



Western Alliance Bancorporation®

Q1 2025

# The Strength of Western Alliance

## One Powerful Brand

We are excited to bring our clients a consistent, seamless experience by unifying six banking divisions — Alliance Association Bank, Alliance Bank of Arizona, Bank of Nevada, Bridge Bank, First Independent Bank, and Torrey Pines Bank — under one name, Western Alliance Bank. With this change, our focus remains the same: Outstanding, personalized service and innovative banking solutions will always be part of how we do business at Western Alliance.

As we prepare for the name change to take effect later this year, we are happy to answer any questions you may have. Learn more by visiting [westernalliancebank.com/onebank](https://westernalliancebank.com/onebank) or contacting your banker directly. You can also engage with Western Alliance and stay informed by following us on [LinkedIn](#) and [Facebook](#) at Western Alliance Bank, and on [X](#) at @WAllianceBank.

## Robust Tools for Cash Management

Helping you make the most of your company’s financial resources is a big part of what we do. Our robust tools for cash management, like the Visa® Commercial Credit Card\*, can extend your payments to add days to your cash flow and also help prevent fraud. Another powerful tool is Positive Pay\*\*, which helps stop unauthorized transactions before they can impact your business. [Learn more](#) about our convenient and customizable solutions designed to meet your specific needs.

## Your Bank for All Seasons

Western Alliance is a reliable banking partner for our customers in every economic environment. That’s what being a *Bank for All Seasons* is all about. Our well-rounded approach to our business — combined with deep business banking expertise — makes us a strong resource for our clients in all kinds of economic conditions. Importantly, we’re committed to working hard, smart – and quickly – to get to know you and your company and learn your priorities. Helping you reach your goals is our focus.

\*All offers of credit are subject to credit approval. This card is issued by Western Alliance Bank and its divisions to a license from Visa USA Inc. Refer to terms and conditions for additional information. Currency conversion exchange rates apply.

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

“At Western Alliance, risk management is an organizational strength that benefits clients and the bank. By continuing to elevate our risk management capabilities we continue to provide sound support for our business customers as they grow and pursue their ambitions.”

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

**#1 CEO, CFO & Board**  
EXTEL (FORMERLY INSTITUTIONAL INVESTOR)  
2024 ALL-AMERICA EXECUTIVE TEAM MIDCAP BANKS

**#2 Top-Performing Large Bank with Assets \$50 Billion and Above for 2024**  
AMERICAN BANKER

**#8 Large Bank with Assets \$50 Billion and Above for 2024**  
BANK DIRECTOR’S RANKINGBANKING STUDY

## Q1 2025

**Facts & Figures**  
**\$7.2B** Total Equity  
**\$83.0B** in Assets  
**3,549** Employees  
**57** Banking Offices

**Bank Deposit Ratings:**  
**Investment Grade**  
**A3/P-2** Moody’s  
**A-/K2** Kroll  
**BBB+/F2** Fitch

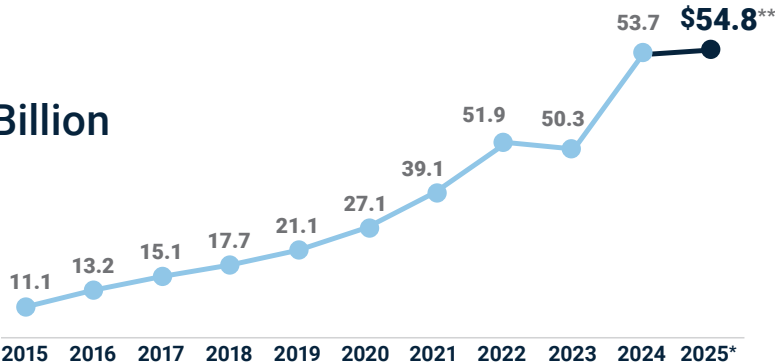
**IDC Financial Publishing**  
The Standard in Financial Rating Institutions, Rated 228 Superior\*  
\*Report dated 12/31/24

## Financial Highlights

Total Loans

**\$54.8** Billion

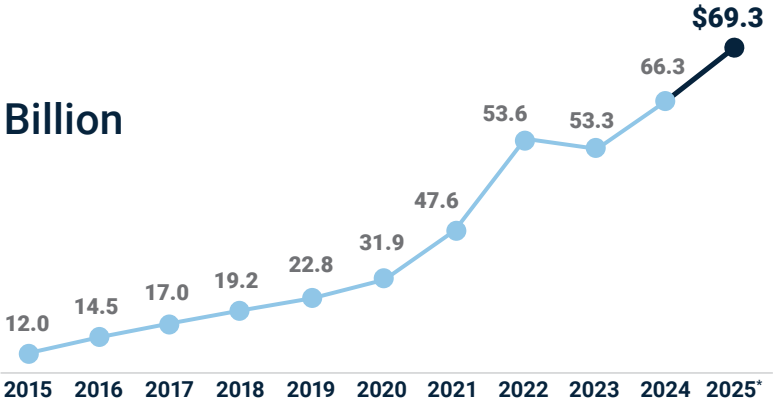
\*As of 03/31/25  
\*\*Total HFI Loans



Total Deposits

**\$69.3** Billion

\*As of 03/31/25



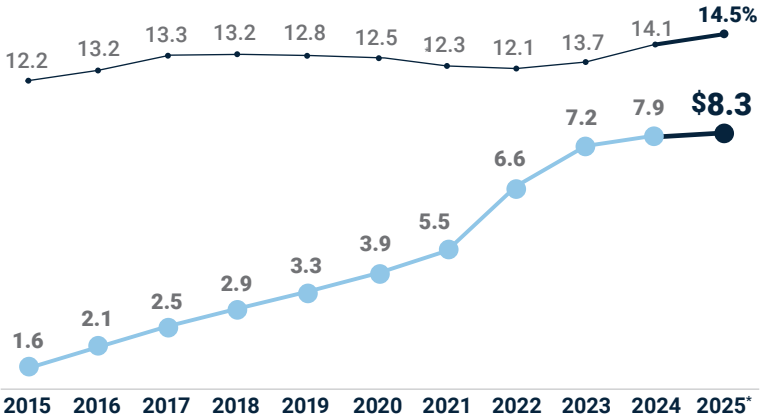
Total Capital Ratio\*\*

**14.5%**

Total Regulatory Capital

**\$8.3** Billion

\*As of 03/31/25  
\*\*Capital ratios for 03/31/25 are preliminary until the Call Report is filed.



(602) 389-3500  
[westernalliancebank.com](https://westernalliancebank.com)



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

\*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 and Digital Disbursements, LLC are wholly-owned subsidiaries 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.

