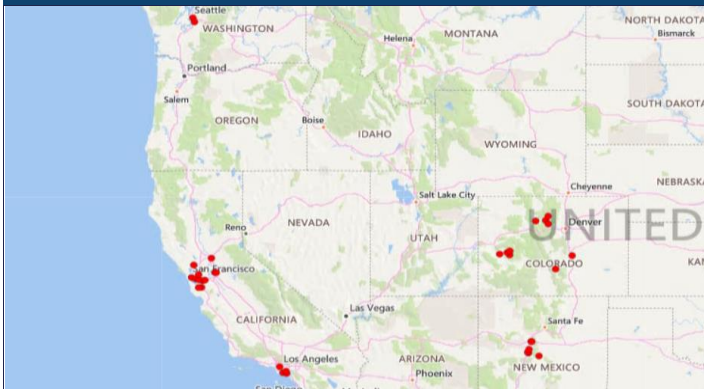


**BayCom Corp (Nasdaq: BCML)**  
*has issued*  
**\$65.0 Million in Subordinated Debt**

**Hovde Group, LLC Served as Co-Manager for BayCom Corp**

**Offering Summary**

- BayCom Corp (the “Company”), headquartered in Walnut Creek, CA, has approximately \$2.2 billion in assets
- The Company intends to use the net proceeds from this offering to redeem a \$6.0 million of outstanding term loan, organic growth, strategic acquisitions, payment of dividends, financing investments and general corporate purposes
- This represents Hovde's 50<sup>th</sup> capital transaction since 2017
- This represents Hovde's 16<sup>th</sup> subordinated debt transaction since 2017

**Branch Network**

**Offering Summary**

Closing Date:	August 10, 2020
Total Offering:	\$65.0 Million
Rate:	5.25%
Term:	10 Years
Fixed / Floating:	Fixed-to-Floating
Non-Call Period:	5 Years
Payment Structure:	Interest Only
Rating / Collateral <sup>1</sup> :	BBB

**Tombstone Announcement**


Walnut Creek, CA

Has Issued

**\$65.0 Million in Subordinated Debt**

Hovde Group, LLC  
served as Co-Manager for  
BayCom Corp



August 10, 2020

**Financial Highlights (6/30/2020)**

Headquarters:	Walnut Creek, CA
Year Established:	2016
States of Operations:	CA, CO, NM, WA
Total Assets (\$M):	\$2,190
Total Deposits (\$M):	\$1,887
Gross Loans (\$M):	\$1,725
Loan-to-Deposit Ratio:	91.4%
YTD Net Interest Margin:	4.19%
Total Equity (\$M):	\$252
Tangible Common Equity (\$M):	\$204
Tangible Common Equity / Tangible Assets:	9.54%
YTD ROAA:	0.56%
YTD ROATCE:	5.77%
YTD Efficiency Ratio:	67.88%



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*Hovde Group is a member FINRA/SIPC*

*This announcement is for informational purposes only and does not constitute an offer to sell or the solicitation of an offer to buy securities.*

<sup>1</sup>) Rating by Egan-Jones Ratings Company  
Source: S&P Global