

The Strength of Western Alliance



Soundness Update: March 20, 2023

Strong Liquidity, Superior Asset Quality

Western Alliance Bank remains in a strong position, with immediately available liquidity of over \$20 billion as of March 16, 2023. With industry-leading asset quality quarter after quarter for the past nine years -- Western Alliance is a steady, reliable banking resource for our customers.

“Western Alliance Bucks Bank Crisis . . . Phoenix-based Western Alliance (WAL) reversed higher, rallying 8.3%. On Tuesday, hedge fund Citadel announced it had taken a 5.3% stake in the bank. On Wednesday, UBS launched coverage of the stock with a buy rating and a price target of 85 – 160% above where shares traded Wednesday afternoon.”

HARRISON MILLER
INVESTOR'S BUSINESS DAILY
WEDNESDAY, 03.15.2023

Diverse Client Base, Diverse Deposit Generators

Western Alliance Bank is different: We have a diverse, national commercial client base representing a broad range of industries and sectors across the U.S. economy. Our robust, diversified deposit franchises add to our strong position as a stable bank for businesses in every economic climate.



Kenneth A. Vecchione

Kenneth A. Vecchione
President and Chief Executive Officer

Key Safety and Soundness Metrics

As of December 31, 2022

Total Assets

\$67.7B

Total Loans

\$51.9B

Non-Performing Assets Ratio

0.14%

Total Deposits

\$53.6B

Total Equity

\$5.4B

Reserves to NPLs

419% (includes allowance for funded loans and unfunded commitments)

Net Interest Margin (NIM)

3.67%

Net Income

\$1.1B

OR

364% (includes allowance for funded loans)

Common Equity Tier 1

9.3%

Regulatory Minimum: **4.5%**

Well-Capitalized: **6.5%**

NYSE: WAL

Headquarters: Phoenix, AZ

Offices: 56

FTE Employees: 3,365

Active Customers: 200,000 +

#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



Western Alliance Bank®

Member FDIC

Divisions:

Alliance Association Bank
Alliance Bank of Arizona
Bank of Nevada
Bridge Bank
First Independent Bank
Torrey Pines Bank

Subsidiaries:

AmeriHome Mortgage

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