

The Strength of Western Alliance

Q4 2022

Featured Client: Miramonte Homes
Client Since: 2017

Deposits That Do More

As banking experts for your industry, we also work hard to understand all the ways your company is unique. Western Alliance Bank customizes treasury management¹ services to fit your specific needs and priorities. We'll analyze account activity and balances to determine the best solutions to improve cash flow, minimize fees, and optimize cash balances and interest earned.

Committed To You

At Western Alliance Bank, our clients are the center of everything. That's why no matter what 2023 has in store for the economy, we'll be here for you. Our focus on personal attention, combined with the capital strength of more than \$65 billion in assets, make us a reliable – and committed – banking partner for your business.

Coming To NYC

Western Alliance is built to serve customers across the country, thanks to our structure as a national bank with a regional footprint. Now we're opening an office in New York City to continue meeting the needs of our many clients already doing business in this exciting part of the country. Wherever you're heading, count on us to help you reach your goals.



Kenneth A. Vecchione

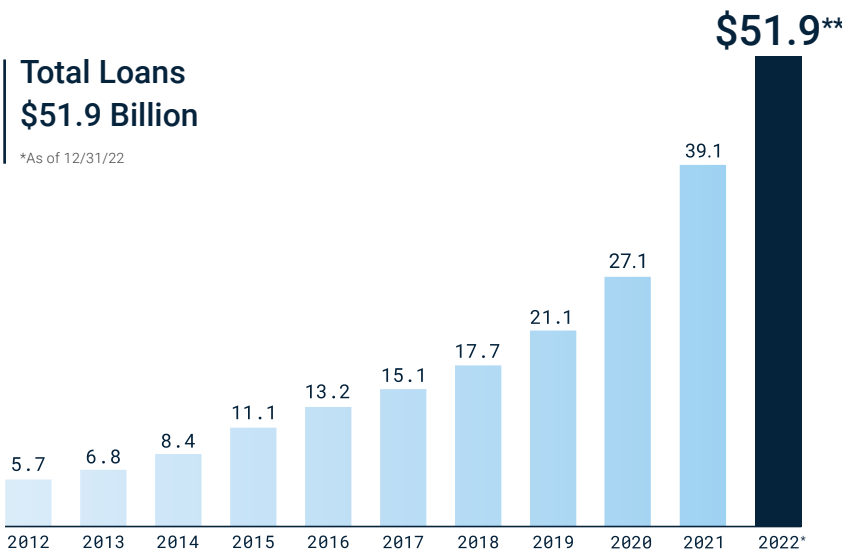
Kenneth A. Vecchione
President and Chief Executive Officer

¹All offers of credit subject to approval. Some products and services may be subject to prior approval or fees. Please contact a Treasury Management Advisor and Relationship Manager for additional details that may apply based on products and services selected.

Financial Highlights

Total Loans
\$51.9 Billion

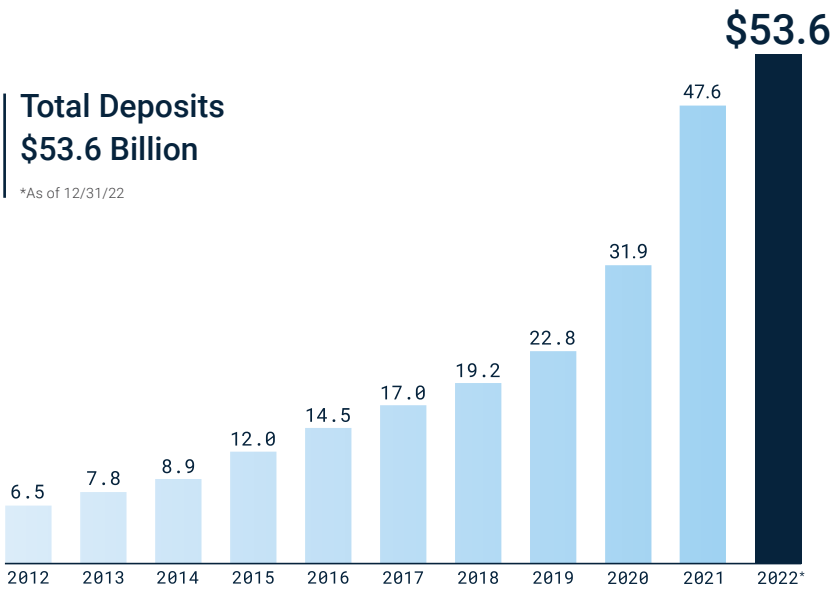
*As of 12/31/22



**Total HFI Loans

Total Deposits
\$53.6 Billion

*As of 12/31/22



Total Capital Ratio**
12.1%

Total Regulatory Capital
\$6.6 Billion



*As of 12/31/22

**Capital ratios for December 31, 2022 are preliminary until the Call Report is filed.

#1 Top-Performing Large Bank with Assets \$50 Billion and Above

AMERICAN BANKER

#1 Bank with Assets of \$50 Billion+ & Top 10 U.S. Banks for Growth Strategy

BANK DIRECTOR'S 2022 RANKING BANKING STUDY

#2 Best-Performing of the 50 Largest Public U.S. Banks

S&P GLOBAL MARKET INTELLIGENCE 2021

One of Forbes' "America's Best Banks" Year After Year

Facts & Figures

\$5.4B Total Equity

\$67.7B in Assets

3,365 Employees

56 Banking Offices

Bank Deposit Rating

A2/P-1 Moody's Investor Service
A/K1 Kroll Bond Rating Agency
A-/F2 Fitch

WAL Long Term Debt Rating

A- Kroll Bond Rating Agency
Baa2 Moody's Investor Service
BBB+ Fitch

IDC Financial Publishing

The Standard in Financial Rating Institutions, Rated 300 Superior*

*Report dated 11/24/2022



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