

AMEGY REPORTS STRONG GROWTH

Shareholders Approve Merger with Zions Bancorporation

3rd Quarter Highlights

- Diluted earnings per common share were \$0.30 for the third quarter of 2005, up 11% linked quarter and up 6.7% compared to the third quarter of 2004.
- Strong growth trends continue:
 - Net income increased \$2.3 million, or 12% linked quarter; up 9.1% from a year earlier.
 - Average loans held for investment increased \$164.6 million, or 3.5% linked quarter; 14% annualized.
 - Average deposits increased \$312.4 million, or 5.5% linked quarter; 22% annualized.
- Net interest margin on a taxable-equivalent basis was 3.73%.
- Noninterest expenses declined \$3.8 million, or 5.7% linked quarter.
- Asset quality indicators remained strong.
- The shareholders of Amegy Bancorporation, Inc. approved the Company's merger with Zions Bancorporation on October 11.

Houston, Texas – Amegy Bancorporation, Inc. (NASDAQ: ABNK) today reported third quarter results that reflect strong business development activity with significant loan and deposit growth.

For the quarter ended September 30, 2005, net income was \$21.4 million, or \$0.30 per diluted common share, compared to \$19.7 million for the quarter ended September 30, 2004, or \$0.28 per diluted common share. For the nine months ended September 30, 2005, net income was \$57.5 million, or \$0.80 per diluted common share, compared to \$51.2 million, or \$0.73 per diluted common share, for the nine months ended September 30, 2004.

Return on average assets and return on average common shareholders' equity for the three months ended September 30, 2005 were 1.08% and 13.79% compared to 1.00% and 12.88% linked quarter. For the nine months ended September 30, 2005, return on

average assets and return on average common shareholders' equity were 1.00% and 12.80% compared to 1.10% and 13.19% for the nine months ended September 30, 2003.

Total revenue for the third quarter of 2005 was \$94.4 million, an increase of 15% over the same period in 2004. For the nine months ended September 30, 2005, total revenue was \$279.3 million, a 20% increase over the same period in 2004. Average loans held for investment were \$4.81 billion, a 20% increase over the third quarter of 2004. Average deposits were \$5.96 billion, an increase of 25% over the comparable period in 2004. Average assets were \$7.86 billion, an increase of \$1.36 billion, or 21%, from the third quarter of 2004.

“This has been an excellent quarter and I am pleased with our momentum as we enter our new relationship with Zions,” said Paul B. Murphy, Jr., CEO of Amegy Bank. “Growth in both loans and deposits and in our fee income businesses has continued and, as expected, our expenses have decreased linked quarter reflecting the completion of the name change and Klein merger activities. It is great to show strong core growth in this period immediately following the announcement of our merger with Zions. I believe that this solid quarter indicates that our customers are very comfortable with the Zions merger. It is clear that Zions is the right partner at the right time.” Murphy noted that the shareholders of Amegy Bancorporation approved the merger with Zions with over 98% of all votes cast voting in favor of the Board's recommendation.

Added Scott McLean, president: “The integration planning with Zions is progressing very nicely. Teams from both banks have been working diligently and we are on track to meet all targets not only from expense savings but also we feel that there is very solid revenue potential as we share many of our products and services with each other. Customer service remains the primary focus of the integration team.”

Net Interest Income

Net interest income increased to \$63.7 million, a 2.2% increase on a linked quarter basis and 12% higher than the year earlier period.

The taxable-equivalent net interest margin was 3.73% for the third quarter of 2005, a decrease of 4 basis points from the prior quarter.

Average loans held for investment increased by \$164.6 million linked quarter, or 14% on an annualized basis, and is a reflection of the Company's commitment to continuing its strong sales culture. The strong loan growth experienced during the quarter was primarily on a variable rate basis and was partially funded by a planned reduction in the securities portfolio.

Average deposit growth for the quarter was a robust \$312.4 million, or 22% annualized, reflecting the effectiveness of the deposit campaigns initiated earlier in 2005 and resulted in a linked quarter reduction of 10% in higher cost wholesale funding sources..

Noninterest Income

For the three months ended September 30, 2005, noninterest income was \$30.7 million, a 2.9% decrease linked quarter but a 21% increase versus the prior year. The decrease reflects a reduction in income from private equity investments as the Company recorded a \$3.8 million valuation gain on one private equity investment in the second quarter. For the nine months ended September 30, 2005, noninterest income was \$91.0 million, an increase of 31% over the comparable period of the prior year.

Noninterest Expenses

Noninterest expenses were \$62.5 million for the third quarter of 2005, a decrease of \$3.8 million, or 5.7%, on a linked quarter basis. The taxable-equivalent efficiency ratio improved to 63.8% as compared to 67.1% in the prior quarter.

The improvement in noninterest expenses for the quarter resulted from the expense initiatives commenced earlier in 2005 as well as the conclusion of the name change project and the Klein merger integration. Employment and occupancy expenses have remained essentially unchanged for the past three quarters. Expenses related to Hurricane Rita of approximately \$300,000 and expenses related to the Zions merger of approximately \$620,000 were recorded during the quarter.

The overall expense saves expected as a result of the Zions merger will not be fully realized until operational conversion occurs, which is anticipated to be in the first quarter, 2006.

Asset Quality

Asset quality continues to be a strength for the Company. Nonperforming assets were \$25.4 million, 0.52% of loans and other real estate, at September 30, 2005, up from 0.44% on a linked quarter basis and 0.49% at September 30, 2004. Net charge-offs for the quarter were \$1.9 million, or 0.16% of average loans, up from \$1.6 million or 0.14% of average loans linked quarter. The provision for loan losses was \$1.9 million for the quarter. The allowance for credit losses to total loans is 1.02% at September 30, 2005 compared to 1.19% at September 30, 2004 and 1.06% at June 30, 2005.

Period End Loans, Deposits, Investments, Assets, and Equity

Loans held for investment were \$4.91 billion at September 30, 2005, an increase of 3.9% linked quarter, and a 19% increase from September 30, 2004. Total deposits at September 30, 2005 were \$6.37 billion, an increase of 7.9% linked quarter, and an increase of 33% from September 30, 2004. Investment securities were \$1.89 billion at September 30, 2005, a decrease of 4% linked quarter, and an increase of 11% from September 30, 2004. Total assets were \$7.89 billion at September 30, 2005, an increase of 2% linked quarter, and an increase of 19% from September 30, 2004. Total shareholders' equity was \$617.0 million at September 30, 2005, compared to \$549.8 million at September 30, 2004.

Amegy Bancorporation, Inc., the parent company of Amegy Bank N.A., is the largest independent bank holding company headquartered in Houston, Texas. The Company focuses on commercial lending, treasury management and investment services for businesses, private financial management and trust services for families and individuals, and retail and mortgage banking services. The Company, with \$7.89 billion in assets, has more than 75 full-service branches located throughout the Houston and Dallas metropolitan areas. The shareholders of the Company approved its merger with Zions Bancorporation on October 11, 2005. The closing of the transaction is expected to occur late in the fourth quarter of 2005, subject to regulatory approval and the satisfaction of customary closing conditions contained in the merger agreement.

Utilization of Financial Measures:

Consolidated financial information and supplemental unaudited data schedules follow in this release. Exhibits I and II provide additional information on the net interest margin, including average balances and average rates for both assets and liabilities for the periods presented. Exhibit III presents quarterly comparative data.

Conference Call Information:

The Company's earnings release and the related financial supplements will be available on www.amegybank.com, the Company's website, prior to the beginning of the conference call. The conference call for analysts and investors will be held on October 25 at 10:30 a.m. CST (11:30 a.m. EST) and may be accessed by dialing 866-412-1109 and reference "Amegy Bancorporation Third Quarter Earnings Call." The call is also available on the web at <http://audioevent.mshow.com/256067>. The call will be archived and may be accessed by calling (800) 642-1687 and entering 1082185 as the PIN.

Forward-Looking Statements:

Certain of the matters discussed in this press release may constitute forward-looking statements for the purposes of the Securities Act of 1933, as amended, and the Securities Exchange Act of 1934, as amended, and as such may involve known and unknown risks, uncertainties and other factors which may cause the actual results, performance or achievements of Southwest Bancorporation of Texas, Inc. (the "Company") to be materially different from future results, performance or achievements expressed or implied by such forward-looking statements. The words "expect," "anticipated," "intend," "plan," "believe," "seek," "estimate," and similar expressions are intended to identify such forward-looking statements. The Company's actual results may differ materially from the results anticipated in these forward-looking statements due to a variety of factors, including, without limitation (a) the effects of future economic conditions on the Company and its customers; (b) the costs and effects of litigation and of unexpected or adverse outcomes in such litigation; (c) governmental monetary and fiscal policies, as well as legislative and regulatory changes; (d) the effect of changes in accounting policies and practices, as may be adopted by the regulatory agencies, as well as the Financial Accounting Standards Board and other accounting standard setters; (e) the risks of changes in interest rates on the level and composition of deposits, loan demand, and the values of loan collateral, securities and interest rate protection agreements, as well as interest rate risks; (f) the effects of competition from other commercial banks, thrifts, mortgage banking firms, consumer finance companies, credit unions, securities brokerage firms, insurance companies, money market and other mutual funds and other financial institutions operating in the Company's market area and elsewhere, including institutions operating locally, regionally, nationally and internationally, together with such competitors offering banking products and services by mail, telephone, computer and the internet; (g) technological changes; (h) acquisition and integration of acquired businesses; (i) the failure of assumptions underlying the establishment of reserves for loan losses and estimations of values of collateral in various financial assets and liabilities; (j) acts of war or terrorism. All written or oral forward-looking statements attributable to the Company are expressly qualified in their entirety by these cautionary statements.

Contacts:

Randy Meyer, EVP & CFO
713-235-8832
randy.meyer@amegybank.com

Sarah Peterson, SVP Investor & Corporate Communications
713-232-1115
sarah.peterson@amegybank.com

Amegy Bancorporation, Inc.
Consolidated Financial Information (unaudited)

	3Q-05	3Q-04	% change	YTD 05	YTD 04	% change
Balance sheet averages						
	(in 000's except per share data)					
Loans held for investment	\$ 4,813,862	\$ 4,027,343	19.5%	\$ 4,702,842	\$ 3,800,036	23.8%
Loans held for sale	108,598	96,119	13.0%	86,871	98,751	-12.0%
Investment securities	1,976,986	1,691,472	16.9%	1,976,910	1,625,592	21.6%
Securities purchased under resale agreements	-	2,435	-100.0%	-	8,482	-100.0%
Fed funds sold and other interest-earning assets	60,670	50,138	21.0%	49,503	48,016	3.1%
Total interest-earning assets	6,960,116	5,867,507	18.6%	6,816,126	5,580,877	22.1%
Allowance for loan losses	(50,285)	(49,422)	1.7%	(50,592)	(48,288)	4.8%
Cash and due from banks	303,760	251,686	20.7%	299,858	280,323	7.0%
Goodwill	150,426	54,998	173.5%	150,120	51,933	189.1%
Core deposit intangibles	21,784	10,240	112.7%	23,919	9,776	144.7%
Other assets	469,755	355,606	32.1%	451,136	352,637	27.9%
Total assets	\$ 7,855,556	\$ 6,490,615	21.0%	\$ 7,690,567	\$ 6,227,258	23.5%
Noninterest-bearing deposits	\$ 1,831,827	\$ 1,587,990	15.4%	\$ 1,786,069	\$ 1,551,178	15.1%
Interest-bearing demand deposits	116,710	71,430	63.4%	106,905	67,640	58.0%
Savings deposits	2,325,955	2,012,963	15.5%	2,268,370	1,969,151	15.2%
Time deposits	1,685,633	1,088,302	54.9%	1,527,692	1,053,271	45.0%
Total deposits	5,960,125	4,760,685	25.2%	5,689,036	4,641,240	22.6%
Repurchase agreements and other borrowed funds	1,235,131	1,173,762	5.2%	1,361,626	1,041,204	30.8%
Other liabilities	43,237	27,246	58.7%	38,854	26,463	46.8%
Minority interest in consolidated subsidiary	-	-	0.0%	-	-	0.0%
Shareholders' equity	617,063	528,922	16.7%	601,051	518,351	16.0%
Total liabilities and shareholders' equity	\$ 7,855,556	\$ 6,490,615	21.0%	\$ 7,690,567	\$ 6,227,258	23.5%
Income statement data						
Interest and fees on loans	\$ 80,060	\$ 55,282	44.8%	\$ 220,144	\$ 154,632	42.4%
Interest on securities	20,078	16,143	24.4%	60,219	45,370	32.7%
Interest on fed funds sold and other interest-earning assets	555	192	189.1%	1,176	500	135.2%
Total interest income	100,693	71,617	40.6%	281,539	200,502	40.4%
Interest on deposits	25,740	10,028	156.7%	61,722	26,506	132.9%
Interest on subordinated debentures	3,108	698	345.3%	8,463	1,793	372.0%
Interest on other borrowings	8,098	3,892	108.1%	23,025	8,389	174.5%
Total interest expense	36,946	14,618	152.7%	93,210	36,688	154.1%
Net interest income	63,747	56,999	11.8%	188,329	163,814	15.0%
Provision for loan losses	1,900	2,878	-34.0%	6,500	7,710	-15.7%
Net interest income after provision	61,847	54,121	14.3%	181,829	156,104	16.5%
Service charges on deposit accounts	10,959	11,184	-2.0%	32,968	33,414	-1.3%
Investment services	4,291	3,164	35.6%	12,538	9,019	39.0%
Other fee income	8,960	5,907	51.7%	24,315	15,780	54.1%
Other operating income	5,283	5,116	3.3%	20,024	11,558	73.2%
Gain (loss) on sales of securities, net	1,170	(46)	-2643.5%	1,156	(45)	-2668.9%
Total noninterest income	30,663	25,325	21.1%	91,001	69,726	30.5%
Total revenue	94,410	82,324	14.7%	279,330	233,540	19.6%
Salaries and benefits	34,902	28,829	21.1%	104,370	85,267	22.4%
Occupancy expenses	10,747	9,395	14.4%	32,132	26,540	21.1%
Other expenses	16,864	14,060	19.9%	56,471	40,806	38.4%
Total noninterest expenses	62,513	52,284	19.6%	192,973	152,613	26.4%
Income before income taxes	29,997	27,162	10.4%	79,857	73,217	9.1%
Provision for income taxes	8,549	7,496	14.0%	22,308	22,043	1.2%
Net income	\$ 21,448	\$ 19,666	9.1%	\$ 57,549	\$ 51,174	12.5%
Basic earnings per common share	\$ 0.30	\$ 0.28	6.7%	\$ 0.82	\$ 0.74	10.0%
Diluted earnings per common share	\$ 0.30	\$ 0.28	6.7%	\$ 0.80	\$ 0.73	10.4%
Dividends per common share	\$ 0.11	\$ 0.03	266.7%	\$ 0.17	\$ 0.09	88.9%
Period end # of shares outstanding	70,768	69,154	2.3%	70,768	69,154	2.3%
Weighted avg # of shares outstanding (incl CSE's)	72,386	70,830	2.2%	71,844	70,544	1.8%

Nonperforming assets

	(\$ in 000's except per share data)		
Nonaccrual loans	\$ 15,122	\$ 11,370	33.0%
Accruing loans 90 or more days past due	2,655	845	214.2%
Restructured loans	-	-	0.0%
ORE and OLRAs	7,658	8,076	-5.2%
Total nonperforming assets	<u>\$ 25,435</u>	<u>\$ 20,291</u>	25.4%

Changes in allowance for credit losses

Allowance for loan losses - beginning of period	\$ 49,180	\$ 45,927	7.1%	\$ 49,408	\$ 41,611	18.7%
Provision for loan losses	1,900	2,878	-34.0%	6,500	7,710	-15.7%
Charge-offs	(2,164)	(1,666)	29.9%	(8,779)	(6,796)	29.2%
Recoveries	273	377	-27.6%	2,060	2,875	-28.3%
Allowance acquired through mergers and acquisitions	-	-	0.0%	-	2,116	-100.0%
Allowance for loan losses - end of period	<u>49,189</u>	<u>47,516</u>	3.5%	<u>49,189</u>	<u>47,516</u>	3.5%
Reserve for unfunded lending commitments - beginning of period	1,959	1,565	25.2%	1,851	1,397	32.5%
Provision for unfunded lending commitments	54	122	-55.7%	162	290	-44.1%
Reserve for unfunded lending commitments - end of period	<u>2,013</u>	<u>1,687</u>	19.3%	<u>2,013</u>	<u>1,687</u>	19.3%
Allowance for credit losses	<u>\$ 51,202</u>	<u>\$ 49,203</u>	4.1%	<u>\$ 51,202</u>	<u>\$ 49,203</u>	4.1%

Ratios

Return on average assets	1.08%	1.21%	1.00%	1.10%
Return on average common shareholders' equity	13.79%	14.79%	12.80%	13.19%
Tier 1 leverage ratio	8.03%	8.90%		
Total capital to risk weighted assets	11.01% *	12.05%		
Taxable-equivalent yield on interest-earning assets	5.83%	4.96%	5.61%	4.89%
Cost of funds with demand accounts	2.04%	0.98%	1.77%	0.86%
Taxable-equivalent net interest margin	3.73%	3.97%	3.79%	4.02%
Taxable-equivalent efficiency ratio	63.76%	61.36%	65.93%	63.10%
Demand deposits to total deposits	30.73%	33.36%	31.39%	33.42%
Noninterest income to total income	32.48%	30.76%	32.58%	29.86%
Noninterest expense to average interest-earning assets	3.56%	3.54%	3.79%	3.65%
Operating leverage	\$ 4,234	\$ 3,538	\$ 6,576	\$ 3,723
Nonperforming assets to loans and other real estate	0.52%	0.49%		
Net charge-offs to average loans	0.16%	0.13%	0.19%	0.14%
Allowance for credit losses to total loans	1.02%	1.19%		
Allowance for loan losses to nonperforming loans	276.70%	389.00%		

Common stock performance

Market value of common stock - Close	\$ 22.630	\$ 20.140	\$ 22.630	\$ 20.140
Market value of common stock - High	\$ 23.320	\$ 22.055	\$ 23.690	\$ 22.085
Market value of common stock - Low	\$ 21.810	\$ 19.500	\$ 16.150	\$ 18.425
Book value of common stock	\$ 8.72	\$ 7.95		
Market/book value of common stock	260%	253%		
Price/12 month trailing earnings ratio	22	21		

Other data

EOP Employees - full time equivalent	2,096	1,832	14.4%
--------------------------------------	-------	-------	-------

Period end balances

	(\$ in 000's)		
Loans held for investment	\$ 4,906,297	\$ 4,134,125	18.7%
Loans held for sale	103,423	96,022	7.7%
Investment securities	1,892,889	1,702,393	11.2%
Securities purchased under resale agreements	-	-	0.0%
Fed funds sold and other interest-earning assets	48,135	75,848	-36.5%
Total interest-earning assets	<u>6,950,744</u>	<u>6,008,388</u>	15.7%
Allowance for loan losses	(49,189)	(47,516)	3.5%
Cash and due from banks	345,926	246,002	40.6%
Goodwill	150,426	54,998	173.5%
Core deposit intangibles	20,785	9,854	110.9%
Other assets	475,679	363,331	30.9%
Total assets	<u>\$ 7,894,371</u>	<u>\$ 6,635,057</u>	19.0%
Noninterest-bearing demand deposits	\$ 1,984,716	\$ 1,593,652	24.5%
Interest-bearing demand deposits	123,866	69,531	78.1%
Savings deposits	2,370,492	2,010,178	17.9%
Time deposits	1,890,445	1,131,101	67.1%
Total deposits	6,369,519	4,804,462	32.6%
Repurchase agreements and other borrowed funds	873,715	1,253,242	-30.3%
Other liabilities	34,091	27,568	23.7%
Shareholders' equity	617,046	549,785	12.2%
Total liabilities and shareholders' equity	<u>\$ 7,894,371</u>	<u>\$ 6,635,057</u>	19.0%

EXHIBIT I

Rate Volume
3 Months Ended Analysis
(dollars in thousands)
(unaudited)

	Three Months Ended September 30, 2005			Three Months Ended September 30, 2004		
	Average Outstanding Balance	Interest Earned/ Paid ⁽¹⁾	Average Yield/ Rate	Average Outstanding Balance	Interest Earned/ Paid ⁽¹⁾	Average Yield/ Rate
Interest-earning assets:						
Loans	\$ 4,922,460	\$ 80,321	6.47%	\$ 4,123,462	\$ 55,486	5.35%
Securities	1,976,986	21,422	4.30	1,691,472	17,477	4.11
Federal funds sold and other	60,670	555	3.63	52,573	192	1.45
Total interest-earning assets	<u>6,960,116</u>	<u>102,298</u>	<u>5.83%</u>	<u>5,867,507</u>	<u>73,155</u>	<u>4.96%</u>
Less allowance for loan losses	<u>(50,285)</u>			<u>(49,422)</u>		
	6,909,831			5,818,085		
Noninterest-earning assets	<u>945,725</u>			<u>672,530</u>		
Total assets	<u>\$ 7,855,556</u>			<u>\$ 6,490,615</u>		
Interest-bearing liabilities:						
Money market and savings deposits	\$ 2,442,665	11,640	1.89%	\$ 2,084,393	4,445	0.85%
Time deposits	1,685,633	14,099	3.32	1,088,302	5,583	2.04
Repurchase agreements and other borrowed funds	1,235,131	11,206	3.60	1,173,762	4,590	1.56
Total interest-bearing liabilities	<u>5,363,429</u>	<u>36,945</u>	<u>2.73%</u>	<u>4,346,457</u>	<u>14,618</u>	<u>1.34%</u>
Noninterest-bearing liabilities:						
Noninterest-bearing demand deposits	1,831,827			1,587,990		
Other liabilities	43,237			27,246		
Total liabilities	<u>7,238,493</u>			<u>5,961,693</u>		
Shareholders' equity	<u>617,063</u>			<u>528,922</u>		
Total liabilities and shareholders' equity	<u>\$ 7,855,556</u>			<u>\$ 6,490,615</u>		
Taxable-equivalent net interest income		<u>\$ 65,353</u>			<u>\$ 58,537</u>	
Net interest spread			<u>3.10%</u>			<u>3.62%</u>
Taxable-equivalent net interest margin			<u>3.73%</u>			<u>3.97%</u>

(1) Taxable-equivalent rates used where applicable.

	Three Months Ended Q3 2005 vs Q3 2004		
	Increase (Decrease)		
	Due to		
	Volume	Rate	Total
Interest-earning assets:			
Loans	\$ 10,847	\$ 13,988	\$ 24,835
Securities	2,994	951	3,945
Federal funds sold and other	30	333	363
Total increase (decrease) in taxable-equivalent interest income	<u>13,871</u>	<u>15,272</u>	<u>29,143</u>
Interest-bearing liabilities:			
Money market and savings deposits	767	6,428	7,195
Time deposits	3,078	5,438	8,516
Repurchase agreements and borrowed funds	241	6,375	6,616
Total increase (decrease) in interest expense	<u>4,086</u>	<u>18,241</u>	<u>22,327</u>
Increase (decrease) in taxable-equivalent net interest income	<u>\$ 9,785</u>	<u>\$ (2,969)</u>	<u>\$ 6,816</u>

EXHIBIT II

**Rate Volume
Linked Quarter Analysis**
(dollars in thousands)
(unaudited)

	Three Months Ended September 30, 2005			Three Months Ended June 30, 2005		
	Average Outstanding Balance	Interest Earned/ Paid ⁽¹⁾	Average Yield/ Rate	Average Outstanding Balance	Interest Earned/ Paid ⁽¹⁾	Average Yield/ Rate
Interest-earning assets:						
Loans	\$ 4,922,460	\$ 80,321	6.47%	\$ 4,761,471	\$ 73,114	6.16%
Securities	1,976,986	21,422	4.30	1,996,238	21,641	4.35
Federal funds sold and other	60,670	555	3.63	43,514	338	3.12
Total interest-earning assets	<u>6,960,116</u>	<u>102,298</u>	<u>5.83%</u>	<u>6,801,223</u>	<u>95,093</u>	<u>5.61%</u>
Less allowance for loan losses	<u>(50,285)</u>			<u>(50,833)</u>		
	6,909,831			6,750,390		
Noninterest-earning assets	<u>945,725</u>			<u>906,569</u>		
Total assets	<u>\$ 7,855,556</u>			<u>\$ 7,656,959</u>		
Interest-bearing liabilities:						
Money market and savings deposits	\$ 2,442,665	11,640	1.89%	\$ 2,317,533	9,041	1.56%
Time deposits	1,685,633	14,099	3.32%	1,564,356	11,448	2.94
Repurchase agreements and other borrowed funds	<u>1,235,131</u>	<u>11,206</u>	<u>3.60</u>	<u>1,372,552</u>	<u>10,661</u>	<u>3.12</u>
Total interest-bearing liabilities	<u>5,363,429</u>	<u>36,945</u>	<u>2.73%</u>	<u>5,254,441</u>	<u>31,150</u>	<u>2.38%</u>
Noninterest-bearing liabilities:						
Noninterest-bearing demand deposits	1,831,827			1,765,836		
Other liabilities	<u>43,237</u>			<u>40,155</u>		
Total liabilities	<u>7,238,493</u>			<u>7,060,432</u>		
Shareholders' equity	<u>617,063</u>			<u>596,527</u>		
Total liabilities and shareholders' equity	<u>\$ 7,855,556</u>			<u>\$ 7,656,959</u>		
Taxable-equivalent net interest income		<u>\$ 65,353</u>		<u>\$ 63,943</u>		
Net interest spread			<u>3.10%</u>			<u>3.23%</u>
Taxable-equivalent net interest margin			<u>3.73%</u>			<u>3.77%</u>

(1) Taxable-equivalent rates used where applicable.

	Three Months Ended Q3 2005 vs Q2 2005			
	Increase (Decrease)			
	Due to			
	Volume	Rate	Days	Total
Interest-earning assets:				
Loans	\$ 2,500	\$ 3,904	\$ 803	\$ 7,207
Securities	(211)	(246)	238	(219)
Federal funds sold and other	<u>134</u>	<u>79</u>	<u>4</u>	<u>217</u>
Total increase (decrease) in taxable-equivalent interest income	<u>2,423</u>	<u>3,737</u>	<u>1,045</u>	<u>7,205</u>
Interest-bearing liabilities:				
Money market and savings deposits	494	2,006	99	2,599
Time deposits	897	1,628	126	2,651
Repurchase agreements and borrowed funds	<u>(1,079)</u>	<u>1,507</u>	<u>117</u>	<u>545</u>
Total increase (decrease) in interest expense	<u>312</u>	<u>5,141</u>	<u>342</u>	<u>5,795</u>
Increase (decrease) in taxable-equivalent net interest income	<u>\$ 2,111</u>	<u>\$ (1,404)</u>	<u>\$ 703</u>	<u>\$ 1,410</u>

Amegy Bancorporation, Inc.
Consolidated Financial Information (unaudited)
Quarterly Trend Analysis

	2003				2004				2005			
	4Q	1Q	2Q	3Q	4Q	1Q	2Q	3Q	4Q	1Q	2Q	3Q
Balance sheet averages												
Loans held for investment	\$ 3,362,374	\$ 3,601,637	\$ 3,768,629	\$ 4,027,343	\$ 4,411,499	\$ 4,578,891	\$ 4,649,225	\$ 4,813,862				
Loans held for sale	98,777	95,617	104,545	96,119	98,178	103,679	112,246	108,598				
Investment securities	1,539,469	1,555,791	1,628,789	1,691,472	1,981,982	1,957,288	1,996,238	1,976,986				
Securities purchased under resale agreements	30,000	23,077	-	2,435	-	-	-	-				
Fed funds sold and other interest-earning assets	39,997	51,512	42,375	50,138	45,008	44,143	43,514	60,670				
Total interest-earning assets	9,884,479	5,327,634	5,544,338	5,867,507	6,536,667	6,684,001	6,801,223	6,960,116				
Allowance for loan losses	(42,513)	(45,770)	(49,658)	(49,422)	(51,673)	(50,663)	(50,833)	(50,285)				
Cash and due from banks	268,099	323,517	266,082	251,686	278,580	321,832	278,618	303,760				
Goodwill	25,647	45,689	55,077	54,998	151,936	149,863	150,066	150,426				
Core deposit intangibles	6,509	7,934	11,149	10,240	28,734	26,119	23,902	21,784				
Other assets	338,571	354,793	354,592	355,606	382,452	429,243	453,968	469,755				
Total assets	\$ 10,480,792	\$ 6,013,797	\$ 6,181,580	\$ 6,490,615	\$ 7,326,696	\$ 7,560,395	\$ 7,656,944	\$ 7,855,556				
Noninterest-bearing deposits	\$ 1,399,592	\$ 1,491,064	\$ 1,574,075	\$ 1,587,990	\$ 1,791,695	\$ 1,764,238	\$ 1,765,836	\$ 1,831,827				
Interest-bearing demand deposits	37,997	60,359	71,089	71,430	121,927	110,646	93,292	116,710				
Savings deposits	1,829,947	1,912,839	1,981,168	2,012,963	2,274,053	2,254,124	2,224,241	2,325,955				
Time deposits	1,023,668	1,005,189	1,065,937	1,088,302	1,262,469	1,329,170	1,564,356	1,685,633				
Total deposits	4,291,204	4,469,451	4,692,269	4,760,685	5,450,144	5,458,178	5,647,725	5,960,125				
Repurchase agreements and other borrowed funds	847,109	1,008,229	940,165	1,173,762	1,259,392	1,479,886	1,372,552	1,235,131				
Other liabilities	40,991	25,425	33,824	27,246	39,779	33,073	40,140	43,237				
Shareholders' equity	487,626	510,692	515,322	528,922	577,381	589,258	596,527	617,063				
Total liabilities and equity	\$ 5,666,930	\$ 6,013,797	\$ 6,181,580	\$ 6,490,615	\$ 7,326,696	\$ 7,560,395	\$ 7,656,944	\$ 7,855,556				
Income statement data												
Interest and fees on loans	\$ 47,176	\$ 48,862	\$ 50,488	\$ 55,282	\$ 62,508	\$ 67,200	\$ 72,884	\$ 80,060				
Interest on securities	13,856	14,549	14,678	16,143	19,993	19,830	20,311	20,078				
Interest on fed funds sold and other interest-earning assets	175	189	119	192	226	284	338	555				
Total interest income	61,207	63,600	65,285	71,617	82,727	87,314	93,533	100,693				
Interest on deposits	8,224	8,070	8,408	10,028	13,324	15,494	20,488	25,740				
Interest on subordinated debentures	516	545	550	698	1,767	2,516	2,839	3,108				
Interest on other borrowings	1,957	2,387	2,110	3,892	4,898	7,104	7,822	8,098				
Total interest expense	10,697	11,002	11,068	14,618	19,989	25,114	31,149	36,946				
Net interest income	50,510	52,598	54,217	56,999	62,738	62,200	62,384	63,747				
Provision for loan losses	2,935	1,909	2,923	2,878	2,502	3,100	1,500	1,900				
Net interest income after provision	47,575	50,689	51,294	54,121	60,236	59,100	60,884	61,847				
Service charges on deposit accounts	10,581	11,040	11,190	11,184	12,931	11,347	10,662	10,959				
Investment services	2,498	2,970	2,885	3,164	3,663	3,605	4,642	4,291				
Other fee income	4,725	4,803	5,070	5,907	6,942	7,335	8,020	8,960				
Other operating income	4,662	3,049	3,394	5,115	3,210	6,482	8,259	5,283				
Gain (loss) on sales of securities	43	26	(25)	(46)	33	2	(17)	1,170				
Total noninterest income	22,509	21,888	22,514	25,324	26,779	28,771	31,566	30,663				
Total revenue	73,019	74,486	76,731	82,323	89,517	90,971	93,950	94,410				
Salaries and benefits	26,473	27,981	28,458	28,828	32,602	34,729	34,739	34,902				
Occupancy expenses	8,299	8,258	8,887	9,395	11,117	10,605	10,780	10,747				
Other expenses	11,930	13,862	12,884	14,060	20,279	18,839	20,768	16,864				
Total noninterest expenses	46,702	50,101	50,229	52,283	63,998	64,173	66,287	62,513				
Income before income taxes	23,382	22,476	23,579	27,162	23,017	23,698	26,163	29,997				
Provision for income taxes	7,071	7,189	7,358	7,496	5,648	6,754	7,005	8,549				
Net income	\$ 16,311	\$ 15,287	\$ 16,221	\$ 19,666	\$ 17,369	\$ 16,944	\$ 19,158	\$ 21,448				
Basic earnings per common share	\$ 0.24	\$ 0.22	\$ 0.24	\$ 0.28	\$ 0.25	\$ 0.24	\$ 0.27	\$ 0.30				
Diluted earnings per common share	\$ 0.23	\$ 0.22	\$ 0.23	\$ 0.28	\$ 0.24	\$ 0.24	\$ 0.27	\$ 0.30				
Dividends per common share	\$ 0.03	\$ 0.03	\$ 0.03	\$ 0.03	\$ 0.03	\$ 0.03	\$ 0.03	\$ 0.11				
Period end # of shares outstanding	68,428	68,612	69,068	69,154	70,096	70,194	70,539	70,768				
Weighted avg # of shares outstanding (incl CSE's)	70,190	70,282	70,528	70,830	71,906	71,644	71,531	72,386				

Amegy Bancorporation, Inc.
Consolidated Financial Information (unaudited)
Quarterly Trend Analysis

	2003		2004				2005		
	4Q	1Q	2Q	3Q	4Q	1Q	2Q	3Q	
Nonperforming assets									
Nonaccrual loans	\$ 11,443	\$ 17,671	\$ 10,668	\$ 11,370	\$ 14,174	\$ 12,421	\$ 12,180	\$ 15,122	
Accruing loans 90 or more days past due	1,299	3,044	1,805	845	2,052	1,312	1,968	2,655	
Restructured loans	-	-	-	-	-	-	-	-	
ORE and OLRA	4,248	4,722	11,461	8,076	8,887	8,378	6,807	7,658	
Total nonperforming assets	\$ 16,990	\$ 25,437	\$ 23,934	\$ 20,291	\$ 25,113	\$ 22,111	\$ 20,955	\$ 25,435	
Changes in allowance for credit losses									
Allowance for loan losses - beginning of period	\$ 39,803	\$ 41,611	\$ 46,583	\$ 45,927	\$ 47,516	\$ 49,408	\$ 49,291	\$ 49,180	
Provision for loan losses	2,935	1,909	2,923	2,878	2,502	3,100	1,500	1,900	
Charge-offs	(1,735)	(1,382)	(3,748)	(1,666)	(2,236)	(4,527)	(2,088)	(2,164)	
Recoveries	608	2,329	169	377	272	1,310	477	273	
Allowance acquired through mergers and acquisitions	-	2,116	-	-	1,354	-	-	-	
Allowance for loan losses - end of period	41,611	46,583	45,927	47,516	49,408	49,291	49,180	49,189	
Reserve for unfunded lending commitments - beginning of period	1,332	1,397	1,488	1,565	1,687	1,851	1,905	1,959	
Provision for unfunded lending commitments	65	91	77	122	164	54	54	54	
Reserve for unfunded lending commitments - end of period	1,397	1,488	1,565	1,687	1,851	1,905	1,959	2,013	
Allowance for credit losses	\$ 43,008	\$ 48,071	\$ 47,492	\$ 49,203	\$ 51,259	\$ 51,196	\$ 51,139	\$ 51,202	
Ratios									
Return on average assets	1.14%	1.02%	1.06%	1.21%	0.94%	0.91%	1.00%	1.08%	
Return on average common shareholders' equity	13.27%	12.04%	12.66%	14.79%	11.97%	11.66%	12.88%	13.79%	
Tier 1 leverage ratio	9.15%	8.35%	8.45%	8.90%	7.82%	7.80%	7.98%	8.03%	
Total capital to risk weighted assets	11.90%	10.76%	10.39%	12.05%	11.02%	11.16%	11.04%	11.01%	
Taxable-equivalent yield on interest-earning assets	4.86%	4.88%	4.84%	4.96%	5.13%	5.39%	5.61%	5.83%	
Cost of funds with demand accounts	0.83%	0.81%	0.79%	0.98%	1.19%	1.47%	1.78%	2.04%	
Taxable-equivalent net interest margin	4.03%	4.05%	4.03%	3.97%	3.91%	3.87%	3.77%	3.73%	
Taxable-equivalent efficiency ratio	62.25%	65.16%	62.98%	61.36%	67.83%	66.94%	67.12%	63.76%	
Demand deposits to total deposits	32.62%	33.36%	33.55%	33.36%	32.87%	32.32%	31.27%	30.73%	
Noninterest income to total income	30.83%	29.39%	29.34%	30.76%	29.91%	31.63%	33.60%	32.48%	
Noninterest expense to average interest-earning assets	1.87%	3.78%	3.64%	3.54%	3.89%	3.89%	3.91%	3.56%	
Operating leverage	\$ 3,499	\$ (1,932)	\$ 2,117	\$ 3,538	\$ (4,521)	\$ 1,279	\$ 1,063	\$ 4,234	
Nonperforming assets to loans and other real estate	0.49%	0.68%	0.61%	0.49%	0.55%	0.48%	0.44%	0.52%	
Net charge-offs (recoveries) to average loans	0.13%	(0.11)%	0.38%	0.13%	0.18%	0.28%	0.14%	0.16%	
Allowance for credit losses to total loans	1.23%	1.29%	1.21%	1.19%	1.11%	1.09%	1.06%	1.02%	
Allowance for loan losses to nonperforming loans	326.57%	224.88%	368.21%	389.00%	304.50%	358.92%	347.61%	276.70%	
Common stock performance									
Market value of stock - Close	\$ 19.425	\$ 18.865	\$ 22.060	\$ 20.140	\$ 23.290	\$ 18.350	\$ 22.380	\$ 22.630	
Market value of stock - High	\$ 19.645	\$ 19.955	\$ 22.085	\$ 22.055	\$ 25.010	\$ 23.690	\$ 22.750	\$ 23.320	
Market value of stock - Low	\$ 17.600	\$ 18.425	\$ 18.605	\$ 19.500	\$ 20.050	\$ 18.020	\$ 16.150	\$ 21.810	
Book value of stock	\$ 7.29	\$ 7.63	\$ 7.39	\$ 7.95	\$ 8.28	\$ 8.22	\$ 8.69	\$ 8.72	
Market/book value of stock	266%	247%	299%	253%	281%	223%	257%	260%	
Price/earnings ratio	22	22	25	21	24	19	22	22	
Other data									
EOP Employees - full time equivalent	1,760	1,839	1,830	1,832	2,126	2,133	2,180	2,096	
	4,906,297								
Period end balances									
Loans held for investment	\$ 3,491,673	\$ 3,720,950	\$ 3,912,212	\$ 4,134,125	\$ 4,539,578	\$ 4,605,813	\$ 4,721,280	\$ 4,906,297	
Loans held for sale	96,899	101,944	97,929	96,022	107,404	110,239	116,577	103,423	
Investment securities	1,549,398	1,576,977	1,624,540	1,702,393	1,985,237	1,919,265	1,972,561	1,892,889	
Securities purchased under resale agreements	30,000	-	-	-	-	-	-	-	
Fed funds sold and other interest-earning assets	64,908	52,678	45,612	75,848	14,417	63,367	28,774	48,135	
Total interest-earning assets	5,232,878	5,452,549	5,680,293	6,008,388	6,646,636	6,698,684	6,839,192	6,950,744	
Allowance for loan losses	(41,611)	(46,583)	(45,927)	(47,516)	(49,408)	(49,291)	(49,180)	(49,189)	
Cash and due from banks	390,890	290,796	270,551	246,002	327,558	274,842	301,428	345,926	
Goodwill	25,647	55,094	54,998	54,998	149,846	150,042	150,426	150,426	
Core deposit intangibles	6,185	11,661	10,653	9,855	27,246	24,998	22,827	20,785	
Other assets	333,144	352,189	390,958	363,330	403,725	460,233	474,007	475,679	
Total assets	\$ 5,947,133	\$ 6,115,706	\$ 6,361,526	\$ 6,635,057	\$ 7,505,603	\$ 7,559,508	\$ 7,738,700	\$ 7,894,371	
Noninterest-bearing demand deposits	\$ 1,513,038	\$ 1,625,647	\$ 1,622,348	\$ 1,593,652	\$ 1,871,228	\$ 1,751,106	\$ 1,945,595	\$ 1,984,716	
Interest-bearing demand deposits	43,452	72,009	62,316	69,531	135,003	114,570	104,420	123,866	
Savings deposits	1,840,814	1,985,622	1,998,375	2,010,178	2,297,217	2,227,186	2,228,223	2,370,492	
Time deposits	1,005,935	1,019,666	1,097,130	1,131,101	1,316,595	1,712,845	1,624,638	1,890,445	
Total deposits	4,403,239	4,702,944	4,780,169	4,804,462	5,620,043	5,805,707	5,902,876	6,369,519	
Repurchase agreements and other borrowed funds	1,016,930	854,005	1,031,866	1,253,242	1,267,864	1,138,460	1,182,270	873,715	
Other liabilities	27,643	35,526	39,311	27,568	37,282	38,153	40,462	34,091	
Minority interest	-	-	-	-	-	-	-	-	
Shareholders' equity	499,321	523,231	510,180	549,785	580,414	577,188	613,092	617,046	
Total liabilities and equity	\$ 5,947,133	\$ 6,115,706	\$ 6,361,526	\$ 6,635,057	\$ 7,505,603	\$ 7,559,508	\$ 7,738,700	\$ 7,894,371	

* Estimated