

FAST FACTS

ABOUT CALIFORNIA BANK & TRUST



As one of California's leading banks with over **\$10 billion in assets**, California Bank & Trust connects thousands of individuals and businesses with smart financial solutions through a network of **over 100 branch offices** statewide.

Started more than **50 years ago**, CB&T has grown along with the state, offering access to experienced professional bankers with expertise in financing, cash management, international banking, and more.

CORE VALUES

- **Deliver first-class service** second to none
- **Committed professional bankers** with industry and market expertise
- **Dedicated to building** long-term client relationships
- **Provide clients with direct access** to key decision makers
- **Established roots** in the local communities we serve
- **Offer smart financial solutions** that add more value

ZIONS BANCORPORATION RELATIONSHIP

California Bank & Trust (CB&T) is an autonomous subsidiary of Zions Bancorporation (Nasdaq: ZION), a bank holding company with assets in excess of \$50 billion. Zions' size and reputation as a premier financial services provider gives CB&T financial stability and access to all the expertise and services available within the holding company, while retaining the ability to make local decisions.

Zions is included in the S&P 500 and NASDAQ Financial 100 indices and is a national leader in Small Business Administration lending, public finance, advisory services, and agricultural finance. Zions Bancorporation operates its banking affiliates under local management teams and community entities through more than 500 full-service offices and 600 ATMs in 10 Western states: Arizona, California, Colorado, Idaho, Nevada, New Mexico, Oregon, Texas, Utah, and Washington.



AWARDS & NOTABLE FACTS

- CB&T, as part of Zions Bancorporation, has won **14 Greenwich Excellence Awards**, including the awards for overall satisfaction for small business banking and overall satisfaction for middle market banking.
- CB&T has been consistently rated since 2001 as **"Outstanding" for Community Reinvestment Act (CRA)** activities by the Federal Deposit Insurance Corporation (FDIC).
- CB&T is a **top lender in both SBA 7(a) and 504**, as a subsidiary of Zions Bancorporation.
- CB&T is a **Preferred SBA Lender**, as designated by the U.S. Small Business Administration (SBA).



CALIFORNIA BANK
TRUST

calbanktrust.com



FAST FACTS

A full range of smart financial solutions for all your business and personal banking needs.

BUSINESS & COMMERCIAL BANKING

Financing

- Lines of Credit
- Term Loans
- Asset-Based Financing
- Acquisition Financing
- Employee Stock Ownership Plan Financing
- Equipment Financing
- Small Business Administration Loans
- Commercial Real Estate Financing
- Construction Loans
- Visa® Business Credit Card

- Money Market & CDs
- Sweep Accounts

Cash Management

- Collection Services
- Disbursement Services
- Information Management
- Card Solutions

Other Banking Services

- Online Banking & Bill Pay
- Merchant Services
- International Banking
- 1031 Exchange Services³
- Business Valuation Services
- Wealth Management²
- Client Trust Services

Checking/Savings

- Business Checking

PERSONAL BANKING

Financing

- Mortgage Loans
- Home Equity Loans/Lines
- Construction Loans
- Auto/Boat/RV Loans
- Personal Loans/Lines
- Visa Credit Cards

- Individual Retirement Accounts (IRAs)

Other Banking Services

- Online Banking & Bill Pay
- Overdraft Protection
- Investment Services¹
- Wealth Management²
- Trust Services²
- 1031 Exchange Services³

Checking/Savings

- Personal Checking
- Money Market & CDs

¹ Investment products and services offered through Zions Direct, member of FINRA/SIPC, a non-bank subsidiary of Zions Bank are (1) NOT insured by the FDIC or any federal or state governmental agency, are (2) NOT deposits or other obligations of, or guaranteed by, Zions Bancorporation or its affiliates, and (3) MAY be subject to investment risks, including the possible loss of principal value or amount invested.

² Wealth Management and Trust Services are provided by CB&T Wealth Management, an affiliate of California Bank & Trust.

³ All exchanges and qualified intermediary services are offered through Exchange Services, LLC a Utah limited liability company, an affiliate of California Bank & Trust. All rights reserved. The information contained herein is for informational purposes only and does not constitute tax, legal or accounting advice. You are advised to seek appropriate professional advice regarding your facts and circumstances.

ADMINISTRATIVE OFFICES

- 1900 Main Street, Suite 200, Irvine, California 92614
- 550 South Hope Street, Suite 300, Los Angeles, California 90071
- 300 Lakeside Drive, 8th Floor, Oakland, California 94612
- 4320 La Jolla Village Drive, 3rd Floor, San Diego, California 92122

PROFILE

CHAIRMAN

David Blackford
President, CEO & Chairman

TOTAL EMPLOYEES

Approximately 1,700

ZIONS (PARENT COMPANY) INFORMATION

Assets over \$50 billion
Stock listed on NASDAQ (ZION)

HEADQUARTERS

11622 El Camino Real, Suite 200
San Diego, California 92130

Phone (858) 793-7400

Fax (858) 793-7438

BRANCH OFFICES & BANKING CENTERS

Statewide

- 102 Branches, 114 ATMs
- 13 Commercial Banking Centers
- 4 Private Banking Centers

Northern California

- 21 Branches, 25 ATMs
- 2 Private Banking Centers

Greater Los Angeles*

- 35 Branches, 38 ATMs
- 5 Commercial Banking Centers

Orange County

- 12 Branches, 26 ATMs
- 5 Commercial Banking Centers

San Diego

- 24 Branches, 26 ATMs
- 3 Commercial Banking Centers
- 2 Private Banking Centers

Greater San Bernardino & Riverside

- 10 Branches, 12 ATMs

Member of Star System, Visa/PLUS™, AMEX, and Discover ATM networks.

* Includes branch offices of Antelope Valley Bank, a Division of California Bank & Trust, as well as the opening of our new Pasadena Office in the Summer of 2011.

