

Loans by County

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 0003										
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	31	800	2	242	3	1,669	31	1,288	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	31	800	2	242	3	1,669	31	1,288	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)
COCHISE COUNTY (003), AZ 2/										
MSA 43420										
Inside AA 0006										
Low Income	1	29	0	0	0	0	1	29	0	0
Moderate Income	42	837	2	275	3	1,743	41	1,621	0	0
Middle Income	32	879	0	0	0	0	28	708	0	0
Upper Income	15	424	2	264	0	0	15	583	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	90	2,169	4	539	3	1,743	85	2,941	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	5	199	0	0	0	0	4	99	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	199	0	0	0	0	4	99	0	0
Totals For County: (003) 2/										
Low Income	1	29	0	0	0	0	1	29	0	0
Moderate Income	42	837	2	275	3	1,743	41	1,621	0	0
Middle Income	37	1,078	0	0	0	0	32	807	0	0
Upper Income	15	424	2	264	0	0	15	583	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	95	2,368	4	539	3	1,743	89	3,040	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)
COCONINO COUNTY (005), AZ										
MSA 22380										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	37	1,087	14	2,040	7	2,808	35	1,724	0	0
Middle Income	93	2,956	16	2,809	8	3,007	82	3,062	0	0
Upper Income	83	2,521	14	2,240	11	4,318	73	3,230	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	214	6,569	44	7,089	26	10,133	191	8,021	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)
GILA COUNTY (007), AZ 2/										
MSA NA										
Inside AA 0003										
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	45	1,203	3	414	2	1,657	37	964	0	0
Upper Income	13	358	0	0	2	1,256	11	288	0	0
Income Not Known	0	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	1,561	3	414	4	2,913	48	1,252	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	5	129	0	0	0	0	3	55	0	0
Upper Income	1	13	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	142	0	0	0	0	3	55	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	50	1,332	3	414	2	1,657	40	1,019	0	0
Upper Income	14	371	0	0	2	1,256	11	288	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	64	1,703	3	414	4	2,913	51	1,307	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 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	107	1	102	0	0	7	209	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	15	505	4	643	3	1,767	11	354	0	0
Income Not Known	0	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	612	5	745	3	1,767	18	563	0	0
GREENLEE COUNTY (011), AZ										
MSA NA										
Inside AA 0003										
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	0	0	0	0	3	102	0	0
Upper Income	1	35	1	175	1	738	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	137	1	175	1	738	4	137	0	0
LA PAZ COUNTY (012), AZ										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	127	1	211	0	0	3	231	0	0
Middle Income	11	520	1	149	0	0	6	180	0	0
Upper Income	1	30	0	0	0	0	1	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	17	677	2	360	0	0	10	441	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 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	4	2,132	1	500	0	0
Median Family Income 20-30%	3	91	3	475	1	500	2	227	0	0
Median Family Income 30-40%	14	677	6	1,063	3	1,235	8	295	0	0
Median Family Income 40-50%	36	1,217	8	1,551	16	9,271	26	2,201	0	0
Median Family Income 50-60%	36	1,283	14	2,371	21	12,248	27	2,022	0	0
Median Family Income 60-70%	32	1,059	7	1,304	17	8,333	22	491	0	0
Median Family Income 70-80%	95	2,986	26	4,309	26	13,799	76	3,197	0	0
Median Family Income 80-90%	51	1,726	10	1,665	10	7,263	40	2,653	0	0
Median Family Income 90-100%	101	3,679	22	3,940	23	11,414	85	5,624	0	0
Median Family Income 100-110%	65	1,856	8	1,428	21	8,888	63	4,086	0	0
Median Family Income 110-120%	77	2,167	12	1,897	13	7,477	71	3,440	0	0
Median Family Income >= 120%	474	13,970	69	11,267	75	34,344	425	17,015	0	0
Median Family Income Not Known	7	287	1	132	4	2,154	9	686	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	991	30,998	186	31,402	234	119,058	855	42,437	0	0
MOHAVE COUNTY (015), AZ										
MSA 29420										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	158	0	0	0	0	5	158	0	0
Middle Income	78	2,030	14	2,386	8	3,937	68	2,786	0	0
Upper Income	13	355	0	0	1	881	12	340	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	96	2,543	14	2,386	9	4,818	85	3,284	0	0

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NAVAJO COUNTY (017), AZ										
MSA NA										
Inside AA 0003										
Low Income	2	31	0	0	0	0	2	31	0	0
Moderate Income	11	228	3	478	2	670	12	565	0	0
Middle Income	26	855	3	607	3	1,444	21	1,389	0	0
Upper Income	53	2,087	15	2,604	7	3,012	48	2,960	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	92	3,201	21	3,689	12	5,126	83	4,945	0	0
PIMA COUNTY (019), AZ										
MSA 46060										
Inside AA 0007										
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%	10	292	3	383	0	0	9	306	0	0
Median Family Income 40-50%	20	558	5	828	10	4,808	19	1,489	0	0
Median Family Income 50-60%	30	1,080	10	1,682	10	4,895	25	1,321	0	0
Median Family Income 60-70%	30	1,211	9	1,971	9	4,838	28	3,667	0	0
Median Family Income 70-80%	63	2,410	14	2,438	8	3,737	47	1,549	0	0
Median Family Income 80-90%	14	374	9	1,580	5	2,156	20	1,885	0	0
Median Family Income 90-100%	25	740	3	472	2	784	23	940	0	0
Median Family Income 100-110%	46	1,393	14	2,256	7	4,321	39	1,432	0	0
Median Family Income 110-120%	54	1,381	14	2,630	6	2,490	51	1,436	0	0
Median Family Income >= 120%	189	5,185	25	4,257	25	11,041	173	7,851	0	0
Median Family Income Not Known	12	373	1	126	7	3,076	13	791	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	493	14,997	107	18,623	89	42,146	447	22,667	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)
PINAL COUNTY (021), AZ										
MSA 38060										
Inside AA 0004										
Low Income	2	26	1	177	0	0	2	26	0	0
Moderate Income	8	270	2	220	3	1,326	8	1,175	0	0
Middle Income	24	578	4	514	5	2,688	23	963	0	0
Upper Income	2	73	0	0	1	650	2	674	0	0
Income Not Known	0	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	947	7	911	9	4,664	35	2,838	0	0
SANTA CRUZ COUNTY (023), AZ										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	98	0	0	0	0	4	98	0	0
Middle Income	2	47	2	441	0	0	2	47	0	0
Upper Income	20	587	2	249	0	0	18	516	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	26	732	4	690	0	0	24	661	0	0
YAVAPAI COUNTY (025), AZ										
MSA 39150										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	79	2,195	17	2,924	4	1,822	68	2,289	0	0
Middle Income	113	3,400	13	2,208	16	6,504	106	6,399	0	0
Upper Income	62	1,637	6	1,104	3	1,737	60	2,690	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	254	7,232	36	6,236	23	10,063	234	11,378	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 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	43	1,531	7	1,074	7	2,705	37	1,925	0	0
Middle Income	51	1,616	10	1,377	4	1,979	45	1,600	0	0
Upper Income	35	1,567	8	1,190	10	5,625	32	2,854	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	129	4,714	25	3,641	21	10,309	114	6,379	0	0
TOTAL INSIDE AA IN STATE	2,552	77,889	461	77,142	437	215,147	2,264	109,232	0	0
TOTAL OUTSIDE AA IN STATE	11	341	0	0	0	0	7	154	0	0
STATE TOTAL	2,563	78,230	461	77,142	437	215,147	2,271	109,386	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)
COCHISE COUNTY (003), AZ 2/										
MSA 43420										
Inside AA 0006										
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
COCONINO COUNTY (005), AZ										
MSA 22380										
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	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
GILA COUNTY (007), AZ 2/										
MSA NA										
Inside AA 0003										
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	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	2	60	0	0	0	0	2	60	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 0003										
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	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	1	5	0	0	1	500	1	5	0	0
LA PAZ COUNTY (012), AZ										
MSA NA										
Inside AA 0003										
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
NAVAJO COUNTY (017), AZ										
MSA NA										
Inside AA 0003										
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	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	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: 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)
PIMA COUNTY (019), AZ										
MSA 46060										
Inside AA 0007										
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	50	0	0	1	300	2	350	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	150	0	0	0	0	0	0
Median Family Income 110-120%	2	100	0	0	0	0	1	50	0	0
Median Family Income >= 120%	1	15	0	0	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	4	165	1	150	1	300	4	415	0	0
PINAL COUNTY (021), AZ										
MSA 38060										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	225	1	150	5	2,262	3	1,365	0	0
Middle Income	2	85	2	325	3	1,385	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	5	310	3	475	8	3,647	4	1,375	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)
YAVAPAI COUNTY (025), AZ										
MSA 39150										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	36	0	0	0	0	2	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	3	36	0	0	0	0	2	25	0	0
YUMA COUNTY (027), AZ										
MSA 49740										
Inside AA 0008										
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	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	75	0	0	0	0	1	50	0	0
TOTAL INSIDE AA IN STATE	20	726	5	875	10	4,447	17	2,005	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	20	726	5	875	10	4,447	17	2,005	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.

2021 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 - COCONINO COUNTY (005) - MSA 22380	284	23,791	191	8,021	0	0
AZ - MOHAVE COUNTY (015) - MSA 29420	119	9,747	85	3,284	0	0
AZ - APACHE COUNTY (001) - MSA NA 2/	36	2,711	31	1,288	0	0
AZ - GILA COUNTY (007) - MSA NA 2/	65	4,888	48	1,252	0	0
AZ - GRAHAM COUNTY (009) - MSA NA	29	3,124	18	563	0	0
AZ - GREENLEE COUNTY (011) - MSA NA	6	1,050	4	137	0	0
AZ - LA PAZ COUNTY (012) - MSA NA	19	1,037	10	441	0	0
AZ - NAVAJO COUNTY (017) - MSA NA	125	12,016	83	4,945	0	0
AZ - SANTA CRUZ COUNTY (023) - MSA NA	30	1,422	24	661	0	0
AZ - MARICOPA COUNTY (013) - MSA 38060	1,411	181,458	855	42,437	0	0
AZ - PINAL COUNTY (021) - MSA 38060	52	6,522	35	2,838	0	0
AZ - YAVAPAI COUNTY (025) - MSA 39150	313	23,531	234	11,378	0	0
AZ - COCHISE COUNTY (003) - MSA 43420 2/	97	4,451	85	2,941	0	0
AZ - PIMA COUNTY (019) - MSA 46060	689	75,766	447	22,667	0	0
AZ - YUMA COUNTY (027) - MSA 49740	175	18,664	114	6,379	0	0
CA - KERN COUNTY (029) - MSA 12540	48	4,017	37	1,162	0	0
CA - FRESNO COUNTY (019) - MSA 23420	348	35,643	246	12,646	0	0
CA - LOS ANGELES COUNTY (037) - MSA 31084 2/	2,430	246,853	1,660	68,671	0	0
CA - ORANGE COUNTY (059) - MSA 11244	1,053	121,653	656	28,864	0	0
CA - VENTURA COUNTY (111) - MSA 37100	123	15,227	78	2,114	0	0
CA - RIVERSIDE COUNTY (065) - MSA 40140	543	61,510	352	14,793	0	0
CA - SAN BERNARDINO COUNTY (071) - MSA 40140	316	40,098	196	8,724	0	0
CA - SACRAMENTO COUNTY (067) - MSA 40900	251	27,141	168	6,684	0	0

Footnote:

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2021 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)
CA - SAN DIEGO COUNTY (073) - MSA 41740	2,354	289,395	1,424	58,470	0	0
CA - ALAMEDA COUNTY (001) - MSA 36084 2/	278	33,441	179	7,985	0	0
CA - CONTRA COSTA COUNTY (013) - MSA 36084 2/	169	12,319	115	4,394	0	0
CA - SAN FRANCISCO COUNTY (075) - MSA 41884	220	20,903	158	6,888	0	0
CA - SAN MATEO COUNTY (081) - MSA 41884	105	13,105	75	4,811	0	0
CA - SANTA CLARA COUNTY (085) - MSA 41940	241	26,307	162	8,348	0	0
CO - BOULDER COUNTY (013) - MSA 14500	247	25,958	179	7,165	0	0
CO - EAGLE COUNTY (037) - MSA NA	32	2,722	24	990	0	0
CO - GARFIELD COUNTY (045) - MSA NA	37	2,942	31	2,130	0	0
CO - LA PLATA COUNTY (067) - MSA NA	78	7,928	51	1,392	0	0
CO - MONTEZUMA COUNTY (083) - MSA NA	69	7,031	47	2,115	0	0
CO - MONTROSE COUNTY (085) - MSA NA	9	636	8	579	0	0
CO - PITKIN COUNTY (097) - MSA NA	87	8,569	61	3,071	0	0
CO - ROUTT COUNTY (107) - MSA NA	77	4,260	67	2,001	0	0
CO - EL PASO COUNTY (041) - MSA 17820	310	27,811	226	9,523	0	0
CO - TELLER COUNTY (119) - MSA 17820	83	5,400	69	4,055	0	0
CO - ADAMS COUNTY (001) - MSA 19740	191	17,261	120	4,416	0	0
CO - ARAPAHOE COUNTY (005) - MSA 19740	373	37,290	261	8,448	0	0
CO - BROOMFIELD COUNTY (014) - MSA 19740	38	2,698	30	1,009	0	0
CO - DENVER COUNTY (031) - MSA 19740	490	48,156	359	17,539	0	0
CO - DOUGLAS COUNTY (035) - MSA 19740	169	17,943	109	3,405	0	0
CO - GILPIN COUNTY (047) - MSA 19740	1	4	1	4	0	0
CO - JEFFERSON COUNTY (059) - MSA 19740	299	27,957	212	7,050	0	0

Footnote:

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2021 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)
NM - SAN JUAN COUNTY (045) - MSA 22140	72	12,198	38	2,406	0	0
CO - MESA COUNTY (077) - MSA 24300	117	9,882	93	5,765	0	0
CO - PUEBLO COUNTY (101) - MSA 39380	90	5,320	66	2,492	0	0
NV - CARSON CITY (510) - MSA 16180 2/	52	5,131	34	966	0	0
NV - CLARK COUNTY (003) - MSA 29820	2,558	232,491	1,763	59,935	0	0
NV - CHURCHILL COUNTY (001) - MSA NA	32	3,339	22	900	0	0
NV - DOUGLAS COUNTY (005) - MSA NA 2/	53	3,214	34	699	0	0
NV - ELKO COUNTY (007) - MSA NA	70	6,933	51	1,724	0	0
NV - EUREKA COUNTY (011) - MSA NA	3	64	3	64	0	0
NV - HUMBOLDT COUNTY (013) - MSA NA	25	2,663	18	1,339	0	0
NV - LANDER COUNTY (015) - MSA NA	2	428	0	0	0	0
NV - LINCOLN COUNTY (017) - MSA NA	1	50	0	0	0	0
NV - LYON COUNTY (019) - MSA NA	39	2,569	29	581	0	0
NV - NYE COUNTY (023) - MSA NA	51	4,657	36	1,284	0	0
NV - PERSHING COUNTY (027) - MSA NA	10	222	10	222	0	0
NV - WHITE PINE COUNTY (033) - MSA NA	4	464	2	55	0	0
NV - STOREY COUNTY (029) - MSA 39900	3	22	3	22	0	0
NV - WASHOE COUNTY (031) - MSA 39900 2/	381	44,331	240	10,602	0	0
TX - TRAVIS COUNTY (453) - MSA 12420	89	13,098	59	3,737	0	0
TX - COLLIN COUNTY (085) - MSA 19124	125	9,114	100	3,499	0	0
TX - DALLAS COUNTY (113) - MSA 19124	431	54,778	278	11,458	0	0
TX - DENTON COUNTY (121) - MSA 19124	82	7,142	56	3,107	0	0
TX - TARRANT COUNTY (439) - MSA 23104	113	12,140	75	3,728	0	0

Footnote:

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2021 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)
TX - BRAZORIA COUNTY (039) - MSA 26420 2/	86	5,012	68	1,470	0	0
TX - CHAMBERS COUNTY (071) - MSA 26420 2/	31	1,777	25	568	0	0
TX - FORT BEND COUNTY (157) - MSA 26420	394	35,038	288	11,681	0	0
TX - GALVESTON COUNTY (167) - MSA 26420 2/	255	15,567	210	5,440	0	0
TX - HARRIS COUNTY (201) - MSA 26420	3,482	385,046	2,279	81,877	0	0
TX - MONTGOMERY COUNTY (339) - MSA 26420	577	47,611	427	15,475	0	0
TX - WALLER COUNTY (473) - MSA 26420	26	3,385	13	237	0	0
TX - BEXAR COUNTY (029) - MSA 41700	449	58,938	284	15,421	0	0
TX - COMAL COUNTY (091) - MSA 41700	60	6,078	40	1,886	0	0
TX - WHARTON COUNTY (481) - MSA NA	10	431	6	40	0	0
ID - ADA COUNTY (001) - MSA 14260	329	26,215	228	9,981	0	0
ID - BOISE COUNTY (015) - MSA 14260	7	221	6	181	0	0
ID - CANYON COUNTY (027) - MSA 14260	173	11,957	128	4,752	0	0
ID - GEM COUNTY (045) - MSA 14260	17	808	12	157	0	0
ID - OWYHEE COUNTY (073) - MSA 14260	24	455	20	363	0	0
ID - BONNEVILLE COUNTY (019) - MSA 26820	258	23,547	184	5,983	0	0
ID - BUTTE COUNTY (023) - MSA 26820	9	108	9	108	0	0
ID - JEFFERSON COUNTY (051) - MSA 26820	80	5,354	56	1,854	0	0
ID - BEAR LAKE COUNTY (007) - MSA NA	34	1,076	31	951	0	0
ID - BINGHAM COUNTY (011) - MSA NA	158	10,111	126	3,903	0	0
ID - BLAINE COUNTY (013) - MSA NA	135	11,577	104	4,999	0	0
ID - CASSIA COUNTY (031) - MSA NA	38	3,243	26	747	0	0
ID - GOODING COUNTY (047) - MSA NA	42	1,841	38	1,191	0	0

Footnote:

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2021 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 - LATAH COUNTY (057) - MSA NA	83	6,912	57	2,324	0	0
ID - MADISON COUNTY (065) - MSA NA	76	7,332	48	1,455	0	0
ID - PAYETTE COUNTY (075) - MSA NA	62	1,292	53	815	0	0
ID - WASHINGTON COUNTY (087) - MSA NA	47	3,222	41	784	0	0
ID - NEZ PERCE COUNTY (069) - MSA 30300	40	3,030	32	1,799	0	0
UT - CACHE COUNTY (005) - MSA 30860	232	22,967	154	4,569	0	0
UT - BOX ELDER COUNTY (003) - MSA 36260	149	10,095	118	2,381	0	0
UT - DAVIS COUNTY (011) - MSA 36260	578	52,951	410	11,023	0	0
UT - MORGAN COUNTY (029) - MSA 36260	19	1,438	14	724	0	0
UT - WEBER COUNTY (057) - MSA 36260	306	36,269	196	7,788	0	0
ID - BANNOCK COUNTY (005) - MSA 38540	77	5,777	59	3,184	0	0
UT - JUAB COUNTY (023) - MSA 39340	13	1,233	12	233	0	0
UT - UTAH COUNTY (049) - MSA 39340	1,030	90,005	725	23,885	0	0
UT - SALT LAKE COUNTY (035) - MSA 41620	2,684	238,641	1,875	60,154	0	0
UT - TOOELE COUNTY (045) - MSA 41620	93	6,320	72	2,120	0	0
UT - WASHINGTON COUNTY (053) - MSA 41100	354	44,767	217	11,468	0	0
WY - TETON COUNTY (039) - MSA NA	17	3,027	4	163	0	0
ID - JEROME COUNTY (053) - MSA 46300	11	1,168	4	47	0	0
ID - TWIN FALLS COUNTY (083) - MSA 46300	100	13,482	71	5,159	0	0
UT - BEAVER COUNTY (001) - MSA NA	14	1,798	12	493	0	0
UT - CARBON COUNTY (007) - MSA NA	36	3,061	27	918	0	0
UT - DAGGETT COUNTY (009) - MSA NA	6	241	5	172	0	0
UT - DUCHESNE COUNTY (013) - MSA NA	294	12,320	245	5,069	0	0

Footnote:

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2021 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 - EMERY COUNTY (015) - MSA NA	49	2,402	40	1,002	0	0
UT - GARFIELD COUNTY (017) - MSA NA	51	876	49	791	0	0
UT - GRAND COUNTY (019) - MSA NA	94	10,883	63	3,475	0	0
UT - IRON COUNTY (021) - MSA NA	98	11,820	62	3,464	0	0
UT - KANE COUNTY (025) - MSA NA	29	2,128	21	492	0	0
UT - MILLARD COUNTY (027) - MSA NA	118	4,697	99	1,988	0	0
UT - PIUTE COUNTY (031) - MSA NA	9	123	8	98	0	0
UT - RICH COUNTY (033) - MSA NA	44	2,825	32	617	0	0
UT - SAN JUAN COUNTY (037) - MSA NA	71	3,289	61	2,016	0	0
UT - SANPETE COUNTY (039) - MSA NA	60	3,153	46	865	0	0
UT - SEVIER COUNTY (041) - MSA NA	151	13,057	105	2,288	0	0
UT - SUMMIT COUNTY (043) - MSA NA	311	28,483	212	7,310	0	0
UT - UINTAH COUNTY (047) - MSA NA	216	21,897	155	5,822	0	0
UT - WASATCH COUNTY (051) - MSA NA	130	12,031	99	5,674	0	0
UT - WAYNE COUNTY (055) - MSA NA	8	975	5	86	0	0
OR - CLACKAMAS COUNTY (005) - MSA 38900	12	1,590	6	254	0	0
OR - MULTNOMAH COUNTY (051) - MSA 38900	57	17,578	12	1,580	0	0
OR - WASHINGTON COUNTY (067) - MSA 38900	29	9,003	6	738	0	0
WA - KING COUNTY (033) - MSA 42644 2/	237	70,898	78	7,374	0	0

Footnote:

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2021 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 - COCONINO COUNTY (005) - MSA 22380	1	250	0	0	0	0
AZ - GILA COUNTY (007) - MSA NA 2/	2	60	2	60	0	0
AZ - GRAHAM COUNTY (009) - MSA NA	2	505	1	5	0	0
AZ - LA PAZ COUNTY (012) - MSA NA	1	15	1	15	0	0
AZ - NAVAJO COUNTY (017) - MSA NA	1	50	1	50	0	0
AZ - PINAL COUNTY (021) - MSA 38060	16	4,432	4	1,375	0	0
AZ - YAVAPAI COUNTY (025) - MSA 39150	3	36	2	25	0	0
AZ - COCHISE COUNTY (003) - MSA 43420 2/	1	10	1	10	0	0
AZ - PIMA COUNTY (019) - MSA 46060	6	615	4	415	0	0
AZ - YUMA COUNTY (027) - MSA 49740	2	75	1	50	0	0
CA - KERN COUNTY (029) - MSA 12540	2	195	2	195	0	0
CA - FRESNO COUNTY (019) - MSA 23420	3	315	3	315	0	0
CA - LOS ANGELES COUNTY (037) - MSA 31084 2/	2	53	2	53	0	0
CA - RIVERSIDE COUNTY (065) - MSA 40140	1	20	1	20	0	0
CA - SAN DIEGO COUNTY (073) - MSA 41740	4	235	4	235	0	0
CO - LA PLATA COUNTY (067) - MSA NA	4	267	4	267	0	0
CO - MONTEZUMA COUNTY (083) - MSA NA	10	783	8	363	0	0
NM - SAN JUAN COUNTY (045) - MSA 22140	1	3	1	3	0	0
CO - PUEBLO COUNTY (101) - MSA 39380	4	179	4	179	0	0
NV - CLARK COUNTY (003) - MSA 29820	1	1	1	1	0	0
NV - CHURCHILL COUNTY (001) - MSA NA	1	50	0	0	0	0
NV - ELKO COUNTY (007) - MSA NA	1	345	0	0	0	0
NV - EUREKA COUNTY (011) - MSA NA	3	203	3	203	0	0
NV - HUMBOLDT COUNTY (013) - MSA NA	1	52	1	52	0	0

Footnote:

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2021 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)
NV - LANDER COUNTY (015) - MSA NA	1	20	0	0	0	0
NV - LYON COUNTY (019) - MSA NA	1	125	1	125	0	0
NV - NYE COUNTY (023) - MSA NA	1	186	0	0	0	0
NV - PERSHING COUNTY (027) - MSA NA	2	410	2	410	0	0
NV - WHITE PINE COUNTY (033) - MSA NA	1	98	1	98	0	0
NV - WASHOE COUNTY (031) - MSA 39900 2/	2	20	2	20	0	0
TX - TARRANT COUNTY (439) - MSA 23104	2	400	0	0	0	0
TX - FORT BEND COUNTY (157) - MSA 26420	1	25	1	25	0	0
TX - HARRIS COUNTY (201) - MSA 26420	4	45	3	35	0	0
ID - CANYON COUNTY (027) - MSA 14260	17	3,562	12	1,962	0	0
ID - GEM COUNTY (045) - MSA 14260	1	60	0	0	0	0
ID - OWYHEE COUNTY (073) - MSA 14260	8	1,284	7	1,254	0	0
ID - BONNEVILLE COUNTY (019) - MSA 26820	11	1,359	10	1,159	0	0
ID - BUTTE COUNTY (023) - MSA 26820	4	355	3	280	0	0
ID - JEFFERSON COUNTY (051) - MSA 26820	10	1,639	6	874	0	0
ID - BEAR LAKE COUNTY (007) - MSA NA	12	962	11	687	0	0
ID - BINGHAM COUNTY (011) - MSA NA	10	2,548	5	893	0	0
ID - BLAINE COUNTY (013) - MSA NA	2	35	2	35	0	0
ID - CASSIA COUNTY (031) - MSA NA	8	916	6	810	0	0
ID - GOODING COUNTY (047) - MSA NA	2	100	1	60	0	0
ID - LATAH COUNTY (057) - MSA NA	4	301	3	201	0	0
ID - MADISON COUNTY (065) - MSA NA	3	280	2	215	0	0
ID - PAYETTE COUNTY (075) - MSA NA	9	1,453	9	1,453	0	0
ID - WASHINGTON COUNTY (087) - MSA NA	8	881	7	831	0	0

Footnote:

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2021 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 - NEZ PERCE COUNTY (069) - MSA 30300	3	622	3	622	0	0
UT - CACHE COUNTY (005) - MSA 30860	5	550	5	550	0	0
UT - BOX ELDER COUNTY (003) - MSA 36260	4	313	4	313	0	0
UT - WEBER COUNTY (057) - MSA 36260	1	75	1	75	0	0
UT - JUAB COUNTY (023) - MSA 39340	1	75	1	75	0	0
UT - UTAH COUNTY (049) - MSA 39340	14	1,745	9	570	0	0
UT - SALT LAKE COUNTY (035) - MSA 41620	3	35	2	20	0	0
UT - TOOELE COUNTY (045) - MSA 41620	2	70	2	70	0	0
UT - WASHINGTON COUNTY (053) - MSA 41100	2	531	1	31	0	0
ID - JEROME COUNTY (053) - MSA 46300	4	813	0	0	0	0
ID - TWIN FALLS COUNTY (083) - MSA 46300	11	1,863	10	1,563	0	0
UT - BEAVER COUNTY (001) - MSA NA	3	328	3	328	0	0
UT - CARBON COUNTY (007) - MSA NA	1	30	1	30	0	0
UT - DUCHESNE COUNTY (013) - MSA NA	8	1,468	7	968	0	0
UT - EMERY COUNTY (015) - MSA NA	6	1,015	6	1,015	0	0
UT - GARFIELD COUNTY (017) - MSA NA	5	475	5	475	0	0
UT - IRON COUNTY (021) - MSA NA	5	505	3	399	0	0
UT - MILLARD COUNTY (027) - MSA NA	26	2,981	21	2,525	0	0
UT - RICH COUNTY (033) - MSA NA	17	1,484	15	1,349	0	0
UT - SAN JUAN COUNTY (037) - MSA NA	4	265	4	265	0	0
UT - SANPETE COUNTY (039) - MSA NA	6	911	6	911	0	0
UT - SEVIER COUNTY (041) - MSA NA	11	803	10	703	0	0
UT - SUMMIT COUNTY (043) - MSA NA	9	834	8	784	0	0
UT - UINTAH COUNTY (047) - MSA NA	10	1,584	8	1,102	0	0

Footnote:

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2021 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	315	3	315	0	0
UT - WAYNE COUNTY (055) - MSA NA	2	84	2	84	0	0

Footnote:

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2021 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: ZIONS BANCORPORATION, N.A.

PAGE: 1 OF 1

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	401	1,596,239	0	0
Purchased	0	0	0	0
Total	401	1,596,239	0	0
Consortium/Third Party Loans (optional)				

2021 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

COCONINO COUNTY (005), AZ

MSA: 22380

Low Income

9450.00*

Moderate Income

0003.00 0008.00 0011.02 9422.01 9422.02* 9449.00* 9451.00

Middle Income

0004.00 0005.00 0015.00 0016.00 0017.00 0020.00 0021.00 0023.00 9452.00*

Upper Income

0001.00 0002.00 0006.00 0007.00 0009.00 0011.01 0012.00 0013.01 0013.02 0022.00

Income Not Known

0010.00

ASSESSMENT AREA - 0002

MOHAVE COUNTY (015), AZ

MSA: 29420

Moderate Income

9404.00* 9504.01 9505.00* 9507.03* 9507.06 9517.00 9518.00

Middle Income

9405.01 9501.00 9504.02* 9506.00 9507.04 9507.05 9514.01* 9515.01 9515.02 9516.01 9516.02*

9519.00 9520.02 9520.03 9520.04 9524.00 9526.00 9527.00 9528.00 9529.00 9530.00 9534.01

9534.02 9536.02 9538.00 9539.00 9548.00 9550.00*

Upper Income

9514.02* 9520.01 9525.00 9531.00 9532.00 9533.00 9536.01 9549.00

ASSESSMENT AREA - 0003

APACHE COUNTY (001), AZ 2/

MSA: NA

Middle Income

9702.00 9703.00 9705.01 9705.02

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2021 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.

GILA COUNTY (007), AZ 2/

MSA: NA

Middle Income

0002.00 0003.01 0003.02 0005.00

Upper Income

0001.00 0004.00

GRAHAM COUNTY (009), AZ

MSA: NA

Moderate Income

9405.00* 9613.00

Upper Income

9611.00 9612.01 9612.02 9614.00 9615.00 9616.00 9617.00

GREENLEE COUNTY (011), AZ

MSA: NA

Middle Income

9601.00 9603.00

Upper Income

9602.00

LA PAZ COUNTY (012), AZ

MSA: NA

Moderate Income

0202.01 9403.00

Middle Income

0201.00* 0205.01* 0205.02* 9402.00

Upper Income

0202.02 0206.02*

Income Not Known

9800.00*

NAVAJO COUNTY (017), AZ

Footnote:

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2021 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

Low Income

9424.00

Moderate Income

9400.08* 9400.10* 9400.11* 9400.13* 9400.14* 9400.15* 9401.00* 9403.01* 9403.02 9423.00* 9425.00

9605.00 9606.00 9642.01 9642.02

Middle Income

9400.12* 9602.00* 9604.00* 9633.00 9637.00 9648.00 9652.00 9653.00

Upper Income

9601.00 9613.00 9617.00 9625.00 9634.00 9638.00 9649.00

SANTA CRUZ COUNTY (023), AZ

MSA: NA

Moderate Income

9661.03* 9663.01* 9663.02 9664.01 9664.02*

Middle Income

9661.01 9661.04 9661.05* 9662.00

Upper Income

9660.00

ASSESSMENT AREA - 0004

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income 10-20%

1173.00

Median Family Income 20-30%

1055.03* 1092.00 1100.02* 1132.01* 1133.00* 1139.00 1142.00* 1143.02* 1144.02 1149.00 1158.01*

3191.01*

Median Family Income 30-40%

0926.00 0929.00 0931.04 0931.05* 1036.15 1045.01* 1045.02* 1055.02 1067.01* 1068.01* 1071.02*

1072.01* 1090.01* 1094.00 1101.00 1121.00 1125.07* 1126.01* 1126.02* 1127.00* 1132.02 1135.02*

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2021 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.

1136.02*	1137.00*	1140.00	1143.01*	1144.01*	1145.00	1147.03*	1161.00	3192.01*			
Median Family Income 40-50%											
0612.00*	0614.02*	0719.12*	0820.08*	0923.11*	0928.01*	0930.01*	0932.00*	1033.04*	1033.05*	1033.06*	
1055.01	1056.02*	1060.01*	1060.03*	1071.01*	1086.01	1089.02	1090.02*	1090.03	1091.02*	1093.00	
1096.02	1096.04*	1097.01	1097.02*	1098.01*	1099.00*	1112.01	1112.02*	1115.01	1115.02	1116.02*	
1122.01	1123.02*	1125.04*	1125.05*	1125.08	1125.09	1125.12	1129.00	1132.03	1135.01*	1152.00	
1153.00	1155.00*	1157.00*	1158.02	1159.00*	1169.00	3191.03	3191.04	3192.02*	4213.02	4214.00	
4219.02*	4220.01*	4221.06*	6191.00*	7233.05	9410.00*						
Median Family Income 50-60%											
0608.01	0609.02*	0609.03*	0614.01*	0719.13*	0820.10*	0822.09*	0830.00*	0927.15*	0927.17*	0927.18*	
0928.02*	0930.02*	0931.01*	1047.01	1047.02	1056.01*	1059.00	1060.02*	1070.00*	1072.02*	1073.00	
1091.01*	1096.01*	1096.03	1100.01*	1107.01	1109.02	1114.01	1114.02*	1116.01	1123.01*	1124.02*	
1125.02*	1125.03*	1136.01	1138.01	1146.00	1148.00	1164.00	1172.00	2175.01	2182.00	3200.02*	
4201.13*	4204.01	4210.01	4211.02	4215.01*	4215.02*	4216.02*	4217.02	4220.02	4221.03*	4221.04*	
4221.07*	4226.28	5228.00	6147.00	6188.00*	6192.00*	6194.00*					
Median Family Income 60-70%											
0405.31*	0715.06*	0716.00*	0717.02*	0718.02*	0719.10*	0719.15*	0820.07*	0820.09*	0820.28*	0822.05*	
0822.08*	0923.12*	0924.01*	0927.16*	0931.06*	1039.00*	1042.05	1043.02	1044.01	1046.00*	1086.02	
1089.01	1095.00*	1097.03	1097.04*	1097.05*	1109.01	1112.03*	1122.02*	1124.01*	1125.13	1154.00	
1156.00*	1162.02*	1162.05*	1165.00*	1168.00	3193.00*	3197.06*	3198.00	4202.02	4202.14*	4205.01*	
4207.07*	4207.08	4207.10*	4209.01	4210.02*	4213.03*	4213.04	4216.01*	4217.01	4218.01	4221.02*	
4221.05	4222.03	4226.30*	5229.03	5229.04	5231.02*	6185.00*	8138.00*	9412.00*	9413.00		
Median Family Income 70-80%											
0405.02	0405.27	0506.03*	0506.07	0506.09*	0507.02	0609.04*	0610.22*	0611.00*	0613.00*	0715.03	
0715.04*	0715.05	0715.16*	0718.01*	0719.14*	0820.02	0820.18*	0822.10*	0923.07*	0925.00*	0927.09	
0927.12	1032.10	1033.02*	1036.09*	1040.00*	1052.00	1057.02*	1058.00*	1065.01*	1067.02*	1068.02	
1074.00*	1088.02	1098.02*	1107.02*	1108.01	1117.00	1162.03	1163.00*	1166.02*	1167.02*	1170.00	
1171.00	2168.30	2172.01	2172.04	2176.00	3184.00	3185.01*	3188.00	3189.00	3194.03	3197.05	
3200.07*	4201.15*	4201.16	4202.06	4207.09	4209.02	4211.01	4212.02	4218.02*	4223.01	4224.01*	

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2021 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.

4226.10* 4226.24* 4226.25 4226.26 4226.34* 4226.38 5230.02* 6154.00* 6184.00* 6187.00* 6193.00*
7233.04 8120.00*

Median Family Income 80-90%

0405.06* 0405.14* 0405.17 0506.04 0507.01 0608.02* 0609.01* 0610.24 0610.28 0610.29 0610.40*
0610.41* 0719.06* 0719.11 0820.27 0822.04 0822.06* 0923.05* 0923.06 0923.08* 0924.02* 0927.05
0927.19 0927.23 1033.03 1036.04* 1041.00 1042.06* 1042.19* 1042.21* 1042.24 1043.01* 1044.02
1057.01* 1069.00* 1085.02 1112.04* 1125.10 1160.00* 1166.05* 1166.06* 1166.07* 1166.08* 1167.17*
1167.32* 2172.03 2183.00 3197.03 4201.14 4202.16 4208.00 4219.01 4222.21 4223.04 4224.02
4225.03* 4226.07 4226.18 4226.27* 4226.32* 4226.33 5229.01* 5231.04 6146.00* 6148.00 6153.00*
6156.00* 6165.00 6168.00* 6175.00 6186.00 6189.00 6196.00* 6197.00* 8174.00*

Median Family Income 90-100%

0405.07 0405.12* 0405.15 0405.18 0405.22 0405.26* 0405.29 0405.30* 0506.08 0610.11 0610.14
0610.26* 0610.42* 0715.11 0719.09* 0820.22* 0822.03 0822.07* 0927.08 0927.13* 0927.20 0927.24*
1034.00* 1036.06* 1036.14* 1037.01 1037.02 1042.02* 1042.03* 1042.15* 1042.16* 1042.26 1042.27
1076.01 1077.00 1104.00 1105.01 1105.02 1113.00 1125.11 1125.14 1162.04 1166.04* 1167.03*
1167.08* 1167.18 2168.10 2168.37 2178.00 2179.00 3194.01 3195.00 3197.04 3200.01 3201.00
4202.09 4202.10 4222.09 4222.15 4223.02 4225.02 4226.09 4226.31* 4226.35* 4226.39 4226.40
5230.03* 5230.06* 6144.00* 6155.00* 6166.00 6169.00* 6174.00* 6177.00 6182.00* 6195.00* 8137.00*
8163.00

Median Family Income 100-110%

0405.13* 0405.23* 0405.24 0405.28 0610.15* 0610.19 0610.27* 0610.32* 0717.01* 0719.03 0820.12*
0820.17* 0820.23* 0820.24 0820.25* 0820.26 0822.11* 0923.09* 0927.10* 1035.02* 1036.08 1036.12
1042.04* 1042.12* 1042.17* 1042.22* 1053.00 1061.00 1076.02 1106.00 1108.02 1110.00 1166.10*
1166.12 2168.26 2168.53 2171.01* 2175.02 3199.02 3199.08 4201.04* 4212.01 4222.04 4222.18*
4222.19 4225.01 4225.04 4225.13 4225.14 4226.16 4226.29* 4226.36 5231.03 6161.00* 6170.00
6190.00 8111.00 8112.00 8171.00 8175.00*

Median Family Income 110-120%

0405.16* 0405.25* 0506.10 0506.11 0610.09 0610.31* 0610.33* 0610.34* 0610.38* 0715.15* 0715.17
0927.11 1042.07* 1042.18 1042.25 1065.02* 1082.00 1083.02 1130.00 1166.13 1167.04* 1167.09*

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2021 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.

2168.18	2169.02	2170.01	2170.02	2180.00	3194.04	3196.00	3199.05	4201.11	4201.12*	4202.08
4202.12	4202.13*	4202.15	4203.03	4205.04*	4206.02	4206.03*	4207.04*	4207.06	4222.05*	4222.10*
4222.13	4222.17	4222.22*	4226.23*	4226.41*	4226.42	4226.44	5230.05*	6100.00	6101.00	6134.00*
6135.00*	6145.00	6159.00*	6162.00*	6163.00	6164.00*	6167.00*	6173.00	6179.00*	6198.00*	8117.00*
8140.00	8148.00*	8158.00	8162.00*	8169.00	8173.00	8176.00				

Median Family Income >= 120%

0101.01	0101.02	0304.01	0304.02	0405.19	0405.20*	0405.21	0506.05	0506.06	0610.10	0610.12
0610.13*	0610.16	0610.18*	0610.20	0610.21	0610.23*	0610.25*	0610.30*	0610.35*	0610.36	0610.37*
0610.39*	0610.43*	0610.44	0610.45*	0610.46	0610.47	0715.09	0715.10*	0715.12*	0715.13*	0715.14
0820.16*	0820.19	0820.20*	0820.21	0927.21	1032.05*	1032.06*	1032.07*	1032.08	1032.09	1032.11
1032.12	1032.14*	1032.15	1032.16	1032.17	1032.19	1032.20	1035.01	1036.05	1036.07	1036.11
1042.14*	1042.23	1048.01	1048.02*	1049.00	1050.02	1050.03	1050.04	1051.01	1051.02	1051.03
1054.00	1062.00	1063.00	1064.00*	1066.00	1067.03*	1075.00	1078.00	1079.00	1080.00	1081.00
1083.01	1084.00	1085.01	1111.00	1118.00	1119.00	1141.00*	1166.03	1166.09	1166.11	1167.07*
1167.10	1167.11*	1167.12	1167.13	1167.14*	1167.15	1167.19	1167.20*	1167.21	1167.25	1167.27*
1167.28*	1167.29*	1167.30*	1167.31*	1167.33*	2168.06	2168.07	2168.09	2168.13	2168.16	2168.19
2168.20*	2168.21	2168.22	2168.29	2168.31	2168.32	2168.33	2168.34	2168.35*	2168.36	2168.38
2168.39	2168.40	2168.41	2168.42	2168.43*	2168.44	2168.45	2168.46	2168.47	2168.48*	2168.49
2168.50	2168.51	2168.52	2169.01	2171.02	2173.00	2174.00	2177.00	2181.00	3187.00	3190.00
3194.02	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	4205.03*	4206.04*	4207.05*	4222.11
4222.12	4222.16	4222.20*	4223.05	4223.07	4223.08	4223.09*	4224.03	4224.04	4225.06*	4225.07*
4225.08	4225.09*	4225.10	4225.11*	4225.12	4226.06	4226.15*	4226.17	4226.20	4226.21	4226.22
4226.37	4226.43*	4226.46	6102.00	6103.00*	6104.00*	6105.00	6106.00*	6107.00	6108.00*	6109.00
6110.00*	6111.00	6112.00*	6113.00	6114.00	6115.00	6116.00	6117.00	6118.00*	6119.00*	6120.00*
6122.00	6123.00	6124.00	6125.00	6126.00*	6127.00*	6128.00*	6129.00	6130.00	6131.00	6132.00
6133.00	6136.00*	6137.00	6138.00	6139.00	6140.00*	6141.00*	6142.00*	6143.00	6149.00	6150.00
6151.00	6152.00	6157.00*	6158.00*	6160.00*	6171.00*	6172.00	6176.00	6178.00	6180.00	6181.00
6183.00*	6199.00	7233.07	7233.08*	8100.00*	8101.00	8102.00	8103.00	8104.00	8105.00	8106.00

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.

2021 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.

8107.00 8108.00* 8109.00* 8110.00 8113.00* 8114.00* 8115.00 8116.00* 8118.00* 8119.00* 8121.00
8122.00 8123.00 8124.00 8125.00* 8126.00* 8127.00* 8128.00 8129.00 8130.00* 8131.00* 8132.00*
8133.00 8134.00* 8135.00 8136.00* 8139.00* 8141.00* 8142.00* 8143.00 8144.00 8145.00* 8146.00
8147.00 8149.00* 8150.00* 8151.00 8152.00 8153.00 8154.00 8155.00 8156.00 8157.00 8159.00
8160.00 8161.00* 8164.00 8165.00* 8166.00* 8167.00 8168.00 8170.00* 8172.00

Median Family Income Not Known

0610.17* 1131.00 1134.00* 1138.02* 7233.03* 7233.06* 9407.00* 9411.00* 9801.00* 9804.00 9805.00*
9806.00 9807.00*

PINAL COUNTY (021), AZ

MSA: 38060

Low Income

0010.00* 0015.00* 0020.03 9412.00 9413.00*

Moderate Income

0003.07 0003.08* 0003.09* 0003.10 0003.12* 0003.13* 0003.14* 0003.15 0003.19 0007.00* 0008.03*
0012.00 0013.01 0013.05 0014.03* 0014.06 0014.07* 0019.00 0020.01 0020.02* 0021.01* 0021.02
0021.03 0024.00* 9414.00*

Middle Income

0002.01 0002.04 0002.05* 0002.06 0002.07* 0002.08* 0002.09* 0002.10* 0002.11 0002.12* 0002.13
0002.14* 0002.15 0003.17* 0003.18* 0004.00* 0006.03* 0008.01 0008.02 0009.01 0009.02 0011.00
0013.03 0013.04 0013.06* 0014.04 0014.05 0014.08 0016.00 0017.01 0017.03 0017.04* 0017.05*
0017.07* 0017.08 0017.09* 0017.10* 0017.11 0022.00* 0023.00*

Upper Income

0003.11 0003.16 0006.04* 0017.02* 0017.06

ASSESSMENT AREA - 0005

YAVAPAI COUNTY (025), AZ

MSA: 39150

Moderate Income

0002.04 0006.06 0006.08 0006.09* 0006.10 0009.00 0016.01 0016.02 0020.01 0020.02 0021.00

Middle Income

Footnote:

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2021 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.

0002.02 0002.03 0003.00 0004.01 0004.02 0005.00 0006.04 0006.05 0006.07 0007.00 0008.02
0010.02 0011.02 0014.01 0014.02 0014.03 0015.00 0016.03 0017.01 0018.02 0019.00 0020.03

Upper Income

0008.01 0010.01 0011.01 0012.00 0013.00* 0017.02 0017.03 0018.01 0020.04

ASSESSMENT AREA - 0006

COCHISE COUNTY (003), AZ 2/

MSA: 43420

Low Income

0009.01* 0009.02

Moderate Income

0003.01 0004.00 0006.00 0007.00* 0008.00 0010.00 0011.00 0015.01 0016.02 0020.01

Middle Income

0003.02 0003.03 0012.00 0013.00* 0014.01* 0015.02 0016.01 0017.02 0021.00

Upper Income

0014.02* 0017.01 0017.03 0018.00 0019.00 0020.02

ASSESSMENT AREA - 0007

PIMA COUNTY (019), AZ

MSA: 46060

Median Family Income 30-40%

0013.04 0026.03 0026.04 0045.10 9407.00*

Median Family Income 40-50%

0002.00 0013.02 0013.03* 0023.00 0024.00 0025.05* 0028.02 0031.01 0035.01 0035.03 0037.02*
0037.06* 0041.15 9410.00*

Median Family Income 50-60%

0014.00 0018.01 0021.00 0022.02 0025.03 0025.04* 0027.03 0035.04* 0037.04 0037.05 0037.07*
0038.01* 0038.02* 0041.14 0041.22 0045.04 0045.06 9406.00* 9408.00*

Median Family Income 60-70%

0003.00 0011.00* 0022.01 0025.01 0025.06 0028.03* 0029.05 0030.03 0033.04 0039.01* 0039.02*
0040.67 0040.71* 0041.16* 0041.17* 0043.12 0043.20* 0044.07* 0045.05* 0045.08 0045.12 0045.13*

Footnote:

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

2021 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.

9409.00*

Median Family Income 70-80%

0004.00 0012.00 0018.02 0020.00 0026.02 0028.01 0029.01 0030.02 0035.02 0039.03* 0040.10
0040.33* 0040.34* 0040.35* 0040.36* 0040.37* 0040.39 0040.70* 0041.10* 0043.17* 0045.11 0046.13*
0046.26 0047.25 0052.00

Median Family Income 80-90%

0005.00 0009.00 0010.00 0015.00 0027.04 0031.02 0032.00 0036.00* 0040.08 0040.69 0043.07
0043.13 0043.16 0043.21* 0043.22 0043.27 0044.21 0046.17*

Median Family Income 90-100%

0017.00 0027.02 0033.02 0040.29* 0040.32 0040.38* 0041.12* 0041.21 0043.10* 0043.31 0044.04*
0044.23* 0044.24 0044.30 0046.10 0046.20 0046.46

Median Family Income 100-110%

0008.00 0030.04 0033.03 0040.11 0040.46 0040.49 0040.56 0041.18 0043.26 0043.28* 0043.32*
0043.34 0044.14* 0046.18 0046.22 0046.24 0046.30 0047.10 0047.15*

Median Family Income 110-120%

0007.00 0029.04 0034.00 0040.22 0040.42 0040.48 0040.57 0040.58 0040.68 0040.74* 0043.11
0043.24* 0043.33* 0044.12 0044.15 0044.19 0044.25 0046.16 0046.21 0046.25 0046.31 0046.44*
0046.47*

Median Family Income >= 120%

0006.00 0016.00 0019.00 0029.06 0040.25 0040.26 0040.30 0040.31 0040.43 0040.44 0040.47
0040.50 0040.51 0040.52 0040.53 0040.54 0040.55 0040.61 0040.62 0040.63 0040.64 0040.65*
0040.66* 0040.72* 0040.73 0041.07 0041.09 0041.19 0041.20* 0041.25* 0043.23 0043.25* 0043.29*
0043.30* 0044.11 0044.13* 0044.18 0044.22 0044.26 0044.27 0044.28 0044.29 0044.31 0046.14
0046.15 0046.19 0046.23 0046.27* 0046.28 0046.32 0046.33 0046.34* 0046.35 0046.36 0046.38
0046.39 0046.40 0046.41 0046.42 0046.43 0046.45 0047.11 0047.12 0047.13 0047.14 0047.16
0047.17 0047.18 0047.19 0047.20* 0047.21* 0047.22 0047.23 0047.24 0047.26 0053.00

Median Family Income Not Known

0001.00 0041.13*

ASSESSMENT AREA - 0008

Footnote:

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

2021 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 (027), AZ

MSA: 49740

Moderate Income

0001.00 0002.00 0003.01 0003.02* 0004.03 0004.04* 0007.00 0010.03 0010.04 0114.03* 0114.06
0115.01* 0115.03* 0115.04* 0116.00*

Middle Income

0004.02* 0005.01 0005.02* 0006.00 0008.00 0009.02* 0009.05 0012.00 0109.05 0109.10 0109.13
0109.14 0110.00* 0111.04 0111.10 0111.11 0111.12 0111.14* 0111.15* 0112.01 0112.02 0114.05
0118.00 0121.00 9800.06*

Upper Income

0009.01 0009.03* 0009.07 0009.08 0010.01 0011.00 0109.07 0109.11 0111.06 0111.07 0111.08
0117.00

Income Not Known

9800.03* 9800.04* 9800.05*

OUTSIDE ASSESSMENT AREA

COCHISE COUNTY (003), AZ 2/

MSA: 43420

Middle Income

0002.01 0002.02 0002.03 0005.00

GILA COUNTY (007), AZ 2/

MSA: NA

Middle Income

0006.00 0007.00 0008.00

Upper Income

0012.00

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.

2021 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	8,703	8,703	0	0.00%
Small Farm Loans	200	200	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	13,862	13,862	0	0.00%
Total	22,767	22,767	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.