



TORREY PINES BANK

MEDIA RELEASE

For Immediate Release

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TORREY PINES BANK ANNOUNCES PROFESSIONAL BANKING TEAM DEDICATED TO HEALTHCARE INDUSTRY

Program created by leading San Diego commercial bank brings industry-specific expertise and products to healthcare professionals

San Diego CA, January 6, 2010 – Torrey Pines Bank, a leading local commercial bank with offices throughout San Diego County and an affiliate of Western Alliance Bancorporation, today announced the launch of the bank's Healthcare Industry Professional Banking Team.

Torrey Pines Bank's Healthcare Industry Professionals Banking Team consists of a core group of highly-experienced banking professionals, possessing an average of 21 years experience in meeting the specific personal and business needs of physicians and medical practice groups. The team includes members representing a cross segment of the bank's core competencies including Healthcare Industry Relationship Officers Mistie Breen, Jacqueline Colangelo-Heising and Rose Ramsden and Senior Vice Presidents Tim Himstreet, Steve Black, Vince Kingsley and Ruth Danielson.

As the banking-endorsed partner to the San Diego County Medical Society, Torrey Pines Bank is well known in the local healthcare industry as an institution committed to offering big bank capabilities with community bank personal attention. The bank's physician banking program offers cash management and deposit products and services, including eDeposits and Lockbox services, equipment finance programs and SBA financing that work together to meet the needs of medical professionals and practices.

According to Dr. Jeffrey Bernicker, a local orthopedic surgeon and personal and business banking customer of Torrey Pines Bank since 2005, "Torrey Pines Bank has consistently proven its ability to fund loans and lines of credit, and with very competitive pricing, something that has been very important in helping me to grow my business. As a business owner, I know that I can count on Torrey Pines Bank for the financing and financial support I need."

Torrey Pines Bank reported that it remains highly capitalized, with a total risk-based capital ratio of 14.41 percent, substantially better than its national peer group average, and deposit growth of \$51 million (6 percent) in the third quarter of 2009 with deposits up 63 percent from the same quarter in 2008. Total deposits for Torrey Pines Bank were \$887 million for the third quarter of 2009.

Healthcare industry customers can participate in Torrey Pines Bank's Urgent Care "check-up" program, which provides a banking examination of physicians' current equipment leases, loan and line rates. A transition of bank accounts to Torrey Pines Bank is also simplified through a medical switch kit, which enables physicians to

switch banks at their convenience.

Customers also have the ability to make eDeposits, as part of Torrey Pines Bank's recently launched cost-effective and time-saving InterAct Checking product. According to Ruth Danielson, senior vice president, cash management sales manager at Torrey Pines Bank, InterAct Checking is ideal for business customers such as physicians who, through these accounts, have access to internet-direct banking and are able to scan in and deposit checks via an e-Deposits scanner at their offices, at a low, flat rate.

Equipment financing is available at Torrey Pines Bank, in conjunction with Western Alliance Equipment Finance, with pricing and service that competes with large equipment finance groups. Physicians can work with a relationship manager at Torrey Pines Bank to obtain financing and lease big equipment such as x-ray machines and scanning imaging equipment.

For buildings secured by real estate, SBA 504 financing is also available. Torrey Pines Bank was recently ranked as the number one community bank SBA 504 lender for the fifth consecutive year by CDC Small Business Finance. Additionally, physicians have access to retirement planning services through Torrey Pines Bank's relationship with Miller/Russell & Associates, Inc., one of the Southwest's largest registered investment advisory and wealth management firms.

"Torrey Pines Bank's detailed attention to customers' needs is exemplified by the creation of the Healthcare Industry Banking Team and the many programs available to healthcare customers," said Danielson. "Our success as a bank is largely attributed to Torrey Pines Bank's core commitment to address the specific needs of our customers and the fact that we are constantly looking for ways to help our customers obtain the financing they need to help them make the most of their finances."

In 2003, Torrey Pines Bank was founded with \$20 million in capital, a single office and seven employees. As of September 30, 2009, the bank has grown to \$1.089 billion in assets from \$1.025 billion in assets as of June 30, 2009, and seven strategically located offices with more than 150 full time employees.

About Torrey Pines Bank

Torrey Pines Bank is a California-chartered commercial bank, providing commercial and financial services to small and middle market businesses, and personal banking services to proprietors, employees, executives and consumers desiring a personal banking relationship. Information about products and services offered by Torrey Pines Bank is available at www.torreypinesbank.com.

About Western Alliance Bancorporation

Western Alliance Bancorporation is the parent company of Bank of Nevada, Alliance Bank of Arizona, Torrey Pines Bank, First Independent Bank of Nevada, Alta Alliance Bank, Miller/Russell & Associates, and Premier Trust. These dynamic companies provide a broad array of banking, trust, investment, and mortgage services to clients in Nevada, Arizona and California. Staffed with experienced financial professionals, these organizations deliver a broader product array and larger credit capacity than community banks, yet are empowered to be more responsive to customers' needs than larger institutions.

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