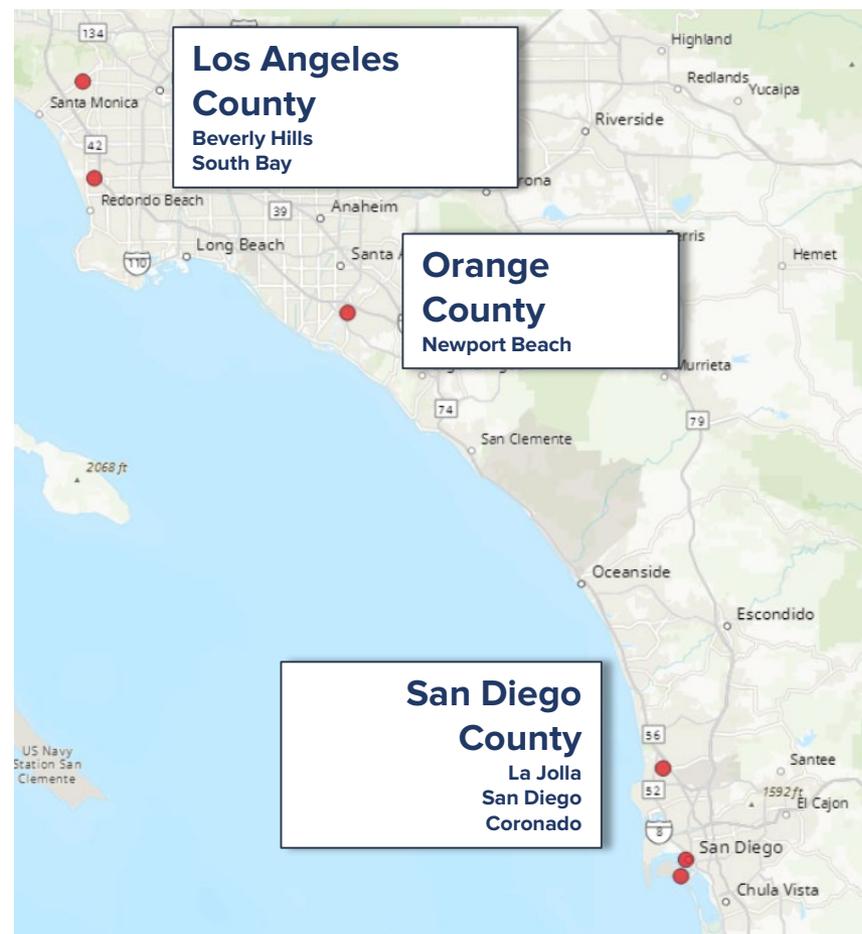
The CalPrivate Bank Franchise

- Founded in 2006 and headquartered in La Jolla, California, Private Bancorp of America, Inc. owns and operates CalPrivate Bank, a dynamic relationship-based commercial bank
- With 6 branch locations in Los Angeles, Orange, and San Diego counties, we provide a *Distinctively Different* approach to serving our Clients, which include high net worth individuals and small to medium-sized businesses
- Our branch-light, high-touch relationship-based model places Clients at the center of the relationship resulting in superior outcomes
- We are a preferred SBA lender and participated in the Paycheck Protection Program

Financial Highlights: Q3'21

- | | |
|---------------------|---|
| • \$1.5bn Assets | • Tier 1 Capital Ratio: 10.64% |
| • \$1.2bn Loans HFI | • Efficiency Ratio: 57.8% |
| • \$1.3bn Deposits | • NPAs / Assets: 0.10% |
| • ROAA: 1.39% | • ALLL / Loans HFI: 1.31% |
| • ROATCE: 16.88% | • ALLL / Loans HFI (excluding PPP loans): 1.40% |

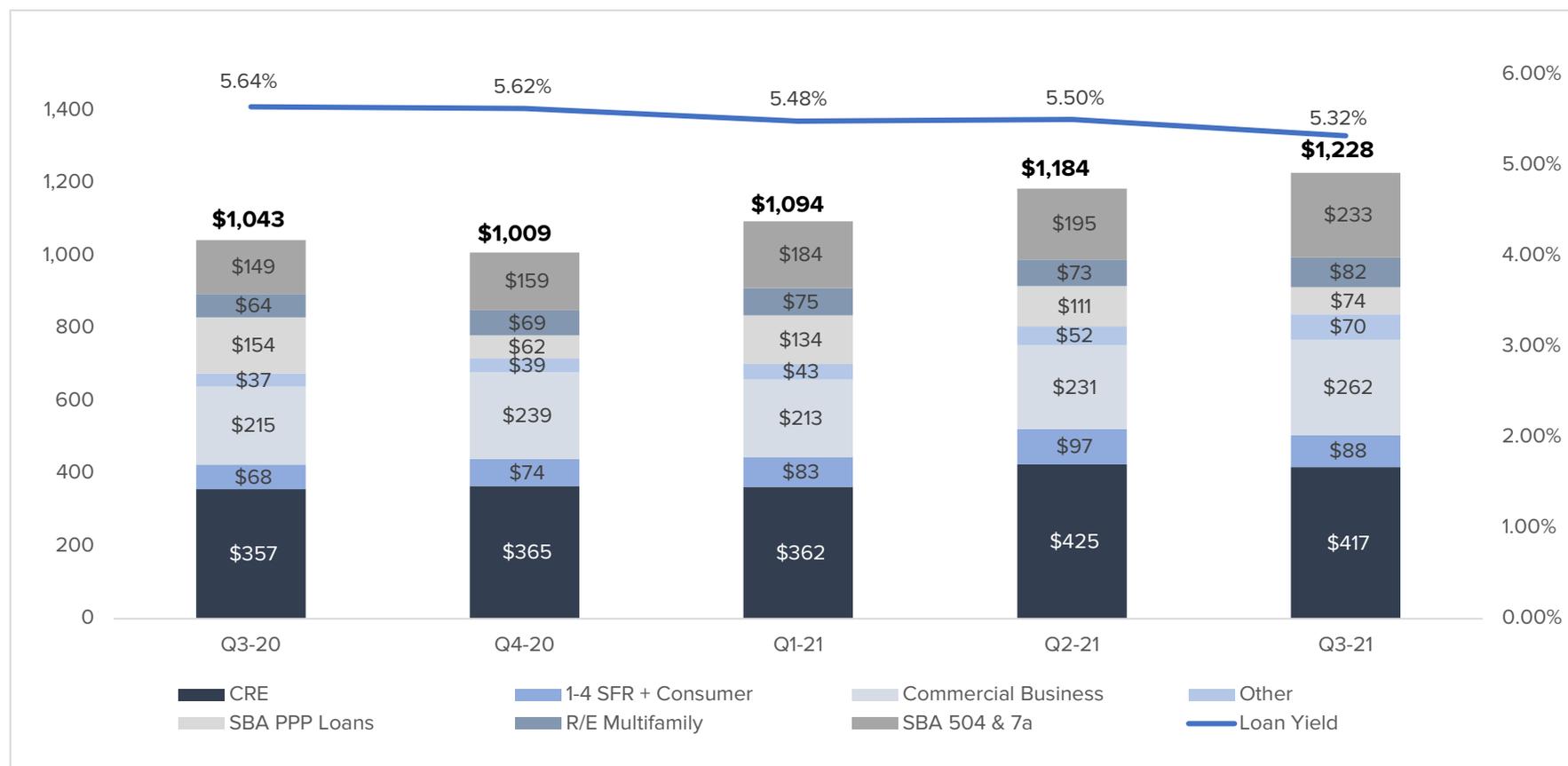
Coastal Southern California Footprint



Demonstrated Organic Growth in Loans



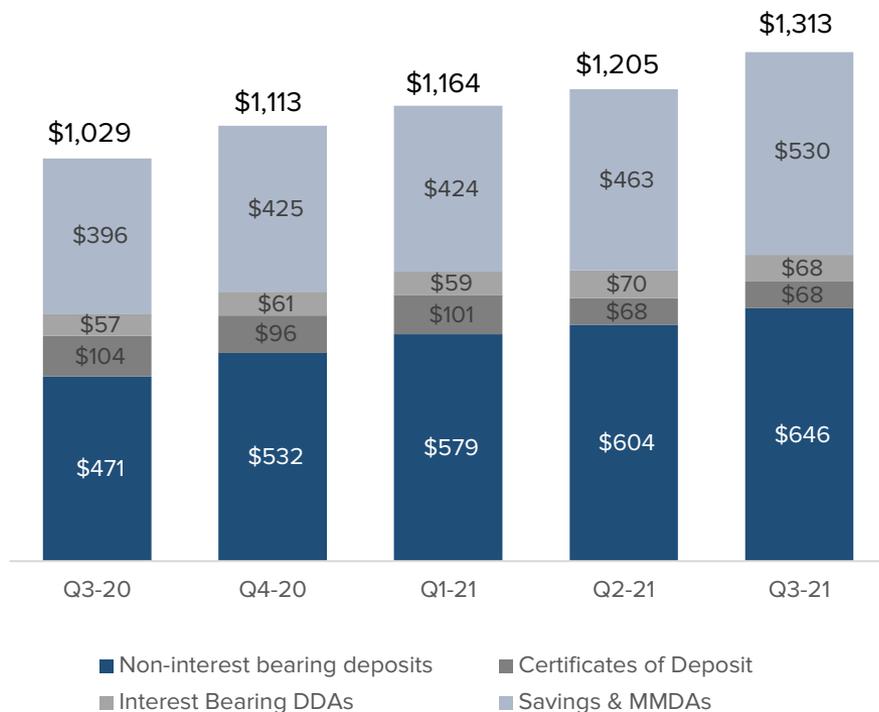
Core franchise continues to generate organic loan growth (30% YoY), excluding PPP, even during pandemic with consistently strong loan yields reflecting relationship focus. Net Interest Margin was 4.27%, ex PPP in Q3.



Note: Dollars in Millions, Loan Yield excludes PPP Loans

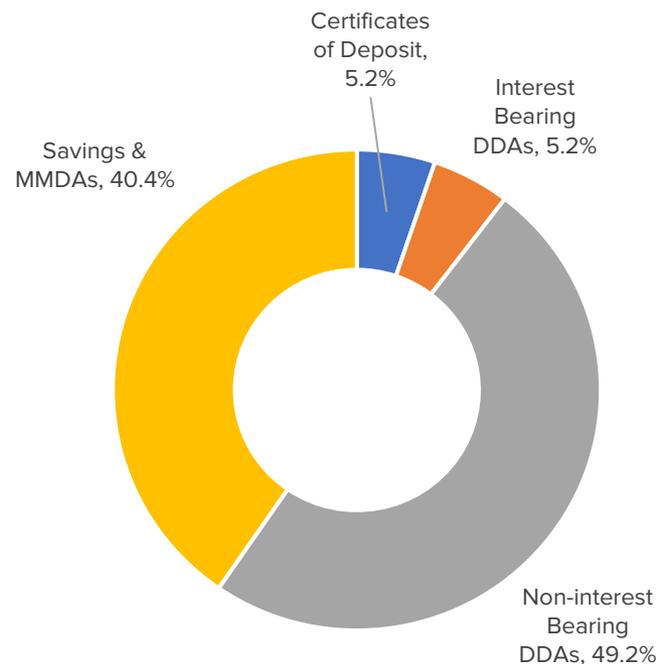
Proven relationship-based banking model has allowed for NIB DDA to grow substantially (>35% YoY) while decreasing cost of deposits by 25bps. Cost of funds in Q3 was 22BPs.

Growing Core Customer Deposits



Note: Dollars in millions

Deposits by Product Type





LOS ANGELES REGIONAL



Fighting Hunger. Giving Hope.



MYCHAL'S
Learning Place



San Diego Zoo Wildlife Alliance Academy
FORMERLY SAN DIEGO ZOO GLOBAL



Walk -With- Sally



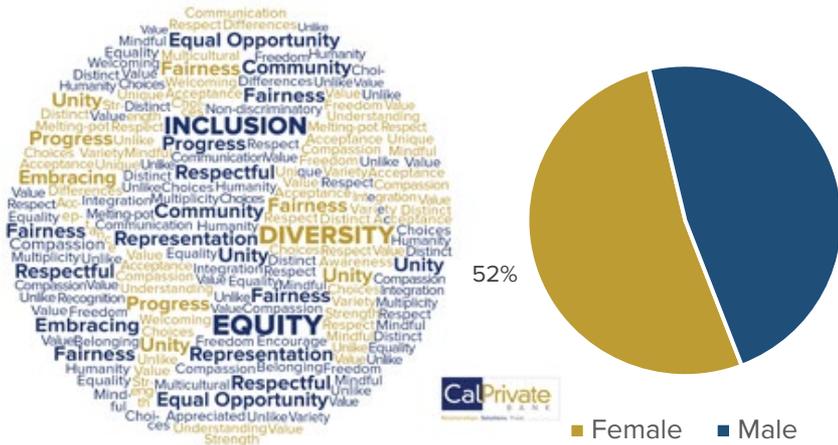
Hebrew Free Loan
SAN DIEGO



Community Support

- CalPrivate donates to non-profit organizations across a wide range of community groups from Los Angeles to San Diego
- Employee contributions are matched
- Team members have donated 1,074 volunteer hours in the first half of 2021
- Community Advisory Board present in each market, made up of local civil and business leaders that provide input to the Board and Management

Diversity, Equity and Inclusion



- CalPrivate Bank strives to be the Employer of Choice by creating an environment that is safe, respectful, equitable and inclusive for all team members
- Over 50% of the workforce identifies as female
- Over 55% of the workforce consists of members of under-represented communities
- Dedicated Diversity, Equity, and Inclusion Committee with all levels of management, Board and employee engagement

Technology & Innovation Board Committee

- Added Board level expertise in technology, audit and innovation
- Dedicated focus to digital transformation
- Provides oversight on roadmap, governance and budget

Information Technology Management Committee

- Enhancing focus on Cybersecurity and emerging security trends
- Multi-discipline and cross functional membership ensures enterprise adoption
- Digital transformation (nCino, open APIs, best of breed providers)

Bank Innovation Team

- External focus on products & services development to enhance client experience
- Internal focus on continuous process and service enhancement through process improvement and use of tech based tools

Direct Tech Investments

- JAM FINTOP Investment
- Board and Management commitment to finding partnerships through industry leaders that are focused on solving the challenges of community banking

Exploration of Tech Partnerships

- Exploring partnerships to continue to get closer to our core client's ERP systems
- Partnerships with FinTech companies that help create stronger client relationships by creating new way of adding value