



Western Alliance
Bank®

The Strength of Western Alliance

Q4 2022

Featured Client: Miramonte Homes
Client Since: 2007

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

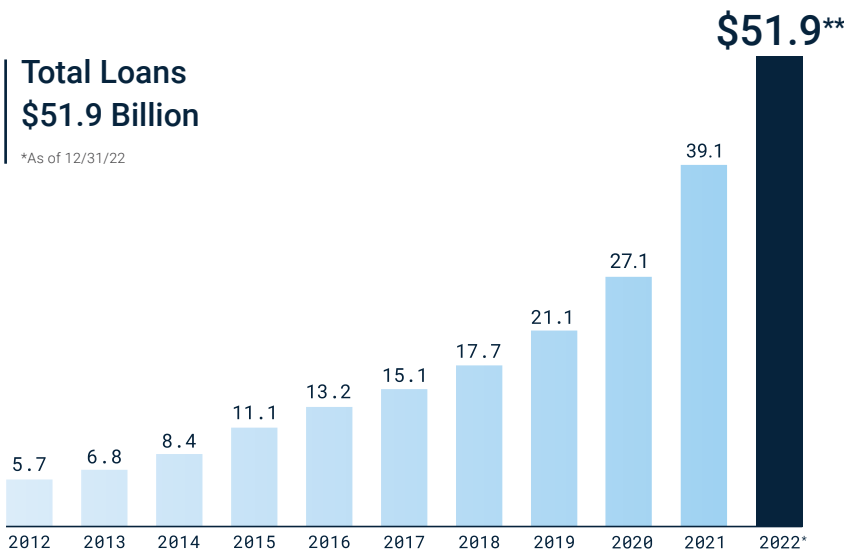
Kenneth A. Vecchione
President and Chief Executive Officer

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

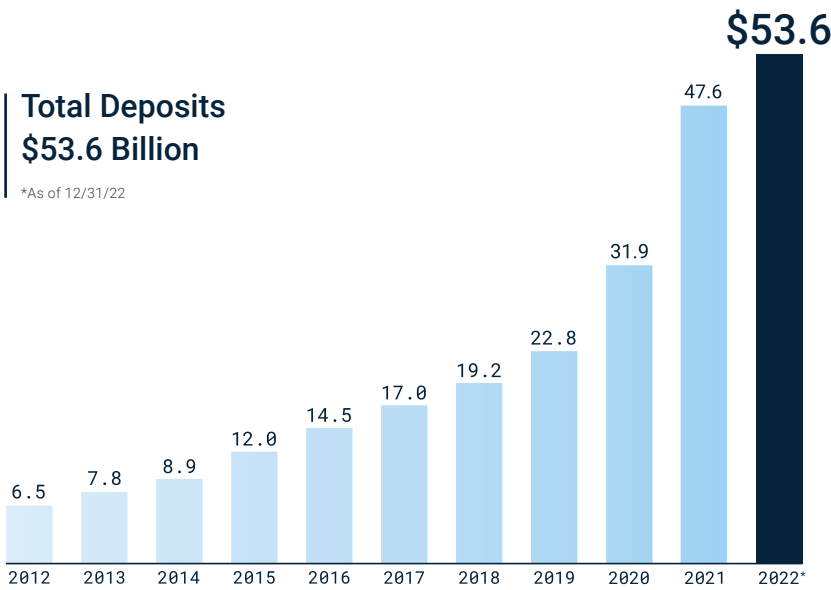
*As of 12/31/22



**Total HFI Loans

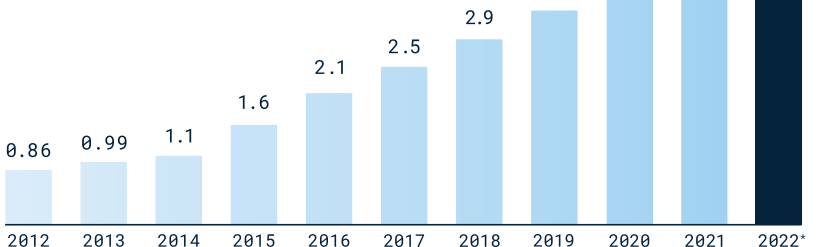
Total Deposits
\$53.6 Billion

*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
RANKINGBANKING 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

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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