

The Strength of Western Alliance

Q3 2023

Strength + Stability That Matter

Another strong quarter for Western Alliance Bank demonstrates the continuing strength and stability of our trusted financial institution. With sizable Q3 deposit increases from our clients in a wide range of diversified industries, sectors and geographies across the country, Western Alliance Bank shows the value we bring customers through powerful resources and outstanding service to match.

Our Enhanced Focus on C&I

Western Alliance Bank is doing even more to deliver on the full banking needs of Commercial & Industrial clients in Arizona, California and Nevada. Our experienced bankers are dedicated to understanding your company to help you make the most of your unique opportunities. With robust capabilities, customizable products and personalized attention, let us show you what it means to be a valued client.

Our Commitment to Cybersecurity

The safety and security of your financial, business and personal information is a top priority for Western Alliance Bank. We employ rigorous cybersecurity practices to block attempts to intercept data and commit fraud, and we encourage you to be equally vigilant. Your Treasury Management Advisor or Relationship Manager can advise you on solutions like Positive Pay¹ to increase account security.



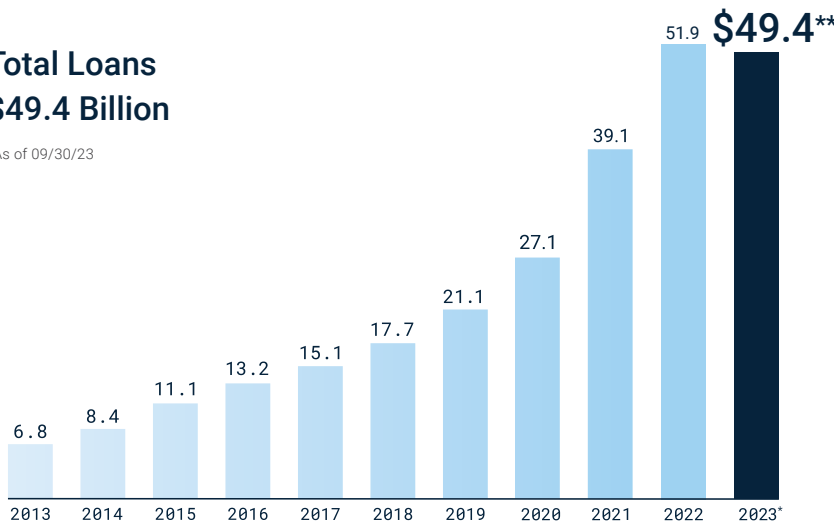
Kenneth A. Vecchione
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 President and Chief Executive Officer

¹ Requires enrollment in Business Online Banking. Refer to disclosures provided at account opening, the Business Schedule of Fees, and Pro Forma for additional information.

Financial Highlights

Total Loans \$49.4 Billion

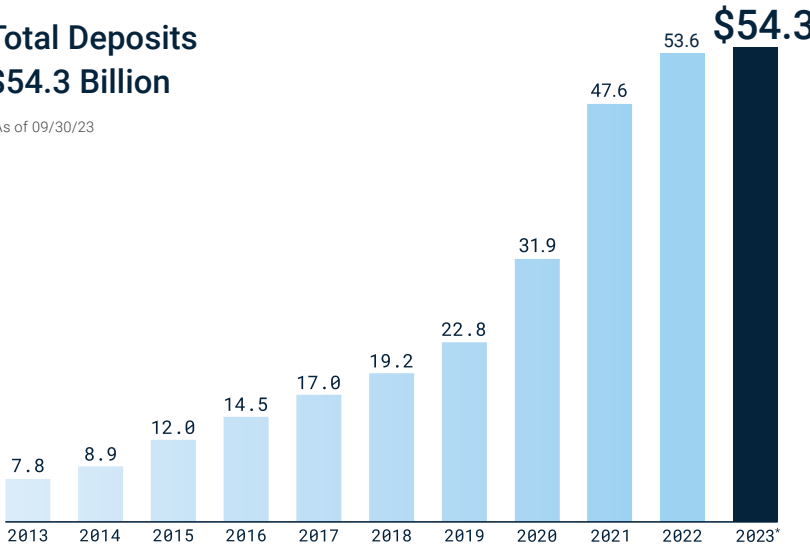
*As of 09/30/23



**Total HFI Loans

Total Deposits \$54.3 Billion

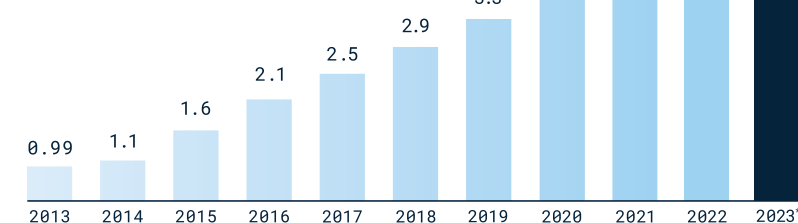
*As of 09/30/23



**Total HFI Loans

Total Capital Ratio** 13.5%

Total Regulatory Capital \$7.1 Billion



*As of 09/30/23

**Capital ratios for 09/30/23 are preliminary until the Call Report is filed.

*Alliance Bank of Arizona, Bank of Nevada, Bridge Bank, First Independent Bank, Torrey Pines Bank and Alliance Association Bank operate as divisions of Western Alliance Bank, a wholly-owned subsidiary of Western Alliance Bancorporation. AmeriHome Mortgage, LLC is a wholly-owned subsidiary of Western Alliance Bank. Banking products and services, including loans and deposit accounts, are provided by Western Alliance Bank, Member FDIC. Western Alliance Bank including its subsidiary, AmeriHome Mortgage are Equal Housing Lenders. **Trust, custody and administration services are provided by Western Alliance Trust Company, a wholly-owned subsidiary of Western Alliance Bancorporation. Products and services offered by Western Alliance Trust Company are not FDIC insured, not guaranteed by Western Alliance Bank and may lose value.

#1

Top-Performing Large Bank with Assets \$50 Billion and Above for 2023

AMERICAN BANKER

#2

U.S. Bank with Assets \$50 Billion and Above

BANK DIRECTOR'S 2023 RANKING BANKING STUDY

Facts & Figures

- \$5.7B Total Equity
- \$70.9B in Assets
- 3,272 Employees
- 56 Banking Offices

Bank Deposit Ratings: Investment Grade

- Baa1/P-2 Moody's
- A-/K2 Kroll
- BBB/F3 Fitch

IDC Financial Publishing

- The Standard in Financial Rating Institutions, Rated 300 Superior*

*Report dated 09/02/23

Enhanced focus on protecting deposits

Insured/Collateralized deposits are 82% of deposits as of 9/30

Uninsured deposit liquidity coverage is 293% as of 9/30



Western Alliance Bank
 Alliance Association Bank
 Alliance Bank of Arizona
 AmeriHome Mortgage
 Bank of Nevada
 Bridge Bank
 First Independent Bank
 Torrey Pines Bank
 Western Alliance Trust Company**

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westernalliancebank.com

