

FAST FACTS

ABOUT CALIFORNIA BANK & TRUST



As one of California's leading banks with nearly **\$11 billion in assets**, California Bank & Trust (CB&T) connects thousands of individuals and businesses with smart financial solutions through a network of **nearly 100 branch offices** statewide.

Started **60 years ago**, CB&T has grown along with the state, offering access to experienced, professional bankers with expertise in financing, cash management, wealth management,^A international banking, and more.

CORE VALUES

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

ZIONS BANCORPORATION RELATIONSHIP

California Bank & Trust is an autonomous subsidiary of Zions Bancorporation (Nasdaq: ZION), a bank holding company with assets in excess of \$55 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 approximately 475 full-service offices 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 received **13 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 2002 as **"Outstanding" for Community Reinvestment Act (CRA)** activities by the Federal Deposit Insurance Corporation (FDIC).
- CB&T is a **Preferred SBA Lender**, as designated by the U.S. Small Business Administration (SBA).
- CB&T is a **top lender in both SBA 7(a) and 504 loans**, as a subsidiary of Zions Bancorporation.



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

Checking/Savings

- Business Checking
- Money Market & CDs
- Sweep Accounts

Cash Management

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

Other Banking Services

- Online Banking & Bill Pay
- Mobile Banking^{††}
- Merchant Services
- International Banking
- 1031 Exchange Services^{†††}
- Business Valuation Services

PERSONAL BANKING

Financing[†]

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

Checking/Savings

- Personal Checking
- Money Market & CDs
- Individual Retirement Accounts (IRAs)

Other Banking Services

- Online Banking & Bill Pay
- Mobile Banking^{††}
- 1031 Exchange Services^{†††}
- Friends and Family ProgramSM

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

[†] Subject to credit approval. Restrictions apply; see banker for details.

^{††} Standard text messaging and data fees may apply.

^{†††} 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.

INVESTMENT & TRUSTS

- Wealth Management^Δ
- Trust Services

^Δ Wealth Management services for CB&T are offered through various affiliate companies and non-bank subsidiaries including Contango Capital Advisors, Inc. (Contango), which operates as CB&T Wealth Management in California. Contango is a registered investment adviser and a non-bank affiliate of CB&T and a non-bank subsidiary of Zions Bancorporation. Some investment products and services are offered by Zions Direct, a non-bank subsidiary of CB&T and a member FINRA/SIPC. Trust Services are provided by Western National Trust Company (WNTC), a subsidiary of Zions Bank.

Investment products and services are not insured by the FDIC or any federal or state governmental agency, are not deposits or other obligations of, or guaranteed by CB&T, Zions Bancorporation or its affiliates, and may be subject to investment risks, including the possible loss of principal value or amount invested.

PROFILE

CHAIRMAN

David Blackford
President, CEO & Chairman

TOTAL EMPLOYEES

Approximately 1,700

HEADQUARTERS

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

Phone (858) 793-7400

Fax (858) 793-7438

ZIONS BANCORPORATION (PARENT COMPANY) INFORMATION

Assets over \$55 billion
Stock listed on NASDAQ (ZION)

BRANCH OFFICES & ATMs

Statewide

- 97 Branches
- 106 ATMs

Northern California

- 20 Branches
- 22 ATMs

Greater Los Angeles

- 33 Branches
- 36 ATMs

Orange County

- 11 Branches
- 12 ATMs

San Diego

- 25 Branches
- 26 ATMs

Greater San Bernardino & Riverside

- 8 Branches
- 10 ATMs

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

