

Condensed Consolidated Balance Sheet

As of June 30, 2017

(\$ in thousands)

Assets	(Unaudited)
Cash and due from banks	\$ 655,337
Available for sale securities and investments	1,140,182
Loans, net of allowance for loan losses	5,130,346
Goodwill and other intangible assets	379,591
Deferred tax assets, net	51,807
Premises and equipment, net	33,684
Other assets	285,512
Total Assets	\$ 7,676,459
Liabilities and Shareholders' Equity	
Deposits	\$ 6,334,059
Borrowings	142,612
Other liabilities	198,017
Total Liabilities	6,674,688
Total Shareholders' Equity	1,001,771
Total Liabilities and Shareholders' Equity	\$ 7,676,459

Regulatory Capital Ratios - As of June 30, 2017

Tier 1 Leverage Ratio	Opus Bank	8.58%
	Regulatory Benchmark "Well Capitalized" Institution	5.00%
Tier 1 Risk-Based Capital Ratio	Opus Bank	10.60%
	Regulatory Benchmark "Well Capitalized" Institution	8.00%
Total Risk-Based Capital Ratio	Opus Bank	14.08%
	Regulatory Benchmark "Well Capitalized" Institution	10.00%
Common Equity Tier 1 Ratio	Opus Bank	10.60%
	Regulatory Benchmark "Well Capitalized" Institution	6.50%

Banking Offices, as of June 30, 2017

Arizona (2): Paradise Valley and Scottsdale

California (32): Anaheim, Beverly Hills, Chino, Corona del Mar, Covina, Crystal Cove, Danville, Del Mar, El Cajon, Encino, Fullerton, Glendale, Irvine (2), La Costa, La Jolla, La Verne, Laguna Niguel, Long Beach, Manhattan Beach, Monrovia, Pasadena, Pleasant Hill, Rancho Santa Margarita, Redondo Beach, Rolling Hills Estates, San Pedro, San Rafael, Torrance, Twenty-nine Palms, West Los Angeles, and Yorba Linda

Oregon (1): Portland

Washington (21): Arlington, Bellevue (2), Edmonds, Everett (2), Gig Harbor, Issaquah, Kirkland, Lake Stevens, Lynnwood, Marysville, Mount Vernon, North Bend, Sammamish, Seattle, Shoreline, Snohomish (2), Tacoma, and Woodinville

Headquarters Office

Irvine, California

Washington Region Headquarters Office

Everett, Washington