

PACIFIC PREMIER
BANCORP, INC.

www.ppbi.com

Q3 2019 - Corporate Fact Sheet

NASDAQ: PPBI

COMPANY PROFILE

Pacific Premier Bancorp, Inc. (PPBI) is the holding company for Pacific Premier Bank®, a commercial bank headquartered in Irvine focused on serving small and middle-market companies throughout Southern California and the Central Coast of California, as well as markets in the states of Arizona, Nevada and Washington.

With a long track record of organic and acquisitive growth that enhances shareholder value, Pacific Premier Bank consistently ranks as one of the top performing community banks in the country based on its growth, profitability, credit quality and capital strength.

INVESTMENT HIGHLIGHTS

Consistent value creation – Through both organic growth and strategic acquisitions, PPBI has consistently increased the value of its franchise on a yearly basis. From December 31, 2010 through September 30, 2019, PPBI increased book value per share from \$7.83 to \$33.50, a compounded annual growth rate of 18.1%.

Strong growth in total assets – Over the past nine years, PPBI has steadily increased the size and footprint of its commercial banking franchise. From December 31, 2010 through September 30, 2019, PPBI increased its total assets from \$827 million to \$11.8 billion, a compounded annual growth rate of 35.5%.

Proven M&A strategy – PPBI has proven adept at identifying, acquiring and integrating banks that add to the core earnings power of the franchise. PPBI has completed 10 acquisitions in nine years that have extended its market footprint, improved its deposit base and provided new sources for commercial banking growth.

Well diversified loan portfolio – With a focus on commercial lending, business-related loans across a broad variety of industries comprise 47% of Pacific Premier Bank’s loan portfolio. The remaining portfolio is well diversified with commercial real estate, multi-family and construction each accounting for at least 6% of total loans.

Strong niche businesses – In addition to traditional commercial and CRE lending, Pacific Premier Bank has developed a strong presence in franchise lending to the quick-service restaurant industry and in homeowners’ associations banking. Both of these niche business lines provide additional vehicles for driving growth in commercial loans and core deposits.

California Branch Network

STOCK DATA

(as of November 1, 2019):

Share Price:	\$34.51
Market Cap:	\$2.0 billion
52-Week Range:	\$23.01 - \$34.90
Avg. Volume:	404,896
Dividend Yield:	2.55%

FINANCIAL DATA

(as of September 30, 2019):

Total Assets:	\$11.8 billion
Total Loans:	\$8.8 billion
Total Deposits:	\$8.9 billion

ANALYST COVERAGE

D.A. Davidson
Janney
Keefe, Bruyette & Woods
Piper Jaffray
Raymond James
Sandler O’Neill & Partners
Stephens

CONTACT INFORMATION

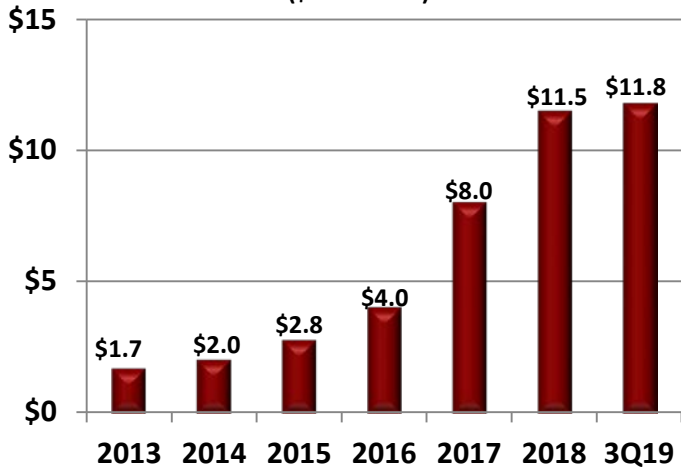
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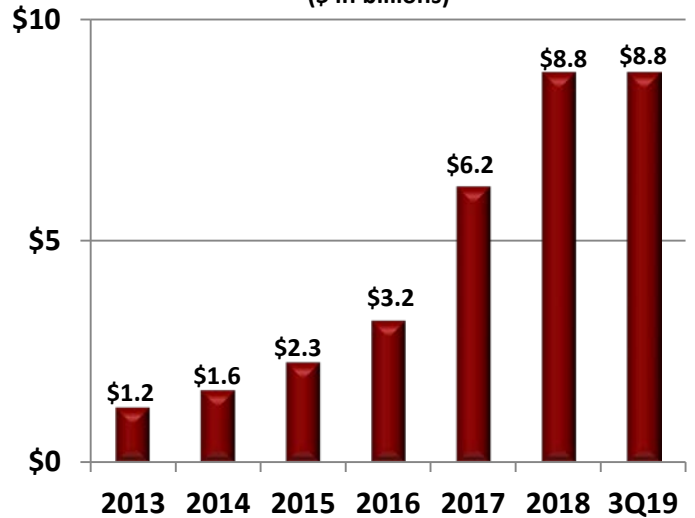
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FINANCIAL HIGHLIGHTS

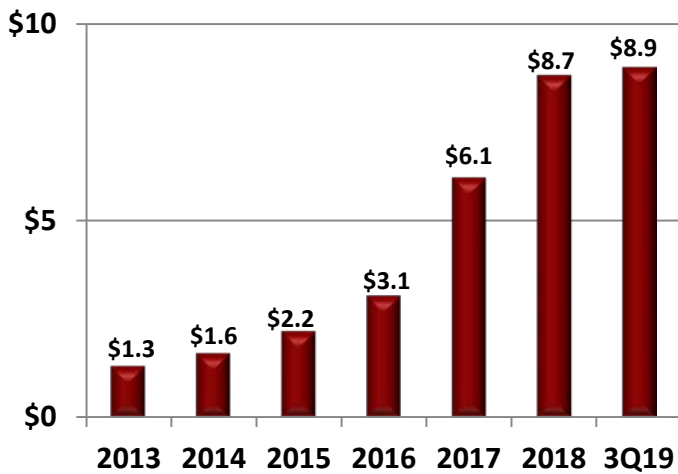
Total Assets (\$ in billions)



Total Gross Loans (\$ in billions)



Total Deposits (\$ in billions)



Book Value Per Share



Forward-Looking Statements

The statements contained in this document that are not historical facts are forward-looking statements based on management's current expectations and beliefs concerning future developments and their potential effects on Pacific Premier Bancorp, Inc. (the "Company"). Such statements, including those regarding the Company's growth and the impact of acquisitions, involve inherent risks and uncertainties, many of which are difficult to predict and are generally beyond the control of the Company. There can be no assurance that future developments affecting the Company will be the same as those anticipated by management. The Company cautions readers that a number of important factors could cause actual results to differ materially from those expressed in, or implied or projected by, such forward-looking statements. These risks and uncertainties include, but are not limited to, the following: the strength of the United States economy in general and the strength of the local economies in which the Company conducts operations; the effects of, and changes in, trade, monetary and fiscal policies and laws, including interest rate policies of the Board of Governors of the Federal Reserve System; inflation, interest rate, market and monetary fluctuations; the timely development of competitive new products and services and the acceptance of these products and services by new and existing customers; the willingness of users to substitute competitors' products and services for the Company's products and services; the impact of changes in financial services policies, laws and regulations (including the Dodd-Frank Wall Street Reform and Consumer Protection Act) and of governmental efforts to restructure the U.S. financial regulatory system; technological changes; the effect of acquisitions that the Company has made or may make, if any, including, without limitation, the failure to achieve the expected revenue growth and/or expense savings from its acquisitions; changes in the level of the Company's nonperforming assets and charge-offs; oversupply of inventory and deterioration in values of California real estate, both residential and commercial; the effect of changes in accounting policies and practices, as may be adopted from time-to-time by bank regulatory agencies, the Securities and Exchange Commission ("SEC"), the Public Company Accounting Oversight Board, the Financial Accounting Standards Board or other accounting standards setters; possible other-than-temporary impairments of securities held by the Company; changes in consumer spending, borrowing and savings habits; the effects of the Company's lack of a diversified loan portfolio, including the risks of geographic and industry concentrations; ability to attract deposits and other sources of liquidity; changes in the financial performance and/or condition of the Company's borrowers; changes in the competitive environment among financial and bank holding companies and other financial service providers; unanticipated regulatory or judicial proceedings; and the Company's ability to manage the risks involved in the foregoing. Additional factors that could cause actual results to differ materially from those expressed in the forward-looking statements are discussed in the Company's 2018 Annual Report on Form 10-K, filed with the SEC and other filings made by the Company with the SEC. The Company specifically disclaims any obligation to update any factors or to publicly announce the result of revisions to any of the forward-looking statements included herein to reflect future events or developments.