

Press Release

For immediate release

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CALIFORNIA BANK & TRUST PROMOTES LANCE KRUSE TO VICE PRESIDENT AND MANAGER OF SCRIPPS POWAY BRANCH

SAN DIEGO--(April 27, 2009) – California Bank & Trust (CB&T)

(www.calbanktrust.com) is pleased to announce that Lance Kruse has been named assistant vice president and manager of the Scripps Poway branch in the San Diego area. Kruse's duties will now include leading, overseeing and directing the operations and sales of the Scripps Poway office. He will also continue to provide outstanding customer service for existing customers, while developing new banking relationships for the branch. Kruse was hired by CB&T as a credit analyst for the Scripps Poway branch in 2004. Prior to joining CB&T, he was a credit analyst for Bank Midwest in Okoboji, Iowa.

"Having worked in the Scripps Poway California Bank & Trust branch for five years, I can see the level of commitment this bank has to its customers," said Kruse. "I am so pleased to be serving in my new position because this bank is providing customers with a safe and sound financial institution, and the best customer service in the western United States."

Kruse received a bachelor's degree in finance from the University of Northern Iowa.

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 products, resources and financing solutions for businesses and individuals, including

California Bank & Trust Promotes Lance Kruse Scripps Poway branch manager

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commercial and small business lending, cash management, international banking, wealth management, and online banking. Learn more at www.calbanktrust.com.

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