Media Contacts

Sean Dowdall
Landis Communications, Inc.
(415) 359-2313
sean@landispr.com
www.landispr.com



Nick Singer Landis Communications Inc. (415) 561-0888 nick@landispr.com www.landispr.com

CALIFORNIA BANK & TRUST RECOGNIZED AS LEADING BUSINESS BANK BY GREENWICH ASSOCIATES

Greenwich Associates doubles number of awards recognizing bank from last year, making CB&T one of the most awarded banks in U.S.

FOR IMMEDIATE RELEASE

San Diego, CA, May 14, 2015 – California Bank & Trust (CB&T), as part of Zions Bancorporation, received 24 Greenwich Excellence Awards for achievement in Small Business and Middle-Market banking. CB&T won the second highest number of awards of all banks in the United States for the year ended 2014, doubling the number of awards it won in the 2013 survey.

The Greenwich Excellence Awards evaluate more than 750 banks to identify industry leaders. Of those banks, only 25 were cited for distinctive quality in middle market banking and 34 were given awards in small business banking. The Awards are based on over 30,000 market research interviews with business banking executives and middle market executives at companies nationwide. They recognize the country's top firms for exceptional quality, client experience, sales leadership and overall excellence. CB&T has won top honors since 2009.

"California Bank & Trust continues to take top honors for our small business and middle-market banking services," says Steven Borg, Senior Vice President, Corporate Marketing Director of California Bank & Trust. "At California Bank & Trust we strive to exceed the expectations and needs of our customers every day. The Greenwich



As part of Zions Bancorporation, California Bank & Trust wins 24 national and regional Greenwich Excellence Awards in Small Business and Middle-Market Banking categories

Excellence Awards is a valuable indicator of our hard work and perseverance at achieving this every day. We are truly honored to be recognized by Greenwich Associates for our accomplishments in so many areas of our business."

<u>Greenwich Associates</u> is a leading global financial services research and consulting firm for investment banks, commercial banks and asset managers. The annual Greenwich Excellence Awards are highly regarded in the financial services industry as an acknowledgment of quality client services and overall strength among leading banks.

California Bank & Trust, as part of Zions Bancorporation, received awards in the following categories:

Middle Market (\$10 million to \$500 million in annual sales)

Middle Market Banking

- Overall Satisfaction
- Likelihood to Recommend
- Relationship Manager Capability
- Financial Stability
- Investment Banking
- Western Region Overall Satisfaction

Cash Management

- Overall Satisfaction
- Customer Service
- Accuracy of Operations
- Product Capabilities
- Sales Specialist Performance
- Digital Experience
- Western Region Overall Satisfaction

Small Business (\$1 million to \$10 million in annual sales)

Small Business Banking

- Overall Satisfaction
- Likelihood to Recommend
- Relationship Manager Capability
- Branch Satisfaction
- Western Region Overall Satisfaction

Cash Management

- Overall Satisfaction
- Accuracy of Operations
- Customer Service
- Product Capabilities
- Digital Experience
- Western Region Overall Satisfaction

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 nearly 100 branches statewide. CB&T provides a full array of financial solutions for businesses and individuals, including commercial banking, business banking, small business lending, cash management, international banking and wealth management. The professional bankers at CB&T are backed by major resources, yet maintain local-decision making authority and regional market and industry expertise. They are committed to providing clients with valuable business and economic insights and to connecting them with the beneficial business relationships they need to succeed. Since 2002, CB&T has been rated by the FDIC as "outstanding" for its Community Reinvestment Act activities. CB&T has also consistently won the Greenwich Excellence Awards for Business Banking. To learn more, visit www.calbanktrust.com. Connect with California Bank & Trust on Facebook, Twitter and LinkedIn.



About Greenwich Excellence Awards

In compiling these rankings, Greenwich Associates interviewed nearly 14,000 middle-market firms with sales of \$10-\$500 million, and more than 17,000 small businesses with sales of \$1-\$10 million across the country.

Respondents were asked to name the banks they used and to rate these providers in a variety of product and service categories. Banks that received customer ratings that topped those of competitors by a statistically significant margin at a 95 percent confidence level were named Greenwich Excellence Award Winners.

Media Please Note:

For further detail about California Bank & Trust's Greenwich Excellence Awards or to schedule an interview with Steve Borg, please contact Sean Dowdall at Landis Communications, Inc. (415-359-2313; Sean@landispr.com) or Nick Singer at Landis Communications, Inc. (415-561-0888; Nick@landispr.com).

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