

**WESTERN ALLIANCE BANCORPORATION (WAL)**

Presented by  
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**Western Alliance Bancorp**

*Corporate Profile:  
One of the country's top performing banking companies*

- TOP 10 — FORBES BEST BANKS IN AMERICA 2016-2019
- \$23.1B IN ASSETS
- 85,000 COMMERCIAL ACCOUNTS
- 1,787 EMPLOYEES
- 47 OFFICES
- 34% EPS GROWTH 2017-2018

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**Western Alliance Bancorp**

- Las Vegas-based holding company with regional banks operating in Nevada, Arizona, and California
- The bank offers:
  - retail banking services
  - focuses on mortgages for retail customers and
  - commercial loans, mainly for real estate
  - manages investment portfolios for Western's clients and clients of other banks.

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**WA** Western Alliance Bancorporation  
Western Alliance Bank  
(primary subsidiary)

Bank Divisions



**Alliance Bank**  
of ARIZONA

A division of Western Alliance Bank. Member FDIC.



**BANK OF NEVADA**

A division of Western Alliance Bank. Member FDIC.



**BridgeBank**

A division of Western Alliance Bank. Member FDIC.



**FIRST INDEPENDENT BANK**

A division of Western Alliance Bank. Member FDIC.



**TORREY PINES BANK**

A division of Western Alliance Bank. Member FDIC.



**Alliance Association Bank**

A division of Western Alliance Bank. Member FDIC.

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**WA** National Business Lines

- Alliance Association Bank
- Mortgage Warehouse Lending
- Corporate Finance
- Public and Non-Profit Finance
- Equity Fund Resources
- Renewable Resource Group
- Hotel Franchise Finance
- Resort Finance
- Life Sciences Group
- Technology Finance

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**WA** Western Alliance Bancorp

Full Service Banking

- *Checking and Savings*
- *Loans\**
- *Treasury Management*
- *International Banking*
- *Card Services*
- *Personal Banking*

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**WA** Western Alliance Bancorp

Business Solutions

- *Business Checking and Savings*
- *Business escrow services*
- *Loans and Credit*
- *Card services*
- *International services*
- *Settlement services*
- *Treasury Management*
- *Personal banking*

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**Western Alliance Bancorp**

3/29/2016 News Announcement

- WALs wholly owned subsidiary, Western Alliance Bank,
- has signed a definitive agreement to acquire GE Capital's domestic select-service hotel franchise finance loan portfolio.
- The acquisition includes loans outstanding of about \$1.4 billion.
- Additionally, approximately 35 members of GE Capital's team that is focused on this sector and already based in Scottsdale, Ariz., will become part of Western Alliance.
- They paid \$1.28B

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**Western Alliance Bancorp**

**Strengths**

- Strong financials
- Concentrated area for each bank
- Caters to special business needs
- Concentrates venture capital under Bridge Bank

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**Western Alliance Bancorp**

**Weaknesses**

- Emphasis on mortgage business
- Concentration in one area of nation
- One bank (Bridge) handles private equity
- Inherently cyclical

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**Western Alliance Bancorp**

**Opportunities**

- Strong finances allow it to acquire and expand
- Catering to special business needs is attractive to clients and makes them sticky

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Western Alliance Bancorp

### Threats

- Another recession based on real estate/construction
- Competition from other growing banks
- Big bank regulation covers them too

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Western Alliance Bancorp

Questions So Far ???

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