

AmegyBank
of Texas

AmegyBank

Winston Labbé, Community Development

19 successful years. . .



Corporate Profile

Amegy Bank of Texas is one of the fastest growing banks in Texas. With assets of more than \$11 billion, local decision making and a history of relationship banking, Amegy has the resources to serve leading Texas companies as a source of capital as well as provide efficient and effective treasury management, international and investment services. The Bank, with more than 85 locations in the state, specializes in small business banking, private financial management and trust services for families and individuals, and retail and mortgage banking. Amegy is a part of the Zions Bancorporation (NASDAQ: ZION) collection of great banks.

Amegy Bank . . . a growth story

- From 1 branch and 20 people to more than 80 branches and nearly 2,000 employees
- \$50 million in assets in 1990 – now more than \$12 billion
- 80% of loan portfolio internally generated

Today:

- Rated nationally for Excellence in Business Banking
- Strong sales culture
- History of strong asset quality
- More than 225 calling officers

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Why Amegy Bank?

There are many reasons an increasing number of businesses have chosen to form a strategic relationship with Amegy Bank:

- **Local Decision Making** and account servicing – Quick responses at all times. Entrepreneurship runs deep.
- **More than \$12 Billion in Assets** primarily from organic growth – A strong balance sheet and a willingness to offer large credit lines and unique structuring decisions. Amegy Bank has more than \$100 million in lending power to continue banking the premier and most highly-respected middle market companies.
- **Experienced Bankers** – Amegy is known for its experienced market lenders and leaders such as Walter Johnson, Paul Murphy, Scott McLean, Joe Argue and Steve Stephens. Middle market and small business lending have been the core of the Bank since its inception in 1990. Our mission is to provide capital to support the growth of middle market operating companies and be a financial resource for their owner/operators.
- **Strong Products Delivered by Community Bankers** – We have big bank capabilities with a small bank feel.
- **Customer Service Leader** – 93% of customers would recommend Amegy Bank to a friend. Service is one of the most important benefits that Amegy brings to relationships.
- **Understanding Specialized Texas Businesses** – Our lenders have the expertise to understand the unique credit requirements of our most important Texas industries. Amegy prides itself on partnering with Texas-based companies who share common characteristics: strong management, great history and custom products.

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Strong Markets: Texas has a three tier banking system

| Suburban <i>25% market share</i> | Regional <i>19% of market share</i> | Global <i>56% market share</i> |
|--|---|--|
| High touch Consumer Small business Convenient Local boards | High touch Consumer Small business – strong focus Middle market – primary focus Some corporate Private banking . . . high touch Accessible (physically/ electronically) More flexible technology Competitive/sophisticated products Service-important Local boards and leadership | Consumer Small business – convenience Middle market – high end Corporate – strong bias Private banking . . . broad products Accessible – many branches Less flexible technology Broad product array |

... Amegy is in the right spot! 4

Source: Market share – FDIC, SAMCO

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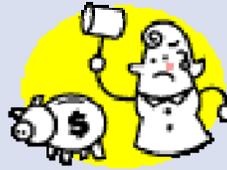
Top Challenges of Small Businesses

- Access To Capital
- Health Insurance Costs
- Taxes
- Successfully Bidding on Contracts
- Networking Effectively



Top Challenges of Small Business Lenders

- Do Not Have Capital to Lend
- Loan Charge Offs
- Declining Real Estate Values
- Finding Qualified Borrowers
- Competition



Bank's Constraints in Supporting Entrepreneurs

- Larger Equity Injection Required
- Lower Loan-to-Value Ratios
- Higher Credit Scores Required
- Stronger Debt Service Coverage



Federal Stimulus Program's Effect

- SBA Guaranty Fee Increased to 90%
- SBA Fees Have Been Waived
- TARP was a Source of Capital for Banks to Lend
- ARC Program Provides Capital to Make Payments



Other Resources Available

- **Consulting**
 - U of H SBDC
 - SBA SCORE
- **Training**
 - TBA
 - WBEA
 - HMSDC
- **Capital Access**
 - Accion
 - HBD, Inc.





Questions?

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Community Development

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