

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)
<b>ALAMEDA COUNTY (001), CA 2/</b>										
<b>MSA 36084</b>										
<b>Inside AA 0016</b>										
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	21	0	0	0	0	1	21	0	0
Median Family Income 30-40%	13	418	2	289	3	1,189	14	883	0	0
Median Family Income 40-50%	8	253	3	475	1	840	9	469	0	0
Median Family Income 50-60%	18	565	1	105	7	3,371	14	810	0	0
Median Family Income 60-70%	8	216	3	427	2	520	10	736	0	0
Median Family Income 70-80%	19	638	3	381	1	428	18	557	0	0
Median Family Income 80-90%	16	434	6	1,137	2	548	16	562	0	0
Median Family Income 90-100%	15	534	2	416	5	2,906	13	1,242	0	0
Median Family Income 100-110%	11	290	1	200	0	0	10	191	0	0
Median Family Income 110-120%	30	1,019	5	866	10	5,403	25	606	0	0
Median Family Income >= 120%	59	1,774	14	2,351	9	5,427	49	1,908	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	198	6,162	40	6,647	40	20,632	179	7,985	0	0
<b>AMADOR COUNTY (005), CA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	1	67	0	0	0	0	1	67	0	0
Income Not Known	0	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	82	0	0	0	0	3	82	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: 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)
<b>BUTTE COUNTY (007), CA</b>										
<b>MSA 17020</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	99	0	0	0	0	2	99	0	0
Middle Income	1	31	0	0	1	816	1	31	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	130	0	0	1	816	3	130	0	0
<b>CALAVERAS COUNTY (009), CA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	42	1	145	0	0	2	42	0	0
Income Not Known	0	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	42	1	145	0	0	2	42	0	0
<b>COLUSA COUNTY (011), CA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	47	1	110	0	0	2	157	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	47	1	110	0	0	2	157	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)
<b>CONTRA COSTA COUNTY (013), CA 2/</b>										
<b>MSA 36084</b>										
<b>Inside AA 0016</b>										
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%	4	33	0	0	0	0	4	33	0	0
Median Family Income 40-50%	4	206	0	0	0	0	4	206	0	0
Median Family Income 50-60%	10	354	0	0	1	454	8	236	0	0
Median Family Income 60-70%	9	259	1	187	1	459	8	159	0	0
Median Family Income 70-80%	10	375	4	780	1	322	10	724	0	0
Median Family Income 80-90%	4	154	0	0	0	0	3	104	0	0
Median Family Income 90-100%	6	138	1	183	1	355	4	46	0	0
Median Family Income 100-110%	20	397	2	329	1	366	19	632	0	0
Median Family Income 110-120%	6	122	0	0	0	0	6	122	0	0
Median Family Income >= 120%	60	2,075	18	2,680	5	2,091	49	2,132	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	133	4,113	26	4,159	10	4,047	115	4,394	0	0
<b>EL DORADO COUNTY (017), CA</b>										
<b>MSA 40900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	1	160	1	840	0	0	0	0
Moderate Income	0	0	1	192	0	0	0	0	0	0
Middle Income	4	114	0	0	2	824	3	89	0	0
Upper Income	5	126	1	202	5	2,391	7	786	0	0
Income Not Known	0	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	240	3	554	8	4,055	10	875	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)
<b>FRESNO COUNTY (019), CA</b>										
<b>MSA 23420</b>										
<b>Inside AA 0010</b>										
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%	3	231	0	0	1	305	2	131	0	0
Median Family Income 40-50%	4	221	0	0	0	0	1	22	0	0
Median Family Income 50-60%	22	956	9	1,678	4	2,360	16	615	0	0
Median Family Income 60-70%	10	240	5	821	2	882	10	566	0	0
Median Family Income 70-80%	15	664	3	440	4	1,785	9	314	0	0
Median Family Income 80-90%	36	1,253	7	944	4	2,348	40	2,811	0	0
Median Family Income 90-100%	5	191	0	0	0	0	5	191	0	0
Median Family Income 100-110%	13	588	2	415	3	1,309	9	288	0	0
Median Family Income 110-120%	2	18	2	228	0	0	2	18	0	0
Median Family Income >= 120%	156	4,327	14	2,256	18	10,969	149	7,526	0	0
Median Family Income Not Known	4	214	0	0	0	0	3	164	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	270	8,903	42	6,782	36	19,958	246	12,646	0	0
<b>GLENN COUNTY (021), CA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	21	0	0	0	0	1	21	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	21	0	0	0	0	1	21	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)
<b>IMPERIAL COUNTY (025), CA</b>										
<b>MSA 20940</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	215	1	182	0	0	5	215	0	0
Middle Income	5	61	1	164	2	990	5	61	0	0
Upper Income	3	33	0	0	0	0	2	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	13	309	2	346	2	990	12	299	0	0
<b>INYO COUNTY (027), CA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	79	1	154	0	0	2	79	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	79	1	154	0	0	2	79	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)
<b>KERN COUNTY (029), CA</b>										
<b>MSA 12540</b>										
<b>Inside AA 0009</b>										
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	288	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	179	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%	15	158	0	0	0	0	14	143	0	0
Median Family Income 90-100%	5	290	0	0	0	0	3	128	0	0
Median Family Income 100-110%	13	233	1	117	1	587	13	233	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	7	188	1	193	3	1,784	7	658	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	40	869	3	489	5	2,659	37	1,162	0	0
<b>KINGS COUNTY (031), CA</b>										
<b>MSA 25260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	144	0	0	0	0	1	66	0	0
Middle Income	0	0	1	250	1	493	0	0	0	0
Upper Income	3	63	1	118	0	0	3	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	5	207	2	368	1	493	4	129	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)
<b>LOS ANGELES COUNTY (037), CA 2/</b>										
<b>MSA 31084</b>										
<b>Inside AA 0011</b>										
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	9	0	0	0	0	1	9	0	0
Median Family Income 30-40%	20	696	2	254	1	666	16	416	0	0
Median Family Income 40-50%	89	3,063	11	1,643	10	4,961	77	2,512	0	0
Median Family Income 50-60%	105	3,049	22	3,762	14	8,390	81	2,131	0	0
Median Family Income 60-70%	113	3,658	19	3,353	29	16,578	110	7,571	0	0
Median Family Income 70-80%	112	3,114	26	3,952	22	12,999	100	7,120	0	0
Median Family Income 80-90%	128	4,323	21	3,122	18	8,839	110	4,552	0	0
Median Family Income 90-100%	139	4,491	24	4,377	28	13,279	118	5,530	0	0
Median Family Income 100-110%	98	2,735	14	2,329	13	6,829	89	2,495	0	0
Median Family Income 110-120%	91	2,710	15	2,330	27	14,978	85	4,032	0	0
Median Family Income >= 120%	918	25,724	116	17,601	108	53,557	825	30,235	0	0
Median Family Income Not Known	54	1,757	8	1,194	14	6,531	48	2,068	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1,868	55,329	278	43,917	284	147,607	1,660	68,671	0	0
<b>Outside Assessment Area</b>										
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

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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)
Median Family Income >= 120%	2	70	1	159	2	885	1	36	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	70	1	159	2	885	1	36	0	0
<b>Totals For County: (037) 2/</b>										
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	9	0	0	0	0	1	9	0	0
Median Family Income 30-40%	20	696	2	254	1	666	16	416	0	0
Median Family Income 40-50%	89	3,063	11	1,643	10	4,961	77	2,512	0	0
Median Family Income 50-60%	105	3,049	22	3,762	14	8,390	81	2,131	0	0
Median Family Income 60-70%	113	3,658	19	3,353	29	16,578	110	7,571	0	0
Median Family Income 70-80%	112	3,114	26	3,952	22	12,999	100	7,120	0	0
Median Family Income 80-90%	128	4,323	21	3,122	18	8,839	110	4,552	0	0
Median Family Income 90-100%	139	4,491	24	4,377	28	13,279	118	5,530	0	0
Median Family Income 100-110%	98	2,735	14	2,329	13	6,829	89	2,495	0	0
Median Family Income 110-120%	91	2,710	15	2,330	27	14,978	85	4,032	0	0
Median Family Income >= 120%	920	25,794	117	17,760	110	54,442	826	30,271	0	0
Median Family Income Not Known	54	1,757	8	1,194	14	6,531	48	2,068	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1,870	55,399	279	44,076	286	148,492	1,661	68,707	0	0
<b>MADERA COUNTY (039), CA</b>										
<b>MSA 31460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	140	2	321	0	0	4	140	0	0
Middle Income	11	342	0	0	1	1,000	10	305	0	0
Upper Income	7	138	3	526	0	0	8	377	0	0
Income Not Known	0	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	620	5	847	1	1,000	22	822	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)
<b>MARIN COUNTY (041), CA</b>										
<b>MSA 42034</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	27	0	0	1	373	2	27	0	0
Middle Income	10	249	6	1,278	2	633	11	590	0	0
Upper Income	13	292	1	219	2	900	12	279	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	25	568	7	1,497	5	1,906	25	896	0	0
<b>MARIPOSA COUNTY (043), CA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	176	0	0	1	176	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	176	0	0	1	176	0	0
<b>MENDOCINO COUNTY (045), CA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	22	0	0	0	0	1	22	0	0
Middle Income	2	34	0	0	0	0	2	34	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	56	0	0	0	0	3	56	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)
<b>MERCED COUNTY (047), CA</b>										
<b>MSA 32900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	12	162	1	226	0	0	11	113	0	0
Middle Income	5	32	0	0	0	0	5	32	0	0
Upper Income	7	90	0	0	2	995	7	90	0	0
Income Not Known	0	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	284	1	226	2	995	23	235	0	0
<b>MONO COUNTY (051), CA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	35	0	0	0	0	2	35	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	35	0	0	0	0	2	35	0	0
<b>MONTEREY COUNTY (053), CA</b>										
<b>MSA 41500</b>										
<b>Outside Assessment Area</b>										
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	18	1	120	1	748	2	18	0	0
Upper Income	7	244	1	150	2	1,103	5	136	0	0
Income Not Known	0	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	262	2	270	3	1,851	7	154	0	0

Footnote:

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Loans by County

Small Business 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 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)
<b>NAPA COUNTY (055), CA</b>										
<b>MSA 34900</b>										
<b>Outside Assessment Area</b>										
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	31	0	0	1	328	1	31	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	31	0	0	1	328	1	31	0	0
<b>NEVADA COUNTY (057), CA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	47	2	256	0	0	3	47	0	0
Income Not Known	0	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	47	2	256	0	0	3	47	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)
<b>ORANGE COUNTY (059), CA</b>										
<b>MSA 11244</b>										
<b>Inside AA 0011</b>										
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	555	2	463	3	1,443	5	81	0	0
Median Family Income 40-50%	41	1,455	5	607	6	3,181	34	1,305	0	0
Median Family Income 50-60%	47	1,870	18	3,258	8	3,794	40	1,534	0	0
Median Family Income 60-70%	53	1,388	13	2,244	9	4,747	47	2,960	0	0
Median Family Income 70-80%	50	1,822	13	2,284	28	14,947	49	5,305	0	0
Median Family Income 80-90%	81	2,500	17	3,000	17	7,603	69	1,862	0	0
Median Family Income 90-100%	70	2,275	17	3,058	13	6,769	54	2,378	0	0
Median Family Income 100-110%	68	2,354	15	2,370	12	5,590	57	1,932	0	0
Median Family Income 110-120%	70	2,307	21	3,542	12	7,117	57	2,466	0	0
Median Family Income >= 120%	254	6,520	31	5,008	29	14,941	237	8,641	0	0
Median Family Income Not Known	10	383	8	1,331	2	927	7	400	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	754	23,429	160	27,165	139	71,059	656	28,864	0	0
<b>PLACER COUNTY (061), CA</b>										
<b>MSA 40900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	3	546	0	0	0	0	0	0
Middle Income	11	331	1	140	4	2,488	9	260	0	0
Upper Income	23	662	3	646	2	1,161	20	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	35	1,043	7	1,332	6	3,649	29	765	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)
<b>PLUMAS COUNTY (063), CA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	22	0	0	0	0	1	22	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	22	0	0	0	0	1	22	0	0
<b>RIVERSIDE COUNTY (065), CA</b>										
<b>MSA 40140</b>										
<b>Inside AA 0013</b>										
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	117	0	0	4	1,448	4	483	0	0
Median Family Income 50-60%	39	1,296	8	1,481	8	4,165	33	1,042	0	0
Median Family Income 60-70%	25	712	1	250	6	3,400	22	1,429	0	0
Median Family Income 70-80%	26	1,037	10	1,404	7	2,899	23	1,097	0	0
Median Family Income 80-90%	37	1,392	7	1,066	8	4,789	32	1,057	0	0
Median Family Income 90-100%	49	1,609	11	1,683	17	8,560	41	3,059	0	0
Median Family Income 100-110%	23	582	3	446	1	310	23	721	0	0
Median Family Income 110-120%	26	680	5	970	4	1,577	26	1,269	0	0
Median Family Income >= 120%	171	4,929	24	3,632	19	11,076	148	4,636	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	400	12,354	69	10,932	74	38,224	352	14,793	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)
<b>SACRAMENTO COUNTY (067), CA</b>										
<b>MSA 40900</b>										
<b>Inside AA 0014</b>										
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	96	1	165	0	0	5	261	0	0
Median Family Income 30-40%	2	6	0	0	3	1,693	2	6	0	0
Median Family Income 40-50%	11	359	7	1,065	8	3,078	10	542	0	0
Median Family Income 50-60%	14	547	3	414	2	824	12	433	0	0
Median Family Income 60-70%	3	145	4	569	0	0	4	357	0	0
Median Family Income 70-80%	26	809	5	669	2	1,160	25	709	0	0
Median Family Income 80-90%	23	878	2	407	4	1,803	21	803	0	0
Median Family Income 90-100%	13	474	2	311	1	375	14	849	0	0
Median Family Income 100-110%	5	83	1	109	1	344	5	399	0	0
Median Family Income 110-120%	21	758	4	599	1	288	18	598	0	0
Median Family Income >= 120%	51	1,380	9	1,444	10	4,482	50	1,613	0	0
Median Family Income Not Known	3	164	1	150	4	1,493	2	114	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	176	5,699	39	5,902	36	15,540	168	6,684	0	0
<b>SAN BENITO COUNTY (069), CA</b>										
<b>MSA 41940</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	56	0	0	1	272	1	20	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	56	0	0	1	272	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: 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)
<b>SAN BERNARDINO COUNTY (071), CA</b>										
<b>MSA 40140</b>										
<b>Inside AA 0013</b>										
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	64	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	39	0	0	0	0	2	39	0	0
Median Family Income 40-50%	5	300	1	156	1	598	5	367	0	0
Median Family Income 50-60%	8	258	4	815	4	2,562	8	1,940	0	0
Median Family Income 60-70%	14	563	0	0	7	4,157	11	422	0	0
Median Family Income 70-80%	29	1,170	6	1,019	8	3,762	27	1,013	0	0
Median Family Income 80-90%	35	1,132	6	1,028	5	2,912	32	923	0	0
Median Family Income 90-100%	25	822	4	655	4	3,086	18	902	0	0
Median Family Income 100-110%	10	241	0	0	3	2,177	10	241	0	0
Median Family Income 110-120%	18	747	7	1,059	4	2,592	12	447	0	0
Median Family Income >= 120%	85	2,136	11	1,753	9	4,295	71	2,430	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	232	7,472	39	6,485	45	26,141	196	8,724	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)
<b>SAN DIEGO COUNTY (073), CA</b>										
<b>MSA 41740</b>										
<b>Inside AA 0015</b>										
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	159	0	0	0	0	0	0
Median Family Income 30-40%	21	620	9	1,524	4	1,643	23	998	0	0
Median Family Income 40-50%	49	2,081	16	2,866	16	7,825	35	1,345	0	0
Median Family Income 50-60%	95	4,037	27	4,322	18	8,507	79	4,098	0	0
Median Family Income 60-70%	94	3,304	35	5,952	18	8,501	86	4,294	0	0
Median Family Income 70-80%	46	1,783	14	2,354	13	5,487	44	3,236	0	0
Median Family Income 80-90%	135	4,963	33	5,154	39	20,758	117	5,763	0	0
Median Family Income 90-100%	138	4,911	40	6,723	40	19,395	112	4,050	0	0
Median Family Income 100-110%	188	5,854	37	5,999	22	12,299	174	5,690	0	0
Median Family Income 110-120%	155	5,953	32	5,334	45	22,156	124	5,091	0	0
Median Family Income >= 120%	718	23,032	141	23,286	115	62,613	630	23,905	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	1,639	56,538	385	63,673	330	169,184	1,424	58,470	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)
<b>SAN FRANCISCO COUNTY (075), CA</b>										
<b>MSA 41884</b>										
<b>Inside AA 0016</b>										
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%	7	273	1	126	1	442	7	679	0	0
Median Family Income 30-40%	8	353	4	717	0	0	7	320	0	0
Median Family Income 40-50%	18	665	4	755	4	2,587	17	1,384	0	0
Median Family Income 50-60%	4	46	1	103	0	0	3	125	0	0
Median Family Income 60-70%	8	269	3	409	1	300	7	258	0	0
Median Family Income 70-80%	26	791	4	639	0	0	28	1,055	0	0
Median Family Income 80-90%	6	66	1	177	1	832	6	66	0	0
Median Family Income 90-100%	22	582	4	822	1	737	19	533	0	0
Median Family Income 100-110%	8	259	3	441	2	802	10	511	0	0
Median Family Income 110-120%	6	194	1	140	1	265	5	109	0	0
Median Family Income >= 120%	51	1,739	12	2,042	7	3,330	49	1,848	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	164	5,237	38	6,371	18	9,295	158	6,888	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)
<b>SAN JOAQUIN COUNTY (077), CA</b>										
<b>MSA 44700</b>										
<b>Outside Assessment Area</b>										
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	57	0	0	0	0	0	0	0	0
Median Family Income 50-60%	2	21	0	0	1	317	2	21	0	0
Median Family Income 60-70%	0	0	0	0	1	990	0	0	0	0
Median Family Income 70-80%	3	52	1	115	0	0	3	148	0	0
Median Family Income 80-90%	3	125	0	0	0	0	3	125	0	0
Median Family Income 90-100%	4	94	0	0	1	995	2	13	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%	15	399	3	477	4	1,797	14	354	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	28	748	4	592	7	4,099	24	661	0	0
<b>SAN LUIS OBISPO COUNTY (079), CA</b>										
<b>MSA 42020</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	128	1	192	1	330	2	382	0	0
Middle Income	5	190	1	123	1	261	4	102	0	0
Upper Income	2	135	0	0	0	0	1	48	0	0
Income Not Known	0	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	453	2	315	2	591	7	532	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)
<b>SAN MATEO COUNTY (081), CA</b>										
<b>MSA 41884</b>										
<b>Inside AA 0016</b>										
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	156	0	0	1	447	4	156	0	0
Median Family Income 50-60%	7	283	1	144	0	0	6	188	0	0
Median Family Income 60-70%	2	62	1	208	0	0	3	270	0	0
Median Family Income 70-80%	4	47	2	290	0	0	5	153	0	0
Median Family Income 80-90%	14	481	5	905	4	2,434	12	1,498	0	0
Median Family Income 90-100%	10	380	2	246	5	2,065	12	1,289	0	0
Median Family Income 100-110%	7	158	1	114	0	0	8	272	0	0
Median Family Income 110-120%	2	146	0	0	0	0	0	0	0	0
Median Family Income >= 120%	23	631	4	690	5	2,372	25	985	0	0
Median Family Income Not Known	0	0	0	0	1	846	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	73	2,344	16	2,597	16	8,164	75	4,811	0	0
<b>SANTA BARBARA COUNTY (083), CA</b>										
<b>MSA 42200</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	1	150	2	956	1	150	0	0
Moderate Income	2	68	1	120	0	0	3	188	0	0
Middle Income	5	375	0	0	3	1,384	3	193	0	0
Upper Income	3	87	1	192	0	0	2	41	0	0
Income Not Known	0	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	530	3	462	5	2,340	9	572	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)
<b>SANTA CLARA COUNTY (085), CA</b>										
<b>MSA 41940</b>										
<b>Inside AA 0017</b>										
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	513	0	0	0	0
Median Family Income 30-40%	12	424	0	0	2	1,340	11	849	0	0
Median Family Income 40-50%	4	123	1	116	0	0	2	14	0	0
Median Family Income 50-60%	12	327	3	507	3	924	10	272	0	0
Median Family Income 60-70%	17	399	1	101	1	550	17	933	0	0
Median Family Income 70-80%	19	680	5	637	3	1,420	16	556	0	0
Median Family Income 80-90%	6	110	2	325	0	0	6	110	0	0
Median Family Income 90-100%	17	560	1	114	4	2,669	15	468	0	0
Median Family Income 100-110%	16	470	5	749	4	2,248	18	2,058	0	0
Median Family Income 110-120%	20	658	3	431	5	2,859	16	521	0	0
Median Family Income >= 120%	53	1,319	12	1,975	9	3,759	51	2,567	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	176	5,070	33	4,955	32	16,282	162	8,348	0	0
<b>SANTA CRUZ COUNTY (087), CA</b>										
<b>MSA 42100</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	111	0	0	0	0	3	111	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	2	114	0	0	1	773	2	114	0	0
Income Not Known	0	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	325	0	0	1	773	6	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: 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)
<b>SHASTA COUNTY (089), CA</b>										
<b>MSA 39820</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	440	1	440	0	0
Middle Income	2	26	0	0	0	0	2	26	0	0
Upper Income	1	21	0	0	0	0	1	21	0	0
Income Not Known	0	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	47	0	0	1	440	4	487	0	0
<b>SIERRA COUNTY (091), CA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	70	0	0	0	0	1	70	0	0
Income Not Known	0	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	1	70	0	0
<b>SOLANO COUNTY (095), CA</b>										
<b>MSA 46700</b>										
<b>Outside Assessment Area</b>										
Low Income	5	99	0	0	0	0	4	78	0	0
Moderate Income	1	15	0	0	1	600	2	615	0	0
Middle Income	8	470	2	213	1	400	1	66	0	0
Upper Income	5	84	0	0	1	384	4	49	0	0
Income Not Known	0	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	668	2	213	3	1,384	11	808	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)
<b>SONOMA COUNTY (097), CA</b>										
<b>MSA 42220</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	123	1	139	1	292	2	29	0	0
Middle Income	5	98	3	475	0	0	5	98	0	0
Upper Income	2	29	0	0	0	0	2	29	0	0
Income Not Known	0	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	250	4	614	1	292	9	156	0	0
<b>STANISLAUS COUNTY (099), CA</b>										
<b>MSA 33700</b>										
<b>Outside Assessment Area</b>										
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	51	0	0	0	0	1	51	0	0
Median Family Income 50-60%	0	0	0	0	1	436	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	490	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	986	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	267	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%	7	112	1	137	0	0	7	112	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	9	213	3	404	4	1,912	8	163	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)
<b>SUTTER COUNTY (101), CA</b>										
<b>MSA 49700</b>										
<b>Outside Assessment Area</b>										
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	47	0	0	0	0	1	21	0	0
Upper Income	1	6	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	53	0	0	0	0	1	21	0	0
<b>TEHAMA COUNTY (103), CA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	393	1	393	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	393	1	393	0	0
<b>TULARE COUNTY (107), CA</b>										
<b>MSA 47300</b>										
<b>Outside Assessment Area</b>										
Low Income	1	36	0	0	0	0	0	0	0	0
Moderate Income	2	129	0	0	0	0	2	129	0	0
Middle Income	3	148	2	358	2	1,503	2	92	0	0
Upper Income	3	90	2	351	1	900	4	990	0	0
Income Not Known	0	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	403	4	709	3	2,403	8	1,211	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)
<b>TUOLUMNE COUNTY (109), CA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	160	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	160	0	0	0	0	0	0
<b>VENTURA COUNTY (111), CA</b>										
<b>MSA 37100</b>										
<b>Inside AA 0012</b>										
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	87	0	0	0	0	1	12	0	0
Median Family Income 40-50%	7	251	4	683	3	1,674	4	233	0	0
Median Family Income 50-60%	3	42	0	0	0	0	3	42	0	0
Median Family Income 60-70%	10	456	1	103	1	400	8	290	0	0
Median Family Income 70-80%	13	240	1	149	0	0	13	240	0	0
Median Family Income 80-90%	10	255	2	334	4	2,697	10	295	0	0
Median Family Income 90-100%	7	65	1	150	2	961	8	215	0	0
Median Family Income 100-110%	7	245	0	0	5	2,782	5	136	0	0
Median Family Income 110-120%	12	398	3	458	1	280	10	411	0	0
Median Family Income >= 120%	17	329	3	565	3	1,618	15	235	0	0
Median Family 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	89	2,373	15	2,442	19	10,412	78	2,114	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)
<b>YOLO COUNTY (113), CA</b>										
<b>MSA 40900</b>										
<b>Outside Assessment Area</b>										
Low Income	4	80	1	149	2	1,000	3	542	0	0
Moderate Income	1	22	3	363	1	797	0	0	0	0
Middle Income	2	39	1	225	1	624	2	39	0	0
Upper Income	8	466	3	483	0	0	5	211	0	0
Income Not Known	0	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	607	8	1,220	4	2,421	10	792	0	0
<b>YUBA COUNTY (115), CA</b>										
<b>MSA 49700</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	65	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	65	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	6,212	195,892	1,183	192,516	1,084	559,204	5,506	234,554	0	0
TOTAL OUTSIDE AA IN STATE	291	8,683	67	11,129	65	34,288	257	11,300	0	0
STATE TOTAL	6,503	204,575	1,250	203,645	1,149	593,492	5,763	245,854	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: 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)
<b>FRESNO COUNTY (019), CA</b>										
<b>MSA 23420</b>										
<b>Inside AA 0010</b>										
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%	1	15	0	0	1	275	2	290	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	40	0	0	1	275	3	315	0	0

Loans by County

Respondent ID: 0000004341

Small Farm 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 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)
<b>KERN COUNTY (029), CA</b>										
<b>MSA 12540</b>										
<b>Inside AA 0009</b>										
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	20	1	175	0	0	2	195	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	20	1	175	0	0	2	195	0	0
<b>LASSEN COUNTY (035), CA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	0	0	1	130	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	0	0	1	130	0	0

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)
<b>LOS ANGELES COUNTY (037), CA 2/</b>										
<b>MSA 31084</b>										
<b>Inside AA 0011</b>										
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	50	0	0	0	0	1	50	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	3	0	0	0	0	1	3	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	53	0	0	0	0	2	53	0	0
<b>PLUMAS COUNTY (063), CA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	365	1	365	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	365	1	365	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)
<b>RIVERSIDE COUNTY (065), CA</b>										
<b>MSA 40140</b>										
<b>Inside AA 0013</b>										
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	20	0	0	0	0	1	20	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	20	0	0	0	0	1	20	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: 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)
<b>SAN DIEGO COUNTY (073), CA</b>										
<b>MSA 41740</b>										
<b>Inside AA 0015</b>										
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	25	0	0	0	0	1	25	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	210	0	0	0	0	3	210	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	235	0	0	0	0	4	235	0	0
TOTAL INSIDE AA IN STATE	10	368	1	175	1	275	12	818	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	130	1	365	2	495	0	0
STATE TOTAL	10	368	2	305	2	640	14	1,313	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)
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

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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

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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:**

2/ County only partially included in 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 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:**

2/ County only partially included in 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 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: ZIONS BANCORPORATION, N.A.**

PAGE: 1 OF 1

**Respondent ID: 0000004341**  
**Agency: OCC - 1**

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**Memo Item: Loans by Affiliates**

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	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
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.**

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**ASSESSMENT AREA - 0009**

**KERN COUNTY (029), CA**

**MSA: 12540**

**Median Family Income 40-50%**

0002.00\* 0004.00\* 0006.00 0011.03\* 0012.01\* 0012.02\* 0013.00\* 0014.00\* 0021.00\* 0022.00\* 0044.02\*  
0048.00\* 0052.04\* 0063.04\*

**Median Family Income 50-60%**

0003.00\* 0011.02\* 0015.00\* 0016.00\* 0019.02\* 0020.00\* 0023.01\* 0023.02\* 0025.00\* 0028.12\* 0047.02\*  
0049.01\* 0050.03\* 0053.00\* 0064.01\* 0064.04\*

**Median Family Income 60-70%**

0011.01\* 0026.00\* 0027.00\* 0028.17\* 0030.00\* 0031.03 0034.00\* 0041.02\* 0045.00\* 0047.01\* 0063.03\*  
0064.03\* 0065.00\*

**Median Family Income 70-80%**

0024.00\* 0028.13\* 0028.14\* 0028.16\* 0031.21\* 0042.00\* 0056.00\* 0059.00\* 0060.04\* 0062.01\* 0063.01\*

**Median Family Income 80-90%**

0009.07\* 0019.01\* 0029.00\* 0031.12\* 0031.13\* 0031.14\* 0031.15\* 0031.22\* 0032.02\* 0033.03\* 0033.06  
0040.00\* 0043.01\* 0050.04\* 0055.08\*

**Median Family Income 90-100%**

0001.02\* 0009.04\* 0017.00\* 0018.01\* 0035.00\* 0041.01 0044.01\* 0046.04\* 0049.02\* 0052.03\* 0058.02  
0062.02\*

**Median Family Income 100-110%**

0007.00\* 0008.00\* 0010.00 0028.15\* 0033.05 0036.00\* 0037.00\* 0055.06 0060.03 0061.00

**Median Family Income 110-120%**

0001.01\* 0009.03\* 0009.08\* 0051.03\* 0052.01 0055.07\* 0057.00\*

**Median Family Income >= 120%**

0005.03\* 0005.04\* 0005.05\* 0005.06\* 0005.07 0009.02\* 0009.05\* 0009.06\* 0009.09\* 0009.10\* 0018.02  
0028.04\* 0028.06\* 0028.07\* 0028.08\* 0028.11\* 0028.18\* 0028.19\* 0028.20\* 0028.21\* 0031.23\* 0031.24\*  
0032.03\* 0032.04 0032.05\* 0032.06\* 0033.04\* 0038.03 0038.04\* 0038.05\* 0038.06\* 0038.07\* 0038.08\*  
0038.09\* 0038.10\* 0038.11\* 0038.12\* 0038.13\* 0051.04\* 0054.01\* 0054.02 0054.03\* 0054.04\* 0055.01\*

**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.**

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0058.01 0060.06\* 0060.07 0060.08\*

**Median Family Income Not Known**

0039.00\* 0043.02\* 0046.01\* 0046.03\* 0060.02\*

**ASSESSMENT AREA - 0010**

**FRESNO COUNTY (019), CA**

**MSA: 23420**

**Median Family Income 10-20%**

0054.08\*

**Median Family Income 30-40%**

0006.00 0014.07\* 0025.01\*

**Median Family Income 40-50%**

0002.00\* 0005.01\* 0008.00\* 0009.02\* 0013.04\* 0020.00 0025.02\* 0028.00\* 0029.03\* 0030.03\* 0047.04

0054.03 0065.01\* 0078.02\*

**Median Family Income 50-60%**

0004.00 0005.02 0007.00\* 0009.01\* 0010.00\* 0012.01 0012.02 0013.01\* 0013.03\* 0024.00 0026.01\*

0027.01\* 0027.02\* 0034.00 0037.01\* 0044.04 0045.05 0047.01\* 0048.01\* 0048.02\* 0049.01 0052.02

0056.07 0065.02\* 0066.02 0082.00 0083.01 0083.02\* 0085.01\*

**Median Family Income 60-70%**

0003.00\* 0011.00 0021.00 0023.00 0026.02 0029.05\* 0030.01 0032.01\* 0037.02\* 0038.05\* 0038.07

0051.00\* 0052.04 0053.02 0062.01 0068.02\* 0069.00 0070.02 0071.00 0074.00\* 0076.00\* 0085.02\*

**Median Family Income 70-80%**

0014.08\* 0015.00 0016.00 0022.00 0029.06\* 0032.02\* 0033.01\* 0033.02\* 0039.00 0042.05 0047.03\*

0050.00 0052.03\* 0053.01 0053.04 0054.09\* 0066.04\*

**Median Family Income 80-90%**

0014.11 0031.02 0031.04 0038.09\* 0040.02\* 0045.04 0049.02\* 0053.05\* 0056.02 0057.04 0062.02\*

0073.00 0084.01\* 0084.02

**Median Family Income 90-100%**

0029.04\* 0031.03 0035.00\* 0040.01 0056.08\* 0066.03\* 0075.00 0077.00\*

**Median Family Income 100-110%**

**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.**

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0014.10\* 0017.00 0018.00 0019.00 0038.04\* 0038.08\* 0041.00 0042.12 0057.01 0067.00\* 0070.03\*

0078.01\* 0079.02\* 0081.00\*

**Median Family Income 110-120%**

0030.04\* 0036.00\* 0042.10 0054.07\* 0054.10 0058.01 0058.04\*

**Median Family Income >= 120%**

0014.09\* 0014.12\* 0014.13\* 0014.14 0038.03 0038.10\* 0042.07 0042.08 0042.11 0042.13 0042.14

0042.15 0042.16\* 0043.01 0043.02 0043.03 0044.05 0044.06 0044.08 0044.09 0045.03 0045.06

0046.01 0046.02 0054.05 0054.06 0055.03 0055.04 0055.05 0055.07 0055.08 0055.09 0055.10

0055.12 0055.13 0055.14 0055.15 0055.16 0055.17 0055.18 0055.20 0055.22 0055.24 0055.25

0056.05\* 0056.06\* 0057.02 0057.03\* 0058.02 0058.05 0059.04 0059.05 0059.06 0059.07 0059.09\*

0059.11 0059.12 0060.00 0061.00 0063.00 0064.02\* 0064.03\* 0064.04 0064.05\* 0070.04 0072.01

0072.02\* 0080.00\*

**Median Family Income Not Known**

0001.00 0079.01\*

**ASSESSMENT AREA - 0011**

**LOS ANGELES COUNTY (037), CA 2/**

**MSA: 31084**

**Median Family Income 20-30%**

2247.00\* 2421.00\* 2426.00\* 5716.00\* 9104.03\* 9105.01

**Median Family Income 30-40%**

1174.07\* 1201.03 1201.07\* 1283.03 1904.02 1908.01\* 1917.10\* 2060.10\* 2060.50\* 2071.03\* 2087.20\*

2089.02\* 2089.04\* 2091.02 2091.03\* 2091.04 2094.01\* 2094.02\* 2094.03\* 2098.20 2122.03\* 2122.04\*

2123.03 2219.00 2240.10\* 2240.20 2244.20\* 2246.00 2283.20\* 2286.00\* 2289.00\* 2312.10\* 2317.10\*

2318.00 2349.01\* 2377.20\* 2383.10\* 2397.01\* 2404.01\* 2431.00\* 6001.00\* 9001.02\*

**Median Family Income 40-50%**

1047.01\* 1174.05\* 1174.08\* 1175.20\* 1193.40 1200.30\* 1201.06\* 1224.10\* 1233.04 1275.20\* 1278.06\*

1282.10\* 1340.01\* 1838.20\* 1864.01\* 1905.20 1909.01 1909.02 1912.01 1912.03\* 1916.10\* 1916.20\*

1917.20\* 1925.20\* 1926.10\* 1977.00\* 1991.20\* 1997.00 1999.00 2031.00\* 2033.00\* 2037.20\* 2042.00

2043.00\* 2044.10\* 2044.20\* 2049.10\* 2051.20 2060.32 2062.00 2071.02 2083.01\* 2084.01\* 2085.02\*

**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.**

2088.01*	2089.03*	2095.10*	2095.20	2098.10	2100.10*	2112.01*	2113.10*	2113.20	2121.02	2123.04*
2123.05*	2124.20*	2132.01*	2134.02*	2193.00*	2199.01*	2211.10*	2213.03	2213.04*	2214.01	2216.02*
2218.10*	2218.20*	2226.00*	2242.00*	2243.10	2243.20*	2244.10*	2264.20	2267.00*	2270.20*	2281.00*
2282.10*	2282.20*	2283.10*	2284.10*	2284.20*	2285.00*	2287.10*	2287.20*	2288.00*	2292.00*	2293.00*
2294.10*	2294.20	2311.00*	2312.20*	2313.00*	2317.20*	2319.00	2326.00*	2327.00*	2349.02*	2362.02*
2362.03*	2362.04*	2371.01*	2375.00*	2377.10*	2383.20*	2392.01*	2393.10*	2395.02*	2396.02*	2397.02*
2398.01*	2400.10*	2402.00*	2405.00*	2411.20*	2414.00	2427.00*	2948.10	2948.20*	2948.30*	2962.10*
2962.20*	4328.02	4333.02	4334.02*	4335.01	5018.03*	5305.00	5309.02	5326.06	5328.00*	5329.00
5330.01	5331.03*	5331.04	5331.05*	5342.02*	5344.04*	5354.00*	5356.06*	5402.01*	5402.02*	5406.00*
5416.03	5416.04	5706.03*	5725.00*	5728.00*	5730.02*	5733.00*	5751.02*	5754.01	5754.02*	5758.01*
5758.03*	5759.02	5762.00*	5764.01*	5764.03*	5769.01*	6002.02*	6003.04*	6006.02*	6011.00*	6015.01*
6025.05*	6028.01*	9006.07	9007.03	9008.06	9104.02	9105.02	9106.02			

**Median Family Income 50-60%**

1021.05*	1041.05*	1044.04*	1064.07*	1066.48*	1175.10*	1175.30*	1193.42*	1200.20*	1201.04*	1201.05*
1201.08*	1218.01	1221.22*	1232.03	1232.04*	1232.05*	1232.06*	1234.10*	1241.03*	1241.05*	1242.04*
1271.03*	1272.20*	1274.00	1276.03	1276.04*	1277.12*	1279.10*	1281.02	1283.02*	1343.05	1345.21*
1345.22	1836.10	1838.10*	1853.20*	1892.01*	1904.01*	1905.10	1910.00*	1911.10*	1911.20*	1913.02*
1914.10*	1914.20*	1918.10	1926.20*	1990.00*	1994.00*	1998.00*	2011.20*	2015.03*	2035.00*	2036.00*
2037.10*	2041.10*	2048.10*	2049.20*	2051.10*	2071.01*	2080.00	2083.02*	2088.02*	2092.00	2093.00*
2112.02*	2114.10	2114.20*	2117.03*	2118.04	2121.01*	2122.02*	2123.06*	2125.01	2126.20*	2129.00*
2133.10*	2133.20*	2134.01*	2181.20	2184.00*	2189.00*	2198.00*	2211.20*	2212.10*	2212.20*	2213.02
2215.00*	2216.01*	2217.10*	2221.00*	2222.00*	2225.00*	2260.02	2264.10*	2270.10*	2314.00*	2321.10*
2321.20*	2322.00*	2324.00	2325.00*	2328.00*	2345.02*	2361.00	2371.02*	2382.00	2392.02*	2393.20*
2393.30*	2395.01*	2396.01	2398.02*	2403.00*	2404.02*	2406.00*	2408.00*	2409.00*	2410.01*	2411.10*
2412.02*	2413.00	2420.00*	2422.00*	2423.00	2755.00	2911.10	2920.00	2932.02*	2947.01	2949.00*
2966.00	3022.01	3022.02*	3025.03	3025.04*	3202.01*	4023.03*	4023.04*	4025.01*	4027.02	4028.01
4042.01*	4326.01	4327.00	4328.01	4333.06*	4334.03	4335.04	4336.02	4338.01	4339.01*	4620.02
4823.04	5301.01*	5304.00*	5313.01*	5315.03*	5315.04*	5316.02	5316.04*	5317.01*	5317.02*	5326.03*
5326.04*	5326.05	5327.00*	5330.02*	5331.06*	5331.07	5332.01*	5332.03*	5333.00*	5334.03*	5335.01*

**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.

**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.**

5336.01\* 5336.02\* 5337.01 5337.02\* 5337.03\* 5338.03 5338.06\* 5339.02\* 5341.02\* 5342.01\* 5343.01  
 5344.05\* 5344.06\* 5348.03 5350.02\* 5351.01 5352.00\* 5353.00 5355.01 5355.03\* 5356.04\* 5357.02\*  
 5361.04\* 5402.03\* 5405.02\* 5416.06\* 5421.06\* 5426.01\* 5511.02 5538.02\* 5541.04\* 5544.03 5703.03\*  
 5703.04\* 5729.00\* 5730.04\* 5732.01 5752.01\* 5752.02\* 5753.00\* 5758.02\* 5763.01 5763.02\* 5765.02\*  
 5768.01 5769.03\* 6002.01\* 6003.03\* 6013.03\* 6015.02\* 6017.00\* 6018.01\* 6018.02\* 6019.00\* 6020.03  
 6025.04\* 6025.06\* 6029.00 7001.02 9001.03 9005.05 9006.02 9007.04 9105.04\* 9106.01 9107.11  
 9800.08 9800.15\*

**Median Family Income 60-70%**

1012.10 1047.03 1047.04\* 1064.08\* 1132.33\* 1154.03\* 1172.01\* 1193.20\* 1193.41\* 1204.00\* 1211.01\*  
 1212.22\* 1224.20 1230.10\* 1231.04\* 1233.03 1234.20 1241.02 1241.04\* 1242.03\* 1253.20 1255.02\*  
 1276.05 1278.03\* 1278.04 1278.05\* 1286.01 1310.10\* 1323.00 1345.20 1347.10\* 1349.03 1393.03\*  
 1395.04\* 1835.20\* 1853.10\* 1863.01\* 1872.00\* 1903.01\* 1912.04\* 1913.01\* 1915.00 1927.00\* 1957.10\*  
 1958.02\* 1958.04\* 1974.20\* 1992.01\* 2013.01\* 2014.01\* 2015.01\* 2015.04\* 2032.00\* 2039.00 2041.20\*  
 2046.00\* 2047.00\* 2048.20\* 2084.02 2086.10\* 2086.20\* 2111.20 2111.22\* 2118.02 2118.03\* 2119.10\*  
 2119.21\* 2119.22\* 2124.10 2126.10\* 2131.00 2132.02 2182.10\* 2183.00\* 2187.02\* 2199.02 2214.02\*  
 2220.02\* 2260.01\* 2291.00\* 2316.00\* 2323.00\* 2346.00 2347.00 2352.02 2372.01\* 2373.00\* 2374.01\*  
 2374.02\* 2376.00\* 2400.20\* 2407.00\* 2410.02\* 2430.00\* 2696.01\* 2774.00 2911.20 2912.20\* 2944.10\*  
 2945.10\* 2946.10\* 2946.20 2965.00\* 2969.01\* 2971.10\* 3012.04 3015.02 3016.01 3017.02 3020.03  
 3021.02\* 3021.03 3024.01 3025.05\* 3203.00 4024.06\* 4025.02\* 4028.03\* 4028.04\* 4045.04\* 4047.02  
 4047.03\* 4048.01 4081.38\* 4087.24\* 4088.00 4322.01\* 4324.02 4331.02\* 4332.00 4333.04 4333.05\*  
 4340.01\* 4340.03\* 4620.01 4803.04 4817.11 4817.14 4823.01 4823.03 4825.02\* 4825.03 5015.04  
 5023.02 5028.02 5308.01 5311.01\* 5313.02\* 5315.02\* 5318.00\* 5319.02 5320.01\* 5321.01\* 5323.02  
 5324.00 5325.00 5334.02\* 5335.03\* 5336.03 5338.04\* 5338.05\* 5339.01\* 5340.01\* 5341.01 5342.03\*  
 5343.02\* 5344.03\* 5348.02 5348.04\* 5349.00\* 5350.01\* 5351.02\* 5356.05 5356.07 5358.03\* 5404.00\*  
 5407.00\* 5410.01 5414.00\* 5415.00\* 5416.05\* 5420.00 5421.03\* 5422.00\* 5425.01\* 5425.02\* 5432.02\*  
 5511.01 5522.00 5537.01 5537.02 5539.02\* 5541.01\* 5541.05\* 5542.04\* 5544.04\* 5551.02 5552.11\*  
 5552.12 5703.01 5704.03\* 5717.04\* 5732.02\* 5734.02 5751.01\* 5751.03\* 5759.01 5764.02\* 5765.03\*  
 6003.02\* 6009.02\* 6009.12\* 6010.01 6012.02 6012.11 6012.12\* 6014.01 6016.00\* 6020.02\* 6020.04\*  
 6021.03 6021.04 6025.07\* 6030.01\* 6031.02\* 6033.01 9005.01 9005.06 9005.07\* 9006.05\* 9006.06

**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.**

9006.09	9007.01	9008.04*	9106.03*	9203.36	9203.37*						
<b>Median Family Income 70-80%</b>											
1042.01	1042.03*	1042.04*	1043.10*	1043.20	1044.03*	1045.00*	1048.21*	1061.14*	1134.21	1153.02	
1171.02*	1193.10*	1200.10	1212.21*	1221.21*	1231.03	1235.10	1235.20*	1236.02	1253.10	1271.02	
1271.04*	1272.10	1273.00	1279.20	1282.20*	1317.01*	1327.00*	1341.01*	1393.02	1832.20*	1836.20	
1837.01	1852.03*	1862.01	1864.03*	1864.04*	1899.04	1901.00	1918.20*	1924.20*	1925.10	1953.00*	
1956.00	1957.20*	1973.00*	1976.00	1991.10	1992.02*	2011.10*	2012.00*	2038.00*	2111.21*	2117.04*	
2181.10*	2186.00*	2187.01*	2188.00*	2190.10*	2190.20	2200.00	2315.00*	2345.01*	2372.02	2378.00*	
2379.00*	2380.00	2412.01*	2696.02*	2699.07	2723.02*	2751.02*	2912.10*	2933.04*	2941.20*	2943.02*	
2944.21*	2945.20*	3018.01	3020.02	3020.04	3023.01	3023.02*	3107.03*	4023.01*	4026.00	4029.03*	
4030.00*	4043.01	4045.01	4047.01*	4051.02*	4062.00	4076.01	4082.11	4315.01	4322.02	4324.01*	
4333.07*	4335.03	4336.01	4339.02*	4340.04*	4619.02	4622.01*	4803.03*	4809.02	4809.03	4810.01*	
4811.02	4814.01	4814.02	4816.06	4817.12	4817.13	4822.02*	4824.01	5004.02*	5005.00*	5006.00*	
5018.04	5030.00	5301.02	5302.04*	5307.00*	5308.02*	5309.01*	5310.00	5311.02*	5312.01*	5312.02*	
5319.01*	5320.02	5322.00	5323.04	5332.02*	5334.01*	5335.02*	5345.01*	5345.02*	5355.02*	5356.03*	
5358.02*	5360.00	5361.03	5400.00*	5401.02*	5403.00*	5405.01*	5409.01*	5411.00*	5413.00*	5418.01*	
5421.05*	5424.01	5426.02	5427.00*	5429.00	5535.02	5535.04*	5538.01	5543.01*	5543.02*	5702.03	
5704.04*	5706.01*	5717.01	5765.01	5769.04*	6004.00*	6010.02*	6013.02	6021.05	6022.00	6024.03*	
6030.05*	6037.04*	6039.00	6040.01	6040.02	6041.00*	9001.04	9002.01	9003.00	9008.03	9010.10	
9104.04*	9106.05*	9107.07*	9107.14	9200.37*	9200.38*						
<b>Median Family Income 80-90%</b>											
1011.10	1012.20*	1041.08*	1046.10*	1046.20*	1048.22	1064.05*	1066.04	1070.10*	1095.00*	1132.34*	
1133.21	1192.02	1210.10*	1212.10	1218.02*	1219.00	1221.20*	1239.01*	1249.02	1281.01*	1325.02*	
1340.02*	1831.03*	1871.01*	1871.02*	1907.00*	1908.02	1919.01	1959.01*	1959.03*	1972.00*	1975.00	
2014.02	2087.10*	2127.01*	2128.00	2151.01	2182.20	2185.00*	2220.01*	2352.01*	2381.00*	2722.01*	
2733.00	2911.30	2933.07	2971.20*	3018.02*	3025.06*	3106.01	3118.01	3118.02	4024.02	4027.06*	
4029.02*	4037.22*	4046.00	4048.02*	4048.03*	4049.03*	4051.01*	4052.01*	4053.01*	4071.01*	4071.02*	
4072.00*	4075.01*	4077.01*	4080.06	4081.39*	4081.40	4081.41*	4082.02	4087.23*	4329.02*	4331.01	
4334.01*	4337.00	4615.02*	4616.00*	4619.01	4621.00*	4623.01*	4810.02	4811.01	4811.03	4813.00	

**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.**

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4822.01*	4824.02	5009.00	5010.01*	5014.00*	5025.00*	5029.02	5031.04*	5031.06	5300.04*	5302.03*
5303.01	5303.02*	5306.01	5316.03*	5340.02*	5347.00*	5357.01*	5358.04	5359.01*	5361.02*	5362.00*
5408.00*	5409.02	5417.00	5418.02*	5428.00*	5432.01*	5439.05	5440.01	5509.01	5509.02	5513.00*
5535.03*	5536.01	5540.02	5544.05	5546.00*	5702.02*	5702.04	5706.02*	5717.03*	5727.00*	5731.00
5768.02*	6014.02	6021.06*	6024.02*	6024.04*	6025.08*	6025.09	6028.02*	6030.04	6030.06	6031.01
6033.02	6038.01*	6038.02*	6506.04	7017.02	9006.08	9007.05	9008.05	9011.01	9100.01*	9101.01
9102.05	9105.05	9106.06*	9107.06	9107.13*	9107.15	9107.16				

**Median Family Income 90-100%**

1014.00*	1021.07*	1044.01*	1048.10*	1064.03*	1096.03	1114.00	1132.35*	1154.04	1203.00	1210.20*
1222.00	1230.20	1238.00	1243.00	1249.03	1276.06*	1310.20*	1313.00*	1317.02*	1318.00*	1319.00
1321.02	1325.01*	1347.20*	1349.04*	1394.01	1395.03	1832.21*	1834.01	1834.02*	1835.10*	1837.02*
1851.00	1863.02	1895.00	1899.02	2016.01*	2017.00	2085.01	2117.01	2125.02	2171.00	2172.00*
2197.00*	2340.00*	2343.00	2348.00*	2384.00	2675.01	2699.04*	2702.00	2718.02	2752.00*	2772.00
2932.01	2941.10*	3010.00	3012.06*	3016.02	3019.00*	3021.04*	4006.02	4011.02	4017.03	4020.01*
4021.01*	4022.00	4024.03*	4024.05*	4029.04	4041.00*	4044.01	4049.02	4050.01*	4050.02	4052.02*
4057.02	4061.02	4067.01	4069.01*	4073.02	4075.02*	4076.02*	4078.02	4080.04	4082.12	4085.01
4086.30*	4087.04	4087.05	4301.01	4301.02*	4310.01*	4312.00*	4325.00	4326.02*	4329.01	4338.02*
4610.00	4808.04	4809.01	4812.01	4812.02	4815.00*	4816.03	4816.04	4816.05	4821.01	4825.21*
5015.03*	5020.03*	5020.04*	5020.05*	5021.00*	5027.00	5031.03*	5035.01	5306.02*	5323.03	5401.01*
5410.02	5424.02*	5435.01*	5502.01*	5502.02*	5503.00*	5515.01*	5517.00*	5518.00*	5519.00*	5524.00
5526.01*	5526.02	5528.00	5529.00*	5533.00*	5534.00*	5536.02*	5539.01*	5540.01*	5548.01	5549.00
5551.04*	5704.02*	5705.02	5723.01*	5730.03*	5770.00*	6009.11*	6026.00	6034.00	6503.00*	6700.03
7018.01	7018.02	9005.04	9005.08*	9010.11	9012.10*	9100.02	9107.09	9107.12	9200.23	9200.35

**Median Family Income 100-110%**

1032.00	1061.11*	1061.13*	1065.20	1094.00*	1134.22	1152.01	1152.02	1154.01*	1190.02	1192.01*
1194.00*	1220.00	1236.01*	1242.01*	1251.00	1331.00	1348.00*	1372.01	1831.04*	1833.00*	1852.02*
1881.00	1891.01*	1899.03*	1899.05	1902.02*	1924.10	1958.03*	1993.00	2013.02	2115.00	2167.00
2675.02	2699.03	2712.00	2718.01*	2722.02	2732.00*	2761.00*	2933.01*	2933.02*	2942.00*	2943.01*
2969.02*	2972.01*	3105.01	3107.02*	3112.00	3201.00	3202.02	4011.01	4021.02	4027.03*	4038.02*

**Footnote:**

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**2021 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.**

4039.01\* 4039.02\* 4040.00\* 4042.02\* 4043.02\* 4057.01\* 4058.00 4067.02 4070.01\* 4070.02 4073.01\*  
 4077.02 4078.01 4081.36\* 4081.37 4083.01 4086.23 4300.02 4309.01 4311.00 4314.00\* 4315.02  
 4318.00 4319.00 4323.00 4800.11 4803.02 4808.02\* 4821.02\* 4827.02 5004.03 5007.00 5008.00\*  
 5022.00\* 5023.01\* 5024.01\* 5024.02\* 5026.02\* 5032.02\* 5033.02\* 5300.06\* 5359.02\* 5412.00 5421.04\*  
 5430.00 5431.00 5433.05 5435.02 5437.01\* 5508.00 5512.01\* 5512.02\* 5514.01\* 5514.02\* 5520.01\*  
 5520.02\* 5521.00\* 5527.00\* 5531.00\* 5542.03\* 5547.00\* 5548.02\* 5550.01 5550.02\* 5551.03\* 5705.01  
 5715.02 5723.02\* 5724.00 5771.00 5990.00\* 6005.01 6005.02\* 6008.01\* 6099.00\* 6500.04\* 6506.05  
 6701.00 7002.00 9010.08 9010.09 9011.02 9012.09\* 9102.01 9102.08 9107.05 9110.01 9200.31\*  
 9200.33\* 9301.01\* 9302.00\*

**Median Family Income 110-120%**

1041.03\* 1041.24\* 1060.10\* 1060.20\* 1061.12\* 1070.20\* 1091.00 1096.01\* 1096.04\* 1112.02\* 1112.05\*  
 1113.01 1190.01\* 1198.00\* 1199.00 1211.02 1237.00 1254.01 1255.01\* 1277.11\* 1288.02 1312.00  
 1314.00\* 1316.00 1330.00\* 1341.03\* 1341.04\* 1343.04\* 1343.06 1351.14 1412.01 1814.00 1816.00\*  
 1831.01 1955.00 2016.02 2149.01\* 2151.02 2653.05 2697.00 2698.00 2699.05\* 2717.02\* 2751.01\*  
 2753.11 2756.03 3102.01 4009.00 4015.00 4016.02\* 4017.04 4027.05\* 4033.05\* 4036.00\* 4044.02  
 4052.03\* 4061.01 4066.02\* 4068.00\* 4081.33 4081.35 4084.01 4086.31 4087.22 4307.23 4308.01  
 4310.02\* 4321.02 4609.00\* 4622.02 4628.00 4801.02 4804.00\* 4819.02\* 4825.22\* 4827.01 4828.00  
 5004.04\* 5013.00 5018.02 5026.01\* 5031.05\* 5035.02\* 5040.01\* 5041.01\* 5300.05\* 5302.02 5435.03  
 5437.02\* 5438.01\* 5501.00\* 5504.00\* 5506.01\* 5515.02\* 5532.00 5542.01 5544.06 5726.00\* 5734.01\*  
 5742.02 5750.02 6035.00 6500.03\* 6509.01 6700.02 7028.03 9200.29\* 9200.34\* 9200.41\* 9200.42\*  
 9201.06

**Median Family Income >= 120%**

1011.22 1013.00 1021.03 1021.04 1031.01\* 1031.02\* 1033.00\* 1034.00 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\* 1082.01\*  
 1082.02\* 1092.00\* 1093.00\* 1097.00\* 1098.00\* 1111.00\* 1112.01\* 1112.04 1112.06 1113.02\* 1131.01\*  
 1131.02\* 1132.11 1132.12 1132.13\* 1132.31\* 1132.32\* 1132.37 1133.01 1133.03 1133.22\* 1134.01  
 1151.01\* 1151.04\* 1153.01\* 1171.01\* 1172.02\* 1173.01\* 1173.02 1173.03 1174.04 1197.00\* 1216.00\*  
 1233.01 1239.02 1240.00\* 1244.00\* 1245.00\* 1246.00 1247.00 1252.00\* 1254.02\* 1256.00\* 1284.00  
 1285.00 1286.02\* 1287.02 1288.01\* 1289.10 1311.00\* 1320.01 1320.02\* 1321.01 1329.00\* 1342.01

**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.**

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1343.02	1343.03	1344.21*	1344.22	1344.23*	1344.24*	1349.01*	1349.05	1351.02*	1351.11	1351.13
1352.01*	1352.02*	1352.03*	1370.00	1371.03	1371.04*	1373.01	1373.02	1374.01	1374.02*	1375.01
1375.02	1375.04	1380.00	1390.01*	1392.00*	1393.01	1394.02	1395.02*	1396.00	1397.01	1397.02
1397.03	1398.01	1398.02	1411.01	1411.02	1412.02	1413.02	1413.03	1413.04	1414.00	1415.00
1416.00	1417.00	1431.00	1432.00*	1433.00	1434.00*	1435.00*	1436.02	1436.03*	1436.04	1437.00
1438.00	1439.01	1439.02	1810.00	1813.00*	1815.00*	1832.22*	1852.04*	1861.00*	1862.02*	1862.03*
1873.00*	1882.01	1882.02*	1883.00	1891.02*	1892.02	1893.00	1894.00	1896.00	1897.01*	1897.02
1898.00	1919.02*	1920.01	1920.02*	1923.00*	1941.01*	1941.02	1942.00*	1943.00*	1944.01	1944.02
1945.00	1951.00*	1952.01*	1952.02	1954.00	1959.02*	1974.10	2060.20*	2060.31	2073.01	2075.01
2079.00	2110.00	2127.02	2140.00	2141.00*	2144.00*	2145.01*	2145.02*	2145.03*	2146.00	2147.00*
2148.00	2149.02	2161.00*	2162.00	2163.00	2164.01	2164.02	2168.00	2169.00*	2170.01*	2170.02
2195.00	2342.00	2351.00*	2360.00	2364.00	2611.01*	2611.02	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	2643.01	2643.02	2651.00	2652.01*	2652.02	2654.10*	2654.20*	2655.10	2655.20	2656.01
2656.02	2657.00	2671.00	2672.00	2674.02	2674.03*	2674.04	2676.00	2677.00	2678.00*	2679.01
2679.02*	2690.00	2691.00	2693.00	2695.00	2699.06*	2701.00	2703.00*	2711.00*	2713.00	2714.00*
2715.00	2716.00	2717.01	2719.01	2719.02*	2721.00	2723.01*	2731.00	2734.02*	2735.02	2736.00
2737.00	2738.00	2739.02*	2741.00	2742.02	2753.02	2754.00	2756.02	2760.00	2764.00	2765.00
2766.01	2766.03*	2766.04	2770.00*	2771.00*	2780.01	2781.02*	2913.00*	2933.06	2951.03*	2963.00*
2964.01*	2964.02*	2970.00*	2972.02*	2973.00*	2974.00*	2975.00*	2976.01*	2976.02*	3001.00*	3002.00
3003.01*	3004.00*	3005.01	3005.02	3006.00	3007.01	3007.02*	3008.00	3009.01	3009.02*	3011.00
3012.03	3012.05*	3013.00*	3014.00	3015.01*	3017.01*	3101.00*	3102.02*	3103.00*	3104.00	3106.02*
3107.01*	3108.00	3109.00	3110.00	3111.00*	3113.00*	3114.00	3115.00	3116.00	3117.00	4002.04*
4002.05*	4002.06*	4002.07*	4003.02*	4003.04*	4004.02	4004.03*	4004.04	4005.01*	4006.03	4006.04
4008.00*	4010.01*	4010.02	4012.01*	4012.02	4012.03*	4013.03*	4013.04	4013.11	4013.12	4016.01
4016.03*	4017.01*	4018.00	4019.02	4020.02	4033.03	4033.04	4033.12	4033.16	4033.17*	4033.18*
4033.19	4033.20	4033.21	4033.22	4033.23	4033.24	4033.25	4034.01	4034.02	4034.03*	4034.04*
4034.05*	4034.06	4034.07	4034.08	4035.00*	4037.02*	4037.03	4037.21*	4038.01*	4045.03*	4049.01*
4053.02*	4054.00*	4055.00*	4056.00	4059.00*	4060.00*	4063.00	4064.02*	4064.11*	4064.12*	4065.00

**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.**

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4066.01*	4069.02*	4074.00*	4079.00*	4080.03*	4080.05*	4081.34*	4083.02*	4083.03*	4084.02	4085.03
4085.04*	4085.05*	4086.24*	4086.25*	4086.26	4086.27	4086.28*	4086.29	4087.03	4087.06*	4300.03*
4302.00*	4303.01*	4303.02*	4304.00	4305.01*	4305.02	4306.00	4307.01	4307.21	4307.24*	4308.02*
4308.03	4309.02*	4313.00*	4316.00	4317.00	4320.00	4321.01	4600.00	4601.00	4602.00	4603.01*
4603.02*	4604.01*	4605.01	4605.02	4606.00	4607.00	4608.00*	4611.00*	4612.00	4613.00	4614.00*
4615.01*	4617.00	4623.02	4624.00	4625.00	4626.00	4627.00	4629.00*	4630.00*	4631.01*	4631.02
4632.00*	4633.00*	4634.00*	4635.00	4636.01	4636.02	4637.00	4638.00*	4639.00*	4640.00	4641.00
4642.00	4800.02	4800.12*	4801.01	4802.01	4802.02	4805.00*	4806.00*	4807.02	4807.03	4807.04
4808.03*	4818.00	4819.01	4820.01	4820.02	4826.00*	5001.00*	5002.01*	5002.02*	5003.00*	5010.02*
5012.00*	5015.01*	5016.00*	5017.00*	5019.00	5028.01*	5029.01*	5032.01*	5033.01*	5034.01*	5034.02*
5036.01*	5036.02	5037.01*	5037.02*	5037.03	5038.01*	5038.02*	5039.01*	5039.02	5040.02*	5300.03*
5321.02*	5433.04*	5433.06	5433.21*	5433.22*	5434.00*	5436.01*	5436.02	5436.03*	5436.04	5437.03*
5438.02*	5439.03*	5440.02*	5500.00*	5505.00	5506.02*	5507.00*	5510.00*	5523.01*	5523.02*	5530.00*
5541.03*	5545.11	5545.12	5545.13*	5545.14*	5545.15	5545.16	5545.17	5545.18	5545.19*	5545.21
5545.22*	5552.02*	5700.01*	5700.02*	5700.03*	5701.00*	5707.01*	5707.02*	5708.00*	5709.01*	5709.02
5710.00*	5711.01*	5711.02*	5712.00	5713.00*	5714.00	5715.03*	5715.04*	5718.00	5719.00*	5720.01*
5720.02	5721.00*	5722.01*	5722.02	5734.03*	5736.01*	5737.00*	5738.00*	5739.02*	5740.00*	5741.00*
5742.01*	5743.00	5744.00*	5745.00	5746.02*	5748.00*	5749.01*	5749.02*	5750.01	5760.01	5766.01
5766.02*	5767.00*	5772.00*	5773.00	5774.00*	5775.01	5775.04*	5776.02*	5776.03	5776.04*	5991.00
6006.01*	6007.02	6007.03*	6007.04	6008.02*	6013.01	6023.01	6023.02*	6027.00	6032.00	6036.00*
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*	6207.02*	6208.00	6209.01	6209.04*	6210.01
6210.02*	6210.04*	6211.02*	6211.04	6212.01	6212.04	6213.01	6213.24*	6213.26	6214.00	6500.01
6501.01	6501.02*	6502.00	6504.01	6505.01*	6505.02*	6506.02	6506.03*	6507.01	6507.02*	6508.00
6509.02*	6510.01	6510.02	6511.01	6511.02*	6512.01	6512.21	6512.22	6513.02	6513.04	6514.01*
6514.02	6700.01*	6702.01	6702.02*	6703.24	6703.26*	6703.28*	6704.03	6704.05*	6704.06	6704.07
6704.11*	6704.13*	6704.16	6705.00*	6706.02*	6707.01	6707.02*	7001.01	7003.00	7004.00	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	7017.01	7019.02	7020.02	7021.02	7022.01

**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.

**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.**

7022.02 7023.00 7024.00 7025.01 7025.02 7026.00 7027.00\* 7028.01 7028.02 7029.01 7030.01  
 7030.02 7031.00 7032.00\* 8001.01 8001.02 8002.02 8002.03\* 8003.24 8003.25 8003.26 8003.27  
 8003.28\* 8003.29 8003.30\* 8003.31 8003.32 8004.06\* 8004.08 8004.10\* 8005.04 8005.06 9009.00  
 9010.04 9010.07 9012.05 9012.13 9102.02 9102.06\* 9102.07\* 9102.09 9102.10 9103.01 9103.02  
 9104.01\* 9108.04 9108.05 9108.07\* 9108.08\* 9108.09 9108.10\* 9108.11\* 9108.12 9108.13 9200.12  
 9200.13 9200.15 9200.16\* 9200.17 9200.18\* 9200.20 9200.26\* 9200.28\* 9200.30 9200.32\* 9200.36\*  
 9200.39\* 9200.40\* 9200.43\* 9200.44 9200.45\* 9201.02 9201.04\* 9201.07 9201.08 9201.09\* 9201.10\*  
 9201.11 9201.12\* 9201.14\* 9201.15 9201.16 9201.18\* 9201.19\* 9203.03\* 9203.12 9203.13 9203.14  
 9203.22\* 9203.26 9203.28 9203.29 9203.30 9203.31\* 9203.32\* 9203.34 9203.38\* 9203.39 9303.01\*  
 9800.19\* 9800.24\*

**Median Family Income Not Known**

1151.03\* 1902.01\* 2063.00\* 2073.02 2074.00\* 2075.02 2077.10 2201.00\* 2227.00\* 2653.01\* 2653.03\*  
 2653.04\* 2673.00 3200.00\* 4019.01\* 4024.04\* 4032.00 5041.02 5516.00\* 5746.01\* 5747.00\* 5755.00  
 7011.00\* 9010.03\* 9200.11\* 9202.00\* 9800.01\* 9800.02\* 9800.03\* 9800.04\* 9800.05 9800.06\* 9800.07  
 9800.09\* 9800.10\* 9800.13 9800.14\* 9800.18 9800.20\* 9800.21\* 9800.22\* 9800.23\* 9800.25\* 9800.26\*  
 9800.28 9800.30\* 9800.31\* 9800.33\* 9901.00\* 9902.00\* 9903.00\*

**ORANGE COUNTY (059), CA**

**MSA: 11244**

**Median Family Income 20-30%**

0750.04\*

**Median Family Income 30-40%**

0117.20 0744.03 0744.05 0744.07\* 0745.01\* 0750.02\* 0750.03\*

**Median Family Income 40-50%**

0018.01\* 0018.02\* 0116.01 0218.13 0636.04 0636.05 0637.01 0639.06 0744.06 0744.08\* 0746.02\*  
 0748.05\* 0748.06\* 0749.02\* 0751.00 0755.14 0865.02\* 0866.01 0874.03\* 0874.04\* 0874.05 0875.04\*  
 0878.03 0878.06\* 0879.02\* 0882.01 0891.04\* 0891.05\* 0891.06 0992.23\* 0992.48\* 0992.49\* 0994.02  
 0995.09\* 0998.02 0998.03 1105.00

**Median Family Income 50-60%**

0116.02 0117.21 0421.07 0423.12 0626.27 0637.02 0638.08 0740.06 0745.02\* 0746.01\* 0747.01\*

**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.**

0748.02\* 0749.01\* 0752.01\* 0755.12\* 0761.02\* 0761.03 0864.05\* 0866.02\* 0867.02\* 0868.02 0869.01\*  
 0870.01\* 0871.02 0872.00\* 0876.01\* 0878.05\* 0881.06\* 0881.07 0887.01\* 0887.02 0888.01\* 0888.02\*  
 0889.01 0889.04 0890.01\* 0890.03 0890.04\* 0992.47\* 0995.10\* 0996.01 0998.01 0999.03\* 0999.04\*

**Median Family Income 60-70%**

0011.03\* 0012.01\* 0013.04 0111.01 0114.03 0115.04 0320.14\* 0626.25\* 0626.46\* 0639.02 0741.02\*  
 0742.00\* 0743.00\* 0747.02 0748.01\* 0748.03\* 0752.02\* 0753.02 0754.04\* 0762.04 0864.04 0864.06\*  
 0870.02 0871.01 0873.00 0875.03 0875.05\* 0877.01 0877.03\* 0878.01 0878.02 0879.01\* 0880.01\*  
 0882.03\* 0884.02\* 0885.01\* 0886.02\* 0889.02\* 0889.03\* 0891.02\* 0992.02\* 0992.04 0992.12 0992.22  
 0994.11 0997.01\* 1102.02 1104.02 1106.03 1106.06

**Median Family Income 70-80%**

0012.02 0014.01\* 0014.04 0110.00 0111.02\* 0115.02 0117.08\* 0117.11\* 0219.13 0320.22 0320.51  
 0626.11\* 0626.22 0626.26 0626.47 0626.48 0740.03 0740.05\* 0741.03\* 0741.06 0741.07 0741.08  
 0741.09\* 0754.03 0755.07\* 0758.06 0758.11\* 0758.16\* 0759.01\* 0760.00 0863.04\* 0864.07\* 0865.01  
 0868.01 0868.03 0869.02 0869.03\* 0871.06\* 0881.01 0881.04\* 0883.01 0885.02\* 0886.01\* 0889.05  
 0992.03\* 0992.41\* 0992.51\* 0993.05 0994.10 0995.02\* 0997.02\* 0999.05 1100.14

**Median Family Income 80-90%**

0013.03\* 0014.02\* 0019.02\* 0019.03\* 0112.00 0218.21 0218.26 0422.01 0423.10 0423.13 0423.20  
 0524.10 0524.24\* 0525.21 0525.24 0626.49\* 0631.01 0636.03 0638.02\* 0639.03 0639.04\* 0740.04\*  
 0741.11\* 0753.01\* 0754.05 0755.05 0755.13\* 0758.05 0758.07 0758.15\* 0762.06 0863.01\* 0867.01  
 0871.03 0876.02 0881.05\* 0882.02\* 0884.01\* 0884.03 0891.07\* 0992.27 0992.29 0992.35 0992.42\*  
 1101.04 1101.09 1101.10 1102.01 1103.02

**Median Family Income 90-100%**

0011.02\* 0015.06 0015.07 0017.05\* 0019.01\* 0117.12\* 0117.14 0117.22 0320.27\* 0320.28 0320.47\*  
 0320.54 0423.24\* 0525.05 0525.14 0632.01 0638.07\* 0755.04 0755.06 0757.01 0758.12 0759.02  
 0761.01 0762.08 0863.03 0864.02\* 0880.02\* 0883.02\* 0992.40 0992.50\* 0995.08 0997.03 0999.02\*  
 1101.06 1101.16 1102.03 1103.01\* 1103.03\* 1106.05 1106.07

**Median Family Income 100-110%**

0011.01\* 0015.03 0015.04 0115.03\* 0218.07\* 0219.14 0219.18\* 0320.55\* 0421.08 0421.09 0524.11  
 0524.18 0525.19\* 0626.40 0631.03\* 0633.01 0636.01 0638.05 0639.05\* 0639.08 0753.03 0754.01\*

**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.**

0755.15 0762.02 0762.05\* 0863.06\* 0877.04\* 0992.16\* 0992.26\* 0992.44\* 0993.07 0993.10 0994.05  
 0994.16\* 0996.03 1100.01\* 1101.02 1101.11\* 1101.17 1104.01\* 1106.04\*

**Median Family Income 110-120%**

0013.01\* 0015.05 0017.08\* 0114.01\* 0117.17\* 0117.18 0218.16 0219.03 0320.11 0320.33\* 0320.37  
 0422.06\* 0423.15 0423.26 0423.30 0423.34 0524.16\* 0524.25 0525.02 0525.13 0626.05 0626.10  
 0626.14 0626.21 0626.36\* 0626.37 0631.02\* 0632.02 0638.03\* 0741.10\* 0863.05\* 0871.05 0874.01\*  
 0992.14 0992.15 0992.30 0993.11 0994.08 0994.12 0996.02 0996.04\* 0999.06\* 1101.08 1101.13  
 1101.14 1101.15 1103.04\*

**Median Family Income >= 120%**

0014.03\* 0015.01\* 0016.01 0016.02 0017.04\* 0017.06 0017.07 0113.00 0114.02\* 0117.07 0117.09  
 0117.10 0117.15\* 0117.16\* 0218.02 0218.09\* 0218.10\* 0218.12\* 0218.14 0218.15 0218.17 0218.20  
 0218.22\* 0218.23\* 0218.24\* 0218.25 0218.27 0218.28\* 0218.29\* 0218.30\* 0219.05 0219.12\* 0219.15  
 0219.16 0219.17\* 0219.19\* 0219.20 0219.21\* 0219.22 0219.23\* 0219.24 0320.02 0320.03\* 0320.12  
 0320.13 0320.15\* 0320.20\* 0320.23 0320.29\* 0320.30\* 0320.31\* 0320.32\* 0320.34\* 0320.35\* 0320.36  
 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 0320.56 0320.57 0320.58 0320.59\* 0320.61 0421.03 0421.06 0421.11 0421.12  
 0421.13 0421.14 0422.03 0422.05 0423.05 0423.07 0423.11 0423.17 0423.19 0423.23 0423.25\*  
 0423.27 0423.28 0423.29 0423.31\* 0423.32 0423.33 0423.35\* 0423.36 0423.37 0423.38 0423.39  
 0524.08 0524.15\* 0524.17 0524.19\* 0524.20 0524.21\* 0524.22 0524.23 0524.26 0524.27 0524.28  
 0525.06 0525.11 0525.15\* 0525.17\* 0525.18 0525.20\* 0525.22\* 0525.23 0525.25 0525.26\* 0525.27  
 0525.28\* 0626.04 0626.12 0626.19\* 0626.20 0626.28\* 0626.29\* 0626.30 0626.31 0626.32 0626.33\*  
 0626.34\* 0626.35\* 0626.38\* 0626.39 0626.41\* 0626.42\* 0626.43 0626.44 0626.45 0627.01\* 0627.02  
 0628.00 0629.00\* 0630.04 0630.05 0630.06 0630.07 0630.08 0630.09 0630.10 0633.02 0634.00  
 0635.00\* 0638.06\* 0639.07 0756.03 0756.04 0756.05 0756.06\* 0756.07 0757.02 0757.03 0758.08  
 0758.09\* 0758.10 0758.13 0758.14\* 0762.01\* 0992.17\* 0992.20 0992.24\* 0992.25 0992.31\* 0992.32  
 0992.33 0992.34\* 0992.37\* 0992.38\* 0992.39\* 0992.43\* 0992.45\* 0992.46 0993.06\* 0993.08 0993.09\*  
 0994.04\* 0994.06 0994.07 0994.13 0994.15 0994.17 0995.04 0995.06\* 0995.11 0995.12\* 0995.13\*  
 0995.14 0996.05 1100.03\* 1100.04\* 1100.05\* 1100.06\* 1100.07\* 1100.08 1100.10\* 1100.11\* 1100.12\*  
 1100.15 1101.18

**Median Family 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.

**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.**

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0524.04 9800.00 9901.00\*

**ASSESSMENT AREA - 0012**

**VENTURA COUNTY (111), CA**

**MSA: 37100**

**Median Family Income 30-40%**

0006.00 0030.12 0032.01\*

**Median Family Income 40-50%**

0024.00 0038.02\* 0045.06\* 0049.02 0050.02 0091.00

**Median Family Income 50-60%**

0002.00\* 0003.04\* 0007.01\* 0012.06\* 0013.02\* 0023.00\* 0030.11\* 0037.00\* 0038.01\* 0039.00 0043.05\*

0045.04\* 0045.05\* 0046.00\* 0047.04\* 0086.00 0087.00

**Median Family Income 60-70%**

0005.00\* 0016.01\* 0022.00\* 0040.00\* 0043.04 0045.03\* 0047.10\* 0047.16\* 0047.17\* 0050.03 0050.04

0070.00 0071.00 0083.03\* 0089.00\*

**Median Family Income 70-80%**

0003.02\* 0004.00\* 0007.02\* 0012.04\* 0015.02 0030.10\* 0030.13 0033.00 0041.01\* 0044.00\* 0047.11\*

0047.15\* 0054.03\* 0055.02 0076.11\* 0076.12 0078.00\* 0080.05\*

**Median Family Income 80-90%**

0001.00\* 0003.03 0009.03 0012.01\* 0015.03\* 0015.07 0028.00 0029.05 0036.08\* 0042.00\* 0082.02\*

**Median Family Income 90-100%**

0008.00\* 0010.01\* 0010.02\* 0011.01\* 0011.02\* 0014.02\* 0015.06\* 0019.00 0027.00\* 0036.05\* 0049.01

0053.04\* 0057.00\* 0065.00\* 0069.00 0080.01\* 0080.02 0083.02\* 0083.06 0088.00\*

**Median Family Income 100-110%**

0014.01\* 0016.02\* 0026.00\* 0031.00\* 0036.09\* 0036.12 0055.03\* 0076.14\* 0077.00 0079.01\* 0079.04\*

0080.04\* 0081.01\* 0082.01\* 0084.01

**Median Family Income 110-120%**

0012.02 0013.01\* 0051.00 0052.03 0055.04\* 0056.00 0059.09\* 0059.11 0060.00 0061.00 0068.00\*

0075.05 0075.08\* 0075.14\* 0084.02\*

**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.

**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.**

0009.01\* 0009.02\* 0017.00\* 0018.00\* 0020.00 0025.00 0029.01\* 0052.02\* 0052.04\* 0052.05\* 0053.03  
 0053.05\* 0053.06\* 0054.01 0054.04 0058.01\* 0058.02 0059.01 0059.06 0059.07\* 0059.08\* 0059.10\*  
 0062.00\* 0063.01\* 0063.02\* 0064.00 0066.00\* 0067.00\* 0072.01\* 0072.02 0073.00\* 0074.02\* 0074.03\*  
 0074.05 0074.06 0075.06\* 0075.07\* 0075.09 0075.10\* 0075.11\* 0075.12 0075.13\* 0076.06\* 0076.07  
 0076.09\* 0076.10\* 0076.13 0079.03 0083.04\* 0083.05\* 0085.00

**Median Family Income Not Known**

0021.02 9800.00\* 9901.00\*

**ASSESSMENT AREA - 0013**

**RIVERSIDE COUNTY (065), CA**

**MSA: 40140**

**Median Family Income 30-40%**

0434.05\*

**Median Family Income 40-50%**

0414.10 0417.03 0424.05\* 0425.05\* 0425.15 0429.04\* 0434.01 0434.04\* 0435.03\* 0445.09\* 0445.10\*  
 0456.04\* 0456.09 0457.05\* 0462.00 0465.00

**Median Family Income 50-60%**

0305.01 0305.02\* 0305.03\* 0313.00 0402.03\* 0411.01\* 0415.00 0416.00 0417.04 0420.10 0425.12\*  
 0425.19\* 0425.20\* 0428.00 0430.01 0433.07\* 0433.10\* 0434.03\* 0435.07 0436.01\* 0436.02\* 0441.01\*  
 0442.00\* 0445.07 0445.21\* 0447.02 0449.07 0449.15 0450.00 0452.07 0453.03 0455.01 0456.05  
 0457.03 0457.04 0457.06\* 0461.02\* 0467.00 9414.00

**Median Family Income 60-70%**

0301.03\* 0304.00\* 0310.02\* 0314.01 0402.04\* 0424.04\* 0425.10\* 0425.11\* 0425.14 0425.16\* 0426.17\*  
 0427.06\* 0427.19\* 0427.23\* 0427.30\* 0427.41\* 0430.03\* 0433.08 0433.09 0433.13\* 0437.01\* 0440.00\*  
 0441.02\* 0445.15 0445.16 0445.18 0446.06 0448.04 0449.26 0449.31\* 0451.18 0452.09\* 0455.02\*  
 0457.07 0459.00\* 0464.02\* 0469.00 0472.01\* 0489.02\* 0495.00

**Median Family Income 70-80%**

0303.00 0316.02\* 0403.01\* 0405.03\* 0406.05\* 0406.06\* 0410.01\* 0410.04\* 0411.02 0412.01\* 0412.02\*  
 0412.03 0413.02 0414.08\* 0418.13 0422.10\* 0425.08\* 0425.09 0425.21\* 0427.09\* 0427.11 0427.20  
 0427.28\* 0427.40\* 0429.01\* 0429.02\* 0429.03\* 0430.05\* 0430.06 0432.20\* 0432.66\* 0433.06 0433.12\*

**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.



**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.**

0433.16 0435.05\* 0435.06\* 0435.13\* 0437.02\* 0438.13 0444.03 0445.05 0445.22 0446.05\* 0447.01  
 0448.06\* 0449.16 0453.02 0461.01\* 0472.02\* 0498.00 9404.00 9410.00

**Median Family Income 80-90%**

0301.04\* 0311.00 0316.01\* 0401.01\* 0405.01\* 0405.02\* 0410.02\* 0414.06 0414.07 0414.11 0414.12  
 0418.09 0422.09 0423.00 0425.06\* 0425.13 0425.17\* 0425.18\* 0426.18\* 0426.20 0432.16 0435.08\*  
 0437.03\* 0438.12\* 0438.14\* 0439.00\* 0443.00\* 0449.11 0449.23 0449.29\* 0451.08 0451.16 0452.17  
 0470.00\* 0483.00\* 0511.00

**Median Family Income 90-100%**

0301.01 0310.01\* 0314.02\* 0315.01\* 0315.02 0317.03\* 0401.02 0402.02\* 0404.02\* 0404.04\* 0406.03\*  
 0409.03\* 0409.04\* 0413.01\* 0414.05\* 0419.06 0422.12\* 0424.02 0424.06 0424.07\* 0424.08\* 0424.09  
 0427.17 0427.29 0432.29 0433.11 0433.17 0435.04\* 0435.09\* 0435.12\* 0435.17\* 0438.07\* 0438.09\*  
 0441.04\* 0444.04\* 0446.02 0448.07\* 0449.19 0449.25\* 0449.30 0451.10 0451.20 0452.12 0452.22\*  
 0456.06\* 0464.05\* 0468.00\* 0488.00\* 0489.01\* 0494.00\* 0512.00 0513.00\* 9409.00 9411.00 9413.00\*

**Median Family Income 100-110%**

0309.00 0317.01\* 0402.01\* 0404.03\* 0408.08 0410.03\* 0417.02\* 0419.05\* 0419.09 0420.07\* 0420.09\*  
 0422.06 0425.07\* 0426.19\* 0426.21\* 0427.32\* 0427.45\* 0432.28 0432.71 0432.79 0432.91 0433.04\*  
 0433.14\* 0433.15\* 0438.21 0441.03\* 0445.17\* 0445.20 0446.04\* 0449.04 0449.24\* 0449.27\* 0452.13  
 0452.26\* 0452.33 0464.01\* 0464.03\* 0464.04\* 0491.00 9401.00\* 9407.00\* 9408.00\* 9415.00\*

**Median Family Income 110-120%**

0307.00 0308.00\* 0403.03\* 0407.02\* 0414.03\* 0414.04\* 0418.05\* 0418.07\* 0424.01\* 0426.22\* 0427.08\*  
 0427.24\* 0427.31\* 0427.44\* 0430.08\* 0432.06 0432.11 0432.27 0432.39 0432.56 0432.70 0432.74\*  
 0438.02 0438.10\* 0438.18\* 0438.20 0444.05 0449.32 0451.09 0451.19\* 0461.03\* 9412.00

**Median Family Income >= 120%**

0302.00\* 0306.01\* 0306.02\* 0306.03\* 0312.00 0317.02\* 0317.04\* 0403.02\* 0404.05\* 0406.04\* 0406.07  
 0406.09\* 0406.11 0406.13 0406.15\* 0406.16 0407.01\* 0407.03 0408.06 0408.07\* 0408.09\* 0408.12\*  
 0408.13 0408.14\* 0408.15\* 0408.16\* 0408.21 0409.01\* 0409.02\* 0414.09 0418.03\* 0418.04\* 0418.06\*  
 0418.08\* 0418.10\* 0418.12 0419.04 0419.10 0419.11\* 0419.12 0419.13\* 0420.03\* 0420.04\* 0420.05\*  
 0420.08 0420.12 0420.13\* 0420.14\* 0422.07\* 0422.08\* 0422.13\* 0422.14\* 0422.17\* 0424.03\* 0424.10\*  
 0424.11\* 0424.12\* 0426.23\* 0426.24\* 0427.14\* 0427.15 0427.16\* 0427.26\* 0427.33 0427.37\* 0427.38\*

**Footnote:**

2/ County only partially included in 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.**

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0427.39	0427.42	0427.43*	0430.07	0430.09*	0430.10*	0432.17	0432.18	0432.22	0432.35	0432.40
0432.42	0432.44	0432.46	0432.47	0432.48*	0432.50	0432.52*	0432.54	0432.57	0432.62	0432.64
0432.65	0432.67	0432.72	0432.76	0432.78	0438.11	0438.22	0438.23*	0444.02*	0448.05*	0449.17
0449.18	0449.21	0449.22	0449.28	0451.03	0451.14*	0451.15	0451.17	0451.21	0451.22	0451.23
0451.24	0451.25	0452.14	0452.15	0452.16*	0452.24	0452.28	0453.04	0456.08	0466.01*	0466.02
0479.00	0481.00*	0482.00*	0487.00*	0490.00*	0496.00	0497.00	0503.00*	0504.00	0505.00	0506.00
0507.00	0509.00*	0514.00*	9405.00*	9406.00*						

**Median Family Income Not Known**

9800.04\* 9810.00\*

**SAN BERNARDINO COUNTY (071), CA**

**MSA: 40140**

**Median Family Income 20-30%**

0055.00\* 0056.00\* 0057.01 0091.16\*

**Median Family Income 30-40%**

0058.00\* 0064.01 0065.00 0073.03\* 0074.07\* 0076.01\* 0091.17\*

**Median Family Income 40-50%**

0016.00 0028.04\* 0030.00 0037.00 0048.00\* 0049.00\* 0062.03\* 0062.04\* 0071.07\* 0094.00\* 0097.16\*  
0098.00 0099.12\* 0100.20\* 0125.00

**Median Family Income 50-60%**

0003.01 0009.03 0015.03\* 0028.03\* 0031.02\* 0035.10\* 0041.04\* 0042.01 0043.02\* 0044.04\* 0045.07\*  
0047.00\* 0053.00\* 0054.00\* 0063.02 0064.02\* 0066.04\* 0070.00\* 0071.08\* 0072.00 0073.05\* 0074.08\*  
0080.02 0084.04\* 0087.10\* 0097.12\* 0099.05 0100.14\* 0104.11\* 0104.21\* 0104.23 0107.00\* 0112.05\*  
9401.00\*

**Median Family Income 60-70%**

0008.21 0008.23 0008.25\* 0010.01\* 0010.02\* 0011.01\* 0013.05\* 0013.09\* 0018.13\* 0021.03\* 0022.07  
0024.02\* 0031.01\* 0033.02\* 0034.04\* 0034.05\* 0035.05\* 0040.03 0041.01\* 0041.03\* 0042.02\* 0044.01\*  
0044.03\* 0045.05\* 0046.04\* 0063.01 0066.01\* 0067.00\* 0071.09\* 0076.03\* 0087.09\* 0091.12\* 0093.00\*  
0095.00\* 0097.09\* 0097.10\* 0099.04 0099.13\* 0100.11\* 0100.13\* 0100.25\* 0100.26 0104.02\* 0104.09\*  
0104.10\* 0104.17 0114.03 0117.00\* 0121.03\* 0124.00 0251.00\*

**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.**

**Median Family Income 70-80%**

0008.24 0009.04 0013.08 0015.04 0017.06\* 0018.12\* 0021.01 0021.07 0021.10 0022.04\* 0028.01\*  
 0029.01\* 0029.02 0033.01 0035.09 0036.06\* 0036.07 0036.09\* 0036.11\* 0046.03\* 0052.00\* 0061.00\*  
 0074.10\* 0078.00 0087.05 0091.14\* 0097.08\* 0100.15\* 0100.19\* 0104.16\*

**Median Family Income 80-90%**

0002.01 0003.03 0006.05 0013.12 0014.00 0015.01\* 0018.09 0018.10\* 0021.05 0024.01 0032.00\*  
 0034.01\* 0034.03\* 0035.06\* 0036.12\* 0038.03\* 0038.04\* 0039.00\* 0040.01\* 0040.04 0043.01\* 0045.10\*  
 0046.01\* 0051.00\* 0062.01\* 0076.04\* 0081.00 0089.01\* 0091.07\* 0091.08\* 0097.14\* 0099.08\* 0099.11\*  
 0100.10\* 0100.12 0100.16\* 0100.18\* 0100.21\* 0104.15\* 0104.19 0104.20 0108.02 0108.04 0110.01  
 0112.03 0114.01\* 0250.00\*

**Median Family Income 90-100%**

0002.03 0002.05 0002.07\* 0002.08\* 0013.10\* 0017.02\* 0017.04 0018.03 0020.27 0021.09 0023.07\*  
 0025.01 0025.02\* 0071.05\* 0074.03\* 0080.01\* 0087.04\* 0088.00 0091.09 0091.10\* 0092.01 0097.07  
 0099.06\* 0099.10 0103.00 0104.13\* 0111.02\* 0112.04\* 0113.00\* 0118.00\*

**Median Family Income 100-110%**

0003.04 0005.03 0006.03 0008.26 0009.01 0011.04 0017.07\* 0018.06\* 0020.13\* 0020.23 0026.02\*  
 0026.04\* 0026.06\* 0035.03\* 0035.07\* 0036.03\* 0036.05\* 0038.01\* 0045.09\* 0066.03\* 0074.09\* 0086.01\*  
 0086.02\* 0092.02 0097.13\* 0100.22\* 0100.23\* 0100.24\* 0104.12 0114.04\* 0119.00\* 0120.01\* 0120.02\*  
 0121.01 0121.04\*

**Median Family Income 110-120%**

0004.03 0004.04\* 0006.04 0008.08\* 0013.07\* 0018.04\* 0018.08\* 0020.15\* 0020.16 0020.36 0023.01\*  
 0023.06\* 0026.01 0045.04\* 0071.06\* 0091.18 0091.19\* 0097.15 0100.17 0110.02 0112.06\* 0116.00\*  
 0127.00

**Median Family Income >= 120%**

0001.03 0001.04 0001.05\* 0001.07\* 0001.08\* 0001.09 0001.11 0001.13 0001.15 0001.16 0001.17  
 0001.18 0004.01 0005.01 0005.04 0006.06\* 0008.04\* 0008.12\* 0008.13\* 0008.14\* 0008.15\* 0008.16\*  
 0008.17 0008.18 0008.19\* 0008.20\* 0011.03\* 0012.00\* 0013.11 0017.03 0019.01 0019.03 0019.05  
 0019.06 0020.10 0020.11 0020.14\* 0020.17 0020.18\* 0020.19\* 0020.21\* 0020.22 0020.25\* 0020.28\*  
 0020.29\* 0020.31 0020.33 0020.34\* 0020.35 0020.37\* 0020.38 0022.06\* 0023.04 0023.05\* 0026.07\*  
 0027.03\* 0027.04 0027.05\* 0027.06 0045.03 0071.04\* 0071.10\* 0073.02 0073.06 0074.04\* 0079.01\*

**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.

**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.**

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0079.03\* 0079.04\* 0082.00\* 0083.01\* 0083.02\* 0084.01\* 0084.02\* 0084.03\* 0085.00\* 0087.03\* 0087.06\*  
0087.08\* 0097.11 0097.17\* 0100.04 0100.09\* 0104.22\* 0108.03 0109.01 0109.02 0111.01 0115.00\*  
0122.00

**Median Family Income Not Known**

0104.24\* 0123.00\* 9801.00\* 9802.00\*

**ASSESSMENT AREA - 0014**

**SACRAMENTO COUNTY (067), CA**

**MSA: 40900**

**Median Family Income 20-30%**

0007.00 0053.01 0091.10\*

**Median Family Income 30-40%**

0028.00\* 0037.00\* 0045.01 0045.02\* 0049.05\* 0055.02\* 0055.05\* 0062.02\* 0068.00 0069.00 0074.23\*

**Median Family Income 40-50%**

0006.00\* 0020.00 0022.00\* 0032.02\* 0041.00\* 0042.03\* 0044.02\* 0046.01 0046.02 0047.02 0049.03\*  
0050.02 0052.01 0052.05 0055.06 0055.09\* 0062.01\* 0063.00\* 0066.00\* 0067.02 0070.04 0070.19  
0073.01\* 0074.24\* 0081.33\* 0089.11\* 0096.06 0096.34\*

**Median Family Income 50-60%**

0005.00 0021.00 0032.03\* 0032.04\* 0036.00\* 0042.02\* 0043.00\* 0044.01\* 0047.01 0048.01 0048.02\*  
0051.01\* 0051.02 0054.02 0059.03\* 0060.03\* 0061.01\* 0061.02 0064.00\* 0065.00\* 0070.01\* 0074.02  
0074.13\* 0074.22\* 0074.29\* 0081.35\* 0089.07\* 0090.05\* 0090.06\* 0090.07 0095.01 0095.03\*

**Median Family Income 60-70%**

0027.00\* 0042.01\* 0049.04\* 0049.06\* 0050.01\* 0055.10\* 0056.05\* 0074.03\* 0074.06\* 0074.27\* 0075.01  
0075.04\* 0081.29\* 0081.39 0081.41\* 0081.42\* 0089.08 0089.09\* 0090.08\* 0091.03 0093.20 0096.01\*  
0096.33\*

**Median Family Income 70-80%**

0030.00 0031.01\* 0031.02\* 0038.00\* 0040.10 0055.08 0056.01 0067.01\* 0070.11 0070.13\* 0072.02\*  
0072.04\* 0072.09 0074.14\* 0074.15\* 0074.16\* 0074.28\* 0075.03\* 0076.02\* 0077.01 0078.01 0081.11  
0081.13 0081.20 0081.31 0081.40 0081.43\* 0084.04 0089.05\* 0089.13\* 0090.04\* 0091.05 0092.01  
0093.18\* 0093.19 0095.04\* 0096.10\* 0096.39\* 0098.00

**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.**

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**Median Family Income 80-90%**

0012.00 0013.00 0019.00 0029.00\* 0035.01 0035.02 0060.02\* 0070.07 0070.10 0070.12\* 0070.14\*  
0072.06 0072.07\* 0072.08\* 0074.17 0074.26 0074.30\* 0081.17 0081.19 0081.27 0081.28\* 0081.30\*  
0081.32\* 0081.34\* 0081.37 0085.06\* 0089.10\* 0091.11\* 0091.12 0093.08 0093.16\* 0093.29\* 0096.08\*  
0096.09\* 0096.11 0099.00\*

**Median Family Income 90-100%**

0004.00 0008.00 0018.00\* 0040.01 0059.04 0070.18\* 0080.07 0089.12 0090.10\* 0091.06\* 0091.08\*  
0093.14\* 0093.17 0093.21 0096.15\* 0096.16 0096.18

**Median Family Income 100-110%**

0040.06\* 0070.15 0070.16 0074.31\* 0074.33 0078.02\* 0079.03 0079.06\* 0081.25\* 0081.38\* 0081.45\*  
0091.09\* 0093.09 0093.10\* 0093.11\* 0093.12\* 0093.22\* 0095.02\* 0096.12\* 0096.14\*

**Median Family Income 110-120%**

0014.00 0017.00\* 0033.00 0039.00 0040.05 0040.09 0056.06 0057.01\* 0060.04\* 0071.03 0071.04  
0071.05\* 0074.32 0076.01\* 0079.04\* 0079.05\* 0081.22\* 0081.24\* 0081.36\* 0081.44\* 0082.04\* 0082.06\*  
0082.07 0082.08 0091.07\* 0094.07\* 0096.30 0096.36\* 0096.37\* 9883.00\*

**Median Family Income >= 120%**

0001.00\* 0002.00 0003.00 0015.00 0016.00 0023.00 0024.00\* 0025.00\* 0026.00\* 0034.00 0040.04\*  
0040.08 0040.11 0040.12\* 0052.02\* 0052.04\* 0054.03 0054.04 0057.02 0058.01\* 0058.03 0058.04\*  
0059.01\* 0070.17 0070.20\* 0071.01\* 0071.02 0071.06\* 0071.07 0074.21 0077.02 0080.05\* 0080.06\*  
0080.08 0080.09 0080.10\* 0082.03 0082.09\* 0082.10 0082.11 0084.02 0084.03\* 0085.01\* 0085.04  
0085.05 0085.07 0085.08 0085.09\* 0085.10 0085.12\* 0085.13\* 0086.00\* 0087.02 0087.03 0087.04\*  
0087.05 0088.01\* 0090.11\* 0093.07 0093.23 0093.24 0093.25\* 0093.26\* 0093.28 0093.30\* 0093.31\*  
0093.32\* 0094.03\* 0094.04\* 0094.06\* 0094.08\* 0096.17\* 0096.19\* 0096.22\* 0096.32\* 0096.35 0096.38

**Median Family Income Not Known**

0011.01

**ASSESSMENT AREA - 0015**

**SAN DIEGO COUNTY (073), CA**

**MSA: 41740**

**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.

**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.**

0033.05\* 0157.03

**Median Family Income 30-40%**

0022.01\* 0022.02\* 0023.01 0023.02 0026.01\* 0027.08\* 0027.09\* 0033.01\* 0035.02\* 0036.01 0039.01\*  
 0039.02 0045.01\* 0047.00\* 0049.00 0050.00 0051.00 0117.00\* 0125.01\* 0125.02 0132.03 0200.28\*  
 0202.14

**Median Family Income 40-50%**

0016.00 0024.02 0027.07\* 0027.10 0033.03\* 0033.04\* 0034.03 0034.04 0035.01\* 0036.03\* 0040.00\*  
 0041.00 0048.00\* 0057.00 0091.02 0100.05\* 0100.13 0101.11\* 0116.01\* 0116.02 0118.01\* 0118.02\*  
 0123.02 0124.01 0132.05 0148.06 0157.01\* 0158.01 0158.02 0159.01\* 0195.01 0195.02\* 0202.02  
 0202.13\* 0206.01 0219.00

**Median Family Income 50-60%**

0009.00 0012.00 0013.00 0025.01\* 0026.02\* 0029.04 0031.11\* 0032.08\* 0036.02\* 0083.05 0086.00\*  
 0088.00 0090.00\* 0100.09 0100.12\* 0101.06\* 0101.12\* 0104.02\* 0105.02\* 0127.00 0131.03 0131.04  
 0132.06 0144.00\* 0159.02 0162.02 0163.01 0163.02 0165.04 0182.00 0185.09 0187.00\* 0195.03  
 0201.08\* 0202.06\* 0202.07 0202.09 0202.11 0203.08 0205.00 0207.07 0210.00

**Median Family Income 60-70%**

0011.00 0017.00\* 0018.00 0024.01\* 0027.03\* 0027.11\* 0027.12\* 0030.04 0031.15 0032.01\* 0032.02\*  
 0066.00 0095.10\* 0100.10\* 0101.03 0101.07\* 0104.01\* 0120.02\* 0121.02\* 0124.02 0130.00 0131.02\*  
 0132.04\* 0135.03 0138.02 0139.07 0145.00 0153.01\* 0154.04 0157.04\* 0164.02 0165.02 0165.03\*  
 0166.17 0179.00 0184.00 0185.11 0185.12 0185.19\* 0186.03 0186.14\* 0189.03 0189.04 0189.05\*  
 0192.05 0192.06 0192.07 0200.17 0200.18 0200.29 0209.03\* 0220.00\*

**Median Family Income 70-80%**

0025.02 0027.02 0027.05\* 0028.03 0029.05 0031.01\* 0031.12\* 0032.09\* 0034.01 0079.08 0083.43\*  
 0083.59 0091.07 0094.00 0095.11\* 0096.03 0100.04\* 0101.10\* 0120.03\* 0121.01 0122.00 0123.03\*  
 0126.00 0128.00 0133.06 0133.08 0139.06\* 0140.01 0141.02\* 0143.00\* 0168.06 0185.10 0185.18\*  
 0186.09\* 0189.06 0191.07 0194.04 0194.05\* 0194.06\* 0197.01 0198.05 0200.21 0201.09\* 0202.10\*  
 0206.02 0208.05 0209.04\* 0211.00

**Median Family Income 80-90%**

0008.00\* 0015.00 0021.00 0029.02 0030.01\* 0030.03 0031.03\* 0031.05\* 0031.07\* 0031.08\* 0032.14\*  
 0065.00 0068.02 0085.02 0085.10\* 0092.01 0100.11 0101.04\* 0103.00\* 0105.01 0119.02\* 0123.04

**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.

**2021 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.**

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0133.07*	0133.12*	0137.02	0139.08	0142.00	0146.01	0148.03	0148.05*	0149.01	0156.01	0166.16
0168.04	0168.07	0185.07	0185.16	0185.17*	0186.10	0186.13*	0194.03	0196.01	0196.02	0200.19
0200.23	0200.24*	0200.25	0201.05	0202.08*	0203.06	0203.07	0208.06	0214.00	0216.00*	
<b>Median Family Income 90-100%</b>										
0029.03	0032.11*	0052.00	0075.01	0078.00	0079.03	0085.05	0085.06*	0085.07	0085.09	0085.11
0087.01*	0087.02	0093.01*	0098.02*	0100.01*	0129.00	0133.01*	0133.02*	0133.03*	0135.05	0135.06
0138.01	0139.09	0140.02*	0141.01*	0148.04	0149.02	0151.00*	0155.01	0160.00	0167.02	0168.02
0168.11	0170.35	0170.48	0181.00	0183.00*	0185.04	0193.02	0199.02	0200.26	0201.06*	0203.09
0208.09										
<b>Median Family Income 100-110%</b>										
0003.00	0004.00	0007.00	0010.00	0031.13*	0032.12*	0044.00	0059.00	0068.01	0075.02*	0083.51*
0083.58	0083.61	0083.63*	0085.04	0089.02	0091.06	0093.04	0095.02	0095.09	0096.04	0098.01
0100.15	0101.09*	0102.00	0136.06	0139.03	0139.05	0147.00	0161.00	0164.01	0166.05	0170.18*
0170.36	0170.50	0177.01	0186.01	0188.03	0190.01	0191.01	0192.08	0193.03	0197.02	0199.03
0199.05	0200.22	0201.07*	0203.04	0203.05	0204.03	0212.02	0212.05			
<b>Median Family Income 110-120%</b>										
0005.00	0006.00	0031.09*	0032.07	0042.00	0046.00	0073.01*	0074.00	0076.00	0077.01	0079.05
0083.39	0083.53*	0083.56*	0083.60	0083.62	0089.01	0093.06	0096.02	0100.03*	0133.09*	0133.10
0134.09	0134.12	0134.16	0134.18*	0134.20*	0136.01	0136.04	0146.02	0150.00	0166.07	0166.09*
0166.15	0168.09	0170.09	0170.14	0170.40	0170.49	0175.02	0178.10*	0180.00	0185.13	0188.01*
0188.02	0191.06	0192.03	0198.08	0198.09*	0199.04*	0204.04	0207.05*	0213.02		
<b>Median Family Income &gt;= 120%</b>										
0001.00	0002.01	0002.02	0014.00	0019.00	0020.01	0020.02*	0028.01	0028.04	0031.14*	0032.04
0032.13*	0043.00	0053.00	0054.00	0056.00	0058.00	0060.00	0061.00	0069.00	0070.02*	0071.00
0072.00*	0073.02*	0077.02	0079.07	0079.10	0080.02	0080.03	0080.06	0081.01	0081.02	0082.00
0083.01	0083.03	0083.06	0083.07	0083.10	0083.11*	0083.12	0083.13*	0083.24	0083.27	0083.28
0083.29	0083.30	0083.31*	0083.33	0083.35	0083.36*	0083.37	0083.40	0083.41	0083.44	0083.45
0083.46	0083.47*	0083.48	0083.49	0083.50	0083.52*	0083.54*	0083.55	0083.57	0083.64	0083.65
0083.66	0085.01	0085.03	0085.12	0085.13	0091.01	0091.03	0091.04	0092.02*	0093.05*	0095.04

**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.

**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.**

0095.05\* 0095.06\* 0095.07 0097.03 0097.04 0097.05 0097.06 0098.04 0098.05 0100.14 0106.01  
 0108.00 0109.00\* 0110.00 0111.00\* 0113.00\* 0133.11 0133.13 0133.14\* 0134.01 0134.10 0134.11  
 0134.14\* 0134.15\* 0134.17\* 0134.19 0134.21 0135.04\* 0136.05 0137.01 0152.00 0153.02 0154.03  
 0154.05 0154.06 0155.02 0156.02 0162.01 0166.06\* 0166.08 0166.10\* 0166.12 0166.13 0166.14  
 0167.01 0168.10 0169.01 0169.02 0170.06 0170.10 0170.15 0170.19 0170.20 0170.21\* 0170.22  
 0170.29 0170.30 0170.31 0170.32 0170.33 0170.34\* 0170.37 0170.39 0170.41 0170.42 0170.43  
 0170.44 0170.45 0170.46 0170.47 0170.51 0170.52\* 0170.53 0170.54 0170.55 0170.56 0171.04  
 0171.06 0171.07 0171.08 0171.09 0171.10 0172.00 0173.03 0173.04 0173.05 0173.06 0174.01  
 0174.03 0174.04 0175.01 0176.01 0176.03 0176.04 0177.02 0178.01 0178.08 0178.09 0178.11  
 0178.13 0185.14\* 0185.15 0186.08\* 0186.11 0186.12 0190.02 0191.03 0191.05 0193.01 0198.03  
 0198.04 0198.06 0200.13 0200.14 0200.15 0200.16 0200.20 0200.27 0201.03 0204.01 0204.05\*  
 0207.06 0207.08 0207.09 0207.10 0208.01 0208.07 0208.10 0208.11 0209.02 0212.04 0212.06  
 0213.03 0213.04 0215.00 0218.00 0221.00

**Median Family Income Not Known**

0038.00\* 0055.00\* 0062.00\* 0063.00\* 0099.01\* 0099.02\* 9901.00\*

**ASSESSMENT AREA - 0016**

**ALAMEDA COUNTY (001), CA 2/**

**MSA: 36084**

**Median Family Income 10-20%**

4025.00\*

**Median Family Income 20-30%**

4018.00\* 4026.00\* 4060.00 4089.00\* 4105.00\*

**Median Family Income 30-40%**

4014.00\* 4022.00\* 4024.00\* 4029.00 4030.00 4033.00 4035.01 4053.02 4054.02\* 4059.01\* 4062.01\*  
 4062.02\* 4070.00 4071.01\* 4072.00\* 4075.00\* 4084.00\* 4086.00\* 4088.00\* 4094.00 4095.00\* 4096.00\*  
 4103.00\* 4339.00

**Median Family Income 40-50%**

4007.00 4013.00 4016.00 4028.00 4054.01\* 4057.00\* 4058.00\* 4059.02\* 4061.00 4063.00\* 4065.00\*  
 4074.00\* 4087.00\* 4091.00\* 4093.00\* 4097.00\* 4204.00 4276.00\* 4356.01\* 4375.00\* 4377.01\* 4377.02\*

**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.



**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.**

**Median Family Income 50-60%**

4010.00\* 4015.00 4017.00 4034.00 4037.01\* 4055.00\* 4066.02 4071.02\* 4073.00\* 4085.00\* 4090.00  
 4101.00\* 4102.00\* 4229.00 4240.01\* 4240.02\* 4305.00\* 4309.00 4331.03\* 4331.04 4332.00 4340.00\*  
 4351.04 4354.00 4356.02\* 4362.00\* 4365.00\* 4366.02\*

**Median Family Income 60-70%**

4031.00\* 4036.00\* 4053.01\* 4056.00\* 4064.00\* 4066.01\* 4076.00\* 4082.00 4092.00\* 4104.00\* 4227.00\*  
 4251.04\* 4312.00\* 4324.00 4326.00 4338.00\* 4353.00 4366.01\* 4368.00 4369.00 4376.00\* 4382.01\*  
 4403.07\* 4514.04

**Median Family Income 70-80%**

4008.00 4009.00\* 4011.00\* 4039.00 4052.00 4069.00\* 4224.00 4272.00\* 4280.00\* 4284.00\* 4285.00\*  
 4310.00\* 4311.00 4331.02 4336.00\* 4337.00 4355.00 4357.00 4358.00\* 4363.00\* 4371.02\* 4373.00  
 4374.00\* 4379.00 4380.00 4383.00\* 4402.00\* 4403.06 4403.31\* 4419.23 4425.00 4443.02\*

**Median Family Income 80-90%**

4048.00 4083.00 4098.00\* 4221.00\* 4228.00\* 4232.00\* 4235.00 4239.01 4251.01\* 4273.00\* 4322.00\*  
 4325.01 4325.02\* 4330.00\* 4333.00 4360.00\* 4361.00\* 4364.01\* 4367.00\* 4370.00 4372.00 4378.00\*  
 4382.04 4384.00 4401.00\* 4403.01 4403.36\* 4419.26\* 4423.01 4430.02 4444.00

**Median Family Income 90-100%**

4035.02\* 4077.00 4078.00\* 4205.00 4220.00 4233.00 4277.00\* 4286.00 4334.00 4359.00 4382.03  
 4403.08 4416.02\* 4423.02 4426.02 4442.00 4445.00\* 4446.01\* 4515.03 4515.06\*

**Median Family Income 100-110%**

4005.00\* 4040.00\* 4203.00 4234.00\* 4251.02\* 4251.03 4279.00\* 4308.00 4323.00\* 4327.00\* 4335.00\*  
 4352.00\* 4381.00\* 4403.04\* 4417.00 4419.27 4424.00\* 4428.00\* 4430.01\* 4443.01\* 4504.00 4512.01  
 4514.01 4516.02\*

**Median Family Income 110-120%**

4067.00 4068.00 4079.00 4202.00 4217.00 4222.00 4223.00 4231.00\* 4236.02\* 4278.00\* 4281.00  
 4283.01\* 4287.00\* 4303.00\* 4307.00\* 4321.00 4371.01 4403.05 4414.01\* 4415.22\* 4416.01\* 4418.00  
 4419.21 4429.00\* 4441.00 4446.02 4502.00 4503.00 4506.07 4507.50 4517.01\* 4517.04\* 9832.00

**Median Family Income >= 120%**

4001.00\* 4002.00 4003.00 4004.00\* 4006.00\* 4012.00\* 4037.02 4038.00\* 4041.01 4041.02 4042.00\*  
 4043.00 4044.00\* 4045.01\* 4045.02 4046.00\* 4047.00\* 4049.00\* 4050.00 4051.00\* 4080.00\* 4081.00\*

**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.**

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4099.00*	4100.00*	4201.00	4206.00*	4211.00*	4212.00*	4213.00	4214.00*	4215.00*	4216.00*	4218.00*
4219.00	4225.00*	4226.00*	4230.00*	4236.01*	4237.00*	4238.00	4239.02*	4261.00*	4262.00	4271.00
4282.00*	4283.02*	4301.01*	4301.02*	4302.00	4304.00*	4306.00*	4328.00*	4351.02*	4351.03	4364.02*
4403.32*	4403.33	4403.34*	4403.35	4411.00*	4412.00	4413.01*	4413.02*	4414.02*	4415.01*	4415.03
4415.21*	4415.23*	4415.24*	4419.24	4419.25	4420.00*	4421.00*	4422.00	4426.01	4427.00	4431.02*
4431.03*	4431.04*	4431.05	4432.00*	4433.01*	4433.21*	4433.22*	4501.01	4501.02*	4505.01*	4505.02*
4506.01*	4506.02	4506.03*	4506.04*	4506.05	4506.06*	4507.01	4507.41	4507.42	4507.43	4507.44
4507.45*	4507.46	4507.51*	4507.52	4511.01	4511.02	4512.02*	4513.00	4514.03*	4515.01	4515.04*
4515.05*	4516.01*	4517.03*	9820.00*							

**Median Family Income Not Known**

4027.00\* 9819.00\*

**CONTRA COSTA COUNTY (013), CA 2/**

**MSA: 36084**

**Median Family Income 20-30%**

3072.02\*

**Median Family Income 30-40%**

3050.00\* 3071.02\* 3362.02 3690.01\* 3760.00\* 3820.00

**Median Family Income 40-50%**

3072.01\* 3120.00\* 3141.03 3141.04\* 3280.00 3361.01 3361.02\* 3650.02 3680.02\* 3720.00\* 3730.00\*

3750.00\* 3770.00\* 3790.00\* 3810.00\* 3892.00\*

**Median Family Income 50-60%**

3060.03\* 3100.00 3110.00\* 3131.01\* 3132.06\* 3141.02 3142.00\* 3160.00\* 3270.00 3381.01\* 3660.01\*

3672.00 3680.01\* 3740.00\*

**Median Family Income 60-70%**

3040.02\* 3060.04\* 3072.04\* 3072.05\* 3080.01\* 3212.00 3362.01\* 3511.01\* 3511.02 3580.00\* 3660.02

3671.00\* 3690.02 3710.00

**Median Family Income 70-80%**

3010.00\* 3020.05\* 3020.07\* 3032.04 3040.03\* 3060.02\* 3071.01\* 3090.00\* 3131.02\* 3132.03\* 3170.00

3200.01 3300.00\* 3372.00 3591.02\* 3591.03\* 3610.00\* 3620.00 3630.00 3650.03\* 3800.00 3860.00\*

**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.

**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.**

3020.06\* 3132.04\* 3132.05\* 3180.00\* 3190.00 3290.00 3350.00\* 3551.07\* 3602.00 3640.02\* 3922.00

**Median Family Income 90-100%**

3020.08\* 3031.03 3032.01 3131.03\* 3150.00 3310.00\* 3331.01\* 3331.02\* 3340.04\* 3551.08\* 3560.01\*  
3592.02\* 3601.01 3700.00\* 3870.00 3880.00\*

**Median Family Income 100-110%**

3020.09 3080.02\* 3200.04 3211.01 3240.01\* 3320.00\* 3340.01\* 3371.00\* 3381.02\* 3390.01 3390.02  
3400.01 3551.09\* 3551.10\* 3570.00\* 3591.04\* 3592.03 3830.00\* 3891.00

**Median Family Income 110-120%**

3020.10\* 3031.02\* 3032.02\* 3040.04\* 3230.00\* 3250.00 3332.00 3430.01 3451.01\* 3511.03 3551.11  
3551.15\*

**Median Family Income >= 120%**

3032.03 3032.05 3040.01\* 3040.05\* 3200.03\* 3211.02\* 3211.03\* 3220.00 3240.02 3260.00\* 3340.06  
3342.00 3373.00 3382.01\* 3382.03 3382.04\* 3383.01\* 3383.02 3400.02 3410.00\* 3430.02 3430.03  
3451.02\* 3451.03\* 3451.05 3451.08 3451.11\* 3451.12\* 3451.13 3451.14\* 3451.15\* 3451.16\* 3452.02  
3452.03 3452.04 3461.01\* 3461.02\* 3462.01\* 3462.03\* 3462.04\* 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\*  
3551.14 3551.16\* 3551.17\* 3552.00\* 3553.01 3553.02\* 3553.04 3553.06 3560.02 3591.05 3592.04  
3601.02\* 3780.00 3840.00\* 3851.00\* 3852.00\* 3901.00\* 3902.00\* 3910.00 3920.00\* 3923.00

**SAN FRANCISCO COUNTY (075), CA**

**MSA: 41884**

**Median Family Income 20-30%**

0107.00 0113.00 0118.00\* 0123.01\* 0124.01\* 0125.01\* 0125.02\* 0161.00\* 0179.02 0231.02\* 0231.03\*  
0605.02\* 0611.00 9805.01\*

**Median Family Income 30-40%**

0106.00 0120.00\* 0122.02\* 0123.02 0201.00 0209.00 0228.02\* 0234.00

**Median Family Income 40-50%**

0117.00 0119.02 0158.01 0176.01 0202.00 0232.00 0264.01\* 0264.04\*

**Median Family Income 50-60%**

0121.00 0122.01\* 0159.00\* 0229.01\* 0230.01\* 0257.02 0263.01 0264.03 0612.00\*

**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.**

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**Median Family Income 60-70%**

0177.00 0178.02\* 0208.00 0228.03 0233.00 0258.00\* 0260.01\* 0260.03 0260.04 0261.00\* 0313.02\*  
0314.00\* 0332.03\* 0332.04 0604.00\*

**Median Family Income 70-80%**

0101.00\* 0155.00 0160.00 0254.03 0256.00\* 0257.01\* 0260.02 0262.00\* 0263.02\* 0263.03 0264.02  
0312.01\* 0353.00 0452.00 0477.01

**Median Family Income 80-90%**

0103.00\* 0108.00\* 0156.00\* 0203.00\* 0204.02\* 0229.02\* 0229.03\* 0230.03\* 0312.02\* 0328.02\* 0329.01\*  
0352.01 0352.02\* 0426.01 0478.01 0478.02

**Median Family Income 90-100%**

0111.00 0251.00\* 0313.01\* 0326.01 0326.02\* 0327.00 0330.00 0354.00 0426.02\* 0427.00 0451.00\*  
0476.00 0477.02 0479.01\* 0479.02 0610.00\*

**Median Family Income 100-110%**

0104.00\* 0110.00 0112.00 0157.00 0164.00\* 0165.00\* 0254.01\* 0255.00\* 0259.00\* 0328.01\* 0329.02  
0351.00 0401.00

**Median Family Income 110-120%**

0129.02 0153.00 0166.00\* 0210.00\* 0253.00 0301.01\* 0302.02 0311.00\* 0402.00 0614.00\*

**Median Family Income >= 120%**

0102.00\* 0105.00 0109.00\* 0119.01 0126.01 0126.02 0127.00 0128.00 0129.01\* 0130.00 0131.01\*  
0131.02\* 0132.00\* 0133.00 0134.00\* 0135.00\* 0151.00\* 0152.00 0154.00 0158.02\* 0163.00\* 0167.00  
0168.01\* 0169.00\* 0170.00\* 0171.01\* 0171.02 0180.00 0204.01\* 0205.00\* 0206.00 0207.00 0211.00\*  
0212.00\* 0213.00 0214.00 0215.00\* 0216.00\* 0217.00\* 0218.00\* 0226.00 0227.02 0227.04 0228.01  
0252.00\* 0254.02\* 0301.02 0302.01 0303.01\* 0303.02\* 0304.00 0305.00\* 0306.00\* 0307.00 0308.00  
0309.00\* 0310.00 0331.00 0428.00 0601.00\* 0607.00 0615.00 9802.00\* 9809.00

**Median Family Income Not Known**

0124.02\* 0162.00\* 0168.02\* 0178.01\* 0332.01\* 9803.00\* 9804.01\* 9806.00\* 9901.00\*

**SAN MATEO COUNTY (081), CA**

**MSA: 41884**

**Median Family Income 30-40%**

**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.**

6102.03\* 6106.01\*

**Median Family Income 40-50%**

6022.00 6102.01\* 6103.02 6105.00\* 6108.00\* 6120.00

**Median Family Income 50-60%**

6008.00 6013.00 6015.02\* 6021.00 6062.00 6102.02 6117.00\* 6118.00 6121.00\*

**Median Family Income 60-70%**

6002.00\* 6007.00 6016.01\* 6038.01\* 6041.02 6104.00\* 6109.00\* 6119.00\*

**Median Family Income 70-80%**

6004.02\* 6006.00 6019.02\* 6041.01 6042.00 6060.00\* 6101.00\* 6107.00

**Median Family Income 80-90%**

6001.00 6003.00\* 6005.00 6012.00 6014.00\* 6015.01\* 6016.05\* 6020.00\* 6023.00 6059.00 6063.00

6077.01

**Median Family Income 90-100%**

6010.00 6011.00\* 6019.01\* 6024.00\* 6026.00 6038.02 6044.00 6048.00\* 6061.00\* 6072.00 6074.00\*

6075.00\* 6076.00 6077.02\* 6084.00\* 6092.02 6135.01\* 6138.00\*

**Median Family Income 100-110%**

6004.01 6009.00\* 6016.04\* 6017.00\* 6027.00 6028.00\* 6029.00 6030.00 6033.00\* 6039.00\* 6040.00

6078.00\* 6085.02\* 6086.00 6110.00\*

**Median Family Income 110-120%**

6016.03\* 6018.00\* 6032.00\* 6037.00\* 6047.00 6054.00 6081.00\* 6085.01\* 6137.00\* 6140.00\*

**Median Family Income >= 120%**

6025.00\* 6031.00\* 6034.00\* 6045.00\* 6046.00\* 6049.00 6050.00 6051.00 6052.00\* 6053.00 6055.00\*

6056.00 6057.00\* 6058.00\* 6064.00\* 6065.00\* 6066.00 6067.00 6068.00 6069.00 6070.00\* 6071.00

6073.00\* 6079.00 6080.01\* 6080.02\* 6080.04\* 6080.13\* 6080.23 6082.00 6083.00\* 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\*

6098.00\* 6099.00\* 6100.00\* 6103.03\* 6103.04\* 6106.02\* 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\*

6136.00\* 6139.00\*

**Median Family Income Not Known**

9843.00 9901.00\*

**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.**

**ASSESSMENT AREA - 0017**

**SANTA CLARA COUNTY (085), CA**

**MSA: 41940**

**Median Family Income 20-30%**

5037.09 5037.13\*

**Median Family Income 30-40%**

5009.02\* 5014.02\* 5017.00\* 5020.02 5031.10\* 5031.13\* 5031.17\* 5031.22 5032.14 5034.02\* 5037.10\*  
5037.12 5126.03 5126.04\*

**Median Family Income 40-50%**

5014.01\* 5015.01\* 5016.00\* 5021.02\* 5031.12 5031.21 5031.23\* 5032.13\* 5032.18 5035.06\* 5035.10\*  
5036.01\* 5036.02\* 5039.02\* 5063.05\* 5065.01\* 5119.15 5120.43\*

**Median Family Income 50-60%**

5001.00 5009.01 5010.00 5020.01 5022.01 5031.05 5031.18 5032.04 5032.17\* 5033.04 5033.05  
5033.06\* 5034.01\* 5035.04\* 5037.03\* 5037.11\* 5040.02\* 5043.18 5120.22\* 5120.26\* 5123.10\* 5125.06

**Median Family Income 60-70%**

5012.00 5015.02\* 5031.11 5033.15 5033.37\* 5035.07 5035.08\* 5037.08\* 5039.03\* 5040.01\* 5041.01  
5041.02\* 5044.12\* 5046.01\* 5050.09\* 5052.02 5093.03\* 5094.03\* 5120.17\* 5120.27 5123.14 5126.02\*  
5130.00\*

**Median Family Income 70-80%**

5008.00 5011.01 5011.02\* 5019.00 5031.16\* 5032.08\* 5032.10\* 5035.09\* 5037.07 5038.02 5038.03  
5038.04 5044.18\* 5044.22\* 5045.07\* 5046.02\* 5047.00\* 5051.00 5053.01\* 5053.03\* 5057.00\* 5063.01  
5063.04 5090.00 5095.00\* 5120.23\* 5120.38\* 5120.42\* 5120.53\* 5123.13\* 5125.08\* 5125.09\*

**Median Family Income 80-90%**

5004.00\* 5026.04 5029.06\* 5029.09\* 5031.08 5032.07\* 5032.11\* 5032.12\* 5033.12 5033.23\* 5033.36\*  
5035.11\* 5043.15 5043.16\* 5043.23\* 5044.10\* 5044.11\* 5048.02 5056.00\* 5064.02 5085.07\* 5085.08\*  
5089.00\* 5091.07\* 5120.19\* 5120.20\* 5120.21\* 5125.05\* 5125.10\* 5135.00\*

**Median Family Income 90-100%**

5002.00 5018.00\* 5029.10\* 5033.21\* 5033.27 5043.07\* 5043.17 5043.19\* 5043.20\* 5043.21\* 5044.23\*  
5045.05 5045.06 5048.05\* 5048.06 5050.07 5052.03\* 5054.03\* 5062.03\* 5062.04 5064.01 5065.02

**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.**

5065.03\* 5066.05\* 5066.06 5067.02\* 5083.04\* 5085.04\* 5088.00\* 5091.05 5091.08\* 5093.04 5120.24  
5120.31\* 5120.36\* 5120.39\* 5120.52\*

**Median Family Income 100-110%**

5003.00 5021.01\* 5023.02\* 5027.01 5029.01\* 5031.15\* 5033.22\* 5033.24\* 5033.25\* 5033.31\* 5033.32\*  
5043.14\* 5043.22 5044.16 5044.21\* 5045.04 5054.01\* 5054.02 5055.00\* 5058.00\* 5059.00 5060.00\*  
5061.01\* 5063.02\* 5066.03\* 5086.01\* 5086.02 5087.04 5091.06 5094.04\* 5120.05\* 5120.29\* 5120.33\*  
5120.45\* 5120.47 5121.00 5123.05\* 5123.07 5123.09\* 5123.12\* 5124.01

**Median Family Income 110-120%**

5006.00 5022.02 5027.02\* 5028.00\* 5043.11 5044.20\* 5050.01 5050.08 5053.02\* 5053.04\* 5053.05\*  
5061.02 5066.01 5067.03 5068.01 5080.04 5091.02\* 5094.01\* 5097.00 5116.09 5120.25\* 5120.30  
5120.32 5120.34\* 5120.35 5120.37\* 5123.11 5124.02\*

**Median Family Income >= 120%**

5005.00 5013.00\* 5023.01\* 5024.00\* 5025.00 5026.01\* 5026.03\* 5029.02\* 5029.03\* 5029.07\* 5029.08  
5030.01\* 5030.02\* 5030.03 5033.13\* 5033.26\* 5033.29\* 5033.30\* 5033.33\* 5033.34\* 5042.01 5042.02\*  
5043.08 5044.13 5044.14 5044.15\* 5044.17\* 5048.03 5049.01\* 5050.06 5061.03 5062.02\* 5066.04  
5067.01\* 5068.02\* 5068.03\* 5068.04\* 5069.00\* 5070.01\* 5070.02\* 5071.00\* 5072.03\* 5072.05 5072.06  
5073.01\* 5073.02 5074.01\* 5074.02\* 5075.00\* 5076.00 5077.01 5077.02 5077.03\* 5078.05 5078.06  
5078.07\* 5078.08\* 5079.03 5079.04\* 5079.05 5079.06\* 5080.01 5080.03\* 5081.01 5081.02\* 5082.02\*  
5082.03\* 5082.04\* 5083.01\* 5083.03\* 5084.01\* 5084.03\* 5084.04\* 5085.03 5085.05 5087.03\* 5091.09\*  
5092.01 5092.02 5093.02 5096.00 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\* 5113.02\* 5114.00 5115.00\* 5117.01 5117.02\* 5117.04\* 5117.05\* 5117.07\*  
5118.00\* 5119.05 5119.07\* 5119.09\* 5119.10\* 5119.11\* 5119.12\* 5119.13 5119.14\* 5119.16\* 5120.01  
5122.00\* 5123.08\* 5125.03

**Median Family Income Not Known**

5116.08\*

**OUTSIDE ASSESSMENT AREA**

**AMADOR COUNTY (005), CA**

**MSA: NA**

**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.**

---

**Middle Income**

0001.01

**Upper Income**

0003.03

**BUTTE COUNTY (007), CA**

**MSA: 17020**

**Moderate Income**

0002.02 0025.00

**Middle Income**

0001.04 0003.00

**CALAVERAS COUNTY (009), CA**

**MSA: NA**

**Upper Income**

0002.10

**COLUSA COUNTY (011), CA**

**MSA: NA**

**Middle Income**

0002.00 0003.00

**EL DORADO COUNTY (017), CA**

**MSA: 40900**

**Low Income**

0316.00

**Moderate Income**

0313.02

**Middle Income**

0310.00 0313.01 0314.06 0315.02 0315.04

**Upper Income**

0307.01 0307.04 0307.09 0308.04 0308.08 0309.01 0318.00

**GLENN COUNTY (021), CA**

**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**

**Middle Income**

0103.00

**IMPERIAL COUNTY (025), CA**

**MSA: 20940**

**Moderate Income**

0115.00 0121.00 0123.02

**Middle Income**

0113.00 0119.00 0123.01

**Upper Income**

0110.00 0118.01

**INYO COUNTY (027), CA**

**MSA: NA**

**Moderate Income**

0008.00

**KINGS COUNTY (031), CA**

**MSA: 25260**

**Moderate Income**

0009.00 0014.02

**Middle Income**

0012.00

**Upper Income**

0001.00 0004.04 0010.01

**LASSEN COUNTY (035), CA**

**MSA: NA**

**Middle Income**

0406.00

**LOS ANGELES COUNTY (037), CA 2/**

**MSA: 31084**

**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.**

---

**Median Family Income >= 120%**

8002.04

**MADERA COUNTY (039), CA**

**MSA: 31460**

**Moderate Income**

0003.00 0005.02 0008.00

**Middle Income**

0001.02 0005.06 0005.08 0010.00

**Upper Income**

0002.02 0005.03 0005.09 0007.00

**MARIN COUNTY (041), CA**

**MSA: 42034**

**Moderate Income**

1121.00 1192.01 1330.00

**Middle Income**

1012.00 1031.00 1041.01 1082.00 1090.01 1110.00 1141.00 1212.00

**Upper Income**

1101.00 1102.00 1191.00 1192.02 1241.00 1262.00 1270.00 1302.02

**MARIPOSA COUNTY (043), CA**

**MSA: NA**

**Middle Income**

0001.01

**MENDOCINO COUNTY (045), CA**

**MSA: NA**

**Moderate Income**

0112.00

**Middle Income**

0111.02

**MERCED COUNTY (047), CA**

**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: 32900**

**Moderate Income**

0002.02 0006.02 0006.03 0007.01 0010.03 0010.05 0014.01 0016.02 0017.00 0024.02

**Middle Income**

0003.04 0006.01 0008.01 0009.02

**Upper Income**

0007.02 0010.02 0011.01 0026.00

**MONO COUNTY (051), CA**

**MSA: NA**

**Middle Income**

0001.02

**MONTEREY COUNTY (053), CA**

**MSA: 41500**

**Middle Income**

0102.02 0145.00

**Upper Income**

0001.04 0107.01 0117.00 0118.01 0118.02 0127.00 0132.00

**NAPA COUNTY (055), CA**

**MSA: 34900**

**Middle Income**

2006.01 2012.00

**NEVADA COUNTY (057), CA**

**MSA: NA**

**Upper Income**

0004.02 0007.01 0012.06

**PLACER COUNTY (061), CA**

**MSA: 40900**

**Moderate 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.**

---

0209.01 0209.08 0211.03

**Middle Income**

0204.02 0207.13 0208.05 0208.06 0210.03 0210.46 0211.08 0211.31 0215.02 0220.14 0226.00

0237.00

**Upper Income**

0206.01 0206.05 0207.17 0210.34 0210.38 0210.43 0211.09 0211.23 0212.03 0212.04 0213.09

0213.22 0220.11 0223.00 0224.00 0228.00 0229.00 0233.00 0235.00

**PLUMAS COUNTY (063), CA**

**MSA: NA**

**Middle Income**

0001.00 0003.00

**SAN BENITO COUNTY (069), CA**

**MSA: 41940**

**Moderate Income**

0001.00

**SAN JOAQUIN COUNTY (077), CA**

**MSA: 44700**

**Median Family Income 40-50%**

0016.00

**Median Family Income 50-60%**

0031.13 0042.03 0044.04

**Median Family Income 60-70%**

0034.05

**Median Family Income 70-80%**

0004.01 0031.11 0043.08 0053.03

**Median Family Income 80-90%**

0010.00 0033.05 0051.08

**Median Family Income 90-100%**

0028.00 0032.03 0051.29 0051.31

**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.**

---

**Median Family Income >= 120%**

0031.14 0041.02 0043.03 0046.00 0050.03 0051.06 0051.22 0051.23 0051.35 0052.06 0052.07  
0052.08 0055.02

**SAN LUIS OBISPO COUNTY (079), CA**

**MSA: 42020**

**Moderate Income**

0111.01 0120.00 0121.02 0125.02

**Middle Income**

0102.01 0110.02 0117.01 0123.04

**Upper Income**

0115.03 0127.04

**SANTA BARBARA COUNTY (083), CA**

**MSA: 42200**

**Low Income**

0021.03

**Moderate Income**

0008.04 0009.00

**Middle Income**

0022.11 0023.06

**Upper Income**

0001.02 0005.01 0019.05

**SANTA CRUZ COUNTY (087), CA**

**MSA: 42100**

**Moderate Income**

1102.00 1105.02 1106.00

**Middle Income**

1218.00

**Upper Income**

1012.00 1209.00 1212.00

**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.**

---

**SHASTA COUNTY (089), CA**

**MSA: 39820**

**Moderate Income**

0112.09

**Middle Income**

0103.00 0105.00

**Upper Income**

0108.07

**SIERRA COUNTY (091), CA**

**MSA: NA**

**Upper Income**

0100.00

**SOLANO COUNTY (095), CA**

**MSA: 46700**

**Low Income**

2509.00 2518.02 2525.02

**Moderate Income**

2531.07

**Middle Income**

2521.02 2523.16 2529.11

**Upper Income**

2520.00 2521.05 2521.08 2522.01 2523.17

**SONOMA COUNTY (097), CA**

**MSA: 42220**

**Moderate Income**

1513.05 1521.00 1530.02 1530.03 1539.02

**Middle Income**

1515.02 1527.02 1537.06 1538.01 1538.08

**Upper 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.**

---

1502.02 1543.02

**STANISLAUS COUNTY (099), CA**

**MSA: 33700**

**Median Family Income 40-50%**

0038.02

**Median Family Income 50-60%**

0024.02

**Median Family Income 60-70%**

0018.00

**Median Family Income 80-90%**

0025.01

**Median Family Income 100-110%**

0005.06

**Median Family Income 110-120%**

0038.05

**Median Family Income >= 120%**

0005.01 0006.02 0009.05 0029.01 0036.04

**SUTTER COUNTY (101), CA**

**MSA: 49700**

**Middle Income**

0505.01 0505.03

**Upper Income**

0505.04

**TEHAMA COUNTY (103), CA**

**MSA: NA**

**Moderate Income**

0005.00

**TULARE COUNTY (107), CA**

**MSA: 47300**

**Footnote:**

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**2021 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.**

---

**Low Income**

0028.00

**Moderate Income**

0002.02 0012.00

**Middle Income**

0003.01 0010.04 0020.09 0026.01 0033.00

**Upper Income**

0010.06 0017.04 0018.00 0020.07 0023.02

**TUOLUMNE COUNTY (109), CA**

**MSA: NA**

**Upper Income**

0041.00

**YOLO COUNTY (113), CA**

**MSA: 40900**

**Low Income**

0102.03

**Moderate Income**

0101.02 0102.04 0108.00 0109.02

**Middle Income**

0102.01 0113.00

**Upper Income**

0103.02 0105.08 0106.05 0106.06 0106.08 0112.05 0112.06

**YUBA COUNTY (115), CA**

**MSA: 49700**

**Moderate Income**

0403.02

**Footnote:**

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**2021 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 0000004341**

**Institution: ZIONS BANCORPORATION, N.A.**

**Agency: OCC - 1**

<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
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%
<b>Total</b>	<b>22,767</b>	<b>22,767</b>	<b>0</b>	<b>0.00%</b>

**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.