



CALIFORNIA BANK & TRUST, AS A DIVISION OF ZIONS BANCORPORATION, IS MOST AWARDED BUSINESS BANK IN THE UNITED STATES

*A total of 14 Greenwich Excellence Awards earned for exhibiting outstanding daily operations
and digital banking tools*

SAN DIEGO – (May, 1, 2023) -- [California Bank & Trust](#) (CB&T) is pleased to announce, as a division of Zions Bancorporation, N.A., it has received 14 Greenwich Excellence Awards for 2022. Zions Bancorporation also took home three Best Brand Awards for 2022—placing first in the nation for total awards issued in the middle market banking segment. Since the inception of the awards program in 2009, Zions Bancorporation is one of only four U.S. banks to have averaged 15 or more Greenwich Excellence Awards annually.

"CB&T is a community of professionals dedicated to fostering a high-performing culture that champions the people and businesses building California. We are proud to be a division of Zions Bancorporation and share in these honors from Greenwich Associates," said CB&T President and CEO Eric Ellingsen. "For 70 years, CB&T has been helping businesses thrive. We provide custom financial solutions, and our team of knowledgeable bankers continues to deliver an elevated level of service as the needs of our clients evolve."

These awards are based on 20,000 market research interviews with businesses nationwide, resulting in the evaluation of more than 500 banks, of which fewer than 35 were recognized as having measurable distinctive quality. Greenwich surveyed areas such as perceptions of valued long-term relationships, ease of doing business, industry expertise, trustworthiness, overall digital experience, and quality of advice to help the customer's business grow.

CB&T, via Zions Bancorporation, received Excellence Awards in the following categories:

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

- Overall Satisfaction – National
- Overall Satisfaction with Relationship Manager - National
- Overall Satisfaction – West
- Likelihood to Recommend – National
- Likelihood to Recommend – West
- Relationship Manager Proactively Provides Advice – National
- Relationship Manager Proactively Provides Advice – West
- Industry Understanding – National
- Overall Satisfaction – Cash Management – National
- Overall Satisfaction – Cash Management – West
- Customer Service – Cash Management – National
- Product Capabilities – Cash Management – National



- Ease of Product Implementation – Cash Management – National
- Making Commercial Payments Easier – Cash Management – National

In addition, CB&T shares in these three awards Zions Bancorporation received related to its brand:

2022 Greenwich Brand Awards

- Best Brand – Bank You Can Trust – Middle Market Segment
- Best Brand – Ease of Doing Business – Middle Market Segment
- Best Brand – Values Long-Term Relationships – Middle Market Segment

About California Bank & Trust (CB&T)

CB&T has been helping Californians and their businesses grow and prosper for 70 years. A division of Zions Bancorporation, N.A. (NASDAQ: ZION), CB&T has been voted "Best Bank" by the San Diego Union Tribune for 12 consecutive years, and "Best Commercial Bank" for nine years in a row. Readers of The Orange County Register have also voted CB&T as the county's "Best Bank" for nine consecutive years; and the group has consistently won the Greenwich Excellence Awards for achievement in Middle-Market and Small Business. Its experienced and professional bankers are backed by major resources yet maintain local decision-making authority and regional market and industry expertise. Each is committed to providing clients with valuable economic insights and connecting them with the beneficial business relationships they need in order to succeed. To learn more, visit www.calbanktrust.com.

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