

Western Alliance Bank

**Covered Insured Depository
Institution (CIDI) Informational Filing**

Public Section

April 2026

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1. Introduction

Unless otherwise defined herein or the Glossary, all capitalized and defined terms shall have the meaning prescribed in 12 C.F.R. § 360.10 (“**IDI Rule**”).

The Federal Deposit Insurance Corporation (“**FDIC**”) has adopted the IDI Rule that requires, among other things, each Covered Insured Depository Institution (“**CIDI**”) with \$50 billion or more in total assets to submit periodic resolution-related informational filings to support the FDIC’s ability to execute an orderly and efficient resolution in the event of the CIDI’s failure. As a Group B CIDI,¹ Western Alliance Bank (“**WAB**” or “**Bank**”) must submit informational filings to the FDIC as required by the IDI Rule. These filings provide the FDIC with information relevant to developing strategic options for resolving the CIDI, ensuring prompt access to insured deposits and minimizing potential loss to the DIF.

WAB is the principal banking subsidiary of Western Alliance Bancorporation (“**WAL**”), a publicly traded bank holding company (NYSE:WAL) headquartered in Phoenix, Arizona. The Bank operates as an FDIC-insured, full-service commercial bank, providing a range of lending, deposit, and treasury management products to clients nationwide, with a strategic focus on commercial and industrial lending, commercial real estate lending, and specialized national business lines.

This Public Section summarizes WAB’s full resolution submission that describes the business of the Bank (“**2026 CIDI Informational Filing**”).

Unless otherwise noted, all information contained in this Public Section is as of December 31, 2025.

¹ 12 C.F.R. § 360.10(b).

2. Material Entities

For the 2026 CIDI Informational Filing, WAB has identified the following three material entities (each a “ME”):

- **WAB**, the CIDI
- **WAL**, the holding company and parent company of WAB
- **AmeriHome Mortgage Company, LLC**, (“**AmeriHome**”) a subsidiary of WAB that provides mortgage banking services

3. Core Business Lines

WAB identified the following three core business lines (“**CBL(s)**”): Regional Banking, National Business Lines (detailed below), and AmeriHome.

These businesses are strategically important to WAB for varied quantitative and qualitative considerations and as they comprise a substantial share of the Bank’s total assets, loans, deposits and revenue.

Regional Banking

Regional Banking delivers relationship-based commercial and business banking services through regionally focused teams operating within a nationally integrated banking platform. This CBL provides a broad range of lending, deposit, and treasury management solutions to middle-market companies, real estate operators, and business owners, supported by local market expertise and centralized risk management and operational infrastructure. Regional Banking reflects WAB’s strategy of combining local decision-making and client proximity with the scale, governance, and balance sheet strength of a large national banking organization. Regional Banking includes Business and Commercial Banking, Market Banking, Innovation & Specialty Finance, Institutional Commercial Real Estate Finance, National Builder Finance, Hotel Franchise Finance and Resort Finance.

National Business Lines (excluding AmeriHome)

National business lines (“**NBL(s)**”) consist of specialized, industry-focused banking groups that operate on a nationwide basis and deliver tailored financial solutions to clients across a wide range of sectors. WAB’s NBLs, each supported by dedicated relationship managers with deep industry expertise, include Specialized Mortgage Services (consisting of Warehouse Lending, Mortgage Servicing Rights Financing, Note Finance & Correspondent Mortgage Solutions), Business Escrow Services, Consumer Digital Consolidation, Digital Asset Banking, Corporate Finance, Equipment Finance, Homeowner Association Services, Juris Banking, Public and Non-Profit Finance, Affordable Housing. Operating within a unified risk, funding, and governance framework, the NBL enable WAB to serve clients wherever business occurs while maintaining consistent underwriting standards, service quality, and regulatory oversight.

AmeriHome

AmeriHome Mortgage Company, LLC (“**AmeriHome**”) is an operating subsidiary of WAB and a leading national business-to-business mortgage purchaser and servicer, specializing in correspondent mortgage lending and direct mortgage origination. AmeriHome provides a scalable and technology-enabled platform designed to support independent mortgage originators across varying market environments, offering operational efficiency, data and analytics capabilities, and deep industry expertise. As part of WAB, AmeriHome operates within the broader organization’s regulatory, risk management, and capital framework, while maintaining a focused mortgage banking business model serving clients nationwide.

4. Consolidated Financial Information

Assets and Liabilities

Assets and liabilities of WAB are reported within the Call Report, the Consolidated Reports of Condition and Income filed quarterly by banks and savings associations with federal banking regulators. The figure below shows WAB's assets and liabilities as of December 31, 2025.

Figure 1: Schedule RC-Balance Sheet (Form Type - 041)

| | Amount (\$ in thousands) |
|---|--------------------------|
| Assets | |
| 1 Cash and balances due from depository institutions | |
| a. Noninterest-bearing balances and currency and coin | 496,466 |
| b. Interest-bearing balances | 3,099,318 |
| 2 Securities | |
| a. Held-to-maturity securities | 1,570,972 |
| b. Available-for-sale debt securities | 18,761,839 |
| c. Equity securities with readily determinable fair values not held for trading | 71,878 |
| 3 Federal funds sold and securities purchased under agreements to resell | |
| a. Federal funds sold | — |
| b. Securities purchased under agreements to resell | — |
| 4 Loans and lease financing receivables | |
| a. Loans and leases held for sale | 3,613,368 |
| b. Loans and leases held for investment | 58,677,189 |
| c. LESS: Allowance for credit losses on loans and leases | -460,690 |
| d. Loans and leases held for investment, net of allowance | 58,216,499 |
| 5 Trading assets | — |
| 6 Premises and fixed assets (including right-of-use assets) | 384,701 |
| 7 Other real estate owned | 137,427 |
| 8 Investments in unconsolidated subsidiaries and associated companies | 118,566 |
| 9 Direct and indirect investments in real estate ventures | 571,220 |
| 10 Intangible assets | 2,142,553 |
| 11 Other assets | 3,550,896 |
| 12 Total assets | 92,735,703 |

| | Amount (\$ in thousands) |
|---|--------------------------|
| Liabilities | |
| 13 Deposits | |
| a. In domestic offices | 77,639,392 |
| (1) Noninterest-bearing | 24,352,472 |
| (2) Interest-bearing | 53,286,920 |
| 14 Federal funds purchased and securities sold under agreements to repurchase | |
| a. Federal funds purchased | — |
| b. Securities sold under agreements to repurchase | — |
| 15 Trading liabilities | — |
| 16 Other borrowed money | 5,356,184 |
| 17 Not applicable | |
| 18 Not applicable | |
| 19 Subordinated notes and debentures | 394,520 |
| 20 Other liabilities | 1,236,513 |
| 21 Total liabilities | 84,626,609 |
| 22 Not applicable | |
| Equity Capital | |
| Bank Equity Capital | |
| 23 Perpetual preferred stock and related surplus | — |
| 24 Common stock | 102,516 |
| 25 Surplus | 3,075,265 |
| 26 a. Retained earnings | 4,978,719 |
| b. Accumulated other comprehensive loss | -340,704 |
| c. Other equity capital components | — |
| 27 a. Total bank equity capital | 7,815,796 |
| b. Noncontrolling (minority) interests in consolidated subsidiaries | 293,298 |
| 28 Total equity capital | 8,109,094 |
| 29 Total liabilities and equity capital | 92,735,703 |

Capital

The Bank is subject to various regulatory capital requirements administered by the federal banking agencies. Failure to meet minimum capital requirements could trigger certain mandatory or discretionary actions that, if undertaken, could have a direct material effect on the Bank's business and financial statements.

As of December 31, 2025, the Bank exceeded the capital levels necessary to be classified as "well-capitalized," as defined by the various banking agencies. The actual capital amounts and ratios for the Bank are presented in the following figure:

Figure 2: WAB Regulatory Capital and Ratios

| Regulatory Capital Metric | Amount (\$ in thousands) | Ratio (in %) ² | “Well Capitalized” Threshold (in %) |
|---|--------------------------|---------------------------|-------------------------------------|
| Common Equity Tier 1 Capital | 7,456,258 | 11.8 | 6.5 |
| Tier 1 Capital | 7,749,556 | 12.2 | 8.0 |
| Total Capital | 8,667,313 | 13.7 | 10.0 |
| Tier 1 Leverage | 7,749,556 | 8.3 | 5.0 |
| Risk Weighted Assets | 63,395,425 | | |
| Average Total Assets (for Leverage Ratio) | 93,891,180 | | |

Funding Sources

WAB’s liquidity and funding strategy is primarily deposit centric, with customer deposits representing the Bank’s principal source of funding. Deposits are generated through a diversified base of commercial, specialty banking, and other client relationships and totaled \$77.6 billion as of December 31, 2025.

To supplement deposit funding, the Bank maintains access to a broad range of wholesale funding sources, including secured borrowing capacity with the Federal Home Loan Bank of San Francisco and the Federal Reserve Bank of San Francisco, collateralized by eligible loans and investment securities. Additional funding sources include unsecured federal funds purchases, brokered deposits, senior and subordinated debt, and master repurchase agreements secured by investment securities.

Liquidity is managed through a combination of on-balance-sheet, high quality, liquid assets and cash, expected cash flows from operations, and available borrowing capacity. The Bank’s liquidity management framework is supported by detailed cash flow forecasting, ongoing monitoring, liquidity stress testing, and maintaining a buffer of highly liquid investment securities and cash.

² Common Equity Tier 1 Capital, Tier 1 Capital, Total Capital Ratios are measured as a percentage of Risk Weighted Assets. Tier 1 Leverage Ratio is measured as a percentage of Average Total Assets (for Leverage Ratio).

5. Derivative and Hedging Activities

In the normal course of business, WAB uses derivative instruments to meet the needs of its customers and to manage exposure to fluctuations in interest rates and currency exchange rates. The Bank is a party to various derivative instruments including interest rate contracts, forward purchase and sale commitments, and interest rate futures. These instruments are generally used to manage interest rate risk including those related to interest rate lock commitments (“**IRLC(s)**”), the Bank’s inventory of loans held for sale (“**HFS**”) and mortgage servicing rights (“**MSR(s)**”), as well as to support client financing and hedging needs.

The Bank designates certain derivatives as hedge relationships under applicable accounting guidance to minimize exposure to changes in benchmark interest rate risk and reduce asset sensitivity and volatility from interest rate fluctuations, such that interest rate risk falls within Board approved limits. The primary instruments used are interest rate swaps that convert the contractual interest rate index on agreed upon notional amounts from fixed to variable or variable to fixed, including pay fixed/receive variable swaps designated as fair value hedges of certain fixed rate loans, available for sale (“**AFS**”) debt securities and qualifying debt instruments.

The Bank also enters into contracts and agreements not designated as accounting hedges, including foreign exchange derivative contracts (e.g., spot, forward, forward window, and swap), back-to-back interest rate contracts and risk participation agreements. These are used to mitigate foreign currency risk on customer transactions and allow customers to manage long term interest rate risk (with customer contracts and related derivative trades both remeasured at fair value as economic hedges). Forward purchase and sale commitments, interest rate futures, and interest rate contracts are generally used to economically hedge interest rate risk in the mortgage banking business related to IRLCs and the inventory of loans HFS and MSRs. Risk participation agreements are typically entered into with lead banks in certain loan syndications to share the risk of default on interest rate swaps on the participated loan.

The Bank recognizes derivatives as assets or liabilities on the Consolidated Balance Sheet at fair value, and the accounting for changes in fair value depends on whether the derivative has been designated and qualifies as part of a hedging relationship and on the type of hedging relationship.

Valuation methodologies³ for derivatives vary by instrument type. Interest rate contracts, foreign currency contracts, forward purchase and sale contracts are measured using valuation techniques with Level 2 inputs such as quoted market prices, contracted selling prices, or a market price equivalent. IRLCs are measured using valuation techniques that consider loan type, underlying loan amount, maturity date, note rate, loan program, and expected settlement date, and include Level 3 inputs for the servicing release premium and pull through rate.

³ Under U.S. GAAP fair value guidance, ASC 820 - Fair Value Measurement, establishes a framework for measuring fair value and a three-level valuation hierarchy for disclosure of fair value measurement. The valuation hierarchy is based upon the transparency of inputs to the valuation of an asset or liability as of the measurement date. Level 1 inputs are unadjusted quoted prices in active markets that are accessible at the measurement date for identical, unrestricted assets or liabilities. Level 2 inputs are inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly or indirectly, including quoted prices for similar instruments in active markets, quoted prices for identical or similar instruments in markets that are not active, inputs other than quoted prices that are observable for the asset or liability (such as interest rates, prepayment speeds, volatilities, etc.), or model-based valuation techniques where all significant assumptions are observable, either directly or indirectly, in the market. Level 3 inputs are generated from model-based techniques where one or more significant inputs are not observable, either directly or indirectly, in the market.

6. Payment, Clearing and Settlement Service Providers

The table below summarizes the payment, clearing and settlement service providers (“**PCS Service Provider(s)**”) used by Bank:

Figure 3: List of PCS Service Providers

| PCS Provider Name | Description |
|--|---|
| Chicago Mercantile Exchange (“ CME ”) | The CME is an organized exchange for futures and options trading. The CME trades futures, and in most cases options, in the sectors of agriculture, energy, stock indices, foreign exchange, interest rates, metals, real estate, and weather. |
| Depository Trust Company (“ DTC ”) | The DTC is a central securities depository accepting deposits from over 65 countries. It provides book-entry and depository services, transfer and pledge of securities, operates a settlement system for securities, and also performs associated income distributions. |
| Federal Reserve Automated Clearing House (“ FedACH ”) | FedACH is an electronic payment system that processes batched debit and credit payments, including consumer, business, and government transactions. |
| Federal Reserve Check Services | Federal Reserve Check Services is a clearing and settlement service that supports the exchange and processing of paper and electronic check payments between financial institutions. |
| Fedwire Funds Service | Fedwire Fund Service is a real-time gross settlement system used to send and receive time-critical payments for WAB and its customers, with immediate settlement on an individual, order-by-order basis. |
| Fedwire Securities Service | The Fedwire Securities Service is an electronic securities service that provides cost-effective issuance, maintenance, transfer and settlement services for all marketable U.S. Treasury securities, as well as certain securities issued by other federal government agencies, government-sponsored enterprises and international organizations. |
| Fixed Income Clearing Corporation (“ FICC ”) | The FICC refers to a regulatory clearing agency that deals with the confirmation, settlement, and delivery of fixed-income assets in the U.S. |
| London Clearing House (“ LCH ”) | The LCH is part of the post trade division of London Stock Exchange Group PLC and provides proven risk management capabilities across a range of asset classes, including OTC and listed interest rates, fixed income, FX, CDS, equities. |

Additionally, WAB uses certain third-parties to support processing of transactions to and from PCS Service Providers. Where applicable or appropriate, WAB may also utilize correspondent banking relationships to facilitate certain payment transactions.

7. Foreign Operations

Neither WAB nor its subsidiaries maintain any operations outside of the United States. The Bank conducts all of its business activities within the U.S. and does not have any cross-border elements, foreign deposits, or assets.

8. Material Supervisory Authorities

WAB is a state-chartered bank and member of the Federal Reserve System supervised by federal and state regulatory agencies, including but not limited to: Federal Reserve Board, Arizona Department of Insurance and Financial Institutions, Consumer Financial Protection Bureau, and the Federal Deposit Insurance Corporation. The Federal Reserve Board is the Bank's primary federal regulator.

9. Principal Officers

WAB's executive officers as of January 1, 2026 are as follows:

| Principal Officer | Title |
|--------------------------|---|
| Kenneth A. Vecchione | President & Chief Executive Officer |
| Dale Gibbons | Vice Chairman & Chief Banking Officer, Deposit Initiatives & Innovation |
| Vishal Idnani | Chief Financial Officer |
| Timothy W. Boothe | Chief Administration Officer |
| Lynne B. Herndon | Chief Credit Officer |
| Tim R. Bruckner | Chief Banking Officer for Regional Banking |
| Stephen R. Curley | Chief Banking Officer for National Business Lines |
| Barbara J. Kennedy | Chief Human Resources Officer |
| Jessica Jarvi | Chief Legal Officer |
| Emily Nachlas | Chief Risk Officer |

10. Resolution Planning Corporate Governance

WAB's Resolution Planning Policy ("**Policy**") establishes the governance framework for the development and maintenance of the Bank's Informational Filings and resolution planning capabilities, including outlining the roles and responsibilities of the Board, FIC, ALCO, the Resolution Planning Advisory Group ("**RP Advisory Group**"), and the Resolution Program Office ("**RPO**").

The Board has ultimate oversight and accountability for the Resolution Planning Program and is responsible for formally approving the 2026 CIDI Informational Filing for submission to the FDIC. The RPO, situated within Corporate Treasury and reporting to the Treasurer, leads the design and execution of the Bank's resolution planning efforts in alignment with IDI Rule requirements. The RP Advisory Group established by ALCO, serves as the Bank's primary resolution planning governance body and oversees development and approves key decisions related to the Bank's resolution planning program elements.

The review and approval process for the 2026 CIDI Informational Filing followed WAB's established governance framework in accordance with the Policy. The 2026 CIDI Informational Filing was reviewed and recommended for approval to the Board by the RP Advisory Group, ALCO and FIC. The 2026 CIDI Informational Filing was ultimately approved by the Board on March 31, 2026.

Consistent with the Bank's three lines-of-defense framework, the 2026 CIDI Informational Filing was subject to review and challenge by Second Line risk management functions, with independent oversight and assurance performed by Internal Audit Services as the Third Line of Defense. Additionally, the Financial Risk and Control Committee, a subcommittee of the Enterprise Risk Management Committee, reviewed Second Line-summarized risk assessments related to the submission.

WAB maintains ongoing governance and continuous improvement of its resolution planning capabilities through structured oversight mechanisms, capability development, periodic testing and enhancements aligned with regulatory expectations.

11. Material Management Information Systems

Key management information systems (“**MIS**”) support the Bank’s risk management, accounting, financial reporting, regulatory reporting and operational activities, as well as the production of information required for the 2026 CIDI Informational Filing. These systems form a core component of the WAB’s technology environment and enable WAB to collect, aggregate and report data needed to support operational continuity during a resolution event.

Across key MIS, WAB has the capabilities to identify the legal owner or licensor, the key personnel needed to support and operate the system or application, the system or application's use and function, any CBLs that uses the system or application, its physical location, any related third-party contracts or service-level agreements, any related software or systems licenses and any other related intellectual property.

The capabilities of the Bank’s processes and key MIS to collect, maintain and produce the information and other data underlying the 2026 CIDI Informational Filing are governed by standards. These standards ensure that WAB’s key MIS and applications remain governed, secure and capable of supporting regulatory and internal reporting needs, with ongoing monitoring for data quality, integrity and compliance.

12 Glossary

| Term | Definition |
|--------------------------------|--|
| 2026 CIDI Informational Filing | WAB's full resolution submission that describes the business of the Bank in accordance with the IDI Rule |
| AFS | Available for Sale |
| ALCO | Bank's Asset Liability Committee |
| AmeriHome | AmeriHome Mortgage Company, LLC |
| Board | Company's Board of Directors |
| CBL | Core Business Line, as defined in the IDI Rule |
| CME | Chicago Mercantile Exchange |
| CIDI | Covered Insured Depository Institution, as defined in the IDI Rule |
| DTC | Depository Trust Company |
| FDIC | Federal Deposit Insurance Corporation |
| FedACH | Federal Reserve Automated Clearing House |
| FICC | Fixed Income Clearing Corporation |
| HFS | Held For Sale |
| IDI Rule | 12 C.F.R. § 360.10 - The FDIC's final rule requiring CIDs to submit periodic resolution plan and informational filings, as appropriate |
| IRLC | Interest Rate Lock Commitments |
| LCH | London Clearing House |
| ME | Material Entity, as defined in the IDI Rule |
| MIS | Management Information System |
| MSR | Mortgage Servicing Rights |
| NBL | National Business Lines (excluding AmeriHome) |
| PCS Service Provider | Payment, Clearing, and Settlement Service Provider, as defined in the IDI Rule |
| Policy | Bank's Resolution Planning Policy |
| RP Advisory Group | Bank's Resolution Planning Advisory Group |
| RPO | Bank's Resolution Program Office |
| Second Line | Bank's Second Line of Defense, in this case, Financial Risk Management, Strategic Risk Management and Enterprise & Operational Risk Management |
| WAB or Bank | Western Alliance Bank |
| WAL | Western Alliance Bancorporation |