

Zions Bank

Zions Bank is headquartered in Salt Lake City, Utah, and is primarily responsible for conducting operations in Utah, Idaho, and Wyoming. If it were a separately chartered bank, it would be the largest full-service commercial bank in Utah and the 4th largest in Idaho, as measured by domestic deposits in these states.

Zions Bank's income before income taxes increased by \$11 million, or 3%, during 2019. Net interest income increased by \$30 million, which was partially offset by a \$10 million increase in the provision for credit losses and a \$9 million increase in noninterest expense. The loan portfolio increased by \$178 million during 2019, which consisted of increases of \$72 million and \$115 million in commercial and CRE loans, respectively, and a decrease of \$9 million in consumer loans. The ratio of allowance for loan losses to net loans and leases increased slightly to 1.10% at December 31, 2019 from 1.08% at December 31, 2018. Nonperforming lending-related assets increased \$18 million, or 26%, from the prior year. Deposits increased by 7% from 2018 to 2019.

Amegy Bank

Amegy Bank is headquartered in Houston, Texas. If it were a separately chartered bank, it would be the 8th largest full-service commercial bank in Texas as measured by domestic deposits in the state.

Amegy's income before income taxes decreased by \$71 million, or 20%, during 2019. "The decrease in income before income taxes is mainly due to a \$89 million increase in the provision for credit losses, partially offset by increases of \$6 million and \$8 million in net interest income and noninterest income, respectively."

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Credit quality remained strong in 2019. The ratio of the ALLL to net loans and leases decreased to 1.49% at December 31, 2019 from 1.66% a year earlier. During 2019, nonperforming lending-related assets decreased \$19 million, or 24%. Amegy has been able to achieve strong loan portfolio growth, resulting in a \$770 million increase from the prior year. During 2019, commercial, consumer, and CRE loans increased by \$474 million, \$235 million and \$61 million, respectively. Deposits increased by 2% from 2018 to 2019.

California Bank & Trust

California Bank & Trust is headquartered in San Diego, California. If it were a separately chartered bank, it would be the 16th largest full-service commercial bank in California as measured by domestic deposits. Its core business is built on relationship banking by providing commercial, real estate and consumer lending, depository services, international banking, cash management, and community development services.

"CB&T's income before income taxes increased by \$15 million, or 6%, during 2019 primarily from an increase in net interest income due to loan growth." CB&T's loan portfolio increased by \$310 million in 2019 from the prior year. During 2019, commercial, CRE and consumer loans increased by \$156 million, \$93 million and \$61 million, respectively. The credit quality of CB&T's loan portfolio continues to be strong, as the ratio of the ALLL to net loans for 2019 was 0.70%. Deposits increased by 5% from 2018 to 2019.

National Bank of Arizona

National Bank of Arizona is headquartered in Phoenix, Arizona. If it were a separately chartered bank, it would be the 7th largest full-service commercial bank in Arizona as measured by domestic deposits in the state.

"NBAZ's income before income taxes increased by \$14 million, or 14%, during 2019 due to increased net interest income from loan growth and improved fee revenue." The loan portfolio increased during 2019 by \$117 million, composed of increases in CRE and consumer loans of \$110 million and \$38 million, respectively, and a decrease in commercial loans of \$31 million. The credit quality of NBAZ's loan portfolio remained strong during 2019. The ratio of ALLL to net loans and leases was 0.78% at December 31, 2019. Deposits increased by 4% from 2018 to 2019.