



"Amegy Bank is a true partner. They stand by our side to help us determine how to best meet our business goals. However, what truly stands out is their team, which is second-to-none."

*Jim Cheatham, Owner — Minco, Inc pictured with Amegy Bank banker Jill Vaughan*

## BUILT AROUND YOU

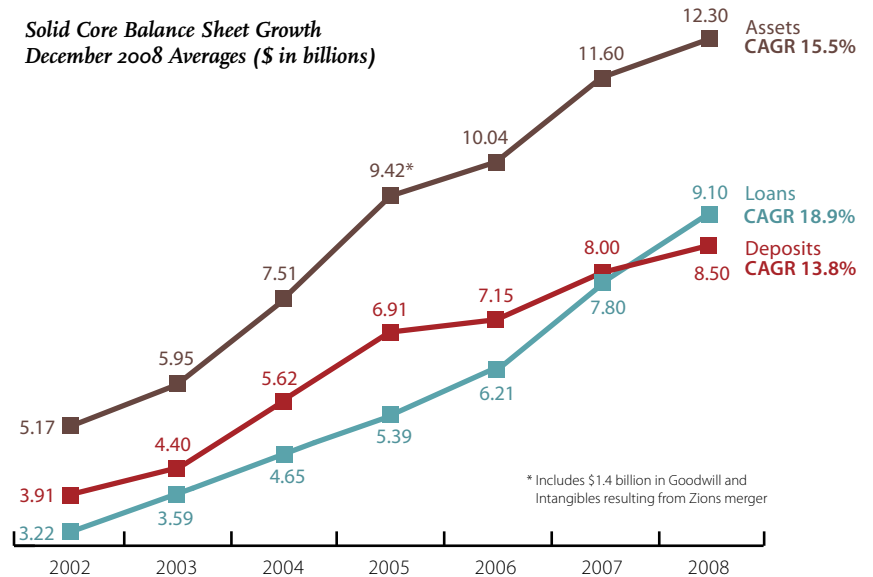
### AMEGY BANK OF TEXAS

Amegy Bank is one of the most solid and stable banks in Texas with more than \$1.9 billion in capital, earning it the highest capital ratio classification, "well-capitalized." With assets of \$12 billion, local decision making, comprehensive resources and a history of relationship banking, Amegy Bank has 80-plus locations in the greater Dallas, Houston and San Antonio areas.

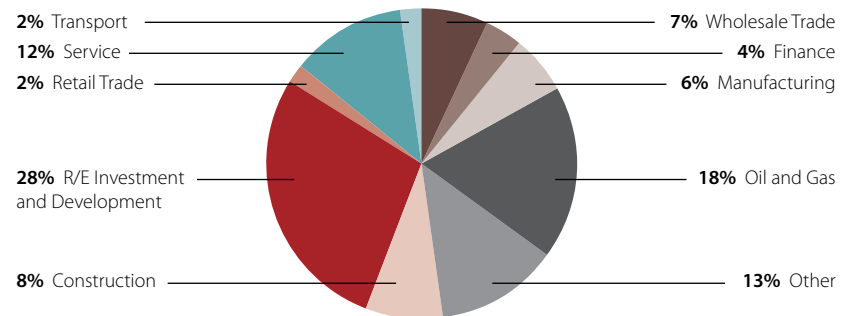
Amegy Bank serves leading Texas companies as a source of capital, while also providing efficient and effective treasury management, international and investment services. The Bank also provides products, resources and financial solutions, including private financial management and trust services, for families and individuals – as well as retail and mortgage banking services.

Amegy is a member of the Zions Bancorporation (NASDAQ: ZION) collection of great banks, which includes 500 full-service banking offices in Arizona, California, Colorado, Idaho, Nevada, New Mexico, Oregon, Texas, Utah and Washington.

**Solid Core Balance Sheet Growth**  
December 2008 Averages (\$ in billions)



**Loans by Industry Type (Cash Flow) as of 12/31/08**



Amegy Bank has 80-plus locations in the greater Dallas, Houston and San Antonio areas. Maps of current locations are shown to the right. For addresses, visit [amegybank.com](http://amegybank.com).



## AMEGY BANK PRODUCTS AND SERVICES

### Commercial Banking

- Loans
- Business Banking
- Energy Banking
- Commercial Real Estate Financing
- SBA Lending
- Factoring
- Equipment Funding
- Syndicated Loans
- Corporate Trust
- Correspondent Banking
- Affinity Group Banking Program

### Treasury Management

- Vault Services
- Lockbox Services
- NetSt@rSM Internet Products
- Anytime Deposits™
- Controlled Disbursement
- Investment Sweeps

### International Banking

- Letters of Credit
- Delegated Ex-Im Bank Lender
- Trade Cycle Finance
- Trade Services
- Buyer Credit Financing
- Risk Mitigation
- International Private Banking

### Amegy Mortgage

- Residential Real Estate Loans
- Commercial Real Estate Loans
- Construction Loans

### Personal Banking

- Checking Accounts
- Savings & Money Market Accounts
- CDs & IRAs
- Credit & Debit Cards
- Loans
- Online Banking
- Access to all financial services offered throughout the bank

### Community and Not-For-Profit

- *Banking Solutions For:* Churches, Faith-Based Organizations, Schools, Community Development
- *Services Offered:* Lines of Credit and Term Financing, Construction and Term Real Estate Loans, Tax Exempt Bonds

### Investment Group

- Retirement Plan Services
- Foreign Exchange
- Custody Services
- Corporate Investments

### Wealth Management and Personal Trust

- Private Banking
- Personal Trust
- Wealth Advisory
- Discretionary Investment Management
- Private Client Investments

(Wealth Advisory and Discretionary Investment Management services are offered through Amegy Bank N.A. Private Client Investments and insurance products and services are offered through Amegy Investments, Inc., member NASD/SIPC, a registered broker dealer, registered investment adviser, licensed insurance agency and an affiliate of Amegy Bank N.A. Non-deposit investment and insurance products are NOT FDIC insured, are NOT bank guaranteed and MAY lose value.)

"Amegy met with our managers to understand the business and put together a flexible package that will get us through the next five, 10 and 15 years."

*Darrell Frail, Executive VP (far right) pictured with Gary Osborn, Executive VP (left) and Bob Pruitt, President (center) — Cal-Tex Protective Coatings*

### 2008 Period End Average Balances in Thousands (Unaudited)

	12/31/07	12/31/08	\$ Change	% Change
Total Assets	\$11,836,086	\$12,354,037	\$517,951	4.4%
Securities	\$1,171,179	\$812,832	(\$358,347)	-30.6%
Loans	\$7,942,310	\$9,182,300	\$1,239,990	15.6%
Total Deposits	\$8,239,609	\$8,629,019	\$389,410	4.7%
Total Shareholders' Equity	\$2,117,411	\$2,298,883	\$181,472	8.6%
Net Interest Income	\$356,815	\$393,635	\$36,820	10.3%
Non Interest Income	\$115,401	\$174,461	\$59,060	51.2%
Revenue	\$472,216	\$568,096	\$95,880	20.3%
Noninterest Expenses	\$296,362	\$305,532	\$9,170	3.1%
Provision For Credit Losses	\$21,178	\$72,181	\$51,003	240.8%
Income Taxes	\$51,419	\$62,312	\$10,893	21.2%
Net Income	\$103,257	\$128,071	\$24,814	24.0%
Net Income Adjusted	\$103,257	\$107,071*	\$3,814	3.7%

\*(Excluding \$21mm one-time gain)

### Credit Ratings as of 8/31/09

Zions Bancorporation	S&P	Moody's	Fitch	DBRS
Long-term Issuer	BBB-		BBB	BBB
Senior Unsecured	BBB-	B2	BBB	BBB
Short-term Commercial Paper	A-3	NP	F2	R-2
Subordinated Debt	BB+	B3	BBB-	BB
Trust Preferred	B	Caa1	BB+	BB

Amegy Bank	S&P	Moody's	Fitch	DBRS
Certificate of Deposit		Ba2	BBB+	BB
Bank Individual		D-	C	
Bank Support			5	

