Private Bancorp of America, Inc.

(OTCQX: PBAM)

Holding Company for CalPrivate Bank

Relationships. Solutions. Trust.

April 21, 2025

Q1 2025 Investor Update

FORWARD LOOKING STATEMENTS

This presentation contains expressions of expectations, both implied and explicit, that are “forward-looking statements” within the meaning of such term in the Private Securities Litigation Reform Act of 1995. We caution you that a number of important factors could cause actual results to differ materially from those in the forward-looking statements, especially given the current turmoil in the banking and financial markets. These factors include the effects of depositors withdrawing funds unexpectedly, counterparties being unable to provide liquidity sources that we believe should be available, loan losses, economic conditions and competition in the geographic and business areas in which Private Bancorp of America, Inc. operates, including competition in lending and deposit acquisition, the unpredictability of fee income from participation in SBA loan programs, the effects of bank failures, liquidations and mergers in our markets and nationally, 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, system failures and data 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 we anticipate or project. You should not place undue reliance on any such forward-looking statement, which speaks only as of the date on which it was made. Although we in good faith believe the assumptions and bases supporting our forward-looking statements to be reasonable there can be no assurance that those assumptions and bases will prove accurate.

NON-GAAP FINANCIAL MEASURES

This presentation contains certain non-GAAP financial measures in addition to results presented in accordance with GAAP. The Company uses certain non-GAAP financial measures to provide meaningful supplemental information regarding the Company's results of operations and financial condition and to enhance investors’ overall understanding of such results of operations and financial condition, permit investors to effectively analyze financial trends of our business activities and enhance comparability with peers across the financial services sector. These non-GAAP financial measures should be considered in addition to, not as a substitute for or superior to, financial measures prepared in accordance with GAAP and should be read in conjunction with the Company’s GAAP financial information. A reconciliation of the most comparable GAAP financial measures to non-GAAP financial measures is included in the financial tables of the press release with the Company’s financial results for the quarter.

Corporate Overview

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*** tm approach to serving our Clients, which include high net worth individuals, real estate professionals and small to medium-sized businesses
- Our branch-light, high-touch relationship-based model places Clients at the center of focus resulting in superior outcomes
- Net Promoter Score (NPS) of 80+ (**World Class**) for 16 consecutive quarters

Recent Accolades

Ranked Top 5% banks in the U.S. with assets $2B to $10B
AMERICAN BANKER

Bauer 5-Star Rating

#39 2025 OTCQX Best 50

Ranked #1 Community Bank SBA 504 Lender in the U.S.

Ranked #10 Best Bank in the U.S. by Bank Director's Ranking Banking®

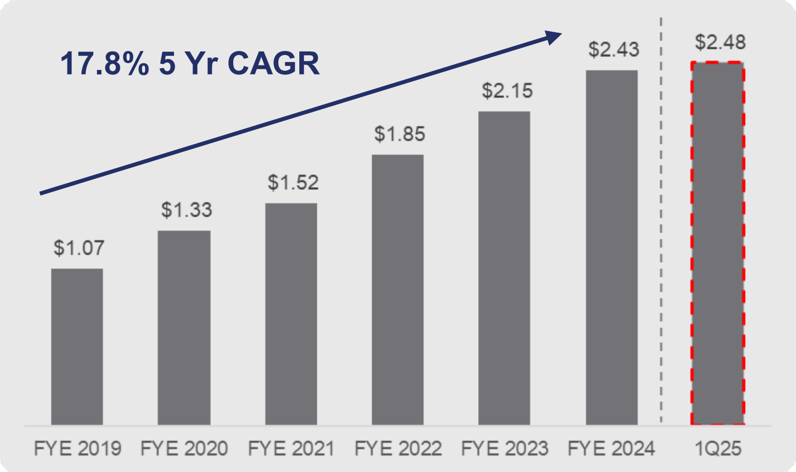
Coastal Southern California Footprint

Consistent Focus on Shareholder Value Creation

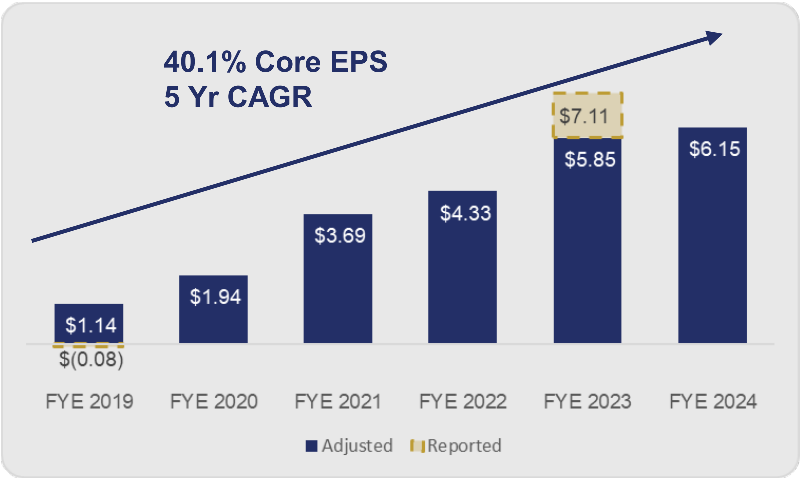
Growth Oriented Strategy

- Culture of excellence in all aspects of serving Clients
- Growth oriented Sales and Service Teams
- Consistent growth of earning assets at strong yields
- Core EPS growth above 40% CAGR over the last 5 years
- Adding shareholder value through disciplined capital deployment and strong tangible book value growth
- Double digit growth in loans and deposits for 2024

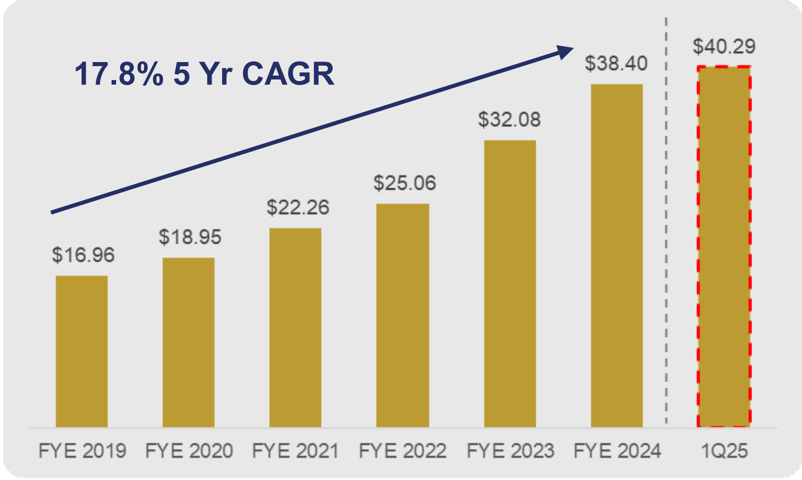
$ Total Assets (in Billions)



$ Annual EPS



$ Tangible Book Value per Share



PBAM Stock Total Return (vs KBW Bank Index, S&P 500, and Select Peers)

PBAM stock has outperformed market indexes and peer group over the last 3 years

[1] Peer Group Includes: *BCAL, FSBC, BSRR, CWBC, MYFW, PCB, BCML, OPBK, AVBH, FNRN, TSBK, OVLY, PLBC, RVSB, FFBB, ARBV, PFLC, & SSBI*

Q1 2025 Results and Highlights

Financial Highlights

- $10.6 million in Net Income
- $1.80 Earnings per Diluted Share
- $2.48 billion in Assets
- $2.08 billion in Loans HFI
- $2.19 billion in Deposits
- $40.29 Tangible Book Value per Share (up $1.89 from 12/31/2024)

Operational & Performance Highlights

- 47.90% Efficiency Ratio
- 4.61% Net Interest Margin
- 1.74% Return on Average Assets
- 18.74% Return on Average Tangible Common Equity
- 13.00% CalPrivate Bank Total Risk Based Capital Ratio*

* Preliminary

Asset Quality Highlights

- ALLL of $26.4 million or 1.27% of total loans HFI
- Non-Performing Assets to Total Assets Ratio of 0.63%, up from 0.47% in prior quarter
- Total Classified Assets of $27.8 million, of which $24.7 million (89%) is secured by real estate with an average LTV of 52.5%
- No doubtful credits

Loan & Deposit Highlights

- Loans HFI decreased $6.5 million, or 0.3%, from 4Q24 and increased 9.0% since 1Q24
- Average HFI Loan Yields of 7.13%, down from 7.28% in 4Q24
- Core deposits increased $154.6 million, or 8.2%, from 4Q24 and increased 27.5% since 1Q24
- Non-interest-bearing deposits represent 27.3% of total deposits (29.2% of core deposits)
- Total Cost of Funds: 2.29%; Cost of Deposits: 2.22%
- Uninsured deposits, net of collateralized and fiduciary deposit accounts, represent 50.1% of total deposits
- $2.1 billion total available liquidity, representing 192.8% of uninsured deposits, net of collateralized and fiduciary accounts

Strategic Focus – 2025

Opportunistic Growth

- **COMING SOON-** Full-Service Office in Montecito, Santa Barbara County, California
- Organic growth in existing markets
- Top-tier talent acquisition for new markets and current market expansion
- Emphasis on High Net Worth, legal industry, property management & family office
- IPO and M&A readiness

Leverage Operating Model

- Create frictionless client experience through integrations of core, origination, servicing and online banking platforms
- Execute on operating efficiency improvements through technology investments
- Product Strategy Roadmaps as key input to broader Technology Roadmap

Risk, Liquidity, Funding and Capital Management

- Disciplined loan underwriting and portfolio management
- Enhanced portfolio monitoring and reporting, stress testing, etc.
- Emphasis on Liquidity & Capital management
- Optimize on and off-balance sheet liquidity

Non-Interest Income Growth

- Treasury Management focus on increasing fee income in existing customer base
- Expansion of merchant services and Foreign Exchange revenue channels
- Exploration of new niche markets that provide fee income and deposits

Growth through Innovation Investments

- Generate origination platform efficiencies through lean workflows and approvals
- Continue to build technology partnerships to expand service offerings
- Leverage Technology & Innovation Committee to expand FinTech growth initiatives

Managing NIM in a Volatile Environment

NIM Protection Strategy

Proven Relationship Banking model allows for keen understanding of Clients and providing them with value

Strong Loan Yields

- Desirable mix of Fixed, Variable and Hybrid loan types
- Fixed Rate Loan Terms generally at 5 years or less
- Relationship model allows for spread pricing discipline on new originations
- Use of Prepayment Penalties, Floors & other Yield Protecting Loan Structures

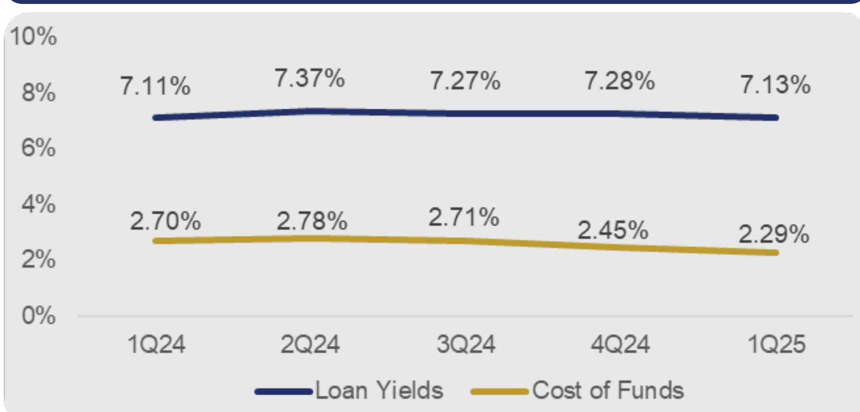
Deposit Retention & Growth

- Robust product offering, including IntraFi ICS & CDARS programs
- Exception based deposit pricing; adjustable and proactively manageable as Fed makes changes to treasury rates
- Expansion of newer legal verticals with new hires

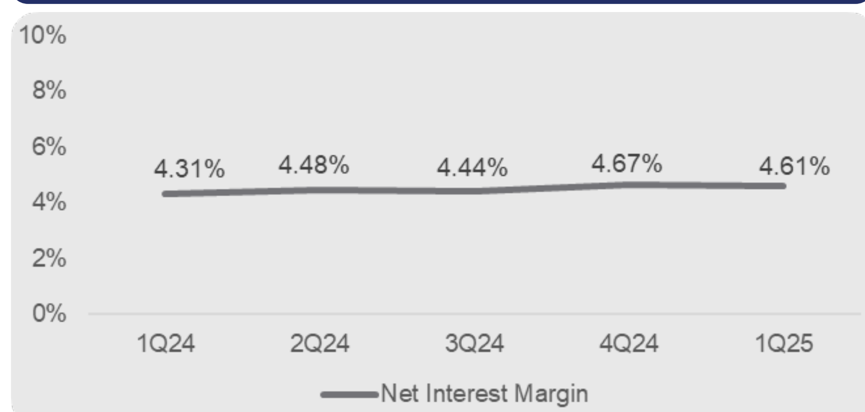
Other NIM Performance Contributors

- Strong Yields on Cash and Due From Banks
- Alternative Funding Sources and Borrowings used to fund transactional, higher yielding assets
- Opportunistically seeking securities growth to increase overall portfolio yield

Loan Yields & Cost of Funds



Net Interest Margin

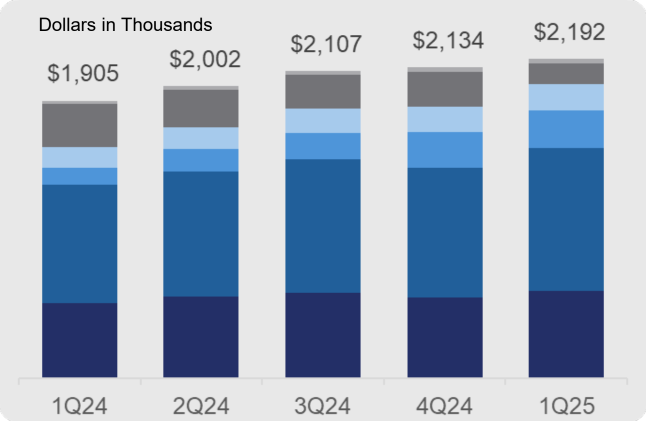


$590K of nonaccrual interest recognized in 2Q24, adjusted loan yield of 7.25% and NIM of 4.37%
$317K nonaccrual interest reversed in 3Q24, adjusted loan yield of 7.33%, and NIM of 4.49%

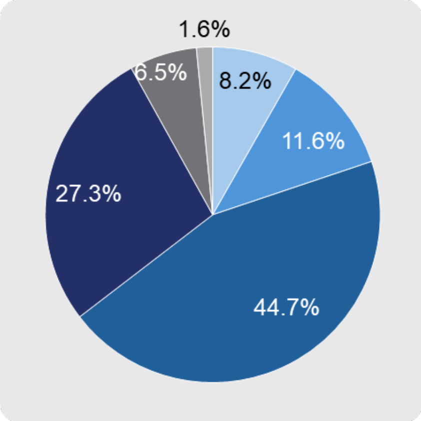
Strong Deposit Franchise

Executed deposit repricing strategy in second half of 2024 as countermeasure to Fed rate cuts resulting in successful reduction in deposit costs and protection of Net Interest Margin

Growing Customer Deposits

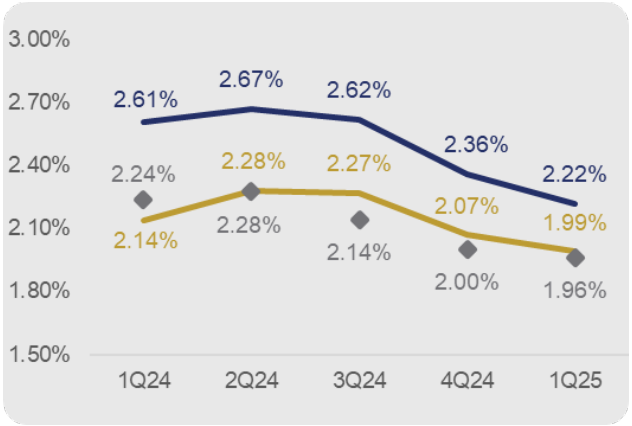


1Q25 Deposit Mix



Non-Interest Bearing | Interest Bearing DDA | Savings & MMDA | Time Deposits | Brokered | Public Funds

Deposit Rate Trends



Ave Cost of Dep | Ave Cost of Dep Excl. Bkrd | Ending Cost of Dep Excl. Bkrd

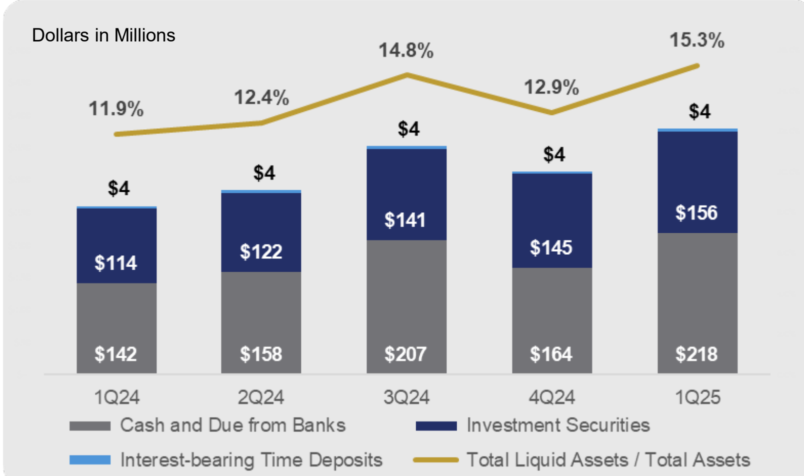
Deposit Commentary

- Total deposits increased $58 million during 1Q25 (2.7%), comprised of $155 million increase in core deposits and $97 million decline in brokered deposits
- Year-over-year core deposit growth of $442 million (27.5%)
- Weighted average spot deposit rate of 2.11% at 3/31/25, 1.96% excluding brokered accounts
- Excluding brokered deposits, cumulative interest-bearing beta since 2Q24 of 51% at 3/31/25.

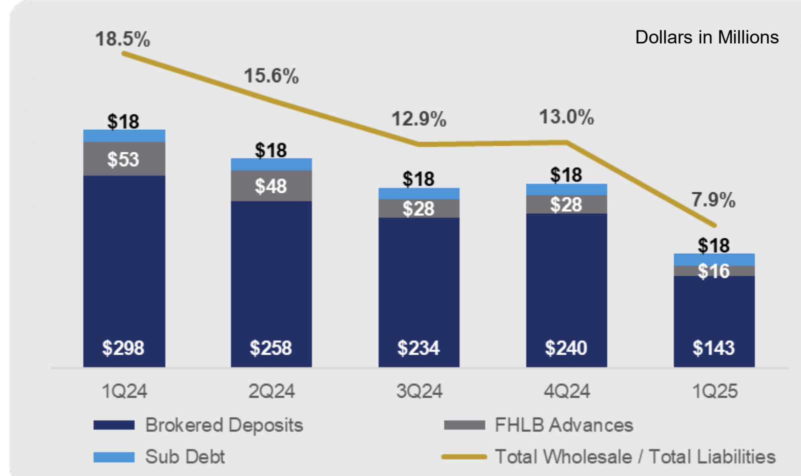
Strong Liquidity & Funding Position

Focus on maintaining strong liquidity position and continued improvement in the deposit mix

Liquid Assets



Wholesale Funding



Total Available Liquidity

Liqudity Sources	Total Available & Unused (000's)	% of Uninsured Deposits
Cash, unrestricted	214,475	*20%*
Liquid Securities[1]	151,960	*14%*
Total Liquidity From Internal Sources	**366,435**	***33%***
FHLB	549,557	*50%*
FRB	588,189	*54%*
Brokered Deposits	515,514	*47%*
Other[2]	100,000	*9%*
Total Liquidity From External Sources	**1,753,260**	***160%***
Total Liquidity From Internal & External Sources	**2,119,695**	***193%***
Uninsured Deposits, net of collateralized & fiduciary accounts	$1,099,185	
Uninsured Deposits / Total Deposits	*50.1%*	

[1] U.S. Treasuries, Agency Debt, Ginnie Mae/Fannie Mae/Freddie Mac MBS & CMO

[2] Unsecured Fed Funds lines of credit, secured repo facilities

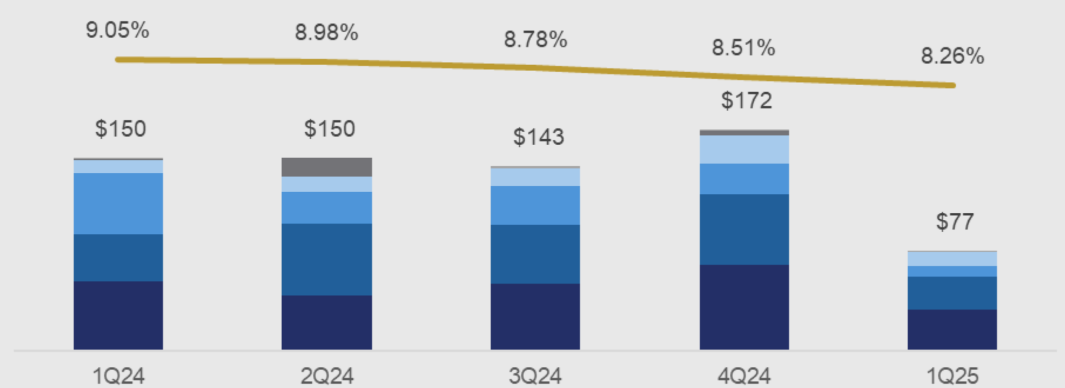
Commentary

- 1Q25 liquid assets grew in comparison with 4Q24 due to stronger deposit growth than loan growth during the quarter
- Opportunistic use of term advances and brokered deposits at various points on the curve to protect NIM
- $2.1 billion total available liquidity at 3/31/25: $366 million on-balance sheet and $1.8 billion for external sources. Total liquidity represents 193% of uninsured deposits, net of collateralized and fiduciary accounts

Loan Originations by Quarter

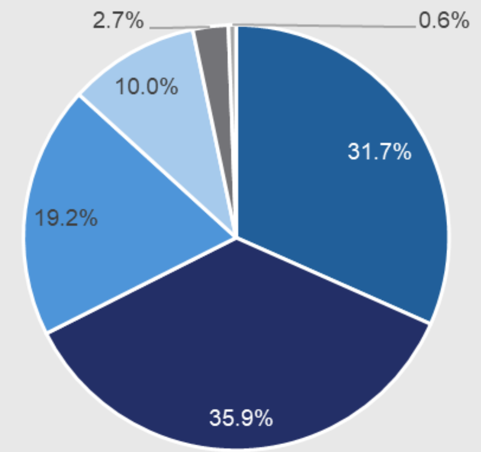
Slower loan demand across the industry, the impact of Los Angeles wildfires, coupled with an uncertain economic and political environment has led to lower 1Q25 originations. We continue to use a disciplined approach to underwriting and pricing to protect our Net Interest Margin

Loan Originations



(Contract Amount, $ in millions)

5 Quarter Origination Mix



Weighted Ave. Orig Rate | C&I | CRE | SBA 504 | SBA 7A | Construction | Consumer +Other

Key Origination Rates

	3Q24	4Q24	1Q25
○ **CRE**	8.63%	8.12%	7.97%
○ **C&I**	7.78%	8.07%	7.66%
○ **SBA 504**	9.86%	9.27%	9.35%
○ **SBA 7A**	11.08%	10.19%	10.12%

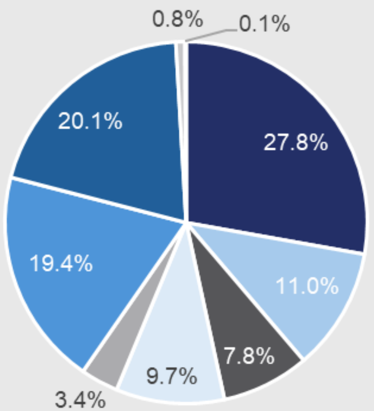
Loan Origination Commentary

- Current lending strategy targets the use of Prepayment Penalties, Floors and other yield protection structures with an overall emphasis on Margin and Profitability over Balance Sheet growth
- Quarterly originations remain strong over last 5 quarters given market conditions

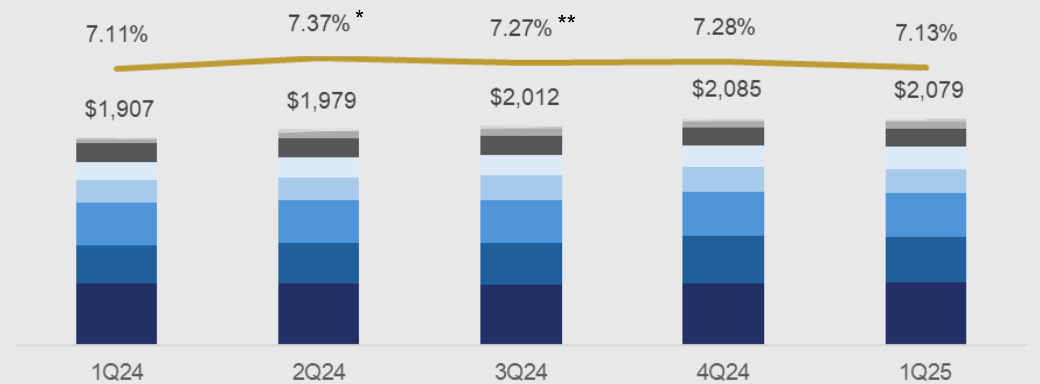
Loans Held for Investment Portfolio

Disciplined pricing strategy and taking advantage of market opportunities produced an increase of loan balances by 9.0% YoY with strong yields

1Q25 Loan Mix



HFI Loan Balances



Investor | C&I | SBA Secured by RE | Owner Occupied | SFR Secured | Multifamily | Land & Construction | SBA Non-RE Secured | Consumer | Loan Yield

Loan Portfolio Commentary

- The Bank's loan portfolio does include assets that are in the affected areas of Los Angeles devastated by wildfires, however based on assessments performed to date management does not believe there is a material impact to the financial statements
- Consistent loan mix represents diversified lending strategy

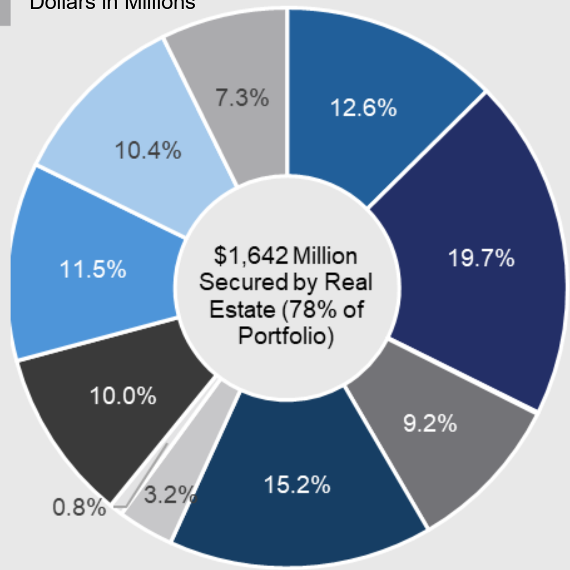
*$590K of nonaccrual interest recognized in 2Q'24, adjusted loan yield of 7.25%
**$317K of nonaccrual interest reversed in 3Q'24, adjusted loan yield of 7.33%

Real Estate Secured Loan Portfolio Breakdown

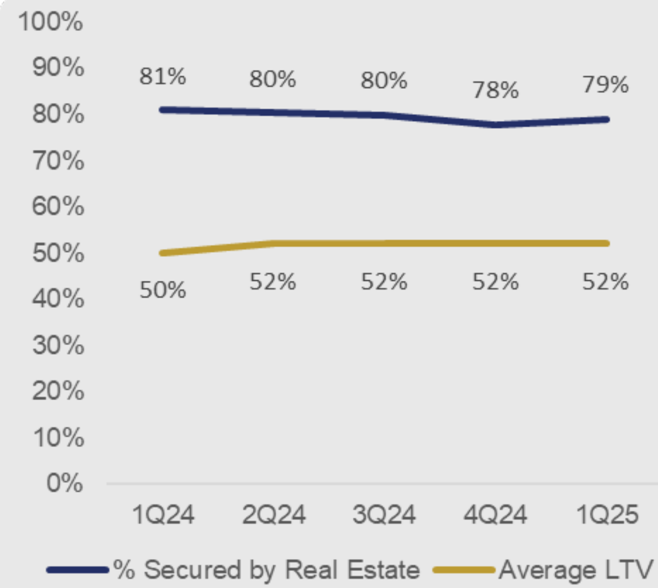
1Q25 Mix of Loans Secured by Real Estate

Type	Balance
Comml. Other	$ 324
Industrial	$ 250
Secured by SFR	$ 207
Multifamily	$ 188
Office	$ 171
Mixed Use	$ 163
Hotel/Motel	$ 150
Retail	$ 120
Land	$ 53
Medical	$ 13
Farmland	$ 1

Dollars in Millions



Secured by Real Estate & LTV



Loan Diversification

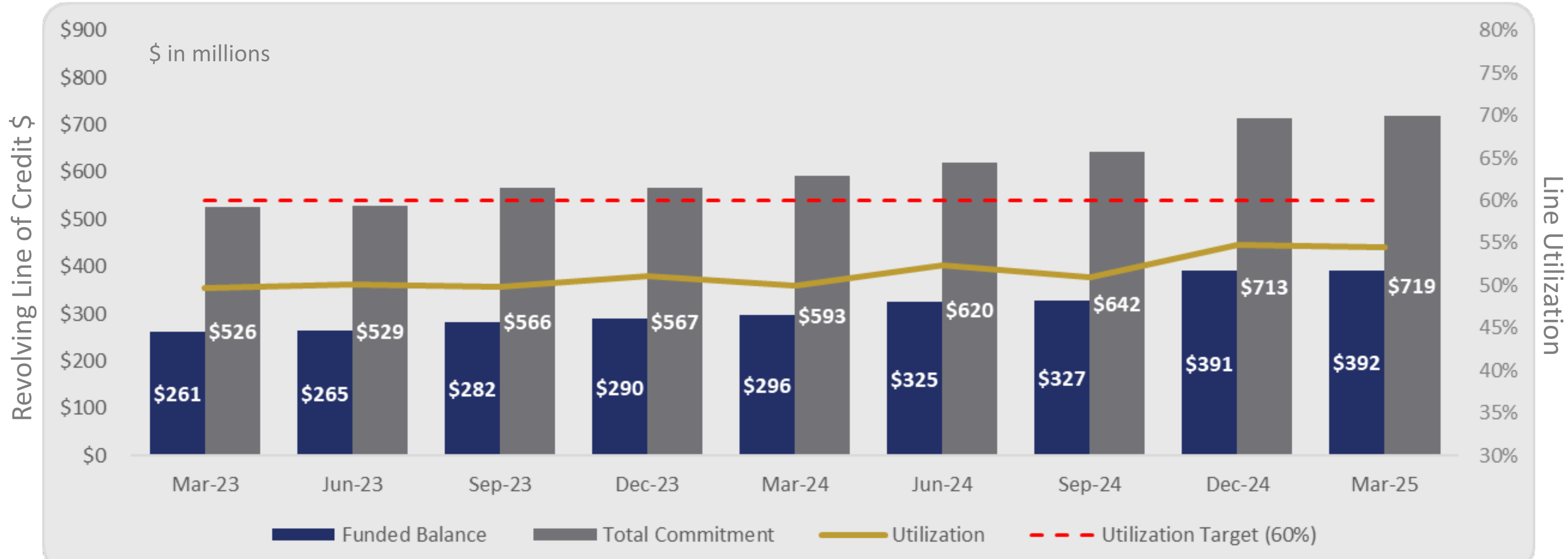
- HFI Loan composition reflects specific efforts to diversify among industries, seek real estate secured lending opportunities at low leverage
- The bank lends primarily in the metro areas of coastal Southern California. LA represents 42%, San Diego represents 25%, and Orange County represents 10% of total loans
- Current market conditions and competitive environment are viewed as transitory and adherence to underwriting standards and profitability expectations remains

Real Estate Secured- Specific Portfolio Details

Loan Type	WAVG LTV	WAVG DSCR	% Owner Occupied
Office	49.7%	3.37	54%
Hotel & Motel	50.2%	3.02	N/A
Retail	53.7%	2.20	46%
Multifamily	59.9%	3.77	N/A
SFR Secured	53.1%	4.14	32%

Total Revolving Lines of Credit

Total Revolving Lines of Credit



Overview

- 16% Compound Annual Growth Rate (CAGR) for revolving line amounts over last 8 quarters
- Operating accounts and associated lines are a focus to drive core deposits and cash management fees
- We target 55%-60% utilization and will use the renewal process to ensure prudent credit exposure and additional income on unused lines

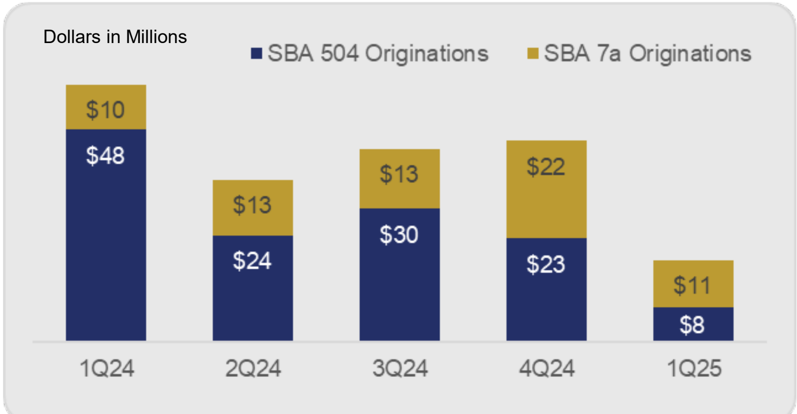
Utilization & Rates

- Use of floors on variable lines to mitigate NIM compression
- Cautiously optimistic on increased future utilizations given economic headwinds (e.g., recession)
- Some paydowns in business lines is expected, based on seasonal use

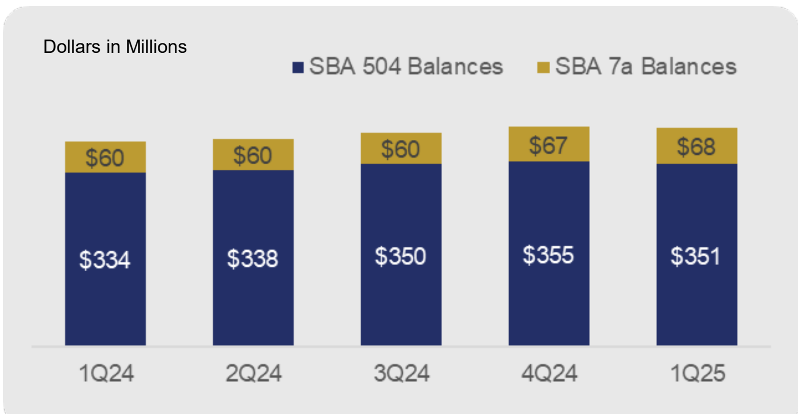
SBA Lending Overview

SBA Lending is an essential part of the CalPrivate Bank business model, offering low leverage, high yield 504 and 7(a) guaranteed lending products to small businesses in our local communities

SBA Originations



SBA Balances



SBA Overview

- Award winning SBA team serving all CalPrivate markets

Ranked #1 Community Bank SBA 504 Lender in the U.S.

NADCO COMMUNITY IMPACT AWARDS

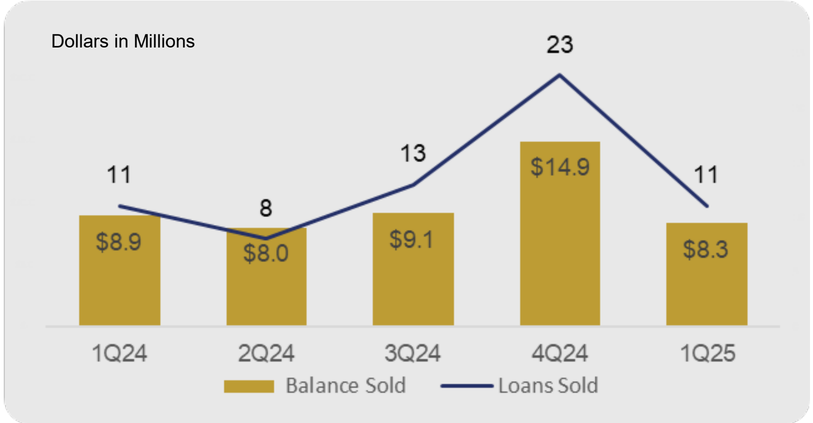
- SBA loan programs are a great funding source for Small Business owners and provide a solid risk adjusted return for the bank including the opportunity for Gain on Sale income
- SBA loan programs as a whole spur economic development and provide small businesses that employ nearly half of the U.S population with needed funding, while also maintaining historically low default rates
- Purposeful management of SBA Loan Production and overall SBA Loan Portfolio as a part of the broader CalPrivate Loan Production Annual Plan and Loans Held for Investment strategy

	1Q24	2Q24	3Q24	4Q24	1Q25
SBA % of Total Production	39%	24%	29%	30%	12%
SBA % of HFI Portfolio	21%	20%	20%	20%	20%

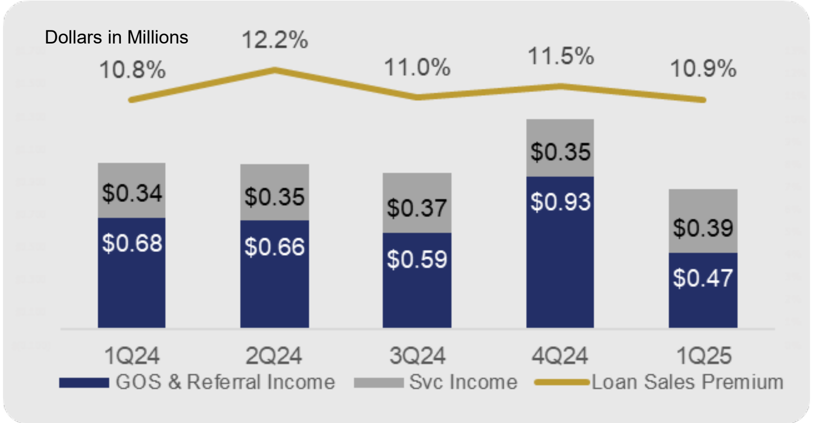
SBA Loan Sale Strategies

Optimizing SBA loan sales versus HFI based on secondary market conditions and loan yields. Approx 33% of on balance sheet SBA 7a balances are guaranteed

SBA 7(a) Loan Sales



SBA 7(a) Income & Premium



SBA Loan Sale Overview

- Typically, the guaranteed portion of 7(a) loans is 75% and at times can extend up to 90% of the loan for clients that export. The guaranteed portion can be sold on the secondary market for Gain on Sale income.
- The unsold portion of the 7(a) loans and the 504 first trust deeds remain on the balance sheet post sale and debenture funding
- Market conditions and buyer appetite influence decision and timing of 7(a) loan sales
- Servicing the 7(a) loan is typically 1% of the full loan amount annually, including amounts sold on the secondary market

Interest Rate Risk Management

Loans Repricing & Maturities

March 31, 2025

Fixed-Rate Loans				Adjustable-Rate Loans (incl. Hybrids)			
Term to Maturity	Balance (in 000's)	Rate	% of Loans	Term to Rate Adjust	Balance (in 000's)	Rate	% of Loans
Within 1 year - RLOC	$ 8,493	5.44%	0.4%	Within 1 year - RLO(	$ 363,146	8.36%	17.5%
Within 1 year - Other	157,903	6.04%	7.6%	Within 1 year - Other	352,877	8.13%	17.0%
1 to 2 years	135,014	5.83%	6.5%	1 to 2 years	155,619	5.79%	7.5%
2 to 3 years	145,928	5.78%	7.0%	2 to 3 years	234,079	6.37%	11.2%
3 to 4 years	71,259	5.32%	3.4%	3 to 4 years	217,578	7.80%	10.5%
4 to 5 years	46,064	5.59%	2.2%	4 to 5 years	96,347	8.29%	4.6%
Over 5 years	96,756	5.57%	4.6%	Over 5 years	-	0.00%	0.0%
	$ 661,419	5.75%	31.8%		$ 1,419,646	7.60%	68.2%

RLOC = Revolving line of credit

Interest Rate Sensitivity

Rate Shock Scenario (in bps)	Estimated Change from 3/31/25 Baseline forecast	
	1-Yr Net Interest Income	Economic Value of Equity
+200	0.1%	14.2%
+100	0.0%	7.8%
-100	1.0%	-6.2%
-200	2.3%	-12.6%

Investments AFS Portfolio

Dollars in thousands

	December 31, 2024				March 31, 2025			
	Fair Value	MTM	Mod Duration	Book Yield	Fair Value	MTM	Mod Duration	Book Yield
U. S. Treasuries	$ 4,973	(25)	0.20	1.86%	$ 0	0	0.00	0.00%
U. S. Agency	0	0	0.00	0.00%	6,494	(6)	5.68	4.93%
MBS/CMO/CMBS	135,746	(11,586)	3.87	3.39%	145,466	(9,731)	3.72	3.44%
SBIC	3,042	(241)	2.81	2.78%	2,849	(186)	3.00	2.78%
Sub Debt	1,478	(272)	5.62	3.89%	1,537	(213)	5.49	3.89%
Total	**$ 145,238**	**(12,125)**	**3.75**	**3.34%**	**$ 156,346**	**(10,136)**	**3.80**	**3.49%**
Change					**11,107**			**0.16%**

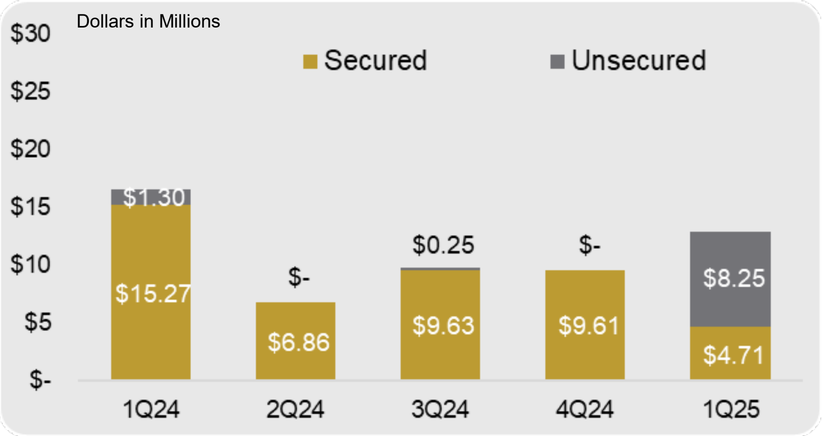
Commentary

- At 3/31/25, 32% of loans were fixed-rate and 68% were adjustable (43% hybrid and 25% variable-rate)
- 42% of loans to reprice or mature within 1 year while only 5% of loans scheduled to reprice of mature after 5 years
- Relatively neutral Interest Rate Risk (IRR) profile and our discipline of maintaining rate floors on originations & renewals mitigate IRR in declining rate environment
- Loan Portfolio average note rate of 6.94% at 3/31/25 compared to 6.91% at 12/31/24

Solid Credit Risk Management Metrics

Proactive credit risk and loan portfolio management leading to minimal substandard assets and solid credit metrics

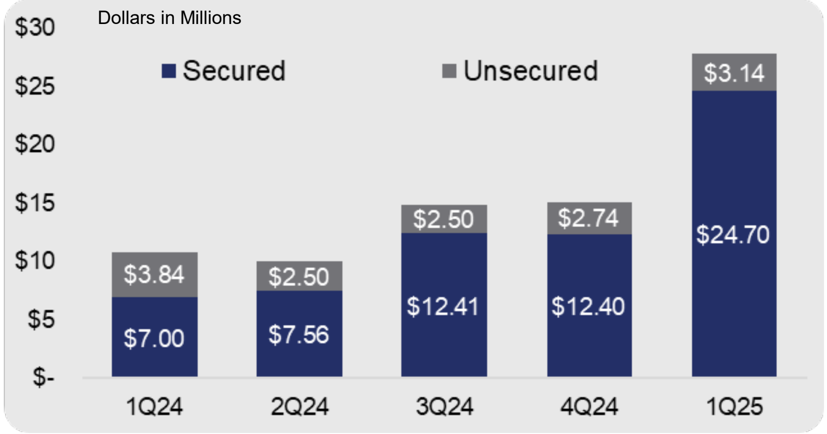
Criticized Loans



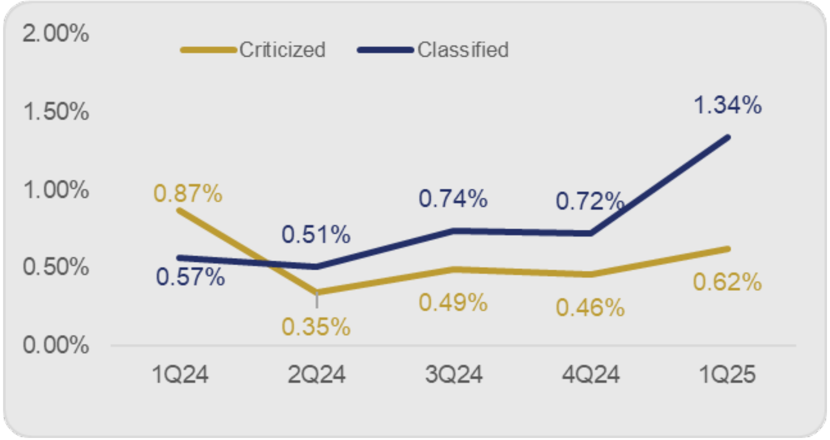
Commentary

- 20 total classified loans
- 17 of 20 are secured by real estate with LTV of 52.7%
- 11 of 20 are SBA loans with a combined balance of $16.4 million and average LTV of 48.7%
- 3 unsecured loans with a specific reserve of $950 thousand and one of which is SBA guaranteed
- Aside from the 9 non-performing loans (details on next page) all classified loans have made contractual payments

Classified Loans



Criticized & Classified as % of Gross Loans



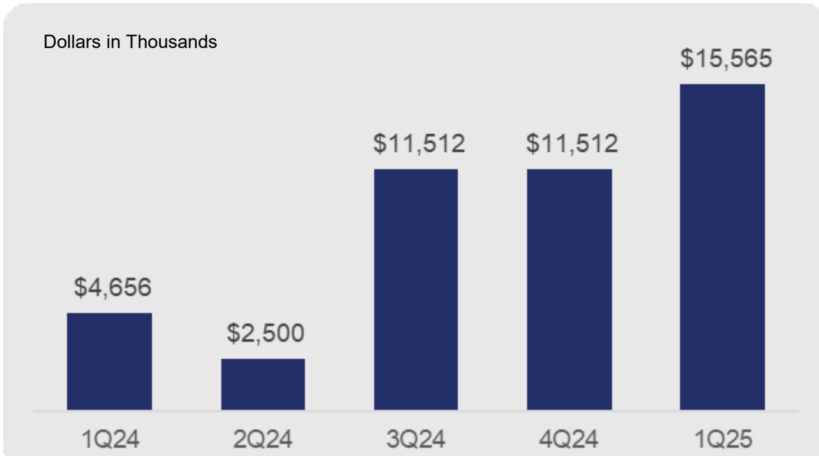
- Unsecured = any loans that are not secured by a real estate property or cash per regulatory legal lending definition

Solid Credit Risk Management Metrics

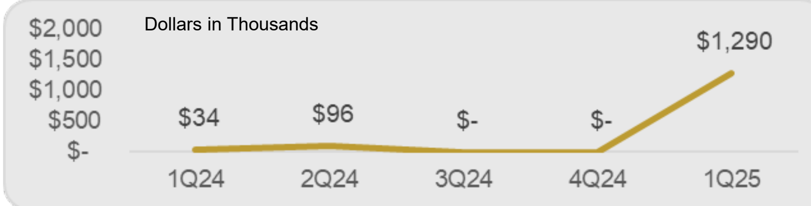
Credit Commentary

- 9 Total non-performing loans from the population of Classified loans
- 4 loans associated with a single borrower totaling $9.0 million (combined LTV of 67% in foreclosure)
- 3 of the 5 remaining loans totaling $4.5 million secured by real estate with weighted average LTV of 58.3%
- 2 unsecured loans totaling $2.0 million of which $1.0 million was charged off in 1Q25 against a specific reserve

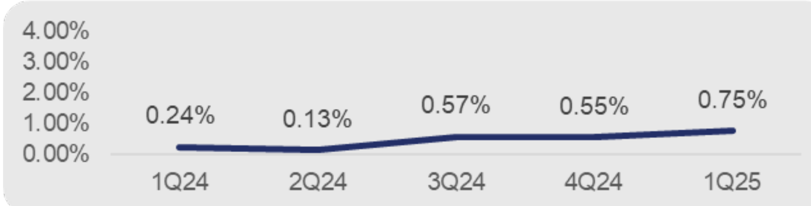
Non-Performing Loans (NPLs)



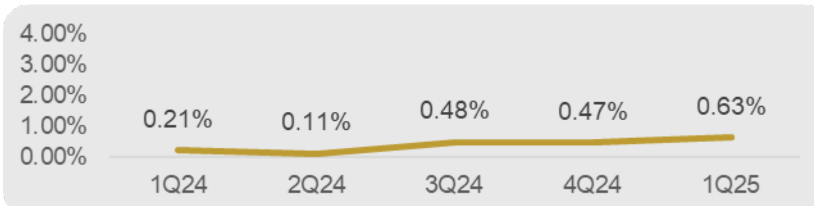
Net Charge Offs (Recoveries)



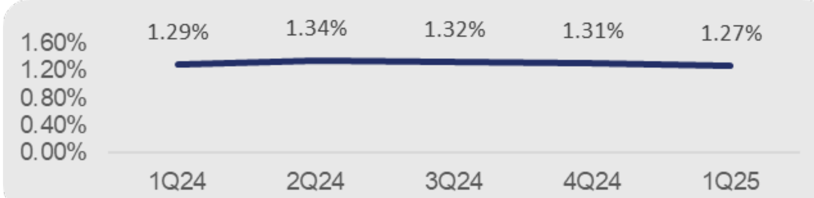
Non-Performing Loans as % of Loans HFI & REO



Non-Performing Assets as % of Assets



Allowance for Loan Losses as % of Loans HFI



Current Expected Credit Loss (“CECL”) Implementation

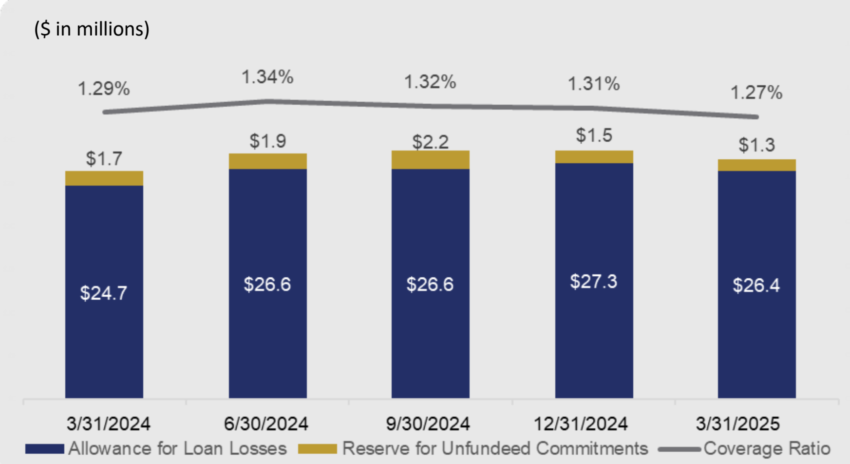
ACL Rollforward

$ in thousands	Mar 31, 2024 ACL	2Q24 Change in ACL	Jun 30, 2024 ACL	3Q24 Change in ACL	Sep 30, 2024 ACL	4Q24 Change in ACL	Dec 31, 2024 ACL	1Q25 Change in ACL	Mar 31, 2025 ACL
Allowance for loan losses	24,693	1,898	26,591	3	26,594	673	27,267	(830)	26,437
Reserve for unfunded commitments	1,723	142	1,865	300	2,165	(656)	1,509	(161)	1,348
Total allowance for credit losses	26,416	2,040	28,456	303	28,759	17	28,776	(991)	27,785
Total loans held for investment	1,906,992		1,979,720		2,012,457		2,085,149		2,078,653
Allowance for loan losses to loans HFI	1.29%		1.34%		1.32%		1.31%		1.27%

Quarterly ACL Summary

- The change in ACL in 1Q25 was driven by net charge-offs of $1.3 million, partially offset by a provision for loan losses of $0.5 million which primarily reflects heightened macroeconomic uncertainty incorporated into our forecasts
- The decrease in the coverage ratio in 1Q25 primarily reflect a $1.1 million partial charge-off of a nonaccrual loan that previously had a specific reserve of $2.0 million (this loan has a specific reserve of $950,000 after the charge off
- The decrease in the reserve for unfunded commitments in 1Q25 primarily reflects lower unfunded commitment balances that was driven by higher credit line usage in the quarter

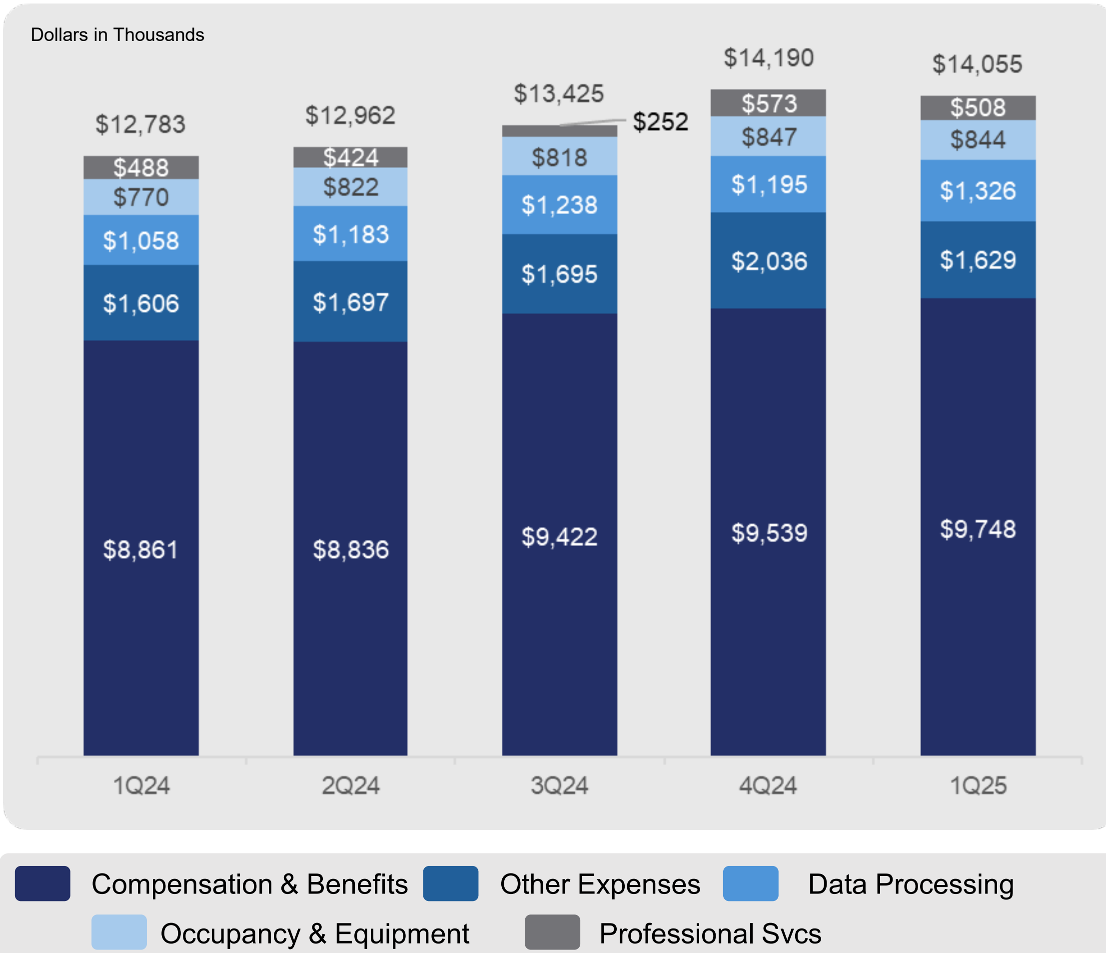
Total Allowance for Credit Losses



Expenses and Operational Efficiency

Ongoing focus on improving operating leverage through technology and process improvement initiatives while adding talent and improving capabilities and offerings to our Clients

Non-Interest Expense (NIE)



NIE Commentary

- Non-interest expense grew at a lower rate than net interest income, resulting in improvement to the efficiency ratio quarter-over-quarter
- Continued significant investments being made in people, process and technology throughout the company (including IPO readiness activities)

Efficiency Measures

	1Q24	2Q24	3Q23	4Q24	1Q25
Efficiency Ratio	52.84%	49.46%	49.46%	48.34%	47.90%
Assets per FTE ($ millions)	$ 10.53	$ 10.63	$ 10.87	$ 10.89	$ 10.90
NIE to Average Assets	2.39%	2.32%	2.29%	2.39%	2.31%

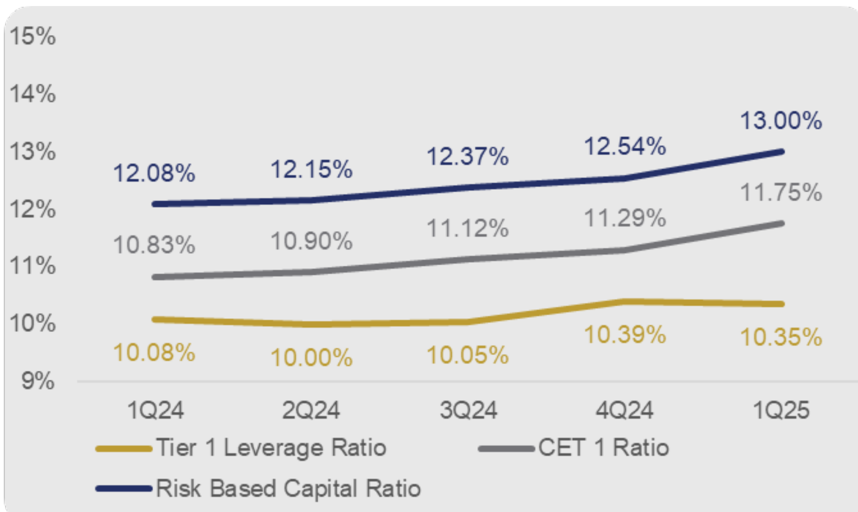
Strong Capital Position

Strong build of capital ratios through 2023 & 2024, even with sustained balance sheet growth

Capital Strategy

- Manage capital to achieve strong levels of Return on Equity
- Proven ability to add shareholder value by consistently increasing tangible book value through strong earnings
- Investing in areas with strong returns on capital, including SBA 7(a) lending and fee income lines of business
- Open to strategic investments that enhance shareholder value
- Tangible Common Equity Ratio of 9.40% at 3/31/25

Select CalPrivate Bank Capital Ratios



Tangible Book Value per Share

CalPrivate Culture and Community Outreach

Community Support

- An important aspect of our company culture is community engagement
- CalPrivate Bank donates to non-profit organizations with both our time and money across a wide range of community groups from Los Angeles to San Diego
- Employee contributions are matched
- A Community Advisory Board is present in each market, made up of top civic and business leaders to provide input to the Board and Management
- Our Board of Directors are active members of our communities, dedicating countless hours in service of others

ONE Team.	ONE Goal.	ONE Vision.

- **ONE Team**: A cohesive, talented, accountable and empowered group of service-oriented professionals who show up every day dedicated to providing top-tier service to our Clients and Team Members.
- **ONE Goal**: To be the best company we can be.
- **ONE Vision**: To excel as a top-performing, growth-oriented community bank renowned for exceptional service, delivered by an outstanding Team that provides innovative, personalized solutions to our Clients in a secure and reliable environment.

Technology & Innovation Differentiation

Technology Principles	• Investment in technology is a competitive necessity • Enables improved performance by providing improved Client Experience, expansion of the Client base and increased productivity • Helps address regulatory pressure related to managing operational risks • Enables scalability for organic growth and M&A
Technology & Innovation Board Committee	• Board level expertise in technology, audit and innovation • Dedicated focus on digital transformation • Provides oversite on roadmap, governance and budget
Product Strategy	• Focus on products & services development to enhance Client Experience • Hired new Product Strategy & Innovation team reflecting the Bank's commitment to evolving payments space & digitization • Internal focus on continuous process and service experience improvement through use of technology and customized tools
Information Technology Management Committee	• Enhancing focus on Cybersecurity and emerging security trends • Multi-discipline and cross functional membership ensures enterprise adoption
Direct Tech Investments	• Utilize partnerships with BankTech Ventures, BankTech Consortium & JAM FINTOP for enhanced research & development in the Fintech ecosystem • Board and Management commitment to finding partnerships through industry leaders that are focused on solving the challenges of community banking

Management Contacts

Rick Sowers

President & Chief Executive Officer
o. 424.303.4894
c. 310.569.3635
rsowers@calprivate.bank

Cory Stewart

EVP & Chief Financial Officer
c. 206.293.3669
cstewart@calprivate.bank

Private Bancorp
OF AMERICA, INC.

(OTCQX: PBAM)

Q & A

Holding Company for CalPrivate BANK

Relationships. Solutions. Trust.