



Annual Report 2017

**DEDICATED
PEOPLE.**

**TAILORED
PRODUCTS.**

**ROBUST
CAPABILITIES.**

Western Alliance Bank

DEDICATED PEOPLE.

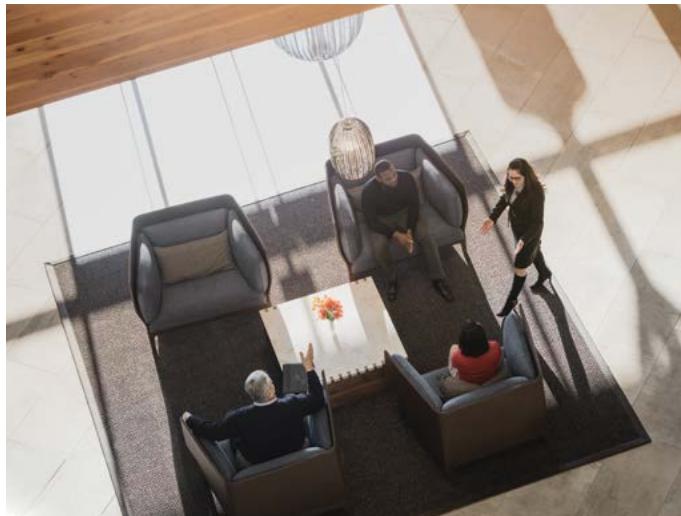
People who create value-added relationships are what Western Alliance is all about. Extraordinary service and hands-on leadership make us different.

TAILORED PRODUCTS.

A sophisticated array of deposit and lending products helps our customers meet their business goals. Flexible and smart, our innovative, custom-tailored solutions are designed to fit.

ROBUST CAPABILITIES.

Backed by deep expertise across geographical and industry segments, Western Alliance has the reach and resources our business clients need to grow.



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Views From Our Chairman and CEO

In 2017, our exceptional company created value for our clients, shareholders, employees, and the communities we serve. Western Alliance continued to attract new clients and expand existing relationships. Our client-centric approach and customer satisfaction drove all our business segments to gain market share during the year. Total assets for the company grew by 18% to end 2017 at \$20.3 billion. Total loans grew by \$1.89 billion which was a 14% increase over 2016, to \$15.1 billion, as WAL continues to be a trusted partner and funding source for businesses. Total deposits increased by \$2.42 billion, 17%, to end the year at \$17.0 billion.

Net income of \$325 million and earnings per share of \$3.10 for 2017 compared favorably to \$260 million and \$2.50, respectively. Return on average assets and return on tangible common equity of 1.72% and 18.32% placed Western Alliance among industry leaders. Augmenting strong balance sheet and earnings growth were an increase in our regulatory capital of \$350 million to \$2.5 billion and another stellar year of asset quality numbers including net loan losses of 0.01% and total non-performing assets at December 31, 2017, of 0.36% of total assets.

Our stock price is a measure of the growth and success of our business and a result of the investment in our people, products and technology over the long term in both good and not-so-good times. Recognizing our strong overall performance, the market rewarded our shareholders with a 16.3% return for the year and a five-year return of 437%, which was more than double that of our peer index and the S&P 500. Forbes magazine ranked WAL #2 on its 2018 "Best Banks in America" list.

We value being excellent corporate citizens, not just in how we treat our employees and clients, but in how we positively impact the communities we live in. We now provide credit to help over 7,500 businesses grow. This report features two clients from our innovation banking group that are making a meaningful contribution

to society. One has a mission to revolutionize children's meals, starting in schools. The other to make life with diabetes easier and safer. Another featured example comes from our municipal finance group where we provided a customized loan solution to aid in easing traffic congestion in the busy Silicon Valley. During the year, our dedicated employees provided over 10,000 hours of community service. We provided \$84 million of direct community investments and grants. Our various real estate lending groups originated \$230 million in community development loans, and our affordable housing lending unit increased its committed capital to over \$600 million. These loans are used to build/remodel housing units for over 100,000 residents across 42 states.

Looking to 2018, our goal is to continue to deliver exceptional results for our shareholders, clients, and employees, while at the same time operating with discipline and managing risk appropriately. We will continue to selectively add new bankers, offices, and relevant products to meet our customers' needs. We will invest in new technology to help our clients grow and operate more efficiently as well as protect their data.

We will continue to grow our balance sheet, which supports the credit and liquidity needs of our clients. We reinvest all of our earnings back into our business to maintain a strong capital position needed to augment our growth.

Our people, including our Board of Directors, are our most important asset. We are thankful for their passion, hard work, entrepreneurial spirit, and dedication to Western Alliance.



Robert G. Sarver
Executive Chairman of the Board
Western Alliance Bank



Kenneth A. Vecchione
Chief Executive Officer
Western Alliance Bank

A Special Thank You

Also in 2017, we took important steps to make sure Western Alliance has a robust set of talented leaders to guide the company's continued growth and strong performance for years to come. Our roles are shifting in positive ways as Ken Vecchione, who returned to the company as President in July, steps into the CEO position this spring. I will continue to provide strategic leadership as Executive Chairman of the Board. Dale Gibbons, our company's longstanding Chief Financial Officer, remains in this key role and adds the title Vice Chairman. Jim Haught, who joined Western Alliance in April as Chief Operating Officer and oversees operations and technology, now also becomes President.

This new leadership structure adds more depth and resources to our executive team and underscores the strategies that have always differentiated Western Alliance.

Our board continually focuses on succession planning, not just at the CEO level, but throughout our entire senior management team. This plan has been well thought out and in process for over a year. The timing is right. Our company is in a very strong position.

I would like to take this opportunity to thank you, customers, shareholders and my co-workers, for your loyalty and support during my 15 years as CEO. I am proud of what Western Alliance has accomplished, but even more excited for its future.

Robert G. Sarver
Executive Chairman of the Board
Western Alliance Bank



Robert G. Sarver



Kenneth A. Vecchione

“

Our stock price is a measure of the growth and success of our business and a result of the investment in our people, products and technology over the long term.”

FINANCIAL HIGHLIGHTS.

Charting Another Year of Strong Performance

“

Our business customers are looking to grow. And Western Alliance is right there with them with increased capital and increased capacity.”

Dale Gibbons
Vice Chairman and Chief Financial Officer

Western Alliance Bancorporation

Consolidated Income Statements

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

	2017	2016	2015	2014
Interest Income	\$ 845,513	\$ 700,506	\$ 525,144	\$ 416,379
Interest Expense	(60,849)	(43,293)	(32,568)	(31,486)
Net Interest Income	784,664	657,213	492,576	384,893
Provision for Credit Losses	(17,250)	(8,000)	(3,200)	(4,726)
Net Interest Income After Provision	767,414	649,213	489,376	380,167
Non-Interest Income	45,344	42,915	29,768	24,651
Non-Interest Expense	(360,941)	(330,949)	(260,606)	(207,319)
Income Before Income Tax	451,817	361,179	258,538	197,499
Income Tax Expense	(126,325)	(101,381)	(64,294)	(48,390)
Income from Continuing Operations	325,492	259,798	194,244	149,109
Discontinued Operations	—	—	—	(1,158)
Net Income	\$ 325,492	\$ 259,798	\$ 194,244	\$ 147,951
Dividends on Preferred Stock	—	—	(750)	(1,387)
Net Income Available to Common Stockholders	\$ 325,492	\$ 259,798	\$ 193,494	\$ 146,564
Weighted Average Common Shares Outstanding (Diluted)	104,997	103,843	95,219	87,506
Earnings Per Share Available to Common Stockholders (Diluted)	\$ 3.10	\$ 2.50	\$ 2.03	\$ 1.67

Consolidated Balance Sheets

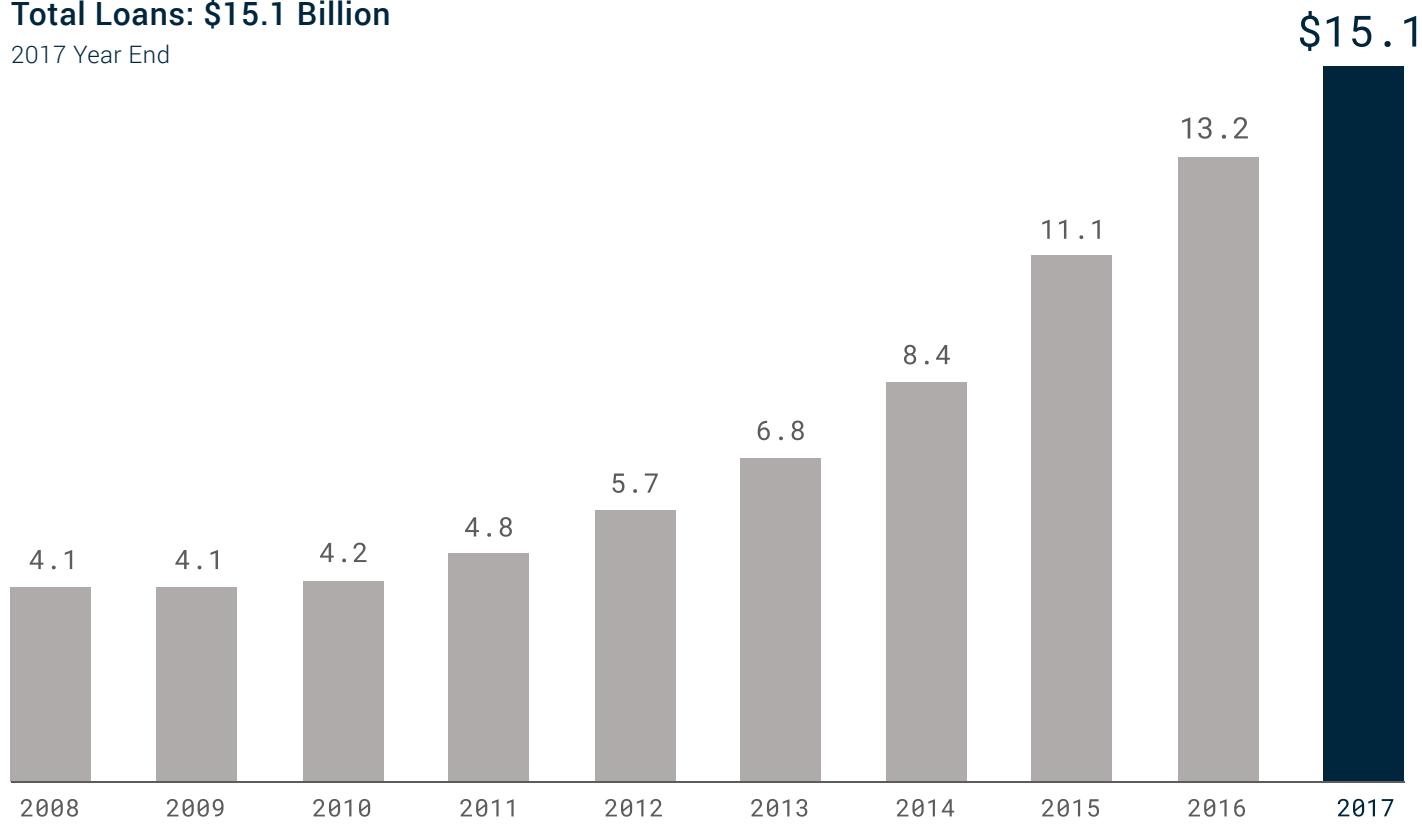
(Unaudited) (\$ in Thousands)

Assets	2017	2016	2015	2014
Cash	\$ 416,768	\$ 284,491	\$ 224,640	\$ 164,396
Securities	3,820,354	2,767,761	2,042,237	1,547,821
Loans	15,093,935	13,208,436	11,136,663	8,398,265
Allowance for Credit Losses	(140,050)	(124,704)	(119,068)	(110,216)
Net Loans	14,953,885	13,083,732	11,017,595	8,288,049
Other Assets	1,138,078	1,064,858	990,617	600,232
Total Assets	\$ 20,329,085	\$ 17,200,842	\$ 14,275,089	\$ 10,600,498
Liabilities and Equity				
Deposits	\$ 16,972,532	\$ 14,549,863	\$ 12,030,624	\$ 8,931,043
Borrowings	792,922	489,665	398,483	485,599
Other Liabilities	333,933	269,785	254,480	182,928
Total Liabilities	18,099,387	15,309,313	12,683,587	9,599,570
Stockholders' Equity	2,229,698	1,891,529	1,591,502	1,000,928
Total Liabilities and Stockholders' Equity	\$ 20,329,085	\$ 17,200,842	\$ 14,275,089	\$ 10,600,498

Western Alliance Bancorporation

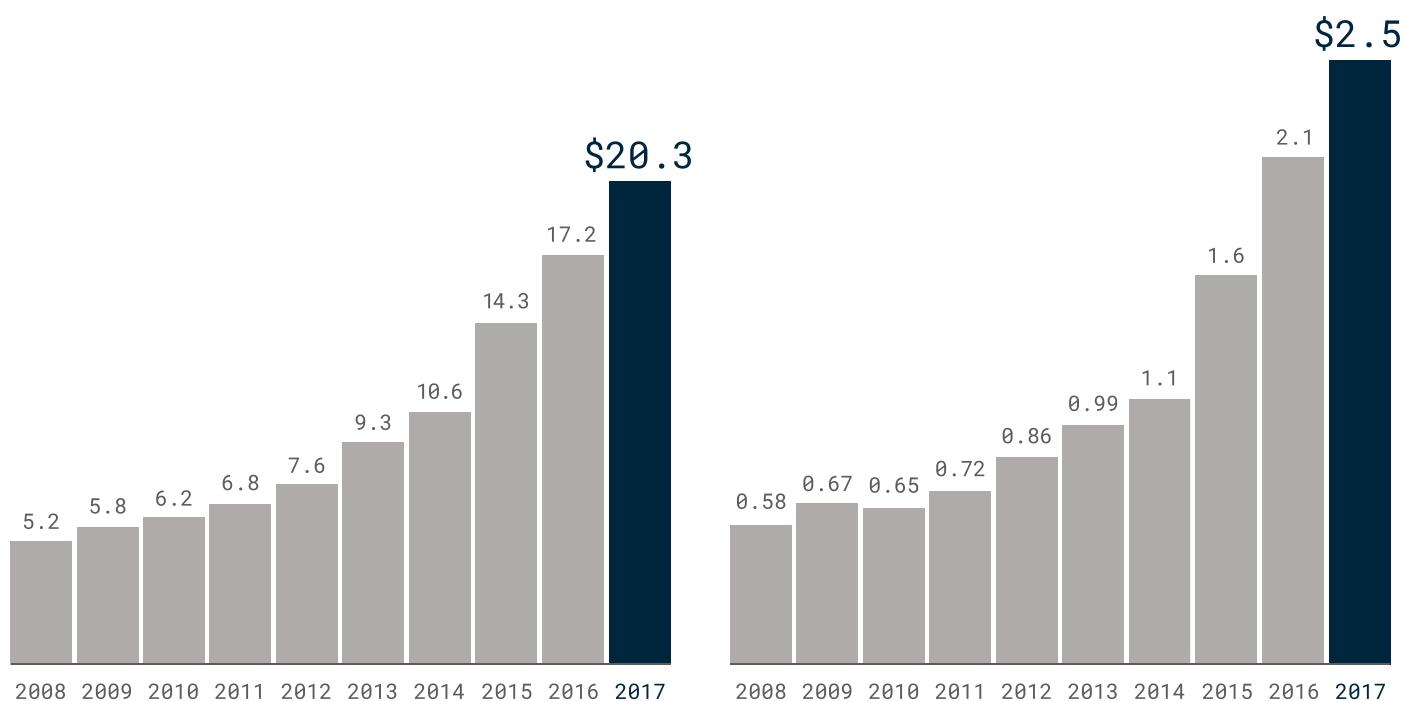
Total Loans: \$15.1 Billion

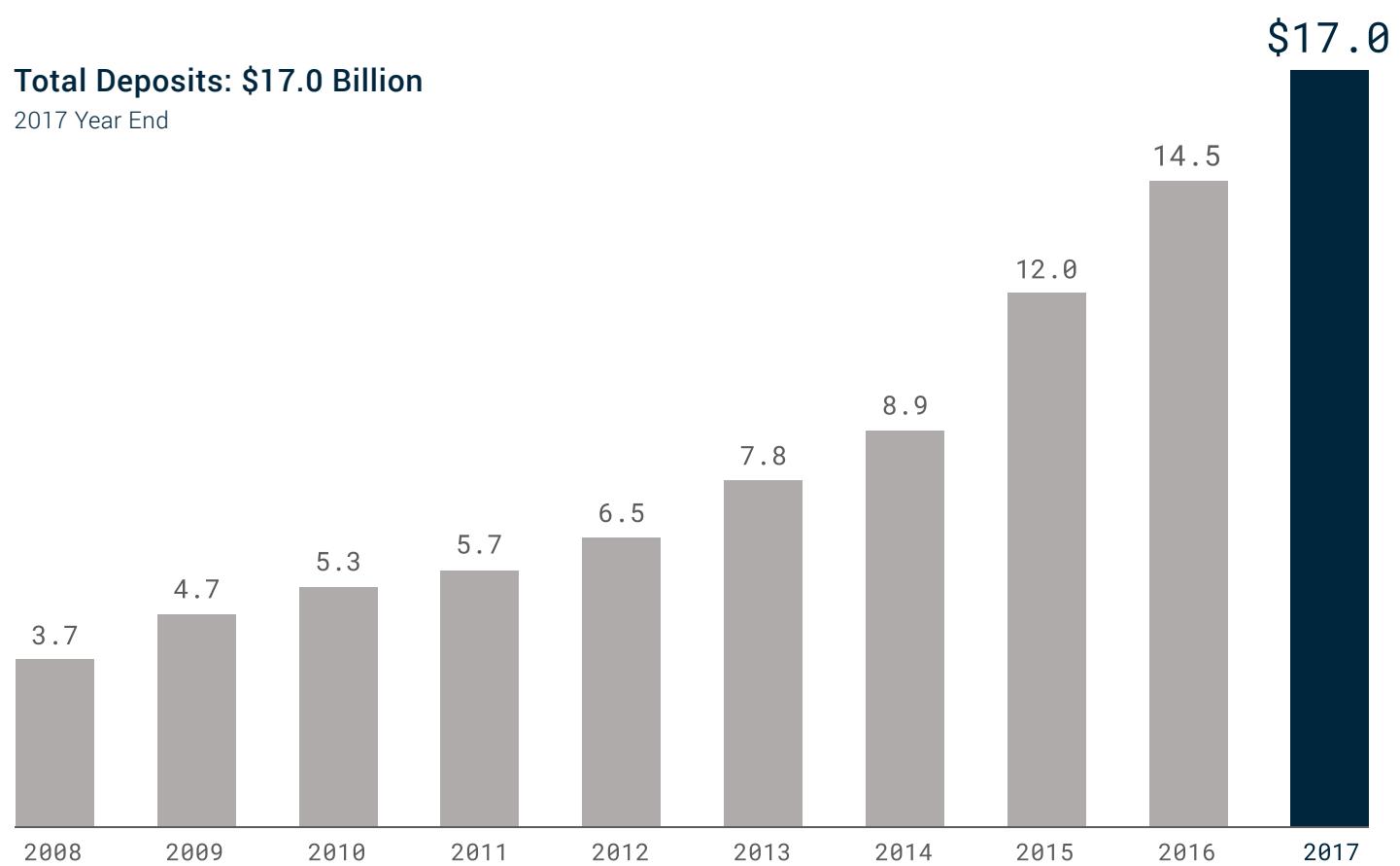
2017 Year End



Total Assets: \$20.3 Billion

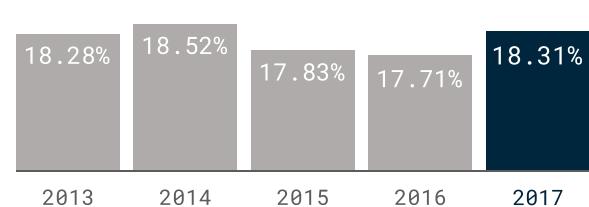
2017 Year End



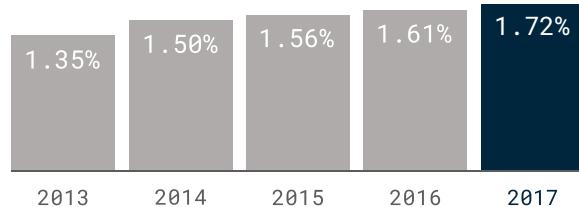


2017 Shareholder Performance

18.31% Return on Tangible Common Equity



1.72% Return on Average Assets



\$10,000 Investment Comparison

2017 Year End

	1 Year	3 Years	5 Years
WAL	\$11,624	\$20,367	\$53,770
KBW Regional Banking Index	\$10,175	\$14,982	\$22,534
S&P 500	\$12,183	\$13,829	\$20,814

ACCOLADES AND ACCOMPLISHMENTS.

“WAL
remains one
of our
favorite
names”

SANDLER O’NEILL + PARTNERS:
2018 Top Pick & Investment Idea

“Western Alliance
Bancorp
**moves up two
spots this year”**

FORBES:
#2 Best Banks in America 2018

“Annual ranking
of the hottest
companies by **business
performance and
market performance”**

FORTUNE MAGAZINE:
100 Fastest-Growing Companies List

“Setting new levels
of performance
to which others in
the field will aspire”

INTERNATIONAL BANKER:
Robert Sarver
Best Banking CEO of 2017

“Awarded
for corporate
**leadership and
investor relations
expertise”**

INSTITUTIONAL INVESTOR:
2018 All-America Executive Team,
#3 Best CEO, #1 Best CFO

\$6B
market cap

14%
loan growth in 2017

7,500
lending relationships

47
offices nationally

\$20B
in assets


rated investment grade

1,700+
employees to serve
our clients

80,000
commercial bank
accounts

21%
tangible book value
per share increase from
2016 to 2017

24%
earnings per
share growth from
2016 to 2017

EXECUTIVE DISCUSSION.

In Conversation with Bank Leadership



Clockwise From Top Left
Robert Sarver, Executive Chairman of the Board;
Dale Gibbons, Vice Chairman and Chief Financial Officer;
Kenneth Vecchione, Chief Executive Officer;
Jim Haught, President and Chief Operating Officer

Watch the discussion at
WALAnnualReport.com

ROBERT SARVER

Let's begin by saying 2017 was another really good year for the bank. And one of the things I felt most proud about was our ability to keep growing and keep providing our customers with the resources they need to continue to grow their businesses.

KENNETH VECCHIONE

We take care of our people first, our people take care of our customers. Those two things together help deliver superior performance. Lastly, we give back to the communities where we live and work.

DALE GIBBONS

I think it starts with ownership of the client experience by the people who work for this company. What makes us stand out is our entrepreneurial spirit. We're almost unique in our ability to grow without creating silos.

JIM HAUGHT

It's also the lifecycle approach we take with our customers. From the time they are prospects, through the lending process, to onboarding and then the care we put into ongoing customer relationships. And, right from the start, we are stewards of our customers' information. So a priority for us is investing in information security.

ROBERT SARVER

You know we've always felt reinvesting our money into our company is the best thing for us to do. In turn we can reinvest that money into our customers and grow with our customers.

KENNETH VECCHIONE

I agree with you. Our capital growth supports our customer growth. And being there for our customers when they need credit supports our growth. That's been our model since we started the company. I also think we come into this year with a lot of wind at our back – the economy is growing and the recent tax reform legislation should help the economy to expand even further.

DALE GIBBONS

It's going to add a lot of liquidity to the economy, both in terms of lower tax rates and what's been passed on through. We've passed part of this on to our team, giving raises, increasing our 401(k) and returning the benefits.

ROBERT SARVER

When it comes to attracting and retaining the best people, I think people also want to know, "can I take care of my customers?" We offer them the best of both worlds, the best of what a smaller bank can offer in terms of level of service, family environment, responsiveness, and the best of what a larger bank can offer. This means resources, capital, larger loan limits and a larger array of products, so bankers can make their customers happy.

JIM HAUGHT

When we're out recruiting people, one of the things that gets them very excited about working here is that entrepreneurial concept. Every day you're coming in and there are new things being crafted, new ideas being tried out, we're always pushing that innovation sphere every single day. And for banking that's pretty unusual.

DALE GIBBONS

Making a difference in our communities is a real value for employees. One area where we've had significant impact is affordable housing. Our bank has helped finance developments in over 40 states, and some hundred thousand people are now living in homes that we helped facilitate.

KENNETH VECCHIONE

Ultimately, people also want to work with an organization that values transparency, credibility, and honesty. Our leadership team is always honest with each other, we're transparent in what we do and that helps us build a better company.

“

The way we structure our credits is a point of pride in how we do business. It's part of why our customers see us as dependable and mutually supportive.”

Kenneth Vecchione

FUEL FOR GROWTH.

Revolutionizing Nutrition for Kids and Communities



Here's some (good) food for thought: Starting from scratch in 2006, Revolution Foods has grown to now serve two million healthy meals per week in 1,000+ schools nationwide, with revenues exceeding \$150 million in 2017.

"We began with a very strong vision to transform access to healthy, delicious, kid-inspired, chef-crafted meals," says Chairman and CEO Kristin Groos Richmond, one of the Oakland-based company's two "founding moms," along with Chief Impact Officer Kirsten Saenz Tobey. Their food philosophy is that nurturing bright minds starts with fueling active bodies.

Now the proof is in the pudding. New research from Nutrition Policy Institute and UC Berkeley concludes students at California public schools with a healthy lunch vendor score higher on achievement tests.

Helping to power this growing, venture capital-backed enterprise – now also expanding in grocery aisles – is Western Alliance's Bridge Bank. Says Revolution Foods CFO Kendall Baker: "The bank is an active participant in our growth. They helped make sure we had funding that worked on our way to expanding our revenues more than 20 percent this year."

“

Revolution Foods is a perfect example of a client that came to us early in the company's life cycle, and we have continued to grow together.”

Mike Lederman
SVP, Western Region Director,
Technology Banking

“

We have consistently found this is the most innovative, technically aware lender in their space. This bank is so creative and responsive, they are an important part of our success and impact.”

Kristin Groos Richmond (left)
Chairman and CEO,
Revolution Foods

Kirsten Saenz Tobey (right)
Chief Impact Officer,
Revolution Foods





“

I think Western Alliance is one of the reasons we've succeeded and continue to succeed.”

Bill Rogers
CEO, Homeowners
Financial Group

VALUED COUNSEL.

Opening More Doors with a Fast-growing Mortgage Company



Sometimes it's who you know – and what they know. At least according to Bill Rogers, CEO of award-winning mortgage company Homeowners Financial Group (HFG).

In 2011, when HFG first became a client of Western Alliance's Mortgage Warehouse Lending, the Scottsdale-based company already had a handful of successful offices in Arizona and California. Today HFG, which funded an impressive \$1.7 billion in mortgage loans in 2016, is licensed in 24 states and operates more than 40 brick-and-mortar locations.

Throughout this period of strategic expansion, Rogers has relied on his bankers as a resource for valuable counsel. "I really feel like there has been a lot of mentoring from Western Alliance as I've grown my business. They have worked with other growing mortgage companies and they see things across the business landscape that deepen our understanding."

He adds, "It's more than just a banking relationship, I trust their opinions about the business environment. As we're growing, they help us make sure our growth is sustainable."

“

Our team brings significant depth of experience in the mortgage industry to each of our clients, and this is a competitive advantage.”

**Steve Curley
EVP, Mortgage Warehouse Lending**

INNOVATIVE FINANCING.

Driving Shorter Commutes in Silicon Valley



For millions of Silicon Valley drivers, spending a few dollars to shave seven minutes off their commutes is an appealing bargain. That's all part of the plan for Santa Clara Valley Transportation Authority (VTA), a public agency charged with easing traffic congestion in this booming economic region.

Western Alliance Public and Nonprofit Finance stepped in to provide streamlined financing to fund Phase 2 of a system offering solo drivers congestion pricing to use HOV lanes on the busy SR-237. This is a unique example of toll financing, where repayment relies exclusively on toll revenues with no taxpayer funds.

"The fact that we could custom-tailor the financing really helped us," said Raj Srinath, CFO, VTA. "Being able to work with one responsive bank, a commercial bank vs. an investment bank, was more flexible, more convenient and ultimately more cost-effective."

By merging solutions-focused banking with the goals of a forward-thinking public agency, Western Alliance was able to greenlight this high-impact, high-tech project.

“

We're committed to developing financing solutions specifically tailored to meet our customers' objectives."

**Monika Suarez
SVP, Municipal Finance Director**



“

Western Alliance took time to learn the issues, they visited and toured, and we were impressed with their hands-on approach.”

Raj Srinath
CFO, Santa Clara Valley
Transportation Authority

INDUSTRY ACUMEN.

A Key Point of Difference

Western Alliance Bank excels for business in great part because we constantly add to the true expertise our clients count on. We combine this sound experience with a customer-focused approach and entrepreneurial thinking to help clients in all types of industries, professions and business accomplish more.

It's well beyond accounts and credit lines – clients seek out Western Alliance for dedicated, knowledgeable bankers who understand the particular dynamics of their business sector and marketplace, as well as the macro forces shaping the overall economy. At our bank, industry acumen that adds value is a key point of difference.



Expert Banking for



Commercial and
Residential Construction



Data
Warehousing



Education



Healthcare



Manufacturing
and Logistics



Municipal and
Local Governments



Nonprofits



Professional
Services



Real Estate
Development



Small
Businesses



Technology



Wholesale
and Distribution



“

Across our organization, we have the expertise and professionalism to help our business clients succeed. Then we dig deeper to understand their aspirations, so they can get there.”

Sarah Guindy
EVP, Corporate Banking Manager
Bank of Nevada

A

A Discussion With Three Industry Experts



HEALTHCARE

Tom Woolway
SVP, Regional Manager
Torrey Pines Bank

Q: How does the bank help healthcare companies take advantage of their opportunities?

A: One example is our expanding program involving the purchase of hospital accounts receivable – called HARP. Hospitals and patients around the country benefit from this program on a number of levels. Patients are provided with long-term, interest-free loans to repay their hospital obligations. Hospitals are relieved of the task of managing patient payments and receive immediate liquidity. No other bank does exactly what we do.

LEGAL

Sarah Guindy
EVP, Corporate Banking Manager
Bank of Nevada

Q: What makes the bank a particularly strong resource for law firms?

A: We have a dedicated, experienced juris team and we work very hard to meet the unique financial needs of the legal community. We take time to understand how each law firm sees success and we work to help them reach their goals. We customize our services and products to handle their individual cash flow requirements. Each firm is different; it's just not cookie-cutter. Our bank understands this.

COMMERCIAL REAL ESTATE

John Eldean
SVP, Real Estate Loan Officer
Alliance Bank of Arizona

Q: In what ways does the bank add value to commercial real estate clients?

A: Clients tell me they value our bank's track record of doing exactly what we say we'll do. They also need certainty of execution – an essential in commercial real estate – and we deliver on this. Our clients say we understand what they do and why they do it, and that we add value to the process because of our deep industry knowledge.

UNDERSTANDING IS EVERYTHING.

Deep Knowledge Delivers Wide Benefits for Clients

As a go-to business bank for clients around the country, Western Alliance has honed a variety of industry-specific deposit and financing capabilities. The rationale is simple: Companies benefit dramatically from working with highly experienced bankers who understand their industries and sectors from the inside out.

Our specialized banking groups provide products and services for a select set of business segments including technology, life sciences, venture capitalists and private equity, renewable resources, municipalities and nonprofits, hotel developers, mortgage companies, timeshare developers and homeowner associations. Matched with our proven commitment to outstanding service, these in-depth, specialized offerings help customers achieve their goals.



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 software, healthcare, consumer products, chemicals, cable/data, business services, transportation/automotive, industrial and more.



Equity Fund Resources

This financing nexus serves as a key contact point for Venture Capital and Private Equity funds, offering 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

Our group of nationally recognized experts provides tailored real estate lending solutions to owners and operators of franchised hotels throughout the United States. Catering to the needs of the industry, the division specializes in acquisitions, refinancing, renovation and construction.



Life Sciences Group

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



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 governmental and nonprofit organizations, our knowledgeable and experienced public finance team specializes in tax-exempt and taxable financing solutions.



Renewable Resource Group

This team offers a full complement of debt financing and banking services to developers of commercial and small utility-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, HOA and receivable hypothecation.



Technology Finance

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

EXPERT BANKING FOR BUSINESSES.

MANUFACTURING & DISTRIBUTION



Banking Outside the Box for Berkley International

At Berkley International, "Think Global, Act Local" applies to more than the company's burgeoning manufacturing business. It also applies to its bank – Western Alliance's Torrey Pines Bank, around the corner from CEO Jeff Berkley's home in Beverly Hills.

Based in Southern California near the country's two busiest ports, Berkley International makes environmentally friendly, molded fiber packaging that protects everything from wine to electronics. This dynamic business ranked #1 manufacturer in America on the Inc. 5000 list in 2016, the same year it was named fastest-growing L.A. company by the *Los Angeles Business Journal*. Berkley International also has operations in Napa Valley, Bentonville, and Suzhou near Shanghai.

Early on, the bank stepped up with a line of credit and funded the company's first piece of equipment. Now the relationship centers on servicing complex business and personal accounts. Says Berkley: "This bank understands manufacturers. They also understand things change quickly in a manufacturing environment. And they're highly supportive in helping us grow."

“

What's unique is we're a commercial bank with significant industry knowledge, but the above-and-beyond customer service we strive to deliver is more like the experience of private banking.”

Kathleen Chapman
SVP, Beverly Hills
Regional Manager

On a Mission With Bigfoot Biomedical

For almost everyone at Bigfoot Biomedical, diabetes is personal. "Our solution is something my family desperately needs," says CEO Jeffrey Brewer about the company's all-out efforts to bring to market a disruptive, new technology to make life with diabetes easier and safer.

Western Alliance's Bridge Bank saw this purpose as an intangible asset for this emerging medical device company. "This bank is a true partner. We had a number of proposals, but Bridge Bank went the extra mile to give us comfort that this would be a relationship vs. a transaction, and that is exactly how it's been," adds Brewer.

Today, dosing insulin is complicated and cumbersome, requiring multiple prescriptions and devices, and can be prone to error. Now Bigfoot is making big strides, heading toward pivotal trials for its breakthrough solutions – each part of an overarching ecosystem designed to deliver insulin in a safer, more user-friendly way for a broader range of people living with insulin-requiring diabetes.



Jeffrey Brewer, CEO, Bigfoot Biomedical

“

We know our clients and this market, and what's motivating this management team to innovate and persevere just adds to Bigfoot's immense opportunity.”

Rob Lake
SVP, Head of Life Sciences



COMMUNITY IMPACT.

Meaningful Involvement

Lifting up our communities is important to the people of Western Alliance. We live this value in many ways, starting with financial support for affordable housing projects, community developments and grants to many nonprofit organizations. In addition, we take leadership and supporting roles in community organizations providing thousands of hours of volunteer time.

IN 2017

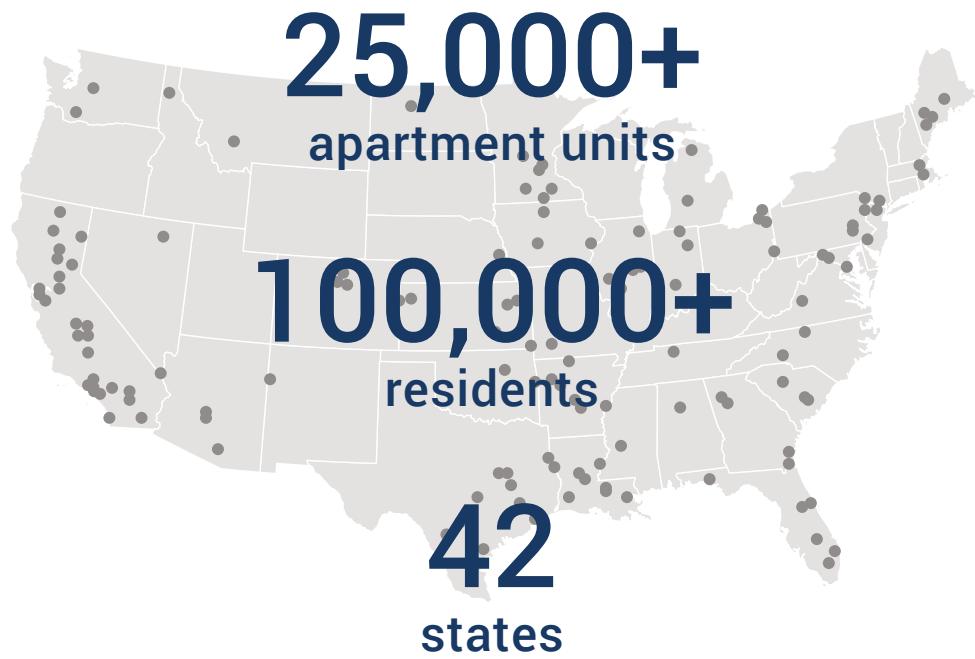
\$231 Million
in community
development loans

10,830
employee community
service hours

\$84 Million
in new community
investments and donations



Our Investment in Affordable Housing



“Heartbreak Hotel” no more. A historic hotel in downtown Spokane, WA – where Elvis actually stayed – is finding new purpose as a redeveloped 13-story residential property, with more than 80 percent of apartments set aside for affordable housing. Opening in 2018, the revitalized building relied on bond funding from Western Alliance.

Since 2012, Western Alliance has invested more than \$600 million in committed capital and debt to help build, renovate and restore 200+ low-income, multi-family housing properties across the country. In all, this equates to more than 25,000 apartment units that provide housing for over 100,000 residents in 42 states.

Financial support for affordable housing is one facet of the bank’s deeply rooted commitment to enhancing quality of life and creating stronger, more resilient communities.

“There are more than 11 million U.S. households spending at least half their incomes on what is often sub-standard housing. Every investment we make to improve affordable housing and make it more available chips away at this significant social issue.”

Jennifer Holyoak
SVP, Commercial Real Estate Finance
Western Alliance Bank

A CATALYST FOR IMPROVING EDUCATION.

Engaging Business Leaders



John Guedry
CEO, Bank
of Nevada

“

Helping to graduate more students who will be able to meet the current and future job requirements of our growing economy is essential.”

At Bank of Nevada, playing an active role in improving local K-12 education is nearly as central to the bank's mission as taking deposits and making loans.

“As a bank that serves the business community, we believe the education system is the one thing that can hold our clients back from reaching their full potential,” says John Guedry, CEO, Bank of Nevada.

That's why Bank of Nevada has taken a leadership role in coalescing Las Vegas' business community in a singularly effective program called (BE) Engaged – Business + Education Engaged. Now heading into its third year of working to improve Clark County's challenged public school district, the fifth largest in the nation that serves 75 percent of all students in Nevada, (BE) Engaged counts a growing list of successes.

Already, 135 C-level executives and business owners have committed to hands-on mentoring to the school district, and the renowned STEM Academy has provided curriculum for all of the district's middle schools. And that's just the beginning. With (BE) Engaged, look for improved performance – and a better report card – for this vitally important school district.



“

Bank of Nevada gets an A+ for being engaged in K-12 education efforts here in Clark County. John and his team have passion, leadership and depth of knowledge on the issues. We're glad they're here.”

Bill Noonan
Immediate Past Chairman of the
Las Vegas Metro Chamber of Commerce

TALKING TECH.

Technology Advancements for the Evolving Business Landscape

The customer experience is always central to the value Western Alliance delivers for clients. Now, investments in fast-moving digitalization are powering even more synergies, cost-savings and convenience for our business clients – all core to a great banking relationship.

“Our focus is on continual technology advancements designed to simplify life for our customers,” says John Peckham, EVP and Chief Information Officer, Western Alliance Bank.

From fast and flexible mobile banking solutions and automated tools to fight fraud to systems that optimize payments and receivables, the bank’s enhanced digital resources help clients succeed.

No matter which banking channels clients choose, Western Alliance differentiates the experience with comprehensive, hands-on training and advisory support.

“

Western Alliance works hard to understand our customers’ businesses. This is a strength that helps us solve client problems and tailor smart, effective solutions, so they can increase their level of efficiency.”

Elaine Szeto
Chief Product Officer
Western Alliance Bank

High-tech Advantage for Lowcountry HOA Leader

It turns out that technology is essential, even in a natural paradise like Hilton Head in South Carolina's famed Lowcountry. For IMC Resort Services, one key to ensuring the experience is nearly as perfect as the scenery for more than 10,000 condo owners is the seamless interface with Alliance Association Bank.

"We wouldn't be where we are without our bank," says Ron Fenstermaker, CEO, IMC Resort Services. "They bring us advanced systems that give us internal efficiencies, so we can focus on taking care of our properties and our customers."

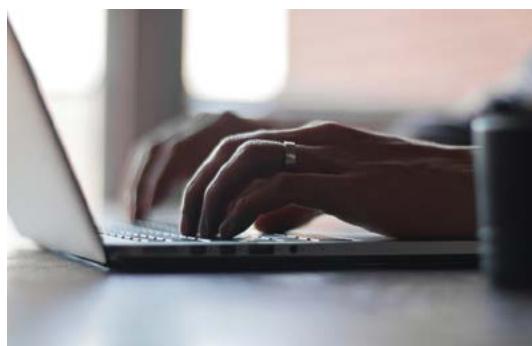
IMC chose the bank because of its tech-forward solutions for community management companies. The bank's ConnectLive platform integrates with the industry-specific Village Management Software to automate the business' complex administrative infrastructure that handles billing, accounting and banking for each of its client communities.

Grounded in operational efficiency, IMC has been able to grow by emphasizing customer service, adding nearly 40 new communities for a total of 80+, since beginning its relationship with Western Alliance's Alliance Association Bank in 2010.

“

IMC's commitment to excellence – backed by the strong productivity supported by our technology – has helped transform this market-leading company."

Stacy Dyer
SVP, Alliance Association Bank



SMART BANKING SOLUTIONS.

A Real Commitment

We understand that no two businesses are exactly alike. That's why Western Alliance bankers tap a sophisticated suite of customizable banking products and services designed to help companies meet their unique goals. Part of delivering outstanding customer service is always listening and asking questions so we can tailor smart banking solutions that are just right for our clients and their evolving enterprises.



Credit Solutions

Asset-based Lending
 Commercial and Industrial Loans
 Commercial Credit Cards
 Commercial Real Estate Loans
 Equipment Finance/Leases
 Equity Fund Finance
 Homeowner Association Lending
 Hotel Franchise Finance
 Letters of Credit
 Life Sciences Finance
 Medical/Professional Loans
 Mortgage Warehouse Lending
 Municipal Finance
 Nonprofit Lending
 Participations and Syndications
 Revolving Lines of Credit
 SBA Financing
 Solar Project Finance
 Technology Finance
 Timeshare Finance
 Trade Corridor Finance

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 Deposit
 Money Market Accounts
 International Banking Services



Robert Sarver
Executive Chairman of the Board
Western Alliance Bank



Robert Latta
Partner
Wilson, Sonsini, Goodrich & Rosati



Kenneth Vecchione
Chief Executive Officer
Western Alliance Bank



Cary Mack
Co-Managing Partner
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Bruce Beach
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Marshall Retail Group



William Boyd
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Howard Gould
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Michael Patriarca
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Promontory Financial Group



Steven Hilton
Chairman and Chief Executive Officer
Meritage Homes Corporation



Donald Snyder
Community Leader and
Retired Business Executive



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



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

Western Alliance Bank's Senior Operating Committee is committed to consistently performing at the highest level for our clients, resulting in high performance for our banking organization.



Alliance Bank of Arizona's new Gilbert office, which opened in September 2017, is designed to meet the needs of one of Arizona's fastest-growing communities.

At the New Gilbert Office, Front Row Left to Right:
Steve Curley, Rachelle Crupi, Dale Gibbons, Robyn Young, Tim Boothe, Tom Sa, John Peckham, Jim Haught

Back Row Left to Right: Don Garner, John Guedry, Patricia Taylor, Kenneth Vecchione, Randall Theisen, Gary Cady, Dan Myers, Robert McAuslan

NATIONAL PRESENCE.

With a Regional Footprint

Western Alliance Bank delivers its distinctive brand of high-touch, solutions-oriented banking to business customers across the United States.

Alliance Bank
OF ARIZONA®



 **BridgeBank**



Western Alliance Clients Can Reach Us at the Following

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

Gilbert

1907 E. Pecos Road
Gilbert, AZ 85295
(480) 867-4800

Mesa

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

Phoenix Plaza

2901 N. Central Ave., Ste. 100
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

Durham
105 S. Mangum St., Ste. 200
Durham, NC 27701
(984) 260-3964

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

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) 623-8900

Carlsbad
2760 Gateway Rd.
Carlsbad, CA 92009
(760) 444-8400

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

Specialized Financing

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. 120
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
1 E. Washington St., Ste. 1400
Phoenix, AZ 85004
(602) 386-2315

Technology Finance
San Jose
55 Almaden Blvd., Ste. 100
San Jose, CA 95113
(650) 462-8502

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COMMITTED.
THOUGHTFUL.
ENTHUSIASTIC.
RESPONSIVE.**

“

We succeed as our customers succeed. We have a joint interest in helping our clients realize both their business goals and their community aspirations.”

Kenneth Vecchione
Chief Executive Officer

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