

A remarkable "home grown" success story....

With a loyal and growing customer base, 10-year-old Alliance Bank is now the largest locally-headquartered bank in Arizona.

Alliance Bank of Arizona is celebrating its 10th anniversary this month, marking its first decade with some impressive milestones in performance among banks doing business in Arizona. The Bank has distinguished itself as a reliable banking resource both in good times and all the way through the recession.

Alliance Bank opened its doors in February 2003 with Phoenix and Tucson offices, 13 employees and a competitive landscape that included 75 banks operating in the state dominated by the major big banks.

What happened over the next 10 years demonstrates the value of a seasoned management team who knew how to navigate economic storms and never wavered from delivering relationship banking to the market.

From inception, Alliance Bank has served the business market with a consistent value proposition: deliver the business products typically only available in a large bank with the high touch, local service of a community bank. During the past five years, it also meant proving its commitment to local business by staying in the market as an active lender even during the toughest times.

Reliable Lending Resource. The bank has certainly done that and more, lending over \$1 billion since 2009, earning loyalty and a steady stream of new referrals from its customer base.

Today, Alliance Bank is strategically positioned with nine offices throughout the state and has grown to \$2.2 billion in deposits, ranking 7th in deposit market share of 66 commercial banks in Arizona.

While some banks bowed out of lending during the tough times, Alliance Bank remained an active resource for Arizona business owners. The bank's parent company also raised nearly \$500 million in capital during a turbulent market. Access to capital and experienced management have been the keys to the bank's exceptional growth.

Participating in the financing of CityScope, downtown Phoenix's newest landmark, is an example of "being there" for a major project underway during the darkest times of the recession. "We're proud of our involvement working with RED Development in financing CityScope", said Alliance Bank CEO Jim Lundy. It demonstrates the contribution that a local bank with a high level of capacity and local expertise can make in helping promote economic growth and jobs."



l to r: Ed Zito President, James Lundy CEO, Pamela Chan CFO.

Added Value. President Ed Zito says that the key to the Alliance Bank difference is the added value the bank brings to customers. "What our customers appreciate most is that we have bankers who truly understand their business objectives, and work proactively with them to attain their goals. Additionally, our bankers are empowered to make decisions. We live in a time where businesses rely on you to not only be timely and responsive, but to come up with solutions to complex situations. Success depends on having the talent in your organization that enables you to deliver this level of expertise."

Specialized Expertise. The bank's reputation in the market for its expertise in business banking and commercial real estate has expanded into other niches that require specialized knowledge including high-tech, healthcare, public finance and franchise lending. "Our customers tell us they appreciate that we understand the nuances of their industry", said Alliance Bank Senior Vice President Rob Gramhill. "They are often surprised when we can provide them meaningful insight that not only helps analyze their financing needs but helps with their business operation as well."

Added Results. As for the results of 2012, Lundy says it was an outstanding year through diligent teamwork. The bank recently posted its 4th quarter earnings showing \$10.4 million net income for the quarter, a rise of 85% from Q4 2011, and record net income of \$37 million for the year. Ending its first year in 2003 with \$116 million in deposits, \$106 million in loans and assets of \$187 million, 2012 reported deposits of \$2.2 billion, loans of \$2.0 billion and assets of \$2.6 billion. Added Lundy, "We are proud of our growth and the part we've played in working with local businesses over this volatile decade. We're looking forward to continuing to build on our commitment to the banking needs of business and the growth of Arizona".

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