



Western Alliance Bancorporation
Annual Report 2016

BANKING ON MORE





MORE

**REACH
RESOURCES
EXPERTISE**



WHY MORE MATTERS

Thriving businesses want more, and that is our focus at Western Alliance. We are proud to be a relationship-centered bank that puts client needs first with expert bankers, strong capacity, access to decision-makers, sophisticated products, customized solutions, and a real commitment to adding value.

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MORE COMMITMENT

Thank you for taking the time to review this report and learn how *more* at Western Alliance can work for you. Our core purpose is to provide deposit and credit solutions to businesses. We deliver through a team of knowledgeable and empowered bankers committed to providing personalized and responsive service that translates into long-lasting relationships.

As our Company continues to grow and evolve, our key corporate values remain constant:

- We place honesty, transparency, and integrity with our customers, co-workers, and regulators at the top.
- We view ourselves as a trusted partner with our customers.
- We strive to bring *more* passion and care to our customers than our competitors.
- We want to make a difference in the communities we serve.

The year 2016 was one of strong performance for Western Alliance. Financially we had *more* growth across the board: loans, deposits, capital, earnings and customers. Total assets increased 20% to \$17.2 billion. This growth was supported by an increase of \$500 million or 31% in regulatory capital. Our deposits and loans grew by 21% and 19%, respectively, during the year. Net income was \$260 million and \$2.50 per share compared to \$193 million and \$2.03 per share in 2015. Our 23% earnings per share growth, return on tangible common equity of 17.71%, return on assets of 1.61%, and 21% increase in tangible book value per share, combined to put us in the upper echelon of peers in terms of operating performance and were the basis for another excellent year for our shareholders.

Strategically, during 2016, we:

- Purchased General Electric's domestic, limited service, hotel franchise finance business. This acquisition provided \$1.3 billion in loans to Western Alliance, added a team of 20 talented bankers and brought us a great portfolio of new customers.

- Added 100 *more* dedicated bankers to serve you and three *more* strategic offices: Atlanta, Menlo Park and San Francisco.
- Implemented a comprehensive upgrade of our core data processing platform. During the fourth quarter I know this conversion caused disruption and a need for training for some of our customers. For this, I apologize. However, with these changes we are moving forward with enhanced user functionality, cybersecurity and product offerings.
- Provided *more* to our underserved communities, including:
 - Originating \$180 million in community development loans.
 - Making \$28 million in new community investments and donations.
 - Donating 10,000 hours of employee volunteer time to community organizations.
 - Originating 31% of our small business loans in low- and low-to-moderate income areas.

Looking forward to 2017, we are focused on: continuing to innovate with our customers in mind, investing in our employees, outworking our competition, adding value to our customers and shareholders, and being a great community asset.

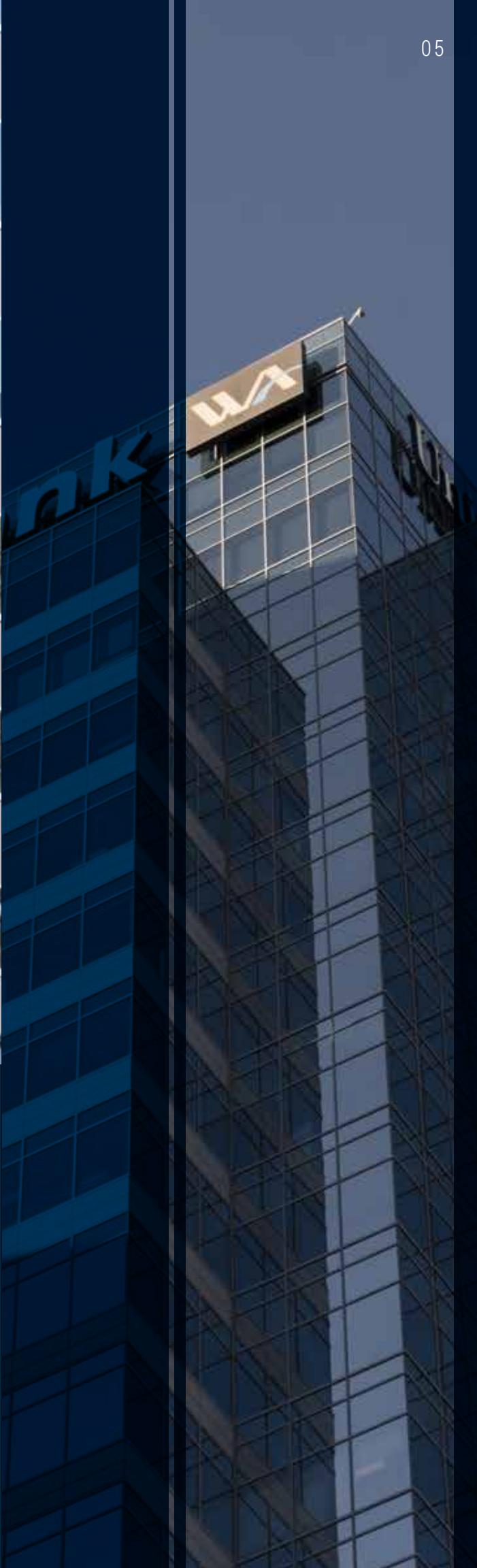
I wish to thank our employees who volunteered to tell our story of *more* in this report as well as the 1,500 other dedicated employees who I get to work with every day. I'm appreciative of our talented and supportive Board of Directors that has provided us with oversight, guidance and vision.

Finally, the biggest thank you is to our customers who confide in us to be their trusted partner in business.

Sincerely,



Robert G. Sarver



“Looking forward to 2017, we are focused on: continuing to innovate with our customers in mind, investing in our employees, outworking our competition, adding value to our customers and shareholders, and being a great community asset.”



Robert Sarver
Chairman and Chief Executive Officer
Western Alliance Bancorporation

MORE PERFORMANCE



Handwritten signature of Dale Gibbons.

Excelling at What We Do

“The key to our consistently strong results, which stand out among peer institutions, is a culture centered around people. Western Alliance does more because of the elevated level of passion and expertise among our employees,” says Dale Gibbons, Chief Financial Officer, Western Alliance Bancorporation. “One way customers experience this is more direct access. If the Credit Committee needs to meet, it meets. If a client needs to talk with the CEO, it happens. We have a real desire to do things better and provide solutions for our clients’ financial needs.”



Dale Gibbons
Chief Financial Officer
Western Alliance Bancorporation

Consolidated Income Statements

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

	2016	2015	2014	2013
Interest Income	\$ 700,506	\$ 525,144	\$ 416,379	\$ 362,655
Interest Expense	(43,293)	(32,568)	(31,486)	(29,760)
Net Interest Income	657,213	492,576	384,893	332,895
Provision for Credit Losses	(8,000)	(3,200)	(4,726)	(13,220)
Net Interest Income After Provision	649,213	489,376	380,167	319,675
Non-Interest Income	42,915	29,768	24,651	22,197
Non-Interest Expense	(330,949)	(260,606)	(207,319)	(196,216)
Income Before Income Tax	361,179	258,538	197,499	145,656
Income Tax Expense	(101,381)	(64,294)	(48,390)	(29,830)
Income from Continuing Operations	259,798	194,244	149,109	115,826
Discontinued Operations	–	–	(1,158)	(861)
Net Income	\$ 259,798	\$ 194,244	\$ 147,951	\$ 114,965
Dividends on Preferred Stock	–	(750)	(1,387)	(1,410)
Net Income Available to Common Stockholders	\$ 259,798	\$ 193,494	\$ 146,564	\$ 113,555
Weighted Average Common Shares Outstanding (Diluted)	103,843	95,219	87,506	86,541
Earnings Per Share Available to Common Stockholders (Diluted)	\$ 2.50	\$ 2.03	\$ 1.67	\$ 1.31

Consolidated Balance Sheets

(Unaudited) (\$ in Thousands)

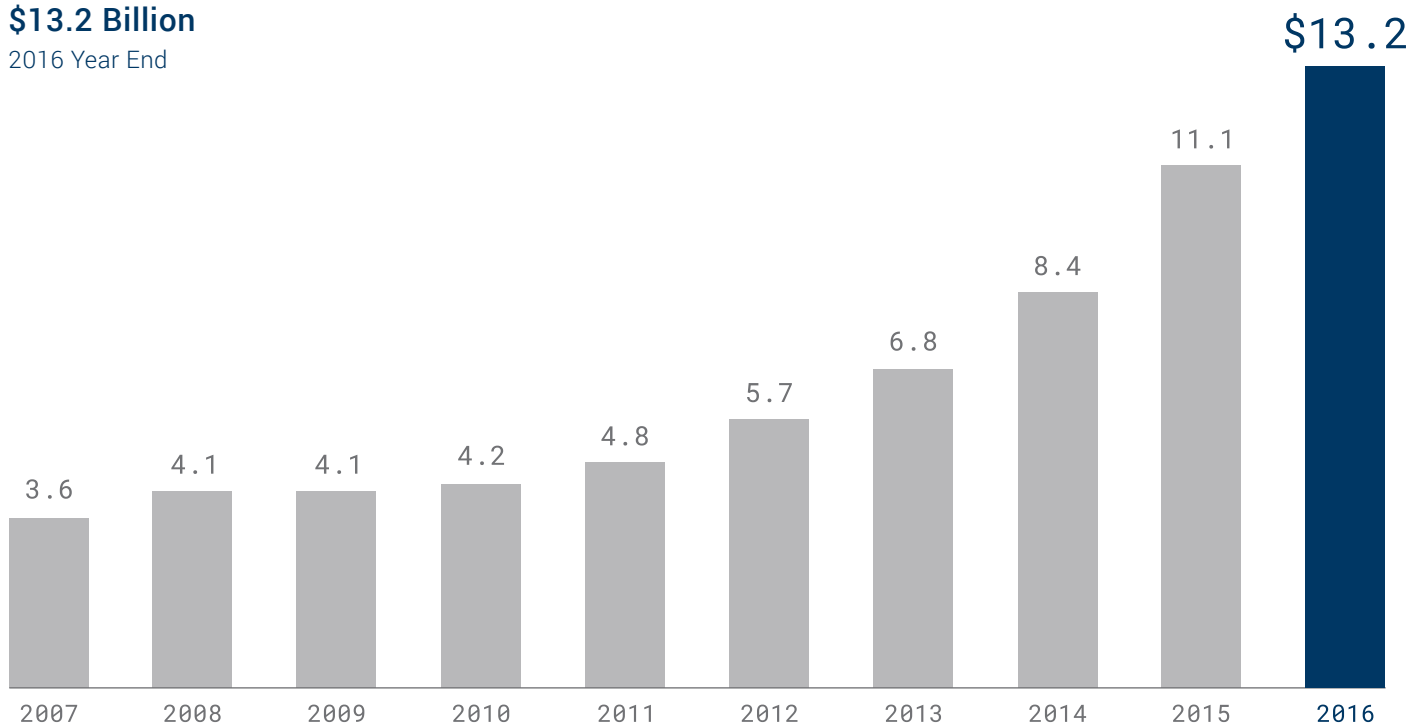
ASSETS	2016	2015	2014	2013
Cash	\$ 284,491	\$ 224,640	\$ 164,396	\$ 305,514
Securities	2,767,761	2,042,237	1,547,821	1,689,556
Loans	13,208,436	11,136,663	8,398,265	6,801,415
Allowance for Credit Losses	(124,704)	(119,068)	(110,216)	(100,050)
Net Loans	13,083,732	11,017,595	8,288,049	6,701,365
Other Assets	1,064,858	990,617	600,232	610,907
Total Assets	\$ 17,200,842	\$ 14,275,089	\$ 10,600,498	\$ 9,307,342
LIABILITIES AND EQUITY				
Deposits	\$ 14,549,863	\$ 12,030,624	\$ 8,931,043	\$ 7,838,205
Borrowings	489,665	398,483	485,599	454,146
Other Liabilities	269,785	254,480	182,928	159,493
Total Liabilities	15,309,313	12,683,587	9,599,570	8,451,844
Stockholders' Equity	1,891,529	1,591,502	1,000,928	855,498
Total Liabilities and Stockholders' Equity	\$ 17,200,842	\$ 14,275,089	\$ 10,600,498	\$ 9,307,342

MORE PERFORMANCE

Total Loans

\$13.2 Billion

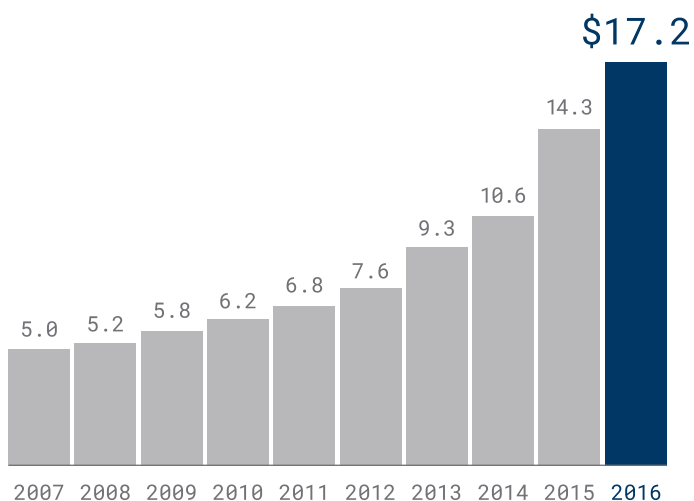
2016 Year End



Total Assets

\$17.2 Billion

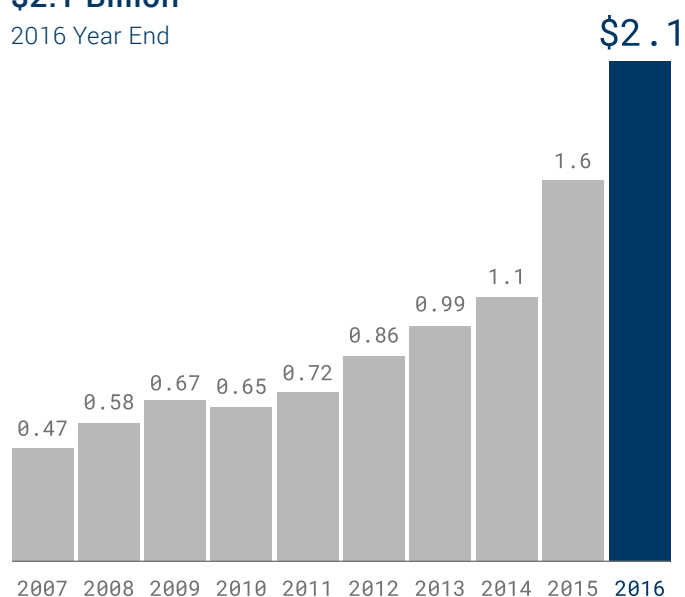
2016 Year End



Total Regulatory Capital

\$2.1 Billion

2016 Year End



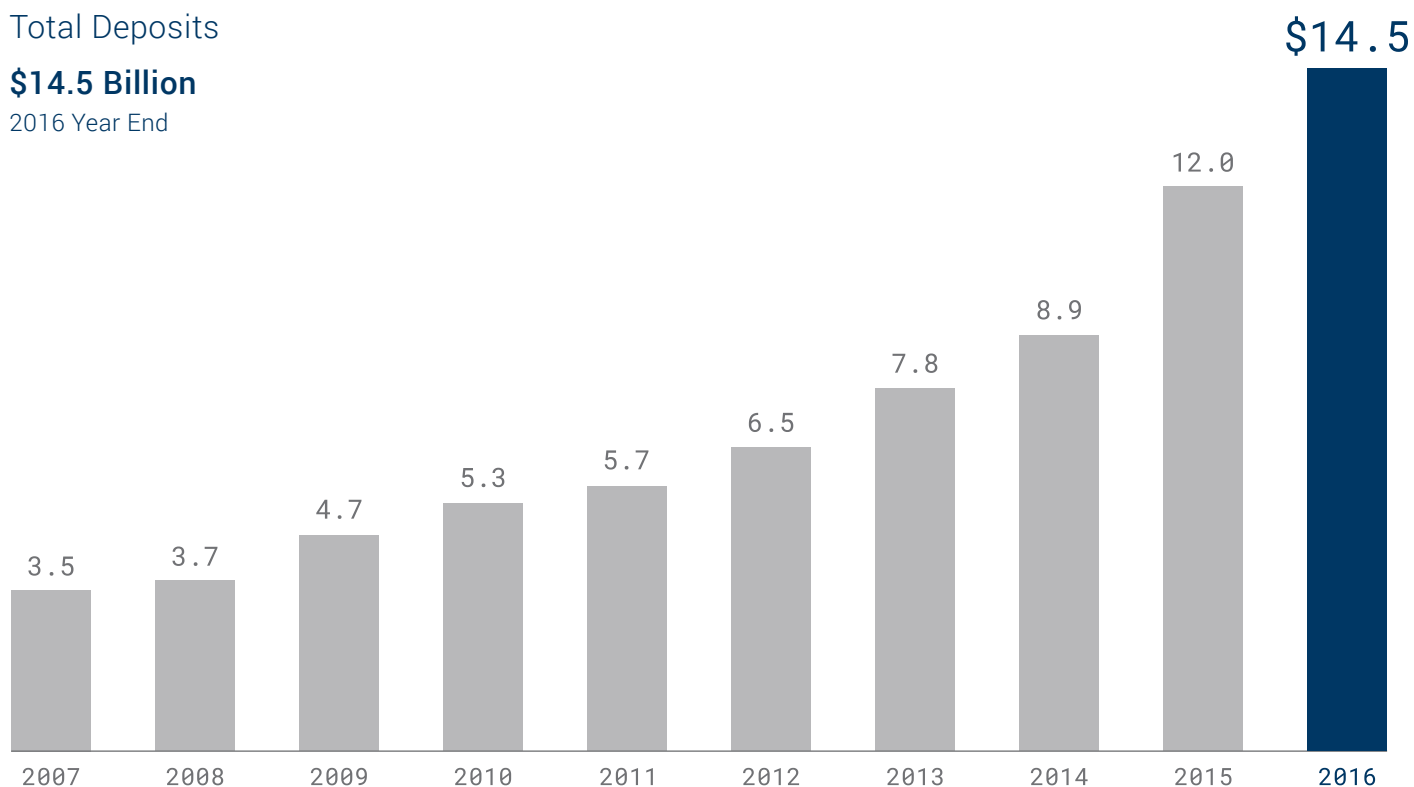
“Western Alliance has had a spectacular run of financial performance for the past several years, culminating in 2016. Our return on assets was 1.61% – among the best in the industry – complemented by return on equity of nearly 18% and more than 20% increase in earnings per share.”

Dale Gibbons, Chief Financial Officer, Western Alliance Bancorporation

Total Deposits

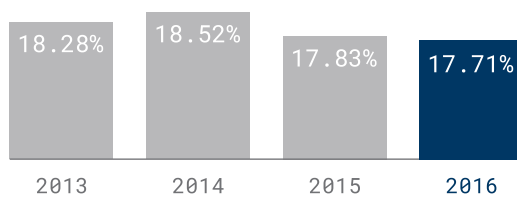
\$14.5 Billion

2016 Year End

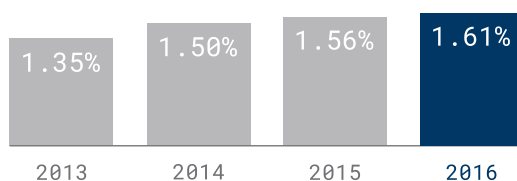


2016 Shareholder Performance

17.71% Return on Tangible Common Equity



1.61% Return on Average Assets

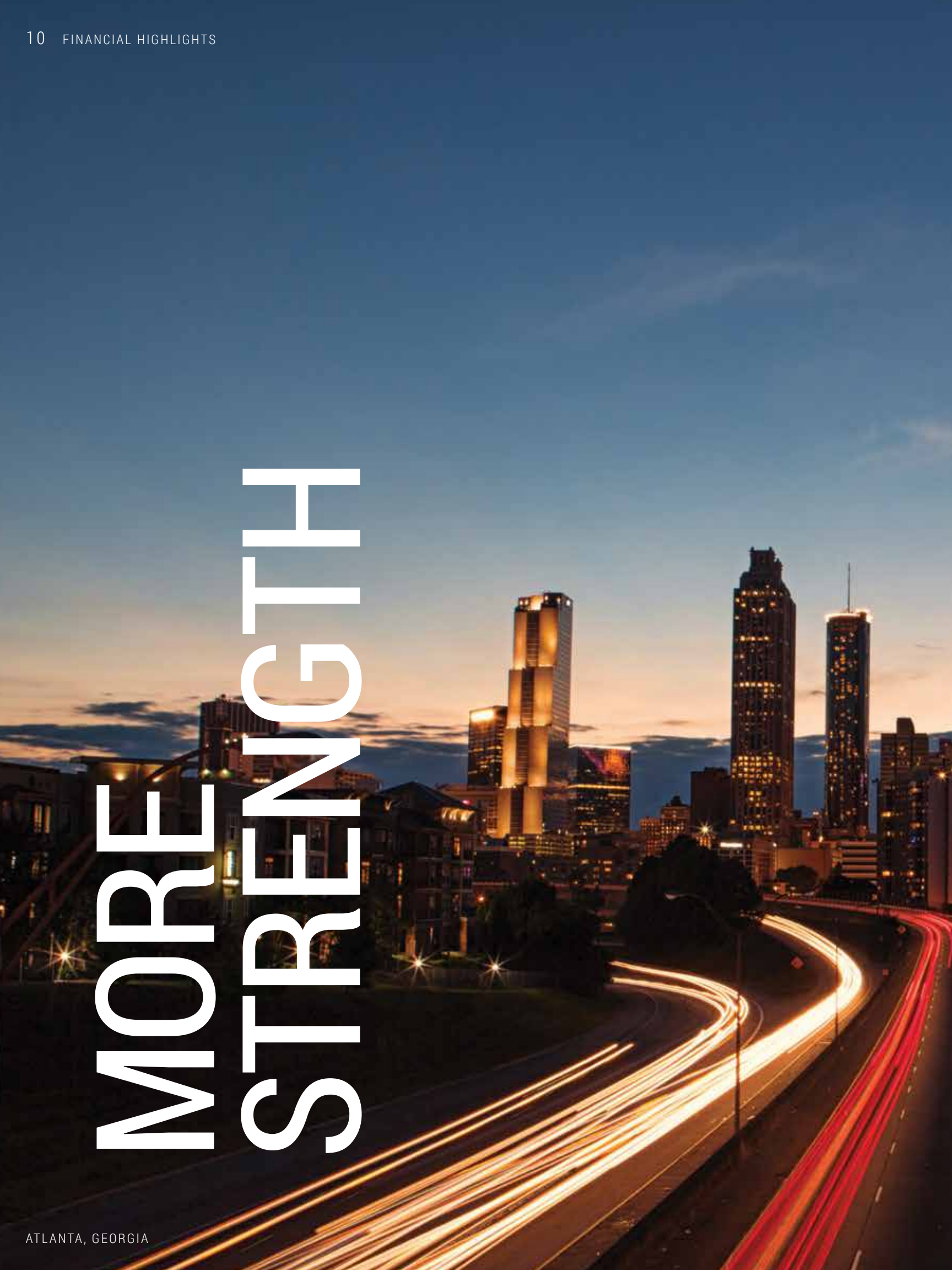


\$10,000 Investment Comparison

2016 Year End

	1 Year	3 Years	5 Years
WAL	\$13,834	\$20,415	\$78,186
KBW Regional Banking Index	\$13,901	\$15,080	\$25,079
S&P 500	\$11,196	\$12,905	\$19,818

MORE STRENGTH



23%

Earnings per share
growth from 2015 to 2016

TOP 1%

Ranking
in asset size

45

Offices

1,500+

Employees to serve
our clients

24%

Regulatory capital
5-year compound annual
growth rate (CAGR)

21%

Tangible book value
per share increase from
2015 to 2016

20%

Loan growth
in 2016

70,000+

Commercial
bank accounts

7,300+

Lending
relationships

19%

Total revenue
5-year compound annual
growth rate (CAGR)

MORE INSIGHT

Smart Analytics Power Better Decision-making

Better, faster and more efficient banking decisions for clients – that is what Dan Harach and his team think about every day. Critically, Harach, like most everyone at Western Alliance, is a “doer” as well as a thinker. In his case, putting great ideas into action meant creating a sophisticated set of tools to analyze aggregate risk for individual clients, separate portfolios or whole divisions, as big or small as the situation demands. His entrepreneurial efforts have led to more profound and readily available insights that have boosted analysis for decisions across the organization. All of this translates to faster loan decisions for clients, an important pillar of Western Alliance’s brand promise.

“We’ve developed systems that are helping our bank to be even more nimble and responsive – and that’s really the story of Western Alliance. Our bankers get out and lead, they are able to anticipate opportunities. The work we do behind the scenes is just another example of the bank’s culture of getting out ahead of expectations.”

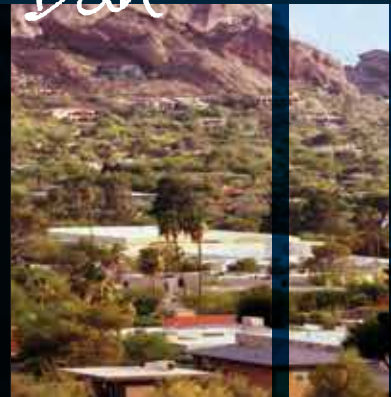


*Dan Harach, SVP
Loan Portfolio Analyst Manager
Western Alliance Bank*



“We’ve developed agile resources that will benefit Western Alliance for years to come. That is exciting.”

Dan



MORE TECHNOLOGY

Investments to Enhance the Customer Experience

Western Alliance in 2016 successfully completed a comprehensive technology conversion to power our banking business with a single, state-of-the-art system designed to deliver more for our clients. We invested in a solution with an outstanding track record in the industry that brings our employees and clients advanced products and services – along with a modern banking experience.

Connecting every division and national business line across the bank, this one platform provides our clients and employees with banking tools and innovative products that deliver added convenience, enhanced security and high-quality service.

Key benefits to customers include improved online banking, faster access to data and streamlined interfaces – in addition to the essential deliverable of enhanced security so necessary in today's business environment. All of this paves the way for new mobile banking in 2017.

For Western Alliance, this investment in our new system yields a more flexible, responsive tool for managing our growing businesses. Importantly, this dynamic platform will accommodate the bank's growth going forward.



Ryan

“Understanding more about what customers want is essential to how we approach our markets. Innovative technology is bringing us new insights about our clients and their priorities.”



Ryan Barringer, SVP
Division Marketing Director
Bridge Bank and Torrey Pines Bank





Janelle

Janelle Miller and her team were on the frontlines of the 2016 system conversion preparing people across the company to support a technology transition for customers. “Our customers have been asking for a more robust online banking system. While there are always challenges with any conversion, we were there to resolve them. The new platform is more modern, more user-friendly and we’re hearing positive feedback from customers.”



Janelle Miller, AVP
Treasury Management Application Support
Western Alliance Bank



Laura



Laura Villagomez, VP
Operations Senior Manager
First Independent Bank

“The culture of our bank is really what makes outstanding customer service possible. We have great products and technology that’s always getting better, but it’s relationships that matter even more.”

MORE RESPONSIVE

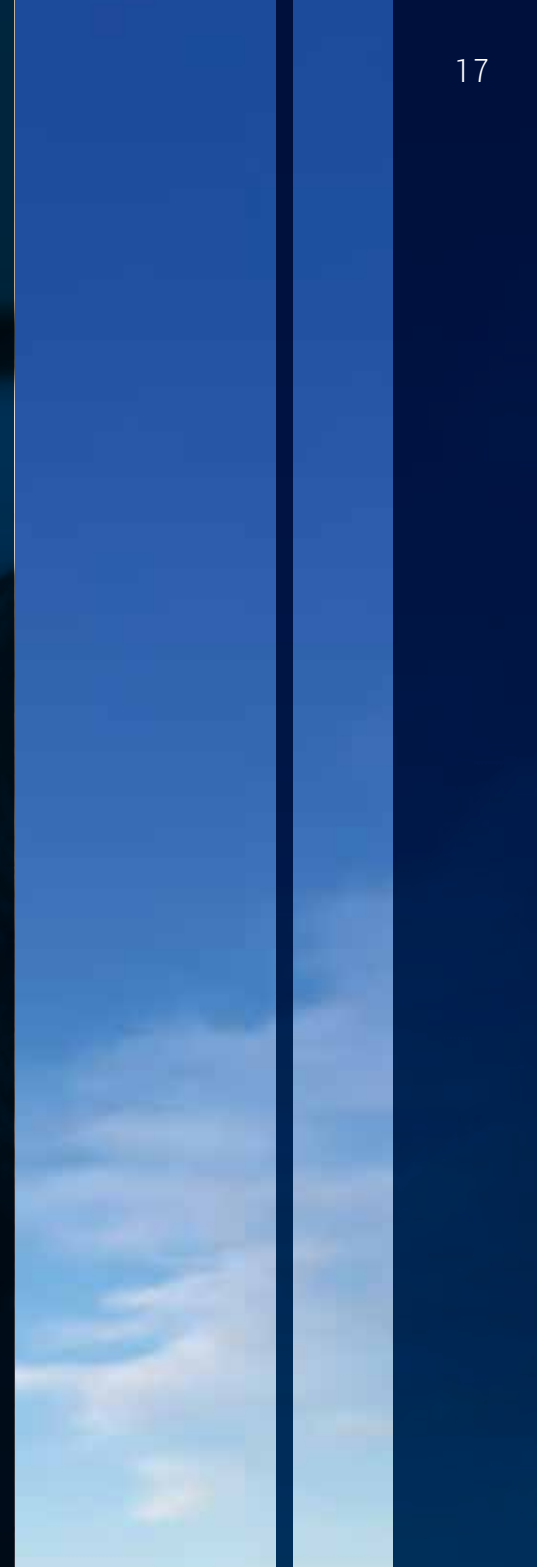
Real Responsiveness is a Real Differentiator

Steve Black understands that, for every customer, their business is what matters most. That's one reason many say he is the best SBA lender in San Diego County. Responsiveness goes beyond getting back to someone right away – it's putting the full power and resources of a top banking organization to work for clients in ways they might not know they need. "If a customer has a great project, even if their presentation doesn't do it justice, we often can see the possibilities," says Black. "We have tremendous strategic capabilities to look for solutions that make a real difference for customers. And we do it in a timely manner."

At Torrey Pines Bank – and all the divisions of Western Alliance – responsiveness is a team sport. "I'm always impressed with the quality of our people. We attract 'A' players and everyone rolls up their sleeves to succeed for clients. That's a big part of how we get well-crafted loan packages over the finish line." For Black, this rare combination of hard work, expertise and flexibility is the essence of the bank's commitment.



*Steve Black, SVP
Senior Business Development Officer
Torrey Pines Bank*



“Customers are looking for a quick and thoughtful turnaround, because they are moving quickly to capitalize on opportunities. Our responsiveness is the quality our customers value most.”

STEVE



MORE CAPABILITIES

Our highly specialized National Business Lines add demonstrable value – because businesses benefit from bankers who are as grounded in their worlds as they are. At each of our 10 National Business Lines, Western Alliance experts provide thorough, customized and current solutions for clients across the country.

Western Alliance's sharply focused business lines are centered around deep expertise in tech-sector lending and other specialty banking geared to enterprises of all kinds including hotel operations, mortgage banking, nonprofit entities and municipalities, homeowner associations, timeshare developments and more. Paired with our superior service and dedication to understanding the unique goals and opportunities of every individual client, our niche National Business Lines do more for customers.



Monika

According to Monika Suarez, lending in the public sector is known to be an impersonal process. But things are different at Western Alliance, where customers know who their lenders are and benefit from true relationships. “One of the aspects I find so personally and professionally fulfilling about what I do for Western Alliance is that we provide so much more than just financial resources – we develop a full understanding of what our customers are trying to accomplish and can suggest other strategic partners. We add real value by collaborating in ways that help municipalities and nonprofits further their missions.”



Monika Suarez, SVP
Municipal Finance Director
Public and Nonprofit Finance



Roham

Corporate Finance, like much of Western Alliance, takes the time to dig deeper to find benefits for both customers and the bank. "We have the ability to do larger, complex syndications which helps us grow with our customers."

5
YEARS

**Roham Medifar, VP
Credit Research Analyst
Corporate Finance**



David

"Like most large financial institutions, we have prudent credit standards. What differentiates Western Alliance is we listen to individual customer needs, and are not afraid to roll up our sleeves and do the work to come up with strategic, unique solutions to help customers meet their goals and still feel good about our position as a lender."

3
YEARS

**David Bernard, SVP
Senior Loan Officer
Mortgage Warehouse Lending**



Alliance Association Bank

Catering to the growing HOA industry nationwide, our bankers offer clients innovative solutions to reduce costs and increase revenues. Providing deposit and lockbox services, remote deposit and a broad selection of specialized loan products, Alliance Association Bank is a targeted resource for this industry.



Corporate Finance

Our team of leading professionals participates in larger secured loans, serving a diverse set of corporate clients in sectors including retail, healthcare, consumer products, chemicals, cable/data, business services, transportation/automotive, industrial and more.



Equity Fund Resources

This financing nexus for the Venture Capital and Private Equity communities offers sophisticated banking services and solutions, including capital call lines and management company flexibility lines, along with other innovative financing for general partners.



Hotel Franchise Finance

New to the Western Alliance family in 2016, our group of nationally recognized experts in financing select-service and extended-stay hotels in U.S. markets provides lending solutions for a full range of project needs: acquisitions, renovations, expansions, ground-up construction and refinancings.



Life Sciences Group

The highly specialized team provides term and revolving credit facilities to life sciences companies – biotechnology, medical device and pharmaceutical – including growth capital, working capital, refinancing, restructuring, recapitalization, as well as mergers and acquisitions.



“Our clients value and often rely upon our expertise. It is common for our customers to reach out to us much earlier in the project cycle to get our input before they even put a loan package together.”



Chris Williams, SVP
Managing Director
Hotel Franchise Finance

Chris



Mortgage Warehouse Lending

Serving mortgage bankers with dedicated products and market expertise, our team of professionals provides warehouse facilities, MSR financing, custodial deposit services, treasury management and other industry-tailored solutions.



Public and Nonprofit Finance

Geared to the unique needs of state and local governments and other nonprofit entities, our knowledgeable and experienced public finance team specializes in tax revenue, utility revenue, lease-purchase and land-secured financings.



Renewable Resource Group

This team offers a full complement of debt financing, advisory and banking services to developers of commercial and small-scale renewable energy generation facilities across the country.



Resort Finance

Dedicated to the complex financing needs of U.S.-based timeshare developers, this resourceful and experienced group specializes in financing for land and inventory acquisition, construction and receivable hypothecation.



Technology Finance

Providing flexible financial solutions to emerging, mid- and late-stage technology companies throughout the U.S., our well-connected group works with venture- and non-venture-backed companies from inception through IPO and beyond.



"I've been lending for a long time, and I also have been on the other side of the table. My experience helps me to better understand the needs of our customers."



Dan Jurgiewich, AVP
Portfolio Manager
Resort Finance

Daniel

DOING MORE

People-Powered Banking

It's passion with a purpose: Western Alliance bankers and staff throughout the organization bring energy, dedication and talent. We strive to exceed customer expectations by delivering extraordinary service and top-tier products.



Kalaya

“At Western Alliance, you can drive your own career growth. We have strong leadership that’s focused on developing employees. They are truly invested in helping you develop and implement a plan to accomplish your goals.”



**Kalaya Vanaprasert, VP
Financial Reporting Manager
Western Alliance Bank**



Adam Djou



Ryan Smith



John Eldean



Keith Drake



Rebekah Jenson



Linda Rosset



Michelle Baptista



Joseph Chelhot



Matthew Hatley



Allison Watson



Rosy Valles



Kelly Cook



Deavin Rimmey



Melanie Neva



Anish Singh



Claudia Cervantes

“Customer interaction is the best part of my job, and working at this bank, that is tremendously valued. I do everything I can to make sure customers are comfortable with our products and with our technology.”



Lu Ann Bagby
Treasury Management Trainer
Alliance Bank of Arizona

MORE OPPORTUNITY

A Story of Personal Growth

With eight promotions in 16 years – from Customer Service Representative to Senior Vice President – Vinetta De La Cruz now oversees two offices for Bank of Nevada, and nurtures hundreds of important customer relationships. Her story demonstrates how Western Alliance doesn't just support client businesses, it also supports flourishing careers. "If you would have told me this would have been my path, I wouldn't have believed it. One of the greatest things about our bank is opportunity," says De La Cruz. "We do an excellent job of identifying people's strengths and then giving them a chance to grow professionally."

Her view: The bank's investment in talented people ups the yield for customers, who benefit from highly engaged, expert bankers. "I know my customers – what keeps them up at night, what their greatest fears and achievements are, and their next big milestones." Clearly, strong and enduring relationships define Western Alliance, both for customers and, as De La Cruz points out, "for employees right here at home...The motivation is so much more than compensation. It's also about empowerment."



*Vinetta De La Cruz, SVP
Regional Manager
Bank of Nevada*



"We do more to earn your business. We do more to retain your business. And we do more to protect your business. This same concept applies to how we treat our employees."

Vinetta



MORE EXPERTISE

Our Bankers Set Us Apart

Across the industries, professions and sectors that drive the economy, knowledgeable bankers can make a remarkable difference. Western Alliance bankers draw on significant, industry-specific experience to provide thoughtful business counsel alongside powerful products tailored to meet the demands of our clients and an ever-changing business environment. Our real commitment to understanding individual businesses, fueled by hard-to-match industry expertise, results in meaningful banking relationships.

Areas of Expertise

 **Accounting & Insurance**

 **Education**

 **Healthcare**

 **Homeowner Associations**

 **Hospitality & Tourism**

 **Legal**

 **Manufacturing & Distribution**

 **Municipal & Local Government**

 **Nonprofits**

 **Real Estate & Construction**

 **Renewable Energy**

 **Retail**

 **Technology & Life Sciences**

 **Timeshare Development**





“There is an entrepreneurial side of this bank – they hire knowledgeable people and empower them to create new products and services for customers. There are so many subject matter experts here to help you learn new things.”



Kathy Cosio, SVP
Internal Audit Director
Western Alliance Bank



The bank’s chief real estate appraiser understands that Western Alliance is built on customer relationships and timely decisions. The job of Gregg Baker and his team is to use their independence and expertise to solve complex, often unique, problems and deliver resolute valuation and environmental answers. “Our corporate culture encourages our team to ask substantive questions, exercise intellectual curiosity, and assist our lending groups and executive management in making timely, smart decisions.”



Gregg Baker, SVP
Chief Real Estate Appraiser
Western Alliance Bank



“When clients call, they talk with experts who can solve their issues quickly. Everyone takes responsibility. It’s not only that we know what we are doing, it’s also that we are completely dedicated to customer service.”



Bella BetSayad, VP
Treasury Management
Bridge Bank

Stretching to Do More Builds Performance

"I do more here in this job than I could have dreamed of doing at a law firm or a big bank." For Jessica Jarvi, who works on corporate transactions, acquisitions, offerings, corporate governance, human resources and more, the impact she is able to have is clear. "Anyone who has been here for a while has been asked to stretch and do something that's new for them. It builds confidence to tackle something completely new and see its results."

In Jarvi's estimation, a flat organization is a difference maker. "One thing that says a great deal about our bank is that everyone is accessible. This is meaningful – we are available to talk to our internal clients every day, and I know this is exactly what our bankers do with customers. There's more direct contact, less bureaucracy and fewer layers. Western Alliance has so many high-quality people, and part of the reason they thrive here is the ability to positively influence the organization."



*Jessica Jarvi, SVP
Deputy General Counsel
Western Alliance Bank*

MORE IMPACT



“I think it’s important to work for an organization that is locally committed and involved. Across the board, the bank supports education – from high-level policy to hands-on tutoring – and the bank is very supportive of my volunteer work with First Things First, Arizona’s early childhood initiative.”

Jessica



MORE ENGAGEMENT

Supporting What Matters
We focus our efforts on helping to
build vibrant and healthy communities.

2016

\$180 Million

In community
development loans

9,864

Employee community
service hours

\$28 Million

In new community
investments and donations













31%

Of small business loans in low- and
low-to-moderate income areas

Strengthening Communities

Western Alliance is deeply committed to giving back to the communities where we do business, working with purpose to improve quality of life. Our goal is to help build healthy communities through leadership in education, support for affordable housing, community development lending and investments, as well as a variety of grants and initiatives. Western Alliance employees embrace this philosophy by dedicating their time and expertise, often in leadership roles, to charitable and civic organizations across our markets.



 <p>BOYS & GIRLS CLUBS OF SOUTHERN NEVADA</p>	 <p>CDU CHARLES E. DREW UNIVERSITY OF MEDICINE AND SCIENCE</p>	 <p>College Success Arizona Access · Opportunity · Success</p>
 <p>DTPHX Downtown Phoenix Inc. DTPHX.ORG</p>	 <p>earn to learn invest in college success</p>	 <p>Junior Achievement of Arizona</p>
 <p>LAS VEGAS PHILHARMONIC MUSIC DIRECTOR: DONATO CARRERA</p>	 <p>Oakland Ballet Company Graham Lentz, Artistic Director</p>	 <p>PRESENTATION HIGH SCHOOL ESTABLISHED IN 1961</p>
 <p>The Public Education Foundation Because young minds matter</p>	 <p>TIMKEN MUSEUM OF ART</p>	 <p>the Y MCA</p>

BOYS & GIRLS CLUB



Barbara

"I'm on the board of Boys & Girls Clubs of Southern Nevada, on their HR Committee and I also conduct supervisory training for their leadership team. I have so much support from the bank for this worthwhile work in the community."



**Barbara Earnest, SVP
Training Director
Western Alliance Bank**



Natalie

Natalie Do brings the same enthusiasm and engagement to her community involvement as she does to her work with clients at Torrey Pines Bank's Beverly Hills office. A Certified Financial Planner® and a seasoned banker, Do also serves as Chair of the advisory board for the GRYD Foundation and Committee Chair of the Annual Los Angeles Financial Planning Day. "The bank encourages us to be altruistic in meaningful ways, which perfectly fits with my personal values."



**Natalie Do, VP
Relationship Manager
Torrey Pines Bank**

MORE CREATIVITY

Innovating with Superior Service for Tech Markets

For Dan Pistone, developing productive niches in technology banking powered by an unusually high level of service for clients is a truly creative enterprise. In helping to lead the four National Business Lines that together comprise Western Alliance's Innovation Group – Technology, Equity Fund Resources, Life Sciences and Renewable Resources – he revels in assembling teams of entrepreneurial, best-in-class bankers. “We attract top people by engaging them in the creative process of building their own focused businesses, something they wouldn't have the opportunity to do at a large, money-center bank. Interestingly, this emphasis on more responsibility and leadership also has a positive impact for clients.”

In the Innovation Group, bankers have more empowerment, more engagement and more authority – very much like the technology companies they bank. “Western Alliance's resources give us a platform to continue building a brand that people in our space see as a premium brand,” says Pistone. “What's important is that we not only provide the full suite of products, capacity and expertise that growing technology companies all over the country need, but in a way that leads with the hands-on, personalized customer service Western Alliance stands for.”



*Dan Pistone, SVP
Business Line Director
Bridge Bank*



“There is a creative aspect to building something from the ground up, and I find this motivates some of the industry’s best bankers to join our group.”

Daniel

MORE SOLUTIONS

Advanced Products for Business

Businesses bank on our comprehensive slate of deposit and lending solutions to meet their complex banking and financing needs. Our clients don't have to give up exceptional service to find the innovative suite of products their businesses demand. We deliver the best of both worlds: The strong capacity and sophisticated product offerings of a large bank, with the flexibility, commitment and service of a more specialized institution.

Deposit Solutions

Analysis, Business & Specialty Checking Accounts

Treasury Management Services:

- ACH Origination
- Wire Transfers
- Remote Deposit
- Merchant Services
- Positive Pay
- Sweep Services & more

Certificates of Deposits

Money Market Accounts

Credit Solutions

Asset-Based Lending

Commercial and Industrial Loans

Commercial Credit Cards

Commercial Real Estate Loans

Corporate Finance

Equipment Finance/Leases

Equity Fund Financing

Hotel Franchise Finance

Homeowner Association Lending

International Banking

Letters of Credit

Life Sciences Finance

Medical/Professional Loans

Mortgage Warehouse Lending

Municipal Finance

Nonprofit Lending

Participations and Syndications

Revolving Lines of Credit

Solar Project Finance

SBA Financing

Technology Finance

Timeshare Financing

Additional Banking Solutions

International Banking Services

Online Banking





Brian

International banking solutions are important to clients with global operations, and Western Alliance offers cutting-edge products – along with high-touch customer service – that align with customer needs. Brian Simonson helped design the tools and infrastructure that smooth the way for clients, wherever they do business. “We work with sophisticated companies that need not only the right lending facility but also other innovative techniques to optimize transactions and mitigate risk. Our international banking solutions deliver all of this with a better client experience.”

5
YEARS

Brian Simonson, SVP
Regional Manager
Bridge Bank



Jenna

6
YEARS

Jenna Smithley, VP
Senior Commercial
Real Estate Underwriter
Alliance Bank of Arizona

“The typical job description for an underwriter is to sit at a desk and analyze details. But at our bank, we’re encouraged to meet our clients, so customers know they can call the loan officer, or me, or anyone on the team – because they know us.”



Robert Sarver
Chairman and Chief Executive Officer
Western Alliance Bancorporation



Todd Marshall
Chairman of the Board
Marshall Retail Group



Bruce Beach
Chairman and Chief Executive Officer
BeachFleischman PC



M. Nafees Nagy, MD
Director
Premier Care Network



William Boyd
Executive Chairman of the Board
Boyd Gaming Corporation



James Nave, DVM
Owner
Tropicana Animal Hospital



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



Michael Patriarca
Retired Managing Director
Promontory Financial Group



Howard Gould
Managing Partner
Carpenter Community Bancfund



John Sande, III
Partner
Fennemore Craig Jones Vargas



Steven Hilton
Chairman and Chief Executive Officer
Meritage Homes Corporation



Donald Snyder
Community Leader and
Retired Business Executive



Robert Latta
Partner
Wilson, Sonsini, Goodrich & Rosati



Sung Won Sohn, PhD
M.V. Smith Professor of Business
and Economics
California State University CI



Cary Mack
Co-Managing Partner
Southwest Value Partners



Kenneth Vecchione
President and Chief Executive Officer
Encore Capital Group

The Executive Leadership Team at Western Alliance Bancorporation empowers employees to do more for customers, building an organization where everyone has impact and opportunity.



Front Row Left to Right

Gary Cady, Karen Craigmile, Dale Gibbons,
Robert Sarver, Jim Lundy, Duane Froeschle

Back Row Left to Right

Don Garner, Robert McAuslan, Robyn Young,
John Maguire, Merrill Wall, Randall Theisen,
Dan Myers, Patricia Taylor, John Guedry,
John Peckham, Rachelle Crupi, Ed Zito

Across the country, Western Alliance Bank meets clients where they are with highly responsive customer service and smart banking solutions to help businesses reach their goals.



Alliance Bank
OF ARIZONA

BANK OF
NEVADA


BridgeBank

FIRST
INDEPENDENT
BANK

 **TORREY PINES BANK**

 **Alliance**
Association
Bank

Western Alliance clients can reach us at the following:

**Western Alliance Bancorporation/
Western Alliance Bank**

1 E. Washington St., Ste. 1400
Phoenix, AZ 85004
(602) 389-3500

**Alliance Bank of Arizona
CityScape**

1 E. Washington St., Ste. 100
Phoenix, AZ 85004
(602) 629-1776

Biltmore

2701 E. Camelback Rd., Ste. 110
Phoenix, AZ 85016
(602) 952-5400

Chandler

3033 W. Ray Rd.
Chandler, AZ 85226
(480) 384-3800

Flagstaff

501 E. Butler
Flagstaff, AZ 86001
(928) 214-3400

Mesa

1110 E. Baseline Rd.
Mesa, AZ 85204
(480) 609-2900

Phoenix Plaza

2901 N. Central Ave., Ste. 210
Phoenix, AZ 85012
(602) 629-1700

Scottsdale/Paradise Valley

6263 N. Scottsdale Rd., Ste. 100
Scottsdale, AZ 85250
(480) 998-6500

Tucson Swan

4703 E. Camp Lowell Dr.
Tucson, AZ 85712
(520) 784-6000

Tucson Williams Centre

200 S. Craycroft Rd.
Tucson, AZ 85711
(520) 322-7700

Bank of Nevada

Sahara
2700 W. Sahara Ave.
Las Vegas, NV 89102
(702) 248-4200

Aliante

6915 Aliante Pkwy.
North Las Vegas, NV 89084
(702) 856-7140

Centennial Hills

8505 W. Centennial Pkwy.
Las Vegas, NV 89149
(702) 856-7160

Durango

3985 S. Durango Dr.
Las Vegas, NV 89147
(702) 363-5140

Grand Central Parkway

100 City Pkwy., Ste. 120
Las Vegas, NV 89106
(702) 696-6700

Green Valley

2890 N. Green Valley Pkwy.
Henderson, NV 89014
(702) 451-0624

Hualapai

1115 S. Hualapai Way
Las Vegas, NV 89117
(702) 856-7100

Lake Mead

7251 W. Lake Mead, Ste. 108
Las Vegas, NV 89128
(702) 240-1734

Mesquite

11 Pioneer Blvd.
Mesquite, NV 89027
(702) 346-6600

Siena Heights

10199 S. Eastern Ave.
Henderson, NV 89052
(702) 940-8500

Bridge Bank

San Jose
55 Almaden Blvd., Ste. 100
San Jose, CA 95113
(408) 423-8500

Atlanta

6 Concourse Pkwy., Ste. 2130
Atlanta, GA 30328
(470) 639-1656

Boston

28 State St., Ste. 2301
Boston, MA 02109
(617) 995-1310

Dallas

15950 N. Dallas Pkwy., Ste. 400
Dallas, TX 75248
(214) 575-8099

Durham

105 S. Mangum St., Ste. 200
Durham, NC 27701
(571) 266-3109

Menlo Park

2735 Sand Hill Rd., Ste. 210
Menlo Park, CA 94025
(650) 276-7670

New York

420 Lexington Ave., Ste. 300
New York, NY 10170
(212) 931-8945

Oakland

1951 Webster St.
Oakland, CA 94612
(510) 899-7500

Pleasanton

5820 Stoneridge Mall Rd., Ste. 100
Pleasanton, CA 94588
(925) 249-4900

Reston

12011 Sunset Hills Rd., Ste. 425
Reston, VA 20190
(703) 481-1705

San Francisco

201 Spear St., Ste. 1700
San Francisco, CA 94105
(415) 230-4834

San Francisco

201 Montgomery St.
San Francisco, CA 94104
(628) 221-6630

Santa Monica

604 Arizona Ave., Ste. 201
Santa Monica, CA 90401
(916) 847-4820

**Southern California,
Costa Mesa**

3200 Park Center Dr., Ste. 350
Costa Mesa, CA 92626
(949) 438-4000

First Independent Bank

Kietzke
5335 Kietzke Ln.
Reno, NV 89511
(775) 828-2000

Carson City

1818 E. College Pkwy.
Carson City, NV 89706
(775) 682-4747

Fallon

2061 W. Williams Ave.
Fallon, NV 89406
(775) 423-9586

Robb Drive

6290 Sharlands Ave.
Reno, NV 89523
(775) 746-3000

Sparks Industrial

980 S. McCarran Blvd.
Sparks, NV 89431
(775) 358-1300

Sparks Marina

725 Sparks Blvd.
Sparks, NV 89434
(775) 358-8400

Torrey Pines Bank

Carmel Valley
12220 El Camino Real, Ste. 110
San Diego, CA 92130
(858) 523-4630

Beverly Hills

9355 Wilshire Blvd., Ste. 102
Beverly Hills, CA 90210
(310) 623-5900

Carlsbad

2760 Gateway Rd.
Carlsbad, CA 92009
(760) 814-6800

Downtown Los Angeles

601 W. 5th St., Ste. 100
Los Angeles, CA 90071
(213) 362-5200

Downtown San Diego

550 W. C St., Ste. 100
San Diego, CA 92101
(619) 233-2500

Golden Triangle

4350 Executive Dr., Ste. 130
San Diego, CA 92121
(858) 523-4688

Kearny Mesa

9280 Clairemont Mesa Blvd.
San Diego, CA 92123
(858) 259-5300

La Mesa

8379 Center Dr.
La Mesa, CA 91942
(619) 233-2555

Symphony Towers

750 B St., Ste. 100
San Diego, CA 92101
(619) 233-2200

National Business Lines

Alliance Association Bank

3033 W. Ray Rd., Ste. 200
Chandler, AZ 85226
(888) 734-4567

Corporate Finance

4640 Admiralty Way, Ste. 500
Marina Del Rey, CA 90292
(213) 362-5213

Equity Fund Resources

2735 Sand Hill Rd., Ste. 210
Menlo Park, CA 94025
(650) 276-7670

Hotel Franchise Finance

1 E. Washington St., Ste. 1400
Phoenix, AZ 85004
(602) 346-7494

Life Sciences Group

12220 El Camino Real, Ste. 100
San Diego, CA 92130
(858) 523-4686

Mortgage Warehouse Lending

3033 W. Ray Rd., 1st Floor
Chandler, AZ 85226
(480) 384-3990

Public and Nonprofit Finance

1 E. Washington St., Ste. 1400
Phoenix, AZ 85004
(602) 389-3500

Renewable Resource Group

55 Almaden Blvd., Ste. 100
San Jose, CA 95113
(408) 606-4846

Resort Finance

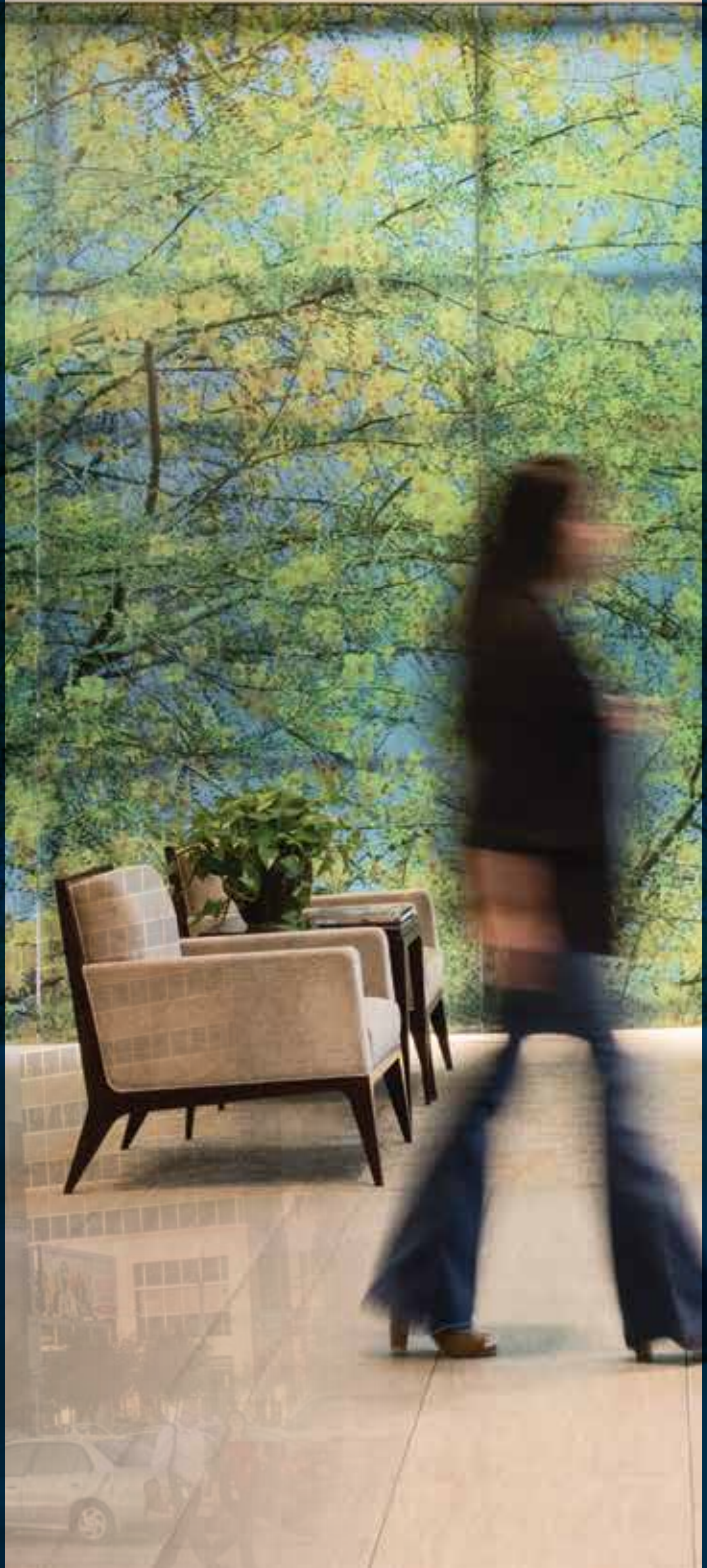
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Phoenix, AZ 85004
(602) 386-2315

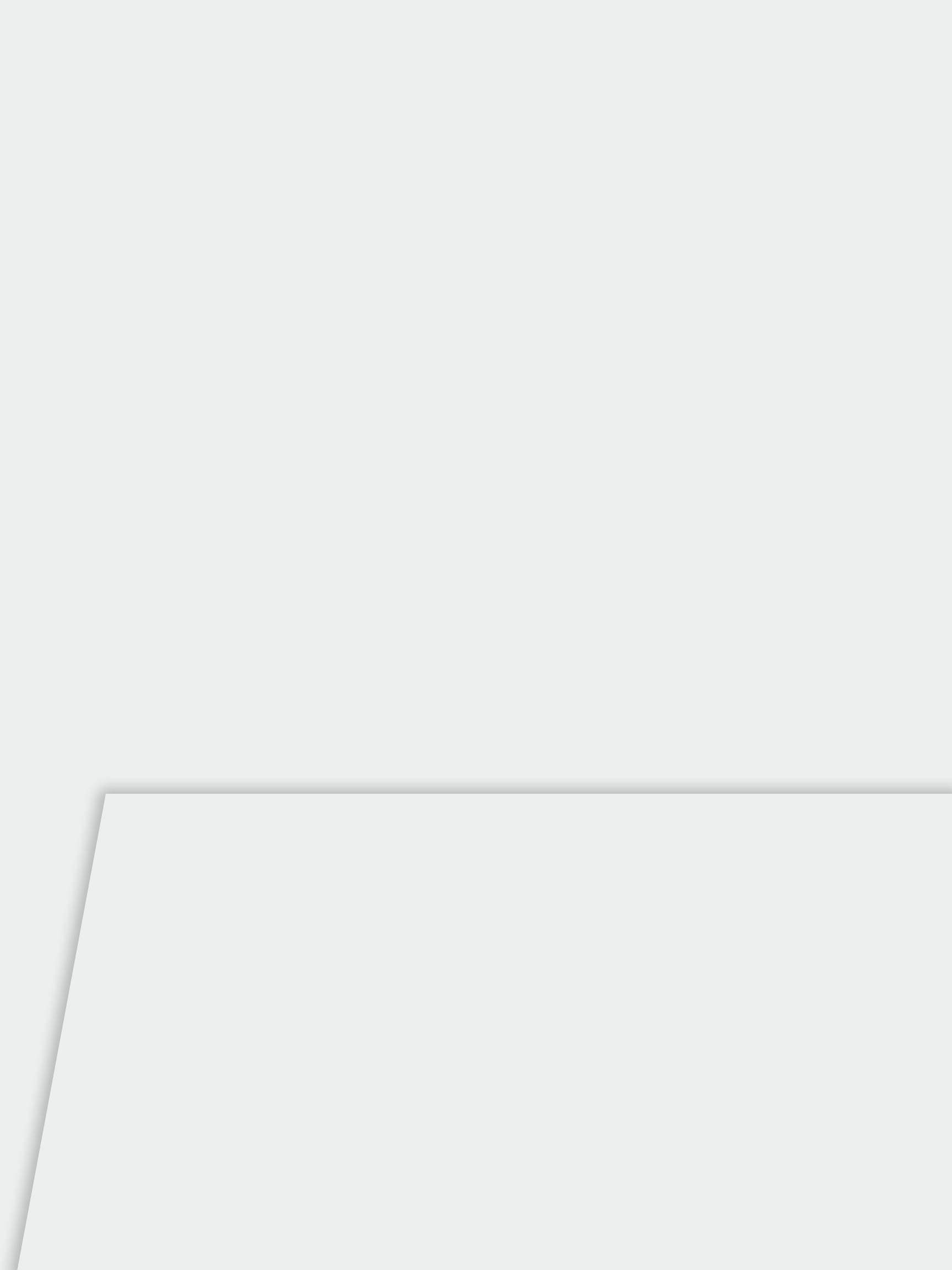
Technology Finance

San Jose
55 Almaden Blvd., Ste. 100
San Jose, CA 95113
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Acknowledgements

Thank you to all our employees who contributed their time and expertise to this project, representing the 1,500+ dedicated, talented people who work at Western Alliance.







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