

ANNUAL MEETING OF STOCKHOLDERS OF

OPUS BANK

April 25, 2019

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NOTICE OF INTERNET AVAILABILITY OF PROXY MATERIALS:

The Notice of Meeting, proxy statement, proxy card and 2018 Annual Report on Form 10-K are available at http://www.astproxyportal.com/ast/40045

Please sign, date and mail your proxy card in the envelope provided as soon as possible.

Please detach along perforated line and mail in the envelope provided.

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THE BOARD OF DIRECTORS RECOMMENDS THAT YOU VOTE "FOR ALL" THE NOMINEES LISTED IN PROPOSAL 1, AND "FOR" PROPOSAL 2.

PLEASE SIGN, DATE AND RETURN PROMPTLY IN THE ENCLOSED ENVELOPE. PLEASE MARK YOUR VOTE IN BLUE OR BLACK INK AS SHOWN HERE [X]

1. Proposal to elect three (3) Class I directors to serve until Opus Bank's 2022 Annual Meeting of Stockholders and until their respective successors are elected and qualified, and to elect one (1) Class III director to serve until Opus Bank's 2021 Annual Meeting of Stockholders and until her successor is elected and qualified.

- NOMINEES: FOR ALL, WITHHOLD ALL, FOR ALL EXCEPT. Paul G. Greig Class I, Michael L. Meyer Class I, David King Class I, Marsha Cameron Class III.

2. Proposal to ratify the appointment of RSM US LLP as Opus Bank's independent auditor for the fiscal year ended December 31, 2019. FOR [] AGAINST [] ABSTAIN []

In their discretion, the proxies are authorized to vote upon such other business as may properly come before the meeting or any adjournment or postponement thereof.

These items of business are more fully described in the proxy statement.

TO INCLUDE ANY COMMENTS, USE THE COMMENTS BOX ON THE REVERSE SIDE OF THIS CARD.

IMPORTANT NOTICE

YOUR VOTE IS IMPORTANT. PLEASE SIGN, DATE AND RETURN YOUR PROXY AS SOON AS POSSIBLE. BY DOING SO, YOU MAY SAVE OPUS BANK THE EXPENSE OF ADDITIONAL SOLICITATION.

INSTRUCTIONS: To withhold authority to vote for any individual nominee(s), mark "FOR ALL EXCEPT" and fill in the circle next to each nominee you wish to withhold, as shown here: []

MARK "X" HERE IF YOU PLAN TO ATTEND THE MEETING. []

To change the address on your account, please check the box at right and indicate your new address in the address space above. Please note that changes to the registered name(s) on the account may not be submitted via this method. []

Signature of Stockholder [] Date: [] Signature of Stockholder [] Date: []

Note: Please sign exactly as your name or names appear on this Proxy. When shares are held jointly, each holder should sign. When signing as executor, administrator, attorney, trustee or guardian, please give full title as such. If the signer is a corporation, please sign full corporate name by duly authorized officer, giving full title as such. If signer is a partnership, please sign in partnership name by authorized person.

OPUS BANK**Proxy Solicited on Behalf of the Board of Directors
for the Annual Meeting of Stockholders
April 25, 2019, 9:00 a.m. Pacific Time**

The undersigned stockholder of Opus Bank, a California chartered bank (the "Bank"), hereby appoint(s) Andres Gallardo and Richard A. Sanchez, or any one of them, attorneys with full power of substitution and revocation to each, for and in the name of the undersigned with all the powers the undersigned would possess if personally present, to vote the shares of the Bank held of record by the undersigned on March 4, 2019 as indicated on the proposals referred to on the reverse side hereof at the Annual Meeting to be held on April 25, 2019, and at any postponements or adjournments thereof, and in their or his discretion upon any other matter which may properly come before the Annual Meeting.

YOUR SHARES WILL BE VOTED IN ACCORDANCE WITH YOUR INSTRUCTIONS. ANY STOCKHOLDER PROPERLY EXECUTING THIS PROXY THAT FAILS TO MARK ONE OF THE BOXES FOR ANY PROPOSAL WILL BE DEEMED TO HAVE GIVEN THEIR PROXY HOLDERS COMPLETE DISCRETION IN VOTING HIS, HER, OR ITS SHARES AT THE MEETING ON SUCH PROPOSAL. IN THAT CASE, THE SHARES REPRESENTED BY THIS PROXY WILL BE VOTED, AS APPLICABLE, "FOR ALL" THE NOMINEES LISTED IN PROPOSAL 1, AND "FOR" PROPOSAL 2.

(Continued and to be signed on the reverse side.)

COMMENTS: