



# WESTERN ALLIANCE BANCORPORATION™

Overview 2014



**WESTERN ALLIANCE**  
BANCORPORATION™

One East Washington Street  
Phoenix, AZ 85004  
(602) 389-3500

[westernalliancebancorp.com](http://westernalliancebancorp.com)



Alliance Bank of Arizona, Bank of Nevada, First Independent Bank and Torrey Pines Bank are divisions of Western Alliance Bank. Member FDIC.  
Western Alliance Bank and Western Alliance Equipment Finance are subsidiaries of Western Alliance Bancorporation.



### Condensed Consolidated Statement of Income

(Unaudited) (\$ in thousands, except per share amounts)

	2013	2012	2011
Interest Income	\$ 362,655	\$ 318,295	\$ 296,591
Interest Expense	(29,760)	(28,032)	(38,923)
<b>Net Interest Income</b>	<b>332,895</b>	<b>290,263</b>	<b>257,668</b>
Loan Loss Provision	(13,220)	(46,844)	(46,188)
Net Interest Income After Provision	319,675	243,419	211,480
Non Interest Income	17,229	44,726	34,457
Non Interest Expense	(196,266)	(188,860)	(195,598)
<b>Income Before Income Tax</b>	<b>140,638</b>	<b>99,285</b>	<b>50,339</b>
Income Tax	(25,254)	(23,961)	(16,849)
Net Income From Continuing Operations	115,384	75,324	33,490
Discontinued operations	(861)	(2,490)	(1,996)
<b>Net Income</b>	<b>\$ 114,523</b>	<b>\$ 72,834</b>	<b>\$ 31,494</b>
Less Dividends And Accretion On Preferred Stock	(1,410)	(3,793)	(16,206)
<b>Net Income Available To Common Shareholders</b>	<b>\$ 113,113</b>	<b>\$ 69,041</b>	<b>\$ 15,288</b>
Weighted Average Common Shares Outstanding (diluted)	86,541	82,912	81,183
<b>Earnings Per Share Applicable to Common Shareholders</b>	<b>\$ 1.31</b>	<b>\$ 0.83</b>	<b>\$ 0.19</b>

### Condensed Consolidated Balance Sheet

(Unaudited) (\$ in thousands)

	2013	2012	2011
<b>Assets</b>			
Cash	\$ 306,000	\$ 205,000	\$ 155,000
Securities	1,690,000	1,268,000	1,524,000
Loans	6,801,000	5,709,000	4,780,000
Allowance for Loan and Lease Losses	(100,000)	(95,000)	(99,000)
Net Loans	6,701,000	5,614,000	4,681,000
Other Assets	610,000	536,000	485,000
<b>Total Assets</b>	<b>\$ 9,307,000</b>	<b>\$ 7,623,000</b>	<b>\$ 6,845,000</b>
<b>Liabilities and Equity</b>			
Deposits	\$ 7,838,000	\$ 6,455,000	\$ 5,659,000
Borrowings	455,000	309,000	514,000
Other Liabilities	159,000	99,000	35,000
<b>Total Liabilities</b>	<b>\$ 8,452,000</b>	<b>\$ 6,863,000</b>	<b>\$ 6,208,000</b>
Shareholders' Equity	855,000	760,000	637,000
<b>Total Liabilities and Shareholders' Equity</b>	<b>\$ 9,307,000</b>	<b>\$ 7,623,000</b>	<b>\$ 6,845,000</b>

Our goal is to provide "best in class" personalized, value-added banking services to our customers and to help facilitate growth in our local economies.

We are one of the few banks in the country our size that has consistently grown lending during both good and bad economic times.

We pride ourselves in the long-lasting personal relationships we have forged with our clients.

We remain committed to being the premier banking option for business.



**Dear Clients, Shareholders and Friends of Western Alliance,**

Simply put, 2013 was an outstanding year for Western Alliance Bancorporation. We delivered record revenue, net income, return on assets, and loan and deposit growth. The underlying foundation to our exceptional growth is our commitment to our clients and our ability to attract and retain the best and most talented bankers. Our theme of “Where business gets done” is centered on eliminating bureaucracy and having executive management engaged in helping to manage customer relationships.

While most banks focus either on growth OR earnings, we were able execute on both as we gained market share AND grew earnings. For the year, WAL ranked in the top quartile of our peers in all key measurements of return on assets, net interest margin, efficiency ratio, loan growth, and deposit growth.

More specifically, net income grew from \$72.8 million to \$114.5 million in 2013, resulting in an increase in earnings per share from \$.83 to \$1.31. During the year, we generated \$2.2 billion in loans that resulted in loan growth of \$1.1 billion and loans outstanding at year end of \$6.8 billion. Our deposits expanded by \$1.4 billion to \$7.8 billion.

We maintained our strong Capital position ending 2013 with Tier One Leverage and Total Capital ratios of 9.8% and 12.4% respectively. Our disciplined approach to lending, along with improving economic trends in our primary markets, resulted in continued loan quality improvements. During 2013, the ratio of non-performing assets declined by 40% to 1.5% of total assets. The ratio of net loan losses for the year declined by 85% from 2012 to just .14% of average loans. All of these results translated into value to our customers and the communities we serve, as well as an outstanding return to our shareholders.

WAL is well positioned for future growth and success. We enter 2014 with strong momentum in all facets of our business. Our plans for the year anchor around the following key initiatives:

- Continue organic expansion in our core banking markets and in our national business lines.
- Pursue strategic expansion through acquisition in new product lines and select Western markets.
- Invest in technology to improve our products and services to our clients and our operating efficiency.
- Continue to strengthen our risk management processes which are key to everything we do for our clients.



Part of being a great bank is making a difference in the communities we serve. Not only do we strive to be a trusted resource for lending funds to businesses, which in turn fuel both economic and job growth, but our 1,052 employees are committed to helping those less fortunate. Last year, we volunteered and provided funds to over 200 community organizations. We also lead in financing businesses and development projects in low to moderate income area neighborhoods.

Our Board of Directors oversees how we manage our business and ensures we operate with proper corporate governance. They do a great job. Our customers are why we come to work every day. We appreciate your business and look forward to continuing to work hard to add value for you. And finally, I wish to thank our loyal and dedicated employees because you are the face of this bank and the key ingredient in the outstanding level of service we provide to our clients.

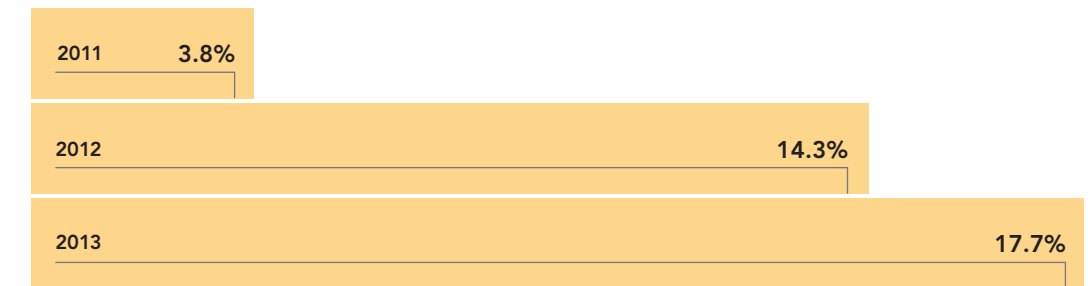
**Robert Sarver**  
*Chairman and Chief Executive Officer*

## Loan Originations and Year End Loans, 2011-2013



## Shareholder Performance

### Return on Tangible Common Equity

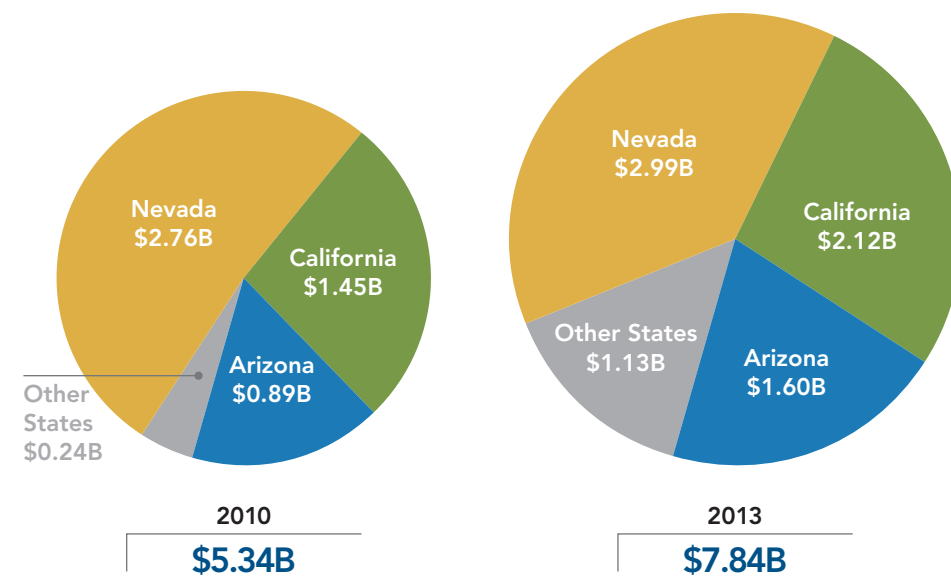


At 12/31/13, the value of \$10,000 investment in WAL compared to S&P 500 and KBW Regional Banking Index

If invested	WAL	S&P 500	KBW Regional Banking Index
One year ago	\$22,659	\$13,239	\$14,630
Three years ago	\$32,418	\$15,682	\$15,696

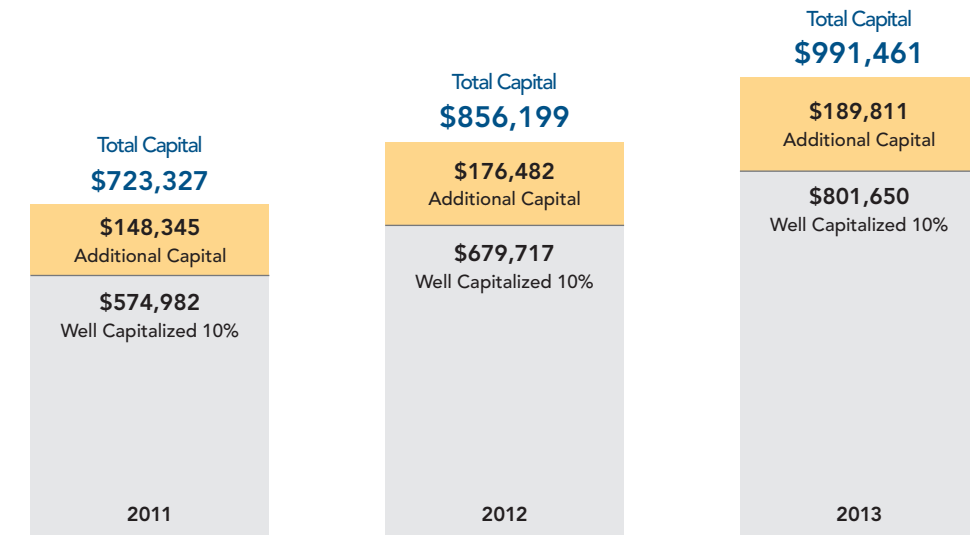
Western Alliance is one of the fastest growing banks in the nation, ranking 70th in total assets among all publicly-held banking companies.

## Deposits, Three Year Change



## Total Capital

\$ in thousands  
12/31/2013



A 10% Total Risk-Based Capital ratio is the minimum required to be considered "well capitalized".





## The Western Alliance Difference. Local focus. Regional advantage.

Founded by a seasoned group of veteran bankers and business leaders, our entrepreneurial culture and a deep commitment to the growth of the communities we serve have driven the expansion of Western Alliance Bank.

Since our first bank was founded twenty years ago, Western Alliance Bancorporation is now approaching \$10 billion in assets, and is one of the top 100 publicly-held banking companies in the United States. The bank operates with full service offices in Arizona, California and Nevada, as well as a national platform of specialized financial services.

### Local Focus

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- Credit decision making
- Superior responsiveness and service
- Relationship driven
- In-depth market knowledge
- Access to senior management

### Regional Advantages

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- Robust lending capacity
- Sector specific expertise
- Broad range of banking services
- Customized solutions
- Access to regional network/opportunities

Western Alliance has built a reputation for responsiveness, expertise, and an entrepreneurial spirit that shares our clients' needs to "get business done". This spirit continues to attract talented bankers and clients to a uniquely solutions-driven banking organization.







Ed Cebulko and Richard Lassiter, co owners, Power Gen Components, with Bill Paredes, Executive Vice President, Corporate Banking Manager, Bank of Nevada (center).

Experienced local relationship managers are the core of our Bank's business, originating over \$2.2 billion in loans in 2013.

#### The power of expertise and responsiveness.

With leading senior professional bankers in their local markets, Western Alliance is responsive in meeting clients' financing needs. Having in-depth knowledge of the market, coupled with local authority and involvement of executive management, empowers bankers to act quickly in servicing their clients' needs.

The Bank prides itself on a culture of entrepreneurship – resulting in a record \$2.2 billion in loans originated in 2013.

- Commercial and industrial loans
- Owner/investor commercial real estate financing
- Commercial/residential construction lending
- Equipment finance/leasing
- SBA 504 and 7(a) programs
- Asset based lending
- Medical/professional lending
- Franchise lending
- Public finance
- Letters of Credit
- Loan syndications
- Revolving Lines of Credit
- Non-profit organization lending

“ We underwent a major change in our business when we started manufacturing turbine components for the power generation industry. We now deal with some of the largest and most sophisticated engineering companies in the world. The certification process was extensive, exhaustive and disruptive, and it took time and patience, particularly from our banker. As we expected, once this process was completed and we passed the test, the sky is now the limit. We needed a financial partner, not just a bank, during this critical time and we had this with Bank of Nevada. ”

Ed Cebulko and Richard Lassiter  
Co Owners, Power Gen Components



#### Power Gen Components

During their 10 year relationship with the bank, corporate banker Bill Paredes has witnessed partners Ed Cebulko and Richard Lassiter succeed in a highly specialized manufacturing business, focused in meeting the growing, sophisticated requirements of the power generation industry. From its Las Vegas-based operation, the high precision product is shipped throughout North America, Europe, Asia and South America. The firm has hired over 55 new employees in the past three years.





L to r: Monika Suarez,  
Vice President, Western Alliance  
Public Finance, Molly Forrest,  
Chief Executive Officer – President  
and Sherri B Cunningham,  
Chief Financial Officer and VP of  
Finance, Los Angeles Jewish Home.

In 2013, Western Alliance provided over \$390 million in loans to local public and non-profit organizations in our markets, and holds over \$600 million of public funds on deposit.

**A trusted banking option for governmental and non-profit customers.**

A team of highly experienced public finance specialists provides financing, deposit and treasury management services to a wide variety of public and non-profit entities:

- State and local governments
- Local school districts
- Health care
- Charter schools
- Colleges and universities
- Power/water authorities
- Non-profit organizations

“ The Jewish Home is a unique organization and we wanted a bank with a special combination of expertise, capacity and personal attention to handle our needs. We are pleased to say we found it with Western Alliance – and look forward to our relationship for many years to come.”

Molly Forrest  
Chief Executive Officer – President,  
Los Angeles Jewish Home



**Los Angeles Jewish Home**

The Los Angeles Jewish Home has been at the forefront of senior care for over 100 years. Today, the Home is both a leading provider of senior healthcare services for the community and a senior living care facility serving over 4,300 seniors. The bank is pleased to be a financial partner, providing a \$71 million tax-exempt bond refinancing that saved the Home nearly \$7 million over the next 20 years.





L to r: Sanjay Ghosh, MD, John Maguire, President, Torrey Pines Bank, and Paul Murphy, MD.

A fast-changing environment demands bankers who understand the client's industry and can help anticipate future needs.

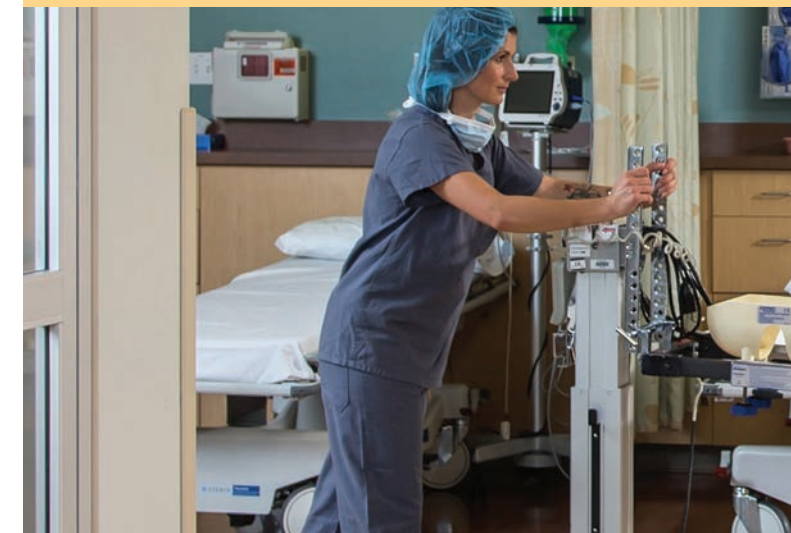
Professionals and their practices have different requirements than other businesses.

Western Alliance has senior bankers, many with over 20 years of experience in specific professional areas. These bankers are active members in professional organizations and sponsor continuing education programs and financial seminars on current topics related to their business and financial needs.

- Healthcare facilities
- Physician practices
- Dental practices
- Law firms
- CPA practices
- Engineering/architectural firms
- Insurance practices

“ We appreciate the relationship we have had with the bank for many years. For the past ten years, Torrey Pines Bank has provided a level of personalized service the big banks could not match. They have seen us grow and understand the complexities and rapid change in health care. The bank is a valued partner and was a key part of launching our surgery center even during the challenging economy of 2009. ”

Sanjay Ghosh, MD, and Paul Murphy, MD  
Founding Partners, SMI Surgery Center



#### SMI Surgery Center, San Diego

Partner physicians, Drs. Paul Murphy and Sanjay Ghosh, have been long-time clients of Torrey Pines Bank and worked with the bank in the launch of their state-of-the-art surgery center in 2009. The 12,000 sf center has four operating rooms and private 23-hour stay rooms. Together with a team of partner physicians, the center focuses on the specialties of orthopaedic surgery, minimally invasive spine surgery, interventional pain management and reconstructive plastic surgery.





L to r: Kelley Deal, Vice President, Commercial Banker, Alliance Bank, Simone Stover Principal, Senior Interior Designer, Rory Carder, Principal, Managing Director, and Mike Edwards, APA, Principal, Senior Architectural Designer, DAVIS.

Clients have a designated Treasury Management professional who knows their business and provides on-site consulting and tailor-fit deposit solutions.

#### Cash Management solutions for business.

Treasury Management bankers work one-on-one with each client to analyze the business's current treasury operation and then design a specific solution to optimize their cash management needs, increase efficiency and enhance the client's security and fraud protection.

- ACH Services
- E-deposit remote capture
- Online Banking
- Positive Pay
- Trustee Fraud Protection
- Cash Vault
- Merchant Services
- Lockbox
- Zero Balance accounts

“Alliance, like DAVIS, is forward-thinking and brings value in the ability to adapt to ever changing economic circumstances. We have a long and productive relationship with Alliance Bank that goes back many years. Both of our companies' strong commitment to the clients we serve help make our state a meaningful place to work and live.”

Michael R. Davis  
CEO & Director of Design, DAVIS



Marina Heights, DAVIS©

#### DAVIS

Headquartered in Phoenix, DAVIS has designed 75 million square feet of highly successful work environments valued at over \$20 billion. Founded in 1975, the firm provides urban design and planning, programming, architecture, interior design, and facility planning and management. DAVIS has received hundreds of awards including multiple “Architecture Firm of the Year” recognitions by NAIOF.



More than ever, businesses need a banking relationship they can count on.

#### Promoting Business Growth

Business owners depend on having a bank that they can rely on to weather changes in economic cycles and seize opportunities when they arise. Having a relationship manager who knows the local market gives business owners a key financial resource to foster their success and help them navigate through changing times.

Western Alliance provides business owners and entrepreneurs with a broad range of financing options for commercial real estate, working capital, lines of credit, equipment financing, and Small Business Administration loan programs including:

- SBA 504 program
- SBA 7(a) program

Our relationship managers also participate in local Community Development Corporations (CDCs) and partner with them and the Small Business Administration as speakers and subject experts.

*Moving local economies forward through business and banking partnerships.*



Gary Cady  
CEO, Torrey Pines Bank

*Business is a key driver of the health of our economy and a vital engine necessary to propel job creation. Since our inception, we have been a consistent, active financial resource to help business owners and entrepreneurs succeed – with bankers who have deep local roots and are personally dedicated to ensure we succeed in this mission.*

*We are recognized as the “bank of choice” in our markets for commercial real estate and business financing based on our local market knowledge and structure which empowers our bankers to get decisions and execute quickly. As a result, our bankers have earned special recognition for their achievements including awards from the Small Business Administration for top performance in SBA lending in our markets.*

*Having a seasoned team of bankers and an entrepreneurial culture allows us to fuel this important sector of our economy with responsiveness and increased capacity to grow our reputation as the bank “Where business gets done.”*

Clients require industry specific financial expertise to meet today’s competitive demands.

- **Community Association Financial Services** – Alliance Association Bank, a division of Western Alliance Bank, provides a full range of loan, deposit and treasury management services specifically designed for the community and homeowners association industry across the country.
- **Public Sector/Nonprofit Organizations** – Our specialized team provides financing solutions to refinance debt, construct new facilities and fund infrastructure projects.
- **Franchise Lending** – Designed for franchise operators, financing is delivered through relationship managers with strong experience in serving the needs of franchise operations in the quick service restaurant industry.
- **Resort Finance** – Serving US-based resort developers in the timeshare industry, a team of dedicated professionals provides customized solutions for receivable financing, land acquisition, construction and inventory financing.
- **Mortgage Warehouse Lending** – Warehouse Lending relationship managers are strategically located across the country to provide an exceptional level of responsiveness and flexibility to meet the credit needs of the mortgage banking industry.
- **Equipment Finance** – Western Alliance equipment finance professionals provide customized solutions for business clients including tax and non-tax oriented leasing solutions and debt products across a broad industry spectrum.
- **Asset-Based Lending** – Our asset-based lending group provides senior secured term and revolving credit facilities to large corporate borrowers.

*Commercial real estate financing is essential to long-term economic growth.*



James H. Lundy  
CEO, Alliance Bank of Arizona

*The consistent availability of commercial real estate financing is critical to the continued growth of both our regional economies and our bank.*

*We attract and retain highly experienced bankers with an in-depth knowledge of their local markets and each real estate product set within these markets.*

*Our bankers recognize that not all transactions fit in a “box” and responsiveness can be a vital factor to get a deal closed. As a result, we work at crafting loan structures that provide the individual solutions our clients need.*

*Our commitment to this critical component of our economy has enabled us to forge strong relationships with highly regarded commercial real estate developers and investors, and our bankers actively participate and hold leadership positions in organizations such as the Urban Land Institute, NAIOP and CREW Network. Given our results, our clients know they can rely on us to deliver solutions and meet the time-sensitive deadlines often required in commercial real estate financing.*



An unwavering commitment to giving back to our communities.

In an increasingly automated world, clients can rely on Western Alliance for superior personal service and attention.

Clients know they will receive "Private Bank" style service for their business and personal deposit account relationships. We offer a comprehensive range of deposit accounts to serve all sizes and types of businesses, professional practices, and non-profit organizations as well as personal banking needs.

- Demand deposit checking accounts
- Interest checking accounts
- Savings accounts
- Money Market accounts
- Certificates of Deposit
- Certificate of Deposit Registry Service/ CDARS® Program
- Insured Cash Sweep/ICS® Program
- IOLTA accounts
- Escrow Deposit Accounts



**Bruce Hendricks**  
CEO, Bank of Nevada

Since our inception, Western Alliance has demonstrated an active commitment to helping the underserved and meeting the needs of low and moderate income neighborhoods through community development lending programs that address affordable housing and other economic development initiatives.

Many of our bankers are active leaders in community organizations serving on boards, committees, and in volunteer work. Through this community development focus, we are continuously seeking opportunities to participate in providing loans, grants, sponsorships and volunteer efforts and are active in over 200 organizations in the markets we serve.

Because these efforts are a key part of our culture, every year our employees contribute thousands of hours in volunteer service and many earn special recognition from their community organizations.

Board of Directors



**Robert Sarver**  
Chairman and Chief Executive Officer  
Western Alliance Bancorporation



**Bruce Beach**  
Chairman and CEO  
BeachFleischman PC



**William S. Boyd**  
Executive Chairman of the Board  
Boyd Gaming Corporation



**Marianne Boyd Johnson**  
Executive Vice President and Vice Chairman of the Board  
Boyd Gaming Corporation



**Steven J. Hilton**  
Chairman and Chief Executive Officer  
Meritage Homes Corporation



**Cary Mack**  
Co-Managing Partner  
Southwest Value Partners



**Todd Marshall**  
Chairman of the Board  
Marshall Retail Group



**M. Nafees Nagy, MD**  
Director  
Premier Care Network



**James E. Nave, DVM**  
Owner  
Tropicana Animal Hospital



**John P. Sande, III**  
Partner  
Fennemore Craig Jones Vargas



**Donald Snyder**  
President  
University of Nevada Las Vegas



**Sung Won Sohn, PhD**  
Smith Professor of Economics  
California State University CI



**Kenneth A. Vecchione**  
Chairman  
Western Alliance Bank President and CEO  
Encore Capital Group

Executive Management Committee



**Robert Sarver**  
Chairman and Chief Executive Officer



**Gary Cady**  
Executive Vice President  
California Administration



**Duane Froeschle**  
Executive Vice President  
Southern Arizona Administration



**Dale Gibbons**  
Executive Vice President  
Chief Financial Officer



**Bruce Hendricks**  
Executive Vice President  
Southern Nevada Administration



**James H. Lundy**  
Executive Vice President  
Arizona and Northern Nevada Administration



**Robert McAuslan**  
Executive Vice President  
Chief Credit Officer



**Pat Taylor**  
Executive Vice President  
Chief Risk Officer



**Randall Theisen**  
Executive Vice President  
General Counsel



**Merrill Wall**  
Executive Vice President  
Chief Administrative Officer



## Offices

### Alliance Bank OF ARIZONA

alliancebankofarizona.com

**Chandler Office**  
(Opening Summer 2014)  
3033 W. Ray Road  
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Victor Napolitano, SVP

**Cityscape Office**  
One E. Washington St., Ste. 100  
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(602) 629-1776  
Rob Gramhill, SVP

**Biltmore Park Office**  
2701 E. Camelback Rd., Ste. 110  
Phoenix, AZ 85016  
(602) 952-5400  
Matt Gilbreath, SVP

**Flagstaff Office**  
214 E. Birch Ave.  
Flagstaff, AZ 86001  
(928) 214-3400  
Sherri Slayton, EVP

**Mesa Office**  
1110 E. Baseline Road  
Mesa, AZ 85204  
(480) 609-2900  
Dee Burton, EVP

**Midtown Office**  
2901 N. Central Ave., Ste. 100  
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(602) 629-1700  
Kelly Conner, SVP

**North Scottsdale Office**  
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Julian Fruhling, SVP

**Scottsdale/Paradise Valley Office**  
7373 N. Scottsdale Rd.  
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Joan Lessner, SVP

**Sedona Office**  
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Carol Schlim-Thomason, VP

**Swan Office**  
4703 E. Camp Lowell Dr.  
Tucson, AZ 85712  
(520) 784-6000  
Duane Froeschle, President

**Williams Centre Office**  
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Pat Simmons, SVP

### BANK OF NEVADA

bankofnevada.com

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Lori Harrison, EVP

**Centennial Hills Office**  
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Joyce Smith, SVP

**Grand Central Pkwy. Office**  
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Lori Harrison, EVP

**Hualapai Regional Office**  
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Rachelle Crupi, EVP

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Mark Larson, EVP

**Southwest Regional Office**  
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Sarah Guindy, EVP

**Aliante Office**  
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Cindi Underwood, Op. Mgr.

**Henderson Regional Office**  
2890 N. Green Valley Pkwy.  
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Daline Januik, EVP

**Siena Heights Office**  
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Kathy Taylor, SVP

**Stephanie Office**  
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Daline Januik, EVP

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Dan Wright, SVP

### FIRST INDEPENDENT BANK

firstindependentnv.com

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Mike Hix, SVP

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Greg Nixon, VP

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Robby Johnston, VP

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Kathy Flamm, SVP

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Kathy Flamm, SVP

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Kathy Flamm, SVP

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Michele Trombly, SVP

### Western Alliance Equipment Finance

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Bill Koenig, EVP

### Western Alliance Mortgage Warehouse Lending

westernalliancewl.com

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### Western Alliance Public Finance

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Jim Sult Jr., SVP

### TORREY PINES BANK

torreypinesbank.com

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Tom Woolway, SVP  
Teofla Rich, SVP, Private Banking

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Kathleen Chapman, SVP

**Carlsbad Office**  
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Don Schempp, SVP

**Kearny Mesa Office**  
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**Golden Triangle Office**  
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Chris Grassa, SVP

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Al Diaz, SVP

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Paul Donaldson, EVP, Reg. Pres.

**Oakland Office**  
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## Locations



**Western Alliance Bancorporation** (NYSE:WAL) is a leading bank holding company providing comprehensive business banking and related financial services through its primary subsidiary, Western Alliance Bank. With local teams of experienced bankers, the bank provides a superior level of capabilities, products and service, to assist the growth of local businesses and the quality of life in the markets it serves. In addition to a national platform of specialized financial service units, the bank operates full service banking offices in its local markets as Alliance Bank of Arizona, Bank of Nevada, First Independent Bank and Torrey Pines Bank. Western Alliance Bancorporation is publicly traded on the New York Stock Exchange.

Alliance Bank of Arizona, Bank of Nevada, First Independent Bank and Torrey Pines Bank are divisions of Western Alliance Bank. Member FDIC. Western Alliance Bank and Western Alliance Equipment Finance are subsidiaries of Western Alliance Bancorporation.



### Alliance Association Bank

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