

WESTERN ALLIANCE BANCORPORATION

	CPP Disbursement Date 11/21/2008	RSSD (Holding Company) 2349815	Number of Insured Depository Institutions 5	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$5,358	\$5,758	7.5%	
Loans	\$4,148	\$4,134	-0.3%	
Construction & development	\$822	\$611	-25.6%	
Closed-end 1-4 family residential	\$434	\$424	-2.2%	
Home equity	\$147	\$144	-1.9%	
Credit card	\$34	\$50	48.6%	
Other consumer	\$42	\$26	-38.8%	
Commercial & Industrial	\$798	\$666	-16.6%	
Commercial real estate	\$1,714	\$1,949	13.7%	
Unused commitments	\$1,170	\$989	-15.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$358	\$617	72.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$82	\$97	17.8%	
Cash & balances due	\$138	\$373	169.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$4,896	\$5,263	7.5%	
Deposits	\$3,656	\$4,725	29.2%	
Total other borrowings	\$1,051	\$338	-67.9%	
FHLB advances	\$405	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$461	\$495	7.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$145	\$131	NA	
Performance Ratios				
Tier 1 leverage ratio	7.4%	7.3%	--	
Tier 1 risk based capital ratio	8.3%	8.9%	--	
Total risk based capital ratio	11.8%	12.4%	--	
Return on equity ¹	-125.4%	-15.5%	--	
Return on assets ¹	-11.1%	-1.4%	--	
Net interest margin ¹	4.3%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	105.1%	68.0%	--	
Loss provision to net charge-offs (qtr)	222.0%	110.7%	--	
Net charge-offs to average loans and leases ¹	1.4%	3.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	4.8%	10.9%	0.3%	1.6%
Closed-end 1-4 family residential	3.3%	6.5%	0.1%	1.0%
Home equity	0.6%	1.6%	0.0%	1.2%
Credit card	1.3%	1.8%	0.8%	1.7%
Other consumer	0.1%	0.9%	1.2%	0.0%
Commercial & Industrial	0.6%	2.2%	1.1%	2.3%
Commercial real estate	0.6%	2.3%	0.1%	0.4%
Total loans	1.7%	3.8%	0.4%	0.9%