

# The Strength of Western Alliance

Q1 2023

## Proven Stability and Resilience

For Q1 2023 – and from quarter-end through April 14 – Western Alliance has continued to post solid results that show customers like you why banking with us remains a great choice:

- As of April 14, total deposits have increased \$2.0 billion since March 31 to \$49.6 billion, which is \$2.9 billion higher than March 20, when deposit balances stabilized.
- Insured deposits have increased to approximately 73% as of April 14 – which puts WAL in the top 10% for insured deposits compared to the 50 largest US banks.<sup>1</sup>
- Uninsured deposit coverage from immediately available liquidity has increased to 158% as of April 14.

## State-of-the-Art Products and Services

Let our expert bankers show you the wide range of sophisticated products and services we offer that can help your commercial enterprise save money and prevent fraud. Ask for a comprehensive needs assessment today to see how smart treasury management and deposit solutions can benefit your business.

## Insuring More of Your Deposits

As you know, deposits held by customers in FDIC member banks, including Western Alliance, are insured up to \$250,000 per account. However, additional protection may be available via FDIC “pass-through” insurance and other smart strategies.<sup>2</sup> Talk with your relationship manager about how we can help protect more of your deposits so you can enjoy greater peace of mind.



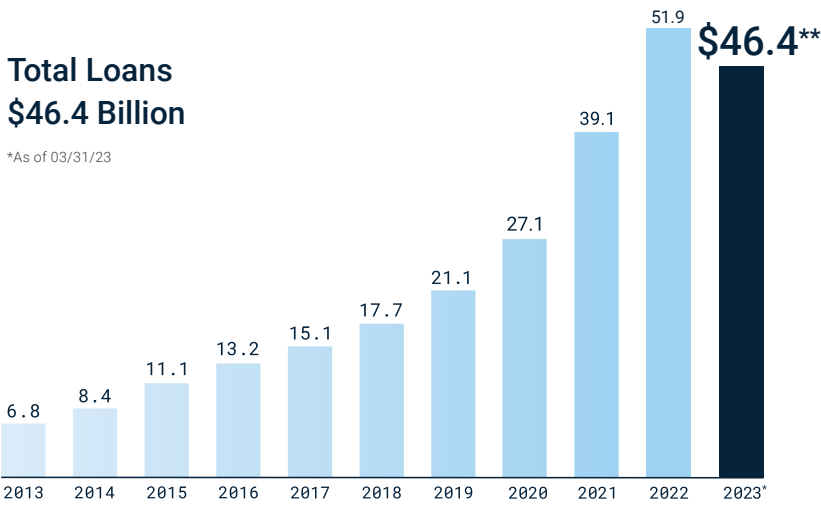
*Kenneth A. Vecchione*  
**Kenneth A. Vecchione**  
 President and Chief Executive Officer

<sup>1</sup>Top 50 banks consist of major exchange traded U.S. banks, headquartered in the U.S., excluding investment banks, trust banks and specialty finance/card S&P Global Market Intelligence.<sup>2</sup>Insurance coverage in excess of the standard maximum deposit insurance amount of \$250,000 may be provided through a variety of products and services, such as reciprocal deposit networks. Treasuries are subject to applicable terms and conditions.

## Financial Highlights

### Total Loans \$46.4 Billion

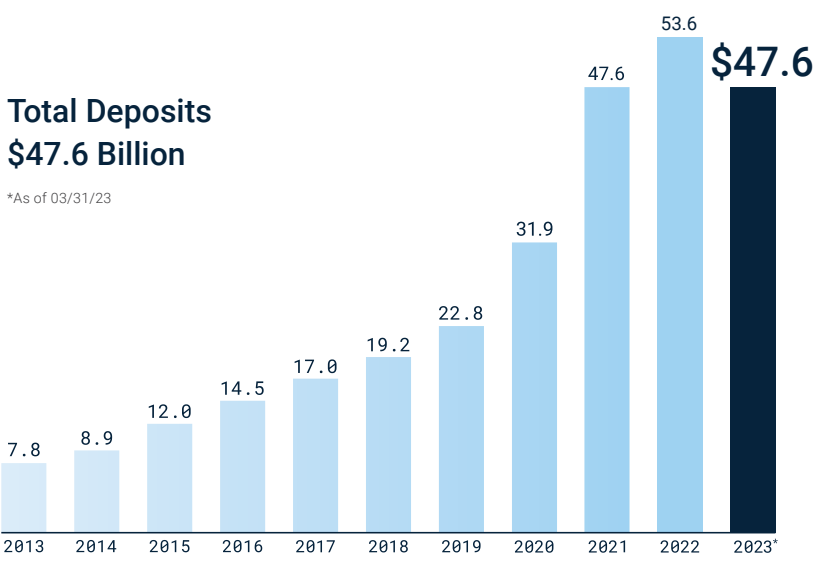
\*As of 03/31/23



\*\*Total HFI Loans

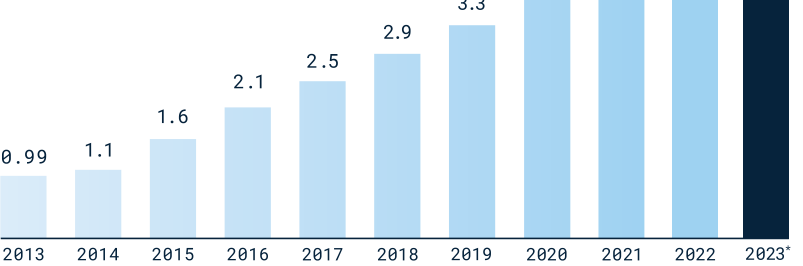
### Total Deposits \$47.6 Billion

\*As of 03/31/23



### Total Capital Ratio\*\* 12.1%

### Total Regulatory Capital \$6.7 Billion



\*As of 03/31/23

\*\*Capital ratios for 03/31/23 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

- \$5.5B** Total Equity
- \$71.0B** in Assets
- 3,340** Employees
- 57** Banking Offices

## Enhanced focus on protecting deposits

Insured deposits are 73% of deposits as of 4/14

WAL is in the top 10% of insured deposits compared to the 50 largest banks<sup>1</sup>

Uninsured deposit liquidity coverage is 158% as of 4/14

**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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