



Pacific Western Bank Achieves “Outstanding” Rating for Community Reinvestment Act (CRA)

BEVERLY HILLS, CA—April 19, 2018—Pacific Western Bank is proud to announce that the Federal Deposit Insurance Corporation rated the Bank as “Outstanding” at its most recent CRA evaluation. The review period was from January 1, 2015 through September 30, 2017, and this rating represents the highest possible rating. The rating comes as a welcome acknowledgement of the Bank’s concentrated efforts to serve the immediate and long term credit and financial needs of the communities it serves.

This evaluation illustrates Pacific Western Bank’s active engagement in extending loans and providing investments and services to communities of diverse income, background, business types and revenue size. In addition, the bank provides regular outreach and educational opportunities to help communities become informed about the financial vehicles and options available to them. Highlights noted in the FDIC’s report include:

- The Bank’s geographic distribution of loans reflects good penetration throughout its assessment areas.
- The Bank’s distribution of borrowers reflects, given the product lines offered, good penetration among businesses of different revenue sizes.
- The Bank is a leader in making community development (CD) loans.
- The Bank uses innovative and/or flexible lending practices in order to serve assessment area credit needs.
- The Bank, often in a leadership position, has an excellent level of qualified CD investments and grants, particularly those that are not routinely provided by private investors.
- The Bank exhibits excellent responsiveness to credit and community economic development needs.
- The Bank is a leader in providing CD services.

Recently, the Bank updated its CRA Plan on its website for the next three years, which includes the following goals:

- \$1.2 billion in small business loans of \$1 million or less;
- \$1.7 billion in qualified community development loans;
- \$389 million in outstanding community development investments; and
- \$9.9 million in charitable contributions.

The Community Reinvestment Act requires all banks to meet the credit needs of the low and moderate income communities where the bank operates. The evaluation assesses bank practices such as small business lending, community development lending and investment, and employee community involvement. For the overall rating and three subcategories, banks are assigned one of four ratings: Outstanding, Satisfactory, Needs to Improve or Substantial Noncompliance.

About Pacific Western Bank

Pacific Western Bank has approximately \$25 billion in assets. The Bank has 75 full-service branches located throughout the state of California and one branch in Durham, North Carolina. We provide commercial banking services, including real estate, construction, and commercial loans, and comprehensive deposit and treasury management services to small and medium-sized businesses. We offer additional products and services through our CapitalSource and Square 1 Bank divisions. Our CapitalSource Division provides asset-based, real estate, equipment and cash flow loans and leases and treasury management services to established middle market businesses on a national basis. Our Square 1 Bank Division offers a comprehensive suite of financial services focused on entrepreneurial businesses and their venture capital and private equity investors, with offices located in key innovative hubs across the United States. Pacific Western Bank is a wholly-owned subsidiary of PacWest Bancorp (NASDAQ:PACW). For more information, visit pacificwesternbank.com.

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