



■ California Bank & Trust is headquartered at 11622 El Camino Real, San Diego, California 92130.

# CALIFORNIA BANK & TRUST

*San Diego's largest locally headquartered bank builds long-term client relationships, one client at a time.*

## *Teamwork and leadership: Helping local businesses prosper*

CB&T's local roots begin with its leadership. As President of CB&T's San Diego Division, Tory Nixon has lived in and has been actively involved in the San Diego community for most of the past 25 years. He earned his finance degree at San Diego State University, where he also served as captain of the school's football team.



■ Tory Nixon, San Diego Division President

"I'm extremely fortunate to lead an organization focused on helping local businesses prosper," Nixon said. "One reason for our success is that our bankers really understand the local and regional economy, and the unique challenges of doing business in California."

## **VOTED "BEST BANK IN SAN DIEGO" IN THE 2011 UNION-TRIBUNE READER'S POLL.**

"While some banks seem focused on transactions, we put the spotlight on client relationships," Nixon adds. "Here at California Bank & Trust, clients can speak directly



■ San Diego administrative offices are located at 4320 La Jolla Village Drive, San Diego, California 92122.

## **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.**

with key decision makers. And we're so proactive that new clients are often surprised when our bankers suggest new financing options or ways to streamline operations before they even have to ask."

Our commitment to San Diego is further demonstrated by being recently voted "San Diego's Best Bank" in the 2011 Union-Tribune Readers Poll.

## *The best of both worlds: Local service. The resources of a large institution.*

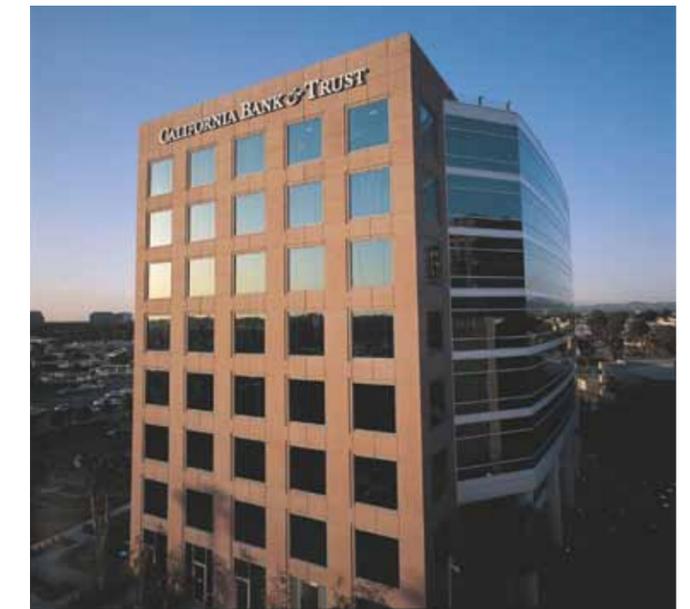
Although the San Diego area represents a significant portion of CB&T's business, the bank has an extensive and growing network of branches and offices throughout the state. And as a subsidiary of Zions Bancorporation (Nasdaq: ZION),

a leading bank holding company with assets of more than \$50 billion, CB&T has access to an even wider range of sophisticated financial services.

"Our customers enjoy the best of both worlds," Nixon explains "We offer advanced solutions for financing, cash management, international banking, and merchant services – but maintain the local decision-making authority that allows us to deliver the first-class service clients expect."

Nixon adds that while the economy and financial industry

may change in the years ahead, CB&T stays committed to its core values. "For over 50 years, we've helped San Diego and California businesses weather good times and bad, but we've always been keenly focused on one key idea: When our clients succeed, we succeed. That's why we're dedicated to building long-term client relationships one client at a time – right here in San Diego and throughout the state."



■ CB&T has 28 offices located throughout San Diego County and over 100 statewide.