

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: ALASKA (02)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANCHORAGE MUNICIPALITY (020), AK										
MSA 11260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	312	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	312	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	312	0	0	0	0
STATE TOTAL	0	0	0	0	1	312	0	0	0	0

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Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
APACHE COUNTY (001), AZ 2/										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	31	0	0	0	0	3	31	0	0
Upper Income	5	60	1	133	0	0	3	20	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	91	1	133	0	0	6	51	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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State: ARIZONA (04)

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COCHISE COUNTY (003), AZ 2/										
MSA 43420										
Inside AA 0041										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	1,000	0	0	0	0
Middle Income	13	286	0	0	0	0	12	261	0	0
Upper Income	5	88	0	0	0	0	4	83	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	374	0	0	1	1,000	16	344	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	800	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	1	800	1	10	0	0
Totals For County: (003) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	1,800	0	0	0	0
Middle Income	14	296	0	0	0	0	13	271	0	0
Upper Income	5	88	0	0	0	0	4	83	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	384	0	0	2	1,800	17	354	0	0

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Institution: ZIONS BANCORPORATION, N.A.

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COCONINO COUNTY (005), AZ										
MSA 22380										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	10	262	0	0	1	491	5	97	0	0
Middle Income	35	1,228	2	400	7	2,910	22	1,178	0	0
Upper Income	13	335	0	0	1	350	10	505	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	58	1,825	2	400	9	3,751	37	1,780	0	0

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Institution: ZIONS BANCORPORATION, N.A.

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GILA COUNTY (007), AZ 2/										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	18	372	3	680	2	990	17	1,271	0	0
Upper Income	10	279	0	0	2	1,750	8	199	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	28	651	3	680	4	2,740	25	1,470	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	70	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	70	0	0	0	0	1	50	0	0
Totals For County: (007) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	20	442	3	680	2	990	18	1,321	0	0
Upper Income	10	279	0	0	2	1,750	8	199	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	30	721	3	680	4	2,740	26	1,520	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRAHAM COUNTY (009), AZ										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	15	1	177	3	2,516	2	15	0	0
Upper Income	6	128	1	125	0	0	4	28	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	143	2	302	3	2,516	6	43	0	0
LA PAZ COUNTY (012), AZ										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	0	0	1	20	0	0
Middle Income	1	5	0	0	0	0	1	5	0	0
Upper Income	2	60	1	186	0	0	3	246	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	85	1	186	0	0	5	271	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARICOPA COUNTY (013), AZ										
MSA 38060										
Inside AA 0026										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	1	325	0	0	0	0
Median Family Income 30-40%	3	120	1	250	0	0	1	50	0	0
Median Family Income 40-50%	5	380	3	415	11	6,622	3	1,480	0	0
Median Family Income 50-60%	11	556	13	2,180	11	5,242	8	1,489	0	0
Median Family Income 60-70%	8	361	11	1,990	10	5,791	4	495	0	0
Median Family Income 70-80%	8	220	4	897	5	3,016	8	1,471	0	0
Median Family Income 80-90%	18	661	9	2,003	5	2,762	11	507	0	0
Median Family Income 90-100%	14	601	4	645	9	4,615	13	1,930	0	0
Median Family Income 100-110%	20	564	5	969	11	7,233	20	1,594	0	0
Median Family Income 110-120%	15	371	6	953	11	8,068	12	1,175	0	0
Median Family Income >= 120%	93	3,249	36	6,803	48	26,042	80	10,872	0	0
Median Family Income Not Known	3	65	2	324	2	2,000	4	264	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	198	7,148	94	17,429	124	71,716	164	21,327	0	0
MOHAVE COUNTY (015), AZ										
MSA 29420										
Inside AA 0018										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	346	0	0	2	530	0	0	0	0
Middle Income	23	437	1	140	3	1,900	19	917	0	0
Upper Income	4	72	0	0	1	630	5	702	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	32	855	1	140	6	3,060	24	1,619	0	0

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State: ARIZONA (04)

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NAVAJO COUNTY (017), AZ										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	78	1	250	0	0	4	68	0	0
Middle Income	26	745	6	1,070	6	3,106	26	3,856	0	0
Upper Income	18	502	2	241	5	2,238	15	1,282	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	49	1,325	9	1,561	11	5,344	45	5,206	0	0
PIMA COUNTY (019), AZ										
MSA 46060										
Inside AA 0044										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	35	0	0	5	2,147	1	35	0	0
Median Family Income 50-60%	10	336	4	825	8	4,009	9	1,358	0	0
Median Family Income 60-70%	25	877	3	498	7	4,122	14	1,673	0	0
Median Family Income 70-80%	11	453	2	350	8	4,247	7	251	0	0
Median Family Income 80-90%	7	264	4	740	7	4,287	6	575	0	0
Median Family Income 90-100%	6	200	1	161	2	1,249	5	925	0	0
Median Family Income 100-110%	6	203	2	335	2	825	4	285	0	0
Median Family Income 110-120%	6	183	2	325	4	2,252	5	1,117	0	0
Median Family Income >= 120%	38	1,445	11	2,123	13	7,311	35	4,537	0	0
Median Family Income Not Known	6	189	0	0	1	500	5	89	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	116	4,185	29	5,357	57	30,949	91	10,845	0	0

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Institution: ZIONS BANCORPORATION, N.A.

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PINAL COUNTY (021), AZ										
MSA 38060										
Inside AA 0026										
Low Income	1	5	0	0	0	0	1	5	0	0
Moderate Income	3	110	1	200	3	1,766	2	825	0	0
Middle Income	3	54	0	0	3	1,167	3	319	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	169	1	200	6	2,933	6	1,149	0	0
SANTA CRUZ COUNTY (023), AZ										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	17	489	4	745	0	0	15	649	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	489	4	745	0	0	15	649	0	0
YAVAPAI COUNTY (025), AZ										
MSA 39150										
Inside AA 0029										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	18	573	2	400	1	387	12	603	0	0
Middle Income	56	1,756	4	775	1	600	32	869	0	0
Upper Income	8	253	5	1,100	2	733	6	638	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	82	2,582	11	2,275	4	1,720	50	2,110	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
YUMA COUNTY (027), AZ										
MSA 49740										
Inside AA 0048										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	213	1	175	1	700	6	864	0	0
Middle Income	11	286	7	1,331	4	2,611	9	299	0	0
Upper Income	6	220	0	0	3	2,505	4	145	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	23	719	8	1,506	8	5,816	19	1,308	0	0
TOTAL INSIDE AA IN STATE	648	20,641	166	30,914	233	131,545	509	48,172	0	0
TOTAL OUTSIDE AA IN STATE	3	80	0	0	1	800	2	60	0	0
STATE TOTAL	651	20,721	166	30,914	234	132,345	511	48,232	0	0

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Institution: ZIONS BANCORPORATION, N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALAMEDA COUNTY (001), CA										
MSA 36084										
Inside AA 0038										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	3	170	1	250	0	0	3	320	0	0
Median Family Income 20-30%	1	25	1	150	0	0	1	25	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	50	0	0	0	0	0	0	0	0
Median Family Income 60-70%	2	33	0	0	2	1,125	2	508	0	0
Median Family Income 70-80%	0	0	0	0	1	990	0	0	0	0
Median Family Income 80-90%	3	82	0	0	2	950	2	62	0	0
Median Family Income 90-100%	0	0	0	0	3	2,280	0	0	0	0
Median Family Income 100-110%	1	15	1	200	2	1,166	3	1,181	0	0
Median Family Income 110-120%	2	25	0	0	2	1,000	2	25	0	0
Median Family Income >= 120%	3	154	4	795	6	3,245	4	1,220	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	554	7	1,395	18	10,756	17	3,341	0	0
BUTTE COUNTY (007), CA										
MSA 17020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	10	0	0	0	0	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0

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Institution: ZIONS BANCORPORATION, N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CALAVERAS COUNTY (009), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	655	2	655	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	655	2	655	0	0
CONTRA COSTA COUNTY (013), CA										
MSA 36084										
Inside AA 0038										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	547	1	547	0	0
Median Family Income 80-90%	0	0	0	0	1	500	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	25	1	150	0	0	1	25	0	0
Median Family Income 110-120%	1	50	0	0	0	0	0	0	0	0
Median Family Income >= 120%	5	215	4	656	4	1,246	3	54	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	290	5	806	6	2,293	5	626	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EL DORADO COUNTY (017), CA										
MSA 40900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	219	0	0	0	0	0	0
Middle Income	0	0	0	0	4	2,657	1	475	0	0
Upper Income	1	90	0	0	4	1,807	2	621	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	90	1	219	8	4,464	3	1,096	0	0
FRESNO COUNTY (019), CA										
MSA 23420										
Inside AA 0013										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	50	0	0	1	260	2	310	0	0
Median Family Income 40-50%	1	30	1	250	0	0	0	0	0	0
Median Family Income 50-60%	3	150	0	0	1	298	2	348	0	0
Median Family Income 60-70%	4	180	0	0	2	833	2	408	0	0
Median Family Income 70-80%	1	50	3	648	3	2,800	2	1,248	0	0
Median Family Income 80-90%	2	13	0	0	0	0	0	0	0	0
Median Family Income 90-100%	3	110	0	0	0	0	3	110	0	0
Median Family Income 100-110%	0	0	1	225	0	0	0	0	0	0
Median Family Income 110-120%	2	75	0	0	0	0	1	50	0	0
Median Family Income >= 120%	13	445	4	800	8	4,486	6	535	0	0
Median Family Income Not Known	2	162	0	0	0	0	1	62	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	32	1,265	9	1,923	15	8,677	19	3,071	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IMPERIAL COUNTY (025), CA										
MSA 20940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	1	10	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
INYO COUNTY (027), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KERN COUNTY (029), CA										
MSA 12540										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	100	0	0	1	336	1	336	0	0
Median Family Income 90-100%	3	115	0	0	0	0	3	115	0	0
Median Family Income 100-110%	1	5	0	0	0	0	1	5	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	28	0	0	1	550	2	28	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	248	0	0	2	886	7	484	0	0
KINGS COUNTY (031), CA										
MSA 25260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Inside AA 0022										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	20	0	0	2	999	1	518	0	0
Median Family Income 40-50%	8	115	1	250	7	5,283	4	55	0	0
Median Family Income 50-60%	9	223	1	250	13	9,141	12	3,997	0	0
Median Family Income 60-70%	14	554	3	559	13	7,579	12	1,357	0	0
Median Family Income 70-80%	15	370	4	951	13	7,945	12	3,050	0	0
Median Family Income 80-90%	10	369	1	150	5	2,713	5	690	0	0
Median Family Income 90-100%	10	360	4	613	10	6,782	5	1,193	0	0
Median Family Income 100-110%	9	308	1	117	6	4,108	6	908	0	0
Median Family Income 110-120%	8	295	3	599	5	3,014	7	1,160	0	0
Median Family Income >= 120%	85	2,808	15	2,589	40	22,705	67	6,753	0	0
Median Family Income Not Known	8	445	2	324	3	1,963	5	797	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	177	5,867	35	6,402	117	72,232	136	20,478	0	0
MADERA COUNTY (039), CA										
MSA 31460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	1	175	2	1,245	3	1,345	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	175	2	1,245	3	1,345	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARIN COUNTY (041), CA										
MSA 42034										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	1	996	1	996	0	0
Middle Income	0	0	1	125	0	0	1	125	0	0
Upper Income	0	0	1	200	0	0	1	200	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	575	1	996	3	1,321	0	0
MARIPOSA COUNTY (043), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	802	2	802	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	802	2	802	0	0
MENDOCINO COUNTY (045), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MERCED COUNTY (047), CA										
MSA 32900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
MONTEREY COUNTY (053), CA										
MSA 41500										
Outside Assessment Area										
Low Income	0	0	0	0	1	319	1	319	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	0	0	0	0
Upper Income	0	0	0	0	1	640	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	2	959	1	319	0	0
NAPA COUNTY (055), CA										
MSA 34900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	1,000	1	1,000	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	1	1,000	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEVADA COUNTY (057), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	500	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
ORANGE COUNTY (059), CA										
MSA 11244										
Inside AA 0022										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	150	2	1,440	0	0	0	0
Median Family Income 40-50%	2	100	0	0	1	1,000	2	1,050	0	0
Median Family Income 50-60%	11	497	1	150	6	4,307	6	1,500	0	0
Median Family Income 60-70%	4	165	2	425	4	2,020	3	505	0	0
Median Family Income 70-80%	4	240	0	0	1	997	2	115	0	0
Median Family Income 80-90%	17	933	5	915	10	6,437	8	1,300	0	0
Median Family Income 90-100%	10	405	0	0	3	2,970	4	90	0	0
Median Family Income 100-110%	11	458	3	619	4	2,771	6	130	0	0
Median Family Income 110-120%	6	175	0	0	5	2,844	8	1,102	0	0
Median Family Income >= 120%	23	749	9	1,601	17	12,596	14	3,790	0	0
Median Family Income Not Known	1	100	1	250	1	1,000	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	89	3,822	22	4,110	54	38,382	53	9,582	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PLACER COUNTY (061), CA										
MSA 40900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	145	1	250	1	400	2	125	0	0
Upper Income	1	10	4	752	0	0	1	148	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	155	5	1,002	1	400	3	273	0	0
PLUMAS COUNTY (063), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RIVERSIDE COUNTY (065), CA										
MSA 40140										
Inside AA 0033										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	8	0	0	0	0	1	8	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	300	1	300	0	0
Median Family Income 50-60%	3	173	1	195	2	1,370	4	368	0	0
Median Family Income 60-70%	4	200	1	200	2	693	1	25	0	0
Median Family Income 70-80%	3	70	4	900	3	1,277	2	20	0	0
Median Family Income 80-90%	9	295	2	315	3	1,725	5	1,423	0	0
Median Family Income 90-100%	14	493	5	894	1	1,000	7	195	0	0
Median Family Income 100-110%	1	30	1	200	1	350	0	0	0	0
Median Family Income 110-120%	3	199	2	350	1	750	2	111	0	0
Median Family Income >= 120%	8	390	3	560	16	9,490	10	2,897	0	0
Median Family Income Not Known	1	20	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	47	1,878	19	3,614	30	16,955	33	5,347	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SACRAMENTO COUNTY (067), CA										
MSA 40900										
Inside AA 0034										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	1	185	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	150	0	0	0	0	0	0
Median Family Income 50-60%	1	2	1	150	1	511	1	2	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	78	0	0	0	0	2	78	0	0
Median Family Income 80-90%	1	83	2	326	3	1,334	3	810	0	0
Median Family Income 90-100%	1	98	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	2	1,100	0	0	0	0
Median Family Income 110-120%	3	179	0	0	1	750	1	50	0	0
Median Family Income >= 120%	4	175	4	616	4	3,038	1	25	0	0
Median Family Income Not Known	1	20	0	0	1	500	1	20	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	635	9	1,427	12	7,233	9	985	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN BERNARDINO COUNTY (071), CA										
MSA 40140										
Inside AA 0033										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	82	0	0	2	950	3	955	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	5	2,312	1	403	0	0
Median Family Income 70-80%	1	50	3	521	2	1,331	0	0	0	0
Median Family Income 80-90%	5	165	0	0	1	1,000	4	1,085	0	0
Median Family Income 90-100%	3	72	1	200	4	1,970	4	369	0	0
Median Family Income 100-110%	3	40	0	0	1	490	2	20	0	0
Median Family Income 110-120%	1	15	0	0	0	0	1	15	0	0
Median Family Income >= 120%	9	372	2	331	3	1,852	5	1,703	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	796	6	1,052	18	9,905	20	4,550	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN DIEGO COUNTY (073), CA										
MSA 41740										
Inside AA 0037										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	48	1	150	2	1,500	2	48	0	0
Median Family Income 40-50%	9	518	11	1,873	9	3,831	4	320	0	0
Median Family Income 50-60%	7	245	3	593	5	2,743	7	1,144	0	0
Median Family Income 60-70%	20	853	12	2,459	12	5,791	15	2,488	0	0
Median Family Income 70-80%	13	675	5	1,040	5	2,514	12	2,064	0	0
Median Family Income 80-90%	31	1,403	12	2,342	12	8,274	22	2,464	0	0
Median Family Income 90-100%	16	743	1	250	7	4,633	8	218	0	0
Median Family Income 100-110%	35	1,384	7	1,373	6	3,475	20	1,942	0	0
Median Family Income 110-120%	24	935	5	925	11	6,650	13	561	0	0
Median Family Income >= 120%	109	5,014	26	4,797	44	27,339	68	8,255	0	0
Median Family Income Not Known	3	130	1	200	0	0	3	130	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	269	11,948	84	16,002	113	66,750	174	19,634	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN FRANCISCO COUNTY (075), CA										
MSA 41884										
Inside AA 0038										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	15	0	0	0	0	1	15	0	0
Median Family Income 60-70%	1	25	0	0	1	300	0	0	0	0
Median Family Income 70-80%	1	50	0	0	0	0	1	50	0	0
Median Family Income 80-90%	3	75	0	0	0	0	3	75	0	0
Median Family Income 90-100%	0	0	0	0	1	500	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	100	0	0	1	816	3	916	0	0
Median Family Income >= 120%	2	80	0	0	4	2,205	3	1,085	0	0
Median Family Income Not Known	2	65	0	0	0	0	2	65	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	410	0	0	7	3,821	13	2,206	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN JOAQUIN COUNTY (077), CA										
MSA 44700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	750	0	0	0	0
Median Family Income 80-90%	1	5	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	1	750	0	0	0	0
SAN LUIS OBISPO COUNTY (079), CA										
MSA 42020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	770	1	770	0	0
Middle Income	0	0	1	135	0	0	0	0	0	0
Upper Income	0	0	0	0	1	430	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	135	2	1,200	1	770	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN MATEO COUNTY (081), CA										
MSA 41884										
Inside AA 0038										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	25	1	250	1	830	2	855	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	3	80	1	150	0	0	2	30	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	25	0	0	1	990	1	25	0	0
Median Family Income 100-110%	1	25	0	0	0	0	1	25	0	0
Median Family Income 110-120%	1	20	0	0	1	638	1	20	0	0
Median Family Income >= 120%	8	250	0	0	0	0	4	75	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	425	2	400	3	2,458	11	1,030	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SANTA CLARA COUNTY (085), CA										
MSA 41940										
Inside AA 0039										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	769	0	0	0	0
Median Family Income 50-60%	2	139	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	4	2,564	2	1,314	0	0
Median Family Income 70-80%	2	60	0	0	0	0	2	60	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	850	1	850	0	0
Median Family Income 100-110%	2	35	0	0	0	0	2	35	0	0
Median Family Income 110-120%	6	350	0	0	2	1,000	3	210	0	0
Median Family Income >= 120%	4	240	1	200	0	0	1	30	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	824	1	200	8	5,183	11	2,499	0	0
SANTA CRUZ COUNTY (087), CA										
MSA 42100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	125	0	0	0	0	1	100	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHASTA COUNTY (089), CA										
MSA 39820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	5	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	0	0	0	0
SOLANO COUNTY (095), CA										
MSA 46700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	0	0	0	0	0	0	0	0
Middle Income	4	246	0	0	1	750	0	0	0	0
Upper Income	0	0	0	0	1	400	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	286	0	0	2	1,150	0	0	0	0
SONOMA COUNTY (097), CA										
MSA 42220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	500	0	0	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STANISLAUS COUNTY (099), CA										
MSA 33700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	225	2	1,336	1	225	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	225	2	1,336	1	225	0	0
TEHAMA COUNTY (103), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	310	1	310	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	310	1	310	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TULARE COUNTY (107), CA										
MSA 47300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	3	2,503	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	30	1	150	0	0	1	15	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	30	1	150	3	2,503	1	15	0	0
VENTURA COUNTY (111), CA										
MSA 37100										
Inside AA 0025										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	872	0	0	0	0
Median Family Income 70-80%	1	88	1	103	0	0	1	88	0	0
Median Family Income 80-90%	0	0	1	250	1	545	1	545	0	0
Median Family Income 90-100%	2	60	0	0	1	874	1	15	0	0
Median Family Income 100-110%	1	8	0	0	0	0	1	8	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	55	0	0	1	410	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	211	2	353	4	2,701	4	656	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
YOLO COUNTY (113), CA										
MSA 40900										
Outside Assessment Area										
Low Income	0	0	0	0	1	500	0	0	0	0
Moderate Income	1	30	1	217	2	566	0	0	0	0
Middle Income	1	20	1	245	0	0	1	20	0	0
Upper Income	1	100	1	135	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	150	3	597	3	1,066	1	20	0	0
TOTAL INSIDE AA IN STATE	729	29,173	201	37,684	407	248,232	512	74,489	0	0
TOTAL OUTSIDE AA IN STATE	27	1,141	17	3,328	36	20,336	28	8,311	0	0
STATE TOTAL	756	30,314	218	41,012	443	268,568	540	82,800	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), CO										
MSA 19740										
Inside AA 0010										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	4	99	1	175	0	0	0	0	0	0
Median Family Income 50-60%	6	354	2	300	4	3,116	0	0	0	0
Median Family Income 60-70%	9	389	1	195	5	2,966	6	322	0	0
Median Family Income 70-80%	5	208	1	250	2	609	2	30	0	0
Median Family Income 80-90%	0	0	1	231	0	0	1	231	0	0
Median Family Income 90-100%	3	160	1	250	0	0	2	110	0	0
Median Family Income 100-110%	1	10	0	0	0	0	1	10	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	20	0	0	1	750	1	750	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	29	1,240	7	1,401	12	7,441	13	1,453	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ARAPAHOE COUNTY (005), CO										
MSA 19740										
Inside AA 0010										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	150	0	0	0	0	1	100	0	0
Median Family Income 40-50%	1	35	0	0	0	0	1	35	0	0
Median Family Income 50-60%	3	50	1	131	1	928	3	50	0	0
Median Family Income 60-70%	4	105	3	750	0	0	2	70	0	0
Median Family Income 70-80%	3	93	0	0	1	300	1	10	0	0
Median Family Income 80-90%	6	143	0	0	0	0	5	83	0	0
Median Family Income 90-100%	3	95	1	148	0	0	2	20	0	0
Median Family Income 100-110%	3	108	0	0	3	1,018	3	420	0	0
Median Family Income 110-120%	1	10	0	0	0	0	1	10	0	0
Median Family Income >= 120%	15	626	5	833	8	3,983	13	1,314	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	41	1,415	10	1,862	13	6,229	32	2,112	0	0
BOULDER COUNTY (013), CO										
MSA 14500										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	171	3	501	3	2,188	5	559	0	0
Middle Income	11	457	3	602	2	1,300	6	635	0	0
Upper Income	10	160	1	200	4	1,988	11	1,110	0	0
Income Not Known	1	20	0	0	0	0	1	20	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	27	808	7	1,303	9	5,476	23	2,324	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BROOMFIELD COUNTY (014), CO										
MSA 19740										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	238	2	325	4	1,465	8	953	0	0
Upper Income	2	35	0	0	1	628	3	663	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	273	2	325	5	2,093	11	1,616	0	0
CLEAR CREEK COUNTY (019), CO										
MSA 19740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	290	1	290	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	290	1	290	0	0
DELTA COUNTY (029), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	1	200	0	0
Middle Income	1	10	1	208	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	2	408	0	0	2	210	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENVER COUNTY (031), CO										
MSA 19740										
Inside AA 0010										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	10	0	0	0	0	1	10	0	0
Median Family Income 40-50%	2	115	0	0	1	402	1	15	0	0
Median Family Income 50-60%	12	437	3	650	7	3,430	13	2,167	0	0
Median Family Income 60-70%	6	204	0	0	0	0	3	53	0	0
Median Family Income 70-80%	6	120	1	225	6	3,331	8	2,096	0	0
Median Family Income 80-90%	1	100	1	190	0	0	1	100	0	0
Median Family Income 90-100%	3	40	2	370	1	495	4	160	0	0
Median Family Income 100-110%	1	50	0	0	2	1,590	1	590	0	0
Median Family Income 110-120%	3	74	1	150	0	0	2	24	0	0
Median Family Income >= 120%	22	469	4	750	8	5,132	26	4,802	0	0
Median Family Income Not Known	7	205	3	475	4	3,306	4	140	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	64	1,824	15	2,810	29	17,686	64	10,157	0	0
DOLORES COUNTY (033), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	188	0	0	0	0	1	88	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	188	0	0	0	0	1	88	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DOUGLAS COUNTY (035), CO										
MSA 19740										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	134	0	0	1	1,000	2	30	0	0
Middle Income	6	273	2	315	0	0	2	60	0	0
Upper Income	7	313	2	361	7	4,094	9	1,830	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	720	4	676	8	5,094	13	1,920	0	0
EAGLE COUNTY (037), CO										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	724	0	0	0	0
Upper Income	2	33	0	0	2	862	3	445	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	33	0	0	4	1,586	3	445	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EL PASO COUNTY (041), CO										
MSA 17820										
Inside AA 0008										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	8	0	0	0	0	1	8	0	0
Median Family Income 50-60%	4	200	2	350	1	643	2	65	0	0
Median Family Income 60-70%	8	443	3	502	2	1,311	8	933	0	0
Median Family Income 70-80%	5	87	0	0	1	500	4	62	0	0
Median Family Income 80-90%	3	65	0	0	1	900	3	915	0	0
Median Family Income 90-100%	2	25	0	0	1	440	1	10	0	0
Median Family Income 100-110%	1	20	1	174	0	0	1	20	0	0
Median Family Income 110-120%	1	89	0	0	0	0	1	89	0	0
Median Family Income >= 120%	7	290	2	413	4	1,787	5	800	0	0
Median Family Income Not Known	1	12	0	0	1	336	2	348	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	1,239	8	1,439	11	5,917	28	3,250	0	0
GARFIELD COUNTY (045), CO										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	10	1	175	0	0	2	185	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	1	175	0	0	2	185	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRAND COUNTY (049), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	300	1	300	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0
JEFFERSON COUNTY (059), CO										
MSA 19740										
Inside AA 0010										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	100	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	97	0	0	0	0	1	20	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	2	85	0	0	2	916	3	653	0	0
Median Family Income 70-80%	2	25	1	120	2	742	4	867	0	0
Median Family Income 80-90%	7	288	2	358	2	1,480	5	163	0	0
Median Family Income 90-100%	9	199	0	0	3	1,685	7	94	0	0
Median Family Income 100-110%	4	165	1	173	3	2,178	1	50	0	0
Median Family Income 110-120%	5	255	1	120	1	850	2	35	0	0
Median Family Income >= 120%	4	100	3	502	4	2,350	4	1,060	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	36	1,314	8	1,273	17	10,201	27	2,942	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LA PLATA COUNTY (067), CO										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	153	0	0	2	1,750	2	53	0	0
Upper Income	11	389	5	891	7	3,467	10	1,319	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	542	5	891	9	5,217	12	1,372	0	0
LARIMER COUNTY (069), CO										
MSA 22660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	103	0	0	0	0	1	8	0	0
Upper Income	2	94	0	0	0	0	1	5	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	197	0	0	0	0	2	13	0	0
MESA COUNTY (077), CO										
MSA 24300										
Inside AA 0014										
Low Income	1	15	0	0	1	280	2	295	0	0
Moderate Income	6	80	1	240	2	576	8	886	0	0
Middle Income	15	564	1	175	7	3,100	9	634	0	0
Upper Income	8	258	0	0	2	812	4	185	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	30	917	2	415	12	4,768	23	2,000	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTEZUMA COUNTY (083), CO										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	82	4	662	2	1,010	5	414	0	0
Middle Income	8	244	0	0	3	2,046	7	239	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	326	4	662	5	3,056	12	653	0	0
MONTROSE COUNTY (085), CO										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	96	2	420	3	957	8	851	0	0
Upper Income	2	55	0	0	2	1,241	0	0	0	0
Income Not Known	1	5	0	0	0	0	1	5	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	156	2	420	5	2,198	9	856	0	0
OURAY COUNTY (091), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PARK COUNTY (093), CO										
MSA 19740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	0	0	1	15	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0
PITKIN COUNTY (097), CO										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	1	600	1	600	0	0
Upper Income	8	387	2	310	5	2,986	8	2,073	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	487	2	310	6	3,586	9	2,673	0	0
PUEBLO COUNTY (101), CO										
MSA 39380										
Inside AA 0031										
Low Income	1	100	0	0	0	0	0	0	0	0
Moderate Income	10	267	3	542	2	676	9	1,120	0	0
Middle Income	6	130	0	0	1	350	5	80	0	0
Upper Income	4	138	3	650	2	563	4	481	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	635	6	1,192	5	1,589	18	1,681	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROUTT COUNTY (107), CO										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	7	324	1	250	4	2,217	6	901	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	324	1	250	4	2,217	6	901	0	0
SAN MIGUEL COUNTY (113), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	250	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
SUMMIT COUNTY (117), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	155	1	350	0	0	0	0
Upper Income	0	0	0	0	2	993	1	485	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	155	3	1,343	1	485	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TELLER COUNTY (119), CO										
MSA 17820										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	105	1	225	2	654	3	309	0	0
Middle Income	10	570	0	0	0	0	6	310	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	675	1	225	2	654	9	619	0	0
WELD COUNTY (123), CO										
MSA 24540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	123	0	0	0	0	2	123	0	0
Middle Income	0	0	3	473	5	3,173	1	200	0	0
Upper Income	0	0	0	0	1	909	1	909	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	123	3	473	6	4,082	4	1,232	0	0
YUMA COUNTY (125), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	125	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	373	12,938	85	15,629	156	85,008	314	37,159	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	11	553	8	1,411	12	6,515	14	2,653	0	0
STATE TOTAL	384	13,491	93	17,040	168	91,523	328	39,812	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFIELD COUNTY (001), CT										
MSA 14860										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	30	0	0	1	323	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	780	1	780	0	0
Median Family Income 90-100%	0	0	0	0	1	937	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	35	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	65	0	0	3	2,040	1	780	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	65	0	0	3	2,040	1	780	0	0
STATE TOTAL	2	65	0	0	3	2,040	1	780	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BREVARD COUNTY (009), FL										
MSA 37340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	548	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	548	0	0	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BROWARD COUNTY (011), FL										
MSA 22744										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	100	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	117	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	103	0	0	1	103	0	0
Median Family Income >= 120%	0	0	1	118	1	819	0	0	0	0
Median Family Income Not Known	0	0	0	0	2	621	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	3	338	3	1,440	1	103	0	0
COLLIER COUNTY (021), FL										
MSA 34940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	64	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	64	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HILLSBOROUGH COUNTY (057), FL										
MSA 45300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	2	1,755	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	500	1	500	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	2,255	1	500	0	0
LAKE COUNTY (069), FL										
MSA 36740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	117	0	0	1	117	0	0
Upper Income	0	0	1	117	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	234	0	0	1	117	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEE COUNTY (071), FL										
MSA 15980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	136	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	122	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	258	0	0	0	0	0	0
MARION COUNTY (083), FL										
MSA 36100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	1	500	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIAMI-DADE COUNTY (086), FL										
MSA 33124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	2	1,083	2	1,083	0	0
Median Family Income 50-60%	0	0	0	0	1	365	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	2	1,150	0	0	0	0
Median Family Income 90-100%	0	0	2	333	2	703	0	0	0	0
Median Family Income 100-110%	0	0	1	246	1	308	2	554	0	0
Median Family Income 110-120%	1	92	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	4	1,674	2	990	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	92	3	579	12	5,283	6	2,627	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (095), FL										
MSA 36740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	629	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	2	1,400	2	1,400	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	135	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	135	3	2,029	2	1,400	0	0
OSCEOLA COUNTY (097), FL										
MSA 36740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	224	1	280	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	224	1	280	1	50	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PALM BEACH COUNTY (099), FL										
MSA 48424										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	3	1,161	1	385	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,161	1	385	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PINELLAS COUNTY (103), FL										
MSA 45300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	2	905	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	905	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
POLK COUNTY (105), FL										
MSA 29460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	459	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	459	0	0	0	0
SARASOTA COUNTY (115), FL										
MSA 35840										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	231	2	1,648	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	231	2	1,648	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMTER COUNTY (119), FL										
MSA 45540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	170	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	170	0	0	0	0	0	0
VOLUSIA COUNTY (127), FL										
MSA 19660										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	233	1	260	2	493	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	233	1	260	2	493	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	306	15	2,402	33	16,768	16	6,175	0	0
STATE TOTAL	4	306	15	2,402	33	16,768	16	6,175	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DOUGLAS COUNTY (097), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	442	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	442	0	0	0	0
FULTON COUNTY (121), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	500	1	500	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GWINNETT COUNTY (135), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	500	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
LAURENS COUNTY (175), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	772	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	772	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RICHMOND COUNTY (245), GA										
MSA 12260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	1	152	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	152	0	0	0	0	0	0
STEPHENS COUNTY (257), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	520	1	520	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	520	1	520	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	1	152	5	2,734	2	1,020	0	0
STATE TOTAL	1	100	1	152	5	2,734	2	1,020	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADA COUNTY (001), ID										
MSA 14260										
Inside AA 0004										
Low Income	1	15	0	0	0	0	1	15	0	0
Moderate Income	9	413	1	149	4	2,263	4	133	0	0
Middle Income	35	1,687	10	1,642	7	4,015	14	931	0	0
Upper Income	24	880	6	1,223	7	3,517	16	1,591	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	69	2,995	17	3,014	18	9,795	35	2,670	0	0
ADAMS COUNTY (003), ID										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	1	374	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	1	374	1	10	0	0
BANNOCK COUNTY (005), ID										
MSA 38540										
Inside AA 0027										
Low Income	5	156	0	0	2	1,170	5	156	0	0
Moderate Income	5	151	0	0	3	1,070	5	835	0	0
Middle Income	14	476	1	160	3	2,224	13	2,543	0	0
Upper Income	7	240	1	250	2	728	6	493	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	31	1,023	2	410	10	5,192	29	4,027	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEAR LAKE COUNTY (007), ID										
MSA NA										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	15	0	0	0	0	2	15	0	0
Upper Income	3	91	1	113	1	374	2	45	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	106	1	113	1	374	4	60	0	0
BENEWAH COUNTY (009), ID										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
BINGHAM COUNTY (011), ID										
MSA NA										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	155	0	0	1	500	2	120	0	0
Middle Income	12	462	2	415	1	265	10	652	0	0
Upper Income	3	75	2	450	1	425	1	15	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	692	4	865	3	1,190	13	787	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BLAINE COUNTY (013), ID										
MSA NA										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	279	1	200	2	651	7	179	0	0
Upper Income	6	275	1	250	2	1,025	3	65	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	554	2	450	4	1,676	10	244	0	0
BOISE COUNTY (015), ID										
MSA 14260										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	140	0	0	0	0	2	140	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	140	0	0	0	0	2	140	0	0
BONNEVILLE COUNTY (019), ID										
MSA 26820										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	21	837	1	118	10	6,726	18	705	0	0
Middle Income	9	465	6	984	6	3,150	5	367	0	0
Upper Income	14	633	5	914	8	5,626	13	1,264	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	44	1,935	12	2,016	24	15,502	36	2,336	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CANYON COUNTY (027), ID										
MSA 14260										
Inside AA 0004										
Low Income	0	0	1	153	0	0	1	153	0	0
Moderate Income	15	771	5	939	3	1,206	7	726	0	0
Middle Income	23	764	6	1,108	5	2,500	17	882	0	0
Upper Income	2	100	0	0	1	500	1	11	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	40	1,635	12	2,200	9	4,206	26	1,772	0	0
CARIBOU COUNTY (029), ID										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
CASSIA COUNTY (031), ID										
MSA NA										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	26	1	200	0	0	2	26	0	0
Middle Income	4	184	2	448	4	1,936	4	486	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	210	3	648	4	1,936	6	512	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CUSTER COUNTY (037), ID										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	90	0	0	0	0	2	90	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	90	0	0	0	0	2	90	0	0
ELMORE COUNTY (039), ID										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	5	1,758	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	5	1,758	0	0	0	0
FRANKLIN COUNTY (041), ID										
MSA 30860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	2	443	2	640	3	458	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	2	443	2	640	3	458	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FREMONT COUNTY (043), ID										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	60	0	0	0	0	2	60	0	0
Upper Income	2	56	0	0	1	619	2	627	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	116	0	0	1	619	4	687	0	0
GEM COUNTY (045), ID										
MSA 14260										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	125	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	175	0	0	0	0	0	0	0	0
GOODING COUNTY (047), ID										
MSA NA										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	42	0	0	0	0	2	35	0	0
Middle Income	2	80	1	120	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	122	1	120	0	0	3	65	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IDAHO COUNTY (049), ID										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	3	1,693	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	3	1,693	1	150	0	0
JEFFERSON COUNTY (051), ID										
MSA 26820										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	1	200	0	0
Middle Income	21	815	3	612	6	3,612	18	1,542	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	815	4	812	6	3,612	19	1,742	0	0
JEROME COUNTY (053), ID										
MSA 46300										
Inside AA 0045										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	71	0	0	1	428	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	71	0	0	1	428	0	0	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KOOTENAI COUNTY (055), ID										
MSA 17660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	750	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0
LATAH COUNTY (057), ID										
MSA NA										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	11	536	2	395	5	3,543	7	286	0	0
Upper Income	3	40	1	250	3	1,960	4	810	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	576	3	645	8	5,503	11	1,096	0	0
LEMHI COUNTY (059), ID										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	135	0	0	1	135	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	135	0	0	1	135	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEWIS COUNTY (061), ID										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	1	1,000	0	0	0	0
MADISON COUNTY (065), ID										
MSA NA										
Inside AA 0017										
Low Income	1	40	0	0	0	0	1	40	0	0
Moderate Income	4	149	1	250	0	0	4	149	0	0
Middle Income	8	312	0	0	1	500	8	312	0	0
Upper Income	0	0	2	349	2	828	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	501	3	599	3	1,328	13	501	0	0
MINIDOKA COUNTY (067), ID										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	12	597	2	318	2	664	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	597	2	318	2	664	1	10	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEZ PERCE COUNTY (069), ID										
MSA 30300										
Inside AA 0020										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	318	4	739	1	950	6	406	0	0
Upper Income	2	60	0	0	0	0	2	60	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	378	4	739	1	950	8	466	0	0
ONEIDA COUNTY (071), ID										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	1	200	1	649	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	1	200	1	649	0	0	0	0
OWYHEE COUNTY (073), ID										
MSA 14260										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	85	0	0	1	412	2	40	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	85	0	0	1	412	2	40	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PAYETTE COUNTY (075), ID										
MSA NA										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	1	150	0	0	1	20	0	0
Middle Income	9	330	1	215	1	496	5	290	0	0
Upper Income	7	89	1	250	0	0	6	69	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	439	3	615	1	496	12	379	0	0
TETON COUNTY (081), ID										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	403	1	403	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	403	1	403	0	0
TWIN FALLS COUNTY (083), ID										
MSA 46300										
Inside AA 0045										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	197	0	0	1	285	5	382	0	0
Middle Income	8	296	1	150	3	1,975	5	134	0	0
Upper Income	1	1	0	0	0	0	1	1	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	494	1	150	4	2,260	11	517	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VALLEY COUNTY (085), ID										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	1	75	0	0	1	444	1	75	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	175	0	0	1	444	2	175	0	0
WASHINGTON COUNTY (087), ID										
MSA NA										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	271	2	300	0	0	6	201	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	271	2	300	0	0	6	201	0	0
TOTAL INSIDE AA IN STATE	341	13,217	74	13,696	98	54,860	246	17,555	0	0
TOTAL OUTSIDE AA IN STATE	25	1,063	8	1,496	19	8,994	18	2,158	0	0
STATE TOTAL	366	14,280	82	15,192	117	63,854	264	19,713	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	186	1	348	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	186	1	348	0	0	0	0
MARION COUNTY (097), IN										
MSA 26900										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	2	921	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	2	1,224	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	2	1,080	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	6	3,225	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OHIO COUNTY (115), IN										
MSA 17140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
PARKE COUNTY (121), IN										
MSA 45460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
POSEY COUNTY (129), IN										
MSA 21780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	3	180	1	186	7	3,573	0	0	0	0
STATE TOTAL	3	180	1	186	7	3,573	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JOHNSON COUNTY (091), KS										
MSA 28140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	18	0	0	0	0	1	18	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	18	0	0	0	0	1	18	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SEDGWICK COUNTY (173), KS										
MSA 48620										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	145	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	145	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	18	1	145	0	0	1	18	0	0
STATE TOTAL	1	18	1	145	0	0	1	18	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAFAYETTE PARISH (055), LA										
MSA 29180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	5	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	5	0	0	0	0	0	0	0	0
STATE TOTAL	1	5	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (031), MD										
MSA 23224										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	650	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	650	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PRINCE GEORGE'S COUNTY (033), MD										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	90	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	90	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	90	0	0	1	650	0	0	0	0
STATE TOTAL	1	90	0	0	1	650	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRISTOL COUNTY (005), MA										
MSA 39300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	2	831	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	831	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIDDLESEX COUNTY (017), MA										
MSA 15764										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	14	0	0	1	325	1	325	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	14	0	0	1	325	1	325	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NORFOLK COUNTY (021), MA										
MSA 14454										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	825	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	825	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WORCESTER COUNTY (027), MA										
MSA 49340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	2	1,038	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	190	0	0	1	190	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	190	2	1,038	1	190	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	14	1	190	6	3,019	2	515	0	0
STATE TOTAL	1	14	1	190	6	3,019	2	515	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERRIEN COUNTY (021), MI										
MSA 35660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	691	1	691	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	691	1	691	0	0
GENESEE COUNTY (049), MI										
MSA 22420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	70	1	224	0	0	2	294	0	0
Middle Income	0	0	1	235	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	2	459	0	0	2	294	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENT COUNTY (081), MI										
MSA 24340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	73	0	0	2	952	1	73	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	73	0	0	2	952	1	73	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MACOMB COUNTY (099), MI										
MSA 47664										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	290	1	290	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	290	1	290	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAYNE COUNTY (163), MI										
MSA 19804										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	80	1	170	2	951	4	1,201	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	1	170	2	951	4	1,201	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	223	3	629	6	2,884	9	2,549	0	0
STATE TOTAL	3	223	3	629	6	2,884	9	2,549	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANOKA COUNTY (003), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	36	1	140	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	36	1	140	0	0	0	0	0	0
DAKOTA COUNTY (037), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	183	0	0	0	0	0	0
Middle Income	0	0	1	136	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	319	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENNEPIN COUNTY (053), MN										
MSA 33460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	3	282	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	282	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	318	3	459	0	0	0	0	0	0
STATE TOTAL	4	318	3	459	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALCORN COUNTY (003), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	1	750	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0
LAUDERDALE COUNTY (075), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	1	183	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	183	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	183	1	750	0	0	0	0
STATE TOTAL	0	0	1	183	1	750	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (095), MO										
MSA 28140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	68	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	68	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. LOUIS COUNTY (189), MO										
MSA 41180										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	750	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	68	0	0	1	750	0	0	0	0
STATE TOTAL	1	68	0	0	1	750	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GALLATIN COUNTY (031), MT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	150	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	150	0	0	0	0	0	0
STATE TOTAL	0	0	1	150	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHURCHILL COUNTY (001), NV										
MSA NA										
Inside AA 0023										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	87	1	125	1	1,000	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	87	1	125	1	1,000	1	30	0	0
CLARK COUNTY (003), NV										
MSA 29820										
Inside AA 0019										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	20	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	10	0	0	0	0	1	10	0	0
Median Family Income 40-50%	24	644	1	209	4	2,951	13	275	0	0
Median Family Income 50-60%	27	974	8	1,542	10	7,733	11	2,728	0	0
Median Family Income 60-70%	20	449	2	287	11	7,253	11	139	0	0
Median Family Income 70-80%	33	691	11	2,366	10	5,361	26	968	0	0
Median Family Income 80-90%	41	1,431	6	1,138	9	6,696	26	1,759	0	0
Median Family Income 90-100%	37	594	3	571	2	952	31	814	0	0
Median Family Income 100-110%	49	836	7	1,151	12	8,395	42	1,116	0	0
Median Family Income 110-120%	44	950	1	150	1	500	32	425	0	0
Median Family Income >= 120%	220	5,428	16	3,058	28	17,596	156	6,594	0	0
Median Family Income Not Known	0	0	1	150	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	497	12,027	56	10,622	87	57,437	349	14,828	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DOUGLAS COUNTY (005), NV										
MSA NA										
Inside AA 0023										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	25	689	1	200	3	1,536	4	638	0	0
Upper Income	17	546	0	0	0	0	2	20	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	42	1,235	1	200	3	1,536	6	658	0	0
ELKO COUNTY (007), NV										
MSA NA										
Inside AA 0023										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	3	1,855	1	770	0	0
Middle Income	7	184	3	412	1	620	4	79	0	0
Upper Income	2	35	0	0	0	0	2	35	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	219	3	412	4	2,475	7	884	0	0
EUREKA COUNTY (011), NV										
MSA NA										
Inside AA 0023										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	78	0	0	0	0	4	78	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	78	0	0	0	0	4	78	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUMBOLDT COUNTY (013), NV										
MSA NA										
Inside AA 0023										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	65	0	0	0	0	3	65	0	0
Upper Income	3	204	0	0	0	0	1	4	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	269	0	0	0	0	4	69	0	0
LANDER COUNTY (015), NV										
MSA NA										
Inside AA 0023										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	0	0	0	0
Upper Income	2	32	0	0	0	0	2	32	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	52	0	0	0	0	2	32	0	0
LINCOLN COUNTY (017), NV										
MSA NA										
Inside AA 0023										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LYON COUNTY (019), NV										
MSA NA										
Inside AA 0023										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	0	0	0	0	0	0	0	0
Middle Income	9	266	1	232	3	1,792	6	791	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	306	1	232	3	1,792	6	791	0	0
NYE COUNTY (023), NV										
MSA NA										
Inside AA 0023										
Low Income	5	115	0	0	0	0	5	115	0	0
Moderate Income	5	78	1	250	0	0	4	53	0	0
Middle Income	8	217	2	302	3	1,939	6	132	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	410	3	552	3	1,939	15	300	0	0
PERSHING COUNTY (027), NV										
MSA NA										
Inside AA 0023										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	2	1	250	0	0	2	252	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	2	1	250	0	0	2	252	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHOE COUNTY (031), NV										
MSA 39900										
Inside AA 0032										
Low Income	5	320	4	731	1	830	2	331	0	0
Moderate Income	20	587	7	1,119	5	3,143	17	1,460	0	0
Middle Income	29	1,057	8	1,506	6	4,480	18	1,416	0	0
Upper Income	28	879	4	745	5	3,971	10	1,443	0	0
Income Not Known	13	379	2	475	3	1,632	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	95	3,222	25	4,576	20	14,056	47	4,650	0	0
WHITE PINE COUNTY (033), NV										
MSA NA										
Inside AA 0023										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	35	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	0	0	0	0
CARSON CITY (510), NV										
MSA 16180										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	55	0	0	0	0	0	0	0	0
Middle Income	47	1,625	1	150	6	3,251	5	195	0	0
Upper Income	20	609	1	186	2	690	6	620	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	68	2,289	2	336	8	3,941	11	815	0	0
TOTAL INSIDE AA IN STATE	759	20,281	93	17,305	129	84,176	454	23,387	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	759	20,281	93	17,305	129	84,176	454	23,387	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERGEN COUNTY (003), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	995	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	995	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ESSEX COUNTY (013), NJ										
MSA 35084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	600	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONMOUTH COUNTY (025), NJ										
MSA 35154										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	2	594	2	594	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	800	1	800	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,394	3	1,394	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MORRIS COUNTY (027), NJ										
MSA 35084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	140	2	808	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	140	2	808	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PASSAIC COUNTY (031), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	2	1,422	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,422	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	140	9	5,219	3	1,394	0	0
STATE TOTAL	0	0	1	140	9	5,219	3	1,394	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: NEW MEXICO (35)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERNALILLO COUNTY (001), NM										
MSA 10740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	100	0	0	2	1,400	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	256	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	149	2	271	0	0	1	136	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	249	2	271	3	1,656	1	136	0	0
LINCOLN COUNTY (027), NM										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	500	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: NEW MEXICO (35)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MCKINLEY COUNTY (031), NM										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	163	0	0	1	163	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	163	0	0	1	163	0	0
SAN JUAN COUNTY (045), NM										
MSA 22140										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	13	760	6	982	3	1,370	9	856	0	0
Middle Income	13	718	6	1,029	1	292	3	95	0	0
Upper Income	7	299	1	175	0	0	7	430	0	0
Income Not Known	1	50	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	34	1,827	13	2,186	4	1,662	19	1,381	0	0
TOTAL INSIDE AA IN STATE	34	1,827	13	2,186	4	1,662	19	1,381	0	0
TOTAL OUTSIDE AA IN STATE	4	249	3	434	4	2,156	2	299	0	0
STATE TOTAL	38	2,076	16	2,620	8	3,818	21	1,680	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALBANY COUNTY (001), NY										
MSA 10580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	693	1	693	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	693	1	693	0	0
BRONX COUNTY (005), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	2	749	2	749	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	749	2	749	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ERIE COUNTY (029), NY										
MSA 15380										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	500	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	2	645	1	264	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,145	1	264	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KINGS COUNTY (047), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	750	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	2	916	2	916	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	110	0	0	1	110	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	110	3	1,666	3	1,026	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONROE COUNTY (055), NY										
MSA 40380										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	10	1	200	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	1	200	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	750	0	0	0	0
Median Family Income Not Known	0	0	0	0	1	315	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,065	0	0	0	0
NIAGARA COUNTY (063), NY										
MSA 15380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	196	1	660	1	196	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	196	1	660	1	196	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PUTNAM COUNTY (079), NY										
MSA 35614										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	495	1	495	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	495	1	495	0	0
SARATOGA COUNTY (091), NY										
MSA 10580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	318	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	318	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUFFOLK COUNTY (103), NY										
MSA 35004										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	2	1,178	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	224	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	900	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	638	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	224	4	2,716	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	10	4	730	18	9,507	9	3,423	0	0
STATE TOTAL	1	10	4	730	18	9,507	9	3,423	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GUILFORD COUNTY (081), NC										
MSA 24660										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	2	446	1	360	2	583	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	446	1	360	2	583	0	0
MCDOWELL COUNTY (111), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MECKLENBURG COUNTY (119), NC										
MSA 16740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	870	1	870	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	870	1	870	0	0
ROCKINGHAM COUNTY (157), NC										
MSA 24660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	768	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	768	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WATAUGA COUNTY (189), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	1	370	1	370	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	370	1	370	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	446	6	2,768	4	1,823	0	0
STATE TOTAL	0	0	2	446	6	2,768	4	1,823	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	96	0	0	1	255	2	351	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	96	0	0	1	255	2	351	0	0
AUGLAIZE COUNTY (011), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	30	1	115	1	332	3	477	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	1	115	1	332	3	477	0	0
BUTLER COUNTY (017), OH										
MSA 17140										
Outside Assessment Area										
Low Income	0	0	0	0	1	543	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	543	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLERMONT COUNTY (025), OH										
MSA 17140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	216	1	328	2	544	0	0
Middle Income	0	0	1	135	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	351	1	328	2	544	0	0
FRANKLIN COUNTY (049), OH										
MSA 18140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	250	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMILTON COUNTY (061), OH										
MSA 17140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	69	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	69	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	195	4	716	4	1,458	7	1,372	0	0
STATE TOTAL	3	195	4	716	4	1,458	7	1,372	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BAKER COUNTY (001), OR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
CLACKAMAS COUNTY (005), OR										
MSA 38900										
Inside AA 0028										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	750	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	1	750	1	50	0	0
CLATSOP COUNTY (007), OR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	520	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	520	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COOS COUNTY (011), OR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
DESCHUTES COUNTY (017), OR										
MSA 13460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	1,000	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
LINCOLN COUNTY (041), OR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	905	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	905	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LINN COUNTY (043), OR										
MSA 10540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	3	519	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	519	0	0	0	0	0	0
MALHEUR COUNTY (045), OR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	80	0	0	1	325	1	325	0	0
Middle Income	1	15	1	150	0	0	1	15	0	0
Upper Income	0	0	1	234	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	95	2	384	1	325	2	340	0	0
MARION COUNTY (047), OR										
MSA 41420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	1	500	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MULTNOMAH COUNTY (051), OR										
MSA 38900										
Inside AA 0028										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	100	0	0	1	1,000	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	147	1	700	0	0	0	0
Median Family Income 80-90%	0	0	0	0	3	2,050	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	2	400	2	1,250	0	0	0	0
Median Family Income 110-120%	2	130	0	0	1	750	0	0	0	0
Median Family Income >= 120%	1	72	1	200	3	1,147	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	302	4	747	11	6,897	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (067), OR										
MSA 38900										
Inside AA 0028										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	100	0	0	1	350	0	0	0	0
Median Family Income 60-70%	0	0	0	0	2	1,600	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	600	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	650	0	0	0	0
Median Family Income 110-120%	0	0	0	0	2	1,150	0	0	0	0
Median Family Income >= 120%	2	150	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	250	0	0	7	4,350	0	0	0	0
YAMHILL COUNTY (071), OR										
MSA 38900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	90	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	90	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	9	602	4	747	19	11,997	1	50	0	0
TOTAL OUTSIDE AA IN STATE	6	215	7	1,303	5	3,250	3	370	0	0
STATE TOTAL	15	817	11	2,050	24	15,247	4	420	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEGHENY COUNTY (003), PA										
MSA 38300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	396	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	396	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUCKS COUNTY (017), PA										
MSA 33874										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	430	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	890	1	890	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,320	1	890	0	0
BUTLER COUNTY (019), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHESTER COUNTY (029), PA										
MSA 33874										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	250	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
ERIE COUNTY (049), PA										
MSA 21500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	375	1	375	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	375	1	375	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (091), PA										
MSA 33874										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	2	697	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	697	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PHILADELPHIA COUNTY (101), PA										
MSA 37964										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	910	1	910	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	2	1,177	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	2,087	1	910	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	10	5,875	3	2,175	0	0
STATE TOTAL	0	0	1	250	10	5,875	3	2,175	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: RHODE ISLAND (44)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEWPORT COUNTY (005), RI										
MSA 39300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	0	0	0	0	0	0
STATE TOTAL	1	50	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEXINGTON COUNTY (063), SC										
MSA 17900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	156	0	0	0	0	0	0
Upper Income	0	0	1	156	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	312	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	312	0	0	0	0	0	0
STATE TOTAL	0	0	2	312	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANDERSON COUNTY (001), TN										
MSA 28940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	136	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	136	0	0	0	0	0	0
MONTGOMERY COUNTY (125), TN										
MSA 17300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	236	0	0	1	236	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	236	0	0	1	236	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHELBY COUNTY (157), TN										
MSA 32820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	477	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	477	0	0	0	0
WILLIAMSON COUNTY (187), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	126	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	126	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	3	498	1	477	1	236	0	0
STATE TOTAL	0	0	3	498	1	477	1	236	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ATASCOSA COUNTY (013), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	250	0	0	0	0	0	0
AUSTIN COUNTY (015), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	150	0	0	0	0	0	0
Middle Income	0	0	0	0	1	750	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	1	750	0	0	0	0
BANDERA COUNTY (019), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	1	650	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	650	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BELL COUNTY (027), TX										
MSA 28660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	650	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	650	0	0	0	0
BEXAR COUNTY (029), TX										
MSA 41700										
Inside AA 0036										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	1	250	0	0	0	0	0	0
Median Family Income 30-40%	4	121	2	275	2	1,250	4	241	0	0
Median Family Income 40-50%	3	155	6	1,064	4	3,000	2	735	0	0
Median Family Income 50-60%	2	45	3	478	3	1,050	4	633	0	0
Median Family Income 60-70%	5	262	4	861	3	1,617	3	519	0	0
Median Family Income 70-80%	2	65	2	279	8	4,659	8	2,500	0	0
Median Family Income 80-90%	2	125	3	750	3	3,000	4	1,600	0	0
Median Family Income 90-100%	4	246	0	0	4	2,485	3	830	0	0
Median Family Income 100-110%	3	90	0	0	1	1,000	3	90	0	0
Median Family Income 110-120%	4	165	0	0	2	905	2	40	0	0
Median Family Income >= 120%	20	857	14	2,582	29	16,804	21	4,775	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	49	2,131	35	6,539	59	35,770	54	11,963	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BOSQUE COUNTY (035), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	543	1	543	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	543	1	543	0	0
BRAZORIA COUNTY (039), TX										
MSA 26420										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	1	900	0	0	0	0
Middle Income	1	20	0	0	3	1,688	1	20	0	0
Upper Income	7	280	0	0	1	553	6	713	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	300	1	200	5	3,141	7	733	0	0
BRAZOS COUNTY (041), TX										
MSA 17780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	1	670	1	670	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	670	1	670	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BURNET COUNTY (053), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	125	1	500	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	1	500	0	0	0	0
CHAMBERS COUNTY (071), TX										
MSA 26420										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	6	168	1	150	0	0	3	40	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	168	1	150	0	0	3	40	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLLIN COUNTY (085), TX										
MSA 19124										
Inside AA 0009										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	30	0	0	0	0	1	30	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	500	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	300	0	0	0	0
Median Family Income 110-120%	2	74	2	450	2	590	3	639	0	0
Median Family Income >= 120%	7	515	4	643	1	350	4	215	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	619	6	1,093	5	1,740	8	884	0	0
COMAL COUNTY (091), TX										
MSA 41700										
Inside AA 0036										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	157	1	240	1	425	1	2	0	0
Upper Income	0	0	0	0	3	2,445	0	0	0	0
Income Not Known	1	25	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	182	1	240	4	2,870	1	2	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COOKE COUNTY (097), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	500	1	500	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
DALLAS COUNTY (113), TX										
MSA 19124										
Inside AA 0009										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	100	0	0	0	0	1	100	0	0
Median Family Income 30-40%	0	0	1	250	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	232	0	0	0	0	0	0
Median Family Income 50-60%	1	68	1	200	1	500	0	0	0	0
Median Family Income 60-70%	2	75	0	0	3	2,500	1	25	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	150	1	235	4	1,449	1	374	0	0
Median Family Income 90-100%	2	50	2	400	2	1,400	1	25	0	0
Median Family Income 100-110%	2	45	2	349	2	1,050	1	199	0	0
Median Family Income 110-120%	6	297	1	196	2	1,240	5	1,005	0	0
Median Family Income >= 120%	22	1,102	9	1,539	16	9,082	15	1,556	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	38	1,887	18	3,401	30	17,221	25	3,284	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENTON COUNTY (121), TX										
MSA 19124										
Inside AA 0009										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	96	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	2	150	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	70	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	7	88	4	573	2	1,208	9	343	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	404	4	573	2	1,208	9	343	0	0
ELLIS COUNTY (139), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	524	1	524	0	0
Upper Income	0	0	0	0	1	940	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,464	1	524	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EL PASO COUNTY (141), TX										
MSA 21340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	250	0	0	1	250	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	565	0	0	0	0
Median Family Income >= 120%	1	50	0	0	1	270	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	250	2	835	1	250	0	0
FANNIN COUNTY (147), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FORT BEND COUNTY (157), TX										
MSA 26420										
Inside AA 0015										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	60	0	0	0	0	0	0	0	0
Median Family Income 50-60%	3	115	1	116	1	309	0	0	0	0
Median Family Income 60-70%	5	98	1	250	3	2,070	2	30	0	0
Median Family Income 70-80%	3	165	0	0	0	0	2	65	0	0
Median Family Income 80-90%	2	105	1	130	1	341	0	0	0	0
Median Family Income 90-100%	7	203	0	0	0	0	5	78	0	0
Median Family Income 100-110%	6	315	5	1,050	4	2,800	5	265	0	0
Median Family Income 110-120%	1	12	0	0	2	1,600	1	12	0	0
Median Family Income >= 120%	25	1,024	4	841	10	7,091	19	1,774	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	53	2,097	12	2,387	21	14,211	34	2,224	0	0
FRIO COUNTY (163), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	19	0	0	0	0	1	19	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	19	0	0	0	0	1	19	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GALVESTON COUNTY (167), TX										
MSA 26420										
Inside AA 0015										
Low Income	1	35	0	0	0	0	1	35	0	0
Moderate Income	3	55	0	0	0	0	2	35	0	0
Middle Income	15	556	0	0	4	2,715	7	251	0	0
Upper Income	12	230	3	563	5	2,756	15	1,582	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	31	876	3	563	9	5,471	25	1,903	0	0
GRAYSON COUNTY (181), TX										
MSA 43300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	665	1	665	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	665	1	665	0	0
GREGG COUNTY (183), TX										
MSA 30980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	651	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	651	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRIMES COUNTY (185), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	8	0	0	0	0	1	8	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	0	0	1	8	0	0
GUADALUPE COUNTY (187), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	1	658	0	0	0	0
Moderate Income	0	0	1	250	0	0	1	250	0	0
Middle Income	0	0	1	161	2	1,050	0	0	0	0
Upper Income	1	10	0	0	0	0	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	2	411	3	1,708	2	260	0	0
HAMILTON COUNTY (193), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	375	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	375	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Inside AA 0015										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	4	150	2	400	1	1,000	1	15	0	0
Median Family Income 30-40%	17	765	5	1,184	13	8,996	6	160	0	0
Median Family Income 40-50%	21	769	6	1,030	4	1,813	15	1,183	0	0
Median Family Income 50-60%	39	1,399	14	2,710	19	11,508	18	1,527	0	0
Median Family Income 60-70%	34	1,412	11	2,177	18	10,643	25	2,433	0	0
Median Family Income 70-80%	33	1,493	10	1,884	13	8,070	11	779	0	0
Median Family Income 80-90%	34	1,493	4	840	5	3,050	15	654	0	0
Median Family Income 90-100%	16	646	7	1,089	13	7,741	11	883	0	0
Median Family Income 100-110%	36	1,030	6	1,339	14	8,308	32	3,823	0	0
Median Family Income 110-120%	18	918	9	1,653	5	2,565	10	375	0	0
Median Family Income >= 120%	181	6,260	56	10,891	58	36,282	136	12,220	0	0
Median Family Income Not Known	5	139	2	450	5	3,200	4	249	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	438	16,474	132	25,647	168	103,176	284	24,301	0	0
HAYS COUNTY (209), TX										
MSA 12420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	1,000	1	1,000	0	0
Middle Income	0	0	0	0	3	2,450	0	0	0	0
Upper Income	2	114	0	0	1	600	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	114	0	0	5	4,050	1	1,000	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENDERSON COUNTY (213), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	872	0	0	0	0
Upper Income	0	0	0	0	1	947	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,819	0	0	0	0
HIDALGO COUNTY (215), TX										
MSA 32580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	700	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	700	0	0	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUNT COUNTY (231), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	0	0	0	0
JASPER COUNTY (241), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	5	0	0	0	0	1	5	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	1	5	0	0
JEFFERSON COUNTY (245), TX										
MSA 13140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	560	0	0	0	0
Income Not Known	1	62	0	0	1	500	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	62	0	0	2	1,060	0	0	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JOHNSON COUNTY (251), TX										
MSA 23104										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	1,300	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,300	0	0	0	0
KAUFMAN COUNTY (257), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	161	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	161	0	0	0	0	1	10	0	0
KENDALL COUNTY (259), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAMAR COUNTY (277), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	667	1	667	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	667	1	667	0	0
LIBERTY COUNTY (291), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	1	300	0	0	0	0
Moderate Income	1	25	0	0	0	0	1	25	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	1	300	1	25	0	0
LLANO COUNTY (299), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	650	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	650	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MCLENNAN COUNTY (309), TX										
MSA 47380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	875	1	500	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	875	1	500	0	0
MEDINA COUNTY (325), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	179	0	0	2	1,400	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	179	0	0	2	1,400	0	0	0	0
MIDLAND COUNTY (329), TX										
MSA 33260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	178	1	591	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	178	1	591	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (339), TX										
MSA 26420										
Inside AA 0015										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	25	0	0	0	0	2	25	0	0
Median Family Income 40-50%	1	100	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	328	0	0	0	0
Median Family Income 60-70%	5	135	0	0	0	0	3	45	0	0
Median Family Income 70-80%	4	115	3	339	1	326	4	170	0	0
Median Family Income 80-90%	7	190	1	150	2	750	5	445	0	0
Median Family Income 90-100%	10	202	3	506	0	0	8	157	0	0
Median Family Income 100-110%	4	155	0	0	3	1,612	2	30	0	0
Median Family Income 110-120%	4	60	1	120	0	0	4	60	0	0
Median Family Income >= 120%	45	1,512	7	1,457	16	8,833	38	2,945	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	82	2,494	15	2,572	23	11,849	66	3,877	0	0
NUECES COUNTY (355), TX										
MSA 18580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	990	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	990	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PARKER COUNTY (367), TX										
MSA 23104										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	175	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	175	0	0	0	0	0	0
POLK COUNTY (373), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
POTTER COUNTY (375), TX										
MSA 11100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	487	1	487	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	487	1	487	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROCKWALL COUNTY (397), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
SMITH COUNTY (423), TX										
MSA 46340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	2	900	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	2	900	1	10	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TARRANT COUNTY (439), TX										
MSA 23104										
Inside AA 0009										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	211	0	0	1	211	0	0
Median Family Income 40-50%	2	100	0	0	0	0	2	100	0	0
Median Family Income 50-60%	2	75	1	148	3	2,070	1	320	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	90	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	10	0	0	1	349	2	359	0	0
Median Family Income 90-100%	1	50	0	0	1	900	1	900	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	7	499	4	731	6	4,099	2	787	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	824	6	1,090	11	7,418	9	2,677	0	0
TAYLOR COUNTY (441), TX										
MSA 10180										
Outside Assessment Area										
Low Income	0	0	0	0	1	371	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	244	0	0	0	0	0	0
Upper Income	0	0	0	0	3	1,981	2	1,126	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	244	4	2,352	2	1,126	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TRAVIS COUNTY (453), TX										
MSA 12420										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	30	0	0	2	1,500	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	3	121	0	0	2	625	1	15	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	60	0	0	2	918	2	428	0	0
Median Family Income 100-110%	2	102	0	0	0	0	2	102	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	111	3	538	9	6,237	5	2,318	0	0
Median Family Income Not Known	0	0	0	0	2	810	2	810	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	424	3	538	17	10,090	12	3,673	0	0
VAN ZANDT COUNTY (467), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	719	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	719	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VICTORIA COUNTY (469), TX										
MSA 47020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
WALKER COUNTY (471), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	1	8	0	0	0	0	1	8	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	1	1,000	1	8	0	0
WALLER COUNTY (473), TX										
MSA 26420										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	11	0	0	0	0	1	11	0	0
Middle Income	0	0	1	169	6	3,324	0	0	0	0
Upper Income	1	7	1	250	1	500	1	7	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	18	2	419	7	3,824	2	18	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WEBB COUNTY (479), TX										
MSA 29700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	238	2	1,200	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	238	2	1,200	0	0	0	0
WHARTON COUNTY (481), TX										
MSA NA										
Inside AA 0047										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	0	0	0	0
Upper Income	1	5	0	0	0	0	1	5	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	55	0	0	0	0	1	5	0	0
WICHITA COUNTY (485), TX										
MSA 48660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	1	10	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILLIAMSON COUNTY (491), TX										
MSA 12420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	42	1	200	1	500	1	42	0	0
Median Family Income 100-110%	0	0	1	169	0	0	1	169	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	42	2	369	1	500	2	211	0	0
WILSON COUNTY (493), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	60	0	0	0	0	2	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	60	0	0	0	0	2	30	0	0
TOTAL INSIDE AA IN STATE	761	28,953	239	45,412	361	217,989	540	55,927	0	0
TOTAL OUTSIDE AA IN STATE	27	1,133	12	2,390	52	32,321	27	7,538	0	0
STATE TOTAL	788	30,086	251	47,802	413	250,310	567	63,465	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEAVER COUNTY (001), UT										
MSA NA										
Inside AA 0046										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
BOX ELDER COUNTY (003), UT										
MSA 36260										
Inside AA 0024										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	174	4	688	2	1,325	7	708	0	0
Middle Income	14	613	2	355	9	4,727	12	583	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	787	6	1,043	11	6,052	19	1,291	0	0
CACHE COUNTY (005), UT										
MSA 30860										
Inside AA 0021										
Low Income	4	225	0	0	0	0	1	100	0	0
Moderate Income	6	173	4	800	6	2,892	6	1,102	0	0
Middle Income	30	1,107	5	991	12	8,510	26	3,013	0	0
Upper Income	20	457	4	747	7	3,991	20	1,005	0	0
Income Not Known	1	10	0	0	0	0	1	10	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	61	1,972	13	2,538	25	15,393	54	5,230	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CARBON COUNTY (007), UT										
MSA NA										
Inside AA 0046										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	120	1	152	0	0	1	15	0	0
Middle Income	5	252	1	250	1	1,000	4	212	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	372	2	402	1	1,000	5	227	0	0
DAGGETT COUNTY (009), UT										
MSA NA										
Inside AA 0046										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	20	0	0	0	0	1	20	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
DAVIS COUNTY (011), UT										
MSA 36260										
Inside AA 0024										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	329	4	845	1	1,000	3	68	0	0
Middle Income	52	1,576	12	2,295	12	6,855	41	3,469	0	0
Upper Income	46	1,496	6	1,068	10	7,411	37	2,286	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	106	3,401	22	4,208	23	15,266	81	5,823	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DUCHESNE COUNTY (013), UT										
MSA NA										
Inside AA 0046										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	175	0	0	1	275	1	100	0	0
Middle Income	15	646	8	1,520	3	895	11	618	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	821	8	1,520	4	1,170	12	718	0	0
EMERY COUNTY (015), UT										
MSA NA										
Inside AA 0046										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	125	2	395	1	600	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	125	2	395	1	600	1	25	0	0
GARFIELD COUNTY (017), UT										
MSA NA										
Inside AA 0046										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	119	0	0	3	1,883	6	1,619	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	119	0	0	3	1,883	6	1,619	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRAND COUNTY (019), UT										
MSA NA										
Inside AA 0046										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	20	0	0	1	700	2	20	0	0
Middle Income	1	30	0	0	3	1,240	4	1,270	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	50	0	0	4	1,940	6	1,290	0	0
IRON COUNTY (021), UT										
MSA NA										
Inside AA 0046										
Low Income	1	33	0	0	0	0	1	33	0	0
Moderate Income	4	133	1	150	3	1,506	3	371	0	0
Middle Income	9	249	2	356	4	2,201	10	989	0	0
Upper Income	1	63	0	0	3	990	1	63	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	478	3	506	10	4,697	15	1,456	0	0
JUAB COUNTY (023), UT										
MSA 39340										
Inside AA 0030										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	86	1	250	3	1,386	3	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	86	1	250	3	1,386	3	25	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KANE COUNTY (025), UT										
MSA NA										
Inside AA 0046										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	160	0	0	2	1,483	4	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	160	0	0	2	1,483	4	100	0	0
MILLARD COUNTY (027), UT										
MSA NA										
Inside AA 0046										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	166	4	645	2	1,113	6	411	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	166	4	645	2	1,113	6	411	0	0
MORGAN COUNTY (029), UT										
MSA 36260										
Inside AA 0024										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	0	0	1	15	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	65	0	0	0	0	2	65	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RICH COUNTY (033), UT										
MSA NA										
Inside AA 0046										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	232	0	0	1	291	9	423	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	232	0	0	1	291	9	423	0	0
SALT LAKE COUNTY (035), UT										
MSA 41620										
Inside AA 0035										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	9	421	0	0	3	1,691	3	70	0	0
Median Family Income 40-50%	13	551	0	0	4	2,006	4	84	0	0
Median Family Income 50-60%	24	833	8	1,484	16	9,251	14	1,790	0	0
Median Family Income 60-70%	19	740	6	1,188	5	2,555	11	780	0	0
Median Family Income 70-80%	23	669	4	802	2	685	22	946	0	0
Median Family Income 80-90%	41	1,437	12	2,355	15	8,952	29	2,070	0	0
Median Family Income 90-100%	40	1,467	14	2,630	18	11,657	22	1,753	0	0
Median Family Income 100-110%	36	1,344	8	1,634	14	9,670	23	2,920	0	0
Median Family Income 110-120%	27	1,022	2	270	7	4,814	23	1,898	0	0
Median Family Income >= 120%	113	3,291	13	2,776	18	12,612	94	5,536	0	0
Median Family Income Not Known	4	130	0	0	2	708	2	375	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	349	11,905	67	13,139	104	64,601	247	18,222	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN JUAN COUNTY (037), UT										
MSA NA										
Inside AA 0046										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	525	1	125	0	0	5	228	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	525	1	125	0	0	5	228	0	0
SANPETE COUNTY (039), UT										
MSA NA										
Inside AA 0046										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	60	1	250	1	350	5	60	0	0
Middle Income	8	333	0	0	1	300	6	270	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	393	1	250	2	650	11	330	0	0
SEVIER COUNTY (041), UT										
MSA NA										
Inside AA 0046										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	406	2	310	2	1,075	5	170	0	0
Middle Income	27	977	8	1,407	8	5,435	15	778	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	36	1,383	10	1,717	10	6,510	20	948	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMMIT COUNTY (043), UT										
MSA NA										
Inside AA 0046										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	295	0	0	0	0	5	120	0	0
Upper Income	32	1,086	11	2,465	7	5,278	21	836	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	41	1,381	11	2,465	7	5,278	26	956	0	0
TOOELE COUNTY (045), UT										
MSA 41620										
Inside AA 0035										
Low Income	4	160	0	0	0	0	2	50	0	0
Moderate Income	2	60	1	198	4	1,657	1	340	0	0
Middle Income	11	254	0	0	2	980	8	554	0	0
Upper Income	3	164	0	0	0	0	1	15	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	638	1	198	6	2,637	12	959	0	0
UINTAH COUNTY (047), UT										
MSA NA										
Inside AA 0046										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	320	2	479	6	3,238	5	349	0	0
Middle Income	17	1,042	6	1,079	10	5,308	14	3,246	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	1,362	8	1,558	16	8,546	19	3,595	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UTAH COUNTY (049), UT										
MSA 39340										
Inside AA 0030										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	70	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	53	1	250	5	3,659	2	53	0	0
Median Family Income 50-60%	9	353	2	452	2	1,103	8	913	0	0
Median Family Income 60-70%	13	512	1	250	2	1,325	8	987	0	0
Median Family Income 70-80%	9	330	2	422	3	2,350	3	120	0	0
Median Family Income 80-90%	19	736	8	1,650	15	9,732	15	1,770	0	0
Median Family Income 90-100%	20	486	3	532	9	4,415	16	492	0	0
Median Family Income 100-110%	13	467	1	114	5	2,108	10	1,112	0	0
Median Family Income 110-120%	17	438	4	875	4	3,106	14	1,301	0	0
Median Family Income >= 120%	51	1,178	4	716	12	6,642	41	1,512	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	155	4,623	26	5,261	57	34,440	117	8,260	0	0
WASATCH COUNTY (051), UT										
MSA NA										
Inside AA 0046										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	308	1	200	2	1,717	5	143	0	0
Upper Income	14	429	3	699	2	979	11	298	0	0
Income Not Known	2	125	1	200	1	1,000	1	25	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	862	5	1,099	5	3,696	17	466	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (053), UT										
MSA 41100										
Inside AA 0042										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	109	0	0	7	3,796	8	1,049	0	0
Middle Income	57	2,124	15	2,749	16	9,577	44	4,330	0	0
Upper Income	29	1,378	13	1,973	12	7,390	15	428	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	94	3,611	28	4,722	35	20,763	67	5,807	0	0
WAYNE COUNTY (055), UT										
MSA NA										
Inside AA 0046										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
WEBER COUNTY (057), UT										
MSA 36260										
Inside AA 0024										
Low Income	1	25	0	0	0	0	1	25	0	0
Moderate Income	9	316	3	583	8	4,381	5	145	0	0
Middle Income	37	1,530	10	2,032	8	4,974	26	2,498	0	0
Upper Income	12	448	1	150	0	0	5	226	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	59	2,319	14	2,765	16	9,355	37	2,894	0	0
TOTAL INSIDE AA IN STATE	1,093	37,906	233	44,806	349	209,250	802	61,388	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	1,093	37,906	233	44,806	349	209,250	802	61,388	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHITTENDEN COUNTY (007), VT										
MSA 15540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	105	0	0	1	105	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	105	0	0	1	105	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	105	0	0	1	105	0	0
STATE TOTAL	0	0	1	105	0	0	1	105	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFAX COUNTY (059), VA										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	75	0	0	0	0	1	75	0	0
Median Family Income 100-110%	0	0	0	0	1	950	1	950	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	1	950	2	1,025	0	0
FAUQUIER COUNTY (061), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	831	1	831	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	831	1	831	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PORTSMOUTH CITY (740), VA										
MSA 47260										
Outside Assessment Area										
Low Income	0	0	0	0	1	750	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	75	0	0	3	2,531	3	1,856	0	0
STATE TOTAL	1	75	0	0	3	2,531	3	1,856	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), WA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	1	125	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	125	0	0	0	0	0	0
ASOTIN COUNTY (003), WA										
MSA 30300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	1	400	0	0	0	0
Middle Income	2	48	1	248	0	0	3	296	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	98	1	248	1	400	3	296	0	0
BENTON COUNTY (005), WA										
MSA 28420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	900	0	0	0	0
Upper Income	0	0	2	361	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	361	1	900	0	0	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLARK COUNTY (011), WA										
MSA 38900										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	4	706	16	8,838	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	513	1	513	0	0
Median Family Income 100-110%	0	0	0	0	1	500	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	169	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	5	875	18	9,851	1	513	0	0
FRANKLIN COUNTY (021), WA										
MSA 28420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	204	1	283	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	204	1	283	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRANT COUNTY (025), WA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
JEFFERSON COUNTY (031), WA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	428	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	428	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KING COUNTY (033), WA 2/										
MSA 42644										
Inside AA 0040										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	2	1,050	0	0	0	0
Median Family Income 40-50%	0	0	0	0	2	1,107	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	2	1,060	1	560	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	25	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	108	4	1,534	0	0	0	0
Median Family Income 110-120%	5	225	3	700	12	6,345	3	1,000	0	0
Median Family Income >= 120%	12	685	12	2,408	23	13,384	5	1,310	0	0
Median Family Income Not Known	0	0	1	150	1	500	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	935	17	3,366	46	24,980	9	2,870	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	2	1,200	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	2	349	0	0	1	199	0	0
Median Family Income 70-80%	2	120	0	0	1	500	0	0	0	0
Median Family Income 80-90%	0	0	1	200	2	1,015	0	0	0	0
Median Family Income 90-100%	0	0	2	494	2	926	0	0	0	0
Median Family Income 100-110%	2	178	2	373	4	1,900	1	78	0	0
Median Family Income 110-120%	1	83	2	380	1	900	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income >= 120%	2	30	0	0	1	537	1	537	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	411	9	1,796	13	6,978	3	814	0	0
Totals For County: (033) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	2	1,050	0	0	0	0
Median Family Income 40-50%	0	0	0	0	4	2,307	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	2	349	0	0	1	199	0	0
Median Family Income 70-80%	2	120	0	0	3	1,560	1	560	0	0
Median Family Income 80-90%	0	0	1	200	2	1,015	0	0	0	0
Median Family Income 90-100%	1	25	2	494	2	926	0	0	0	0
Median Family Income 100-110%	2	178	3	481	8	3,434	1	78	0	0
Median Family Income 110-120%	6	308	5	1,080	13	7,245	3	1,000	0	0
Median Family Income >= 120%	14	715	12	2,408	24	13,921	6	1,847	0	0
Median Family Income Not Known	0	0	1	150	1	500	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	25	1,346	26	5,162	59	31,958	12	3,684	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PIERCE COUNTY (053), WA										
MSA 45104										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	500	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	3	105	0	0	0	0	3	105	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	2	424	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	105	2	424	1	500	3	105	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SNOHOMISH COUNTY (061), WA										
MSA 42644										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	2	1,250	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	250	0	0	1	250	0	0
Median Family Income >= 120%	2	144	0	0	0	0	1	100	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	144	1	250	2	1,250	2	350	0	0
THURSTON COUNTY (067), WA										
MSA 36500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	500	1	500	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WHITMAN COUNTY (075), WA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	1	740	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	740	0	0	0	0
TOTAL INSIDE AA IN STATE	18	935	17	3,366	46	24,980	9	2,870	0	0
TOTAL OUTSIDE AA IN STATE	18	1,058	22	4,283	40	21,830	13	2,578	0	0
STATE TOTAL	36	1,993	39	7,649	86	46,810	22	5,448	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CABELL COUNTY (011), WV										
MSA 26580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	931	1	931	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	931	1	931	0	0
JACKSON COUNTY (035), WV										
MSA 16620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	425	1	425	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	425	1	425	0	0
KANAWHA COUNTY (039), WV										
MSA 16620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	130	2	1,125	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	130	2	1,125	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	0	0	1	130	4	2,481	2	1,356	0	0
STATE TOTAL	0	0	1	130	4	2,481	2	1,356	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BROWN COUNTY (009), WI										
MSA 24580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	25	0	0	0	0	0	0	0	0
STATE TOTAL	1	25	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: WYOMING (56)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LARAMIE COUNTY (021), WY										
MSA 16940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	1	750	1	10	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	1	750	1	10	0	0
LINCOLN COUNTY (023), WY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	16	0	0	0	0	1	16	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	0	0	0	0	1	16	0	0
NATRONA COUNTY (025), WY										
MSA 16220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	15	0	0	0	0	1	15	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: WYOMING (56)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHERIDAN COUNTY (033), WY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	30	0	0	0	0	2	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	30	0	0	0	0	2	30	0	0
SUBLETTE COUNTY (035), WY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	403	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	403	0	0	0	0
TETON COUNTY (039), WY										
MSA NA										
Inside AA 0043										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	60	0	0	0	0	1	10	0	0
Upper Income	1	5	4	1,000	1	500	1	5	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	65	4	1,000	1	500	2	15	0	0
TOTAL INSIDE AA IN STATE	3	65	4	1,000	1	500	2	15	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: WYOMING (56)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	5	71	0	0	2	1,153	5	71	0	0
STATE TOTAL	8	136	4	1,000	3	1,653	7	86	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	4,768	166,538	1,129	212,745	1,803	1,070,199	3,408	322,393	0	0
TOTAL OUTSIDE AA	155	7,305	123	22,468	290	161,151	176	48,835	0	0
TOTAL INSIDE & OUTSIDE	4,923	173,843	1,252	235,213	2,093	1,231,350	3,584	371,228	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: ALASKA (02)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENAI PENINSULA BOROUGH (122), AK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	150	0	0	1	150	0	0
STATE TOTAL	0	0	1	150	0	0	1	150	0	0

Loans by County

Respondent ID: 0000004341

Small Farm Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COCHISE COUNTY (003), AZ 2/										
MSA 43420										
Inside AA 0041										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
COCONINO COUNTY (005), AZ										
MSA 22380										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	5	0	0	0	0	1	5	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	1	5	0	0
GILA COUNTY (007), AZ 2/										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	0	0	1	15	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRAHAM COUNTY (009), AZ										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	116	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	116	0	0	0	0	0	0
GREENLEE COUNTY (011), AZ										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0

Footnote:

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Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARICOPA COUNTY (013), AZ										
MSA 38060										
Inside AA 0026										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	400	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	65	1	150	0	0	1	15	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	65	1	150	1	400	1	15	0	0
MOHAVE COUNTY (015), AZ										
MSA 29420										
Inside AA 0018										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	30	0	0	0	0	2	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	30	0	0	0	0	2	30	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Farm Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NAVAJO COUNTY (017), AZ										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	8	0	0	0	0	1	8	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	0	0	1	8	0	0
PINAL COUNTY (021), AZ										
MSA 38060										
Inside AA 0026										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	150	2	822	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	1	75	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	175	1	150	2	822	1	100	0	0
SANTA CRUZ COUNTY (023), AZ										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	25	0	0	1	425	1	425	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	1	425	1	425	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
YAVAPAI COUNTY (025), AZ										
MSA 39150										
Inside AA 0029										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	155	1	200	0	0	3	155	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	155	1	200	0	0	3	155	0	0
YUMA COUNTY (027), AZ										
MSA 49740										
Inside AA 0048										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	75	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	2	85	1	150	0	0	1	35	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	260	1	150	0	0	1	35	0	0
TOTAL INSIDE AA IN STATE	19	758	5	766	4	1,647	14	808	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	19	758	5	766	4	1,647	14	808	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRESNO COUNTY (019), CA										
MSA 23420										
Inside AA 0013										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	50	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	275	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	1	275	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Inside AA 0022										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	50	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	15	0	0	0	0	1	15	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	65	0	0	0	0	1	15	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN DIEGO COUNTY (073), CA										
MSA 41740										
Inside AA 0037										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	25	0	0	0	0	1	25	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
SANTA BARBARA COUNTY (083), CA										
MSA 42200										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	3	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	4	140	0	0	1	275	2	40	0	0
TOTAL OUTSIDE AA IN STATE	1	3	0	0	0	0	0	0	0	0
STATE TOTAL	5	143	0	0	1	275	2	40	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BOULDER COUNTY (013), CO										
MSA 14500										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	20	0	0	0	0	1	20	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
MESA COUNTY (077), CO										
MSA 24300										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
MONTEZUMA COUNTY (083), CO										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	2	370	0	0	3	395	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	2	370	0	0	3	395	0	0
TOTAL INSIDE AA IN STATE	3	95	2	370	0	0	5	465	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	3	95	2	370	0	0	5	465	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADA COUNTY (001), ID										
MSA 14260										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	330	1	330	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	330	1	330	0	0
BANNOCK COUNTY (005), ID										
MSA 38540										
Inside AA 0027										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	230	1	315	2	545	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	230	1	315	2	545	0	0
BEAR LAKE COUNTY (007), ID										
MSA NA										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	190	1	161	0	0	5	351	0	0
Upper Income	3	153	1	162	1	500	4	315	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	343	2	323	1	500	9	666	0	0

Footnote:

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Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BINGHAM COUNTY (011), ID										
MSA NA										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	4	760	2	587	4	927	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	4	760	2	587	4	927	0	0
BLAINE COUNTY (013), ID										
MSA NA										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
BONNEVILLE COUNTY (019), ID										
MSA 26820										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	313	0	0	2	313	0	0
Middle Income	2	165	2	360	1	295	5	820	0	0
Upper Income	1	16	0	0	0	0	1	16	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	181	4	673	1	295	8	1,149	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUTTE COUNTY (023), ID										
MSA 26820										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	1	300	2	400	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	300	2	400	0	0
CANYON COUNTY (027), ID										
MSA 14260										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	5	0	0	1	414	1	5	0	0
Middle Income	0	0	6	1,082	2	975	5	1,190	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	6	1,082	3	1,389	6	1,195	0	0
CARIBOU COUNTY (029), ID										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	140	4	736	2	790	8	1,666	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	140	4	736	2	790	8	1,666	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CASSIA COUNTY (031), ID										
MSA NA										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	102	2	305	0	0	3	280	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	102	2	305	0	0	3	280	0	0
CUSTER COUNTY (037), ID										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	1	300	2	400	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	300	2	400	0	0
ELMORE COUNTY (039), ID										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	0	0	0	0	1	40	0	0
Middle Income	0	0	0	0	1	300	1	300	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	1	300	2	340	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRANKLIN COUNTY (041), ID										
MSA 30860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	469	9	1,447	1	286	20	2,202	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	469	9	1,447	1	286	20	2,202	0	0
GEM COUNTY (045), ID										
MSA 14260										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	0	0	0	0
GOODING COUNTY (047), ID										
MSA NA										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	1	150	1	500	1	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	1	150	1	500	1	60	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IDAHO COUNTY (049), ID										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	90	0	0	0	0	2	90	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	90	0	0	0	0	2	90	0	0
JEFFERSON COUNTY (051), ID										
MSA 26820										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	346	0	0	2	346	0	0
Middle Income	5	308	0	0	2	800	5	988	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	308	2	346	2	800	7	1,334	0	0
JEROME COUNTY (053), ID										
MSA 46300										
Inside AA 0045										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	23	0	0	0	0	1	23	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	0	0	0	0	1	23	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LATAH COUNTY (057), ID										
MSA NA										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	254	0	0	0	0	5	224	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	254	0	0	0	0	5	224	0	0
LEMHI COUNTY (059), ID										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	1	400	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	1	400	0	0
LINCOLN COUNTY (063), ID										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	66	0	0	0	0	2	66	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	66	0	0	0	0	2	66	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MINIDOKA COUNTY (067), ID										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	0	0	0	0
Middle Income	1	100	1	145	2	900	3	645	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	145	3	1,400	3	645	0	0
ONEIDA COUNTY (071), ID										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	1	182	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	1	182	0	0	1	20	0	0
OWYHEE COUNTY (073), ID										
MSA 14260										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	61	1	190	1	370	4	596	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	61	1	190	1	370	4	596	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PAYETTE COUNTY (075), ID										
MSA NA										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	92	1	120	1	350	3	562	0	0
Upper Income	1	38	0	0	0	0	1	38	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	130	1	120	1	350	4	600	0	0
POWER COUNTY (077), ID										
MSA 38540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	415	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	415	0	0	0	0	0	0
TWIN FALLS COUNTY (083), ID										
MSA 46300										
Inside AA 0045										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	345	2	680	4	1,025	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	345	2	680	4	1,025	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (087), ID										
MSA NA										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	296	1	178	2	800	9	774	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	296	1	178	2	800	9	774	0	0
TOTAL INSIDE AA IN STATE	43	1,963	27	4,702	19	7,216	71	10,153	0	0
TOTAL OUTSIDE AA IN STATE	20	1,025	17	2,925	9	3,476	41	5,829	0	0
STATE TOTAL	63	2,988	44	7,627	28	10,692	112	15,982	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRAY COUNTY (069), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	200	0	0	0	0	0	0
STATE TOTAL	0	0	1	200	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MEAGHER COUNTY (059), MT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	170	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	170	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	170	0	0	0	0	0	0
STATE TOTAL	0	0	1	170	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHURCHILL COUNTY (001), NV										
MSA NA										
Inside AA 0023										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	5	0	0	0	0	1	5	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	1	5	0	0
CLARK COUNTY (003), NV										
MSA 29820										
Inside AA 0019										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	125	0	0	0	0	1	25	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	125	0	0	0	0	1	25	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DOUGLAS COUNTY (005), NV										
MSA NA										
Inside AA 0023										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
ELKO COUNTY (007), NV										
MSA NA										
Inside AA 0023										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	4	740	0	0	4	740	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	4	740	0	0	4	740	0	0
EUREKA COUNTY (011), NV										
MSA NA										
Inside AA 0023										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUMBOLDT COUNTY (013), NV										
MSA NA										
Inside AA 0023										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
LYON COUNTY (019), NV										
MSA NA										
Inside AA 0023										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	0	0	0	0	0	0
Middle Income	0	0	1	125	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	375	0	0	0	0	0	0
NYE COUNTY (023), NV										
MSA NA										
Inside AA 0023										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PERSHING COUNTY (027), NV										
MSA NA										
Inside AA 0023										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	8	325	6	1,115	0	0	10	865	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	8	325	6	1,115	0	0	10	865	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARNEY COUNTY (025), OR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	78	1	195	0	0	3	273	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	78	1	195	0	0	3	273	0	0
MALHEUR COUNTY (045), OR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	110	2	270	1	400	6	750	0	0
Upper Income	1	16	2	343	0	0	3	359	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	126	4	613	1	400	9	1,109	0	0
UNION COUNTY (061), OR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	7	204	5	808	2	700	12	1,382	0	0
STATE TOTAL	7	204	5	808	2	700	12	1,382	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CALDWELL COUNTY (055), TX										
MSA 12420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	0	0	0	0
CHAMBERS COUNTY (071), TX										
MSA 26420										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FORT BEND COUNTY (157), TX										
MSA 26420										
Inside AA 0015										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	25	0	0	0	0	1	25	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Inside AA 0015										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	4	45	0	0	0	0	3	25	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	45	0	0	0	0	3	25	0	0
MEDINA COUNTY (325), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	3	0	0	0	0	1	3	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	0	0	1	3	0	0

Footnote:

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Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (339), TX										
MSA 26420										
Inside AA 0015										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	10	0	0	0	0	1	10	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
WILSON COUNTY (493), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	5	0	0	0	0	1	5	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	1	5	0	0
TOTAL INSIDE AA IN STATE	7	180	0	0	0	0	6	160	0	0
TOTAL OUTSIDE AA IN STATE	3	33	0	0	0	0	2	8	0	0
STATE TOTAL	10	213	0	0	0	0	8	168	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEAVER COUNTY (001), UT										
MSA NA										
Inside AA 0046										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
BOX ELDER COUNTY (003), UT										
MSA 36260										
Inside AA 0024										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	5	0	0	0	0	1	5	0	0
Middle Income	2	88	2	350	1	275	4	513	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	93	2	350	1	275	5	518	0	0
CACHE COUNTY (005), UT										
MSA 30860										
Inside AA 0021										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	55	0	0	1	350	2	375	0	0
Upper Income	2	100	0	0	0	0	2	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	155	0	0	1	350	4	475	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000004341

Small Farm Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CARBON COUNTY (007), UT										
MSA NA										
Inside AA 0046										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	1	10	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	40	0	0	0	0	2	40	0	0
DAVIS COUNTY (011), UT										
MSA 36260										
Inside AA 0024										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	2	45	0	0	0	0	2	45	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	45	1	200	0	0	2	45	0	0
DUCHESNE COUNTY (013), UT										
MSA NA										
Inside AA 0046										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	0	0	0	0	1	40	0	0
Middle Income	7	329	2	270	1	300	9	875	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	369	2	270	1	300	10	915	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Farm Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EMERY COUNTY (015), UT										
MSA NA										
Inside AA 0046										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	2	725	3	735	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	2	725	3	735	0	0
GARFIELD COUNTY (017), UT										
MSA NA										
Inside AA 0046										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	153	1	250	1	425	6	828	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	153	1	250	1	425	6	828	0	0
GRAND COUNTY (019), UT										
MSA NA										
Inside AA 0046										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	6	0	0	0	0	1	6	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	1	6	0	0

Footnote:

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Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IRON COUNTY (021), UT										
MSA NA										
Inside AA 0046										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	70	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	0	0	0	0	0	0
JUAB COUNTY (023), UT										
MSA 39340										
Inside AA 0030										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	1	125	0	0	1	125	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	1	125	0	0	1	125	0	0
MILLARD COUNTY (027), UT										
MSA NA										
Inside AA 0046										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	22	1,190	5	841	0	0	21	1,450	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	1,190	5	841	0	0	21	1,450	0	0

Footnote:

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Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MORGAN COUNTY (029), UT										
MSA 36260										
Inside AA 0024										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	65	0	0	0	0	1	65	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	0	0	0	0	1	65	0	0
RICH COUNTY (033), UT										
MSA NA										
Inside AA 0046										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	244	2	305	0	0	3	344	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	244	2	305	0	0	3	344	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SALT LAKE COUNTY (035), UT										
MSA 41620										
Inside AA 0035										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	20	0	0	0	0	1	20	0	0
Median Family Income 70-80%	1	3	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	45	0	0	0	0	2	45	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	60	0	0	0	0	2	60	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	128	0	0	0	0	5	125	0	0
SAN JUAN COUNTY (037), UT										
MSA NA										
Inside AA 0046										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	125	1	132	0	0	3	257	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	125	1	132	0	0	3	257	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SANPETE COUNTY (039), UT										
MSA NA										
Inside AA 0046										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	0	0	1	15	0	0
Middle Income	0	0	2	350	0	0	2	350	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	2	350	0	0	3	365	0	0
SEVIER COUNTY (041), UT										
MSA NA										
Inside AA 0046										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	96	0	0	0	0	4	96	0	0
Middle Income	8	254	2	270	1	450	8	767	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	350	2	270	1	450	12	863	0	0
SUMMIT COUNTY (043), UT										
MSA NA										
Inside AA 0046										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOOELE COUNTY (045), UT										
MSA 41620										
Inside AA 0035										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	12	0	0	0	0	1	12	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	1	12	0	0
UINTAH COUNTY (047), UT										
MSA NA										
Inside AA 0046										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	225	0	0	1	225	0	0
Middle Income	7	280	4	820	0	0	9	740	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	280	5	1,045	0	0	10	965	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UTAH COUNTY (049), UT										
MSA 39340										
Inside AA 0030										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	211	1	500	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	8	0	0	0	0	1	8	0	0
Median Family Income 110-120%	3	120	0	0	0	0	2	115	0	0
Median Family Income >= 120%	2	55	1	209	1	353	1	30	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	183	2	420	2	853	4	153	0	0
WASATCH COUNTY (051), UT										
MSA NA										
Inside AA 0046										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	80	0	0	0	0	1	80	0	0
Upper Income	0	0	2	265	0	0	2	265	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	2	265	0	0	3	345	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (053), UT										
MSA 41100										
Inside AA 0042										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	1	171	0	0	2	181	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	1	171	0	0	2	181	0	0
WEBER COUNTY (057), UT										
MSA 36260										
Inside AA 0024										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	4	173	2	320	0	0	5	458	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	173	2	320	0	0	5	458	0	0
TOTAL INSIDE AA IN STATE	96	3,866	31	5,314	9	3,378	109	9,330	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	96	3,866	31	5,314	9	3,378	109	9,330	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ASOTIN COUNTY (003), WA										
MSA 30300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	1	400	2	475	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	1	400	2	475	0	0
GARFIELD COUNTY (023), WA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	220	0	0	1	220	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	220	0	0	1	220	0	0
KITSAP COUNTY (035), WA										
MSA 14740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	3	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WHITMAN COUNTY (075), WA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	0	0	0	0	1	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	1	60	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	138	1	220	1	400	4	755	0	0
STATE TOTAL	3	138	1	220	1	400	4	755	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: WYOMING (56)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LINCOLN COUNTY (023), WY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	1	177	0	0	2	217	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	1	177	0	0	2	217	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	40	1	177	0	0	2	217	0	0
STATE TOTAL	1	40	1	177	0	0	2	217	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	180	7,327	71	12,267	33	12,516	217	21,821	0	0
TOTAL OUTSIDE AA	35	1,443	27	4,650	12	4,576	62	8,341	0	0
TOTAL INSIDE & OUTSIDE	215	8,770	98	16,917	45	17,092	279	30,162	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AZ - APACHE COUNTY (001) - MSA NA 2/	9	224	6	51	0	0
AZ - GILA COUNTY (007) - MSA NA 2/	35	4,071	25	1,470	0	0
AZ - GRAHAM COUNTY (009) - MSA NA	13	2,961	6	43	0	0
AZ - LA PAZ COUNTY (012) - MSA NA	5	271	5	271	0	0
AZ - NAVAJO COUNTY (017) - MSA NA	69	8,230	45	5,206	0	0
AZ - SANTA CRUZ COUNTY (023) - MSA NA	21	1,234	15	649	0	0
TX - TRAVIS COUNTY (453) - MSA 12420	31	11,052	12	3,673	0	0
CA - KERN COUNTY (029) - MSA 12540	9	1,134	7	484	0	0
ID - ADA COUNTY (001) - MSA 14260	104	15,804	35	2,670	0	0
ID - BOISE COUNTY (015) - MSA 14260	2	140	2	140	0	0
ID - CANYON COUNTY (027) - MSA 14260	61	8,041	26	1,772	0	0
ID - GEM COUNTY (045) - MSA 14260	4	175	0	0	0	0
ID - OWYHEE COUNTY (073) - MSA 14260	4	497	2	40	0	0
CO - BOULDER COUNTY (013) - MSA 14500	43	7,587	23	2,324	0	0
NV - CARSON CITY (510) - MSA 16180	78	6,566	11	815	0	0
CO - EAGLE COUNTY (037) - MSA NA	6	1,619	3	445	0	0
CO - GARFIELD COUNTY (045) - MSA NA	2	185	2	185	0	0
CO - LA PLATA COUNTY (067) - MSA NA	28	6,650	12	1,372	0	0
CO - MONTEZUMA COUNTY (083) - MSA NA	21	4,044	12	653	0	0
CO - MONTROSE COUNTY (085) - MSA NA	15	2,774	9	856	0	0
CO - PITKIN COUNTY (097) - MSA NA	17	4,383	9	2,673	0	0
CO - ROUTT COUNTY (107) - MSA NA	12	2,791	6	901	0	0
CO - EL PASO COUNTY (041) - MSA 17820	52	8,595	28	3,250	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CO - TELLER COUNTY (119) - MSA 17820	16	1,554	9	619	0	0
TX - COLLIN COUNTY (085) - MSA 19124	21	3,452	8	884	0	0
TX - DALLAS COUNTY (113) - MSA 19124	86	22,509	25	3,284	0	0
TX - DENTON COUNTY (121) - MSA 19124	18	2,185	9	343	0	0
TX - TARRANT COUNTY (439) - MSA 23104	31	9,332	9	2,677	0	0
CO - ADAMS COUNTY (001) - MSA 19740	48	10,082	13	1,453	0	0
CO - ARAPAHOE COUNTY (005) - MSA 19740	64	9,506	32	2,112	0	0
CO - BROOMFIELD COUNTY (014) - MSA 19740	16	2,691	11	1,616	0	0
CO - DENVER COUNTY (031) - MSA 19740	108	22,320	64	10,157	0	0
CO - DOUGLAS COUNTY (035) - MSA 19740	29	6,490	13	1,920	0	0
CO - JEFFERSON COUNTY (059) - MSA 19740	61	12,788	27	2,942	0	0
NM - SAN JUAN COUNTY (045) - MSA 22140	51	5,675	19	1,381	0	0
AZ - COCONINO COUNTY (005) - MSA 22380	69	5,976	37	1,780	0	0
CA - FRESNO COUNTY (019) - MSA 23420	56	11,865	19	3,071	0	0
CO - MESA COUNTY (077) - MSA 24300	44	6,100	23	2,000	0	0
TX - BRAZORIA COUNTY (039) - MSA 26420	14	3,641	7	733	0	0
TX - CHAMBERS COUNTY (071) - MSA 26420	7	318	3	40	0	0
TX - FORT BEND COUNTY (157) - MSA 26420	86	18,695	34	2,224	0	0
TX - GALVESTON COUNTY (167) - MSA 26420	43	6,910	25	1,903	0	0
TX - HARRIS COUNTY (201) - MSA 26420	738	145,297	284	24,301	0	0
TX - MONTGOMERY COUNTY (339) - MSA 26420	120	16,915	66	3,877	0	0
TX - WALLER COUNTY (473) - MSA 26420	11	4,261	2	18	0	0
ID - BONNEVILLE COUNTY (019) - MSA 26820	80	19,453	36	2,336	0	0

Footnote:

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2022 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ID - JEFFERSON COUNTY (051) - MSA 26820	31	5,239	19	1,742	0	0
ID - BEAR LAKE COUNTY (007) - MSA NA	7	593	4	60	0	0
ID - BINGHAM COUNTY (011) - MSA NA	25	2,747	13	787	0	0
ID - BLAINE COUNTY (013) - MSA NA	21	2,680	10	244	0	0
ID - CASSIA COUNTY (031) - MSA NA	13	2,794	6	512	0	0
ID - GOODING COUNTY (047) - MSA NA	6	242	3	65	0	0
ID - LATAH COUNTY (057) - MSA NA	25	6,724	11	1,096	0	0
ID - MADISON COUNTY (065) - MSA NA	19	2,428	13	501	0	0
ID - PAYETTE COUNTY (075) - MSA NA	21	1,550	12	379	0	0
ID - WASHINGTON COUNTY (087) - MSA NA	11	571	6	201	0	0
AZ - MOHAVE COUNTY (015) - MSA 29420	39	4,055	24	1,619	0	0
NV - CLARK COUNTY (003) - MSA 29820	640	80,086	349	14,828	0	0
ID - NEZ PERCE COUNTY (069) - MSA 30300	14	2,067	8	466	0	0
UT - CACHE COUNTY (005) - MSA 30860	99	19,903	54	5,230	0	0
CA - LOS ANGELES COUNTY (037) - MSA 31084	329	84,501	136	20,478	0	0
CA - ORANGE COUNTY (059) - MSA 11244	165	46,314	53	9,582	0	0
NV - CHURCHILL COUNTY (001) - MSA NA	6	1,212	1	30	0	0
NV - DOUGLAS COUNTY (005) - MSA NA	46	2,971	6	658	0	0
NV - ELKO COUNTY (007) - MSA NA	16	3,106	7	884	0	0
NV - EUREKA COUNTY (011) - MSA NA	4	78	4	78	0	0
NV - HUMBOLDT COUNTY (013) - MSA NA	6	269	4	69	0	0
NV - LANDER COUNTY (015) - MSA NA	3	52	2	32	0	0
NV - LINCOLN COUNTY (017) - MSA NA	1	50	0	0	0	0

Footnote:

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2022 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NV - LYON COUNTY (019) - MSA NA	14	2,330	6	791	0	0
NV - NYE COUNTY (023) - MSA NA	24	2,901	15	300	0	0
NV - PERSHING COUNTY (027) - MSA NA	2	252	2	252	0	0
NV - WHITE PINE COUNTY (033) - MSA NA	1	35	0	0	0	0
UT - BOX ELDER COUNTY (003) - MSA 36260	39	7,882	19	1,291	0	0
UT - DAVIS COUNTY (011) - MSA 36260	151	22,875	81	5,823	0	0
UT - MORGAN COUNTY (029) - MSA 36260	2	65	2	65	0	0
UT - WEBER COUNTY (057) - MSA 36260	89	14,439	37	2,894	0	0
CA - VENTURA COUNTY (111) - MSA 37100	11	3,265	4	656	0	0
AZ - MARICOPA COUNTY (013) - MSA 38060	416	96,293	164	21,327	0	0
AZ - PINAL COUNTY (021) - MSA 38060	14	3,302	6	1,149	0	0
ID - BANNOCK COUNTY (005) - MSA 38540	43	6,625	29	4,027	0	0
OR - CLACKAMAS COUNTY (005) - MSA 38900	2	800	1	50	0	0
OR - MULTNOMAH COUNTY (051) - MSA 38900	20	7,946	0	0	0	0
OR - WASHINGTON COUNTY (067) - MSA 38900	10	4,600	0	0	0	0
AZ - YAVAPAI COUNTY (025) - MSA 39150	97	6,577	50	2,110	0	0
UT - JUAB COUNTY (023) - MSA 39340	8	1,722	3	25	0	0
UT - UTAH COUNTY (049) - MSA 39340	238	44,324	117	8,260	0	0
CO - PUEBLO COUNTY (101) - MSA 39380	32	3,416	18	1,681	0	0
NV - WASHOE COUNTY (031) - MSA 39900	140	21,854	47	4,650	0	0
CA - RIVERSIDE COUNTY (065) - MSA 40140	96	22,447	33	5,347	0	0
CA - SAN BERNARDINO COUNTY (071) - MSA 40140	48	11,753	20	4,550	0	0
CA - SACRAMENTO COUNTY (067) - MSA 40900	34	9,295	9	985	0	0

Footnote:

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2022 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UT - SALT LAKE COUNTY (035) - MSA 41620	520	89,645	247	18,222	0	0
UT - TOOELE COUNTY (045) - MSA 41620	27	3,473	12	959	0	0
TX - BEXAR COUNTY (029) - MSA 41700	143	44,440	54	11,963	0	0
TX - COMAL COUNTY (091) - MSA 41700	10	3,292	1	2	0	0
CA - SAN DIEGO COUNTY (073) - MSA 41740	466	94,700	174	19,634	0	0
CA - ALAMEDA COUNTY (001) - MSA 36084	41	12,705	17	3,341	0	0
CA - CONTRA COSTA COUNTY (013) - MSA 36084	18	3,389	5	626	0	0
CA - SAN FRANCISCO COUNTY (075) - MSA 41884	19	4,231	13	2,206	0	0
CA - SAN MATEO COUNTY (081) - MSA 41884	20	3,283	11	1,030	0	0
CA - SANTA CLARA COUNTY (085) - MSA 41940	25	6,207	11	2,499	0	0
WA - KING COUNTY (033) - MSA 42644 2/	81	29,281	9	2,870	0	0
AZ - COCHISE COUNTY (003) - MSA 43420 2/	19	1,374	16	344	0	0
UT - WASHINGTON COUNTY (053) - MSA 41100	157	29,096	67	5,807	0	0
WY - TETON COUNTY (039) - MSA NA	8	1,565	2	15	0	0
AZ - PIMA COUNTY (019) - MSA 46060	202	40,491	91	10,845	0	0
ID - JEROME COUNTY (053) - MSA 46300	2	499	0	0	0	0
ID - TWIN FALLS COUNTY (083) - MSA 46300	20	2,904	11	517	0	0
UT - BEAVER COUNTY (001) - MSA NA	1	500	0	0	0	0
UT - CARBON COUNTY (007) - MSA NA	11	1,774	5	227	0	0
UT - DAGGETT COUNTY (009) - MSA NA	1	20	1	20	0	0
UT - DUCHESNE COUNTY (013) - MSA NA	31	3,511	12	718	0	0
UT - EMERY COUNTY (015) - MSA NA	5	1,120	1	25	0	0
UT - GARFIELD COUNTY (017) - MSA NA	7	2,002	6	1,619	0	0

Footnote:

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2022 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UT - GRAND COUNTY (019) - MSA NA	7	1,990	6	1,290	0	0
UT - IRON COUNTY (021) - MSA NA	28	5,681	15	1,456	0	0
UT - KANE COUNTY (025) - MSA NA	7	1,643	4	100	0	0
UT - MILLARD COUNTY (027) - MSA NA	12	1,924	6	411	0	0
UT - RICH COUNTY (033) - MSA NA	10	523	9	423	0	0
UT - SAN JUAN COUNTY (037) - MSA NA	11	650	5	228	0	0
UT - SANPETE COUNTY (039) - MSA NA	16	1,293	11	330	0	0
UT - SEVIER COUNTY (041) - MSA NA	56	9,610	20	948	0	0
UT - SUMMIT COUNTY (043) - MSA NA	59	9,124	26	956	0	0
UT - UINTAH COUNTY (047) - MSA NA	48	11,466	19	3,595	0	0
UT - WASATCH COUNTY (051) - MSA NA	34	5,657	17	466	0	0
UT - WAYNE COUNTY (055) - MSA NA	1	50	0	0	0	0
TX - WHARTON COUNTY (481) - MSA NA	2	55	1	5	0	0
AZ - YUMA COUNTY (027) - MSA 49740	39	8,041	19	1,308	0	0

Footnote:

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2022 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AZ - GILA COUNTY (007) - MSA NA 2/	1	15	1	15	0	0
AZ - GRAHAM COUNTY (009) - MSA NA	1	116	0	0	0	0
AZ - GREENLEE COUNTY (011) - MSA NA	1	10	1	10	0	0
AZ - NAVAJO COUNTY (017) - MSA NA	1	8	1	8	0	0
AZ - SANTA CRUZ COUNTY (023) - MSA NA	2	450	1	425	0	0
ID - ADA COUNTY (001) - MSA 14260	1	330	1	330	0	0
ID - CANYON COUNTY (027) - MSA 14260	10	2,476	6	1,195	0	0
ID - GEM COUNTY (045) - MSA 14260	1	25	0	0	0	0
ID - OWYHEE COUNTY (073) - MSA 14260	5	621	4	596	0	0
CO - BOULDER COUNTY (013) - MSA 14500	1	20	1	20	0	0
CO - MONTEZUMA COUNTY (083) - MSA NA	3	395	3	395	0	0
AZ - COCONINO COUNTY (005) - MSA 22380	1	5	1	5	0	0
CA - FRESNO COUNTY (019) - MSA 23420	2	325	0	0	0	0
CO - MESA COUNTY (077) - MSA 24300	1	50	1	50	0	0
TX - CHAMBERS COUNTY (071) - MSA 26420	1	100	1	100	0	0
TX - FORT BEND COUNTY (157) - MSA 26420	1	25	1	25	0	0
TX - HARRIS COUNTY (201) - MSA 26420	4	45	3	25	0	0
TX - MONTGOMERY COUNTY (339) - MSA 26420	1	10	1	10	0	0
ID - BONNEVILLE COUNTY (019) - MSA 26820	8	1,149	8	1,149	0	0
ID - BUTTE COUNTY (023) - MSA 26820	2	400	2	400	0	0
ID - JEFFERSON COUNTY (051) - MSA 26820	9	1,454	7	1,334	0	0
ID - BEAR LAKE COUNTY (007) - MSA NA	10	1,166	9	666	0	0
ID - BINGHAM COUNTY (011) - MSA NA	7	1,397	4	927	0	0
ID - BLAINE COUNTY (013) - MSA NA	1	25	1	25	0	0

Footnote:

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2022 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ID - CASSIA COUNTY (031) - MSA NA	5	407	3	280	0	0
ID - GOODING COUNTY (047) - MSA NA	3	710	1	60	0	0
ID - LATAH COUNTY (057) - MSA NA	6	254	5	224	0	0
ID - PAYETTE COUNTY (075) - MSA NA	4	600	4	600	0	0
ID - WASHINGTON COUNTY (087) - MSA NA	10	1,274	9	774	0	0
AZ - MOHAVE COUNTY (015) - MSA 29420	2	30	2	30	0	0
NV - CLARK COUNTY (003) - MSA 29820	2	125	1	25	0	0
UT - CACHE COUNTY (005) - MSA 30860	5	505	4	475	0	0
CA - LOS ANGELES COUNTY (037) - MSA 31084	2	65	1	15	0	0
NV - CHURCHILL COUNTY (001) - MSA NA	1	5	1	5	0	0
NV - DOUGLAS COUNTY (005) - MSA NA	1	100	0	0	0	0
NV - ELKO COUNTY (007) - MSA NA	4	740	4	740	0	0
NV - EUREKA COUNTY (011) - MSA NA	1	50	1	50	0	0
NV - HUMBOLDT COUNTY (013) - MSA NA	1	10	1	10	0	0
NV - LYON COUNTY (019) - MSA NA	2	375	0	0	0	0
NV - NYE COUNTY (023) - MSA NA	1	25	1	25	0	0
NV - PERSHING COUNTY (027) - MSA NA	1	10	1	10	0	0
UT - BOX ELDER COUNTY (003) - MSA 36260	6	718	5	518	0	0
UT - DAVIS COUNTY (011) - MSA 36260	3	245	2	45	0	0
UT - MORGAN COUNTY (029) - MSA 36260	1	65	1	65	0	0
UT - WEBER COUNTY (057) - MSA 36260	6	493	5	458	0	0
AZ - MARICOPA COUNTY (013) - MSA 38060	4	615	1	15	0	0
AZ - PINAL COUNTY (021) - MSA 38060	5	1,147	1	100	0	0
ID - BANNOCK COUNTY (005) - MSA 38540	2	545	2	545	0	0

Footnote:

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2022 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AZ - YAVAPAI COUNTY (025) - MSA 39150	4	355	3	155	0	0
UT - JUAB COUNTY (023) - MSA 39340	2	135	1	125	0	0
UT - UTAH COUNTY (049) - MSA 39340	10	1,456	4	153	0	0
UT - SALT LAKE COUNTY (035) - MSA 41620	6	128	5	125	0	0
UT - TOOELE COUNTY (045) - MSA 41620	1	12	1	12	0	0
CA - SAN DIEGO COUNTY (073) - MSA 41740	1	25	1	25	0	0
AZ - COCHISE COUNTY (003) - MSA 43420 2/	1	10	1	10	0	0
UT - WASHINGTON COUNTY (053) - MSA 41100	2	181	2	181	0	0
ID - JEROME COUNTY (053) - MSA 46300	1	23	1	23	0	0
ID - TWIN FALLS COUNTY (083) - MSA 46300	4	1,025	4	1,025	0	0
UT - BEAVER COUNTY (001) - MSA NA	1	50	1	50	0	0
UT - CARBON COUNTY (007) - MSA NA	2	40	2	40	0	0
UT - DUCHESNE COUNTY (013) - MSA NA	11	939	10	915	0	0
UT - EMERY COUNTY (015) - MSA NA	3	735	3	735	0	0
UT - GARFIELD COUNTY (017) - MSA NA	6	828	6	828	0	0
UT - GRAND COUNTY (019) - MSA NA	1	6	1	6	0	0
UT - IRON COUNTY (021) - MSA NA	1	70	0	0	0	0
UT - MILLARD COUNTY (027) - MSA NA	27	2,031	21	1,450	0	0
UT - RICH COUNTY (033) - MSA NA	5	549	3	344	0	0
UT - SAN JUAN COUNTY (037) - MSA NA	3	257	3	257	0	0
UT - SANPETE COUNTY (039) - MSA NA	3	365	3	365	0	0
UT - SEVIER COUNTY (041) - MSA NA	15	1,070	12	863	0	0
UT - SUMMIT COUNTY (043) - MSA NA	1	10	1	10	0	0
UT - UINTAH COUNTY (047) - MSA NA	12	1,325	10	965	0	0

Footnote:

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2022 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UT - WASATCH COUNTY (051) - MSA NA	3	345	3	345	0	0
AZ - YUMA COUNTY (027) - MSA 49740	5	410	1	35	0	0

Footnote:

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2022 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341
Agency: OCC - 1

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	268	1,523,274	0	0
Purchased	0	0	0	0
Total	268	1,523,274	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

ASSESSMENT AREA - 0001

APACHE COUNTY (001), AZ 2/

MSA: NA

Middle Income

9702.01* 9702.02* 9703.00

Upper Income

9705.01 9705.02

GILA COUNTY (007), AZ 2/

MSA: NA

Middle Income

0001.00 0002.00 0003.01 0003.02

Upper Income

0004.00 0005.00

GRAHAM COUNTY (009), AZ

MSA: NA

Moderate Income

9405.00*

Middle Income

9611.00 9613.00 9617.00

Upper Income

9612.01 9612.02 9614.00 9615.00* 9616.00*

GREENLEE COUNTY (011), AZ

MSA: NA

Middle Income

9601.00

Upper Income

9602.00* 9603.00*

LA PAZ COUNTY (012), AZ

MSA: NA

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Low Income

0205.03*

Moderate Income

0201.01* 0206.02* 9403.00

Middle Income

0202.01 0202.02* 0205.01* 0205.05*

Upper Income

0201.02* 0205.04 9402.00

Income Not Known

9800.00*

NAVAJO COUNTY (017), AZ

MSA: NA

Low Income

9400.14*

Moderate Income

9400.08* 9400.10* 9400.11* 9400.15* 9403.01* 9403.02* 9423.00* 9424.00* 9425.00* 9602.00* 9617.02

Middle Income

9400.12* 9400.13* 9605.00* 9613.00 9617.01 9625.01 9634.00 9637.00 9642.01 9648.02* 9652.02
9653.01 9653.02

Upper Income

9401.00* 9601.00* 9604.00* 9606.00* 9625.02 9633.00 9638.00 9642.02 9648.01* 9649.01* 9649.02*
9652.01*

SANTA CRUZ COUNTY (023), AZ

MSA: NA

Moderate Income

9661.03* 9663.02* 9664.01* 9664.02*

Middle Income

9661.08* 9661.09* 9661.11* 9662.00* 9663.01*

Upper Income

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

9660.00 9661.01* 9661.06 9661.07* 9661.10*

ASSESSMENT AREA - 0002

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income < 10%

0006.06*

Median Family Income 20-30%

0022.20* 0023.15* 0407.00*

Median Family Income 30-40%

0021.05* 0023.13* 0023.21* 0024.19 0401.00 0403.00* 0410.00* 0429.00* 0433.00*

Median Family Income 40-50%

0020.04* 0021.10* 0021.12* 0022.01* 0022.13* 0023.10* 0023.16* 0023.25* 0024.13* 0406.00* 0437.00*

Median Family Income 50-60%

0020.03* 0021.11* 0022.22* 0023.14* 0023.20* 0023.23* 0024.11* 0024.34* 0024.36* 0024.37* 0024.52*

0323.00* 0402.00* 0405.00* 0409.00* 0431.00* 0432.00* 0434.00* 0440.00* 0448.00* 0449.00*

Median Family Income 60-70%

0009.01* 0009.02* 0022.14* 0022.15* 0022.16* 0023.07* 0023.27* 0024.10* 0024.12* 0024.24* 0024.30*

0024.41* 0024.43* 0024.47* 0024.50* 0024.53* 0346.00* 0400.00* 0408.00* 0412.00* 0416.00* 0418.00*

0426.00* 0443.00* 0455.00* 0458.00* 0463.00*

Median Family Income 70-80%

0004.02* 0008.04* 0010.00* 0013.07* 0015.03 0021.08* 0021.09* 0022.17* 0022.18* 0022.19* 0024.40*

0024.51* 0318.00* 0341.00* 0414.00* 0422.00* 0430.00* 0435.00 0436.00* 0441.00 0446.00* 0450.00*

0460.00*

Median Family Income 80-90%

0004.01* 0024.22* 0024.39* 0024.42* 0024.44* 0304.00* 0310.00* 0321.00* 0342.00* 0359.00* 0374.00*

0415.00* 0421.00* 0427.00* 0439.00* 0444.00*

Median Family Income 90-100%

0003.04* 0005.00* 0014.03* 0019.20* 0020.02* 0021.07* 0021.13* 0024.03* 0024.09* 0024.23* 0024.32*

0024.45* 0024.48* 0024.49* 0303.00* 0320.00 0334.00* 0411.00* 0417.00 0419.00* 0442.00* 0459.00*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0461.00* 0464.00* 0465.00*

Median Family Income 100-110%

0002.03* 0003.02* 0003.05* 0008.01* 0008.03* 0015.05* 0021.04* 0022.11 0024.07* 0024.38* 0025.00*

0309.00* 0317.00* 0332.00 0335.00* 0375.00* 0404.00* 0438.00* 0452.00* 0454.00*

Median Family Income 110-120%

0013.11* 0019.11* 0019.15* 0020.07* 0021.06* 0308.00* 0319.00* 0352.00* 0373.00* 0413.00* 0423.00*

0424.00* 0425.00* 0428.00* 0445.00* 0456.00* 0462.00* 0466.00*

Median Family Income >= 120%

0001.01* 0001.02* 0002.04* 0002.05* 0002.06* 0003.07* 0003.08* 0003.09* 0007.00* 0011.02* 0011.03

0012.00* 0013.04* 0013.08* 0013.09* 0013.10* 0013.12 0014.01* 0014.02* 0015.01* 0015.04* 0016.02*

0016.03* 0016.04* 0016.05* 0019.10 0019.12* 0019.13* 0019.14* 0019.16* 0019.17* 0019.18* 0019.19

0019.21 0019.22* 0019.23* 0023.04* 0024.46* 0300.00 0301.00* 0302.00* 0305.00* 0306.00 0307.00*

0311.00* 0312.00* 0313.00* 0314.00* 0315.00* 0316.00* 0322.00* 0324.00* 0325.00* 0326.00* 0327.00

0328.00* 0329.00* 0330.00* 0331.00* 0333.00* 0336.00* 0337.00* 0338.00* 0339.00* 0340.00 0343.00*

0344.00* 0345.00* 0347.00* 0348.00* 0349.00* 0350.00* 0351.00* 0353.00* 0354.00 0355.00* 0356.00*

0357.00* 0358.00 0360.00* 0361.00* 0362.00* 0364.00* 0365.00* 0366.00* 0367.00* 0368.00* 0369.00*

0370.00* 0371.00* 0372.00* 0376.00* 0420.00* 0451.00* 0453.00* 0457.00* 0467.00* 0468.00* 0469.00*

0470.00*

Median Family Income Not Known

0006.01* 0006.05 0006.07* 0006.08* 0008.02* 0011.01 0016.06* 0020.06* 0022.21* 0023.19* 0023.22*

0023.24* 0023.26* 0363.00* 0447.00* 9800.00*

ASSESSMENT AREA - 0003

KERN COUNTY (029), CA

MSA: 12540

Median Family Income 10-20%

0020.01*

Median Family Income 20-30%

0006.02*

Median Family Income 30-40%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0004.00* 0013.02* 0024.03*

Median Family Income 40-50%

0001.03* 0011.01* 0011.06* 0012.02* 0013.01* 0014.01* 0014.02* 0015.00* 0020.02* 0022.02* 0030.02*

0052.05* 0064.04* 0064.06*

Median Family Income 50-60%

0011.04* 0021.00* 0022.01* 0023.05* 0025.01* 0025.02* 0026.00* 0028.24* 0036.00* 0041.02* 0044.02*

0047.02* 0048.02* 0049.01* 0052.08* 0063.04*

Median Family Income 60-70%

0002.01* 0003.00* 0009.11* 0025.03* 0027.02* 0028.13* 0028.25* 0030.01* 0031.26* 0031.27* 0043.03*

0044.04* 0047.03* 0047.04* 0048.01* 0052.03* 0062.01* 0063.01* 0063.03*

Median Family Income 70-80%

0009.02* 0009.07* 0010.03* 0011.07* 0018.01* 0018.04* 0023.02* 0023.03* 0023.04* 0028.14* 0028.15*

0028.23* 0031.37* 0033.03* 0034.00* 0043.04* 0045.00* 0046.06* 0050.03* 0050.05* 0051.03* 0052.06*

0053.00* 0058.04* 0059.00* 0062.02* 0064.03* 0064.05* 0065.00* 0066.00*

Median Family Income 80-90%

0001.02* 0001.04* 0007.01* 0009.04* 0010.02* 0011.05* 0012.01* 0019.01* 0019.02* 0027.01* 0028.16*

0028.17* 0029.02* 0031.03* 0031.13* 0031.28* 0031.36* 0033.05* 0041.01* 0049.03* 0054.05* 0054.10

0055.11* 0058.03

Median Family Income 90-100%

0001.05* 0002.02* 0005.04* 0008.00* 0009.06* 0009.12* 0029.01* 0031.29* 0031.32* 0032.07* 0032.08*

0032.15* 0032.22* 0033.07 0033.08 0035.00* 0040.02* 0044.03* 0052.07* 0054.07* 0060.03* 0060.04*

Median Family Income 100-110%

0001.06* 0024.01* 0031.12* 0031.25* 0031.31* 0032.11* 0038.11* 0039.00* 0040.01* 0046.07* 0049.04*

0055.08* 0056.00* 0061.01

Median Family Income 110-120%

0007.02* 0009.03* 0018.03* 0024.02* 0028.19* 0031.34* 0032.10* 0033.04* 0038.16* 0057.00*

Median Family Income >= 120%

0005.05* 0005.06* 0005.07* 0005.08* 0005.09* 0005.10* 0009.05* 0009.08* 0009.09* 0009.13* 0009.14*

0010.01* 0017.00* 0028.04* 0028.06* 0028.07* 0028.11* 0028.18* 0028.20* 0028.21* 0028.22* 0031.24*

0031.30* 0031.33* 0031.35* 0032.03* 0032.09* 0032.12* 0032.13* 0032.16* 0032.17* 0032.18* 0032.19*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0032.20* 0032.21* 0038.06* 0038.07* 0038.08* 0038.10* 0038.12* 0038.14* 0038.15* 0038.17* 0038.18*
0038.19* 0038.20* 0038.21* 0038.22* 0038.23* 0038.24* 0038.25* 0038.26* 0038.27* 0043.05* 0046.05*
0050.06* 0051.04* 0054.02* 0054.06 0054.08* 0054.09* 0055.09* 0055.10* 0055.12* 0055.13 0055.14*
0058.05* 0058.06* 0060.06* 0060.09* 0060.10* 0060.11* 0060.12* 0061.02

Median Family Income Not Known

0006.01* 0006.03* 0016.00* 0032.14* 0043.02* 0046.01* 0046.03* 0060.02*

ASSESSMENT AREA - 0004

ADA COUNTY (001), ID

MSA: 14260

Low Income

0009.02* 0020.00

Moderate Income

0004.01* 0008.07* 0010.03* 0011.00 0012.04 0014.01 0014.02* 0017.01* 0017.02 0023.17* 0023.19
0103.51* 0103.67 0103.68 0104.05*

Middle Income

0001.01 0003.02* 0003.03* 0003.05* 0005.01* 0008.06* 0008.10* 0009.01* 0012.01* 0012.03* 0015.00*
0016.00 0018.00 0019.00* 0021.00 0022.25* 0022.26* 0022.28* 0022.29 0022.31 0023.13* 0023.14*
0023.15* 0023.16* 0023.18* 0024.12 0024.14* 0024.15* 0024.16 0024.17* 0024.18* 0024.19* 0102.26*
0102.27 0102.28* 0102.29* 0102.34 0102.35* 0102.36* 0102.37* 0103.38* 0103.40 0103.45* 0103.46*
0103.47 0103.48* 0103.50* 0103.52* 0103.54 0103.61* 0103.64* 0103.65* 0103.66 0103.71 0104.04*
0104.06 0104.07 0104.09* 0104.10* 0104.11*

Upper Income

0001.02 0002.01* 0002.02* 0003.06 0004.02* 0005.02* 0006.01 0006.02* 0007.01* 0007.03* 0007.04*
0008.03* 0008.05 0008.08* 0008.09* 0010.01* 0022.23 0022.27* 0022.30* 0101.01* 0101.02* 0102.24
0102.30 0102.31* 0102.32 0102.33 0103.36* 0103.37 0103.39* 0103.41* 0103.42 0103.43 0103.44
0103.49* 0103.53* 0103.55* 0103.56* 0103.57 0103.58 0103.59 0103.60 0103.62* 0103.63* 0103.69
0103.70* 0104.03* 0104.08* 0105.01 0105.03* 0105.05* 0105.06*

Income Not Known

0010.02*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

BOISE COUNTY (015), ID

MSA: 14260

Moderate Income

9502.02* 9502.03

Upper Income

9502.01*

CANYON COUNTY (027), ID

MSA: 14260

Low Income

0204.05 0205.06*

Moderate Income

0201.00 0202.00* 0203.00 0204.04 0205.01* 0205.05* 0210.07 0211.01 0211.03 0212.02* 0213.00

0215.00 0216.00* 0217.01 0217.02* 0219.01* 0219.04 0221.00

Middle Income

0204.03* 0204.06 0205.03* 0206.01 0206.03* 0206.04* 0207.00 0209.03* 0209.04* 0209.05 0209.06*

0209.08 0209.09 0209.10* 0210.03* 0210.04 0210.05 0210.06 0210.08 0211.02 0211.04 0211.05

0212.01 0218.01 0218.02* 0219.05* 0222.00 0223.01

Upper Income

0209.07* 0219.06* 0219.07* 0223.02 0223.03* 0224.00

GEM COUNTY (045), ID

MSA: 14260

Moderate Income

9602.00 9603.02*

Middle Income

9601.00 9603.01*

OWYHEE COUNTY (073), ID

MSA: 14260

Moderate Income

9501.01 9502.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Middle Income

9501.02*

ASSESSMENT AREA - 0005

BOULDER COUNTY (013), CO

MSA: 14500

Low Income

0123.00* 0126.05* 0126.09* 0608.02*

Moderate Income

0122.04 0122.07* 0127.07 0129.05 0132.10 0133.05* 0133.06 0133.07* 0133.08 0134.01* 0135.03*
0135.05 0135.07*

Middle Income

0121.05 0121.07 0122.08 0124.01* 0125.07* 0125.08* 0125.11* 0126.08 0127.05 0127.09* 0129.04*
0129.07* 0130.06* 0132.01* 0132.02* 0132.07* 0132.08* 0132.12* 0132.14* 0132.15* 0133.02* 0134.02*
0135.06 0135.08* 0136.01* 0136.02* 0137.04* 0137.05* 0137.06* 0606.01* 0608.01 0609.00

Upper Income

0121.01 0121.03 0121.04 0121.06 0122.01* 0122.06 0125.01 0125.05 0125.09* 0125.10* 0126.03*
0127.01 0127.08* 0127.10 0128.01* 0128.02* 0129.03* 0130.03 0130.04* 0130.05 0132.05* 0132.11
0606.02* 0607.00* 0613.00* 0614.00*

Income Not Known

0122.05 0126.10* 0137.03*

ASSESSMENT AREA - 0006

CARSON CITY (510), NV

MSA: 16180

Moderate Income

0010.01

Middle Income

0004.00 0005.01 0005.02 0006.01 0006.02 0007.01 0007.02 0009.00 0010.02

Upper Income

0001.00 0002.00 0003.00 0008.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Income Not Known

9900.00*

ASSESSMENT AREA - 0007

EAGLE COUNTY (037), CO

MSA: NA

Moderate Income

0005.04*

Middle Income

0001.00* 0002.00* 0004.01* 0004.04 0005.01*

Upper Income

0003.01* 0003.02 0004.02* 0004.05* 0005.02* 0005.05* 0006.00 0007.01* 0007.02* 0007.03*

GARFIELD COUNTY (045), CO

MSA: NA

Middle Income

9517.02* 9519.01* 9520.01* 9520.04* 9521.00*

Upper Income

9516.00* 9517.01* 9518.02* 9518.03 9518.04 9519.02* 9520.03*

LA PLATA COUNTY (067), CO

MSA: NA

Middle Income

9403.00 9404.00 9706.01* 9707.01* 9710.00*

Upper Income

9706.02 9707.03 9707.05 9707.06* 9708.00 9709.00 9711.00

MONTEZUMA COUNTY (083), CO

MSA: NA

Moderate Income

9691.00* 9693.01 9694.00

Middle Income

9411.00* 9690.00 9692.00 9693.02 9696.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

MONTROSE COUNTY (085), CO

MSA: NA

Moderate Income

9661.00*

Middle Income

9662.01 9662.02* 9663.02 9664.01 9664.02* 9665.02 9665.03* 9666.01* 9666.02

Upper Income

9665.01

Income Not Known

9663.01

PITKIN COUNTY (097), CO

MSA: NA

Middle Income

0001.01

Upper Income

0001.02 0004.02 0004.03* 0004.04* 0005.00

ROUTT COUNTY (107), CO

MSA: NA

Middle Income

0001.00* 0007.02*

Upper Income

0002.00* 0003.00 0004.00 0005.00 0006.00* 0007.01 0007.03 0008.00*

ASSESSMENT AREA - 0008

EL PASO COUNTY (041), CO

MSA: 17820

Median Family Income 30-40%

0019.02*

Median Family Income 40-50%

0029.02* 0052.02 0064.00*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Median Family Income 50-60%

0003.02 0011.01* 0020.00* 0021.02* 0028.01* 0040.09* 0044.05* 0045.01 0045.16* 0050.00 0052.01*
0054.00* 0055.02* 0060.00 0061.00* 0063.02*

Median Family Income 60-70%

0002.03 0011.04 0016.00 0017.00* 0021.01* 0023.00 0028.02* 0029.01* 0041.00* 0044.06* 0045.12*
0045.13* 0053.00* 0062.00* 0080.00*

Median Family Income 70-80%

0003.01* 0008.00* 0013.01 0019.01* 0027.00 0030.02* 0033.03* 0033.08* 0044.04* 0045.07* 0051.12*
0051.14 0059.00* 0063.01* 0065.01*

Median Family Income 80-90%

0001.03* 0001.04* 0002.02 0004.00* 0005.00* 0006.00* 0007.00* 0013.02* 0015.00* 0022.00* 0024.01*
0025.02* 0039.05 0039.10* 0042.00* 0044.03* 0045.17* 0045.20* 0046.02 0049.01* 0051.10* 0065.02*
0068.01* 0078.02*

Median Family Income 90-100%

0001.02* 0014.00* 0033.07 0038.01* 0045.02* 0045.06* 0045.14* 0045.19* 0046.01* 0046.03* 0047.01
0048.00* 0051.17* 0051.18* 0051.24* 0056.01* 0056.02* 0057.00*

Median Family Income 100-110%

0037.12* 0039.11 0040.08* 0043.00* 0047.02* 0047.07* 0051.16* 0051.23* 0055.01* 0058.00* 0066.00*
0077.00

Median Family Income 110-120%

0018.00* 0037.06* 0039.06* 0045.18* 0047.03* 0051.15* 0051.19* 0051.20* 0051.21* 0067.01 0068.02*
0069.02*

Median Family Income >= 120%

0009.00* 0010.00 0024.02 0025.01* 0031.00* 0033.05 0033.06* 0034.01* 0034.02* 0037.02* 0037.05
0037.07* 0037.08* 0037.10* 0037.11* 0037.13 0039.12* 0039.13* 0039.14* 0044.02* 0045.15* 0047.06*
0047.08 0049.02* 0051.13* 0051.22 0051.25* 0067.02* 0069.01* 0070.00* 0071.03 0071.04 0071.05*
0071.06* 0072.03* 0072.04* 0072.05* 0072.06* 0073.01* 0073.02* 0074.01* 0074.02* 0075.01 0075.02*
0076.02* 0076.03* 0076.04* 0078.01* 0079.00*

Median Family Income Not Known

0030.01 0038.02*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

TELLER COUNTY (119), CO

MSA: 17820

Moderate Income

0101.12 0102.03

Middle Income

0101.04 0101.07 0101.08* 0101.09 0101.10* 0101.11*

ASSESSMENT AREA - 0009

COLLIN COUNTY (085), TX

MSA: 19124

Median Family Income 40-50%

0317.20* 0317.23*

Median Family Income 50-60%

0304.09* 0320.12*

Median Family Income 60-70%

0305.40* 0308.01* 0308.02* 0309.03* 0310.08* 0315.11* 0317.24* 0318.09* 0320.03* 0320.13* 0320.14*

Median Family Income 70-80%

0301.02* 0313.19* 0316.24 0319.01* 0319.02* 0320.10*

Median Family Income 80-90%

0301.01* 0302.05* 0304.05* 0307.02* 0310.05* 0310.06* 0316.34* 0316.65* 0317.22* 0318.06* 0320.15*

Median Family Income 90-100%

0304.06* 0306.05* 0307.01* 0310.03* 0310.07* 0315.12* 0316.21* 0316.23* 0316.27* 0316.29* 0316.35

Median Family Income 100-110%

0302.01* 0302.07* 0304.10* 0306.06* 0311.01* 0313.31* 0314.23* 0316.11* 0316.28* 0316.32* 0316.57

0316.71* 0316.73* 0317.13* 0318.07* 0318.11* 0320.08*

Median Family Income 110-120%

0302.04* 0305.05 0311.02* 0312.01* 0313.23* 0313.32* 0314.13* 0314.20* 0314.22* 0314.24* 0315.04

0315.07* 0315.08 0316.30* 0316.31* 0316.59 0316.72* 0317.08 0317.09* 0318.08* 0318.12* 0318.16*

0320.17*

Median Family Income >= 120%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0302.02* 0302.06* 0303.01* 0303.02* 0303.03* 0303.04* 0303.06* 0303.07* 0304.03* 0304.04* 0304.07*
 0305.04* 0305.06 0305.07* 0305.09* 0305.10* 0305.11* 0305.12* 0305.15* 0305.16* 0305.17* 0305.18*
 0305.19* 0305.20* 0305.21* 0305.24* 0305.25* 0305.29* 0305.31* 0305.32* 0305.33* 0305.34* 0305.35*
 0305.36* 0305.37* 0305.38* 0305.39* 0305.41* 0305.42 0305.44* 0305.45* 0305.46* 0305.47* 0305.48*
 0305.49* 0305.50* 0306.04* 0306.07* 0306.08* 0306.09* 0312.02* 0313.08* 0313.14* 0313.18* 0313.20*
 0313.21* 0313.22* 0313.24* 0313.25* 0313.26* 0313.27* 0313.28* 0313.29* 0313.30* 0313.33* 0313.34*
 0313.35* 0313.36* 0314.08* 0314.11* 0314.12* 0314.14* 0314.15* 0314.16* 0314.17* 0314.18* 0314.19*
 0314.21* 0314.25* 0315.09* 0315.10* 0316.13* 0316.22* 0316.25 0316.26* 0316.33* 0316.36* 0316.39
 0316.41* 0316.42* 0316.43* 0316.45* 0316.46* 0316.47 0316.49 0316.54* 0316.55* 0316.60* 0316.61*
 0316.62* 0316.63* 0316.64* 0316.66* 0316.67* 0316.68 0316.69* 0316.74* 0316.75* 0316.76* 0316.77*
 0316.78 0316.79* 0316.80* 0316.81* 0316.82* 0317.04* 0317.06* 0317.11* 0317.15* 0317.16* 0317.17*
 0317.18* 0317.19* 0317.21* 0318.10* 0318.14* 0318.15* 0319.03* 0319.04* 0320.16* 0320.18* 0320.19

Median Family Income Not Known

0305.43* 0309.01* 0309.02* 0316.70* 0318.13*

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income 20-30%

0072.06 0087.04* 0093.04* 0115.00* 0166.35* 9802.00*

Median Family Income 30-40%

0020.02* 0037.00* 0057.00* 0072.04* 0072.05* 0078.19* 0078.30* 0078.32* 0078.33* 0086.04* 0087.01*
 0087.03* 0109.04* 0109.05* 0111.04* 0114.01* 0121.01* 0122.08* 0136.29* 0151.02* 0160.02* 0166.07*
 0167.09* 0170.09* 0178.15 0185.06* 0190.13* 0190.35* 0192.12* 0192.13* 0208.00* 0210.00* 0211.00*

Median Family Income 40-50%

0004.05* 0015.03* 0027.03* 0054.00* 0059.01* 0059.02* 0060.02* 0072.03* 0078.15* 0078.21* 0078.27*
 0078.34* 0078.35* 0088.01* 0088.02* 0090.02* 0091.03* 0092.02* 0092.04* 0093.03* 0098.04* 0100.01
 0101.01* 0106.02* 0107.01* 0107.04* 0108.04* 0108.08* 0108.09* 0109.03* 0111.03* 0111.05* 0116.01*
 0117.01* 0118.01* 0120.00* 0122.11* 0123.02* 0125.02* 0126.04* 0130.10* 0130.11* 0131.07* 0136.15*
 0141.47* 0143.09* 0144.09* 0152.05* 0152.08* 0154.04* 0160.01* 0162.03* 0163.02* 0165.18* 0167.06*
 0167.10* 0167.11* 0168.03* 0169.02* 0170.07* 0170.10* 0172.01* 0177.03* 0177.05* 0185.05* 0185.08*

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0190.19*	0202.00*										
Median Family Income 50-60%											
0004.07*	0008.01*	0015.02*	0025.00*	0045.00*	0048.00*	0050.00*	0053.00*	0056.00*	0060.01*	0061.00*	
0064.02*	0067.01*	0067.02*	0068.00*	0078.28*	0078.29*	0078.31*	0084.01*	0087.05*	0090.01*	0091.05*	
0093.01*	0096.10*	0098.02*	0101.02*	0105.00*	0109.06*	0110.04*	0118.02*	0119.01*	0119.02*	0121.02*	
0122.07*	0126.01*	0127.01*	0127.02*	0136.25*	0136.26*	0136.31*	0137.28*	0141.46*	0141.53*	0141.58*	
0141.61*	0142.04*	0143.08*	0144.05*	0144.07*	0144.10*	0147.01*	0147.04*	0153.03*	0153.04*	0159.00*	
0161.00*	0162.04*	0165.16*	0165.26*	0165.33*	0165.34*	0165.36*	0166.34	0167.07*	0171.01*	0172.04*	
0176.04*	0176.05*	0176.06*	0177.04*	0178.05*	0181.30*	0181.38*	0181.41*	0182.04*	0182.06*	0183.00*	
0184.01*	0184.03*	0187.00*	0188.02*	0190.16*	0190.32*	0190.34*	0190.47*	0192.08*	0203.00	0205.00*	
0212.00*											
Median Family Income 60-70%											
0004.01*	0004.10*	0006.10*	0008.02*	0012.04*	0014.00*	0015.04*	0024.00*	0043.00*	0047.00*	0051.00*	
0055.00*	0062.00*	0069.00*	0078.23*	0084.02*	0085.00*	0092.03*	0108.05*	0108.07*	0110.02*	0112.01*	
0113.00*	0116.03*	0116.04*	0117.02*	0122.10*	0122.12*	0124.00*	0136.27*	0137.17*	0137.18*	0137.25	
0137.29*	0139.01	0141.40*	0141.45*	0143.16*	0143.19*	0144.06*	0144.08*	0145.02*	0146.01	0146.02*	
0146.03*	0152.02*	0154.03*	0156.00*	0157.00*	0164.07*	0164.16*	0164.21*	0165.35*	0166.19*	0166.26*	
0167.04*	0169.03*	0170.05*	0171.02*	0172.03*	0173.15*	0174.00*	0176.02*	0178.17*	0179.00*	0180.02*	
0181.27*	0182.05*	0185.07*	0188.01*	0189.00*	0190.18*	0190.20*	0190.28*	0190.33*	0190.45*	0192.11*	
0192.14	0199.00*	0201.00*									
Median Family Income 70-80%											
0004.09*	0063.01*	0063.02*	0064.01*	0065.01*	0065.02*	0071.02*	0091.01*	0091.04*	0096.05*	0098.03*	
0143.06*	0143.15*	0149.03*	0150.01*	0150.02*	0152.06*	0153.05*	0162.01*	0163.01*	0165.11*	0165.17*	
0165.22*	0165.27*	0165.28*	0166.21*	0166.38*	0170.06*	0178.06*	0178.16*	0178.18*	0178.19*	0180.01*	
0181.05*	0181.21*	0181.28*	0181.29*	0182.03*	0185.01*	0186.00*	0190.27*	0190.29*	0190.49*		
0106.01*	0110.03*	0111.01*	0112.02*	0123.01*	0125.01*	0128.01*	0136.21*	0136.30*	0138.05*	0141.60*	
Median Family Income 80-90%											
0012.02*	0078.09*	0078.25*	0096.04*	0097.01*	0099.00	0122.06*	0136.09*	0136.20	0137.19	0137.20*	
0141.32*	0141.48*	0142.03*	0142.08*	0143.10*	0151.01*	0155.00*	0164.06*	0164.18*	0164.19*	0165.19*	

Footnote:
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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0165.21* 0165.29* 0165.30* 0165.31* 0166.10* 0166.18* 0166.22* 0166.37* 0168.02* 0168.06* 0170.08*
 0173.12* 0175.00* 0178.08* 0181.11* 0181.35* 0181.48* 0181.57* 0184.02* 0190.26* 0190.40* 0190.44*
 0190.46* 0192.02* 0209.00*

Median Family Income 90-100%

0020.01* 0022.00* 0052.00* 0078.05 0078.22* 0078.26* 0079.09* 0082.00* 0094.01* 0122.09* 0126.03*
 0130.07* 0131.06* 0136.24* 0137.15* 0137.22* 0137.27 0138.04* 0139.02* 0141.39* 0141.41 0141.44*
 0141.52* 0141.57 0143.13* 0143.17* 0152.07* 0153.06* 0154.05* 0164.17* 0166.16* 0166.24* 0166.27*
 0166.28* 0166.29* 0166.32* 0166.33* 0173.09* 0177.06* 0178.11* 0178.12* 0178.14* 0178.20* 0181.10*
 0181.20* 0181.26* 0181.32* 0181.52* 0190.41* 0190.42* 0190.52* 0191.02* 0192.16* 0204.01* 0207.00

Median Family Income 100-110%

0004.08* 0013.02* 0081.01* 0096.11* 0108.06* 0122.13* 0128.02* 0132.02 0136.06* 0137.16 0140.01*
 0141.21* 0141.54* 0143.18* 0164.10* 0166.15* 0166.20* 0166.23* 0166.36* 0168.05* 0173.10* 0173.11*
 0173.13* 0173.14* 0181.33* 0181.34* 0181.37* 0181.42* 0181.51* 0181.54* 0190.25* 0190.31 0190.39
 0190.48* 0190.53*

Median Family Income 110-120%

0018.02 0042.01 0079.14 0136.28* 0137.26* 0138.06 0138.07* 0141.30* 0143.20* 0145.01* 0154.06*
 0164.20* 0165.32* 0166.30* 0167.08* 0173.08* 0181.50* 0181.56 0190.23* 0190.24* 0190.37* 0191.01*
 0192.15*

Median Family Income >= 120%

0001.00* 0002.01 0002.02* 0005.02 0005.03* 0006.05* 0006.06 0006.07* 0006.08* 0006.09* 0007.03*
 0007.04* 0007.05* 0007.06* 0009.01* 0010.01* 0010.02* 0011.01* 0011.02* 0012.03* 0013.01* 0016.02
 0017.03* 0017.05* 0019.01* 0019.02* 0021.00 0031.02 0031.03 0042.02* 0044.00* 0046.00* 0071.01
 0073.01* 0073.02* 0076.01* 0076.04* 0076.05* 0077.01* 0077.02* 0078.01* 0078.10* 0078.12 0078.24*
 0079.02* 0079.03* 0079.06* 0079.10* 0079.12* 0079.13* 0079.16* 0080.00 0081.02* 0094.02 0095.00*
 0096.03* 0096.07 0096.08* 0096.09* 0097.02* 0100.03 0129.00* 0130.05* 0130.08* 0130.09 0130.12*
 0130.13* 0131.01* 0131.02* 0131.04* 0132.01* 0133.00* 0134.00* 0135.00* 0136.05* 0136.07* 0136.08*
 0136.10* 0136.11* 0136.17* 0136.18* 0136.19* 0136.22 0137.21* 0138.08 0140.02 0141.19* 0141.20*
 0141.23* 0141.24 0141.26 0141.28 0141.34* 0141.35 0141.38* 0141.43* 0141.49* 0141.50* 0141.51*
 0141.55* 0141.56* 0141.59* 0142.05* 0142.07* 0142.09* 0143.14* 0164.09* 0164.12* 0164.14 0164.15*

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0165.13* 0165.24* 0165.25* 0166.17* 0166.31* 0173.07* 0181.40* 0181.43* 0181.44* 0181.45* 0181.46*
 0181.47* 0181.49* 0181.53* 0181.55* 0181.58* 0181.59* 0190.36 0190.50* 0190.51 0192.03* 0192.05*
 0192.10* 0193.01* 0193.02* 0194.00 0195.01 0195.02* 0196.00* 0197.00* 0198.00* 0200.00* 0204.02*
 0206.00*

Median Family Income Not Known

0003.00* 0005.01* 0006.11* 0009.02* 0016.01* 0018.01* 0079.15* 0100.02* 0141.42* 9800.00* 9801.00*

DENTON COUNTY (121), TX

MSA: 19124

Median Family Income 30-40%

0206.01* 0209.00* 0212.03 0217.39*

Median Family Income 40-50%

0212.04*

Median Family Income 50-60%

0210.00* 0211.00* 0216.16* 0216.35*

Median Family Income 60-70%

0205.07* 0205.08* 0207.00* 0216.13* 0216.18 0216.34* 0216.38* 0216.42* 0216.47* 0217.34* 0217.44*

Median Family Income 70-80%

0204.04* 0205.04* 0206.03* 0206.05* 0208.00* 0212.02* 0214.11 0214.14* 0215.02 0216.20* 0216.37*
 0217.28* 0217.36*

Median Family Income 80-90%

0201.17* 0201.19* 0202.08* 0204.03* 0206.04* 0215.17* 0215.32* 0215.35* 0216.14* 0217.17* 0217.32*
 0217.33* 0217.35* 0217.40* 0217.43* 0217.45*

Median Family Income 90-100%

0201.18* 0202.03* 0202.04* 0202.06* 0214.19* 0214.22* 0215.36* 0216.15* 0216.19* 0216.41* 0216.53*
 0217.16*

Median Family Income 100-110%

0201.22* 0201.26* 0201.27* 0201.29* 0202.07* 0205.06* 0214.20* 0215.20* 0215.21* 0216.12* 0216.30*
 0216.46* 0217.38* 0217.41* 0217.42*

Median Family Income 110-120%

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0201.15* 0201.16* 0201.21* 0201.23* 0201.30* 0203.10* 0203.13* 0203.19* 0204.02* 0204.05* 0205.05*
 0213.04* 0213.06* 0214.16* 0214.23* 0215.05* 0215.30* 0216.11* 0217.15* 0217.22* 0217.59*

Median Family Income >= 120%

0201.09* 0201.10* 0201.11* 0201.12* 0201.20* 0201.24* 0201.25* 0201.28* 0201.31* 0201.32* 0201.33*
 0201.34* 0201.35* 0201.36* 0201.37* 0202.05* 0203.05* 0203.11* 0203.12* 0203.14* 0203.15 0203.16*
 0203.17* 0203.18* 0203.20* 0203.21* 0203.22 0213.05* 0213.07* 0214.10* 0214.12* 0214.13* 0214.15*
 0214.17* 0214.18* 0214.21* 0215.12* 0215.13* 0215.14* 0215.16* 0215.18* 0215.22 0215.26* 0215.28*
 0215.29* 0215.31* 0215.33* 0215.34* 0215.37* 0215.38* 0215.39* 0215.40* 0216.21 0216.22* 0216.26*
 0216.31* 0216.32* 0216.33* 0216.39* 0216.40* 0216.43* 0216.44* 0216.48* 0216.50* 0216.51* 0216.52*
 0216.54* 0216.55* 0217.19 0217.20* 0217.21* 0217.23* 0217.24* 0217.25* 0217.26* 0217.27* 0217.29*
 0217.30* 0217.31* 0217.37 0217.46* 0217.48* 0217.49* 0217.50* 0217.51* 0217.52* 0217.54* 0217.55*
 0217.56 0217.57* 0217.58* 0218.00* 0219.00

Median Family Income Not Known

0213.01* 0216.45* 0216.49*

TARRANT COUNTY (439), TX

MSA: 23104

Median Family Income 20-30%

1036.01* 1219.05* 1224.01*

Median Family Income 30-40%

1017.00* 1045.05 1052.04* 1052.07* 1059.02*

Median Family Income 40-50%

1002.01* 1014.03* 1037.02* 1038.00* 1046.05* 1047.02* 1048.03* 1052.01* 1052.06* 1055.13* 1061.02*
 1062.02* 1066.00* 1115.59* 1131.17* 1216.14* 1217.03* 1217.04* 1219.07* 1219.08* 1222.00* 1228.01*
 1228.02* 1231.00* 1232.00 1235.00* 1236.00*

Median Family Income 50-60%

1002.02* 1004.02* 1005.04* 1005.05* 1006.02* 1008.00* 1013.02* 1014.02* 1015.00* 1025.00* 1035.00
 1036.02* 1037.01* 1045.03* 1046.01* 1046.02* 1046.04* 1048.02* 1050.09* 1055.14* 1055.17* 1058.00*
 1060.02* 1061.01 1062.01* 1063.00* 1065.02* 1065.20* 1065.23* 1103.02* 1107.06* 1111.02* 1111.03*
 1111.04* 1112.02* 1113.07* 1115.69* 1130.07* 1131.15* 1131.18* 1219.04* 1219.06* 1220.02* 1223.00*

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Median Family Income 60-70%

1003.00* 1004.01* 1005.06* 1009.00* 1023.02* 1026.01* 1045.04* 1046.03* 1047.01* 1048.04* 1049.00*
 1057.05* 1057.06* 1059.01* 1060.04* 1060.06* 1064.00* 1065.03* 1065.13* 1065.15* 1065.22* 1101.02*
 1101.03* 1102.06* 1103.01* 1104.02* 1114.10* 1115.36* 1115.53* 1115.56* 1115.57* 1115.70* 1115.71*
 1130.06* 1131.04* 1131.10* 1131.16* 1132.06* 1133.02* 1134.04* 1134.07* 1134.10* 1135.21* 1136.19*
 1136.36* 1220.01* 1221.00* 1229.01*

Median Family Income 70-80%

1001.01* 1001.02* 1005.03* 1007.00* 1012.01* 1012.02* 1023.01* 1045.02* 1050.08* 1052.03* 1055.11*
 1065.07* 1065.18* 1102.02* 1102.04* 1105.00* 1106.00* 1107.03* 1110.15* 1110.19* 1110.20* 1110.26*
 1114.05* 1115.22* 1115.58* 1130.05 1132.13* 1132.22* 1132.23* 1135.09* 1135.14* 1135.22* 1136.30*
 1137.13* 1139.18* 1140.13* 1142.03* 1229.02*

Median Family Income 80-90%

1013.01* 1014.01* 1044.00* 1054.07* 1055.03* 1055.05 1060.05* 1101.04* 1102.05* 1104.01* 1107.04*
 1109.06* 1110.03* 1110.24* 1110.27* 1113.08* 1113.09* 1113.15* 1115.06* 1115.14* 1115.26* 1115.43*
 1115.60* 1115.61* 1131.19* 1134.08* 1135.10* 1135.11* 1135.12* 1135.17* 1136.28* 1136.37* 1136.38*
 1138.09* 1138.10* 1139.16* 1140.14* 1216.13* 1217.02* 1225.00* 1227.02* 1230.01

Median Family Income 90-100%

1026.02* 1027.00* 1050.07* 1055.16* 1055.18* 1056.00* 1057.01* 1057.03* 1065.14 1065.21* 1065.24*
 1067.00* 1107.05* 1110.23* 1110.28* 1112.04* 1115.13* 1115.16* 1115.25* 1115.38* 1115.41* 1115.44
 1131.09* 1132.14* 1132.15* 1132.17* 1134.03* 1136.07* 1136.35* 1138.03* 1138.08* 1139.41* 1142.05*
 1226.00* 1227.01*

Median Family Income 100-110%

1006.01* 1024.01* 1043.01* 1055.02* 1055.15* 1108.05* 1110.10* 1110.21* 1110.22* 1110.25* 1110.29*
 1112.03* 1113.06* 1113.18* 1114.02* 1115.05* 1115.31* 1115.40* 1115.67* 1132.16* 1133.01* 1135.13*
 1135.16* 1137.10* 1138.11* 1139.17* 1139.23* 1139.25* 1139.30* 1139.47* 1139.51* 1139.52* 1140.03*
 1141.13* 1142.04* 1216.08* 1216.11* 1216.12* 1224.02*

Median Family Income 110-120%

1055.12* 1065.12* 1108.07* 1110.30* 1113.16* 1115.32* 1115.34* 1115.52* 1115.64* 1115.68* 1131.22*
 1132.21* 1134.09* 1135.19* 1136.18* 1139.24* 1139.42* 1139.48* 1140.06* 1140.09* 1140.15* 1141.06*
 1142.06* 1216.10*

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Median Family Income >= 120%

1020.00 1021.01* 1021.02* 1022.01 1022.02* 1024.02* 1041.00* 1042.02* 1042.03* 1042.04* 1043.02*
1054.03* 1054.04* 1054.05 1054.08* 1055.19* 1055.20* 1065.09* 1065.25* 1065.26* 1108.06* 1108.08*
1108.09* 1109.01* 1109.03* 1109.05* 1109.07* 1110.18* 1110.31* 1110.32* 1110.33* 1113.04* 1113.11*
1113.12* 1113.14* 1113.17* 1113.19* 1113.20* 1114.06* 1114.07* 1114.08 1114.09* 1114.11* 1115.29*
1115.30* 1115.33* 1115.42* 1115.45* 1115.46 1115.51 1115.54* 1115.55* 1115.62* 1115.63* 1115.65*
1115.66* 1115.72* 1130.03* 1130.04* 1131.02* 1131.07* 1131.08* 1131.12* 1131.20* 1132.07* 1132.10*
1132.12* 1132.18* 1135.20* 1136.11* 1136.12* 1136.13* 1136.22* 1136.23* 1136.24* 1136.25* 1136.26*
1136.29* 1136.32* 1136.33* 1136.34* 1136.39* 1136.40 1137.07* 1137.09* 1137.11* 1137.12 1137.14*
1137.15 1137.16* 1138.12* 1138.13* 1138.14* 1138.15* 1138.16* 1139.06* 1139.08* 1139.12 1139.19*
1139.20* 1139.31* 1139.32* 1139.33* 1139.35* 1139.36* 1139.38* 1139.39* 1139.40* 1139.43* 1139.44*
1139.45* 1139.46* 1139.49* 1139.50* 1139.53* 1139.54* 1139.55* 1139.56* 1139.57* 1139.58* 1140.10*
1140.11* 1140.12* 1141.05* 1141.07* 1141.08* 1141.09* 1141.10* 1141.11* 1141.12* 1142.07* 1216.05*
1216.06* 1216.09* 1216.15* 1230.02* 1233.01 1233.02 1237.00*

Median Family Income Not Known

1065.19* 1131.21* 1139.34* 1139.37* 9800.00*

ASSESSMENT AREA - 0010

ADAMS COUNTY (001), CO

MSA: 19740

Median Family Income 30-40%

0078.01* 0093.18* 0093.19*

Median Family Income 40-50%

0078.02* 0079.00* 0083.08* 0085.06* 0086.03* 0087.05* 0087.06* 0093.16* 0150.00

Median Family Income 50-60%

0080.00* 0083.09 0087.09 0088.01 0088.02 0091.03* 0092.02* 0093.20* 0096.04*

Median Family Income 60-70%

0085.64* 0086.04* 0090.01* 0090.04* 0091.04 0092.03* 0093.04 0093.06* 0093.10 0093.21* 0093.22*
0093.23 0095.01* 0095.02 0095.53 0096.03 0096.06

Median Family Income 70-80%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0082.00* 0083.55* 0085.05* 0085.08* 0085.33* 0085.52* 0085.55 0086.06* 0089.01 0090.03* 0091.01*

0092.04* 0092.07* 0093.08* 0093.09* 0094.01 0094.06* 0094.07 0096.07* 0097.51* 0097.52* 0602.00

Median Family Income 80-90%

0081.00* 0084.01* 0085.07* 0085.46* 0085.59* 0093.07* 0093.26* 0093.27

Median Family Income 90-100%

0083.54 0085.34* 0085.35* 0085.47* 0085.49* 0085.50* 0085.54 0085.65* 0092.06* 0093.25 0600.01*

Median Family Income 100-110%

0084.02* 0085.48* 0085.56* 0085.62* 0085.63* 0094.08 0094.11* 0096.08*

Median Family Income 110-120%

0085.26* 0085.45* 0085.57* 0086.05* 0601.00*

Median Family Income >= 120%

0085.24 0085.36* 0085.38* 0085.40* 0085.44* 0085.51* 0085.53* 0085.58* 0085.60* 0085.61* 0094.09

0094.10* 0600.02* 0612.00*

Median Family Income Not Known

9887.00*

ARAPAHOE COUNTY (005), CO

MSA: 19740

Median Family Income 30-40%

0055.52 0810.01*

Median Family Income 40-50%

0049.51* 0055.51* 0066.01* 0072.02* 0810.02* 0869.00 0870.00*

Median Family Income 50-60%

0071.11* 0072.01* 0073.01* 0073.02 0074.00* 0075.00* 0076.00* 0077.04* 0800.00* 0801.00* 0806.00*

0808.00* 0811.02* 0812.00 0815.00* 0818.00* 0819.00* 0820.00* 0824.00 0871.00 0872.00*

Median Family Income 60-70%

0057.02 0065.01 0077.03* 0811.01* 0822.00* 0823.00* 0826.00* 0836.00* 0845.00* 0868.01 0873.01*

Median Family Income 70-80%

0057.01* 0061.00* 0064.00* 0066.04 0068.63* 0071.08 0077.02* 0805.00* 0807.00* 0809.00* 0814.00*

0816.00* 0821.00 0828.00* 0831.00* 0835.00* 0841.00* 0860.02*

Median Family Income 80-90%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0055.53* 0059.51* 0062.00 0063.00* 0065.02* 0068.15* 0068.54* 0802.00* 0804.00 0813.00* 0825.00*
0827.00* 0834.00* 0838.00* 0842.00 0844.00* 0846.00* 0847.00* 0857.00*

Median Family Income 90-100%

0060.00 0066.03* 0068.59* 0071.01* 0803.00* 0829.00* 0833.00* 0839.00* 0840.00* 0843.00* 0848.00*
0861.00* 0863.00 0866.00 0868.02* 0873.02*

Median Family Income 100-110%

0049.52 0056.14 0056.20* 0056.23* 0056.25* 0056.30* 0059.52* 0067.13 0865.00*

Median Family Income 110-120%

0056.11 0056.19* 0056.26* 0056.31* 0056.32* 0056.34* 0830.00* 0832.01* 0832.02* 0855.00* 0858.00*
0859.00* 0860.01*

Median Family Income >= 120%

0056.12* 0056.21* 0056.22 0056.24 0056.27* 0056.28* 0056.29 0056.33* 0056.35* 0056.36* 0058.00*
0067.04 0067.05* 0067.06 0067.07 0067.08* 0067.09 0067.11* 0067.12 0068.08* 0068.57* 0068.60*
0068.61* 0068.62* 0068.64 0071.03* 0071.06* 0071.09* 0071.10* 0071.12* 0071.13* 0151.00* 0817.00*
0837.00* 0849.00 0850.00* 0851.00* 0852.00* 0853.00* 0854.00 0856.00* 0862.00* 0864.00* 0867.00*

Median Family Income Not Known

9800.00*

BROOMFIELD COUNTY (014), CO

MSA: 19740

Middle Income

0300.00 0301.00 0302.00 0303.00 0306.00* 0307.00* 0311.01* 0311.02* 0311.03* 0311.04 0312.01*
0312.02 0314.01*

Upper Income

0304.00* 0305.00 0308.00* 0309.00 0310.00* 0313.00* 0314.02* 0314.03

Income Not Known

9801.00* 9802.00* 9803.00*

DENVER COUNTY (031), CO

MSA: 19740

Median Family Income 20-30%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0008.00*

Median Family Income 30-40%

0045.05 0045.06* 0070.90*

Median Family Income 40-50%

0009.03 0013.02 0036.01* 0044.04 0045.03* 0045.04* 0070.06* 0070.37*

Median Family Income 50-60%

0009.02* 0009.04* 0013.01* 0014.01 0014.02 0015.00 0018.00 0035.01 0035.02 0036.02 0041.01

0046.02 0050.04 0051.04 0083.05* 0083.06* 0158.00

Median Family Income 60-70%

0019.01 0027.05* 0027.08* 0041.02 0044.03* 0046.03* 0055.02* 0068.10 0068.13* 0068.14* 0070.88*

0083.04* 0083.12* 0120.16 0153.00* 0155.00* 0156.00 0157.00*

Median Family Income 70-80%

0002.01* 0002.02* 0009.05 0014.03 0027.09* 0030.03 0036.03 0046.01* 0070.91* 0083.86* 0083.88*

0083.91* 0119.02* 0120.15

Median Family Income 80-90%

0016.01* 0024.05* 0027.04* 0027.07* 0032.04* 0040.05 0047.00* 0050.03* 0053.00 0068.16* 0069.02*

0070.13* 0083.87* 0083.90* 0154.00*

Median Family Income 90-100%

0007.05 0007.06* 0011.01* 0023.00 0028.05 0043.08* 0048.01* 0050.01 0051.02 0052.00* 0055.03*

0068.12* 0069.03* 0083.89* 0120.01*

Median Family Income 100-110%

0003.03 0004.01* 0007.03* 0021.02 0031.01* 0037.02* 0040.03* 0043.02* 0067.01 0119.03*

Median Family Income 110-120%

0005.04* 0007.04* 0024.02* 0028.01 0028.02* 0029.01 0032.02* 0040.04* 0043.07* 0068.17* 0068.18*

0120.10*

Median Family Income >= 120%

0001.02* 0003.01* 0003.02 0004.03* 0005.01* 0006.00* 0011.02 0016.02* 0017.03* 0017.04 0017.05*

0017.07* 0020.00* 0021.01* 0024.04 0026.02 0026.03* 0026.04* 0027.06* 0028.04* 0029.02* 0030.02*

0030.04* 0030.05* 0030.06 0031.02 0032.03 0032.05 0033.00* 0034.01 0034.02* 0037.01 0038.02*

0039.01 0039.02 0040.02* 0040.06 0041.03* 0041.04 0041.08* 0041.09 0041.10* 0041.11 0041.12

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0041.13 0042.01* 0042.02* 0043.03 0043.06* 0043.09* 0043.10* 0044.06* 0044.07* 0068.04* 0068.15

Median Family Income Not Known

0004.04* 0005.03* 0010.00 0016.03 0017.06 0037.03* 0038.01 9800.01 9801.00 9802.00*

DOUGLAS COUNTY (035), CO

MSA: 19740

Moderate Income

0139.04 0140.15 0143.00*

Middle Income

0139.05* 0139.09* 0140.07 0140.10 0141.10* 0141.14 0141.26* 0141.31 0141.38* 0141.45* 0142.06*
0142.08* 0144.07 0145.03* 0145.04* 0146.03*

Upper Income

0139.07 0139.10 0139.11 0139.12* 0139.13* 0139.14* 0139.15* 0140.05* 0140.06* 0140.08* 0140.09*
0140.11* 0140.13* 0140.14 0140.16* 0140.17* 0141.07* 0141.08* 0141.09* 0141.12* 0141.13* 0141.15*
0141.16 0141.23 0141.24* 0141.25 0141.27* 0141.28* 0141.29* 0141.30* 0141.32* 0141.33* 0141.34*
0141.35 0141.39 0141.40* 0141.41 0141.42* 0141.43* 0141.44* 0141.46* 0142.03* 0142.05* 0142.07*
0144.04* 0144.05* 0144.08* 0144.09* 0144.10* 0145.05* 0145.06 0146.02* 0146.04*

GILPIN COUNTY (047), CO

MSA: 19740

Moderate Income

0138.01*

Middle Income

0138.02*

JEFFERSON COUNTY (059), CO

MSA: 19740

Median Family Income 30-40%

0114.01* 0115.52

Median Family Income 40-50%

0104.05 0115.51

Median Family Income 50-60%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0104.06* 0109.02* 0117.30*

Median Family Income 60-70%

0098.31* 0098.56 0101.00 0104.03 0107.02* 0110.00* 0111.02* 0114.02* 0116.02 0117.32* 0118.08*
0159.00*

Median Family Income 70-80%

0100.01 0102.09* 0104.02* 0106.04 0116.01* 0117.29* 0118.03 0118.06

Median Family Income 80-90%

0098.32* 0099.01 0102.12* 0102.13 0103.03 0103.04* 0103.05* 0103.06* 0106.03 0117.02* 0117.09*
0117.23 0117.33 0118.04* 0119.04 0119.51 0158.00*

Median Family Income 90-100%

0098.24* 0098.29* 0098.30* 0098.33* 0098.34* 0098.40* 0102.08 0102.11* 0103.07* 0105.02 0107.01
0109.01 0111.01* 0112.02 0113.00* 0117.01 0117.08 0117.10* 0117.11 0117.31* 0120.38* 0120.39*
0120.41* 0120.46* 0120.52* 0120.57* 0120.59* 0120.60*

Median Family Income 100-110%

0098.27* 0098.39* 0105.03* 0117.12* 0117.26* 0117.27 0117.28* 0118.07 0120.23* 0120.43* 0120.47*
0120.48 0120.53* 0603.00* 0604.00

Median Family Income 110-120%

0098.07* 0098.23* 0098.41* 0098.53* 0098.57* 0098.58 0102.06* 0102.10* 0103.08 0117.25* 0120.33*
0120.37* 0120.42* 0120.50* 0120.51 0120.58*

Median Family Income >= 120%

0098.06* 0098.15* 0098.28* 0098.35* 0098.36* 0098.37* 0098.38* 0098.42 0098.45 0098.46* 0098.47*
0117.24* 0120.22 0120.24 0120.26* 0120.27* 0120.30* 0120.31* 0120.32* 0120.34* 0120.35* 0120.36*
0120.44* 0120.45* 0120.49* 0120.54* 0120.55* 0605.01

0098.48* 0098.50* 0098.51* 0098.52 0098.54* 0098.55* 0102.05* 0105.04* 0108.01* 0117.20* 0117.21*

Median Family Income Not Known

9800.00* 9804.00* 9807.00* 9808.00*

ASSESSMENT AREA - 0011

SAN JUAN COUNTY (045), NM

MSA: 22140

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Low Income

9428.03*

Moderate Income

0001.00 0004.02 0006.09* 0006.12* 0006.13 9428.02 9429.00* 9430.00* 9431.00* 9432.01

Middle Income

0002.04 0002.06 0003.01 0004.01* 0005.03 0005.06* 0005.07 0006.07 0006.10* 0006.11 0006.14*

0007.02* 0007.05 0007.06* 0007.07* 9428.01* 9433.00*

Upper Income

0002.01 0002.02 0003.02 0005.04* 0006.15* 0007.08* 0009.00*

Income Not Known

0002.07

ASSESSMENT AREA - 0012

COCONINO COUNTY (005), AZ

MSA: 22380

Low Income

0010.00*

Moderate Income

0003.02 0016.02* 0021.02 0023.01* 9422.01 9422.02* 9450.00* 9451.00* 9452.00*

Middle Income

0003.01 0004.00 0005.00 0006.01 0006.02* 0007.00 0008.00 0009.02 0011.03 0012.01 0013.02

0015.00 0016.01 0017.00 0020.00* 0021.01 0022.02* 0023.02 9449.00*

Upper Income

0001.00 0002.00 0009.01 0011.01* 0011.04 0013.01 0022.01

Income Not Known

9800.00* 9801.00* 9802.00*

ASSESSMENT AREA - 0013

FRESNO COUNTY (019), CA

MSA: 23420

Median Family Income 30-40%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0001.00	0006.01	0007.01*	0009.02*	0024.00*	0048.02*	0054.03*	0071.02*	0078.02*		
Median Family Income 40-50%										
0004.00*	0005.01*	0007.02	0010.00*	0013.04*	0014.07*	0020.00	0026.01*	0027.02*	0029.03*	0032.02*
0047.04*	0054.08*	0065.01*	0065.02*	0083.01*	0084.04*					
Median Family Income 50-60%										
0003.00*	0005.02	0009.01*	0013.01*	0013.03*	0023.00	0025.01*	0027.01*	0028.00	0033.02*	0034.01*
0037.02*	0053.04*	0062.01*	0071.01*	0083.04*	0085.03*	0085.04*				
Median Family Income 60-70%										
0011.00*	0012.02*	0025.02*	0026.02*	0031.03*	0033.01*	0037.01*	0038.07*	0040.05*	0040.06*	0042.12
0044.04	0051.00*	0052.02*	0052.03*	0056.07*	0061.02*	0066.02*	0066.06*	0082.00*	0083.03*	0084.02*
0084.05*	0085.01*									
Median Family Income 70-80%										
0002.00*	0012.01	0014.15*	0015.00	0021.00*	0029.05*	0029.06*	0030.01	0030.03*	0031.02*	0038.05*
0047.05*	0047.06*	0048.01*	0052.04*	0053.01*	0054.09*	0066.03*	0066.05	0069.00*	0070.02*	0076.00*
0078.01*	0086.00*									
Median Family Income 80-90%										
0022.00*	0029.04*	0041.00	0042.05*	0042.10*	0045.04	0045.05*	0047.03*	0053.02*	0057.04*	0062.02*
0068.02*	0074.00*	0075.00*	0077.00*	0081.00*	0084.03*					
Median Family Income 90-100%										
0030.04*	0031.04	0032.01*	0034.02*	0035.00*	0038.09*	0042.17*	0049.01	0056.08*	0070.03*	0070.04*
0079.03*										
Median Family Income 100-110%										
0014.11*	0016.00*	0038.10*	0044.09*	0049.02*	0050.00*	0056.02	0060.02*	0067.00*		
Median Family Income 110-120%										
0018.00*	0038.04*	0038.08*	0039.00*	0040.04	0042.11*	0042.15*	0053.05*	0054.06*	0054.10*	0058.01
0063.01*	0064.06	0064.10*	0072.04*	0073.00*						
Median Family Income >= 120%										
0014.08*	0014.09*	0014.12*	0014.13*	0014.16*	0014.17*	0014.18*	0017.00*	0036.00*	0038.11*	0038.12
0040.03*	0042.08	0042.13*	0042.14*	0042.16*	0042.18	0043.01*	0043.02	0043.03	0044.05*	0044.06
0044.10*	0044.11*	0045.03*	0045.06	0046.01	0046.02*	0054.05*	0054.07*	0055.03	0055.04*	0055.05*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0055.07 0055.08* 0055.09 0055.12* 0055.13* 0055.14* 0055.15* 0055.16* 0055.18* 0055.20* 0055.22
0055.24* 0055.25* 0055.26* 0055.27 0055.28* 0055.29 0056.05* 0056.06* 0057.01* 0057.02* 0057.03*
0058.02* 0058.04 0058.05 0059.04* 0059.06* 0059.07* 0059.11* 0059.12* 0059.13* 0059.14* 0059.15
0059.16* 0060.01* 0061.01* 0063.02* 0064.05* 0064.07* 0064.08* 0064.09* 0064.11* 0072.02* 0072.03*
0080.00*

Median Family Income Not Known

0006.02

ASSESSMENT AREA - 0014

MESA COUNTY (077), CO

MSA: 24300

Low Income

0005.00

Moderate Income

0003.00* 0006.01 0006.02* 0007.00 0008.02* 0011.04* 0013.03 0015.04 0017.06 0017.07*

Middle Income

0002.00 0004.00 0008.01 0009.00 0010.02 0011.02 0013.02* 0013.04* 0015.02* 0015.03 0017.02*
0017.03* 0017.05 0018.00

Upper Income

0010.01 0011.03* 0012.00 0014.02 0014.03* 0014.04 0016.00 0019.00

ASSESSMENT AREA - 0015

BRAZORIA COUNTY (039), TX

MSA: 26420

Low Income

6612.00*

Moderate Income

6611.00* 6613.00* 6614.00* 6633.00* 6638.00* 6639.00* 6643.00 6644.00*

Middle Income

6603.01 6604.01 6605.03* 6605.04 6606.08* 6606.16* 6608.06* 6609.01* 6609.02* 6615.01* 6615.02*
6616.01* 6616.02* 6617.00* 6619.01* 6619.02 6620.00* 6621.00* 6623.00* 6624.00* 6626.00* 6627.00*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

6628.00* 6629.00* 6630.00* 6632.00* 6634.00* 6635.00* 6637.00* 6640.00* 6641.00* 6642.00* 6645.01*

Upper Income

6601.00* 6602.00* 6603.02* 6603.03* 6604.02 6604.03 6605.01* 6605.02* 6606.03* 6606.04* 6606.05*

6606.06* 6606.09* 6606.10* 6606.11* 6606.12 6606.13* 6606.14* 6606.15* 6607.03* 6607.04* 6607.05*

6607.06 6607.07* 6607.08* 6608.03* 6608.04 6608.05 6610.00* 6618.00 6622.00* 6625.00* 6631.00

6636.00*

Income Not Known

6606.07* 9900.00*

CHAMBERS COUNTY (071), TX

MSA: 26420

Moderate Income

7104.01* 7105.00*

Middle Income

7103.00*

Upper Income

7101.00 7102.01 7102.02

Income Not Known

7106.00* 9900.00*

FORT BEND COUNTY (157), TX

MSA: 26420

Median Family Income 40-50%

6750.00

Median Family Income 50-60%

6711.02* 6714.01* 6726.03* 6753.00

Median Family Income 60-70%

6701.01 6701.02 6706.02* 6708.02* 6713.00* 6749.00 6751.01* 6751.02 6752.00 6758.00

Median Family Income 70-80%

6702.02* 6703.00* 6705.00* 6712.00* 6714.02 6725.00* 6727.01* 6729.04* 6748.00 6754.02*

Median Family Income 80-90%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

6702.01* 6704.00* 6706.03* 6706.04* 6708.01* 6720.04* 6723.04 6726.04* 6755.01
Median Family Income 90-100%
6723.03* 6727.03* 6740.02 6754.01 6756.00 6757.02*
Median Family Income 100-110%
6708.03* 6708.04* 6710.01* 6710.02 6711.01* 6718.00 6719.00* 6724.02* 6728.02 6745.06* 6757.01
Median Family Income 110-120%
6716.01* 6720.02 6726.02* 6727.02* 6729.05* 6729.07* 6735.01* 6755.02
Median Family Income >= 120%
6707.00* 6709.02* 6709.03* 6709.04* 6715.01 6715.02 6716.02 6717.00 6720.03 6721.00 6722.01*
6722.02 6723.05 6723.06* 6724.01* 6728.01* 6729.01* 6729.02 6729.03 6729.06* 6730.04 6730.05
6730.06* 6730.07* 6730.08* 6730.09* 6730.10 6731.03* 6731.04 6731.05* 6731.06* 6731.07* 6731.08
6731.09* 6731.10* 6731.11 6731.12* 6731.13* 6732.01* 6732.02 6733.00 6734.01 6734.02* 6734.03*
6734.04* 6735.02 6736.00* 6738.01* 6738.02* 6739.02 6739.03* 6739.04* 6740.01 6741.00* 6742.00
6743.01* 6743.02* 6744.01 6744.02 6744.03* 6744.04* 6745.03* 6745.04 6745.05* 6745.07* 6745.08
6746.01* 6746.02 6746.03* 6746.04* 6747.01* 6747.02 6755.03*
Median Family Income Not Known
6737.00*

GALVESTON COUNTY (167), TX

MSA: 26420

Low Income

7214.02* 7217.01 7222.00* 7246.00* 7251.00*

Moderate Income

7211.02* 7216.00* 7217.02* 7219.01 7219.02 7223.00* 7226.00* 7227.00* 7228.00* 7229.00* 7230.00
7235.03* 7237.00* 7242.00* 7244.00* 7250.00* 7252.00* 7254.00* 7256.00* 7262.00*

Middle Income

7205.08* 7205.09 7208.00 7209.00 7210.00 7211.03 7212.03* 7212.05* 7213.01 7217.03* 7218.00
7220.01* 7220.02* 7221.00* 7231.00 7232.00* 7233.00* 7234.01* 7234.03 7235.01 7235.04* 7236.00
7239.00* 7243.00* 7245.00 7248.00* 7249.00* 7253.00* 7258.00*

Upper Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

7201.00* 7202.00* 7203.01 7203.02* 7204.00 7205.01 7205.04* 7205.05* 7205.06* 7205.07* 7205.10
 7205.11* 7205.12* 7206.01* 7206.02* 7206.03* 7206.04* 7206.05* 7207.01 7207.02 7207.03 7211.01*
 7212.04* 7212.06* 7212.07 7212.08* 7212.09 7212.10 7212.11* 7213.02* 7214.01 7214.03 7215.01
 7215.02* 7215.03 7234.02* 7235.05* 7238.00 7241.01 7255.00 7257.00* 7259.00* 7260.00* 7261.01*
 7261.02*

Income Not Known

7240.00* 7247.00* 9900.00* 9901.00*

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income 20-30%

2111.02* 2227.01 2309.00 2405.05* 2406.00* 3101.02 3128.00 3314.00 4211.03* 4213.01* 4214.02*
 4215.01* 4330.04* 4401.01* 4510.05* 5320.03* 5405.04 5501.02*

Median Family Income 30-40%

2115.02* 2207.01* 2207.02* 2208.00* 2210.00* 2215.01 2215.02* 2221.00* 2224.01* 2224.02* 2225.01
 2225.04* 2226.01* 2226.02 2227.02 2228.00* 2317.00* 2327.01* 2331.05 2401.02 2405.04* 2408.04*
 3116.00* 3135.00* 3138.02* 3213.01* 3215.00 3309.02 3312.00 3316.04* 3320.00* 3332.05* 4212.06*
 4214.01* 4214.03* 4216.01* 4222.00* 4224.05* 4230.01* 4231.00* 4320.06 4321.01* 4327.05* 4327.06*
 4329.03* 4330.03* 4335.03* 4335.04* 4335.05* 4508.04 4519.03* 4526.01* 4531.00* 4532.01* 4534.03*
 5204.00 5206.03* 5214.01 5217.02 5305.01* 5307.01* 5313.00 5322.00* 5337.01* 5501.01 5502.01*
 5502.02* 5503.03* 5503.04 5503.08*

Median Family Income 40-50%

2104.00 2111.01* 2113.01* 2114.00 2115.01 2117.00* 2119.00* 2201.00* 2204.00* 2205.00* 2209.00*
 2211.00* 2213.02* 2216.01* 2218.00* 2220.00* 2222.00* 2230.02* 2302.00 2306.00* 2307.00* 2312.00*
 2313.00* 2319.00* 2321.00* 2331.01* 2331.03* 2331.04* 2334.00* 2336.00* 2405.03* 2405.06 2415.03*
 2532.02 2536.02* 2544.00* 3104.00* 3105.00* 3109.00* 3110.01* 3118.00* 3122.00* 3134.00* 3136.00
 3139.02* 3143.01* 3206.02 3212.00* 3230.00* 3233.00* 3235.00* 3242.00* 3311.00* 3316.02 3317.00*
 3318.00* 3319.00* 3322.00* 3323.00* 3328.00 3333.01* 3335.01* 3405.02* 4211.01 4211.04* 4212.03*
 4212.04* 4212.05* 4216.02* 4218.01* 4224.04* 4225.02* 4228.00* 4229.00* 4230.02* 4232.04* 4325.01*
 4328.03* 4328.05* 4328.06* 4329.01* 4330.06* 4330.07* 4331.00* 4332.01* 4335.07* 4504.01* 4510.03*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

4522.03* 4527.03* 4533.00* 4536.03* 4539.02* 5206.01 5210.00 5211.00* 5212.01 5214.02* 5217.01
 5301.01* 5307.02* 5319.00* 5321.02* 5326.00 5330.00* 5333.02* 5336.00* 5339.02 5405.03 5503.06*
 5503.07* 5519.02* 5525.01 5526.03

Median Family Income 50-60%

2105.00* 2107.00* 2108.00 2110.00* 2113.02* 2116.00* 2123.00 2124.00 2203.00* 2206.00* 2212.00*
 2214.00* 2217.01* 2219.00* 2223.00* 2225.02 2229.00* 2301.00* 2303.00* 2304.00* 2305.00* 2308.00*
 2311.00 2315.00* 2316.00* 2320.00* 2323.04* 2325.00 2327.03* 2330.01* 2337.01 2337.02* 2401.01
 2408.03* 2415.01 2415.02* 2517.01 2548.00* 3112.00* 3113.00* 3114.00 3115.02* 3117.01 3129.01*
 3138.01* 3202.01* 3202.02* 3208.00 3214.01 3220.00* 3221.00* 3231.00 3234.00* 3239.00 3304.00*
 3313.00* 3316.03* 3321.00* 3324.00* 3326.00 3331.00* 3335.02* 3338.01* 3340.01* 3409.00* 3412.01*
 4201.00* 4205.00 4215.02* 4223.04* 4226.01* 4232.03* 4311.02 4320.05 4323.01* 4323.02* 4324.01*
 4325.02 4327.04 4328.04 4329.04* 4330.05* 4334.00* 4335.06* 4510.04* 4514.07* 4519.04* 4521.03*
 4522.02 4522.04* 4524.02* 4525.01* 4525.02* 4528.02* 4532.02 4534.01* 4534.04* 4536.01 4537.01*
 4537.02* 4543.05* 4544.00 5205.01 5206.04* 5223.02 5303.00* 5304.00* 5305.02* 5320.04* 5323.02
 5329.00* 5332.00* 5333.01* 5334.02* 5337.02 5339.04 5340.01* 5402.00 5420.03* 5509.01* 5510.00*
 5515.02 5532.02* 5533.00*

Median Family Income 60-70%

2109.00* 2125.00 2213.01* 2216.02 2310.00* 2314.00* 2318.00* 2322.01* 2323.03 2324.03* 2324.04*
 2328.01* 2328.02* 2329.01* 2335.01* 2335.02* 2407.03* 2407.06* 2408.02* 2411.03* 2412.01* 2412.02*
 2540.00 2546.00* 3103.00* 3108.00 3110.02* 3111.00* 3115.01* 3140.01* 3206.01* 3207.00* 3210.01*
 3211.02* 3219.00* 3222.00* 3229.00* 3236.01 3237.01 3238.02* 3241.01 3302.00* 3303.02* 3303.03*
 3305.00* 3307.00* 3315.01* 3332.01* 3332.03* 3333.02 3337.00* 3339.03* 4132.03 4227.01* 4233.04*
 4311.01 4320.03* 4322.00* 4323.03* 4324.02 4332.02* 4336.01* 4336.02* 4508.03* 4514.06* 4520.01*
 4520.02* 4524.01 4526.02* 4527.01* 4527.02* 4528.01* 4529.00* 4535.01* 4535.02* 5203.02* 5205.02
 5215.01* 5216.00 5221.01* 5222.01 5223.01 5301.02* 5306.00 5308.00 5318.00* 5325.02* 5334.01*
 5338.02 5338.03* 5339.03* 5340.02* 5342.01* 5342.03 5413.02* 5416.03* 5417.02 5424.01* 5504.05*
 5506.03* 5516.01* 5516.02* 5523.03 5529.01
 2506.02 2517.02* 2521.00* 2523.04 2523.06* 2525.00 2527.00 2530.00* 2535.01* 2537.00 2539.00

Median Family Income 70-80%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

2202.00*	2230.01*	2231.00	2326.00	2327.04	2329.02*	2332.00*	2333.00	2404.00	2407.04*	2411.04*
2506.01*	2522.01	2522.02	2524.00*	2526.02*	2528.00	2538.00*	2541.00*	3107.00	3126.03	3133.00*
3137.00*	3140.03*	3201.00*	3209.01*	3226.00*	3227.01*	3228.00*	3306.00*	3309.01*	3325.00*	3327.00
3329.00	3330.00*	3341.01	3341.02*	3411.01	3413.02*	3422.00	3430.00*	3437.00	4213.02	4224.03*
4225.01*	4233.01*	4236.00	4321.02*	4515.01*	4518.00*	4538.00*	4541.00*	4543.02*	4543.03*	4543.04*
4548.01*	5203.01	5212.02*	5213.00*	5222.02*	5323.01	5327.00*	5335.00*	5414.02*	5418.01*	5421.04*
5504.04	5506.01*	5508.00*	5509.02*	5511.01	5511.02*	5523.01	5536.02*			

Median Family Income 80-90%

2106.00*	2225.05	2337.03	2407.05	2409.04*	2409.06*	2410.01	2410.02*	2411.01*	2411.05*	2502.01*
2514.02*	2526.01*	2529.02	2535.02*	2542.00	2543.00*	2547.00*	3106.00*	3119.00*	3210.02*	3214.02*
3216.00*	3218.00*	3238.01*	3301.01*	3303.01*	3308.01*	3332.04*	3339.04*	3339.05*	3340.02*	3340.03*
3401.02*	3411.02*	3423.00*	3424.00*	3427.00	3504.00	3508.01*	3508.03*	4221.00*	4223.02*	4224.06*
4227.02*	4312.03*	4312.06*	4503.01*	4503.02	4513.01*	4514.04*	4515.02*	4517.00*	4523.00*	4536.04*
4539.01*	4546.00*	5218.00	5224.02	5312.00*	5324.00*	5325.03	5328.00*	5331.00*	5340.03*	5408.00
5409.03	5410.05*	5420.01*	5421.05*	5427.00	5430.10*	5505.00	5512.01*	5520.04	5525.02*	5528.02
5531.02*	5549.07*	5554.04*								

Median Family Income 90-100%

2323.05*	2323.06*	2324.02*	2407.07	2409.03*	2502.02*	2503.04*	2503.06*	2529.01*	3123.00*	3126.01
3139.01	3144.01*	3144.02*	3205.00*	3209.02*	3213.02*	3217.00*	3227.02*	3236.02	3237.02*	3301.02*
3315.02*	3407.01	3410.01*	3413.03*	3413.04*	3425.00	3505.00*	3506.03*	4101.02*	4132.04*	4202.00*
4226.02*	4232.01*	4234.01*	4234.02*	4312.04	4333.00*	4504.02	4530.02*	4540.00*	4542.00*	4548.02*
4553.00	5219.00	5220.01*	5220.02*	5221.02*	5224.01	5314.00*	5315.00	5321.01*	5325.04*	5406.01*
5406.02*	5413.01	5414.04*	5415.00*	5418.02	5420.04*	5421.06*	5421.08*	5422.01*	5422.03	5423.04*
5424.02*	5506.02*	5517.05*	5522.00	5524.01	5526.02*	5527.01*	5538.04*	5542.01*	5542.02	5547.01*
5549.08*	5555.01	5560.00*								

Median Family Income 100-110%

2330.03*	2409.05*	2414.00*	2501.02	2503.05*	2505.00	2516.00*	2523.03*	2523.05*	2533.00	3101.01
3127.00	3211.01	3240.00	3308.02*	3336.00*	3339.06*	3405.01*	3412.03	3417.00*	3421.00*	3436.02
3501.03*	3501.04*	3502.02*	3506.01*	3507.00*	4107.05	4206.00*	4326.00*	4401.02*	4508.01*	4511.00*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

4516.05*	4549.02*	4552.00*	5116.00	5338.04*	5341.02	5405.02	5407.00	5409.04	5412.04*	5412.06*
5417.03*	5421.03*	5421.07*	5422.02*	5423.05*	5430.08*	5430.09*	5430.11*	5432.01	5432.02	5507.00
5512.02*	5514.00	5521.01*	5524.02	5527.02	5530.02*	5531.01*	5532.01*	5537.00*	5540.01*	5548.05*
5549.06*	5550.02	5552.00	5554.01							
Median Family Income 110-120%										
2330.02*	2508.01*	2511.00*	2512.00	2518.00*	2519.03*	2536.01	3120.00*	3338.02*	3416.00	3429.00*
3433.02*	3502.01*	4115.07	4217.00	4235.00*	4302.00*	4307.00	4551.03*	5110.03*	5215.02	5410.09*
5411.00	5412.05	5416.04*	5417.01*	5423.03*	5426.00	5429.01*	5430.05	5431.00*	5503.05*	5504.07*
5513.00*	5517.03*	5535.00*	5543.02*	5548.07*	5548.09*	5551.02	5554.03	5555.03		
Median Family Income >= 120%										
1000.01	2322.02	2322.03*	2324.05	2413.01*	2413.02	2501.01	2504.03*	2504.04*	2504.05*	2504.06*
2504.07*	2504.08	2507.01	2507.02*	2508.02*	2509.01*	2509.02*	2510.00	2513.00*	2514.01*	2515.01
2515.03*	2515.04*	2515.05*	2519.02*	2519.04*	2520.01	2520.02*	2520.03	2531.01*	2531.02*	2532.01*
3102.00	3125.01	3125.02*	3126.02	3129.02*	3130.00	3131.01*	3131.02	3132.01*	3132.02*	3232.00
3402.02	3402.03*	3403.01*	3403.02	3404.00*	3406.00*	3407.02*	3408.00	3410.02*	3412.04	3414.00
3415.01*	3415.02	3418.00*	3420.01*	3420.02*	3428.01	3428.02	3431.00*	3432.00*	3433.01*	3501.02*
3503.00*	3506.04*	3508.04*	4102.01	4102.02*	4103.00	4104.01*	4104.02	4105.01*	4105.02	4106.01
4107.03	4107.04	4107.06*	4108.01*	4108.02	4109.00*	4110.01	4110.02*	4110.03	4111.00	4112.00
4113.01	4113.02	4114.00	4115.03	4115.05	4115.06*	4116.00*	4117.00	4118.01*	4118.02	4119.01
4119.02*	4120.00*	4122.01*	4122.02	4123.00*	4124.00*	4125.00	4126.00*	4127.00	4128.00	4129.02*
4130.00*	4131.00*	4132.05	4133.01*	4133.02*	4203.00*	4204.00*	4207.00*	4208.00	4209.00	4210.00*
4218.02*	4219.00*	4220.00*	4301.01	4301.02	4303.00	4304.00*	4305.00	4306.00*	4308.00	4309.00
4310.01*	4310.02	4313.02	4313.04	4314.01	4314.03	4314.04	4315.03*	4315.04*	4315.05*	4315.06
4316.00	4317.01	4317.02*	4318.01	4318.03	4318.04	4319.02*	4320.04	4327.03*	4501.00*	4502.00
4505.00*	4506.00*	4507.00	4509.00*	4510.06*	4512.00	4513.02*	4514.01	4516.03*	4516.04*	4516.06*
4519.02*	4521.01*	4545.02*	4545.03*	4545.04*	4545.05*	4547.00	4549.01*	4550.00*	4551.02*	4551.04*
5101.00*	5102.02	5103.01*	5103.02	5104.00	5105.00*	5106.01*	5106.02	5107.01	5107.02*	5108.01*
5108.02*	5108.03	5109.01	5109.02	5110.01	5110.04*	5111.00	5112.01	5112.02*	5113.01	5113.02
5114.00*	5115.01*	5115.02*	5201.00	5202.00	5207.00	5225.00	5302.00	5309.00*	5310.00*	5311.00*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

5316.00* 5317.00 5341.01 5342.04* 5342.05* 5401.01 5401.02 5409.01* 5410.04 5410.06* 5410.07*
 5410.08 5412.03* 5412.07* 5414.01* 5419.01* 5419.02 5420.02* 5423.02* 5425.00* 5428.00 5429.02
 5430.04* 5430.06 5430.07 5517.02* 5517.04 5518.00 5520.02* 5520.03 5521.02 5521.03* 5523.04*
 5528.01* 5529.02* 5530.01 5534.01 5534.03 5534.04* 5534.05 5536.01* 5538.01 5538.03 5539.01*
 5540.02 5541.03* 5541.04* 5543.01 5544.04 5544.05 5544.06 5544.07 5544.08* 5544.09 5544.10
 5545.01 5545.02 5546.00 5547.02 5548.03 5548.04 5548.06* 5548.08* 5549.02 5549.04 5549.05
 5550.01* 5551.01* 5553.01* 5553.03 5553.04* 5553.05 5555.04* 5555.05* 5556.00 5557.01 5557.03
 5557.04* 5561.00 9802.00 9807.00

Median Family Income Not Known

2112.00* 2217.02* 2503.03* 3117.02* 3124.00* 3140.04* 3140.05* 3143.02* 3241.02* 3401.01 3402.01
 3436.01 3501.01* 4101.01* 4106.02 4115.04 4129.01* 4132.06* 4223.03* 4233.03* 4312.05* 4313.03*
 4319.01* 4514.05* 4521.02* 4530.01* 4534.05 5102.01* 5414.03* 5504.03* 5504.06* 5515.01* 5519.01*
 5526.04* 9800.00* 9801.00* 9803.00* 9804.00*

MONTGOMERY COUNTY (339), TX

MSA: 26420

Median Family Income 30-40%

6925.02* 6933.02 6934.01

Median Family Income 40-50%

6904.07* 6934.02* 6935.03

Median Family Income 50-60%

6914.03* 6926.01* 6931.03* 6931.04* 6938.00 6939.03*

Median Family Income 60-70%

6922.01* 6925.01* 6930.01* 6939.01 6940.02 6942.04

Median Family Income 70-80%

6901.02 6903.00 6922.02 6924.01* 6926.03* 6927.01* 6941.05 6941.06

Median Family Income 80-90%

6916.02 6920.07* 6926.05* 6931.02 6933.03 6935.02* 6936.00 6941.04* 6942.03 6942.09* 6946.03*

Median Family Income 90-100%

6902.03* 6904.05* 6913.02* 6918.01 6920.03 6923.02 6928.02* 6928.03 6929.00 6930.02 6939.02*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

6944.01 6944.03

Median Family Income 100-110%

6907.01 6916.01* 6928.04* 6940.01* 6941.03* 6943.07 6944.02 6947.00

Median Family Income 110-120%

6902.06* 6904.08* 6921.01* 6926.04 6933.01 6942.08 6943.08* 6946.01

Median Family Income >= 120%

6901.01 6902.04* 6902.05* 6902.07* 6904.03* 6904.04 6904.06 6905.01* 6905.02* 6905.03 6906.03

6906.04* 6906.05 6906.06 6906.07* 6906.08 6906.09* 6906.10* 6907.02 6908.00* 6909.00 6910.00*

6911.00* 6912.01 6912.02 6913.01 6914.02 6915.00 6917.00 6918.02 6919.00 6920.04 6920.05

6920.06* 6920.08* 6920.09 6920.10* 6921.02* 6921.03 6923.01* 6923.03* 6923.04 6924.02 6927.02

6932.01 6932.02* 6935.01* 6937.01* 6937.02 6937.03 6941.07 6942.05* 6942.06 6942.07* 6942.10*

6943.03 6943.04 6943.05 6943.06* 6943.09 6945.01 6945.02* 6945.03*

Median Family Income Not Known

6914.01* 6933.04* 6939.04* 6946.02*

WALLER COUNTY (473), TX

MSA: 26420

Moderate Income

6802.02* 6803.01 6805.01* 6805.02*

Middle Income

6802.01* 6803.02* 6803.03 6806.02*

Upper Income

6801.00 6806.01*

Income Not Known

9800.00*

ASSESSMENT AREA - 0016

BONNEVILLE COUNTY (019), ID

MSA: 26820

Moderate Income

9704.04 9706.01 9706.02 9707.00 9711.00 9712.00

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Middle Income

9703.00 9704.02 9704.05 9705.02 9705.05 9708.00* 9709.00* 9710.00 9713.01 9713.02 9715.00

Upper Income

9701.00 9704.01 9705.03 9705.04* 9706.03 9714.01 9714.02

BUTTE COUNTY (023), ID

MSA: 26820

Moderate Income

9701.00

JEFFERSON COUNTY (051), ID

MSA: 26820

Moderate Income

9601.00

Middle Income

9602.00 9603.01 9603.02 9604.01 9604.02

ASSESSMENT AREA - 0017

BEAR LAKE COUNTY (007), ID

MSA: NA

Middle Income

9501.00

Upper Income

9502.00

BINGHAM COUNTY (011), ID

MSA: NA

Moderate Income

9400.00* 9505.02

Middle Income

9501.02 9502.00 9503.00 9504.00 9506.00

Upper Income

9501.01 9505.01 9507.00

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

BLAINE COUNTY (013), ID

MSA: NA

Middle Income

9601.01 9602.01 9605.01

Upper Income

9601.02 9602.02* 9603.01 9603.02 9605.02*

CASSIA COUNTY (031), ID

MSA: NA

Moderate Income

9504.00

Middle Income

9501.00 9502.00 9503.00 9505.00 9506.00*

GOODING COUNTY (047), ID

MSA: NA

Moderate Income

9601.01

Middle Income

9601.02 9602.01* 9602.02

LATAH COUNTY (057), ID

MSA: NA

Middle Income

0051.01 0054.00 0055.00 0056.00 0057.00

Upper Income

0051.02 0052.00* 0053.01* 0053.02

MADISON COUNTY (065), ID

MSA: NA

Low Income

9503.04

Moderate Income

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

9502.00 9503.01* 9503.03

Middle Income

9501.02 9501.03 9504.02 9505.01

Upper Income

9501.01* 9504.01 9505.02

PAYETTE COUNTY (075), ID

MSA: NA

Moderate Income

9603.01

Middle Income

9601.00 9602.00 9603.02

Upper Income

9604.00

WASHINGTON COUNTY (087), ID

MSA: NA

Middle Income

9701.00 9702.00 9703.00

ASSESSMENT AREA - 0018

MOHAVE COUNTY (015), AZ

MSA: 29420

Moderate Income

9404.00* 9501.01* 9505.00* 9506.03 9507.03* 9507.06* 9514.04 9515.01 9516.02* 9517.01

Middle Income

9405.01* 9501.03* 9504.01* 9504.03 9504.04 9506.01* 9506.02* 9507.05 9507.08* 9514.01* 9514.03*

9515.03* 9515.04* 9516.01 9517.02* 9518.00* 9519.00 9520.01 9520.03* 9520.04 9524.00* 9526.00

9527.01* 9527.02* 9529.01* 9529.02* 9531.00 9534.04 9534.05* 9534.06* 9536.02* 9538.00 9539.01

9539.02* 9548.01 9548.02* 9549.00 9550.01 9550.02*

Upper Income

9507.07* 9520.06* 9520.07 9525.01 9525.02* 9528.01 9528.02* 9530.01* 9530.02* 9532.00* 9533.01*

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

9533.02* 9534.03 9536.03 9536.04*

Income Not Known

9501.02* 9520.05*

ASSESSMENT AREA - 0019

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income 20-30%

0011.00

Median Family Income 30-40%

0003.02* 0004.02* 0005.23* 0005.24* 0024.04 0026.03* 0027.08*

Median Family Income 40-50%

0002.01 0005.14 0005.16* 0005.21 0005.22* 0005.28* 0006.00* 0015.01* 0016.08* 0019.01 0022.04*

0022.07* 0024.03* 0025.05* 0027.06 0029.54 0029.95 0038.00 0040.00* 0043.01* 0043.02* 0044.02*

0046.02 0047.10* 0047.12* 0047.13 0049.21* 0050.06* 0050.10

Median Family Income 50-60%

0001.07 0003.01* 0004.03* 0005.13* 0005.15 0005.18 0010.04* 0012.00 0015.02* 0016.07* 0016.14*

0016.15 0017.18* 0018.01* 0019.02 0020.00 0022.01 0022.03* 0022.06 0024.05 0026.04* 0026.05*

0028.21* 0029.64* 0029.66 0029.69 0029.96* 0031.02 0034.27* 0036.57 0044.01* 0047.03 0047.07*

0047.09* 0054.21* 0057.02* 0057.03* 0057.04* 0058.48* 0060.01 0071.00 0078.01*

Median Family Income 60-70%

0001.06* 0001.08* 0002.03 0004.01* 0005.19* 0005.20* 0005.25* 0005.27* 0014.01 0017.11 0017.15*

0018.03 0018.04* 0025.04* 0025.06 0028.23* 0029.05 0029.65* 0029.67 0029.68* 0029.97 0032.60*

0034.15 0034.20 0034.22* 0034.23* 0034.28* 0034.30* 0034.31* 0036.16 0036.54* 0037.00 0045.00

0046.01 0047.16* 0049.11* 0049.25* 0050.14* 0054.22* 0054.38* 0058.59* 0072.00*

Median Family Income 70-80%

0001.03* 0001.09* 0005.10* 0005.26* 0010.03 0016.13* 0017.10 0024.06* 0028.10* 0028.22 0028.45

0028.47 0029.37 0029.46 0029.48 0029.50 0029.56 0031.04* 0032.20 0034.13 0034.18* 0034.19

0034.26* 0035.00* 0036.40 0041.00* 0042.00* 0047.14 0047.15 0047.17 0049.12* 0049.15* 0049.20*

0050.05* 0052.00 0053.60 0056.07 0056.14* 0056.15* 0058.18 0062.01* 0062.04* 0068.00 0079.00

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Median Family Income 80-90%

0005.17* 0014.02 0017.16* 0025.01 0029.15 0029.36* 0029.41 0029.42 0029.44* 0029.58* 0029.62
 0029.70* 0029.98* 0032.54* 0034.12* 0034.29 0036.17* 0036.31 0036.33* 0036.34* 0036.35* 0036.39
 0036.44* 0036.52* 0049.10* 0049.16* 0049.17 0049.23* 0049.24* 0049.26* 0050.11* 0050.13* 0050.16
 0050.17* 0051.03 0053.16* 0053.36* 0053.38 0054.23 0054.39* 0055.01 0055.03* 0057.05* 0058.25
 0058.71 0058.75 0061.03* 0062.02*

Median Family Income 90-100%

0001.01 0016.09* 0016.10* 0016.11 0017.09* 0017.14* 0027.07 0028.27 0028.30* 0028.36* 0028.44*
 0028.46 0028.48* 0029.19* 0029.35 0029.40 0029.49 0029.52* 0029.82* 0030.01 0030.04* 0030.05
 0031.03 0032.10* 0032.11 0032.14 0032.34* 0032.46 0032.62* 0032.63 0032.70 0034.16* 0034.21*
 0036.09 0036.13 0036.15* 0036.27* 0036.43 0036.45* 0036.46* 0036.51* 0036.61* 0036.64* 0036.65*
 0050.15* 0051.11 0051.13 0051.14 0053.20* 0054.32 0054.40 0058.04 0059.02* 0059.05*

Median Family Income 100-110%

0013.00 0017.06* 0017.08 0017.12* 0017.13* 0028.26* 0028.35* 0028.42 0028.51 0029.16 0029.76
 0029.80 0029.81 0029.83* 0030.03 0032.19 0032.28 0032.45* 0032.48 0032.53 0033.03 0033.17*
 0033.18* 0034.09* 0034.11 0036.10* 0036.21* 0036.32* 0036.37* 0036.38* 0036.41 0036.42 0036.47*
 0036.48* 0036.49* 0036.55 0036.56 0049.14* 0049.19* 0050.07* 0050.12* 0051.02* 0051.06 0051.08
 0053.11* 0053.42 0053.55 0055.04* 0056.12* 0058.09 0058.13* 0058.26 0058.57* 0058.60 0058.62
 0059.04* 0062.03* 0076.00*

Median Family Income 110-120%

0001.05 0010.06 0023.02* 0028.25 0028.29* 0028.31* 0028.33 0028.34 0028.50 0028.53 0029.02*
 0029.53* 0029.74 0029.85 0030.06 0032.13* 0032.22 0032.39* 0032.41* 0032.66 0032.69* 0033.06*
 0033.07 0033.13* 0033.20 0034.08* 0034.10 0036.30* 0036.50* 0036.63 0036.66 0049.07 0049.18*
 0051.04* 0051.16* 0053.43* 0053.46 0053.47 0054.42* 0058.05* 0058.07 0058.08* 0058.29* 0058.36*
 0058.55 0058.61 0058.63* 0058.64 0058.74*

Median Family Income >= 120%

0002.04 0007.00* 0010.05 0017.07* 0017.17* 0028.08 0028.11 0028.14 0028.24 0028.28 0028.37
 0028.38 0028.41 0028.49* 0028.52* 0029.01 0029.38 0029.39 0029.47 0029.57* 0029.61 0029.75
 0029.77 0029.78 0029.79* 0032.04 0032.08 0032.15 0032.18 0032.23 0032.26 0032.27 0032.29

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0032.33* 0032.35 0032.36 0032.37 0032.40 0032.42 0032.43 0032.44* 0032.47 0032.49 0032.50
0032.51* 0032.52* 0032.61 0032.64* 0032.65 0032.67 0032.68* 0033.05 0033.08 0033.09* 0033.11*
0033.12* 0033.14 0033.15* 0033.16* 0033.19* 0033.21* 0033.22 0033.23* 0034.14* 0036.19 0036.20*
0036.26* 0036.36 0036.53* 0036.58* 0036.59* 0036.60 0036.62* 0051.07* 0051.10* 0051.12 0051.15
0053.12* 0053.13* 0053.14 0053.17 0053.18 0053.19 0053.21 0053.22 0053.33 0053.35 0053.37*
0053.41* 0053.48 0053.49 0053.50 0053.51 0053.52 0053.53 0053.54* 0053.56 0053.58 0053.61*
0053.62 0053.63 0053.64* 0053.65 0053.66 0054.33* 0054.34* 0054.35 0054.37 0054.41 0055.02*
0056.13* 0057.11* 0057.13 0057.15 0057.16 0057.17 0057.18* 0057.19* 0057.20 0057.21 0057.22
0058.03 0058.06* 0058.22* 0058.24 0058.28* 0058.30 0058.31 0058.34 0058.35 0058.37 0058.39
0058.41 0058.42 0058.43 0058.44 0058.45 0058.46 0058.47 0058.49 0058.50* 0058.52 0058.56*
0058.58 0058.65 0058.66 0058.67* 0058.68* 0058.69* 0058.72 0058.73 0058.76 0058.77 0059.03
0061.04* 0067.00 0069.00 0075.00

Median Family Income Not Known

0023.03* 0058.70 0078.02*

ASSESSMENT AREA - 0020

NEZ PERCE COUNTY (069), ID

MSA: 30300

Moderate Income

9604.00*

Middle Income

9400.00 9602.00* 9603.00 9605.00 9606.00 9607.00* 9609.00

Upper Income

9608.00 9610.00

ASSESSMENT AREA - 0021

CACHE COUNTY (005), UT

MSA: 30860

Low Income

0007.02* 0008.00

Moderate Income

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0005.01 0005.02 0006.02 0010.02 9801.00*

Middle Income

0001.01 0001.02 0002.01 0002.02 0003.01* 0003.02 0004.01 0004.03 0009.00 0010.01* 0014.01*
0014.02

Upper Income

0004.02 0007.01 0011.01 0011.02 0012.01 0012.02 0013.00 0015.00

Income Not Known

0006.01

ASSESSMENT AREA - 0022

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 20-30%

2243.20* 2244.20* 2421.00* 2426.00*

Median Family Income 30-40%

1012.22 1200.20* 1201.03* 1902.01* 1917.10* 2051.20 2071.02* 2089.02* 2089.04* 2091.03* 2091.05*
2092.02* 2094.03* 2095.10* 2098.10* 2100.10* 2121.02* 2214.01* 2240.20 2260.01* 2289.00* 2311.00*
2318.00* 2362.05* 2375.00* 2422.02* 2431.00* 3022.01* 5716.00* 9104.05*

Median Family Income 40-50%

1174.05* 1174.07* 1174.08* 1175.10* 1193.40* 1200.30* 1201.06* 1201.08* 1232.06* 1275.20* 1276.05
1282.10 1283.03 1912.03* 1912.04* 1916.20* 1917.20* 1919.01* 1957.10* 1991.20* 1997.00* 2035.00*
2044.20* 2060.10* 2060.53* 2060.54* 2071.03* 2083.01* 2084.01* 2087.20* 2089.03* 2091.04* 2093.00*
2094.01* 2094.02* 2095.20* 2111.22* 2113.20* 2122.02 2122.04* 2123.04* 2123.05* 2123.06* 2131.00*
2132.01 2133.20* 2134.01* 2200.00* 2211.10* 2213.02* 2213.03* 2215.00* 2219.00* 2240.10* 2246.00*
2264.10* 2267.02* 2284.20* 2285.00* 2287.10* 2312.10* 2317.10* 2319.02* 2349.01* 2349.02* 2362.04*
2362.06* 2377.20* 2383.20* 2392.01* 2396.02* 2397.01* 2400.10* 2409.02* 2411.20* 2420.00* 2422.01*
2423.00* 2920.01* 2941.20* 2948.20* 2962.10* 2962.20* 3107.01* 4027.02* 4328.01* 4335.06 4338.04
4620.02* 4823.04* 5316.04* 5326.06* 5329.00* 5330.02* 5331.03* 5331.05* 5334.02* 5342.02* 5402.01*
5406.00* 5414.01* 5542.04* 5703.05* 5706.03* 5730.02* 5733.00* 5753.00* 5758.01* 5758.03* 5763.02*
5764.02 5764.03* 5769.03* 6002.02* 6003.03* 6003.04* 6012.11* 6015.01* 6017.00* 6025.10* 6028.01*

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

6037.06*	9008.06	9105.01*	9203.41*								
Median Family Income 50-60%											
1042.03*	1047.01*	1047.04*	1064.07	1175.20*	1201.04*	1201.05*	1201.07*	1221.22*	1224.10*	1235.20*	
1241.02*	1242.04*	1243.00*	1253.22	1271.02*	1272.20*	1276.03*	1279.10*	1281.02*	1282.20*	1283.02*	
1343.05*	1345.20	1347.10*	1395.05	1838.20*	1864.01*	1901.02*	1902.02*	1905.20*	1909.01*	1911.20	
1914.10*	1916.10*	1918.10*	1926.10*	1926.20*	1977.00*	1994.00*	1998.01*	1998.02*	2031.00*	2037.20*	
2038.00*	2042.00*	2048.10*	2049.10*	2051.10*	2062.01*	2080.02*	2083.02*	2085.02*	2088.01	2091.06*	
2098.20*	2112.02*	2118.02*	2118.04*	2119.21*	2119.22*	2122.03*	2124.10	2124.20*	2132.02*	2134.02*	
2181.10*	2181.20*	2188.00*	2190.10*	2199.01*	2201.00*	2211.20*	2212.20*	2214.02*	2226.00	2242.00*	
2243.10	2264.20*	2267.01*	2270.10*	2281.00*	2282.10*	2283.10*	2283.20*	2284.10*	2286.00*	2287.20*	
2288.00*	2293.00*	2294.10*	2313.01*	2316.02	2316.03*	2317.20*	2321.20*	2326.01*	2327.01*	2328.00*	
2361.01*	2362.03*	2371.01*	2371.02*	2376.00*	2377.10*	2383.10*	2392.02*	2393.10*	2393.30*	2395.02*	
2396.01*	2397.02*	2404.01*	2405.00*	2408.00*	2427.00*	2755.00*	2761.02*	2932.05*	2941.10*	2944.21*	
2947.01*	2949.00*	2965.00*	2966.00*	2971.10*	3016.01*	3022.02*	3024.01	3025.04*	3202.01	4023.04*	
4025.01*	4025.04*	4028.01*	4087.24*	4088.00	4333.05*	4809.02*	4817.12*	4817.14	4822.01*	4824.03*	
5018.03*	5309.02*	5311.02*	5313.02*	5315.02*	5316.02*	5320.01*	5328.00*	5330.01*	5331.04*	5331.08*	
5332.01*	5333.00*	5334.01*	5336.03*	5337.01*	5338.03*	5338.04*	5339.01*	5339.02*	5340.01*	5341.01*	
5341.02*	5342.03*	5343.02*	5344.05*	5344.06*	5350.02*	5355.01*	5356.03*	5356.07*	5358.04*	5359.01*	
5402.02*	5404.00*	5416.03*	5416.04*	5416.06*	5425.02*	5426.01*	5538.02*	5702.03*	5732.01*	5751.01*	
5751.02*	5751.03*	5752.02*	5754.01*	5762.00*	5763.01*	5765.01*	5769.01*	6002.01*	6009.02*	6011.00*	
6015.02*	6021.03*	6024.04*	6025.05*	9001.02*	9001.03*	9005.10*	9006.02	9006.06	9006.09*	9006.10*	
9007.01*	9007.03	9007.04	9008.04*	9100.02*	9105.02*	9105.04*	9106.02*	9106.06*	9106.07*	9800.17*	
Median Family Income 60-70%											
1012.21*	1041.05*	1041.08*	1044.04*	1046.10*	1047.03*	1095.00*	1114.02*	1132.38*	1132.39*	1134.25*	
1153.02*	1172.01*	1175.30*	1193.20*	1193.41*	1200.10*	1218.01*	1219.00	1221.20*	1221.21*	1222.00	
1230.10*	1232.03	1232.05*	1233.04*	1235.10*	1239.01*	1241.03*	1241.04*	1249.02*	1271.03*	1271.04*	
1276.04*	1277.12*	1278.05*	1278.06*	1281.01*	1310.21*	1310.22*	1318.01*	1323.01	1325.02*	1343.06*	
1345.21*	1345.22*	1903.03*	1904.01*	1905.10*	1912.01*	1913.02*	1925.20*	1927.00*	1956.00*	1990.01*	
1992.01*	2012.00*	2014.02*	2015.03*	2032.00*	2033.00*	2036.01*	2036.02*	2044.10*	2046.00*	2048.20*	

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

2060.50*	2086.10*	2086.20*	2088.02*	2111.24	2112.01*	2113.10*	2117.03*	2119.10*	2123.03*	2125.01*
2125.02*	2126.20*	2182.10*	2187.02*	2190.20*	2193.00*	2198.00*	2212.10*	2213.04*	2216.01*	2216.02*
2217.10*	2218.20	2220.02*	2221.00*	2222.00*	2244.10*	2270.20*	2282.20*	2294.20*	2312.20*	2321.10*
2324.01*	2324.02*	2327.02*	2340.02*	2372.01*	2372.02*	2382.00*	2393.20*	2395.01*	2398.02*	2400.20*
2402.00*	2404.02*	2406.00*	2407.00*	2410.01*	2412.01*	2412.02*	2413.00*	2414.00*	2430.01*	2673.00*
2696.02*	2772.00*	2774.00*	2912.10*	2932.03*	2932.06*	2933.07*	2944.10*	2945.20*	2946.20*	2948.10*
2948.30*	2969.01*	3015.02*	3020.02*	3021.04*	3023.02*	3025.03*	3025.05	4023.03*	4024.05*	4025.03*
4026.01*	4028.03*	4028.04	4043.01*	4050.02*	4062.01*	4077.01*	4090.00*	4328.02*	4333.02*	4333.04*
4333.06*	4334.03*	4335.05	4336.02*	4339.01*	4340.01*	4809.03*	4814.03	4817.11*	4822.02*	4823.03*
4824.01*	5018.04*	5301.01*	5303.02*	5304.00*	5308.01*	5309.01*	5310.00*	5312.01*	5312.02*	5313.01
5317.01*	5319.01*	5321.01	5323.02*	5326.07*	5327.00*	5335.01*	5335.04*	5336.02*	5337.02*	5340.02*
5342.01*	5343.01	5344.03*	5344.04*	5345.01*	5348.02*	5348.03*	5348.04*	5350.01*	5351.01*	5351.02*
5352.00*	5355.02*	5355.03*	5356.04*	5356.05*	5357.01*	5358.03*	5360.00	5402.03*	5405.02*	5415.00*
5416.05*	5418.01*	5418.02*	5421.03*	5421.05*	5421.06*	5432.03*	5505.01*	5522.00	5535.03*	5536.01*
5537.02*	5539.02*	5541.05*	5543.02*	5544.03*	5703.04*	5703.06*	5704.03*	5705.03*	5705.04*	5717.04*
5725.00*	5726.00*	5730.04*	5732.02*	5752.01*	5754.02*	5758.02*	5759.01*	5764.01*	5780.00*	6001.00*
6006.02*	6013.03*	6014.01	6016.00*	6018.01*	6020.03*	6025.04*	6025.06*	6025.07*	6030.08*	6039.02*
9001.04*	9005.05*	9005.09*	9008.08*	9010.10*	9013.00	9104.04*	9106.05*	9111.00*	9200.38*	9203.43*
9800.35										

Median Family Income 70-80%

1012.20*	1042.04*	1043.21*	1048.21*	1048.22*	1064.08*	1154.03*	1204.00*	1224.20*	1230.20*	1231.03*
1232.04*	1233.03*	1234.10*	1234.20*	1236.02*	1241.05*	1242.03*	1272.10*	1278.03*	1278.04	1279.20*
1321.01	1349.06*	1393.02*	1393.03*	1395.04*	1835.20*	1838.10*	1853.20*	1863.01*	1864.04*	1899.04*
2016.02*	2037.10*	2041.20*	2043.00*	2049.20*	2071.01*	2084.02*	2114.10*	2117.04*	2118.03*	2126.10*
2129.00*	2133.10*	2145.05*	2184.00*	2187.01*	2189.00*	2197.00*	2225.00*	2260.02	2291.00*	2313.02*
2314.00*	2322.00*	2325.00*	2326.02*	2345.02*	2348.00*	2352.02*	2374.01*	2378.00*	2398.01*	2411.10*
2430.02*	2696.01*	2702.00	2943.02*	2945.10*	2969.02*	2972.01*	3018.01*	3019.02*	3020.03*	3021.03*
3025.06*	3105.01*	4024.06*	4029.03*	4029.04*	4030.00	4037.22*	4041.00*	4045.01*	4047.03*	4049.03*
4051.01*	4051.02*	4052.01*	4072.02*	4076.01*	4324.01	4324.02*	4327.00*	4329.01	4332.00	4339.03*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

4340.03*	4341.00	4615.02*	4619.01*	4622.01*	4623.01	4803.04*	4811.02	4814.01	4816.03*	4816.04
4823.01*	5004.02*	5014.00*	5015.04	5042.00	5302.03*	5303.01*	5305.00*	5311.01*	5315.03*	5315.04*
5316.03*	5318.00*	5320.02	5322.00*	5323.03	5325.00*	5332.04*	5334.03*	5336.01*	5337.03*	5338.05*
5338.06*	5349.00*	5354.00*	5356.06*	5357.02*	5358.02*	5361.04*	5407.00*	5411.00*	5422.00*	5424.01*
5428.00*	5429.00*	5511.01*	5511.02*	5512.01*	5526.02*	5529.00*	5536.02*	5537.01*	5538.01*	5541.01*
5551.06*	5552.11*	5702.02*	5703.03*	5704.04*	5706.01*	5717.01*	5717.03*	5723.01*	5731.01*	5734.01*
5765.03*	5769.04*	6008.02*	6009.12*	6010.02*	6012.12*	6013.02*	6019.00*	6020.02*	6021.04*	6021.05*
6024.03*	6025.11*	6025.13	6029.00	6030.05*	6038.01*	6041.01*	9003.01*	9005.04	9006.07	9006.08*
9007.05*	9008.07*	9106.01*	9106.08*	9107.07*	9107.14*	9107.15*	9200.47*	9200.50*	9203.42*	9800.16*
1904.02*	1909.02*	1910.00*	1911.10*	1925.10*	1957.20	1992.02*	1999.00	2014.01*	2015.04*	2016.01*
Median Family Income 80-90%										
1021.03*	1043.22*	1044.01*	1044.03*	1045.00*	1061.14*	1064.05*	1065.20*	1066.04*	1066.48*	1096.03*
1113.04*	1152.04*	1154.01*	1154.04*	1193.10*	1193.42*	1198.02*	1210.20*	1211.01*	1211.02	1212.22*
1242.01*	1253.21*	1254.04*	1276.06*	1277.11*	1286.01*	1310.23	1317.02*	1325.01*	1331.01*	1331.02*
1340.01*	1340.02*	1341.01*	1341.04*	1833.00*	1834.01*	1837.01*	1852.03*	1864.03*	1871.02*	1881.00*
1892.01*	1898.02*	1907.01*	1908.02*	1913.01*	1915.00*	1924.20*	1958.02*	1959.01*	1959.03*	1972.00*
1974.20*	1976.00*	1991.10*	2015.01*	2017.00*	2039.00*	2041.10*	2047.00*	2085.01*	2087.10*	2111.21*
2114.20*	2121.01*	2127.01*	2172.00*	2185.00*	2186.00*	2199.02*	2292.00*	2316.01*	2347.00*	2361.02*
2379.00*	2381.00*	2409.01*	2410.02*	2675.03*	2676.00	2699.03*	2751.02*	2911.10*	2912.20*	2946.10*
2976.01*	3012.03*	3017.02*	3018.02*	3023.01*	3107.04*	3118.01*	3203.00*	4017.07*	4020.02*	4023.01*
4042.01*	4042.03*	4045.04*	4047.02*	4048.04*	4048.05*	4048.06*	4071.01*	4073.02*	4075.01*	4081.39*
4081.40*	4082.13*	4086.28*	4087.05*	4301.01*	4309.01*	4310.02	4311.00	4323.00*	4326.01*	4326.02
4331.03*	4336.01*	4340.04*	4620.01*	4803.03*	4808.04*	4809.01*	4810.02	4811.03*	4812.03*	4813.00*
4816.06*	4825.02*	4825.21*	4825.22*	5005.00*	5007.00*	5015.03*	5020.03*	5020.05*	5023.03*	5024.01*
5025.00*	5026.02*	5031.04*	5031.05	5041.01*	5300.06*	5301.02*	5306.03*	5307.00*	5308.02*	5317.02*
5323.04*	5326.05*	5347.00*	5353.00*	5361.02*	5362.02*	5400.00*	5401.02*	5405.01*	5409.01*	5410.03
5414.02*	5417.00*	5424.02*	5425.01*	5426.02*	5427.00*	5431.00	5432.01*	5439.05*	5440.01*	5509.01*
5513.00*	5514.01*	5521.00*	5524.00*	5535.02*	5535.04*	5540.02*	5542.03*	5544.04	5544.05*	5549.00*
5552.12*	5702.04*	5704.02*	5705.02*	5706.02*	5715.02	5727.00*	5765.02*	5777.00*	6003.02*	6009.11*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

6018.02* 6031.01* 6033.01* 6037.05* 6039.01* 6040.01* 6042.00* 6099.00* 6506.04* 7018.02* 9005.01*
 9005.06* 9005.08* 9006.11* 9012.09* 9107.06* 9107.13* 9107.18* 9107.19* 9107.20* 9107.21* 9110.01

Median Family Income 90-100%

1031.02* 1041.24* 1042.01* 1046.20* 1048.24* 1070.20* 1133.23* 1134.26* 1152.03* 1199.00* 1203.00*
 1216.00 1233.01* 1253.10* 1274.00* 1313.00* 1323.02* 1327.00* 1341.03* 1395.06* 1433.01* 1832.20*
 1834.02* 1836.20* 1852.02* 1853.10* 1872.00* 1899.05* 1899.06* 1899.07* 1903.02* 1914.20* 1918.20*
 1958.03* 1975.00* 2011.20* 2013.01* 2128.00* 2164.02* 2182.20 2220.01 2323.00* 2343.02* 2352.01*
 2374.02* 2380.00* 2722.01* 2722.02* 2766.05* 2766.06* 2911.20* 2911.30* 2942.00* 2971.20 2972.02*
 3020.04* 3106.01* 3107.03* 3201.02* 4006.02* 4017.06* 4021.02* 4024.03* 4027.03* 4027.05* 4027.06*
 4029.02* 4033.26 4037.21* 4038.01* 4038.02* 4043.02* 4044.01* 4044.02* 4045.03* 4047.01* 4049.01*
 4050.01* 4052.02* 4052.03* 4053.01* 4053.02* 4055.00* 4059.00* 4061.03* 4070.01* 4071.02* 4072.01*
 4073.01* 4077.02* 4081.35* 4081.37* 4081.38* 4082.12 4083.01* 4086.23* 4087.25* 4091.00* 4301.02*
 4307.23* 4310.04* 4315.01* 4322.01* 4322.02* 4325.01* 4329.02* 4333.07* 4334.02* 4338.03* 4603.02*
 4609.00* 4619.02* 4808.02 4810.01* 4811.01* 4812.01* 4814.04 4815.00* 4816.05* 4817.13* 4819.02*
 4821.01* 4825.03* 5006.00* 5008.00* 5009.00* 5013.01 5013.02* 5019.00* 5020.04* 5030.00* 5302.04*
 5319.02* 5321.02* 5345.02* 5359.02* 5361.03* 5401.01* 5403.00* 5408.00 5413.00* 5420.00* 5421.04*
 5430.00* 5433.05* 5435.01* 5502.01* 5509.02* 5512.03* 5512.04* 5517.00* 5518.02* 5520.02* 5526.01*
 5533.00* 5539.01* 5540.01* 5541.06* 5543.01* 5544.06* 5546.00* 5548.01* 5550.01* 5551.05* 5715.04*
 5715.05* 5722.01* 5730.03* 5731.02* 5750.02* 5770.00* 6004.00* 6012.02* 6014.02* 6021.06* 6025.12*
 6026.02* 6030.04* 6030.07* 6038.02* 6040.02* 6500.03* 7017.01* 7018.01 9008.05* 9009.02 9010.08*
 9011.01* 9012.10* 9102.15* 9102.18 9105.05* 9107.12 9107.16* 9200.35* 9200.46*

Median Family Income 100-110%

1011.10* 1021.07* 1043.10* 1048.23* 1060.20* 1070.10* 1113.02 1132.34* 1133.24* 1152.02 1171.02*
 1190.01* 1194.00* 1218.02* 1220.00* 1231.04* 1236.01* 1237.00* 1239.02* 1246.00* 1249.03* 1273.00*
 1288.01* 1314.00* 1316.00* 1317.01* 1318.02* 1320.02* 1321.02* 1329.00* 1330.00* 1342.01* 1347.20*
 1348.02* 1351.15* 1371.03 1394.01* 1411.01 1413.03* 1831.01* 1835.10* 1836.10* 1953.00* 1990.02*
 2011.10* 2060.20* 2111.23* 2183.00* 2315.00* 2346.00 2373.00* 2655.21* 2674.03* 2675.02* 2699.09*
 2701.02* 2717.02* 2718.01* 2718.03* 2723.02* 2933.04* 2943.01* 3012.06* 3016.02* 3017.01* 3019.01*
 3112.00* 3116.01* 3118.02 3201.01* 3202.02 4011.01* 4011.02* 4021.01 4022.00* 4049.02* 4057.02*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

4060.00* 4066.02* 4069.03* 4070.02* 4076.02* 4079.02* 4080.06* 4081.41* 4084.01* 4086.31* 4319.00*
 4325.02* 4615.01* 4622.02* 4623.02 4628.00 4820.02* 4824.04* 4826.00* 5010.01* 5016.00* 5018.02*
 5021.00 5022.00* 5024.02* 5027.00 5031.03* 5031.06* 5033.02* 5035.01* 5037.01* 5300.07* 5302.02*
 5362.01* 5409.02* 5433.06* 5435.03* 5438.01* 5438.03* 5440.02* 5502.02* 5503.01* 5506.01* 5508.01
 5508.02* 5514.02* 5515.01* 5519.00* 5523.01* 5523.02* 5527.00* 5528.00* 5531.00* 5534.00* 5547.00*
 5701.00* 5750.01* 5759.02* 5768.01* 5768.02* 6007.04* 6013.01* 6026.01* 6028.02* 6030.06* 6031.02
 6033.02* 6036.00* 6701.02* 9009.01 9010.07* 9010.09* 9104.01* 9107.09* 9200.41* 9203.22* 9800.25*
 9800.36*

Median Family Income 110-120%

1021.05* 1064.03* 1091.00* 1096.04* 1112.05* 1133.03* 1134.23* 1173.03 1190.03* 1190.04* 1192.01*
 1192.02* 1210.10* 1212.10 1212.21* 1238.00* 1251.01* 1252.00* 1284.00 1349.01* 1349.04* 1392.00*
 1814.00* 1831.03* 1851.01* 1871.01* 1895.02* 1898.01* 1899.03* 1920.01* 2115.00* 2117.01* 2195.00*
 2343.01* 2345.01* 2384.00* 2652.03* 2701.01* 2718.04* 2719.02* 2932.04* 2933.01* 2933.02* 2975.02*
 3102.02* 4006.03* 4012.03* 4013.11 4015.00* 4026.02* 4033.18* 4033.23* 4033.28* 4036.01* 4039.01*
 4040.00* 4046.00 4054.00* 4058.00* 4067.02* 4074.00* 4075.02* 4078.02* 4080.04* 4081.33* 4085.04
 4086.26* 4307.24* 4308.01* 4308.03* 4309.02* 4315.02* 4320.02* 4616.00* 4621.00* 4800.12* 4801.01*
 4803.02* 4806.01* 4821.02* 4827.01* 4828.01* 5004.03* 5004.04* 5028.01* 5032.02* 5037.02* 5038.01*
 5412.00* 5436.01* 5436.03* 5436.06* 5437.05* 5438.04* 5439.03* 5506.02* 5510.01* 5515.02* 5518.01*
 5520.01* 5530.00* 5542.01* 5545.21* 5548.02* 5550.02* 5551.07* 5553.00* 5712.02* 5722.02* 5749.02*
 5766.01 5766.02* 5779.00* 6005.01* 6006.01* 6007.03* 6022.02* 6024.02* 6027.00 6032.00* 6034.00*
 6035.00* 6041.02* 6506.03* 6506.06* 6511.02* 6700.01* 7004.00* 7028.02 9010.11* 9011.02* 9012.14*
 9102.17* 9103.02 9107.17* 9200.29* 9200.31* 9200.48* 9201.06 9203.40*

Median Family Income >= 120%

1011.22* 1013.00* 1014.00* 1021.04* 1031.01* 1032.01* 1032.02* 1033.00* 1034.01* 1034.02* 1041.03*
 1060.10* 1061.11* 1061.12* 1061.13* 1064.06* 1065.10* 1066.03 1066.41* 1066.42* 1066.43* 1066.45
 1066.46* 1066.49* 1081.01* 1081.02* 1081.03* 1081.04* 1082.02* 1082.03* 1082.04* 1092.00* 1093.00*
 1094.00* 1096.01* 1097.00* 1098.00* 1111.00* 1112.01* 1112.02* 1112.04* 1112.06* 1113.03* 1114.01*
 1131.01* 1131.02* 1132.11* 1132.12* 1132.13* 1132.31* 1132.32* 1132.35* 1132.37* 1133.01* 1133.22*
 1134.24* 1134.28 1151.01* 1151.04* 1153.01* 1171.01* 1172.02* 1173.01* 1173.02* 1174.04* 1197.00*

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 000004341

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

1198.01*	1240.00*	1244.00*	1245.00*	1247.00*	1251.02*	1254.02*	1254.03*	1255.01*	1255.02*	1256.00*
1285.00*	1286.02*	1287.03*	1287.04*	1288.02*	1289.10*	1310.24*	1311.00	1312.00	1319.00*	1320.01*
1343.02*	1343.03*	1343.04*	1344.21*	1344.22*	1344.23*	1344.24*	1348.01*	1349.05	1349.07*	1351.02*
1351.11*	1351.13*	1352.01*	1352.02*	1352.04*	1352.05*	1370.00*	1371.04	1372.02*	1372.03*	1373.01*
1373.02*	1374.01*	1374.02*	1375.01*	1375.02	1375.04	1380.00*	1390.01*	1393.01*	1394.02*	1395.02*
1396.00*	1397.01	1397.03*	1397.04*	1397.05*	1398.01*	1398.02*	1411.02*	1412.01	1412.02*	1413.04*
1413.05*	1413.06*	1414.00*	1415.00*	1416.00*	1417.00*	1431.01	1431.02*	1432.00*	1433.02*	1434.01*
1434.02*	1435.00*	1436.02*	1436.03*	1436.05*	1436.06*	1437.00*	1438.01*	1438.02*	1439.01*	1439.02*
1810.00	1813.00*	1815.00*	1816.00*	1831.04*	1832.21*	1832.22*	1837.02*	1851.02*	1852.04*	1861.00*
1862.01*	1862.02*	1862.03*	1863.02*	1873.00*	1882.01*	1882.02*	1883.00*	1891.01*	1891.02*	1892.02*
1893.00*	1894.00*	1895.01*	1896.00*	1897.03*	1897.04*	1901.01	1920.02*	1923.00*	1924.10*	1941.01*
1941.02*	1942.00*	1943.00*	1944.01*	1944.02	1945.00*	1951.00*	1952.01*	1952.02*	1954.00*	1955.00*
1959.02*	1973.00*	1974.10*	1993.00	2013.02*	2060.51*	2060.52*	2073.04*	2073.05	2074.00*	2075.01*
2077.11	2079.01	2079.02	2092.01*	2110.00	2127.02*	2140.00*	2141.00*	2144.00*	2145.01*	2145.03*
2145.04*	2146.00*	2147.00*	2148.00*	2149.02*	2149.03*	2149.04*	2151.02	2161.00*	2162.01*	2162.02*
2163.01*	2163.02*	2167.00*	2168.00*	2169.01*	2169.02*	2170.01*	2170.02*	2171.02*	2247.01*	2340.01*
2342.00*	2351.00*	2360.01*	2364.00*	2611.02*	2611.03*	2611.04*	2612.00*	2621.00*	2622.00*	2623.01*
2623.02*	2623.03*	2624.00*	2625.01*	2626.01*	2626.04*	2627.04*	2627.06*	2628.02*	2640.00*	2641.02*
2641.03*	2643.03*	2643.04*	2643.05*	2643.06*	2651.00*	2652.01*	2653.07*	2654.10*	2654.20*	2655.22*
2655.23*	2655.24*	2656.01*	2656.02*	2657.01*	2657.02*	2671.01*	2671.02*	2672.01*	2672.02*	2674.04*
2674.05*	2674.06*	2675.04*	2677.00	2678.00*	2679.01	2679.02*	2690.00*	2691.00*	2693.00*	2695.00*
2697.00*	2698.00*	2699.05*	2699.06*	2699.07*	2699.08*	2703.00*	2711.00*	2712.00*	2713.00*	2714.00
2715.00*	2716.00*	2717.03*	2717.04*	2719.01*	2721.00	2723.01*	2731.00*	2732.00*	2734.03*	2735.02*
2736.00*	2737.00*	2738.00*	2739.02*	2741.00	2742.02*	2751.01*	2752.00*	2753.11*	2753.12	2754.00*
2756.03*	2756.04*	2756.05*	2760.00	2761.01*	2764.00*	2765.00	2766.01*	2766.07*	2766.08*	2770.00*
2771.00*	2780.01*	2781.02*	2913.00*	2920.02*	2933.06*	2951.03*	2963.00*	2964.01*	2964.02*	2970.01*
2970.02*	2973.00*	2974.00*	2975.01*	2976.02*	3001.00	3002.00*	3003.01*	3004.00*	3005.01*	3005.03*
3006.01*	3006.02*	3007.01*	3007.02*	3008.00	3009.01*	3009.02*	3010.00*	3011.00*	3012.04*	3012.05*
3013.00*	3014.00*	3015.01*	3021.02*	3101.00*	3102.01*	3103.00*	3104.00	3106.02*	3108.00*	3109.00*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

3110.00*	3111.00*	3113.00*	3114.00*	3115.00*	3116.02*	3117.00*	4002.05*	4002.06*	4002.07*	4002.08*
4002.09*	4003.04*	4004.02*	4004.03*	4004.04*	4005.01*	4006.05*	4008.01	4010.01*	4010.02*	4012.01*
4012.02*	4013.03*	4013.04*	4013.12*	4016.01*	4016.02*	4017.05*	4018.01*	4018.02*	4019.01*	4019.02
4020.01*	4033.05*	4033.16	4033.17*	4033.19*	4033.20*	4033.21*	4033.24	4033.25*	4033.27	4034.01
4034.02*	4034.03*	4034.04*	4034.07*	4034.08*	4034.09*	4035.00*	4037.02*	4037.03*	4039.02*	4056.00
4057.01*	4061.01*	4063.00*	4064.13	4065.00*	4066.01*	4067.01*	4068.01	4078.01*	4079.01*	4080.03*
4080.05*	4081.34*	4081.36*	4083.02*	4083.03*	4084.02	4085.03	4085.05*	4086.24*	4086.25*	4086.27*
4086.29*	4087.03*	4087.07	4087.22*	4089.00*	4300.03*	4300.04*	4300.05*	4302.00*	4303.01*	4303.02*
4304.00*	4305.01*	4305.02	4306.00*	4307.01*	4307.21*	4308.02*	4310.03	4312.00*	4313.00*	4314.00*
4316.00*	4317.01*	4318.00*	4320.01*	4321.01*	4321.02*	4600.01*	4600.02*	4601.01*	4602.00	4603.01*
4604.01*	4605.01*	4605.02	4606.01*	4607.00	4608.00*	4610.00*	4611.00*	4612.00*	4613.00	4614.00*
4617.00*	4624.00*	4625.00*	4626.00*	4627.00*	4629.00*	4630.00	4631.03*	4632.00*	4633.00*	4634.00*
4635.00*	4636.01*	4636.02*	4637.00*	4638.00*	4639.00*	4640.00*	4641.01*	4641.02*	4642.00*	4800.02*
4800.11*	4801.02*	4802.01*	4802.02*	4804.00	4805.00*	4806.02*	4807.02*	4807.03*	4807.04	4808.03*
4818.00*	4819.01*	4820.01*	4827.02*	5001.00*	5002.02*	5002.03*	5002.04*	5003.00*	5010.02*	5012.00*
5015.01*	5017.00*	5026.03*	5026.04*	5029.01*	5032.01*	5033.01*	5034.01*	5034.02*	5035.02*	5036.01*
5036.02*	5037.04*	5037.05*	5038.02*	5039.01*	5039.02	5040.01*	5040.02*	5300.05*	5433.04*	5433.21*
5433.22*	5434.00*	5435.02*	5436.05*	5436.07	5437.01*	5437.03	5437.04*	5501.01*	5505.02*	5507.00*
5510.02*	5532.01*	5532.02*	5545.11*	5545.12	5545.13*	5545.14*	5545.15*	5545.16*	5545.17*	5545.18*
5545.19*	5545.22*	5552.02*	5700.01*	5700.02*	5700.03*	5707.01*	5707.03*	5708.00*	5709.01*	5709.02*
5710.00*	5711.01*	5711.02*	5712.01*	5713.00*	5714.00*	5718.00*	5719.00	5720.01*	5734.02*	5734.03*
5736.01	5737.00*	5738.00*	5739.02*	5740.00*	5741.00*	5742.01*	5742.02*	5743.00	5744.00*	5745.00*
5746.02*	5748.00*	5749.01*	5760.01	5767.00*	5771.00*	5772.00*	5773.00*	5774.00*	5775.01*	5775.04*
5776.02*	5776.04*	5776.05*	5776.06*	5778.00*	5990.00*	6007.02*	6008.01*	6010.01*	6022.01*	6023.01
6023.02*	6037.02*	6037.03*	6200.01*	6200.02*	6201.01*	6201.02*	6202.01*	6203.01*	6203.03*	6203.05*
6204.00*	6205.01	6205.21*	6205.22	6206.01	6206.02*	6207.01	6207.03*	6207.04*	6208.01*	6208.02*
6209.01	6209.04*	6210.01*	6210.05*	6211.02*	6211.04*	6212.01*	6212.04*	6213.01*	6213.24*	6213.26*
6214.00*	6500.01	6500.04*	6501.01*	6501.02*	6502.00*	6503.00	6504.01*	6505.01*	6505.02*	6506.05*
6506.07*	6507.01	6507.02	6508.01*	6508.02*	6509.01	6509.03*	6509.04*	6510.01*	6510.02*	6511.01

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

6512.01 6512.21* 6512.22* 6513.02* 6513.04* 6514.01* 6514.02* 6700.02* 6700.03 6701.01* 6702.01*
 6702.02* 6703.24* 6703.26* 6703.28* 6704.05* 6704.06 6704.07* 6704.13* 6704.16* 6704.17 6704.18*
 6705.00 6706.03* 6706.04* 6707.01* 6707.02* 7001.01* 7003.00 7005.01* 7005.02* 7006.00 7007.00*
 7008.01* 7008.02* 7009.01* 7009.02 7010.00* 7012.01* 7012.02* 7013.02* 7013.04* 7014.02* 7015.01*
 7015.02* 7016.01* 7016.02* 7019.02* 7020.02* 7021.02* 7022.01* 7022.02* 7023.00 7024.00* 7025.01*
 7025.02 7026.00 7027.00* 7028.01* 7028.03 7029.00* 7030.02* 7030.03* 7031.00* 7032.00* 8001.01*
 8001.03* 8001.04* 8002.02* 8002.04 8002.05 8002.06 8003.24* 8003.25* 8003.28* 8003.33* 8003.34*
 8003.35* 8003.36* 8003.37 8003.38* 8004.06* 8004.10* 8004.11* 8004.12* 8005.04* 8005.06* 9010.12*
 9010.13* 9010.14* 9012.15* 9012.16* 9012.17* 9012.18* 9102.10* 9102.11* 9102.12 9102.13* 9102.14*
 9102.16* 9103.01 9108.04 9108.07* 9108.08* 9108.09* 9108.10* 9108.14* 9108.15 9200.13* 9200.15*
 9200.16* 9200.17* 9200.18* 9200.20* 9200.28* 9200.30* 9200.34* 9200.39* 9200.40* 9200.42* 9200.43*
 9200.44* 9200.45* 9200.49* 9201.02 9201.04* 9201.09* 9201.10* 9201.11* 9201.12* 9201.14* 9201.15
 9201.16* 9201.18 9201.19* 9201.20* 9201.21 9203.03* 9203.12* 9203.13* 9203.14* 9203.26* 9203.28*
 9203.29* 9203.30* 9203.31* 9203.32* 9203.34* 9203.38 9203.39* 9304.00* 9800.19* 9800.24*

Median Family Income Not Known

1134.27* 1151.03* 1351.16 1897.02* 1907.02* 1908.01* 1919.02* 1958.04* 2062.02* 2063.01* 2063.02*
 2063.03* 2073.03* 2073.06* 2073.07* 2073.08* 2075.02 2077.12 2080.01* 2151.01* 2164.01 2171.01*
 2218.10 2227.00* 2247.02* 2319.01* 2403.01* 2403.02* 2652.04* 2653.01* 2653.03* 2653.04* 2653.06*
 2733.00* 2734.04* 2753.13* 3107.05* 4024.04* 5781.00* 5991.00* 7001.02* 7002.00* 7017.02* 9010.03*
 9202.00* 9800.01 9800.02* 9800.03* 9800.04* 9800.05* 9800.06* 9800.07* 9800.08* 9800.09* 9800.10*
 9800.11 9800.12* 9800.13* 9800.14* 9800.15* 9800.18* 9800.20* 9800.21* 9800.22* 9800.23* 9800.26*
 9800.28 9800.30* 9800.31* 9800.33* 9800.34 9800.37* 9800.38* 9800.39* 9901.00* 9902.00* 9903.00*

ORANGE COUNTY (059), CA

MSA: 11244

Median Family Income 30-40%

0117.20 0745.01* 0750.02* 0750.03* 0998.02*

Median Family Income 40-50%

0116.01* 0636.05* 0744.03 0744.05* 0744.07* 0748.05* 0749.02 0750.04* 0869.01* 0871.06* 0873.01*
 0874.05 0875.04* 0996.01*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Median Family Income 50-60%

0014.04* 0018.01 0018.02* 0115.04* 0116.02 0423.40* 0525.34* 0626.11* 0626.22 0637.01* 0637.02
 0638.08* 0744.08* 0745.02* 0746.02* 0748.01* 0748.02* 0748.06* 0749.01* 0752.01* 0755.14* 0865.02*
 0866.01* 0866.02* 0867.02* 0871.01* 0874.03* 0874.04* 0875.03 0875.05* 0876.01* 0878.03 0878.06*
 0881.07* 0882.01* 0884.02* 0888.01* 0888.02* 0889.04* 0889.05* 0891.04* 0891.05* 0891.06* 0992.49*
 0995.09* 0995.10* 0997.01* 0998.03* 0999.04* 1105.00 1106.03* 1106.06

Median Family Income 60-70%

0012.01* 0013.04* 0114.03* 0117.11* 0626.25* 0626.27* 0626.46* 0626.48* 0636.04* 0638.07* 0740.06*
 0741.06 0744.06* 0747.01* 0751.00* 0755.17 0759.02* 0760.01* 0761.02* 0761.03* 0762.04 0864.05*
 0864.06* 0865.01* 0868.03* 0869.03* 0870.01* 0871.02* 0871.05* 0873.02* 0878.05* 0883.01* 0885.02*
 0887.01* 0889.01* 0889.03 0890.01* 0890.03 0890.04* 0992.02* 0992.12* 0992.22* 0992.23* 0992.47*
 0992.48* 0994.02* 0994.10 0994.11 0995.02* 0997.02* 0998.01* 0999.03* 1102.01* 1102.02* 1106.07*

Median Family Income 70-80%

0011.03* 0012.02 0013.03* 0014.01* 0015.04* 0110.00 0115.02* 0117.12* 0117.14* 0320.14* 0423.13*
 0525.05* 0525.35* 0626.26* 0626.47* 0626.49* 0740.05* 0741.08* 0741.09* 0742.00* 0743.00* 0748.03*
 0753.01* 0753.02* 0754.03 0754.05* 0755.13* 0758.11* 0758.12* 0863.01* 0863.04* 0863.06* 0864.04*
 0864.07* 0870.02* 0871.03* 0876.02* 0877.03* 0878.01* 0878.02 0879.01* 0880.01* 0880.02* 0881.01
 0881.04* 0881.06* 0884.03* 0885.01* 0886.01* 0886.02* 0889.02* 0992.04* 0992.24* 0995.08* 1101.10*

Median Family Income 80-90%

0011.02* 0013.01* 0014.02* 0019.02* 0117.08* 0117.21 0218.26* 0320.22* 0421.07 0421.08* 0421.09
 0421.15* 0423.31* 0525.18 0525.19* 0639.04* 0639.06* 0639.08 0740.03 0740.04* 0741.02* 0741.10*
 0747.02* 0752.02* 0755.05 0755.07* 0755.12* 0755.16 0758.06* 0761.05 0863.03 0867.01* 0868.01*
 0868.02* 0869.02* 0872.00* 0877.04* 0879.02* 0881.05* 0882.03* 0887.02* 0891.02* 0992.03* 0992.27*
 0992.29 0992.41* 0992.51* 0993.05* 0999.02 1100.14* 1101.04*

Median Family Income 90-100%

0011.01* 0015.03* 0015.06 0017.05* 0019.01* 0019.03* 0111.01* 0113.00* 0115.03* 0117.07* 0218.21
 0219.13* 0320.13 0320.28 0320.51* 0423.12* 0423.20 0423.34* 0524.25* 0524.33* 0524.35* 0525.21*
 0626.05 0626.28* 0626.52* 0631.01* 0632.01* 0639.05* 0639.09* 0741.03* 0741.07* 0741.11* 0746.01*
 0754.01* 0754.04* 0758.05* 0758.15* 0758.16* 0761.04 0762.02* 0762.05* 0762.06* 0864.02* 0877.01*

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0882.02* 0883.02* 0884.01* 0891.07* 0992.14* 0992.34* 0992.40* 0992.42* 0993.06* 0994.06* 0994.12*
0997.03* 0999.05* 1101.11* 1101.15 1103.03* 1104.02 1106.04*

Median Family Income 100-110%

0015.07 0017.08 0117.22* 0218.07* 0218.17* 0219.03 0320.11* 0320.47* 0320.54* 0422.01 0423.27
0423.30* 0423.41* 0524.24* 0626.30* 0626.36* 0626.37 0626.40 0631.02* 0633.01* 0636.03 0638.03*
0638.06* 0755.04 0759.01* 0762.08 0863.05* 0992.25* 0992.30 0992.35* 0992.43* 0992.50* 0994.05*
0994.16* 0994.17 0994.18* 0996.02* 0996.04* 1100.05* 1101.06* 1101.08* 1101.13 1101.14* 1101.17*
1102.03* 1103.01* 1103.02* 1104.01

Median Family Income 110-120%

0015.01* 0111.02* 0112.00* 0114.01* 0114.02* 0117.15* 0117.17* 0218.10* 0218.16* 0218.25* 0219.14*
0320.27 0320.29* 0320.30* 0320.33* 0320.55* 0421.14 0423.07* 0423.11* 0423.15* 0423.29* 0423.39*
0524.10 0524.11* 0524.16* 0524.29* 0524.39 0525.02 0525.14* 0525.20* 0525.23* 0525.24* 0525.26*
0525.30* 0525.32* 0626.38* 0626.41 0635.00* 0636.01* 0638.02* 0639.02* 0639.03* 0639.10* 0755.06
0755.18* 0874.01* 0992.16* 0992.20* 0992.26* 0992.32 0993.07* 1101.09* 1103.04* 1106.05*

Median Family Income >= 120%

0014.03* 0015.05* 0016.02* 0016.03* 0016.04* 0017.04* 0017.06* 0017.09* 0017.10* 0117.09 0117.10
0117.16* 0117.18* 0218.02* 0218.09* 0218.12* 0218.14* 0218.20* 0218.22* 0218.23* 0218.24* 0218.27*
0218.28* 0218.29* 0218.30* 0218.31* 0218.32* 0219.05* 0219.12* 0219.15* 0219.16* 0219.17* 0219.18*
0219.19* 0219.20* 0219.21* 0219.22* 0219.23* 0219.24* 0320.02* 0320.03* 0320.12* 0320.15* 0320.20*
0320.31* 0320.32* 0320.34* 0320.35* 0320.36* 0320.37* 0320.38* 0320.39* 0320.40* 0320.41* 0320.42*
0320.43* 0320.44* 0320.45* 0320.46* 0320.48* 0320.49* 0320.50* 0320.53* 0320.57* 0320.58* 0320.59*
0320.61 0320.62 0320.63* 0320.64* 0320.65* 0320.66* 0421.06 0421.11* 0421.12* 0421.13* 0421.16
0422.03 0422.05* 0422.06* 0423.05* 0423.17* 0423.19* 0423.23* 0423.24* 0423.25* 0423.26* 0423.28*
0423.32 0423.33* 0423.35* 0423.36* 0423.37* 0423.38 0524.08 0524.15* 0524.17* 0524.19* 0524.21*
0524.22 0524.23* 0524.27* 0524.28* 0524.30* 0524.31* 0524.32* 0524.34* 0524.36* 0524.37* 0524.38*
0525.06* 0525.11* 0525.13* 0525.22* 0525.27 0525.28* 0525.29* 0525.31* 0525.33* 0626.10 0626.14*
0626.19* 0626.20* 0626.29* 0626.31* 0626.32* 0626.33* 0626.34* 0626.35* 0626.39* 0626.42* 0626.43*
0626.45* 0626.50* 0626.51* 0626.53 0626.54* 0626.55* 0626.56* 0626.57* 0626.58 0627.01* 0627.02*
0628.00* 0629.00* 0630.04* 0630.05* 0630.06 0630.07* 0630.08 0630.09* 0630.10* 0631.03* 0632.02*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0633.02* 0634.00* 0638.05* 0753.03* 0756.03* 0756.04 0756.05* 0756.06* 0756.07* 0757.01* 0757.02
0757.03* 0758.07* 0758.08* 0758.09* 0758.10* 0758.13* 0758.14* 0760.02 0762.01* 0992.15* 0992.17*
0992.31* 0992.33* 0992.37* 0992.38 0992.39 0992.44* 0992.45* 0992.46 0993.08* 0993.09* 0993.11*
0994.04* 0994.07* 0994.08* 0994.15* 0994.19 0995.04* 0995.06* 0995.11* 0995.12* 0995.13* 0995.14*
0996.03 0996.05* 0999.06* 1100.01* 1100.03* 1100.04 1100.06* 1100.07* 1100.08* 1100.10* 1100.11
1100.12* 1100.15* 1101.02* 1101.16* 1101.18*

Median Family Income Not Known

0218.13 0993.10* 9800.00 9901.00*

ASSESSMENT AREA - 0023

CHURCHILL COUNTY (001), NV

MSA: NA

Moderate Income

9503.01*

Middle Income

9501.00* 9503.02 9505.00 9506.00* 9507.00

Income Not Known

9504.00*

DOUGLAS COUNTY (005), NV

MSA: NA

Middle Income

0010.00* 0011.00 0012.00 0014.00 0015.00 0017.00* 0018.00 0020.00 0021.00* 0024.00 0025.00

Upper Income

0013.00 0016.00* 0019.00 0022.00 0023.00

Income Not Known

9900.00*

ELKO COUNTY (007), NV

MSA: NA

Moderate Income

9513.00

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Middle Income

9502.00 9509.00 9510.00 9512.02 9514.01 9515.00* 9516.00* 9517.00

Upper Income

9507.01* 9507.02* 9508.00* 9512.01 9514.03* 9514.04*

ESMERALDA COUNTY (009), NV

MSA: NA

Moderate Income

9501.00*

EUREKA COUNTY (011), NV

MSA: NA

Middle Income

0001.00

HUMBOLDT COUNTY (013), NV

MSA: NA

Moderate Income

0106.00*

Middle Income

0105.01 0107.01*

Upper Income

0105.02 0107.02

LANDER COUNTY (015), NV

MSA: NA

Middle Income

0003.01

Upper Income

0003.02

LINCOLN COUNTY (017), NV

MSA: NA

Moderate Income

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

9502.00

Middle Income

9501.00*

LYON COUNTY (019), NV

MSA: NA

Moderate Income

9602.04 9602.05* 9602.06* 9608.01 9608.02* 9609.01* 9609.02*

Middle Income

9601.03* 9601.04 9601.05* 9601.06 9601.07* 9601.08 9602.03* 9603.01 9603.03* 9603.04 9603.05

MINERAL COUNTY (021), NV

MSA: NA

Moderate Income

9707.00* 9708.00*

NYE COUNTY (023), NV

MSA: NA

Low Income

9602.00 9604.14

Moderate Income

9603.00* 9604.05 9604.07 9604.10 9604.11* 9604.13 9604.15* 9604.16*

Middle Income

9601.00 9604.08* 9604.09 9604.12

Income Not Known

9805.00*

PERSHING COUNTY (027), NV

MSA: NA

Middle Income

9601.00

WHITE PINE COUNTY (033), NV

MSA: NA

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Moderate Income

9701.00* 9703.00*

Middle Income

9702.00

ASSESSMENT AREA - 0024

BOX ELDER COUNTY (003), UT

MSA: 36260

Moderate Income

9603.01 9603.02 9606.01 9607.01* 9607.02

Middle Income

9601.00 9602.00 9604.00 9605.00 9606.02* 9608.01 9608.02

DAVIS COUNTY (011), UT

MSA: 36260

Moderate Income

1252.01* 1253.01* 1256.00 1257.01 1257.02* 1258.01 1258.07 1267.00

Middle Income

1251.03 1253.04* 1253.05* 1253.07 1254.07 1254.11 1254.12 1254.14* 1255.01* 1255.02* 1255.03*

1258.05* 1258.09 1258.10 1259.05 1259.06 1259.07* 1259.08* 1260.01 1261.01 1262.04 1263.03*

1263.06 1264.06* 1265.00 1266.00 1269.01 1269.02 1270.02 1270.03 1270.05 1270.06* 1271.00

Upper Income

1251.02 1251.04* 1253.06 1254.08 1254.09 1254.10 1254.13 1254.15 1258.04 1260.02 1261.05*

1261.06 1261.07* 1261.08 1262.03 1262.05 1262.06 1263.04 1263.05 1264.02 1264.04 1264.05

1268.01 1268.02 9800.00*

MORGAN COUNTY (029), UT

MSA: 36260

Middle Income

9701.02* 9702.00

Upper Income

9701.01

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

WEBER COUNTY (057), UT

MSA: 36260

Low Income

2009.00 2012.00*

Moderate Income

2002.02* 2002.03* 2003.01 2004.00* 2005.00* 2008.00 2013.01* 2013.02 2016.00* 2017.00* 2018.00
2019.00 2103.05 2105.12* 2108.00

Middle Income

2001.00* 2002.04* 2003.02 2006.00* 2007.00 2011.00 2014.00* 2015.00 2102.01* 2102.03* 2102.04
2103.04 2103.06 2104.04 2104.05 2104.06* 2104.08* 2105.08* 2105.09* 2105.10 2105.11 2105.13
2105.14 2105.15* 2105.18 2106.00 2107.01 2107.03* 2107.04 2109.00 2110.00 2111.00* 2112.01
2112.02

Upper Income

2020.00* 2101.01 2101.02 2103.03* 2104.07 2105.16 2105.17

ASSESSMENT AREA - 0025

VENTURA COUNTY (111), CA

MSA: 37100

Median Family Income 30-40%

0006.00* 0023.02* 0045.08* 0091.00*

Median Family Income 40-50%

0032.01* 0038.01* 0045.07* 0050.02* 0050.05*

Median Family Income 50-60%

0022.00* 0023.01* 0024.00* 0030.11* 0038.02* 0039.01* 0039.02* 0044.00* 0046.00* 0086.02* 0087.00*

Median Family Income 60-70%

0003.04* 0004.00* 0005.00* 0007.01* 0013.02* 0015.09* 0015.11* 0033.02* 0040.00* 0041.01* 0045.03*
0045.05* 0047.04* 0047.15* 0049.02 0050.06* 0080.02* 0086.01*

Median Family Income 70-80%

0003.02* 0010.02* 0012.01* 0012.04* 0015.08* 0030.10* 0033.01* 0043.04* 0043.05* 0045.04* 0047.10*
0047.11* 0047.17* 0054.03* 0055.02* 0078.00 0097.00*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Median Family Income 80-90%

0003.03* 0008.00* 0015.10* 0025.00* 0026.00* 0027.00* 0028.00 0036.08* 0036.13* 0037.00* 0047.16*
0061.02* 0069.00* 0071.00 0076.11* 0088.00* 0089.00* 0092.00*

Median Family Income 90-100%

0007.02* 0015.06* 0021.02 0030.13* 0031.01* 0036.14* 0036.17* 0042.00* 0049.01* 0050.04* 0053.04*
0065.00* 0070.00* 0075.05* 0075.08* 0075.12 0076.12* 0077.00 0079.01* 0080.04* 0080.05* 0083.03*

Median Family Income 100-110%

0011.01* 0013.03* 0014.01* 0015.07* 0019.01* 0029.01 0052.02* 0054.01* 0055.03* 0055.04* 0057.00*
0064.00* 0079.04* 0080.01* 0081.01* 0082.01* 0083.02* 0085.01* 0085.02* 0094.00* 0095.00*

Median Family Income 110-120%

0009.03* 0011.02* 0016.02* 0052.05* 0053.07* 0054.04* 0056.02* 0059.11* 0063.01* 0075.13* 0075.16*
0076.14* 0082.02* 0083.04* 0083.07* 0084.01*

Median Family Income >= 120%

0009.01* 0009.02* 0012.02* 0013.04* 0014.02* 0018.01* 0020.00* 0029.05* 0031.02* 0036.15* 0036.16*
0052.03* 0052.04* 0053.05* 0053.06* 0053.08* 0056.01* 0058.01* 0058.03* 0058.04* 0059.01* 0059.06*
0059.07* 0059.08* 0059.09* 0059.10* 0060.00 0061.01* 0062.00* 0063.02* 0066.00* 0067.00* 0068.00*
0072.01* 0072.02* 0073.00* 0074.02* 0074.03* 0074.05* 0074.06* 0075.06* 0075.07* 0075.09* 0075.10*
0075.11* 0075.15* 0076.07* 0076.09* 0076.10* 0076.13 0079.03* 0083.08* 0084.02* 0093.00* 0096.00*

Median Family Income Not Known

0036.18* 9800.00* 9901.00*

ASSESSMENT AREA - 0026

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income 20-30%

1074.03* 1133.01* 1139.00* 1173.00

Median Family Income 30-40%

0928.01* 1060.02* 1068.01* 1072.01* 1090.01* 1090.02* 1092.00* 1126.01* 1132.02* 1142.00 1143.02*
1149.00 1153.00* 4219.02* 4221.02*

Median Family Income 40-50%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0614.01* 0926.00 0927.18* 0928.02* 0929.00* 0930.01* 0931.04 0931.05* 1033.06* 1036.15* 1043.02*
 1045.02* 1055.01* 1055.02* 1056.02* 1067.01 1073.00* 1094.01* 1097.07* 1098.01* 1112.02* 1125.07*
 1129.00 1132.01* 1135.02* 1144.01* 1146.00* 1147.04 1148.00* 1154.00* 1158.01* 1165.00* 1168.00*
 3191.03 3192.01* 4210.02* 4213.02 4216.02* 4217.02* 4221.07 4226.28* 5229.03* 6188.00* 9410.00*
 9413.00

Median Family Income 50-60%

0405.41 0609.02* 0612.00* 0716.00* 0718.01* 0718.02* 0719.12* 0820.08* 0923.11* 0924.02* 0927.17*
 1033.04* 1033.05* 1036.09* 1042.05* 1045.01 1047.02* 1055.03* 1060.01* 1071.02* 1096.01* 1096.02
 1097.02* 1097.03 1097.04* 1097.06* 1101.00* 1107.01* 1109.02 1112.03* 1115.02* 1121.00 1123.01*
 1123.02* 1124.01* 1125.19* 1125.21* 1125.22* 1125.23* 1125.24* 1126.02 1127.00* 1135.03* 1136.01
 1136.02* 1137.01* 1138.00 1140.00 1143.01* 1145.00 1155.00 1161.00 1162.04 1166.15* 1167.35*
 1169.00 1170.00* 1172.00 2168.45 3185.01* 3191.01* 3191.04* 4201.13* 4205.03* 4207.08* 4210.01*
 4213.03* 4215.01* 4217.01* 4218.02* 4220.01* 4220.02* 4221.03* 4221.04* 4221.06* 4226.33 6147.00
 6191.00* 6192.00* 7233.05 9407.00*

Median Family Income 60-70%

0927.05 0931.01* 0932.00* 1039.00* 1041.00* 1042.06* 1044.01* 1060.03* 1072.02* 1086.01 1088.02*
 1089.02* 1091.01* 1094.02* 1096.03* 1096.04* 1098.02* 1099.00* 1100.01* 1116.01 1116.02* 1122.01*
 1122.02* 1125.02* 1125.04* 1125.08 1125.16* 1125.20* 1144.02* 1152.00 1156.00* 1159.00* 1160.00*
 1162.05* 2172.04* 2183.00 3188.00 3193.00* 3197.05* 3200.02* 4201.15* 4201.16* 4202.14* 4205.06*
 4207.07* 4207.09* 4207.10* 4211.01* 4212.01* 4213.04 4214.00 4215.02* 4216.01* 4219.01 4222.03
 4223.01 4226.24* 4226.25 4226.27* 4226.30* 4226.34* 4226.38* 5228.02* 5231.02* 6154.00* 6185.00*
 9412.00*

0507.02* 0609.04* 0611.00* 0614.02* 0717.02* 0719.10* 0719.13* 0820.07* 0830.00 0923.05* 0924.01*

Median Family Income 70-80%

0405.06* 0405.28* 0405.31* 0506.15 0507.01* 0608.02* 0609.01* 0609.03* 0610.26* 0610.35* 0610.46*
 0613.00* 0715.05* 0715.06* 0715.16 0717.01* 0719.09 0719.14* 0820.09* 0820.17* 0820.22* 0820.24*
 0820.28* 0822.08* 0822.09* 0923.08* 0923.12* 0927.08 0927.15* 0927.16* 0927.19* 0927.24* 0930.02*
 0931.06* 1033.03* 1037.01* 1040.00* 1042.18* 1042.27* 1043.01* 1046.00* 1056.01* 1057.01* 1057.02*
 1059.00* 1068.02* 1069.00* 1070.02* 1071.01* 1074.02* 1086.02* 1091.02* 1093.00* 1100.02* 1105.01

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

1108.01* 1109.01 1112.04* 1113.00* 1114.01* 1114.02* 1115.01* 1125.12 1125.14 1125.15* 1132.04*
 1157.00* 1163.00* 1166.14* 1167.17* 1167.18* 1167.36* 3184.00* 3189.00 3197.06* 3199.08* 3200.07*
 4202.02* 4202.06* 4202.13* 4204.01* 4211.02* 4221.05* 4222.18* 4225.01* 4226.10* 4226.18* 4226.26
 5230.02* 5230.07* 6153.00* 6155.00* 6165.00 6174.00* 6184.00* 6190.00* 6193.00* 6195.00* 8120.00*
 8138.00*

Median Family Income 80-90%

0405.12* 0405.15* 0405.26* 0405.30* 0506.03* 0506.09* 0506.21* 0610.14* 0610.29* 0610.42* 0610.43*
 0610.51* 0610.58* 0715.04* 0820.10* 0820.12* 0820.18* 0820.26* 0820.27 0822.04* 0822.07* 0822.10*
 0923.07 0927.13* 0927.23* 1033.02* 1036.04* 1042.02* 1042.03* 1042.07* 1042.12* 1042.19* 1042.21
 1044.02 1047.01* 1058.00* 1085.01 1090.03* 1095.00* 1097.05* 1104.00 1105.02 1112.01* 1162.02*
 1162.03 1164.00* 1166.06* 1166.07* 2168.26 2168.30 2175.01* 3197.08 3198.02* 4201.04* 4201.11
 4201.14 4209.01 4212.02* 4222.19* 4222.23 4223.02 4225.14 4226.07* 4226.09* 4226.29* 4226.36
 4226.39* 4226.52* 4226.53* 4226.59* 5229.04* 5230.06* 5231.04 6107.00* 6146.02* 6148.00* 6156.00*
 6170.02* 6182.00* 6187.00* 6189.00* 6194.00* 6196.02* 7233.04* 8163.01* 8171.03

Median Family Income 90-100%

0405.07* 0405.14* 0405.22* 0405.24* 0405.25* 0405.27* 0405.29* 0405.39 0506.04* 0506.11* 0506.16*
 0506.17* 0610.28* 0610.38* 0610.40* 0610.41* 0610.57* 0610.60 0610.61* 0715.03 0715.12* 0715.17*
 0719.03* 0719.06* 0719.11* 0820.02 0820.25* 0822.05* 0923.06* 0925.00* 0927.11* 0927.12* 0927.20*
 1037.02* 1042.04 1042.14 1042.15* 1042.16* 1042.22 1042.24* 1065.02* 1070.01* 1107.02* 1108.02*
 1124.02* 1125.10* 1131.00 1137.02 1158.02* 1166.16* 1166.20* 1167.03* 1167.09* 1167.11* 2168.57*
 2176.00 3194.02 3194.03* 3198.01* 3200.01* 4202.09* 4202.10 4205.04* 4207.04* 4209.02 4218.01
 4222.10* 4222.15* 4223.04 4224.01* 4225.02 4225.03* 4226.15* 4226.32* 4226.40* 4226.55* 5230.08*
 6135.00 6144.00* 6145.00* 6166.00* 6168.00* 6175.00* 6177.00* 6186.00 6197.00* 8140.00* 8146.00
 8148.02* 8174.00* 8175.00*

Median Family Income 100-110%

0405.13* 0405.16 0405.23* 0405.38* 0405.40* 0506.13 0506.14* 0610.13* 0610.24* 0610.27* 0610.33*
 0610.34* 0610.49* 0610.52* 0610.53 0610.62* 0715.14* 0820.16 0820.20* 0820.23 0822.06* 0822.12*
 0822.13* 0927.10* 1032.08 1032.10* 1036.08* 1036.12* 1042.17* 1042.25 1042.26* 1052.00* 1106.00
 1117.00 1125.17* 1125.18* 1166.05* 1166.17* 1166.18* 1167.08 1167.20* 1167.32* 1167.34* 1167.38*

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

1171.00* 2168.10 2168.33 2168.50* 2168.52* 2170.02* 2175.02* 2182.00* 3194.01 3196.00 4201.12*
 4202.12 4205.05* 4222.09* 4222.17 4222.21* 4223.07 4224.02 4225.09 4225.13* 4226.50* 4226.60*
 5229.01 5231.03* 6100.01* 6134.00* 6146.01* 6161.00* 6167.00 6176.00 8107.00* 8111.00* 8112.00*
 8137.00*

Median Family Income 110-120%

0405.02 0405.32* 0506.12* 0610.15* 0610.18* 0610.31 0610.32* 0610.44 0610.50* 0715.11* 0719.15*
 0923.09* 0927.09* 1032.05* 1035.01* 1035.02* 1036.06* 1064.00* 1067.02* 1076.01 1085.02* 1166.12*
 1166.21* 2171.01* 2172.03 2177.00 2178.00* 2181.00 3194.04* 3197.10 3199.05* 3201.00* 4202.08
 4202.15 4202.16 4203.03* 4208.00* 4222.11* 4222.13* 4222.27* 4224.03 4225.08 4226.22* 4226.37*
 6157.00* 6160.00* 6162.00 6169.00* 6179.00* 6180.00* 6181.00* 6183.00 6198.00* 7233.09* 8121.00*
 8143.00* 8164.01 8171.02* 8173.00*

Median Family Income >= 120%

0101.02* 0101.03 0101.04* 0304.01 0304.02* 0405.33* 0405.34* 0405.35* 0405.36* 0405.37* 0506.18
 0506.19* 0506.20* 0610.10* 0610.11* 0610.20 0610.21* 0610.36* 0610.37* 0610.39* 0610.45* 0610.47
 0610.48 0610.54* 0610.55* 0610.56* 0610.59* 0610.64 0715.09* 0715.10* 0715.13* 0715.15* 0820.19*
 0820.21* 0822.11 0927.21* 1032.06 1032.07* 1032.09 1032.11* 1032.12* 1032.14* 1032.15* 1032.16*
 1032.17* 1032.19* 1032.20 1034.00 1036.05 1036.07* 1036.11 1036.14* 1042.23* 1048.01* 1048.02
 1049.00* 1050.02* 1050.03* 1050.04 1051.01 1051.02* 1051.03 1053.00 1054.00* 1061.00 1062.00
 1063.00 1065.01 1066.00 1067.03* 1074.01* 1075.00 1076.02* 1077.00* 1078.00 1079.00* 1080.00
 1081.00* 1082.00* 1083.01 1083.02* 1084.00 1089.01* 1110.00 1111.00* 1118.00 1119.00 1130.00*
 1141.00 1166.10* 1166.11* 1166.19* 1167.07* 1167.10* 1167.12 1167.13* 1167.14* 1167.15* 1167.19*
 1167.21* 1167.25* 1167.27* 1167.28* 1167.29* 1167.30* 1167.31* 1167.37* 2168.06* 2168.07 2168.09
 2168.13 2168.16 2168.19* 2168.20* 2168.21 2168.22* 2168.29 2168.31 2168.32* 2168.34 2168.35
 2168.36* 2168.37 2168.38* 2168.39* 2168.40* 2168.41 2168.42 2168.43* 2168.44 2168.49* 2168.51*
 2168.53 2168.54* 2168.55* 2168.56 2168.59 2168.60 2168.61 2169.01 2169.02 2170.01 2171.02*
 2172.01 2173.00 2174.00 2179.00* 2180.00 3187.00* 3190.02 3195.00 3199.02* 3199.03* 3199.04*
 3199.06 3199.07* 3199.09 3199.10 4201.05 4201.07* 4201.08* 4201.09* 4201.10* 4202.07* 4202.11*
 4203.01* 4203.02* 4203.04 4204.02 4206.02* 4206.03* 4206.04* 4207.05 4207.06* 4222.12 4222.16*
 4222.20* 4222.22* 4223.05* 4223.08* 4223.09* 4224.04* 4225.04* 4225.06* 4225.07* 4225.10* 4225.11*

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

4225.12*	4226.17*	4226.20*	4226.21*	4226.23*	4226.42*	4226.43*	4226.47*	4226.48*	4226.49*	4226.51
4226.54*	4226.56*	4226.57	4226.58*	5230.05*	6100.02	6101.00*	6102.01	6102.02*	6103.01	6103.02*
6104.00*	6105.00*	6106.00*	6108.00*	6109.01	6109.02*	6109.03*	6110.00*	6111.00	6112.00*	6113.00*
6114.00	6115.00*	6116.00*	6117.00*	6118.00*	6119.00*	6120.00	6122.00	6123.01	6123.02*	6124.01*
6124.02*	6125.00*	6126.00*	6127.00*	6128.00	6129.00	6130.00	6131.00*	6132.00*	6133.00	6136.01*
6136.02*	6137.00*	6138.00*	6139.00	6140.00*	6141.00*	6142.00*	6143.00	6149.00	6150.01*	6150.02*
6151.00*	6152.01*	6152.02	6158.00*	6159.00*	6163.00*	6164.00	6171.00*	6172.00*	6173.00*	6178.00*
6199.00*	7233.07	7233.10*	7233.11	8100.00	8101.00*	8102.00*	8103.00*	8104.00*	8105.00	8106.00*
8108.00*	8109.00*	8110.00	8113.00*	8114.00*	8115.00*	8116.00*	8117.00*	8118.00*	8119.00*	8122.00*
8123.00*	8124.00	8125.00*	8126.00*	8127.00*	8128.01*	8128.02*	8129.00*	8130.00*	8131.00*	8132.00*
8133.00*	8134.00*	8135.00*	8136.00*	8139.00*	8141.00*	8142.00*	8144.00*	8145.00*	8147.00	8148.01*
8149.00*	8150.00*	8151.00*	8152.01*	8152.02*	8152.03*	8153.00*	8154.01	8154.02	8155.01*	8155.02
8156.01*	8156.02*	8157.00*	8158.00*	8159.01	8159.02	8160.01*	8160.02*	8160.03*	8160.04*	8160.05*
8161.00*	8162.00*	8163.02	8164.02*	8165.01*	8165.02	8166.00	8167.00*	8168.00*	8169.01*	8169.02*
8169.03*	8169.04*	8170.00*	8171.01*	8172.00*	8176.00	9809.00*				

Median Family Income Not Known

0608.01*	0610.17*	0610.63*	1074.04*	1147.05*	1167.33*	2168.58*	3190.01*	3192.02*	3197.07*	3197.09*
4222.24*	4222.25*	4222.26*	5228.01*	6170.01	6196.01*	7233.06	9411.00*	9801.00*	9804.00	9805.00*
9807.00*	9810.00*									

PINAL COUNTY (021), AZ

MSA: 38060

Low Income

0010.00*	0020.04	9412.00*	9413.00*							
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Moderate Income

0002.17*	0003.09*	0003.10	0003.12	0003.13*	0003.17*	0003.19*	0003.20	0003.21*	0004.00*	0007.00*
0008.04*	0008.07*	0008.08*	0009.02*	0009.04*	0012.00	0013.06*	0013.07*	0013.08*	0014.03*	0014.05*
0014.06	0014.07	0015.00*	0016.00	0019.00*	0020.01*	0021.04*	0021.05*	0022.00*	0023.00*	0024.00*
9414.01*	9414.02*									

Middle Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0002.01* 0002.06 0002.08* 0002.11* 0002.12* 0002.15* 0002.18* 0002.19* 0002.20* 0002.21* 0002.22
0002.24* 0002.25* 0002.26* 0002.28* 0002.29* 0003.07* 0003.11 0003.15* 0003.16* 0003.22* 0003.23*
0003.24* 0003.25* 0006.04 0008.02* 0008.05* 0008.06* 0011.00 0013.03* 0013.05* 0013.09* 0013.10*
0014.04 0014.08* 0017.01* 0017.04* 0017.06 0017.07* 0017.09* 0017.12* 0017.13* 0017.14* 0017.15*
0017.16* 0017.17* 0020.05* 0021.07*

Upper Income

0002.04 0002.16* 0002.23* 0002.27* 0006.03* 0017.05*

Income Not Known

0009.03* 0021.06*

ASSESSMENT AREA - 0027

BANNOCK COUNTY (005), ID

MSA: 38540

Low Income

0013.00

Moderate Income

0003.01* 0008.00* 0009.00 0010.00* 0012.00* 0014.00 9400.00*

Middle Income

0002.00 0003.02 0004.00 0006.00 0007.00 0011.02 0015.00* 0016.01* 0016.02* 0016.03 0019.00
9818.00*

Upper Income

0005.00 0011.03 0011.04 0017.00*

ASSESSMENT AREA - 0028

CLACKAMAS COUNTY (005), OR

MSA: 38900

Low Income

0222.01*

Moderate Income

0208.00 0209.00* 0213.00* 0216.01* 0216.02* 0218.02* 0219.00* 0221.07* 0229.04* 0229.07* 0239.02*
0242.00* 0243.03* 0244.01*

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Middle Income

0210.00* 0211.00* 0212.00* 0214.00* 0215.00* 0217.00* 0220.00* 0221.01* 0221.05* 0221.08* 0221.09*
0221.10* 0223.01* 0223.02* 0224.00* 0225.01* 0225.02* 0226.02* 0226.03* 0226.05* 0226.06* 0227.10*
0228.00* 0229.01* 0229.05* 0229.06* 0230.01* 0230.02* 0231.00* 0232.02* 0233.00* 0234.01* 0234.03*
0234.04* 0235.00* 0236.00* 0237.00* 0238.00* 0239.01* 0240.00* 0241.00* 0243.02* 0243.04* 0244.02*

Upper Income

0201.01* 0201.02* 0202.01* 0202.02* 0203.02* 0203.03* 0203.04* 0204.01* 0204.03* 0204.04* 0205.03*
0205.04* 0205.05* 0205.06 0205.07* 0206.01* 0206.02* 0207.00* 0218.01* 0222.05* 0222.06* 0222.07*
0222.08* 0227.02* 0227.07* 0227.08* 0232.01*

Income Not Known

9800.00*

MULTNOMAH COUNTY (051), OR

MSA: 38900

Median Family Income 30-40%

0041.04 0049.02* 0082.04* 0090.02*

Median Family Income 40-50%

0097.04* 0098.01* 0100.01* 0104.08* 0104.10*

Median Family Income 50-60%

0040.03* 0074.00* 0081.00* 0082.03* 0083.01* 0084.00* 0090.01* 0091.01* 0092.02* 0092.03* 0093.01*
0096.04* 0096.06* 0097.01* 0097.03* 0098.03* 0104.11*

Median Family Income 60-70%

0006.01* 0033.01* 0056.02* 0076.00* 0083.02* 0086.00* 0088.00* 0089.04* 0096.03* 0096.05* 0103.04*
0104.05*

Median Family Income 70-80%

0006.02* 0012.04* 0016.02* 0017.03* 0020.01* 0021.02* 0077.00* 0079.00 0080.01* 0085.00* 0092.04*
0093.02* 0094.00 0095.01* 0095.02* 0098.04* 0101.01*

Median Family Income 80-90%

0005.02* 0007.02* 0017.04* 0027.02* 0029.03* 0033.02* 0034.01* 0037.01* 0041.02* 0041.03* 0048.00*
0073.00 0075.00* 0087.00* 0089.02* 0099.04* 0099.05* 0100.02* 0103.03*

Median Family Income 90-100%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0004.01* 0004.02* 0008.02* 0009.02* 0012.03* 0017.02* 0018.02* 0020.02* 0029.02* 0035.01* 0036.01*
0036.03* 0039.03* 0039.04* 0071.00* 0078.00* 0080.02* 0082.01* 0091.02* 0099.07* 0102.00* 0103.05*
0103.06* 0104.07* 0104.13*

Median Family Income 100-110%

0003.01 0005.01* 0007.01* 0010.00* 0011.01* 0023.03* 0025.02 0029.01* 0051.03* 0052.02* 0055.00*
0057.02 0064.03* 0067.02* 0072.02 0101.02* 0105.00*

Median Family Income 110-120%

0002.02* 0016.01* 0022.03* 0035.02* 0038.01* 0038.03* 0039.02* 0040.02* 0042.00 0056.01 0066.02*
0072.01* 0089.03* 0099.03* 0104.02* 0104.12*

Median Family Income >= 120%

0001.01* 0001.02* 0002.01* 0003.02* 0008.01* 0009.01* 0011.02 0012.02* 0013.01* 0013.02* 0014.00*
0015.00* 0018.01* 0019.00* 0021.01 0024.01* 0024.02* 0025.01* 0026.00* 0027.01* 0028.01* 0028.02*
0030.00* 0031.00* 0032.00* 0034.02* 0036.02* 0037.02* 0038.02* 0043.00* 0045.00* 0046.01* 0046.02*
0047.00* 0049.01* 0050.01* 0050.02* 0051.01* 0051.02* 0052.01 0057.01* 0058.00* 0059.01* 0059.02*
0059.03* 0060.01* 0060.02* 0061.00* 0062.00* 0063.00* 0064.02* 0064.04* 0065.01* 0065.02* 0066.01*
0067.01* 0068.01* 0068.02* 0069.00* 0070.01* 0070.02* 0099.06* 0106.02

Median Family Income Not Known

0106.01* 9800.00*

WASHINGTON COUNTY (067), OR

MSA: 38900

Median Family Income 40-50%

0324.09*

Median Family Income 50-60%

0320.03* 0320.05 0325.01* 0332.01*

Median Family Income 60-70%

0307.00* 0309.00* 0310.05 0310.11* 0311.00* 0312.01* 0316.26 0317.03* 0317.05* 0317.08* 0329.03*
0329.04*

Median Family Income 70-80%

0312.02* 0314.02* 0316.06* 0316.12* 0316.15* 0316.17* 0317.06* 0319.14* 0326.06* 0332.02*

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Median Family Income 80-90%

0301.05* 0313.01* 0316.16* 0316.19* 0316.20* 0316.25* 0319.13* 0324.04* 0324.10* 0324.12* 0329.01*
0333.01*

Median Family Income 90-100%

0304.01 0308.01* 0308.03* 0310.12* 0313.02* 0314.03* 0315.04* 0316.22* 0316.23* 0316.24* 0317.07*
0318.06* 0318.16* 0318.18* 0326.04* 0331.01* 0331.02*

Median Family Income 100-110%

0308.05* 0310.08* 0314.04* 0319.11* 0320.01* 0320.04* 0321.10 0324.07* 0324.11* 0324.13* 0325.02*
0325.03* 0326.10* 0330.00* 0334.00*

Median Family Income 110-120%

0301.03 0305.01* 0306.00* 0315.06* 0315.17* 0316.14* 0316.18* 0318.07* 0318.19* 0321.12 0323.01*
0323.02* 0326.03* 0335.00* 0336.00*

Median Family Income >= 120%

0301.04* 0301.06* 0302.00* 0303.00* 0304.02* 0305.02* 0308.06* 0310.07* 0310.09* 0310.10* 0315.07*
0315.09* 0315.11* 0315.14* 0315.15* 0315.16* 0315.18* 0315.19* 0315.20* 0316.21* 0318.04* 0318.13*
0318.14* 0318.17* 0318.20* 0318.21* 0319.04* 0319.09* 0319.12* 0319.15* 0319.16* 0319.17* 0319.18*
0321.04 0321.07* 0321.08* 0321.09* 0321.11* 0322.01* 0322.02* 0324.14* 0326.08* 0326.09* 0326.11*
0326.12* 0327.00* 0328.00* 0333.02*

ASSESSMENT AREA - 0029

YAVAPAI COUNTY (025), AZ

MSA: 39150

Moderate Income

0002.05* 0002.08* 0006.09* 0006.11* 0006.17* 0007.02 0009.01 0009.02 0010.03 0014.02 0015.02*
0016.01 0019.01 0020.07

Middle Income

0002.06 0002.07 0002.09 0002.11* 0004.03 0004.04* 0004.05 0004.06 0005.01* 0005.02 0006.04*
0006.08* 0006.12* 0006.13 0006.14* 0006.15 0006.16* 0006.18 0006.19* 0007.01* 0008.02 0008.03*
0008.04 0010.02* 0011.06 0012.01 0012.02 0013.00* 0014.01* 0014.03 0015.01 0016.02 0016.04
0016.05 0017.01 0017.03* 0017.04 0018.01 0018.03 0019.03* 0019.04 0020.01 0020.02* 0020.03*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0020.05* 0021.00

Upper Income

0002.10* 0003.01* 0003.02 0004.07* 0010.04 0011.03* 0011.04* 0011.05* 0017.05* 0018.04 0019.02

0020.06*

ASSESSMENT AREA - 0030

JUAB COUNTY (023), UT

MSA: 39340

Middle Income

0101.00 0102.00

UTAH COUNTY (049), UT

MSA: 39340

Median Family Income 20-30%

9802.00*

Median Family Income 30-40%

0016.01 0018.01* 0018.02* 0018.03*

Median Family Income 40-50%

0017.02* 0019.00 0024.00 9805.00

Median Family Income 50-60%

0005.11 0011.08 0014.04 0020.01 0020.02* 0022.11* 0025.00*

Median Family Income 60-70%

0008.01 0008.04 0009.01 0012.02* 0014.03* 0032.01 0032.04 0105.06 9803.00

Median Family Income 70-80%

0002.03 0005.10 0007.03 0022.09 0023.00* 0027.03* 0034.03 0103.06

Median Family Income 80-90%

0004.00 0005.08* 0007.06 0008.03* 0010.02 0011.06 0011.07 0013.00 0022.04* 0022.05* 0022.06*

0022.10 0027.02 0029.02 0031.05* 0031.06* 0033.01 0034.01 0101.28 0105.03* 0105.04 0105.05

Median Family Income 90-100%

0001.02 0002.08* 0005.04* 0006.01 0007.07 0009.04* 0010.01* 0011.03 0021.01* 0021.02 0022.13*

0029.01 0030.01* 0030.02* 0032.05* 0033.02 0034.05 0101.14* 0101.15* 0101.19* 0101.25 0104.10*

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0107.00

Median Family Income 100-110%

0001.03 0001.05 0002.07 0005.05* 0005.06* 0007.09 0009.03 0011.05* 0012.01* 0015.04 0031.03
 0101.18 0101.20* 0101.22 0102.21* 0104.05* 0104.08 0106.00

Median Family Income 110-120%

0005.07* 0006.03 0014.01 0015.01 0034.04* 0101.07 0101.27* 0101.30 0101.31 0101.32* 0104.06
 0104.07 0104.09*

Median Family Income >= 120%

0001.04 0002.05* 0002.06 0006.04 0007.08 0007.10* 0007.11 0015.03 0017.01 0022.08 0022.12
 0031.04 0032.03 0101.10 0101.16 0101.17* 0101.21 0101.23 0101.24 0101.26* 0101.29 0102.08
 0102.09 0102.10* 0102.11 0102.12 0102.13 0102.16 0102.17 0102.19 0102.20* 0102.22 0102.23
 0102.24 0102.25 0102.26 0103.03 0103.05 0103.07 0103.08 0104.04* 0104.11 0109.00

Median Family Income Not Known

0016.02* 9801.00* 9804.00* 9806.00*

ASSESSMENT AREA - 0031

PUEBLO COUNTY (101), CO

MSA: 39380

Low Income

0008.00* 0020.00 0026.00*

Moderate Income

0010.00* 0011.00* 0012.00 0014.00 0015.00* 0019.00 0022.00* 0023.00 0024.00* 0025.00 0029.01*
 0030.01* 0035.00 0036.00

Middle Income

0002.00* 0004.00* 0005.00 0006.00 0009.04* 0009.05* 0017.00* 0018.00 0021.00 0027.00 0028.01*
 0028.02* 0029.14* 0029.16* 0029.19 0029.20* 0029.21* 0031.03* 0031.06* 0032.00

Upper Income

0001.00 0009.02 0016.00* 0028.04* 0028.06 0028.07* 0028.08* 0029.06* 0029.11* 0029.12* 0029.13*
 0029.15* 0029.17* 0029.22 0029.23 0030.04 0031.04* 0031.05*

Income Not Known

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0003.00* 0009.03* 9801.00*

ASSESSMENT AREA - 0032

STOREY COUNTY (029), NV

MSA: 39900

Middle Income

9702.00*

WASHOE COUNTY (031), NV

MSA: 39900

Low Income

0001.05 0007.02 0009.00 0010.18* 0010.19* 0012.04 0017.01* 0019.01* 0019.03 0027.03* 0030.02*
0031.12*

Moderate Income

0002.01* 0002.02 0003.02 0010.16* 0012.03* 0015.01* 0017.03* 0018.01* 0018.02* 0019.04 0021.05*
0021.07 0022.04 0022.11* 0022.12* 0022.14 0022.16 0024.06* 0024.14* 0026.14* 0026.16 0026.20*
0026.22* 0027.04* 0027.06* 0027.07* 0028.02* 0031.05* 0035.21* 9402.00*

Middle Income

0001.04 0004.01* 0010.05 0010.17* 0011.01* 0012.01 0013.00* 0015.03* 0021.04 0021.06* 0022.15
0024.01* 0024.07* 0024.11 0024.13 0025.00* 0026.03 0026.10* 0026.11* 0026.12* 0026.13* 0026.15
0026.18* 0026.21* 0027.05* 0028.01 0029.01* 0029.02 0030.01* 0031.06* 0031.08* 0031.09* 0031.10*
0031.11 0032.05* 0032.07* 0033.06* 0035.01* 0035.03 0035.08 0035.10* 0035.11* 0035.18* 0035.22*

Upper Income

0004.02 0007.01* 0010.10 0010.11 0010.12 0010.13 0010.14 0010.15 0011.03 0011.04 0011.05*
0021.03* 0022.07* 0022.08 0022.10* 0022.13 0022.17* 0022.18* 0022.19 0023.02 0023.03* 0023.04*
0024.08* 0024.09* 0024.12* 0026.23* 0032.03 0032.06* 0033.05* 0033.07* 0033.08* 0033.10 0033.11*
0035.07* 0035.12* 0035.13* 0035.14* 0035.16* 0035.17* 0035.19 0035.20

Income Not Known

0001.03 0001.06 0003.01 0014.00* 0015.04* 0017.04* 9800.00 9801.00 9802.00* 9803.00* 9900.00*
9901.00*

ASSESSMENT AREA - 0033

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

RIVERSIDE COUNTY (065), CA

MSA: 40140

Median Family Income 20-30%

0495.02

Median Family Income 30-40%

0435.21* 0456.12* 0456.18* 0456.19* 0457.04* 0461.02*

Median Family Income 40-50%

0305.03* 0402.03* 0411.01* 0416.01* 0424.05 0433.08* 0434.05* 0435.05* 0445.15* 0449.07* 0449.34*
0457.08*

Median Family Income 50-60%

0402.04* 0403.04* 0422.09* 0425.05* 0425.16* 0425.19* 0427.11* 0433.09* 0433.13* 0434.01* 0434.03*
0434.04* 0435.03* 0435.19* 0435.23* 0436.01* 0436.02* 0440.00* 0441.02* 0442.00* 0445.07* 0445.10*
0445.21* 0445.23* 0446.05* 0447.02* 0449.33* 0452.07 0453.03* 0455.02 0456.10* 0456.11* 0457.03
0457.06* 0457.09* 0462.00* 0465.02* 0467.00* 0469.00* 0470.00* 0472.01*

Median Family Income 60-70%

0305.02 0316.01* 0406.05* 0417.03 0422.10* 0425.10* 0425.11* 0425.14* 0425.15 0425.21* 0427.50*
0428.02* 0429.08* 0430.06* 0433.10* 0433.14* 0435.13* 0441.01* 0441.03* 0443.00 0445.09* 0445.24*
0447.01* 0449.26* 0451.18* 0451.26 0452.09* 0455.01* 0457.07* 0472.02*

Median Family Income 70-80%

0414.10 0414.11* 0415.00 0416.02* 0417.04* 0419.05* 0420.10* 0424.04* 0425.08* 0425.09* 0425.12*
0303.00 0304.00* 0305.01* 0313.00* 0314.01* 0316.02* 0403.05* 0408.14* 0409.03* 0414.07* 0414.08*
0425.18* 0425.20* 0425.23* 0426.28* 0426.31* 0427.19* 0427.20* 0427.40* 0429.02* 0429.03* 0429.06*
0430.01* 0430.03* 0432.20* 0433.06* 0433.07* 0433.16* 0435.18* 0435.22* 0437.03* 0445.16* 0449.16*
0449.19* 0451.20 0451.27 0452.17 0453.02* 0464.02* 0489.02* 0513.01* 0514.02* 9401.00* 9404.00*
9410.01 9411.00*

Median Family Income 80-90%

0301.01* 0309.00 0310.02* 0314.02* 0402.02* 0405.03 0406.06* 0410.01* 0410.04* 0411.02* 0412.02*
0413.02* 0414.05* 0423.00* 0424.07* 0425.13* 0425.17* 0426.32* 0427.09* 0427.17* 0427.23* 0427.30*
0427.41* 0427.45* 0427.47* 0428.01* 0429.05* 0429.07* 0430.05* 0433.11* 0433.12* 0433.19* 0435.06*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0435.09 0437.01* 0437.02* 0438.12* 0438.13* 0445.05 0445.18* 0445.20 0449.11* 0449.24* 0449.30*
 0450.00* 0451.17 0452.12* 0464.03* 0489.01* 0491.01* 0513.02* 9414.00* 9415.00*

Median Family Income 90-100%

0307.00* 0311.00 0315.04 0317.01* 0317.02* 0404.03* 0408.08* 0408.09* 0408.21* 0412.03* 0413.01*
 0414.06 0414.12* 0418.09* 0418.13* 0419.06* 0422.06* 0422.12* 0424.02* 0424.09* 0424.11* 0425.22*
 0426.26* 0426.29* 0427.46* 0427.51* 0427.52* 0432.10* 0432.16 0432.29* 0432.66* 0435.12* 0435.17*
 0438.07* 0438.24* 0439.00* 0444.03 0448.04* 0449.31* 0451.10* 0451.19* 0452.13* 0452.22* 0456.15
 0459.00* 0461.01* 0464.04* 0468.00* 0488.00* 0494.00 0495.01* 0498.00 0505.01 0512.00 9407.00*
 9413.00*

Median Family Income 100-110%

0301.03* 0302.00* 0308.00* 0310.01* 0315.01* 0317.03* 0317.04* 0401.01* 0401.02* 0402.01* 0403.03*
 0404.02* 0405.01* 0405.02* 0410.02* 0417.02* 0420.09* 0424.06* 0424.10* 0425.07* 0426.21* 0426.25*
 0426.27* 0427.08* 0427.31* 0430.10* 0432.28* 0432.79* 0433.04* 0438.21* 0441.04* 0448.06* 0448.07*
 0449.25* 0449.29* 0451.16* 0452.16* 0452.24* 0452.26* 0452.33 0453.06* 0464.01* 0464.05* 0504.02*
 0511.00*

Median Family Income 110-120%

0301.04* 0312.00* 0409.01* 0412.01* 0414.04* 0418.05* 0426.23* 0426.24* 0426.30* 0427.32* 0427.42*
 0430.08* 0432.06 0432.07* 0432.56* 0432.71* 0432.74* 0433.15* 0435.20* 0438.02* 0438.18* 0444.05*
 0444.06* 0444.07* 0445.17* 0446.04* 0448.05* 0449.27* 0451.09* 0452.28 0461.03* 0491.02* 0503.01*
 0509.01* 0514.01* 9409.00*

Median Family Income >= 120%

0306.02* 0306.03* 0306.04* 0306.05* 0315.03* 0403.02* 0404.04* 0404.05* 0406.03* 0406.04* 0406.09*
 0406.11* 0406.16* 0406.17* 0406.18 0406.19* 0406.20* 0406.21* 0406.22* 0407.01* 0407.02* 0407.03*
 0408.06* 0408.07* 0408.12* 0408.13* 0408.15* 0408.16* 0409.02* 0409.04* 0410.03* 0414.03* 0414.13*
 0414.14* 0418.03* 0418.04* 0418.06* 0418.07 0418.08* 0418.10* 0418.12* 0419.04* 0419.09* 0419.10
 0419.12* 0419.13* 0419.14* 0419.15* 0420.03* 0420.04 0420.05* 0420.07* 0420.08* 0420.12* 0420.15*
 0420.16* 0420.17* 0420.18* 0422.07* 0422.08* 0422.13* 0422.14* 0422.17* 0424.01* 0424.03* 0424.08*
 0424.12* 0426.22* 0427.14* 0427.16* 0427.24* 0427.26* 0427.28* 0427.33* 0427.37* 0427.38* 0427.39*
 0427.43* 0427.44* 0427.48* 0427.49* 0430.07* 0430.09* 0432.01* 0432.02* 0432.03 0432.04* 0432.05*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0432.08* 0432.09* 0432.11* 0432.17* 0432.18* 0432.22 0432.27 0432.35* 0432.46 0432.48* 0432.52*
0432.54 0432.62* 0432.64* 0432.65 0432.67* 0432.70* 0432.72* 0432.76* 0432.78 0432.92 0432.93*
0432.94* 0432.95* 0432.96 0432.97* 0432.98* 0433.18* 0435.24* 0438.09* 0438.10* 0438.20 0438.22*
0438.23* 0444.04* 0446.02* 0446.06* 0449.04* 0449.17* 0449.18* 0449.21* 0449.22 0449.23* 0449.28
0449.32* 0451.03 0451.14* 0451.15* 0451.22* 0451.23* 0451.24 0451.25* 0451.28 0452.14* 0452.34*
0452.35* 0453.05 0456.06* 0456.13* 0456.14* 0456.17* 0466.01* 0466.02* 0479.01* 0479.02* 0481.00*
0482.00* 0483.00* 0487.00* 0490.01* 0490.02* 0496.00* 0497.01* 0497.02* 0503.02* 0504.01* 0505.02*
0505.03* 0506.00 0507.01 0507.02* 0509.02* 9405.00 9406.00* 9408.00* 9410.02* 9412.00*

Median Family Income Not Known

0414.15* 0451.29 0456.16* 0465.01* 9800.04* 9810.00*

SAN BERNARDINO COUNTY (071), CA

MSA: 40140

Median Family Income 20-30%

0057.01*

Median Family Income 30-40%

0055.01* 0091.31* 0097.27* 0099.12* 0100.33*

Median Family Income 40-50%

0003.05 0048.00* 0049.02* 0051.02* 0055.02* 0056.02* 0062.04* 0065.01* 0074.08* 0076.06* 0080.03*
0091.32 0094.00* 0095.01* 0095.02* 0098.00* 0099.14 0104.20* 0104.33* 0104.35 0104.36* 0109.06*
0121.03*

Median Family Income 50-60%

0003.06* 0003.07* 0013.05* 0014.00* 0015.04* 0031.02* 0037.00* 0041.04* 0042.02* 0043.02* 0045.07*
0049.01* 0054.00* 0058.00* 0062.03* 0063.03* 0064.01* 0065.02* 0071.07* 0074.10* 0087.10* 0091.22*
0097.12* 0097.21* 0099.13* 0099.16* 0100.10* 0100.11* 0100.14* 0100.32* 0104.02* 0104.24* 0104.25*
0104.34* 0107.00* 0114.08* 0117.00* 9401.00*

Median Family Income 60-70%

0003.08* 0006.05* 0008.25 0010.02* 0015.03* 0016.00* 0021.03* 0024.03* 0024.06* 0025.01 0028.03*
0028.04* 0033.01* 0033.02* 0034.05* 0035.09* 0035.10* 0036.06* 0036.09* 0036.11* 0042.01* 0044.04*
0053.00* 0056.01* 0061.01* 0063.04* 0064.02* 0066.03* 0070.01* 0070.02* 0071.12* 0073.03* 0073.05*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0074.07* 0076.03* 0076.05* 0080.04* 0081.00* 0084.04* 0091.20* 0097.14* 0097.18* 0097.20* 0097.26*
 0100.22* 0100.34 0100.35* 0104.10* 0104.15* 0104.26* 0104.28* 0104.32* 0112.05* 0120.02* 0250.00*
 0251.00*

Median Family Income 70-80%

0008.24* 0011.01* 0013.08* 0015.01* 0018.10* 0018.12* 0021.01* 0021.09* 0026.09 0029.01* 0029.02*
 0030.00* 0034.04* 0035.05* 0041.01* 0041.03* 0043.01* 0044.01* 0044.03* 0045.05* 0045.10* 0046.04*
 0047.00* 0052.00* 0062.01* 0063.01* 0066.01* 0067.00* 0072.02* 0074.12* 0089.01* 0091.30* 0091.33*
 0091.36* 0097.09* 0097.13* 0099.06* 0099.08* 0099.17* 0100.12 0100.16* 0100.19* 0100.23* 0100.24*
 0100.29* 0103.00* 0104.13* 0104.17* 0104.22* 0104.27* 0104.31* 0110.04* 0111.02* 0112.06* 0114.04*
 0118.02* 0119.00* 0121.06* 0124.00* 0125.00*

Median Family Income 80-90%

0008.23 0017.06* 0018.03 0018.09* 0018.13* 0019.10* 0021.11* 0022.07 0024.05* 0025.03* 0026.02*
 0032.02* 0034.01* 0035.06* 0038.03* 0040.01* 0040.03* 0066.04* 0071.08* 0072.01* 0074.09* 0076.04*
 0091.23* 0091.24* 0091.27 0091.29* 0091.34* 0091.38* 0092.01* 0097.08* 0099.10* 0099.11* 0099.15*
 0100.31* 0100.37* 0100.38* 0104.19* 0104.29* 0108.05 0112.03* 0114.05* 0114.06* 0120.01*

Median Family Income 90-100%

0003.04 0005.03* 0006.04* 0008.21* 0008.26* 0009.01* 0009.03 0009.04* 0010.01* 0012.00* 0013.07*
 0013.09* 0013.11* 0020.23* 0021.07* 0021.12 0022.04* 0023.07* 0023.13* 0024.04* 0025.04* 0031.01*
 0032.01* 0034.03* 0035.03* 0036.07* 0036.12* 0046.01* 0051.01* 0071.11* 0073.06* 0078.00 0082.01*
 0086.02* 0087.13* 0088.00 0091.09* 0091.25* 0091.28* 0091.35* 0093.00* 0100.09* 0100.15* 0100.28*
 0100.30* 0100.39* 0108.04* 0109.04* 0111.01 0115.00*

Median Family Income 100-110%

0001.15* 0001.19* 0002.01* 0002.03* 0002.05* 0002.07* 0002.08* 0005.01* 0006.06* 0013.10* 0013.12*
 0017.02* 0017.07* 0018.08* 0020.16* 0020.19* 0020.25* 0020.49* 0020.50* 0021.05 0023.09* 0028.01*
 0036.03* 0038.01* 0039.00* 0040.04 0071.06* 0071.10* 0080.01* 0086.01* 0087.05* 0087.09* 0091.26*
 0092.02* 0100.21* 0100.27* 0100.36* 0108.03* 0108.06* 0110.02* 0113.00* 0116.01* 0118.01*

Median Family Income 110-120%

0001.08* 0004.03 0004.04* 0006.03* 0008.08* 0011.03* 0011.04* 0017.04* 0018.04* 0019.07* 0020.18*
 0020.28* 0023.08* 0023.10* 0023.11* 0026.04* 0026.06* 0026.11* 0027.05* 0035.07* 0036.05* 0038.04*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0045.03* 0045.09* 0045.12* 0061.02* 0084.02* 0087.14* 0091.37* 0097.17* 0099.18* 0104.30* 0109.05*
0110.03* 0114.07* 0116.02*

Median Family Income >= 120%

0001.03* 0001.04 0001.05* 0001.07* 0001.09* 0001.11* 0001.17* 0001.18* 0001.20* 0001.21* 0001.22*
0004.01* 0005.04 0008.04 0008.12* 0008.13* 0008.14* 0008.15* 0008.16* 0008.17 0008.18* 0008.19*
0008.20 0017.03* 0018.06* 0019.01* 0019.06* 0019.08* 0019.09 0019.11* 0020.11* 0020.13* 0020.14*
0020.15* 0020.17 0020.21* 0020.27 0020.29* 0020.31* 0020.35* 0020.37* 0020.38* 0020.39* 0020.40*
0020.41* 0020.42* 0020.43* 0020.44* 0020.45* 0020.46* 0020.47* 0020.48* 0020.51* 0022.06* 0023.06*
0023.12* 0023.14* 0023.15* 0026.08* 0026.10* 0027.03* 0027.06* 0027.07* 0027.08* 0027.09* 0045.11*
0071.04* 0071.05* 0073.07* 0073.08* 0074.04* 0074.11* 0079.03* 0079.04* 0079.05* 0079.06* 0082.02*
0083.01* 0083.02* 0084.03* 0084.05* 0084.06* 0085.01* 0085.02* 0087.08* 0087.11* 0087.12* 0087.15*
0087.16* 0091.19* 0091.21* 0097.19* 0097.22* 0097.23* 0097.24* 0097.25* 0100.40* 0100.41* 0100.42*
0112.04* 0121.01* 0121.05* 0122.01* 0127.00*

Median Family Income Not Known

0046.03* 0091.39* 0109.03* 0122.02* 0123.00* 9801.00* 9802.00*

ASSESSMENT AREA - 0034

SACRAMENTO COUNTY (067), CA

MSA: 40900

Median Family Income 20-30%

0007.00* 0052.01 0053.01* 0055.10* 0065.01* 0068.02* 0070.19*

Median Family Income 30-40%

0005.01* 0040.20* 0046.02* 0049.07* 0062.03* 0069.02* 0074.23* 0074.35* 0091.10*

Median Family Income 40-50%

0030.01* 0032.03* 0032.04* 0044.02* 0045.01* 0045.02* 0046.03* 0046.04* 0047.01* 0050.02* 0055.05*
0055.06* 0055.08* 0055.09* 0059.03* 0061.01* 0062.02 0067.05* 0073.01* 0074.13* 0074.24* 0077.01*
0090.07* 0096.34* 0096.41*

Median Family Income 50-60%

0032.02* 0037.00* 0042.02* 0042.03* 0043.02* 0044.01* 0047.02* 0048.01* 0051.01 0052.05* 0055.02*
0056.01 0060.02* 0061.02* 0063.00* 0064.00* 0066.00* 0067.03* 0070.01* 0070.21* 0070.24* 0074.29*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0081.33* 0081.39* 0089.11* 0095.03*

Median Family Income 60-70%

0013.00* 0018.00* 0021.00* 0022.00* 0028.00* 0031.01* 0036.00* 0040.14* 0041.00* 0043.01* 0048.02*

0049.04* 0049.06* 0049.08* 0049.09* 0050.03* 0050.04* 0054.02* 0056.05* 0060.03* 0062.04* 0067.06*

0068.01* 0070.11* 0074.02* 0074.16* 0074.34* 0074.38* 0075.01* 0076.03* 0081.41* 0089.07* 0089.13*

0090.05* 0090.06* 0090.08* 0091.05* 0093.18* 0093.19* 0093.20* 0095.04* 0096.01* 0096.33* 0098.00*

0099.00*

Median Family Income 70-80%

0008.00* 0012.01* 0027.00* 0031.02* 0035.02 0042.01* 0051.02* 0065.02* 0070.12* 0070.22* 0070.23*

0072.02* 0072.04* 0074.03* 0074.14* 0074.15* 0074.22* 0074.26* 0074.27* 0075.03* 0076.04* 0081.13*

0081.20* 0081.27* 0081.28* 0081.29* 0081.34* 0081.42* 0089.08 0089.10* 0091.12* 0093.16* 0093.29*

0095.01* 0096.09* 0096.40* 0096.42*

Median Family Income 80-90%

0012.02* 0017.01* 0029.00* 0038.00* 0067.04* 0070.07* 0070.13* 0070.27* 0072.07* 0072.08* 0074.28*

0076.02* 0079.06* 0081.11* 0081.17 0081.30* 0081.31* 0081.35* 0081.36 0081.38 0081.43* 0082.03*

0082.08* 0086.02* 0090.04* 0090.10* 0091.06* 0091.07* 0091.11* 0093.10* 0093.12 0093.32* 0093.35*

0096.08* 0096.39* 0096.47*

Median Family Income 90-100%

0006.00* 0017.02* 0019.00* 0035.01* 0040.06* 0040.13* 0040.19* 0049.10* 0052.04* 0056.06* 0059.01*

0070.16* 0070.28* 0071.05* 0072.06* 0072.09* 0074.17* 0074.30* 0074.31* 0074.32* 0074.36* 0075.04*

0081.19* 0081.24* 0081.32* 0081.37* 0081.45* 0082.06 0084.04* 0089.05* 0091.03* 0093.08* 0093.11*

0093.21* 0094.03* 0096.10* 0096.11* 0096.12* 0096.16* 0096.48*

Median Family Income 100-110%

0004.00* 0030.02* 0039.00* 0040.05* 0040.15* 0059.04* 0070.10 0071.09* 0074.39* 0078.01* 0079.03*

0079.04* 0081.25* 0081.44* 0082.04* 0082.07* 0082.11* 0089.09* 0089.12* 0091.08* 0091.09* 0092.01*

0093.07* 0093.14* 0093.17* 0094.10* 0095.02* 0096.18*

Median Family Income 110-120%

0005.02* 0020.00 0034.00 0040.08* 0040.17* 0054.03 0070.17* 0071.03* 0074.37* 0080.07* 0080.10*

0081.40* 0085.06* 0093.09* 0093.34* 0096.14* 0096.43* 0096.51* 0096.53*

Median Family Income >= 120%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0001.00* 0002.00* 0003.00 0011.02* 0014.00 0015.00 0016.01* 0016.02* 0023.00* 0024.00* 0025.00
 0026.00* 0033.00* 0040.11* 0040.12* 0040.16 0040.18* 0052.02* 0054.04 0057.01* 0057.02* 0058.01*
 0058.03* 0058.04* 0060.04* 0070.20* 0070.25* 0070.26* 0071.01* 0071.06* 0071.07* 0071.08* 0071.10*
 0071.11* 0077.02* 0078.02* 0079.05* 0080.05* 0080.06* 0080.08* 0080.09* 0081.22* 0082.09* 0082.10*
 0084.02* 0084.03* 0085.01* 0085.04 0085.05 0085.07 0085.08 0085.09* 0085.10* 0085.12* 0085.13*
 0086.01* 0087.02* 0087.03* 0087.04* 0087.06* 0087.07* 0087.08* 0088.02 0088.03* 0090.11* 0093.23*
 0093.26* 0093.28* 0093.30* 0093.31* 0093.33* 0093.36* 0094.04* 0094.06* 0094.08* 0094.09* 0096.17*
 0096.22* 0096.32* 0096.35* 0096.37* 0096.44* 0096.45* 0096.46* 0096.49* 0096.50* 0096.52*

Median Family Income Not Known

0011.03 0068.03* 0069.01* 9883.00*

ASSESSMENT AREA - 0035

SALT LAKE COUNTY (035), UT

MSA: 41620

Median Family Income 20-30%

1014.01*

Median Family Income 30-40%

1133.12

Median Family Income 40-50%

1116.02 1117.01 1121.01

Median Family Income 50-60%

1003.06* 1003.08* 1006.00* 1019.00 1021.00 1027.01 1028.01 1029.00 1111.05 1115.00 1119.05

1133.11 1133.14 1134.06* 1143.01*

Median Family Income 60-70%

1027.02* 1028.02 1120.01 1124.04 1124.06 1126.20* 1133.07 1133.08* 1133.10 1133.13 1135.14

1135.36 1136.00 1137.02* 1138.02 1139.06

Median Family Income 70-80%

1005.00* 1007.00* 1017.00 1018.00 1020.00 1025.01 1026.00 1114.00 1117.02 1119.06* 1124.05

1125.03* 1125.05 1127.00 1133.09 1135.05 1135.09 1135.11* 1135.12* 1135.21 1135.23* 1138.01*

1139.05 1139.08 1147.00*

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Median Family Income 80-90%

1001.00 1003.07 1008.00* 1049.00* 1111.07* 1116.01 1118.02* 1119.04* 1123.01* 1124.02 1125.01*
 1126.04 1126.10 1128.29 1129.16 1129.18 1131.14 1134.08* 1134.10* 1134.11* 1134.13 1135.13
 1135.15 1135.20 1135.26 1135.27* 1135.38* 1137.01* 1139.04* 1145.00 1151.09

Median Family Income 90-100%

1016.00 1023.00 1030.00 1107.01 1108.00 1112.01 1112.02 1118.01 1119.03 1120.02 1121.02
 1123.02 1125.04* 1126.12 1126.21 1128.12* 1128.25 1129.04* 1129.07 1129.14 1129.17* 1129.20
 1129.21 1131.01 1131.13 1134.09 1134.12* 1134.15 1135.10 1135.28 1135.39* 1143.04

Median Family Income 100-110%

1011.01 1032.00* 1033.00 1034.00 1048.00* 1107.02* 1111.06* 1122.01 1122.02 1128.23 1129.13*
 1130.14 1130.17* 1130.21 1131.10 1134.14 1135.22* 1135.32* 1135.33 1135.37 1135.40* 1135.42*
 1135.44* 1138.04 1138.05* 1139.03 1140.00 1143.02* 1152.11

Median Family Income 110-120%

1011.02 1031.00 1039.00* 1043.00 1047.00 1103.00 1104.01 1113.05 1113.06 1126.11 1126.13
 1126.18 1128.22 1129.12* 1130.07* 1130.23 1130.25 1131.02* 1135.41* 1135.43 1135.45* 1142.00
 1151.08*

Median Family Income >= 120%

1002.00* 1010.00* 1012.00 1015.00* 1025.02 1035.00 1036.00* 1037.00* 1038.00* 1040.00 1041.00
 1042.00 1044.00 1101.03* 1101.04 1101.05* 1101.06 1102.00 1104.02 1105.00 1106.00 1109.00*
 1110.01 1110.02 1111.04 1111.08 1111.09 1113.02 1113.04 1126.08 1126.09 1126.14* 1126.15
 1126.16 1126.17* 1126.19 1128.04* 1128.05 1128.13 1128.14 1128.15 1128.16 1128.21 1128.24
 1128.26 1128.27 1128.28 1128.30 1128.31 1129.05* 1130.08 1130.10 1130.11 1130.12 1130.13
 1130.16 1130.22 1130.24 1131.05* 1131.08* 1131.09 1131.11 1131.12* 1139.09 1141.00 1143.03*
 1146.01 1146.02 1148.00 1151.07 1152.10

Median Family Income Not Known

1014.02* 1128.18 9800.00 9801.00

TOOELE COUNTY (045), UT

MSA: 41620

Low Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

1310.05

Moderate Income

1306.00* 1309.00 1310.03 1311.01* 1311.02 1312.00

Middle Income

1307.01 1307.05 1307.06 1307.07 1307.08 1308.00 1310.01* 1310.04*

Upper Income

1307.04

Income Not Known

9800.00*

ASSESSMENT AREA - 0036

BEXAR COUNTY (029), TX

MSA: 41700

Median Family Income 10-20%

1105.00*

Median Family Income 20-30%

1508.00* 1605.01

Median Family Income 30-40%

1601.00* 1704.01* 1712.00 1913.04

Median Family Income 40-50%

1106.00 1212.05* 1214.04* 1303.00* 1304.02* 1305.00* 1306.00* 1307.00* 1308.00 1312.00* 1410.00*

1506.00* 1605.02* 1607.02* 1702.00 1708.00* 1710.00* 1711.00* 1713.01* 1715.02* 1716.01 1716.02*

1719.26* 1805.04* 1810.03 1810.05 1910.04 9801.00*

Median Family Income 50-60%

1107.00 1110.00* 1205.02* 1212.04* 1215.08* 1302.00* 1304.01* 1309.00* 1310.00* 1311.00* 1402.00*

1403.00* 1405.00* 1411.01* 1411.02* 1505.02* 1511.00 1513.01 1606.00* 1609.02* 1610.00* 1612.00*

1613.03* 1615.01* 1615.04* 1618.02* 1701.02* 1704.02* 1718.02 1802.01* 1802.02* 1803.00* 1804.00*

1805.01 1808.00 1810.04* 1813.03* 1814.03* 1905.01* 1906.04* 1910.03

Median Family Income 60-70%

1205.03* 1210.00 1211.23 1214.03* 1313.00* 1315.07* 1404.00* 1408.00* 1409.00* 1503.00* 1504.00*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

1507.00*	1509.00*	1510.00*	1512.00*	1515.00*	1516.00*	1603.00*	1607.01	1609.01*	1613.02*	1613.04*
1615.03*	1616.00*	1620.04*	1701.01*	1703.00*	1705.00*	1707.00*	1709.00*	1713.02*	1714.01*	1714.02*
1715.01*	1717.00*	1719.03*	1719.13*	1807.02*	1810.01*	1814.02	1814.04	1815.06*	1816.02*	1818.13*
1901.00*	1909.01	1910.05*	1922.00*							
Median Family Income 70-80%										
1103.00*	1205.04*	1206.01*	1207.01	1212.03	1215.06*	1216.01*	1218.04*	1314.02*	1315.04*	1316.14*
1401.00	1406.00*	1407.00*	1412.00*	1413.00*	1414.03*	1414.04*	1418.00*	1501.00	1505.01*	1513.02*
1514.00*	1519.00*	1522.01*	1602.00*	1604.00*	1611.00*	1619.01*	1620.01*	1718.01*	1805.03*	1806.02*
1807.01	1809.02*	1815.03	1816.01	1817.05*	1817.16*	1817.32*	1905.03*	1906.01*	1906.03*	1910.06*
1912.02*	1914.08*	1914.09*	1914.10*							
Median Family Income 80-90%										
1101.00	1211.12*	1214.02*	1215.05*	1215.07*	1216.06	1315.03*	1315.05*	1316.15*	1517.00*	1521.00*
1522.02*	1620.03*	1706.00*	1719.21*	1719.27*	1719.29*	1806.03*	1806.04*	1809.01	1813.02	1817.25*
1817.27*	1818.22*	1905.04*	9800.03*							
Median Family Income 90-100%										
1209.02	1211.11*	1212.06	1217.02	1218.02*	1218.03*	1314.01*	1315.06	1316.08*	1316.10*	1316.16*
1318.02	1416.00*	1419.00*	1619.02*	1719.15*	1719.19*	1719.20*	1801.01*	1817.04*	1817.15*	1817.30*
1818.09										
Median Family Income 100-110%										
1206.02*	1211.18*	1211.19*	1211.20*	1213.00	1215.04*	1216.05*	1217.01*	1218.09*	1218.11*	1218.12*
1218.13*	1316.09*	1316.12*	1414.02*	1417.00*	1520.00*	1614.00*	1618.01*	1719.14*	1719.22*	1811.00
1813.01*	1815.04	1815.05*	1817.13*	1817.23*	1818.17*	1818.19*	1818.20*	1818.23*	1907.00*	1914.11*
1919.00										
Median Family Income 110-120%										
1201.00*	1211.17	1215.01*	1216.04	1218.08*	1218.10*	1316.06*	1719.18*	1719.23*	1719.24	1817.11*
1817.12*	1817.18*	1818.11*	1818.25*	1909.02*	1912.01*	1913.03*	1920.00			
Median Family Income >= 120%										
1111.00	1203.01*	1203.02*	1204.01*	1204.02*	1207.02*	1208.00	1209.01*	1211.10*	1211.15*	1211.16*
1211.21*	1211.22*	1211.24*	1219.03*	1219.04*	1219.05	1219.06*	1219.08*	1219.09*	1219.10	1219.11
1219.12*	1316.01*	1317.00*	1318.01*	1719.12*	1719.16*	1719.17*	1719.28*	1720.02*	1720.03*	1720.04*

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

1720.05* 1720.06* 1720.08* 1720.09* 1801.02* 1812.00 1817.03* 1817.20* 1817.21* 1817.22* 1817.24*
1817.26* 1817.29* 1817.31* 1817.33* 1818.08 1818.14 1818.15* 1818.16* 1818.18* 1818.21* 1818.24*
1818.26* 1819.01 1819.02 1820.01* 1820.02* 1820.03 1821.01 1821.02 1821.03* 1821.05* 1821.06*
1902.00 1904.00 1908.00* 1911.01 1911.02 1914.05 1914.06 1914.12* 1914.13* 1915.03 1915.04
1915.05* 1915.06* 1917.01* 1917.02 1918.04 1918.06 1918.07 1918.08 1918.09 1918.10* 1918.11
1918.12 1918.13* 1918.14* 1918.15* 1918.16* 1918.18 1918.19 1921.00 1923.00

Median Family Income Not Known

9800.01* 9800.02* 9800.04* 9800.05*

COMAL COUNTY (091), TX

MSA: 41700

Moderate Income

3104.01* 3106.10*

Middle Income

3101.00* 3102.00* 3104.04* 3104.05* 3105.01* 3105.02* 3106.03* 3106.04 3106.08* 3106.09 3106.11
3106.12* 3106.13* 3108.04 3109.04*

Upper Income

3103.01* 3104.06* 3105.03* 3106.14* 3107.02* 3107.03 3107.05 3107.06* 3107.07* 3107.08* 3108.01*
3108.03* 3109.01* 3109.03* 3109.05*

Income Not Known

3103.02

ASSESSMENT AREA - 0037

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income 30-40%

0023.02* 0024.02* 0026.01* 0027.07 0027.08* 0027.09* 0033.03* 0118.01* 0125.01* 0157.01* 0157.06*
0159.01* 0186.16 0202.14

Median Family Income 40-50%

0018.01 0022.01* 0023.01* 0033.04 0034.03* 0035.01* 0035.02* 0039.01* 0039.02* 0048.00* 0083.05*
0100.05* 0100.10* 0116.01* 0120.02* 0123.02* 0132.03* 0144.00 0157.05* 0158.01 0163.01 0163.02

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Respondent ID: 0000004341

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Agency: OCC - 1

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0200.28*	0200.36	0202.02	0202.07*	0202.13*	0203.08*	0207.07	0211.02	0219.00	0220.00*	
Median Family Income 50-60%										
0016.00*	0022.02*	0024.01*	0025.01*	0026.02*	0027.12*	0030.04*	0033.01*	0033.05*	0034.04*	0036.01*
0036.02*	0036.03*	0040.00*	0049.00*	0050.00*	0051.01*	0066.00*	0079.07*	0086.00*	0091.02*	0094.00*
0101.03*	0101.06*	0101.10*	0101.11*	0101.12*	0104.01*	0104.02*	0105.02*	0117.00	0118.02*	0121.02*
0202.09*	0202.10*	0208.12*	0210.01*							
0124.01*	0124.02	0125.02*	0132.05	0132.06*	0139.07*	0146.01	0150.02	0154.07	0157.04*	0158.02*
0164.04*	0165.04*	0185.09*	0186.15*	0187.00*	0189.03*	0189.04*	0195.01*	0195.02*	0200.29	0200.37*
Median Family Income 60-70%										
0012.01*	0025.02*	0027.05*	0027.10*	0027.11*	0028.03	0031.01*	0031.11*	0034.01	0046.00	0047.00*
0052.01*	0068.01*	0079.08*	0083.59*	0083.63*	0085.10*	0089.01*	0092.01*	0095.10*	0096.03	0100.09*
0100.12*	0100.13*	0116.02*	0122.00	0126.00*	0127.00*	0131.02*	0131.03*	0131.04	0132.04*	0133.03*
0136.07	0138.02*	0148.03	0148.06	0159.02*	0165.02*	0166.17	0167.05*	0185.12*	0185.19*	0186.13*
0186.18*	0186.22*	0189.05*	0189.06*	0192.10*	0200.17	0202.06*	0202.11*	0205.00	0206.01	0206.02*
0209.03*										
Median Family Income 70-80%										
0010.00*	0012.02*	0027.03*	0029.05	0031.03*	0031.05*	0032.02*	0032.08*	0032.14*	0041.02*	0045.01*
0065.00	0083.43*	0083.60*	0088.00*	0093.07	0095.09	0095.11*	0100.04*	0101.07*	0102.02*	0103.00*
0119.02*	0120.03*	0128.00	0130.00	0133.08*	0135.03	0135.06*	0139.06*	0139.08	0139.09*	0140.01*
0143.00*	0150.01*	0166.19*	0168.04*	0168.06*	0170.50*	0181.01	0182.02*	0183.02*	0184.00*	0185.10*
0185.17*	0185.20*	0192.06*	0194.04*	0195.03*	0201.08*	0201.09*	0208.06			
Median Family Income 80-90%										
0003.02	0013.02	0017.00*	0027.02*	0029.02*	0029.03*	0030.01*	0030.03*	0031.12*	0031.15*	0032.01*
0032.09*	0032.11*	0041.01	0043.00	0053.01	0074.01*	0074.02*	0075.02*	0079.10	0079.11*	0091.08
0100.01*	0100.03*	0101.04*	0121.01*	0133.07*	0133.12*	0135.05	0136.08*	0137.02	0138.01*	0141.01*
0141.02*	0145.00	0149.02	0151.00	0153.01*	0162.02	0166.10*	0166.13*	0168.09*	0170.14	0170.18
0170.48	0179.01	0179.02*	0182.01*	0185.04	0185.11*	0186.09*	0190.01*	0191.08*	0192.05	0194.05*
0194.06	0196.02	0197.01	0198.05*	0200.21*	0200.25*	0202.08*	0209.04*	0216.00*		
Median Family Income 90-100%										

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0003.01* 0004.00 0008.00* 0009.01* 0009.02* 0013.01* 0029.04* 0031.07* 0031.08* 0031.13* 0031.14*
 0032.04* 0052.02* 0068.02* 0079.12* 0083.52* 0085.07* 0087.01* 0087.02 0089.02 0090.00* 0091.07
 0093.01* 0095.07 0100.11* 0100.18* 0101.09* 0123.03* 0129.00 0133.01* 0133.06* 0133.24* 0133.25*
 0134.18* 0136.01* 0139.03* 0140.02* 0142.00* 0147.02* 0148.05* 0149.01* 0156.01 0164.03* 0165.03*
 0166.16 0166.18* 0174.05* 0176.06* 0185.16* 0185.21* 0185.23* 0186.21* 0191.09* 0191.11 0193.04*
 0194.03* 0197.02* 0198.10* 0199.02* 0199.03 0199.04* 0200.41* 0201.05* 0201.06* 0201.07* 0203.11
 0203.12* 0204.04 0207.08* 0208.05* 0208.13* 0212.02* 0212.05 0214.01

Median Family Income 100-110%

0002.02* 0007.00 0011.00* 0021.00* 0032.12* 0044.00 0051.02 0073.04* 0076.02* 0078.00 0083.39
 0083.48* 0083.53* 0083.56* 0083.57* 0083.58 0083.64 0085.05* 0085.06* 0091.01* 0093.06 0096.04
 0098.02* 0102.01* 0105.01* 0123.04 0133.02* 0134.01* 0134.09* 0134.16* 0134.20* 0134.21 0136.04*
 0146.02* 0147.01* 0154.08 0155.01 0155.02* 0160.00 0161.00 0166.09* 0166.14* 0166.20* 0167.03*
 0167.06* 0168.07* 0168.13 0170.09* 0170.59 0178.01 0185.18* 0186.01* 0186.20* 0188.01* 0188.03*
 0190.02 0191.03 0191.07* 0193.05* 0196.01 0198.03* 0199.05 0200.19 0200.24* 0200.33* 0203.09*
 0203.13 0204.03* 0209.02

Median Family Income 110-120%

0014.00* 0019.00* 0031.09* 0032.13* 0056.01 0075.01* 0076.01* 0077.01 0079.05* 0083.45 0083.50
 0083.51* 0083.55* 0083.61* 0083.80* 0083.81* 0085.03 0085.13* 0091.04* 0093.05* 0097.03* 0100.17*
 0100.19* 0108.00* 0110.00* 0133.09* 0134.12* 0137.01* 0139.05 0148.04* 0154.05 0166.07 0166.21*
 0168.11 0168.12 0169.01 0169.02 0170.35* 0170.52* 0170.56* 0173.08 0185.15* 0185.24 0186.17*
 0191.10 0192.03* 0198.08* 0200.23* 0200.39* 0203.05* 0203.10 0207.12 0211.01* 0213.02* 0213.05*

Median Family Income >= 120%

0001.00 0002.01 0005.00 0006.00 0015.00* 0020.01* 0020.02* 0028.01* 0028.04* 0032.07* 0042.00*
 0053.02 0054.01 0054.02 0054.03* 0056.02* 0058.01* 0058.02* 0059.00 0060.00 0061.00 0069.00*
 0070.02 0071.00* 0072.00 0073.02* 0073.03* 0077.02* 0080.02* 0080.03* 0080.06* 0081.01* 0081.02*
 0082.01 0082.02 0083.01* 0083.03* 0083.06* 0083.07* 0083.10 0083.11* 0083.12 0083.13* 0083.24*
 0083.27 0083.28* 0083.30* 0083.31* 0083.36* 0083.37* 0083.44* 0083.46* 0083.47* 0083.49* 0083.62*
 0083.65* 0083.66* 0083.67* 0083.68* 0083.69* 0083.70* 0083.71* 0083.72* 0083.73* 0083.74* 0083.75*
 0083.76 0083.77* 0083.79* 0085.01 0085.02 0085.04* 0085.09* 0085.11 0085.12* 0091.03* 0092.03*

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Assessment Area(s) by Tract

Respondent ID: 0000004341

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Agency: OCC - 1

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0092.04* 0093.08 0095.02 0095.04* 0095.05* 0095.06* 0096.02 0097.04* 0097.05* 0097.06* 0098.01
 0098.04* 0098.05* 0100.15* 0106.01* 0109.00* 0111.00* 0113.00* 0133.15* 0133.16* 0133.17 0133.18*
 0133.19 0133.20* 0133.21* 0133.23* 0133.26* 0133.27* 0134.11* 0134.14* 0134.15* 0134.17* 0134.22*
 0134.23* 0134.24 0134.25* 0135.04* 0136.05* 0152.00 0153.02 0154.03* 0154.06 0156.02* 0162.01
 0164.01* 0166.06* 0166.08* 0166.15* 0167.04 0168.10* 0170.06 0170.10* 0170.20 0170.21* 0170.22
 0170.31* 0170.33* 0170.34* 0170.36* 0170.37* 0170.39 0170.40* 0170.41* 0170.43* 0170.44* 0170.45*
 0170.46* 0170.47* 0170.49 0170.51* 0170.53* 0170.54 0170.55 0170.57* 0170.58* 0170.60* 0170.61*
 0170.62* 0170.63* 0170.64* 0170.65* 0170.66* 0170.67* 0170.68* 0170.69* 0170.70 0170.71 0171.04
 0171.06* 0171.07* 0171.08* 0171.09* 0171.11* 0171.12* 0171.13* 0172.01* 0172.02* 0173.03* 0173.05*
 0173.06* 0173.07 0174.03 0174.06* 0174.07 0174.08 0175.01 0175.02* 0176.01 0176.03 0176.05
 0177.01 0177.02* 0178.08 0178.09* 0178.10* 0178.11* 0178.13 0180.00 0181.02 0183.01* 0185.22
 0185.25* 0186.08* 0186.12* 0186.19 0188.04* 0188.05* 0191.05 0192.08 0192.09* 0193.01* 0193.03*
 0198.04* 0198.09 0198.11 0200.15* 0200.26 0200.30 0200.31* 0200.32 0200.34* 0200.35* 0200.38
 0200.40* 0200.42 0200.43 0200.44* 0201.10* 0201.11* 0203.04* 0204.01* 0204.05* 0207.05* 0207.06
 0207.10* 0207.11* 0208.01 0208.07* 0208.10* 0208.11* 0210.02* 0212.04 0212.06 0213.04* 0213.06
 0214.02* 0215.01* 0215.02* 0218.00 0221.01 0221.02

Median Family Income Not Known

0018.02 0038.00* 0051.03 0055.00* 0057.00 0062.00* 0063.00* 0083.78* 0091.09* 0099.01* 0099.02*
 0100.16* 0133.22* 9901.00*

ASSESSMENT AREA - 0038

ALAMEDA COUNTY (001), CA

MSA: 36084

Median Family Income 10-20%

4029.00

Median Family Income 20-30%

4024.00* 4030.00* 4033.01 4075.00* 4105.00*

Median Family Income 30-40%

4014.00* 4025.00* 4026.00* 4034.02* 4059.02* 4060.00* 4062.02* 4063.00* 4071.01* 4087.00* 4088.00*
 4089.00* 4094.00* 4095.00* 4204.02*

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Median Family Income 40-50%

4016.00* 4022.00* 4054.01* 4054.02* 4059.01* 4062.01* 4065.00* 4072.00* 4086.00* 4092.00* 4093.00*
 4096.00* 4097.00* 4103.00* 4204.01* 4331.04* 4339.00* 4340.00* 4362.00*

Median Family Income 50-60%

4034.01* 4058.00* 4061.00 4066.01* 4066.02* 4070.00* 4071.02* 4073.00* 4085.00* 4090.00* 4091.00*
 4101.00* 4102.00* 4224.00* 4229.01* 4231.00* 4332.00* 4338.01* 4365.00* 4377.01* 4377.02*

Median Family Income 60-70%

4015.00* 4018.00* 4036.00* 4053.01* 4056.00* 4057.00* 4074.00* 4076.00* 4084.00 4235.00* 4276.00*
 4309.00* 4324.00 4325.01* 4325.02* 4331.03* 4336.00* 4353.00* 4355.00 4356.01* 4356.02* 4366.01*
 4366.02* 4367.00* 4369.00* 4373.00* 4375.00* 4382.01* 4402.00*

Median Family Income 70-80%

4007.00* 4008.00* 4009.00* 4013.00* 4040.00* 4055.00* 4064.00* 4082.00* 4104.00* 4221.00* 4284.00*
 4305.00* 4310.00* 4326.02* 4330.00* 4333.00* 4337.00 4354.00* 4357.00* 4360.00* 4363.02* 4371.02*
 4372.00* 4374.00* 4379.00* 4382.04* 4384.00* 4403.06* 4444.00* 4514.04*

Median Family Income 80-90%

4010.00* 4027.00* 4035.01* 4098.00* 4225.00* 4240.01* 4240.02* 4251.04* 4272.00* 4280.00* 4308.00*
 4311.00* 4312.00* 4331.02* 4335.00* 4351.04* 4359.00* 4363.01* 4368.00* 4370.00* 4371.01 4376.00*
 4383.00* 4401.00* 4403.07* 4403.31* 4419.26* 4425.02* 4445.00* 4502.00* 4515.06*

Median Family Income 90-100%

4006.00* 4031.00* 4035.02* 4037.01* 4053.02* 4077.00* 4078.00* 4203.02* 4220.00 4230.00* 4232.00*
 4234.00* 4273.00* 4277.00* 4282.00* 4285.00* 4307.00* 4338.02* 4352.00* 4358.00* 4361.00* 4364.03*
 4380.00* 4403.01* 4403.04* 4403.08* 4423.02 4425.01* 4426.02* 4430.01* 4430.02* 4512.01* 4514.01*

Median Family Income 100-110%

4005.00* 4011.00* 4012.00* 4017.00* 4041.02* 4052.00* 4068.00* 4069.00* 4083.00* 4100.00* 4202.00*
 4203.01 4205.00* 4222.00* 4251.01* 4278.00* 4279.00* 4286.00* 4306.00* 4322.00* 4323.00* 4351.02*
 4378.00* 4381.00* 4382.03* 4403.33* 4403.34* 4403.36* 4413.01* 4415.25* 4416.02 4417.02 4419.23*
 4419.27* 4419.28* 4423.01* 4433.21* 4443.04* 4503.00 4507.50*

Median Family Income 110-120%

4067.00* 4079.00* 4219.00* 4233.00* 4236.01* 4239.01* 4251.02* 4281.00* 4287.00* 4327.00* 4328.00*
 4334.00 4364.02* 4364.04* 4414.01* 4419.21* 4424.00* 4429.00* 4441.00* 4442.00* 4443.01* 4501.02*

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Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

4504.00	4507.41*	4512.02*	4513.00*	4514.03*	4515.04						
Median Family Income >= 120%											
4001.00*	4002.00	4003.00*	4004.00*	4033.02*	4037.02	4038.00*	4039.00*	4041.01*	4042.00*	4043.00*	
4044.00*	4045.01*	4045.02*	4046.00*	4047.00*	4048.00*	4049.00*	4050.00*	4051.00*	4080.00*	4081.00*	
4099.00*	4201.00*	4206.00*	4211.00*	4212.00*	4213.00*	4214.00*	4215.00*	4216.00*	4217.00*	4218.00*	
4223.00*	4227.00*	4237.00*	4238.00	4239.02*	4251.03*	4261.00*	4262.00*	4271.00*	4283.01*	4283.02	
4301.01*	4301.02*	4302.00*	4303.00*	4304.00*	4321.00*	4351.03*	4403.05*	4403.32*	4403.37*	4403.38*	
4411.00*	4412.00*	4413.02*	4414.02*	4415.01*	4415.03*	4415.21*	4415.22*	4415.23*	4415.24*	4416.01*	
4417.01*	4418.00*	4419.24*	4419.29*	4420.00*	4421.00*	4422.00*	4426.01*	4427.00*	4428.00*	4431.02*	
4431.03*	4431.04*	4431.05*	4432.00	4433.01*	4433.22*	4446.01*	4446.02*	4501.01*	4505.01*	4505.02*	
4506.01*	4506.03*	4506.04*	4506.05*	4506.06*	4506.07	4506.08*	4506.09*	4507.01*	4507.42*	4507.43	
4507.44*	4507.45*	4507.46	4507.51*	4507.52	4511.02*	4511.03*	4511.04*	4515.01*	4515.03*	4515.05*	
4516.01*	4516.02*	4517.01*	4517.03*	4517.04*	9832.00						
Median Family Income Not Known											
4028.01*	4028.02*	4228.00*	4229.02*	4236.02*	4326.01*	4443.03*	9819.00*	9820.00*	9821.00*	9900.00*	
CONTRA COSTA COUNTY (013), CA											
MSA: 36084											
Median Family Income 20-30%											
3072.02*											
Median Family Income 30-40%											
3050.00*	3072.05*	3131.04*	3160.00*	3800.02*							
Median Family Income 40-50%											
3072.01*	3120.00*	3141.05*	3142.00*	3361.03*	3361.04*	3362.02*	3511.05*	3650.02*	3660.02*	3760.00*	
3770.00*	3790.00*	3820.00*									
Median Family Income 50-60%											
3060.02*	3071.02*	3090.00*	3100.00*	3110.00*	3131.05*	3132.06*	3141.02*	3141.03*	3141.06*	3280.00*	
3580.00*	3671.00*	3680.01*	3680.02*	3690.01*	3720.00*	3730.00*	3750.00*	3810.00*	3860.00*		
Median Family Income 60-70%											
3040.02*	3060.03*	3060.04*	3072.04*	3080.01*	3131.02*	3132.04*	3270.01*	3361.01*	3372.01*	3372.02*	

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

3381.01* 3390.01* 3591.04* 3630.00* 3650.03* 3660.01* 3672.00* 3690.02* 3710.00* 3740.00* 3892.00*

Median Family Income 70-80%

3020.05* 3020.07 3020.11* 3031.05* 3031.06* 3032.07* 3071.01* 3132.05* 3150.00* 3170.00* 3200.01*

3212.00* 3240.03* 3290.00* 3310.00* 3340.07* 3362.01* 3400.01* 3511.03* 3511.04* 3551.10* 3551.20*

3830.00* 3870.00* 3922.01* 3922.02*

Median Family Income 80-90%

3010.00* 3020.06* 3031.07* 3032.10* 3180.00* 3190.02* 3270.02 3340.01* 3511.01* 3551.09* 3553.10*

3570.00* 3591.02* 3602.00* 3610.00* 3640.02* 3700.00*

Median Family Income 90-100%

3020.09* 3032.04* 3032.08* 3032.09* 3040.04* 3080.02* 3131.07* 3132.03* 3300.00* 3320.00* 3331.01*

3331.02* 3340.08* 3350.00* 3390.03* 3552.02* 3560.01* 3591.03* 3592.02* 3592.03* 3891.00*

Median Family Income 100-110%

3020.13* 3020.14 3032.06* 3040.03* 3040.07* 3131.06* 3200.04 3211.01* 3230.00* 3240.02* 3332.00*

3371.00* 3382.04* 3551.07* 3551.11* 3551.18* 3592.04* 3601.01* 3601.02* 3620.00* 3800.01* 3852.00*

3880.00*

Median Family Income 110-120%

3031.04* 3032.11* 3200.03* 3211.02* 3211.03* 3250.00 3260.00* 3340.06* 3373.00* 3430.01* 3452.06*

3551.19* 3552.01* 3553.07* 3591.05*

Median Family Income >= 120%

3020.12* 3032.02* 3040.01* 3040.06* 3190.01* 3220.00* 3240.04 3342.00* 3381.02* 3382.01 3382.03*

3383.01* 3383.02* 3390.04 3400.03* 3400.04* 3410.00* 3430.02* 3430.03* 3451.01* 3451.02* 3451.03*

3451.05* 3451.11* 3451.12* 3451.13* 3451.14* 3451.15* 3451.16* 3451.17* 3451.18* 3452.03 3452.04

3452.05 3461.01* 3461.02* 3462.03* 3462.04* 3462.05* 3462.06* 3470.00* 3480.00* 3490.00* 3500.00*

3512.00* 3521.01* 3521.02* 3522.01* 3522.02* 3530.01* 3530.02* 3540.01* 3540.02* 3551.12* 3551.13*

3551.15* 3551.21* 3551.22* 3551.23* 3551.24* 3551.25* 3551.26* 3553.02* 3553.06* 3553.08* 3553.09*

3560.02* 3780.00* 3840.00* 3851.00* 3901.00* 3902.00* 3910.00 3920.00* 3923.00*

Median Family Income Not Known

9800.00* 9900.00*

SAN FRANCISCO COUNTY (075), CA

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

MSA: 41884

Median Family Income < 10%

0122.03*

Median Family Income 10-20%

0101.02* 0107.01* 0125.04* 0161.01* 0611.02* 9805.01*

Median Family Income 20-30%

0118.00* 0124.04* 0161.02* 0179.03* 0231.03* 0605.02* 0611.01*

Median Family Income 30-40%

0123.01* 0125.02*

Median Family Income 40-50%

0106.00* 0113.00* 0123.02* 0124.03* 0125.03* 0229.01* 0233.00* 0234.00*

Median Family Income 50-60%

0101.01* 0158.01* 0202.02* 0208.01 0228.02* 0229.03* 0263.01* 0264.01* 0264.03* 0264.04* 0314.01*

0332.04* 0479.04* 0604.00* 0610.00* 0612.00*

Median Family Income 60-70%

0111.02* 0159.00* 0209.00* 0230.01* 0232.00 0260.01* 0262.01* 0263.02* 0263.03* 0302.01* 0312.01*

0312.02* 0313.02*

Median Family Income 70-80%

0119.02* 0120.02* 0157.01* 0176.03* 0208.02* 0228.03* 0256.00* 0257.01* 0257.02* 0258.00* 0260.03*

0260.04* 0262.02 0264.02* 0302.02* 0328.01* 0329.02* 0332.03* 0352.01* 0352.02* 0427.00*

Median Family Income 80-90%

0160.00* 0177.00* 0228.01 0229.02 0230.03* 0259.00* 0260.02* 0261.00* 0313.01* 0314.02* 0330.01*

0332.01* 0354.00* 0426.01* 0477.01* 0478.02*

Median Family Income 90-100%

0109.02* 0119.01* 0124.05* 0153.00* 0156.00* 0201.02* 0254.03* 0255.01* 0326.01* 0328.02* 0329.01*

0351.01 0353.00* 0401.00* 0478.01* 9806.00*

Median Family Income 100-110%

0163.00* 0166.02* 0168.02* 0206.02* 0253.00* 0301.01* 0304.00* 0305.00* 0326.02* 0327.00* 0331.00*

0351.02* 0452.02* 0477.02* 0479.03*

Median Family Income 110-120%

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0103.00* 0104.01* 0121.00 0130.01* 0155.00 0178.04* 0201.01* 0207.02* 0254.01* 0254.02* 0310.00*
 0330.02* 0476.00* 0479.02*

Median Family Income >= 120%

0102.01* 0102.02* 0104.02* 0105.00 0108.00* 0109.01* 0111.01* 0112.00* 0126.01* 0126.02* 0127.00*
 0128.01* 0128.02* 0129.01* 0129.02* 0130.02* 0131.01* 0131.02* 0132.00* 0133.00* 0134.01* 0134.02*
 0135.00* 0151.00* 0152.02* 0154.02* 0157.02* 0158.02* 0162.00* 0164.00* 0165.00* 0166.01* 0167.00*
 0168.01* 0169.00* 0170.00* 0171.01* 0171.02* 0180.00* 0202.01* 0203.00* 0204.01* 0204.02* 0205.00*
 0206.01* 0207.01* 0210.00* 0211.00* 0212.00* 0213.00* 0214.00* 0215.00* 0216.00* 0217.00* 0218.00*
 0226.00* 0227.02* 0227.04* 0252.00* 0301.02* 0303.01* 0303.02* 0306.00* 0307.00* 0308.00* 0309.00*
 0311.00* 0402.00 0426.02 0428.00* 0451.00* 0452.01* 0601.00* 0607.01* 0607.03* 0614.02* 0615.01
 0615.02* 0615.03* 0615.04* 0615.05* 0615.06* 0615.08* 9809.00*

Median Family Income Not Known

0107.02 0110.01* 0110.02* 0117.00 0120.01* 0122.02* 0122.04* 0124.06* 0152.01* 0154.01* 0176.02*
 0176.04* 0178.01* 0178.03* 0231.02* 0251.00* 0255.02* 0607.02* 0614.01* 0615.07* 9802.00* 9803.00*
 9804.01* 9901.00* 9902.00*

SAN MATEO COUNTY (081), CA

MSA: 41884

Median Family Income 30-40%

6102.03* 6108.00* 6121.01* 6121.02*

Median Family Income 40-50%

6021.00* 6102.01* 6106.01*

Median Family Income 50-60%

6005.01* 6007.01* 6008.00* 6022.02* 6060.00 6104.00* 6105.00 6109.01* 6118.00* 6120.02

Median Family Income 60-70%

6006.00* 6013.01* 6013.02* 6014.00* 6015.02* 6020.01* 6022.01* 6042.00* 6059.02* 6061.00* 6103.02*
 6109.02* 6117.00* 6120.01*

Median Family Income 70-80%

6002.00* 6004.02* 6005.02* 6010.00* 6012.00* 6016.01* 6019.01* 6019.02* 6038.01* 6041.03* 6041.04
 6044.00 6062.02 6077.02* 6101.00* 6107.00* 6137.02

Median Family Income 80-90%

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

6007.02* 6011.00* 6016.04* 6024.00* 6026.01* 6040.00* 6041.02* 6048.00* 6077.01* 6119.01*

Median Family Income 90-100%

6004.01* 6016.03* 6016.05* 6018.00* 6020.02* 6023.00* 6025.00* 6026.02* 6027.00* 6029.00* 6030.00*
6032.00* 6034.00* 6038.02* 6049.00* 6055.01* 6063.00 6072.00 6076.00* 6079.00* 6084.00* 6092.02*
6110.00* 6119.02* 6135.01*

Median Family Income 100-110%

6003.00* 6009.00* 6015.01* 6037.00* 6039.00* 6045.00* 6046.00* 6051.00* 6059.01 6074.00* 6078.00*
6085.01* 6085.02* 6106.02*

Median Family Income 110-120%

6001.00* 6017.00* 6028.00* 6031.00* 6033.00* 6080.01* 6081.00* 6083.00* 6086.00 6098.00* 6136.00*
6140.00*

Median Family Income >= 120%

6047.00 6050.00* 6052.00* 6053.00* 6054.00* 6055.02* 6056.00 6057.00* 6058.00* 6064.00* 6065.00*
6066.00 6067.00* 6068.00* 6069.00* 6070.00* 6071.00 6073.00* 6075.00* 6080.02* 6080.13* 6080.23*
6080.24* 6080.25 6082.00* 6087.00* 6088.00 6089.00* 6090.00* 6091.00* 6092.01* 6093.00* 6094.00*
6095.00 6096.01* 6096.02* 6096.03* 6097.00* 6099.00* 6100.00* 6102.02* 6103.03* 6103.04* 6111.00*
6112.00* 6113.00* 6114.00* 6115.00* 6116.00* 6125.00* 6126.00* 6127.00* 6128.00* 6129.00* 6130.00*
6132.00* 6133.00* 6134.00* 6135.02* 6137.01* 6138.00* 6139.00*

Median Family Income Not Known

6062.01* 9843.00* 9901.00*

ASSESSMENT AREA - 0039

SANTA CLARA COUNTY (085), CA

MSA: 41940

Median Family Income 20-30%

5009.02* 5016.02* 5037.09* 5116.08*

Median Family Income 30-40%

5010.00* 5014.01* 5017.00* 5031.21* 5032.19* 5037.10* 5037.13* 5120.43*

Median Family Income 40-50%

5015.01* 5015.02* 5022.04* 5031.05* 5031.10* 5031.12* 5031.17* 5031.22* 5031.23* 5032.13* 5032.18*

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

5032.22* 5034.02* 5036.01* 5036.02* 5037.12* 5126.03

Median Family Income 50-60%

5020.02 5031.13* 5031.18* 5032.17* 5032.20* 5032.21* 5033.04* 5034.01* 5035.10* 5037.03* 5037.11*

5040.01* 5046.01* 5063.05* 5065.04* 5120.23* 5125.12* 5126.04*

Median Family Income 60-70%

5012.00* 5014.02* 5016.01* 5021.03* 5031.24* 5032.10* 5032.11* 5033.05* 5033.06* 5035.04* 5035.06*

5035.08* 5035.11* 5037.07 5037.08* 5038.03* 5039.02* 5040.02* 5041.01* 5041.02* 5043.22 5046.02*

5048.06* 5051.00* 5052.02 5059.02* 5083.05* 5119.15* 5120.22* 5120.42* 5121.00* 5123.10* 5123.14*

5125.05* 5125.13* 5130.00*

Median Family Income 70-80%

5004.00* 5011.01* 5011.02* 5026.04 5029.09* 5031.11* 5032.07* 5032.12* 5033.22* 5033.37* 5038.04*

5039.03* 5044.12* 5044.22* 5045.10* 5047.00* 5048.02 5050.07* 5050.14* 5053.03* 5055.00* 5064.02*

5065.03* 5065.05* 5066.05* 5088.00* 5090.01* 5090.02* 5120.26* 5120.38* 5120.39* 5120.54* 5123.13*

5125.14* 5126.02*

Median Family Income 80-90%

5001.00* 5022.02* 5023.02* 5027.01* 5029.06* 5031.16* 5033.32* 5033.36* 5035.07* 5035.09* 5038.02*

5043.07* 5043.18* 5043.19* 5043.23* 5044.10* 5044.18* 5045.07* 5048.05* 5062.03* 5063.01* 5064.01*

5065.02* 5066.06* 5085.10* 5089.00* 5094.03* 5120.21* 5120.24* 5120.27* 5120.32* 5120.52* 5120.56*

5120.58* 5120.59* 5124.01* 5125.11* 5135.00*

Median Family Income 90-100%

5003.00* 5009.01* 5019.02* 5020.01* 5021.01* 5029.10* 5031.25* 5031.27* 5032.08* 5033.12* 5033.15*

5033.21* 5033.23* 5033.27* 5043.14* 5043.16* 5043.17* 5044.23* 5045.06* 5053.01* 5054.01* 5056.00

5061.01* 5063.04* 5067.03* 5085.09* 5087.06* 5087.07* 5091.07* 5095.00* 5113.02* 5116.09* 5120.19*

5120.55* 5123.09* 5123.11* 5124.02* 5125.10* 5125.16*

Median Family Income 100-110%

5005.00* 5008.00 5013.00* 5018.00* 5029.08* 5030.03* 5033.25* 5033.31* 5043.08* 5043.15* 5043.20*

5043.21* 5044.11* 5044.16* 5044.21* 5044.24* 5045.05* 5049.03* 5050.11* 5050.12* 5050.13* 5050.15*

5053.02* 5059.01* 5060.00* 5066.01* 5067.02* 5085.08* 5087.05* 5091.06* 5091.11* 5094.04* 5120.05

5120.29* 5120.35* 5120.36* 5120.37* 5120.45* 5120.53* 5123.07* 5125.09*

Median Family Income 110-120%

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

5002.00 5022.03* 5027.03 5029.01* 5029.02* 5029.07* 5030.02* 5033.24* 5033.33* 5042.01* 5042.02*
5044.13 5045.08* 5045.09* 5048.08* 5050.10 5054.02* 5054.03* 5057.00* 5058.00* 5061.03* 5062.02*
5063.02* 5067.01* 5068.02* 5078.06 5079.05* 5080.03* 5080.04* 5082.05* 5085.03* 5085.07* 5086.02*
5091.08* 5093.02* 5093.03* 5093.04* 5094.01* 5119.11* 5120.30* 5120.31* 5120.34* 5120.47* 5120.57*
5122.00* 5123.05* 5123.12*

Median Family Income >= 120%

5006.00* 5019.01* 5023.01* 5024.00* 5025.00* 5026.01* 5026.03* 5027.04* 5028.00* 5029.03* 5030.01*
5031.26* 5033.13* 5033.26* 5033.29* 5033.30* 5033.38* 5033.39* 5043.11 5044.14* 5044.15* 5048.07*
5049.02* 5050.06* 5052.03* 5053.04* 5053.05* 5061.02* 5062.04* 5066.03* 5066.04* 5068.01* 5068.03*
5068.04* 5069.00* 5070.02* 5070.03* 5070.04 5071.00* 5072.03* 5072.05* 5072.06* 5073.01* 5073.02*
5074.01* 5074.02* 5075.00* 5076.00* 5077.01* 5077.02* 5077.04* 5077.05* 5078.05* 5078.07* 5078.08*
5079.03* 5079.04* 5079.06* 5080.05* 5080.06* 5081.01* 5081.02* 5082.03* 5082.04* 5082.06* 5083.01*
5083.03* 5083.06 5084.01* 5084.03* 5084.04* 5085.05* 5086.01* 5087.08* 5091.02* 5091.09* 5091.10*
5092.01* 5092.02* 5096.00* 5097.00 5098.01 5098.02* 5099.01* 5099.02* 5100.01* 5100.02* 5101.00*
5102.00* 5103.00* 5104.00* 5105.00* 5106.00* 5107.00* 5108.01* 5108.02* 5108.03* 5109.00* 5110.00*
5111.00* 5112.00* 5113.01* 5114.00* 5115.01* 5115.02* 5117.01* 5117.02* 5117.04* 5117.05* 5117.07*
5118.00* 5119.05* 5119.07* 5119.10* 5119.12* 5119.13* 5119.14* 5119.16* 5119.17* 5119.18* 5120.01*
5120.25* 5123.08* 5125.15*

Median Family Income Not Known

5021.04*

ASSESSMENT AREA - 0040

KING COUNTY (033), WA 2/

MSA: 42644

Median Family Income 30-40%

0075.03* 0091.00* 0092.00

Median Family Income 40-50%

0001.01* 0004.04* 0107.02* 0110.02* 0112.00* 0118.02* 0264.00 0265.00*

Median Family Income 50-60%

0012.01* 0043.02* 0090.00*

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Median Family Income 60-70%

0006.01* 0100.01* 0100.02* 0110.01* 0117.00* 0232.02*

Median Family Income 70-80%

0007.00* 0094.00 0104.01* 0108.00* 0111.01* 0114.01* 0114.02 0228.04*

Median Family Income 80-90%

0002.01* 0004.03* 0006.02* 0012.02* 0013.00* 0017.01* 0052.02* 0053.06* 0099.00* 0101.01* 0104.02*
0118.01* 0119.02* 0232.01*

Median Family Income 90-100%

0002.02* 0003.00* 0036.01* 0047.01* 0054.02* 0083.00* 0103.01* 0103.02* 0107.01* 0113.00 0226.05*
0236.04* 0238.01* 0260.01*

Median Family Income 100-110%

0004.02* 0008.00* 0011.00* 0017.02* 0018.00* 0036.02* 0067.03* 0073.03 0085.00* 0086.00* 0089.00*
0093.00 0115.00* 0119.01* 0244.00*

Median Family Income 110-120%

0001.02* 0010.00* 0014.00* 0050.00* 0058.01 0058.04* 0071.02 0073.01* 0074.03* 0076.00* 0077.00*
0079.01* 0080.03* 0081.02 0098.02* 0101.02* 0105.01* 0105.02* 0106.01* 0109.00 0116.02* 0227.03*
0233.00* 0234.01 0236.03 0238.06* 0238.08* 0243.01 0248.00*

Median Family Income >= 120%

0005.00* 0009.00* 0015.00* 0016.00* 0019.00 0020.00* 0021.00* 0022.00* 0024.00* 0025.00* 0026.00*
0027.00* 0028.00* 0029.00* 0030.00* 0031.00* 0032.02* 0033.01* 0033.02* 0034.00 0035.00* 0038.00*
0039.00* 0040.00* 0041.01* 0041.02 0042.01* 0042.02* 0043.01* 0044.01* 0045.00* 0046.00* 0047.02*
0047.03* 0048.00* 0049.01* 0049.02 0051.00* 0054.01 0056.00 0057.00 0058.03* 0059.01* 0059.02*
0060.00 0061.00* 0062.00* 0063.00* 0064.00* 0065.00* 0066.00 0067.01* 0067.02* 0068.00* 0069.00*
0070.01 0070.02 0072.01* 0072.02* 0072.03* 0073.02 0074.04* 0074.06* 0075.01* 0078.00* 0080.02
0080.04* 0081.01 0082.00 0087.00* 0088.00* 0095.00* 0096.00* 0097.01 0097.02* 0098.01* 0102.00*
0106.02* 0111.02 0116.01 0120.00* 0121.00* 0224.01* 0224.02* 0225.01* 0225.02* 0226.03* 0226.04*
0226.06* 0227.01* 0227.02* 0228.02* 0228.03* 0228.05* 0230.00* 0231.00* 0235.00* 0236.01* 0237.01
0237.02 0238.05 0238.07* 0239.01* 0239.02* 0240.01* 0240.02* 0241.00* 0242.00* 0243.02* 0245.00*
0246.01* 0246.02* 0249.01* 0249.02* 0249.04* 0249.05*

Median Family Income Not Known

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0032.01 0044.02 0052.01* 0053.03* 0053.04* 0053.05* 0053.07* 0071.01* 0074.05* 0075.02* 0079.02*
0084.01* 0084.02* 9901.00*

ASSESSMENT AREA - 0041

COCHISE COUNTY (003), AZ 2/

MSA: 43420

Moderate Income

0006.00* 0007.00* 0009.01* 0009.02* 0011.00 0015.02*

Middle Income

0003.01 0003.03 0003.05 0004.00* 0008.00* 0010.00 0012.00* 0013.01* 0013.02* 0014.01* 0015.01
0016.02 0017.01* 0017.02* 0017.03* 0020.01 0020.02*

Upper Income

0003.04 0014.02* 0016.01 0018.01* 0018.02 0019.00* 0021.00

ASSESSMENT AREA - 0042

WASHINGTON COUNTY (053), UT

MSA: 41100

Moderate Income

2707.01* 2708.02* 2710.00 2711.01 2714.00

Middle Income

2701.01 2701.02 2702.00 2703.01 2703.02* 2704.01 2704.02 2705.01 2705.02 2706.01 2706.02*
2707.02 2708.05* 2709.01 2709.03 2709.04 2709.05 2711.02 2712.00 2713.00 2715.01 2716.00
2717.04* 2718.00

Upper Income

2708.03 2708.04 2708.06 2715.02* 2717.02 2717.03

ASSESSMENT AREA - 0043

TETON COUNTY (039), WY

MSA: NA

Middle Income

9677.04 9678.01

Upper Income

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

9676.01* 9676.02* 9677.01 9677.03* 9678.02

ASSESSMENT AREA - 0044

PIMA COUNTY (019), AZ

MSA: 46060

Median Family Income 40-50%

0011.00* 0018.01 0026.03* 0026.04 0035.05* 0037.02* 0037.07* 0038.01* 0041.22 9411.00*

Median Family Income 50-60%

0004.01 0012.00 0013.02 0013.04 0014.00 0024.00* 0025.03* 0025.04* 0028.01 0028.02 0031.03
 0035.06 0037.05* 0037.06* 0041.15 0041.16* 0041.17 0045.05 0045.10 0045.13* 0045.14 9408.00*
 9409.00* 9410.00*

Median Family Income 60-70%

0002.00 0005.02* 0008.00 0013.03* 0015.00* 0022.02* 0023.00* 0025.05* 0025.09 0026.02* 0027.04*
 0031.04* 0032.02 0035.03 0037.04* 0038.02* 0039.01* 0039.02* 0039.03* 0040.67 0040.70 0040.71
 0040.76 0041.14* 0043.12* 0043.40* 0044.07* 0044.19 0044.24 0045.06 0045.11* 0045.12 0046.26*
 0052.00 0054.00*

Median Family Income 70-80%

0005.01* 0007.00 0020.00 0022.01* 0025.07 0025.08* 0027.03 0028.03* 0029.05* 0030.02 0031.02
 0034.00 0035.02* 0040.34* 0040.35 0040.39* 0041.12* 0043.07* 0043.13 0043.16* 0044.25* 0045.08
 0046.13

Median Family Income 80-90%

0003.00 0021.00* 0029.01 0030.03 0030.04 0033.04 0035.04* 0036.01* 0040.33* 0040.36* 0040.38*
 0040.69 0040.75 0041.10* 0043.17* 0043.22* 0043.26* 0043.37* 0044.04* 0044.35* 0046.17* 0046.20*
 0046.22 0046.27

Median Family Income 90-100%

0018.02* 0040.08* 0040.10* 0040.29* 0040.37* 0040.55 0040.78* 0041.18 0041.33* 0043.21* 0043.33*
 0043.38* 0044.15 0044.23* 0044.30 0044.32* 0046.21* 0047.15*

Median Family Income 100-110%

0017.00 0029.04 0029.06 0033.03* 0040.31 0040.48* 0040.56* 0040.57* 0040.58* 0040.68 0040.72*
 0041.32* 0043.24* 0043.27* 0043.28* 0043.30* 0043.32* 0046.18 0046.24* 0046.25 0046.30* 0046.44*

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0047.27*

Median Family Income 110-120%

0006.00 0032.01 0033.02 0040.42* 0040.73 0041.31* 0043.11* 0043.25* 0044.12 0044.14* 0044.26*

0045.15 0046.10* 0046.23* 0046.45* 0046.47*

Median Family Income >= 120%

0016.00 0019.00 0027.02 0040.26 0040.30 0040.32 0040.43* 0040.44* 0040.46* 0040.47* 0040.49

0040.50* 0040.51 0040.52* 0040.53 0040.54* 0040.61* 0040.62* 0040.63 0040.65* 0040.66* 0040.74*

0040.77* 0040.79* 0040.80* 0040.81 0040.82* 0041.09* 0041.26* 0041.27* 0041.28* 0041.29 0041.30*

0043.10* 0043.23* 0043.35* 0043.36* 0043.39* 0044.18* 0044.22* 0044.28 0044.31 0044.33* 0044.34*

0044.36* 0044.37* 0044.38* 0044.39* 0044.40* 0046.14 0046.15 0046.16 0046.19* 0046.28 0046.31*

0046.32* 0046.33* 0046.34* 0046.35* 0046.36* 0046.39 0046.40* 0046.41 0046.42 0046.43 0046.46*

0046.48 0046.49* 0046.50* 0047.10 0047.11 0047.12* 0047.13 0047.14 0047.17 0047.18 0047.20*

0047.21* 0047.22* 0047.23 0047.24* 0047.25* 0047.26* 0047.28 0047.29* 0047.30 0053.00

Median Family Income Not Known

0001.00 0004.02 0043.20* 0044.13* 9800.01* 9800.02* 9801.00* 9802.00* 9803.00* 9804.00*

ASSESSMENT AREA - 0045

JEROME COUNTY (053), ID

MSA: 46300

Middle Income

9701.00* 9702.00* 9703.00* 9704.00* 9705.01*

Upper Income

9705.02

TWIN FALLS COUNTY (083), ID

MSA: 46300

Moderate Income

0007.02* 0010.02 0011.00

Middle Income

0002.00 0003.00 0004.00* 0005.00 0006.00* 0007.01 0008.00 0010.01* 0012.01* 0012.02 0013.02

0016.00

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Upper Income

0009.00* 0013.01

ASSESSMENT AREA - 0046

BEAVER COUNTY (001), UT

MSA: NA

Middle Income

1001.00 1002.00

CARBON COUNTY (007), UT

MSA: NA

Moderate Income

0003.00

Middle Income

0001.00 0002.00 0005.00 0006.00*

DAGGETT COUNTY (009), UT

MSA: NA

Upper Income

9601.00

DUCHESNE COUNTY (013), UT

MSA: NA

Moderate Income

9405.01

Middle Income

9403.00 9405.02 9406.00

EMERY COUNTY (015), UT

MSA: NA

Middle Income

9762.00 9763.00 9765.00

GARFIELD COUNTY (017), UT

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

MSA: NA

Middle Income

0003.00 0004.00

GRAND COUNTY (019), UT

MSA: NA

Moderate Income

0002.00

Middle Income

0003.01 0003.02

IRON COUNTY (021), UT

MSA: NA

Low Income

1106.01

Moderate Income

1101.00* 1105.02 1106.02

Middle Income

1102.01* 1102.02 1103.00 1104.00 1105.01 1107.02 1107.04

Upper Income

1107.03

KANE COUNTY (025), UT

MSA: NA

Middle Income

1301.00 1302.00

MILLARD COUNTY (027), UT

MSA: NA

Middle Income

9741.00 9742.00 9743.00

PIUTE COUNTY (031), UT

MSA: NA

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Moderate Income

9601.00*

RICH COUNTY (033), UT

MSA: NA

Middle Income

9501.00

SAN JUAN COUNTY (037), UT

MSA: NA

Low Income

9421.00*

Moderate Income

9420.00*

Middle Income

9781.00 9782.00

SANPETE COUNTY (039), UT

MSA: NA

Moderate Income

9721.01* 9725.00

Middle Income

9721.02 9722.00* 9723.00 9724.01 9724.02

SEVIER COUNTY (041), UT

MSA: NA

Moderate Income

9754.00

Middle Income

9751.00 9752.00 9753.00 9755.00

SUMMIT COUNTY (043), UT

MSA: NA

Middle Income

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

9641.01 9641.04* 9642.01 9642.03*

Upper Income

9641.03 9642.02 9643.03 9643.04 9643.05 9643.06 9643.07 9643.08 9644.01* 9644.02

UINTAH COUNTY (047), UT

MSA: NA

Moderate Income

9684.01 9684.04

Middle Income

9402.01 9682.01 9682.02 9683.01 9683.02 9684.03

WASATCH COUNTY (051), UT

MSA: NA

Middle Income

9601.00 9602.01

Upper Income

9405.01 9602.02 9602.03 9602.04 9604.01 9604.02 9605.00*

Income Not Known

9801.00

WAYNE COUNTY (055), UT

MSA: NA

Middle Income

9791.00

ASSESSMENT AREA - 0047

WHARTON COUNTY (481), TX

MSA: NA

Low Income

7407.00*

Moderate Income

7408.00*

Middle Income

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

7402.00* 7403.00* 7404.00 7405.00* 7406.00* 7410.00*

Upper Income

7401.00 7409.01* 7409.02* 7411.00*

ASSESSMENT AREA - 0048

YUMA COUNTY (027), AZ

MSA: 49740

Low Income

0116.02*

Moderate Income

0001.00 0002.00* 0003.01* 0003.02* 0004.03* 0004.04* 0005.01* 0007.00 0010.04 0011.00* 0109.13*

0111.18* 0111.25* 0114.08* 0115.01 0116.01

Middle Income

0004.02* 0005.02 0006.00 0008.00 0009.01 0009.02* 0009.07 0010.01 0010.03 0109.10* 0109.15

0109.16* 0110.00 0111.12 0111.14* 0111.16* 0111.17* 0111.20 0111.22* 0111.23* 0111.24* 0112.02*

0112.03 0114.03* 0114.05* 0114.07 0115.03* 0115.05* 0117.00* 0118.02* 0121.00 9800.06*

Upper Income

0009.03* 0009.08* 0009.09* 0009.10 0012.00* 0109.07 0109.11* 0111.07 0111.08* 0111.19 0111.21

0112.04 0115.06* 0118.01*

Income Not Known

0109.14* 9800.03* 9800.04* 9800.05*

OUTSIDE ASSESSMENT AREA

ANCHORAGE MUNICIPALITY (020), AK

MSA: 11260

Middle Income

0002.01

KENAI PENINSULA BOROUGH (122), AK

MSA: NA

Middle Income

0007.02

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

COCHISE COUNTY (003), AZ 2/

MSA: 43420

Moderate Income

0002.02

Middle Income

0002.03

GILA COUNTY (007), AZ 2/

MSA: NA

Middle Income

0007.00

Upper Income

0014.00

CALAVERAS COUNTY (009), CA

MSA: NA

Upper Income

0002.21

EL DORADO COUNTY (017), CA

MSA: 40900

Moderate Income

0315.04

Middle Income

0308.04 0312.00

Upper Income

0304.04 0309.02

IMPERIAL COUNTY (025), CA

MSA: 20940

Moderate Income

0123.02

INYO COUNTY (027), CA

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

MSA: NA

Middle Income

0008.00

KINGS COUNTY (031), CA

MSA: 25260

Middle Income

0012.00

MADERA COUNTY (039), CA

MSA: 31460

Upper Income

0005.06 0005.13 0007.02

MARIN COUNTY (041), CA

MSA: 42034

Moderate Income

1022.03 1110.01

Middle Income

1041.04

Upper Income

1281.00

MARIPOSA COUNTY (043), CA

MSA: NA

Moderate Income

0001.01

MENDOCINO COUNTY (045), CA

MSA: NA

Middle Income

0111.02

MERCED COUNTY (047), CA

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

MSA: 32900

Moderate Income

0010.05

MONTEREY COUNTY (053), CA

MSA: 41500

Low Income

0113.02

Middle Income

0001.04

Upper Income

0012.00

NAPA COUNTY (055), CA

MSA: 34900

Upper Income

2014.01

NEVADA COUNTY (057), CA

MSA: NA

Upper Income

0012.11

PLACER COUNTY (061), CA

MSA: 40900

Middle Income

0208.05 0209.08 0211.31

Upper Income

0211.23 0228.00 0233.00 0235.02

PLUMAS COUNTY (063), CA

MSA: NA

Middle Income

0003.00

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

SAN JOAQUIN COUNTY (077), CA

MSA: 44700

Median Family Income 70-80%

0028.00

Median Family Income 80-90%

0043.02

SAN LUIS OBISPO COUNTY (079), CA

MSA: 42020

Moderate Income

0101.03

Middle Income

0123.05

Upper Income

0118.00

SANTA BARBARA COUNTY (083), CA

MSA: 42200

Upper Income

0009.00

SANTA CRUZ COUNTY (087), CA

MSA: 42100

Moderate Income

1106.01

Middle Income

1218.02

SHASTA COUNTY (089), CA

MSA: 39820

Middle Income

0105.00

SOLANO COUNTY (095), CA

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

MSA: 46700

Moderate Income

2526.08

Middle Income

2523.16

Upper Income

2531.01

SONOMA COUNTY (097), CA

MSA: 42220

Middle Income

1527.02 1538.06

STANISLAUS COUNTY (099), CA

MSA: 33700

Median Family Income 90-100%

0008.01

TEHAMA COUNTY (103), CA

MSA: NA

Middle Income

0005.00

TULARE COUNTY (107), CA

MSA: 47300

Moderate Income

0016.01 0039.02

Upper Income

0003.03 0020.09 0035.01

YOLO COUNTY (113), CA

MSA: 40900

Low Income

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0102.03

Moderate Income

0101.03 0102.04 0112.09

Middle Income

0102.01 0103.14

Upper Income

0103.13

CLEAR CREEK COUNTY (019), CO

MSA: 19740

Middle Income

0149.00

DELTA COUNTY (029), CO

MSA: NA

Moderate Income

9648.00

Middle Income

9649.00

DOLORES COUNTY (033), CO

MSA: NA

Middle Income

0001.00

GRAND COUNTY (049), CO

MSA: NA

Upper Income

0002.06

LARIMER COUNTY (069), CO

MSA: 22660

Middle Income

0017.06 0027.00

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Upper Income

0016.08 0019.05

OURAY COUNTY (091), CO

MSA: NA

Middle Income

9676.01

PARK COUNTY (093), CO

MSA: 19740

Moderate Income

0005.00

SAN MIGUEL COUNTY (113), CO

MSA: NA

Upper Income

9681.01

SUMMIT COUNTY (117), CO

MSA: NA

Middle Income

0001.02

Upper Income

0001.01 0004.05

WELD COUNTY (123), CO

MSA: 24540

Moderate Income

0010.04 0019.11

Middle Income

0014.09 0020.16 0020.19 0021.05 0025.01

Upper Income

0021.07

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

YUMA COUNTY (125), CO

MSA: NA

Middle Income

9631.00

FAIRFIELD COUNTY (001), CT

MSA: 14860

Median Family Income 70-80%

0105.00 0801.00

Median Family Income 80-90%

2110.00

Median Family Income 90-100%

0610.00

Median Family Income 110-120%

0905.00

BREVARD COUNTY (009), FL

MSA: 37340

Median Family Income 110-120%

0631.02

BROWARD COUNTY (011), FL

MSA: 22744

Median Family Income 90-100%

0601.13

Median Family Income 100-110%

0506.02

Median Family Income 110-120%

0706.02

Median Family Income >= 120%

0423.02 1103.45

Median Family Income Not Known

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0903.03

COLLIER COUNTY (021), FL

MSA: 34940

Upper Income

0104.33

HILLSBOROUGH COUNTY (057), FL

MSA: 45300

Median Family Income 70-80%

0116.11

Median Family Income 80-90%

0024.00

LAKE COUNTY (069), FL

MSA: 36740

Middle Income

0304.08

Upper Income

0313.06

LEE COUNTY (071), FL

MSA: 15980

Median Family Income 80-90%

0012.06

Median Family Income >= 120%

0401.18

MARION COUNTY (083), FL

MSA: 36100

Middle Income

0010.09

MIAMI-DADE COUNTY (086), FL

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

MSA: 33124

Median Family Income 40-50%

0006.11

Median Family Income 50-60%

0042.04

Median Family Income 80-90%

0064.01

Median Family Income 90-100%

0017.05 0110.11 0129.00

Median Family Income 100-110%

0093.12

Median Family Income 110-120%

0090.29

Median Family Income >= 120%

0016.07 0067.18

ORANGE COUNTY (095), FL

MSA: 36740

Median Family Income 70-80%

0134.02

Median Family Income 100-110%

0163.01

Median Family Income >= 120%

0168.02

OSCEOLA COUNTY (097), FL

MSA: 36740

Moderate Income

0423.00

Middle Income

0408.06

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income >= 120%

0002.23 0009.04

PINELLAS COUNTY (103), FL

MSA: 45300

Median Family Income 50-60%

0271.07

POLK COUNTY (105), FL

MSA: 29460

Median Family Income >= 120%

0125.09

SARASOTA COUNTY (115), FL

MSA: 35840

Middle Income

0020.04

SUMTER COUNTY (119), FL

MSA: 45540

Moderate Income

9113.01

VOLUSIA COUNTY (127), FL

MSA: 19660

Median Family Income 90-100%

0910.15

DOUGLAS COUNTY (097), GA

MSA: 12060

Middle Income

0803.04

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

FULTON COUNTY (121), GA

MSA: 12060

Median Family Income 90-100%

0091.06

GWINNETT COUNTY (135), GA

MSA: 12060

Median Family Income >= 120%

0502.31

LAURENS COUNTY (175), GA

MSA: NA

Moderate Income

9508.00

RICHMOND COUNTY (245), GA

MSA: 12260

Middle Income

0101.05

STEPHENS COUNTY (257), GA

MSA: NA

Middle Income

9703.01

ADAMS COUNTY (003), ID

MSA: NA

Middle Income

9502.00

BENEWAH COUNTY (009), ID

MSA: NA

Middle Income

9400.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

CARIBOU COUNTY (029), ID

MSA: NA

Middle Income

9601.00 9602.00

CUSTER COUNTY (037), ID

MSA: NA

Middle Income

9602.00

ELMORE COUNTY (039), ID

MSA: NA

Moderate Income

9601.00

Middle Income

9602.01 9603.00

FRANKLIN COUNTY (041), ID

MSA: 30860

Middle Income

9701.00 9702.00

FREMONT COUNTY (043), ID

MSA: NA

Middle Income

9703.01 9703.02

Upper Income

9701.00

IDAHO COUNTY (049), ID

MSA: NA

Middle Income

9400.00 9602.01 9602.02

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

KOOTENAI COUNTY (055), ID

MSA: 17660

Moderate Income

0009.02

LEMHI COUNTY (059), ID

MSA: NA

Middle Income

9703.00

LEWIS COUNTY (061), ID

MSA: NA

Moderate Income

9400.01

Middle Income

9400.02

LINCOLN COUNTY (063), ID

MSA: NA

Middle Income

9501.00

MINIDOKA COUNTY (067), ID

MSA: NA

Moderate Income

9704.00

Middle Income

9701.00 9702.00 9703.00 9705.00

ONEIDA COUNTY (071), ID

MSA: NA

Middle Income

9601.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

POWER COUNTY (077), ID

MSA: 38540

Middle Income

9602.00

TETON COUNTY (081), ID

MSA: NA

Upper Income

9601.04

VALLEY COUNTY (085), ID

MSA: NA

Middle Income

9703.02

Upper Income

9703.01

ADAMS COUNTY (001), IN

MSA: NA

Middle Income

0305.00

MARION COUNTY (097), IN

MSA: 26900

Median Family Income 30-40%

3603.02

Median Family Income 70-80%

3204.00

Median Family Income 100-110%

3209.01

OHIO COUNTY (115), IN

MSA: 17140

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Middle Income

9657.00

PARKE COUNTY (121), IN

MSA: 45460

Middle Income

0303.00

POSEY COUNTY (129), IN

MSA: 21780

Middle Income

0402.00

GRAY COUNTY (069), KS

MSA: NA

Middle Income

9627.00

JOHNSON COUNTY (091), KS

MSA: 28140

Median Family Income >= 120%

0534.18

SEDGWICK COUNTY (173), KS

MSA: 48620

Median Family Income >= 120%

0100.07

LAFAYETTE PARISH (055), LA

MSA: 29180

Upper Income

0019.04

MONTGOMERY COUNTY (031), MD

MSA: 23224

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Median Family Income >= 120%

7008.26

PRINCE GEORGE'S COUNTY (033), MD

MSA: 47894

Median Family Income 100-110%

8005.13

BRISTOL COUNTY (005), MA

MSA: 39300

Median Family Income >= 120%

6151.00

MIDDLESEX COUNTY (017), MA

MSA: 15764

Median Family Income 110-120%

3222.00 3324.01

NORFOLK COUNTY (021), MA

MSA: 14454

Median Family Income >= 120%

4191.00

WORCESTER COUNTY (027), MA

MSA: 49340

Median Family Income 20-30%

7315.00

Median Family Income >= 120%

7283.00

BERRIEN COUNTY (021), MI

MSA: 35660

Middle Income

0213.00

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

GENESEE COUNTY (049), MI

MSA: 22420

Moderate Income

0123.11

Middle Income

0117.12

KENT COUNTY (081), MI

MSA: 24340

Median Family Income >= 120%

0020.00

MACOMB COUNTY (099), MI

MSA: 47664

Median Family Income 80-90%

2403.00

WAYNE COUNTY (163), MI

MSA: 19804

Median Family Income >= 120%

5642.00 5746.00 5754.01

ANOKA COUNTY (003), MN

MSA: 33460

Middle Income

0508.26

DAKOTA COUNTY (037), MN

MSA: 33460

Moderate Income

0601.05

Middle Income

0607.27

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

HENNEPIN COUNTY (053), MN

MSA: 33460

Median Family Income 100-110%

0264.05

ALCORN COUNTY (003), MS

MSA: NA

Low Income

9505.02

LAUDERDALE COUNTY (075), MS

MSA: NA

Low Income

0004.01

JACKSON COUNTY (095), MO

MSA: 28140

Median Family Income 60-70%

0134.05

ST. LOUIS COUNTY (189), MO

MSA: 41180

Median Family Income 80-90%

2150.01

GALLATIN COUNTY (031), MT

MSA: NA

Moderate Income

0007.03

MEAGHER COUNTY (059), MT

MSA: NA

Middle Income

0001.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

BERGEN COUNTY (003), NJ

MSA: 35614

Median Family Income 70-80%

0154.01

ESSEX COUNTY (013), NJ

MSA: 35084

Median Family Income 110-120%

0216.01

MONMOUTH COUNTY (025), NJ

MSA: 35154

Median Family Income 80-90%

8020.00

Median Family Income >= 120%

8101.02

MORRIS COUNTY (027), NJ

MSA: 35084

Median Family Income >= 120%

0408.04

PASSAIC COUNTY (031), NJ

MSA: 35614

Median Family Income 70-80%

2641.01

BERNALILLO COUNTY (001), NM

MSA: 10740

Median Family Income 70-80%

0032.01 0037.36

Median Family Income 100-110%

0047.29

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Median Family Income >= 120%

0037.42 0037.46

LINCOLN COUNTY (027), NM

MSA: NA

Upper Income

9606.03

MCKINLEY COUNTY (031), NM

MSA: NA

Middle Income

9455.02

ALBANY COUNTY (001), NY

MSA: 10580

Upper Income

0142.02

BRONX COUNTY (005), NY

MSA: 35614

Median Family Income 50-60%

0225.00

ERIE COUNTY (029), NY

MSA: 15380

Median Family Income 80-90%

0145.01

Median Family Income >= 120%

0090.04

KINGS COUNTY (047), NY

MSA: 35614

Median Family Income 40-50%

1237.00

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Median Family Income 80-90%

0481.00

Median Family Income >= 120%

0117.00

MONROE COUNTY (055), NY

MSA: 40380

Median Family Income >= 120%

0149.03

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income >= 120%

0153.01

Median Family Income Not Known

0096.00

NIAGARA COUNTY (063), NY

MSA: 15380

Middle Income

0239.02

PUTNAM COUNTY (079), NY

MSA: 35614

Upper Income

0101.00

SARATOGA COUNTY (091), NY

MSA: 10580

Middle Income

0605.01

SUFFOLK COUNTY (103), NY

MSA: 35004

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Median Family Income 50-60%

2010.07

Median Family Income 70-80%

1232.01

Median Family Income 90-100%

1586.09

Median Family Income >= 120%

1352.05

GUILFORD COUNTY (081), NC

MSA: 24660

Median Family Income >= 120%

0125.05 0157.06 0159.01

MCDOWELL COUNTY (111), NC

MSA: NA

Middle Income

9703.00

MECKLENBURG COUNTY (119), NC

MSA: 16740

Median Family Income >= 120%

0058.49

ROCKINGHAM COUNTY (157), NC

MSA: 24660

Middle Income

0406.01

WATAUGA COUNTY (189), NC

MSA: NA

Income Not Known

9206.01

ADAMS COUNTY (001), OH

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

MSA: NA

Moderate Income

7704.00

AUGLAIZE COUNTY (011), OH

MSA: NA

Upper Income

0409.00

BUTLER COUNTY (017), OH

MSA: 17140

Low Income

0136.00

CLERMONT COUNTY (025), OH

MSA: 17140

Moderate Income

0411.05

Middle Income

0413.07

FRANKLIN COUNTY (049), OH

MSA: 18140

Median Family Income 90-100%

0071.14

HAMILTON COUNTY (061), OH

MSA: 17140

Median Family Income 50-60%

0223.01

BAKER COUNTY (001), OR

MSA: NA

Middle Income

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

9502.00

CLATSOP COUNTY (007), OR

MSA: NA

Middle Income

9506.00

COOS COUNTY (011), OR

MSA: NA

Middle Income

0010.01

DESCHUTES COUNTY (017), OR

MSA: 13460

Upper Income

0011.02

HARNEY COUNTY (025), OR

MSA: NA

Middle Income

9602.00

LINCOLN COUNTY (041), OR

MSA: NA

Middle Income

9504.01

LINN COUNTY (043), OR

MSA: 10540

Upper Income

0305.00 0307.00

MALHEUR COUNTY (045), OR

MSA: NA

Moderate Income

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

9703.00 9704.00

Middle Income

9702.00 9706.00 9707.00

Upper Income

9709.00

MARION COUNTY (047), OR

MSA: 41420

Middle Income

0104.00

UNION COUNTY (061), OR

MSA: NA

Middle Income

9703.00

YAMHILL COUNTY (071), OR

MSA: 38900

Middle Income

0310.00

ALLEGHENY COUNTY (003), PA

MSA: 38300

Median Family Income 100-110%

4070.01

BUCKS COUNTY (017), PA

MSA: 33874

Median Family Income 60-70%

1014.04

Median Family Income >= 120%

1045.05

BUTLER COUNTY (019), PA

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

MSA: 38300

Middle Income

9119.00

CHESTER COUNTY (029), PA

MSA: 33874

Median Family Income >= 120%

3001.08

ERIE COUNTY (049), PA

MSA: 21500

Upper Income

0124.00

MONTGOMERY COUNTY (091), PA

MSA: 33874

Median Family Income 90-100%

2010.03

PHILADELPHIA COUNTY (101), PA

MSA: 37964

Median Family Income 30-40%

0377.00

Median Family Income 80-90%

0191.00

NEWPORT COUNTY (005), RI

MSA: 39300

Upper Income

0408.00

LEXINGTON COUNTY (063), SC

MSA: 17900

Middle Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0212.04

Upper Income

0210.32

ANDERSON COUNTY (001), TN

MSA: 28940

Moderate Income

0201.00

MONTGOMERY COUNTY (125), TN

MSA: 17300

Middle Income

1013.05

SHELBY COUNTY (157), TN

MSA: 32820

Median Family Income 60-70%

0107.10

WILLIAMSON COUNTY (187), TN

MSA: 34980

Upper Income

0512.04

ATASCOSA COUNTY (013), TX

MSA: 41700

Moderate Income

9604.01

Middle Income

9602.04

AUSTIN COUNTY (015), TX

MSA: 26420

Moderate Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

7601.00

Middle Income

7603.01

BANDERA COUNTY (019), TX

MSA: 41700

Moderate Income

0001.03

BELL COUNTY (027), TX

MSA: 28660

Upper Income

0203.02

BOSQUE COUNTY (035), TX

MSA: NA

Middle Income

9505.00

BRAZOS COUNTY (041), TX

MSA: 17780

Income Not Known

0010.01

BURNET COUNTY (053), TX

MSA: NA

Upper Income

9606.00

CALDWELL COUNTY (055), TX

MSA: 12420

Middle Income

9606.00

COOKE COUNTY (097), TX

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

MSA: NA

Upper Income

0007.01

ELLIS COUNTY (139), TX

MSA: 19124

Middle Income

0607.02

Upper Income

0602.19

EL PASO COUNTY (141), TX

MSA: 21340

Median Family Income 50-60%

0032.00

Median Family Income 110-120%

0043.13

Median Family Income >= 120%

0102.14 0103.38

FANNIN COUNTY (147), TX

MSA: NA

Middle Income

9501.00

FRIO COUNTY (163), TX

MSA: NA

Moderate Income

9502.01

GRAYSON COUNTY (181), TX

MSA: 43300

Moderate Income

0014.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

GREGG COUNTY (183), TX

MSA: 30980

Upper Income

0005.01

GRIMES COUNTY (185), TX

MSA: NA

Upper Income

1802.02

GUADALUPE COUNTY (187), TX

MSA: 41700

Low Income

2102.00

Moderate Income

2103.00

Middle Income

2101.00 2104.00 2107.06

Upper Income

2107.17

HAMILTON COUNTY (193), TX

MSA: NA

Middle Income

9503.00

HAYS COUNTY (209), TX

MSA: 12420

Moderate Income

0104.02

Middle Income

0106.03 0108.17

Upper Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0108.09

HENDERSON COUNTY (213), TX

MSA: NA

Middle Income

9506.01

Upper Income

9503.03

HIDALGO COUNTY (215), TX

MSA: 32580

Median Family Income 50-60%

0207.29

HUNT COUNTY (231), TX

MSA: 19124

Moderate Income

9609.00

JASPER COUNTY (241), TX

MSA: NA

Upper Income

9501.02

JEFFERSON COUNTY (245), TX

MSA: 13140

Upper Income

0111.01

Income Not Known

9800.00

JOHNSON COUNTY (251), TX

MSA: 23104

Moderate Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

1304.19

KAUFMAN COUNTY (257), TX

MSA: 19124

Middle Income

0502.04 0508.01

KENDALL COUNTY (259), TX

MSA: 41700

Upper Income

9704.03

LAMAR COUNTY (277), TX

MSA: NA

Middle Income

0004.01

LIBERTY COUNTY (291), TX

MSA: 26420

Low Income

7002.00

Moderate Income

7006.00

LLANO COUNTY (299), TX

MSA: NA

Middle Income

9705.01

MCLENNAN COUNTY (309), TX

MSA: 47380

Middle Income

0025.01 0037.11

MEDINA COUNTY (325), TX

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

MSA: 41700

Middle Income

0002.00

Upper Income

0001.03

MIDLAND COUNTY (329), TX

MSA: 33260

Middle Income

0004.02 0013.00

NUECES COUNTY (355), TX

MSA: 18580

Moderate Income

0008.00

PARKER COUNTY (367), TX

MSA: 23104

Moderate Income

1405.03

POLK COUNTY (373), TX

MSA: NA

Middle Income

2102.04

POTTER COUNTY (375), TX

MSA: 11100

Moderate Income

0117.00

ROCKWALL COUNTY (397), TX

MSA: 19124

Middle Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0405.03

SMITH COUNTY (423), TX

MSA: 46340

Middle Income

0008.00

Upper Income

0020.06

TAYLOR COUNTY (441), TX

MSA: 10180

Low Income

0102.00

Middle Income

0128.02

Upper Income

0127.01 0134.02

VAN ZANDT COUNTY (467), TX

MSA: NA

Middle Income

9506.01

VICTORIA COUNTY (469), TX

MSA: 47020

Middle Income

0014.02

WALKER COUNTY (471), TX

MSA: NA

Middle Income

7901.03

Upper Income

7903.02

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

WEBB COUNTY (479), TX

MSA: 29700

Upper Income

0017.26

WICHITA COUNTY (485), TX

MSA: 48660

Moderate Income

0102.00

WILLIAMSON COUNTY (491), TX

MSA: 12420

Median Family Income 90-100%

0201.23 0203.48

Median Family Income 100-110%

0208.16

WILSON COUNTY (493), TX

MSA: 41700

Middle Income

0002.02

Upper Income

0001.03 0001.04

CHITTENDEN COUNTY (007), VT

MSA: 15540

Moderate Income

0036.00

FAIRFAX COUNTY (059), VA

MSA: 47894

Median Family Income 90-100%

4802.05

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Median Family Income 100-110%

4712.04

FAUQUIER COUNTY (061), VA

MSA: 47894

Middle Income

9303.05

PORTSMOUTH CITY (740), VA

MSA: 47260

Low Income

2128.01

ADAMS COUNTY (001), WA

MSA: NA

Middle Income

9501.00

ASOTIN COUNTY (003), WA

MSA: 30300

Moderate Income

9603.00

Middle Income

9601.00 9606.00

BENTON COUNTY (005), WA

MSA: 28420

Middle Income

0107.01

Upper Income

0108.11

CLARK COUNTY (011), WA

MSA: 38900

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Median Family Income 70-80%

0408.08 0415.00

Median Family Income 90-100%

0411.05

Median Family Income 100-110%

0407.09

Median Family Income >= 120%

0407.13

FRANKLIN COUNTY (021), WA

MSA: 28420

Middle Income

0206.08

GARFIELD COUNTY (023), WA

MSA: NA

Middle Income

9703.00

GRANT COUNTY (025), WA

MSA: NA

Middle Income

0110.02

JEFFERSON COUNTY (031), WA

MSA: NA

Moderate Income

9506.03

Upper Income

9505.02

KING COUNTY (033), WA 2/

MSA: 42644

Median Family Income 40-50%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0292.06

Median Family Income 60-70%

0293.09 0306.00

Median Family Income 70-80%

0262.00

Median Family Income 80-90%

0279.02 0304.05

Median Family Income 90-100%

0283.00 0315.01

Median Family Income 100-110%

0218.02 0219.03 0219.06 0323.19

Median Family Income 110-120%

0277.01 0316.05 0320.07

Median Family Income >= 120%

0299.02 0323.21

KITSAP COUNTY (035), WA

MSA: 14740

Upper Income

0909.02

PIERCE COUNTY (053), WA

MSA: 45104

Median Family Income 70-80%

0616.01

Median Family Income 90-100%

0610.02

Median Family Income >= 120%

0724.08 0731.10

SNOHOMISH COUNTY (061), WA

MSA: 42644

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Median Family Income 70-80%

0535.10

Median Family Income 110-120%

0523.02

Median Family Income >= 120%

0503.00 0521.12

THURSTON COUNTY (067), WA

MSA: 36500

Upper Income

0119.02

WHITMAN COUNTY (075), WA

MSA: NA

Low Income

0001.00

Middle Income

0010.00

CABELL COUNTY (011), WV

MSA: 26580

Moderate Income

0004.00

JACKSON COUNTY (035), WV

MSA: 16620

Middle Income

9636.00

KANAWHA COUNTY (039), WV

MSA: 16620

Middle Income

0013.00

BROWN COUNTY (009), WI

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

MSA: 24580

Moderate Income

0205.02

LARAMIE COUNTY (021), WY

MSA: 16940

Moderate Income

0007.02

LINCOLN COUNTY (023), WY

MSA: NA

Middle Income

9780.01 9781.00 9782.00

NATRONA COUNTY (025), WY

MSA: 16220

Upper Income

0018.01

SHERIDAN COUNTY (033), WY

MSA: NA

Middle Income

0003.00

SUBLETTE COUNTY (035), WY

MSA: NA

Middle Income

0001.01

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000004341

Institution: ZIONS BANCORPORATION, N.A.

Agency: OCC - 1

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	3,907	3,907	0	0.00%
Small Farm Loans	194	194	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	16,461	16,461	0	0.00%
Total	20,564	20,564	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.