The Strength of Western Alliance
March 2020

Prepared and Ready for Today’s Challenges
At Western Alliance, we are ready to navigate the evolving business climate as response to the coronavirus shifts near-term fundamentals. We believe our unique approach to banking, our presence in strong geographies and diversified loan portfolio will help us mitigate uncertainties, support our clients, and position Western Alliance to address challenges as they arise.

Strong Capital
Western Alliance stands ready with funding capacity and capital strength to meet the needs of your business. We are well positioned with $3.3 billion in total regulatory capital and tangible common equity of more than 10% – among the highest in the banking industry.

Ample Liquidity
Our bank regularly projects the amount of funds required over a 12-month period and has a robust contingency funding plan that is tested with various scenarios throughout the year.

We maintain ample contingent funding sources, all of which are currently available and unused, including Federal Funds lines of credit with correspondent banks in the amount of $1.215 million, committed collateralized lines of credit with the Federal Home Loan Bank and Federal Reserve Bank of $4,462 million and $1,149 million, respectively.

At December 31, 2019, the bank had $2.9 billion in liquid assets, comprising $434.6 million in cash and cash equivalents and $2.5 billion in unpledged marketable securities.

Total Loans $21.1 Billion
Total Deposits $22.8 Billion

Long Term Deposit Rating
A
Kroll Bond Rating Agency
A2
Moody’s Investor Service

Long Term Debt Rating
A-
Kroll Bond Rating Agency
Baa2
Moody’s Investor Service
BBB-
S&P Global Ratings

$3.0B total equity
$26.8B in assets

Five Years in a Row in Forbes’ Top 10

Forbes 2020
BEST BANKS
IN AMERICA

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