

Press Release

For immediate release



CALIFORNIA BANK
TRUST

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CALIFORNIA BANK & TRUST IS A WINNER OF FIVE NATIONAL GREENWICH EXCELLENCE AWARDS FOR MIDDLE MARKET BANKING AS PART OF ZIONS BANCORPORATION

SAN DIEGO—February 2, 2009—[California Bank & Trust](#) was recognized with five awards from the 2008 Greenwich Excellence Awards for Middle Market Banking as part of Zions Bancorporation. California Bank & Trust, a subsidiary of Zions Bancorporation, is ranked as one of the country's premier financial institutions according to surveys conducted by Greenwich Associates.

Greenwich Associates is a national financial consulting and research firm. The firm's award designations and ratings are widely recognized throughout the financial services industry and often serve as indicators of a bank's strengths and overall customer satisfaction.

California Bank & Trust, as part of Zions Bancorporation, is recognized with national and regional awards for middle market banking and treasury management services that include:

National Winner (Among all U.S. banks)

- Overall Satisfaction
- Overall Satisfaction - Treasury/Cash Management
- Customer Service – Treasury/Cash Management

-MORE-

CALIFORNIA BANK & TRUST GREENWICH AWARD-2-2-2-2-2

Regional Winner (West)

- Overall Satisfaction
- Overall Satisfaction – Treasury/Cash Management

John Russell, senior vice president and corporate services manager for California Bank & Trust, says that the survey results validate their commitment to providing stellar customer service.

"It is an honor for California Bank & Trust to be recognized with the Greenwich Awards ," Russell said. "Given the current economic times, customers are choosing banks based on safety, stability and quality of service. It is very rewarding to know that we earned strong scores based upon feedback from our customers. These awards underscore our strength and dedication to providing our customers with a satisfying banking experience."

According to Greenwich Associates, the firm conducted blind surveys between January and June 2008 with nearly 17,000 businesses and their customers in markets across the U.S. with sales of \$10 million - \$500 million for the middle market banking awards. The results of this market research are used to determine the winners of the Greenwich Associates' Excellence Awards for Middle Market banking, which is handed out in nine categories at the national level and in two categories across four geographic regions. Zions Bancorporation represents the Western Region and is one of more than 750 banks covered in the middle market banking program. Ratings of individual banks are reported under the holding company name.

About California Bank & Trust

California Bank & Trust, a subsidiary of Zions Bancorporation (NASDAQ: ZION), is one of the largest banks headquartered in California with over \$10 billion in assets and 90 offices statewide. With local management and decision-making and an emphasis on relationship banking, CB&T provides financial solutions for businesses and individuals, that includes commercial and small business lending, cash management, international banking, wealth management, and online banking. Learn more at www.calbanktrust.com.