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Bankers' Index

AN ANALYSIS OF ARIZONA COMMUNITY BANKS

The Bankers' Index is published by the Arizona office of Baker Tilly. For more information on the data presented in this report, contact **Janna Skinner**, **Senior Manager**, at **(505)-878-7268**.

Arizona

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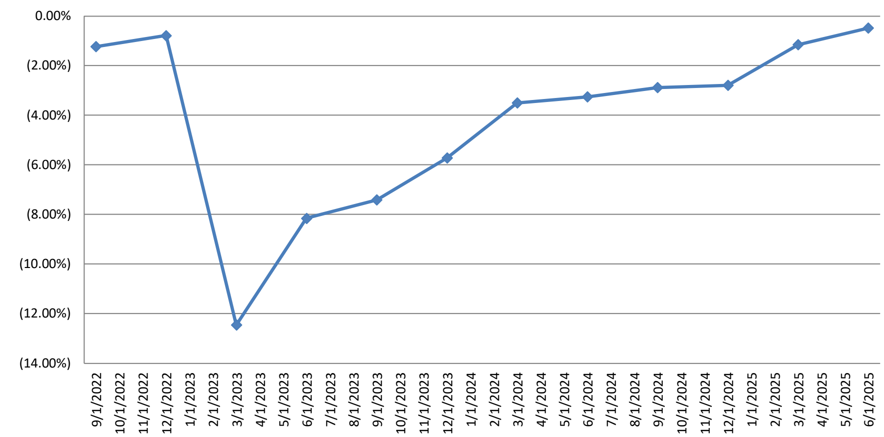
ASSET SIZE DEFINITION

Group A	$0–$250 million
Group B	$251 million–$500 million
Group C	$501 million–$1 billion
Group D	Over $1 billion

Performance Analysis

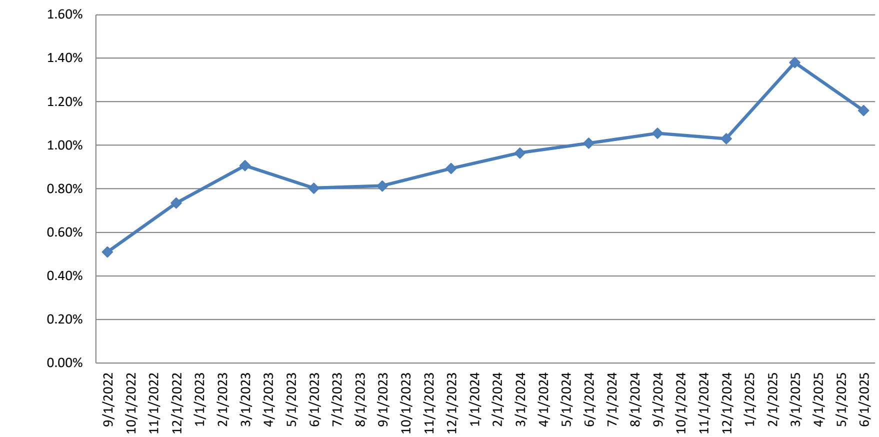
Summary Trends of Historical Asset Group Averages: Return on Average Assets

Asset Group A - $0 to $250 million in Total Assets
Year-to-Date



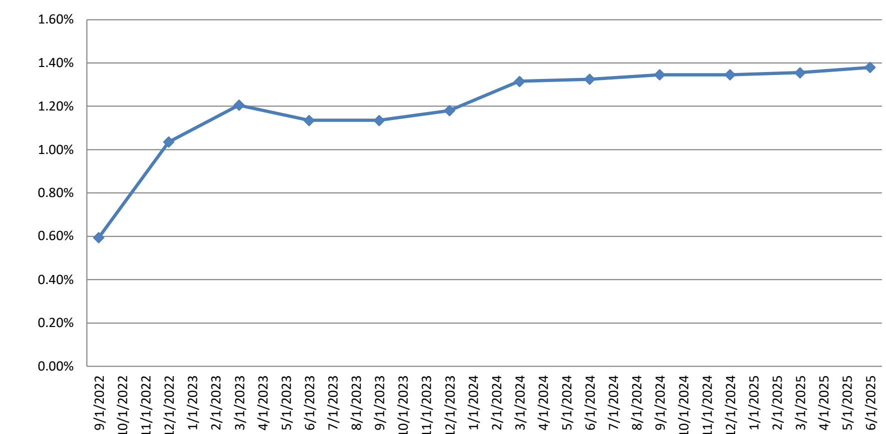
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	(1.24%)	(0.79%)	(12.45%)	(8.15%)	(7.41%)	(5.72%)	(3.51%)	(3.26%)	(2.88%)	(2.80%)	(1.15%)	(0.48%)

Asset Group B - $251 to $500 million in Total Assets
Year-to-Date



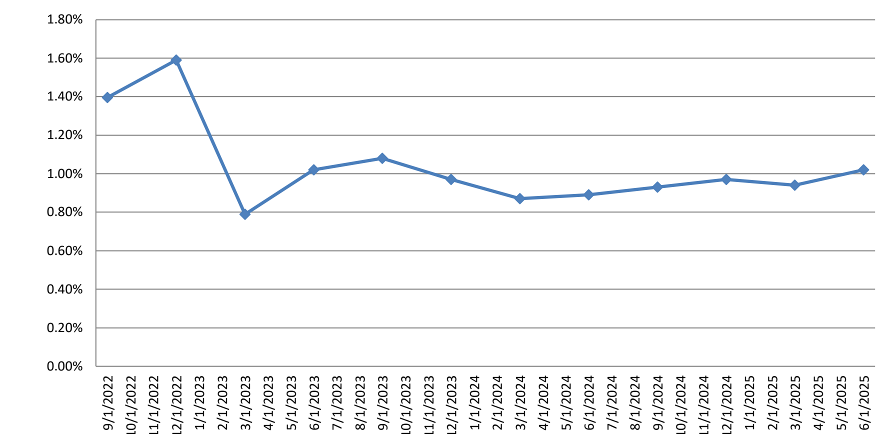
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	0.51%	0.74%	0.91%	0.80%	0.81%	0.89%	0.97%	1.01%	1.06%	1.03%	1.38%	1.16%

Asset Group C - $501 to $1 billion in Total Assets
Year-to-Date



	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	0.59%	1.04%	1.21%	1.14%	1.14%	1.18%	1.32%	1.33%	1.35%	1.35%	1.36%	1.38%

Asset Group D - Over $1 billion in Total Assets
Year-to-Date



	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	1.40%	1.59%	0.79%	1.02%	1.08%	0.97%	0.87%	0.89%	0.93%	0.97%	0.94%	1.02%

Source: SNL Financial

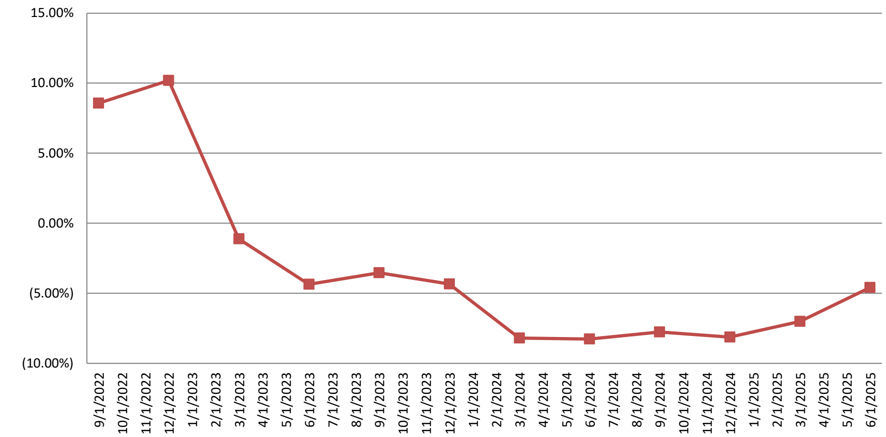
Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

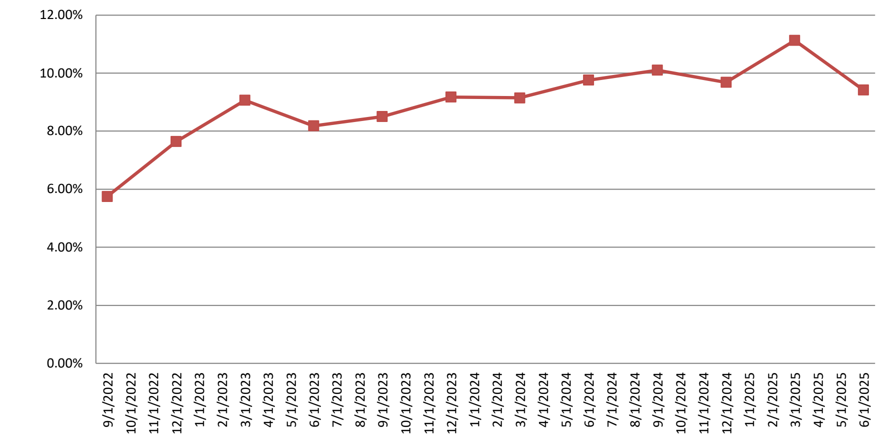
Summary Trends of Historical Asset Group Averages: Return on Average Equity

Asset Group A - $0 to $250 million in Total Assets
Year-to-Date



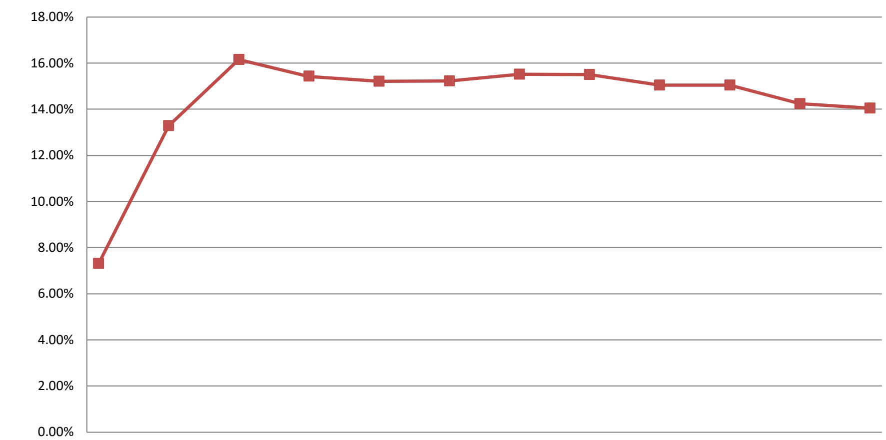
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series2	8.57%	10.19%	(1.10%)	(4.36%)	(3.55%)	(4.34%)	(8.19%)	(8.27%)	(7.75%)	(8.12%)	(7.00%)	(4.58%)

Asset Group B - $251 to $500 million in Total Assets
Year-to-Date



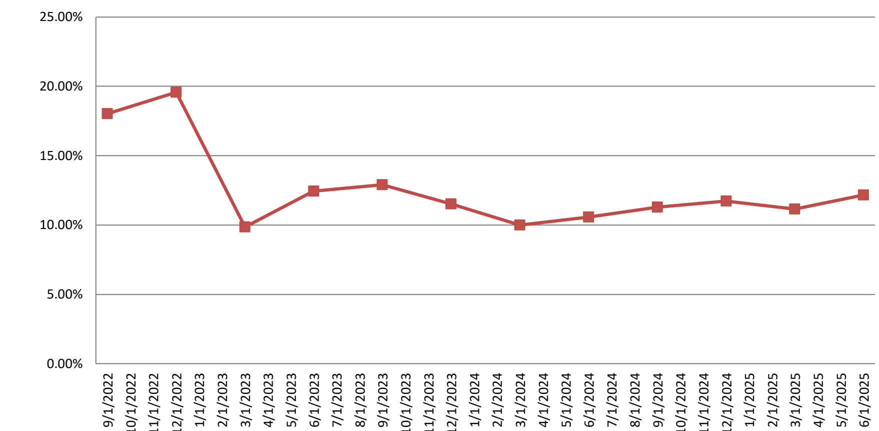
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series2	5.75%	7.65%	9.07%	8.18%	8.50%	9.17%	9.15%	9.76%	10.10%	9.69%	11.12%	9.42%

Asset Group C - $501 to $1 billion in Total Assets
Year-to-Date



	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series2	7.31%	13.29%	16.16%	15.43%	15.21%	15.23%	15.51%	15.50%	15.05%	15.05%	14.25%	14.04%

Asset Group D - Over $1 billion in Total Assets
Year-to-Date



	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series2	18.02%	19.58%	9.85%	12.45%	12.90%	11.52%	10.00%	10.58%	11.28%	11.73%	11.15%	12.17%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Region	Institution Name	As of Date: Total Assets ($000)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Equity (%)	Quarter to Date: Efficiency Ratio (FTE) (%)	Quarter to Date: Salary Exp/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Equity (%)	Year to Date: Efficiency Ratio (FTE) (%)	Year to Date: Salary Exp/ Employees ($000)
Asset Group A - $0 to $250 million in total assets												
	Western Alliance Trust Company	$51,661	$542	4.28%	4.45%	85.99%	$262	$526	2.08%	2.17%	92.39%	$260
	Gainey Business Bank	$68,284	($321)	(1.95%)	(14.98%)	140.63%	$186	($792)	(2.67%)	(18.14%)	156.86%	$179
	West Valley National Bank	$72,812	($416)	(2.30%)	(19.40%)	145.45%	$102	($761)	(2.14%)	(17.42%)	144.44%	$100
	Scottsdale Community Bank	$91,153	($110)	(0.52%)	(3.38%)	111.98%	$148	($252)	(0.64%)	(3.86%)	114.40%	$149
	Zenith Bank & Trust	$109,545	$73	0.26%	1.36%	94.53%	$205	($126)	(0.23%)	(1.17%)	100.33%	$225
	Integro Bank	$138,152	($69)	(0.22%)	(1.81%)	100.61%	$152	($996)	(1.70%)	(13.28%)	125.00%	$148
	Mission Bank	$190,376	$99	0.21%	3.49%	92.08%	$100	$186	0.20%	3.32%	92.01%	$96
	Gateway Commercial Bank	$212,502	$728	1.38%	12.63%	48.33%	$140	$1,322	1.26%	11.76%	50.36%	$143
	Average of Asset Group A	$116,811	$66	0.14%	(2.21%)	102.45%	$162	($112)	(0.48%)	(4.58%)	109.47%	$163
Asset Group B - $251 to $500 million in total assets												
	Goldwater Bank, National Association	$456,466	$1,117	0.95%	7.76%	72.91%	$139	$2,686	1.16%	9.42%	68.07%	$127
	Average of Asset Group B	$456,466	$1,117	0.95%	7.76%	72.91%	$139	$2,686	1.16%	9.42%	68.07%	$127
Asset Group C - $501 million to $1 billion in total assets												
	1st Bank Yuma	$580,730	$2,679	1.73%	18.10%	52.44%	$106	$5,558	1.80%	19.31%	52.76%	$112
	BNC National Bank	$940,407	$2,558	1.07%	9.59%	64.85%	$110	$4,600	0.96%	8.77%	67.73%	$113
	Average of Asset Group C	$760,569	2,618.50	1.40%	13.85%	58.65%	$108	$5,079	1.38%	14.04%	60.25%	$113
Asset Group D - Over $1 billion in total assets												
	Western Alliance Bank	$86,623,395	$238,379	1.10%	13.16%	59.24%	$189	$433,528	1.02%	12.17%	61.57%	$191
	Average of Asset Group D	$86,623,395	238,379	1.10%	13.16%	59.24%	$189	$433,528	1.02%	12.17%	61.57%	$191

Source: SNL Financial

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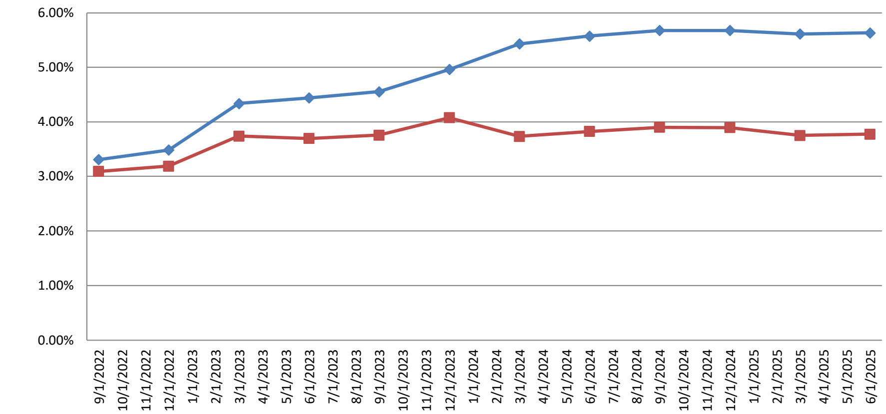
Balance Sheet & Net Interest Margin

Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

Asset Group A - $0 to $250 million in Total Assets
Year-to-Date



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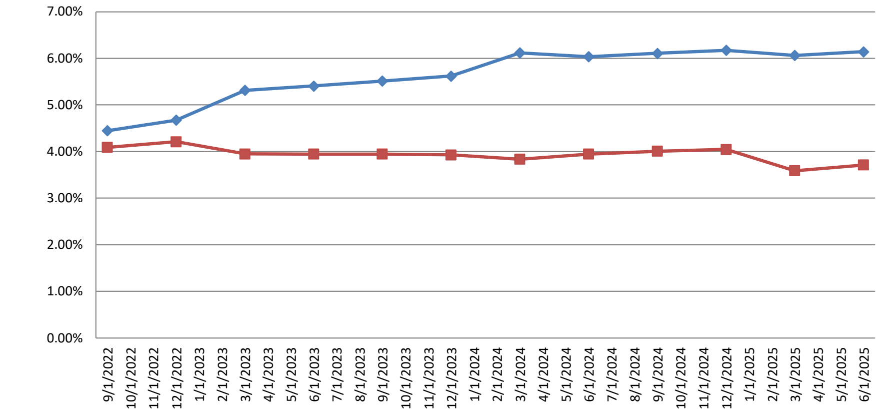
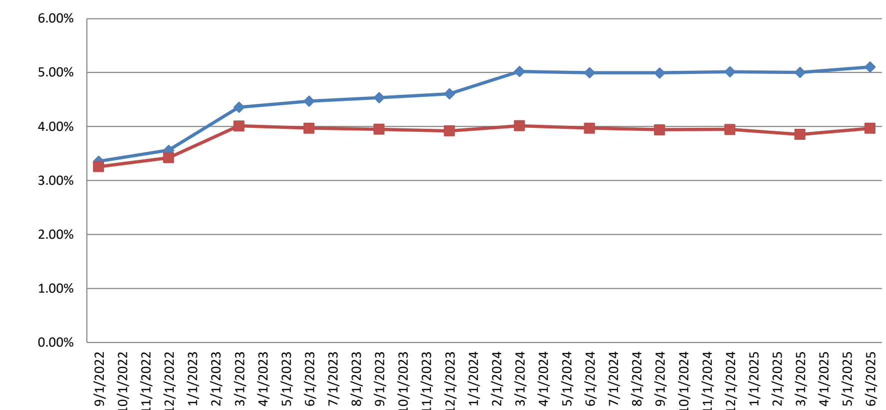
Series1	3.31%	3.48%	4.33%	4.44%	4.55%	4.96%	5.43%	5.57%	5.68%	5.67%	5.61%	5.63%
Series2	3.09%	3.19%	3.74%	3.69%	3.76%	4.07%	3.73%	3.82%	3.90%	3.90%	3.75%	3.77%

Asset Group B - $251 to $500 million in Total Assets
Year-to-Date



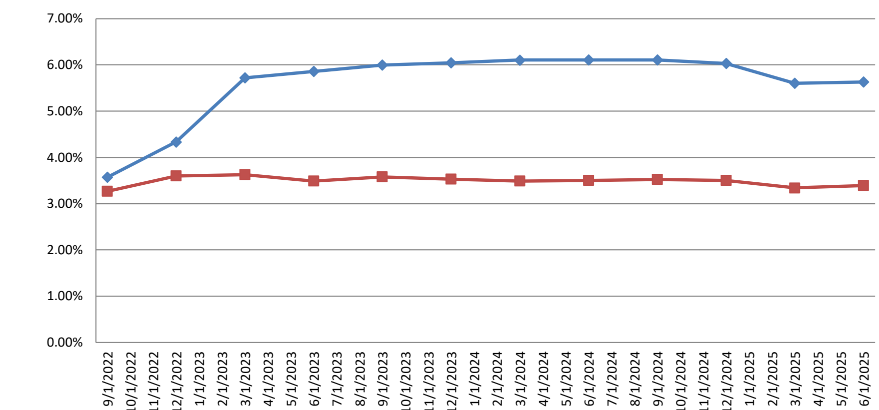
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	4.45%	4.67%	5.31%	5.40%	5.51%	5.62%	6.12%	6.04%	6.11%	6.17%	6.06%	6.14%
Series2	4.09%	4.21%	3.95%	3.94%	3.94%	3.93%	3.84%	3.95%	4.01%	4.05%	3.59%	3.71%

Asset Group C - $501 to $1 billion in Total Assets
Year-to-Date



	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	3.36%	3.56%	4.36%	4.47%	4.54%	4.61%	5.02%	5.00%	4.99%	5.01%	5.00%	5.10%
Series2	3.26%	3.42%	4.01%	3.97%	3.95%	3.92%	4.02%	3.97%	3.94%	3.95%	3.86%	3.97%

Asset Group D - Over $1 billion in Total Assets
Year-to-Date



	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	3.57%	4.33%	5.72%	5.86%	5.99%	6.05%	6.10%	6.11%	6.10%	6.03%	5.60%	5.63%
Series2	3.27%	3.60%	3.63%	3.49%	3.58%	3.53%	3.49%	3.50%	3.52%	3.50%	3.34%	3.39%

Source: SNL Financial

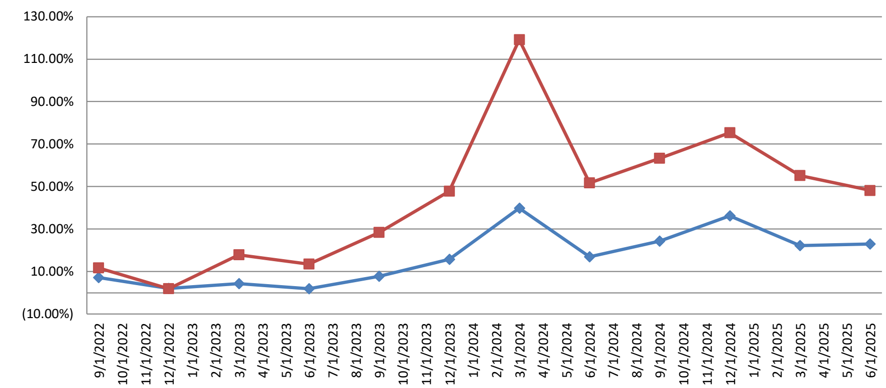
Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Deposit Growth Rate

Asset Group A - $0 to $250 million in Total Assets
Year-to-Date



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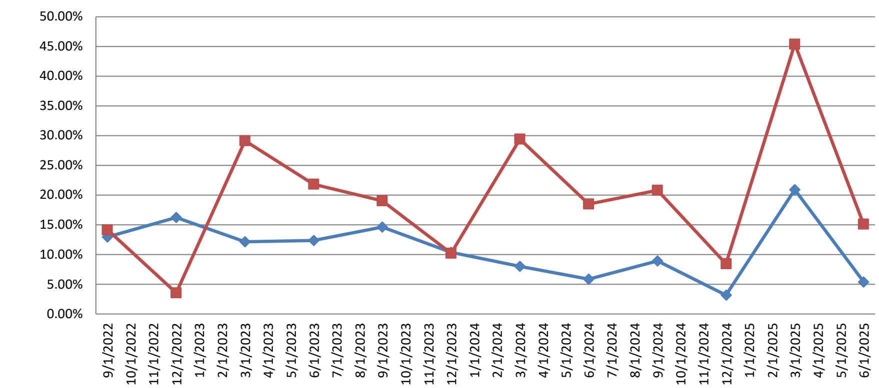
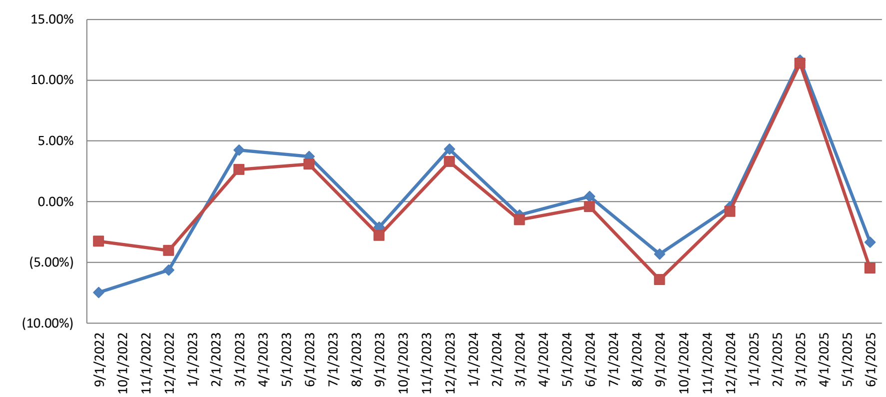
Series1	7.21%	1.97%	4.25%	1.83%	7.80%	15.79%	39.81%	16.92%	24.26%	36.24%	22.20%	23.01%
Series2	11.69%	1.95%	17.80%	13.44%	28.42%	47.84%	119.15%	51.70%	63.34%	75.36%	55.20%	48.15%

Asset Group B - $251 to $500 million in Total Assets
Year-to-Date



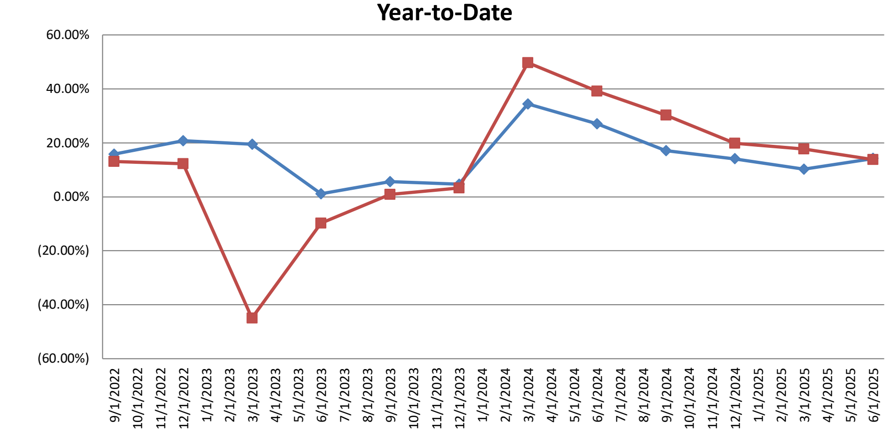
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	12.97%	16.25%	12.14%	12.34%	14.62%	10.37%	8.03%	5.87%	8.91%	3.18%	20.92%	5.40%
Series2	14.16%	3.57%	29.15%	21.80%	19.05%	10.21%	29.42%	18.49%	20.80%	8.43%	45.39%	15.10%

Asset Group C - $501 to $1 billion in Total Assets
Year-to-Date



	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	(7.47%)	(5.63%)	4.26%	3.73%	(2.09%)	4.32%	(1.10%)	0.43%	(4.31%)	(0.43%)	11.65%	(3.33%)
Series2	(3.25%)	(4.02%)	2.64%	3.08%	(2.79%)	3.31%	(1.50%)	(0.41%)	(6.43%)	(0.80%)	11.39%	(5.48%)

Asset Group D - Over $1 billion in Total Assets
Year-to-Date



	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	15.87%	20.87%	19.51%	1.18%	5.63%	4.68%	34.45%	27.15%	17.10%	14.13%	10.30%	14.25%
Series2	13.12%	12.31%	(45.00%)	(9.75%)	0.93%	3.28%	49.77%	39.18%	30.34%	19.88%	17.74%	13.84%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin — June 30, 2025 — Run Date: August 11, 2025

Region	Institution Name	As of Date: Total Assets ($000)	Total Lns & Leases ($000)	Total Deposits ($000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees ($000)	Year to Date: Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - $0 to $250 million in total assets													
	Western Alliance Trust Company	$51,661	$0	$0	NA	NM	$1,519	4.01%	NA	NA	4.01%	(29.30%)	NA
	Gainey Business Bank	$68,284	$60,613	$58,672	103.31%	11.17%	$4,268	7.15%	3.54%	2.95%	4.41%	62.35%	114.08%
	West Valley National Bank	$72,812	$61,937	$63,667	97.28%	7.82%	$3,310	5.85%	2.68%	1.28%	4.67%	12.25%	27.42%
	Scottsdale Community Bank	$91,153	$67,536	$68,454	98.66%	28.58%	$7,596	6.24%	3.93%	3.50%	3.31%	41.44%	46.94%
	Zenith Bank & Trust	$109,545	$39,185	$86,135	45.49%	78.32%	$10,955	5.13%	3.21%	2.47%	3.18%	38.56%	51.72%
	Integro Bank	$138,152	$96,038	$115,638	83.05%	30.95%	$3,947	7.28%	4.09%	3.58%	4.00%	47.20%	76.59%
	Mission Bank	$190,376	$71,072	$177,800	39.97%	63.09%	$5,769	3.94%	1.61%	0.95%	3.03%	7.99%	8.03%
	Gateway Commercial Bank	$212,502	$141,974	$179,659	79.02%	28.16%	$13,281	5.45%	2.84%	1.97%	3.58%	3.62%	12.30%
	Average of Asset Group A	$116,811	$67,294	$93,753	78.11%	35.44%	$6,331	5.63%	3.13%	2.39%	3.77%	23.01%	48.15%
Asset Group B - $251 to $500 million in total assets													
	Goldwater Bank, National Association	$456,466	$412,164	$330,928	124.55%	6.83%	$7,737	6.14%	3.84%	2.82%	3.71%	5.40%	15.10%
	Average of Asset Group B	$456,466	$412,164	$330,928	124.55%	6.83%	$7,737	6.14%	3.84%	2.82%	3.71%	5.40%	15.10%
Asset Group C - $501 million to $1 billion in total assets													
	1st Bank Yuma	$580,730	$299,121	$516,597	57.90%	43.04%	$6,997	4.92%	1.39%	0.65%	4.33%	(1.50%)	(3.75%)
	BNC National Bank	$940,407	$739,151	$827,713	89.30%	16.23%	$7,179	5.28%	2.31%	1.84%	3.60%	(5.16%)	(7.21%)
	Average of Asset Group C	$760,569	$519,136	$672,155	73.60%	29.64%	$7,088	5.10%	1.85%	1.25%	3.97%	(3.33%)	(5.48%)
Asset Group D - Over $1 billion in total assets													
	Western Alliance Bank	$86,623,395	$59,332,675	$71,378,277	83.12%	20.85%	$23,526	5.63%	3.35%	2.39%	3.39%	14.25%	13.84%
	Average of Asset Group D	$86,623,395	$59,332,675	$71,378,277	83.12%	20.85%	$23,526	5.63%	3.35%	2.39%	3.39%	14.25%	13.84%

Source: SNL Financial

Note: Report includes only bank-level data.

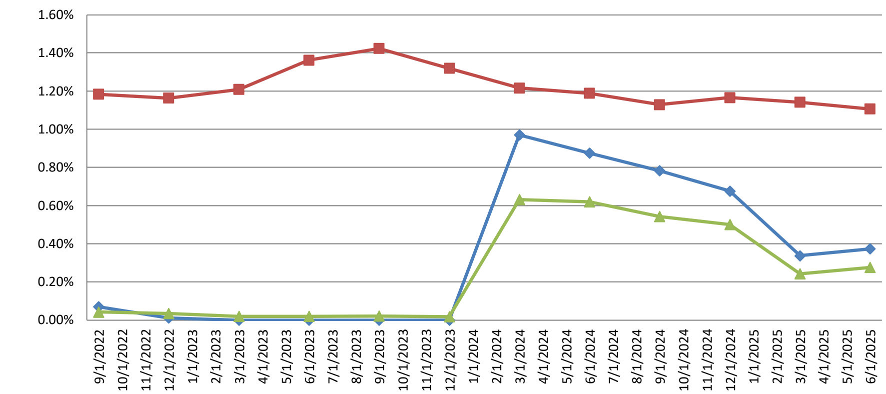
NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

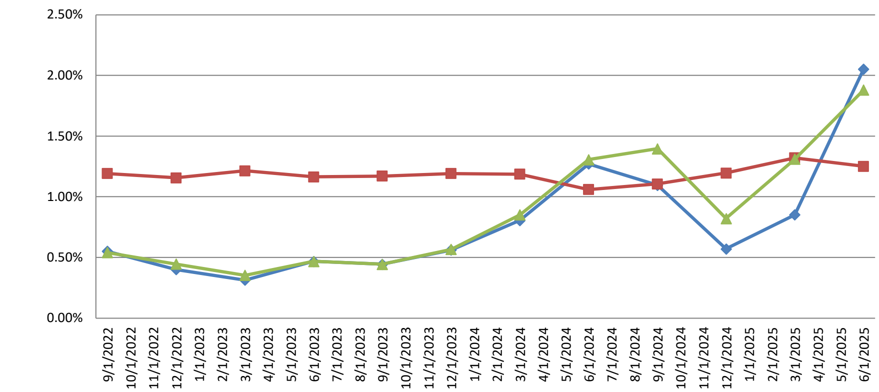
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

Asset Group A - $0 to $250 million in Total Assets
As of Date



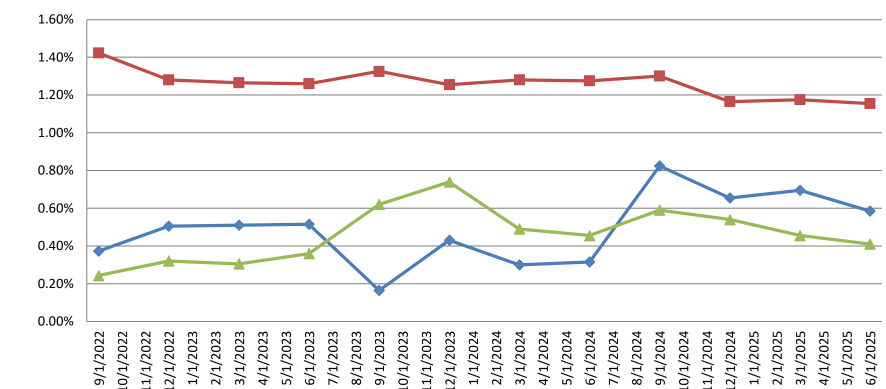
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	0.07%	0.01%	0.00%	0.00%	0.00%	0.00%	0.97%	0.87%	0.78%	0.68%	0.34%	0.37%
Series2	1.18%	1.16%	1.21%	1.36%	1.42%	1.32%	1.22%	1.19%	1.13%	1.17%	1.14%	1.11%
Series3	0.04%	0.04%	0.02%	0.02%	0.02%	0.02%	0.63%	0.62%	0.54%	0.50%	0.24%	0.28%

Asset Group B - $251 to $500 million in Total Assets
As of Date



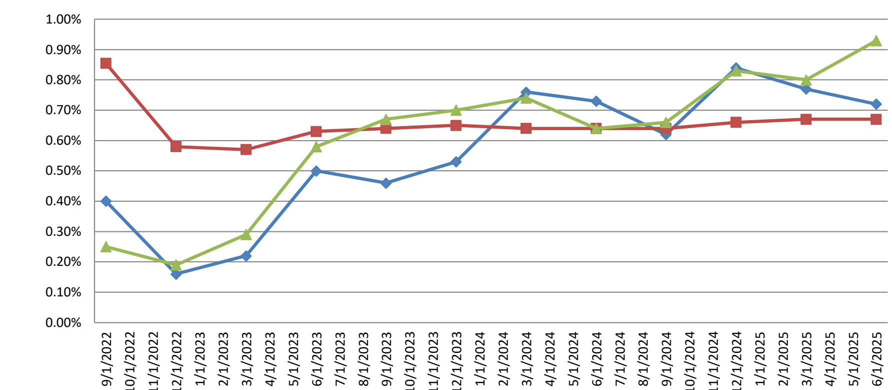
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	0.55%	0.40%	0.31%	0.47%	0.44%	0.56%	0.81%	1.27%	1.10%	0.57%	0.85%	2.05%
Series2	1.19%	1.16%	1.21%	1.16%	1.17%	1.19%	1.19%	1.06%	1.11%	1.20%	1.32%	1.25%
Series3	0.54%	0.45%	0.35%	0.47%	0.44%	0.57%	0.85%	1.31%	1.40%	0.82%	1.31%	1.88%

Asset Group C - $501 to $1 billion in Total Assets
As of Date



	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	0.37%	0.51%	0.51%	0.52%	0.17%	0.43%	0.30%	0.32%	0.83%	0.66%	0.70%	0.59%
Series2	1.42%	1.28%	1.27%	1.26%	1.33%	1.26%	1.28%	1.28%	1.30%	1.17%	1.18%	1.16%
Series3	0.24%	0.32%	0.31%	0.36%	0.62%	0.74%	0.49%	0.46%	0.59%	0.54%	0.46%	0.41%

Asset Group D - Over $1 billion in Total Assets
As of Date



	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	0.40%	0.16%	0.22%	0.50%	0.46%	0.53%	0.76%	0.73%	0.62%	0.84%	0.77%	0.72%
Series2	0.86%	0.58%	0.57%	0.63%	0.64%	0.65%	0.64%	0.64%	0.64%	0.66%	0.67%	0.67%
Series3	0.25%	0.19%	0.29%	0.58%	0.67%	0.70%	0.74%	0.64%	0.66%	0.83%	0.80%	0.93%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality | June 30, 2025 | Run Date: August 11, 2025

Region	Institution Name	Total Assets ($000)	Tot Loans & Leases Nonaccrual ($000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
		As of Date						
Asset Group A - $0 to $250 million in total assets								
	Western Alliance Trust Company	$51,661	$0	NA	NA	NA	0.00%	0.00%
	Gainey Business Bank	$68,284	$259	0.43%	1.38%	322.01%	2.79%	0.38%
	West Valley National Bank	$72,812	$868	1.40%	1.25%	89.29%	9.47%	1.19%
	Scottsdale Community Bank	$91,153	$0	0.00%	1.05%	NA	0.00%	0.00%
	Zenith Bank & Trust	$109,545	$0	0.00%	0.91%	NA	0.00%	0.00%
	Integro Bank	$138,152	$747	0.78%	0.92%	117.94%	4.50%	0.54%
	Mission Bank	$190,376	$0	0.00%	1.17%	435.79%	1.54%	0.10%
	Gateway Commercial Bank	$212,502	$0	0.00%	1.06%	NA	0.00%	0.00%
	Average of Asset Group A	$116,811	$234	0.37%	1.11%	241.26%	2.29%	0.28%
Asset Group B - $251 to $500 million in total assets								
	Goldwater Bank, National Association	$456,466	$8,456	2.05%	1.25%	60.87%	17.78%	1.88%
	Average of Asset Group B	$456,466	$8,456	2.05%	1.25%	60.87%	17.78%	1.88%
Asset Group C - $501 million to $1 billion in total assets								
	1st Bank Yuma	$580,730	$1,163	0.39%	1.07%	275.75%	1.91%	0.20%
	BNC National Bank	$940,407	$5,784	0.78%	1.24%	158.20%	4.93%	0.62%
	Average of Asset Group C	$760,569	$3,474	0.59%	1.16%	216.98%	3.42%	0.41%
Asset Group D - Over $1 billion in total assets								
	Western Alliance Bank	$86,623,395	$427,224	0.72%	0.67%	67.45%	21.19%	0.93%
	Average of Asset Group D	$86,623,395	$427,224	0.72%	0.67%	67.45%	21.19%	0.93%

Source: SNL Financial

Note: Report includes only bank-level data.

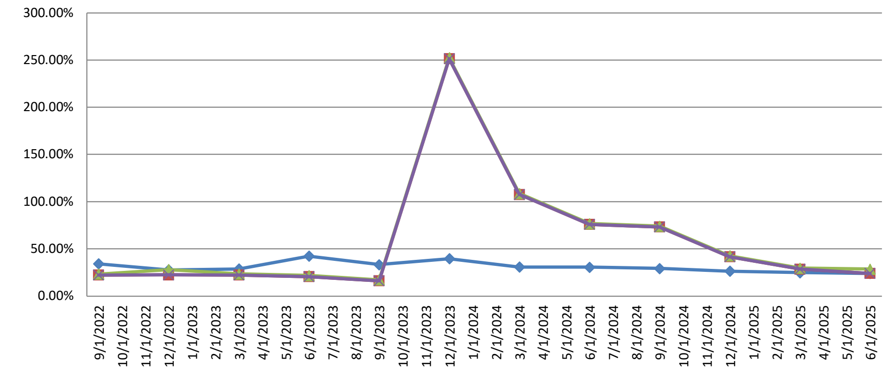
NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Capital Adequacy

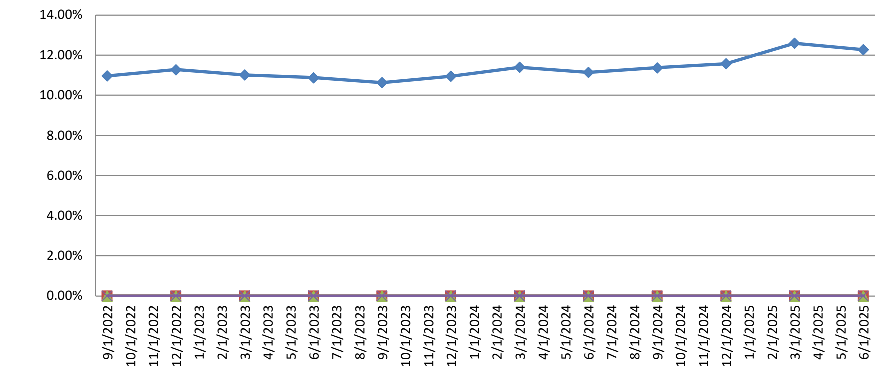
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio, Risk Based Capital Ratio & Common Equity Tier 1 Risk Based Ratio

Asset Group A - $0 to $250 million in Total Assets
As of Date



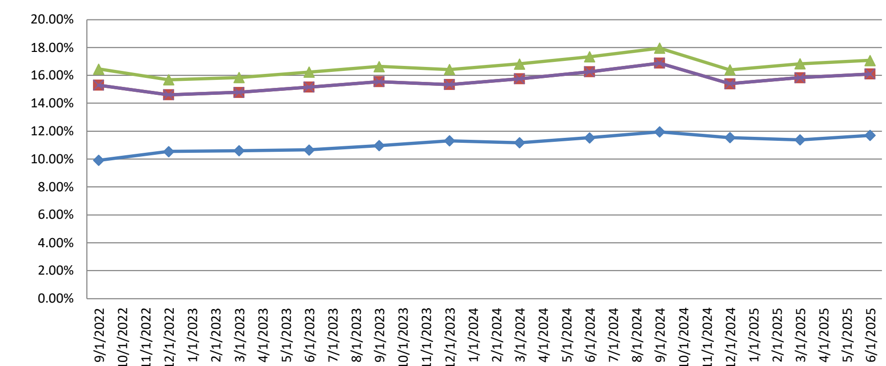
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	34.03%	27.70%	28.68%	42.42%	33.26%	39.64%	30.77%	30.59%	29.18%	26.42%	24.74%	23.86%
Series2	22.25%	22.39%	22.36%	20.63%	16.21%	251.45%	107.61%	75.82%	73.08%	41.69%	28.56%	23.93%
Series3	23.37%	28.00%	23.48%	21.70%	17.26%	252.30%	108.60%	76.77%	74.02%	42.70%	29.56%	28.54%
Series4	22.25%	22.39%	22.36%	20.63%	16.21%	251.45%	107.61%	75.82%	73.08%	41.69%	28.56%	23.93%

Asset Group B - $251 to $500 million in Total Assets
As of Date



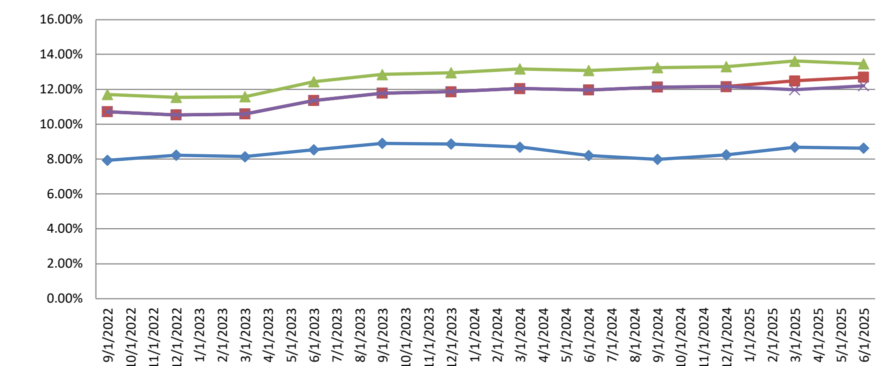
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	10.96%	11.28%	11.01%	10.88%	10.63%	10.94%	11.39%	11.14%	11.37%	11.57%	12.59%	12.27%
Series2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Series3	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Series4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Asset Group C - $501 to $1 billion in Total Assets
As of Date



	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	9.92%	10.54%	10.59%	10.66%	10.97%	11.30%	11.17%	11.53%	11.96%	11.53%	11.37%	11.70%
Series2	15.29%	14.61%	14.78%	15.16%	15.55%	15.35%	15.75%	16.25%	16.87%	15.40%	15.83%	16.09%
Series3	16.45%	15.70%	15.85%	16.24%	16.64%	16.41%	16.82%	17.34%	17.96%	16.40%	16.84%	17.07%
Series4	15.29%	14.61%	14.78%	15.16%	15.55%	15.35%	15.75%	16.25%	16.87%	15.40%	15.83%	16.09%

Asset Group D - Over $1 billion in Total Assets
As of Date



	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	7.93%	8.22%	8.14%	8.53%	8.90%	8.86%	8.69%	8.21%	7.99%	8.24%	8.68%	8.63%
Series2	10.72%	10.54%	10.58%	11.36%	11.77%	11.86%	12.04%	11.96%	12.12%	12.15%	12.48%	12.70%
Series3	11.70%	11.54%	11.58%	12.43%	12.85%	12.95%	13.17%	13.08%	13.24%	13.30%	13.62%	13.46%
Series4	10.72%	10.54%	10.58%	11.36%	11.77%	11.86%	12.04%	11.96%	12.12%	12.15%	11.97%	12.20%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Region	Institution Name	Total Assets ($000)	Total Equity Capital ($000)	Tier 1 Capital ($000)	Common Equity Tier 1 Capital ($000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
		As of Date							
Asset Group A - $0 to $250 million in total assets									
	Western Alliance Trust Company	$51,661	$48,988	$48,954	$48,954	96.79%	NA	NA	NA
	Gainey Business Bank	$68,284	$8,450	$8,450	$8,450	12.84%	13.16%	NA	13.16%
	West Valley National Bank	$72,812	$8,389	$8,564	$8,564	11.82%	13.51%	14.76%	13.51%
	Scottsdale Community Bank	$91,153	$12,944	$13,271	$13,271	15.83%	NA	NA	NA
	Zenith Bank & Trust	$109,545	$21,512	$21,523	$21,523	19.19%	51.23%	52.11%	51.23%
	Integro Bank	$138,152	$16,198	$15,707	$15,707	12.61%	NA	NA	NA
	Mission Bank	$190,376	$11,481	$16,749	$16,749	8.72%	17.80%	18.74%	17.80%
	Gateway Commercial Bank	$212,502	$23,497	$27,696	$27,696	13.10%	NA	NA	NA
	Average of Asset Group A	$116,811	$18,932	$20,114	$20,114	23.86%	23.93%	28.54%	23.93%
Asset Group B - $251 to $500 million in total assets									
	Goldwater Bank, National Association	$456,466	$57,927	$57,958	$54,377	12.27%	NA	NA	NA
	Average of Asset Group B	$456,466	$57,927	$57,958	$54,377	12.27%	0.00%	0.00%	0.00%
Asset Group C - $501 million to $1 billion in total assets									
	1st Bank Yuma	$580,730	$60,648	$69,607	$69,607	11.30%	18.86%	19.74%	18.86%
	BNC National Bank	$940,407	$108,324	$114,678	$114,678	12.10%	13.32%	14.39%	13.32%
	Average of Asset Group C	$760,569	$84,486	$92,143	$92,143	11.70%	16.09%	17.07%	16.09%
Asset Group D - Over $1 billion in total assets									
	Western Alliance Bank	$86,623,395	$7,399,633	$7,439,713	$7,146,582	8.63%	12.70%	13.46%	12.20%
	Average of Asset Group D	$86,623,395	$7,399,633	$7,439,713	$7,146,582	8.63%	12.70%	13.46%	12.20%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Definitions

Total assets	All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.
Net income	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.
Return on average equity (%)	Return on average equity; net income as a percent of average equity.
Efficiency ratio (FTE) (%)	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
Total loans and leases	The total of loans and lease financing receivables, net of unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net of unearned income); and less any unearned income on loans reflected in items above.
Total deposits	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.
Liquidity ratio (%)	Liquid assets (cash and balance due to deposit institution plus securities plus federal funding and repurchasing plus trading accounts minus pledged securities divided by total liabilities.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.
Loans ÷ deposits (%)	Loans held for investment, before reserves, as a percent of total insured deposits.
Yield on earning assets (%)	Return earned on interest-earning assets, expressed as a percent. Total interest and dividend income divided by average earning assets.
Cost of interest-bearing liability (%)	Interest incurred on liabilities as a percent of average interest-bearing liabilities. Total interest expense divided by average interest-bearing liabilities.
Cost of funds (%)	Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities.
Net interest margin (FTE) (%)	Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning assets.
Asset growth rate (%)	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
Deposit growth rate (%)	Growth in deposits. Annualized is equal to ((current period deposits minus previous period deposits) times (domestic and foreign office)) divided by previous period deposits.
Total loans and leases nonaccrual	Amount of loans and finance leases, gross of reserves, on which interest is no longer accruing.
Nonaccrual loans ÷ total loans (%)	Nonaccrual loans, net of guaranteed loans, as a percent of total gross loans.
Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
Nonperforming assets / total assets (%)	Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets.
Nonperforming assets + loans 90PD ÷ tangible equity + loan loss reserves (%)	Nonperforming assets plus loans 90 days or more past due divided by tangible common equity and reserves. This is also known as the common version of the Texas ratio.
Total equity capital	Equity as defined under the indicated accounting principles. Includes par value, paid in capital, retained earnings, and other adjustments to equity. Minority interest may be included, per relevant accounting standards. ASC Section 810-10-65, which includes minority interest for fiscal years starting after December 15, 2008, for example.
Tier 1 capital	For Office of Thrift Supervision (OTS)-regulated institutions, it represents the amount of core capital as defined under the latest OTS guidelines at period-end. For FDIC-regulated institutions it represents the amount of Tier 1 capital as defined by the latest regulatory agency guidelines.
Leverage ratio (%)	Tier 1 leverage ratio according to regulatory capital guidelines. Usually defined as Tier 1 capital as a percent of tangible assets.
Tier 1 risk-based ratio (%)	Tier 1 capital as a percent of total risk-adjusted assets.
Risk-Based Capital Ratio (%)	The regulatory risk-based capital ratio as defined under the latest OTS or FDIC guidelines at period-end. This ratio is usually equal to total risk-based capital divided by total risk-adjusted assets.
Common Equity Tier Risk Based Ratio (%)	Tier 1 common capital as a percent of risk-weighted assets.