

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: IDAHO (16)

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

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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>BEAR LAKE COUNTY (007), ID</b>										
<b>MSA NA</b>										
<b>Inside AA 0017</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	3	91	1	113	1	374	2	45	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	106	1	113	1	374	4	60	0	0
<b>BENEWAH COUNTY (009), ID</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	30	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
<b>BINGHAM COUNTY (011), ID</b>										
<b>MSA NA</b>										
<b>Inside AA 0017</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	155	0	0	1	500	2	120	0	0
Middle Income	12	462	2	415	1	265	10	652	0	0
Upper Income	3	75	2	450	1	425	1	15	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	692	4	865	3	1,190	13	787	0	0

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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>BLAINE COUNTY (013), ID</b>										
<b>MSA NA</b>										
<b>Inside AA 0017</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	9	279	1	200	2	651	7	179	0	0
Upper Income	6	275	1	250	2	1,025	3	65	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	554	2	450	4	1,676	10	244	0	0
<b>BOISE COUNTY (015), ID</b>										
<b>MSA 14260</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	140	0	0	0	0	2	140	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	140	0	0	0	0	2	140	0	0
<b>BONNEVILLE COUNTY (019), ID</b>										
<b>MSA 26820</b>										
<b>Inside AA 0016</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	21	837	1	118	10	6,726	18	705	0	0
Middle Income	9	465	6	984	6	3,150	5	367	0	0
Upper Income	14	633	5	914	8	5,626	13	1,264	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	44	1,935	12	2,016	24	15,502	36	2,336	0	0

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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>CANYON COUNTY (027), ID</b>										
<b>MSA 14260</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	1	153	0	0	1	153	0	0
Moderate Income	15	771	5	939	3	1,206	7	726	0	0
Middle Income	23	764	6	1,108	5	2,500	17	882	0	0
Upper Income	2	100	0	0	1	500	1	11	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	40	1,635	12	2,200	9	4,206	26	1,772	0	0
<b>CARIBOU COUNTY (029), ID</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	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
<b>CASSIA COUNTY (031), ID</b>										
<b>MSA NA</b>										
<b>Inside AA 0017</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	26	1	200	0	0	2	26	0	0
Middle Income	4	184	2	448	4	1,936	4	486	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	210	3	648	4	1,936	6	512	0	0

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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>CUSTER COUNTY (037), ID</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	90	0	0	0	0	2	90	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	90	0	0	0	0	2	90	0	0
<b>ELMORE COUNTY (039), ID</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	5	1,758	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	5	1,758	0	0	0	0
<b>FRANKLIN COUNTY (041), ID</b>										
<b>MSA 30860</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	10	2	443	2	640	3	458	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	2	443	2	640	3	458	0	0

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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>FREMONT COUNTY (043), ID</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	60	0	0	0	0	2	60	0	0
Upper Income	2	56	0	0	1	619	2	627	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	116	0	0	1	619	4	687	0	0
<b>GEM COUNTY (045), ID</b>										
<b>MSA 14260</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	125	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	175	0	0	0	0	0	0	0	0
<b>GOODING COUNTY (047), ID</b>										
<b>MSA NA</b>										
<b>Inside AA 0017</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	42	0	0	0	0	2	35	0	0
Middle Income	2	80	1	120	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	122	1	120	0	0	3	65	0	0

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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>IDAHO COUNTY (049), ID</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	150	3	1,693	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	3	1,693	1	150	0	0
<b>JEFFERSON COUNTY (051), ID</b>										
<b>MSA 26820</b>										
<b>Inside AA 0016</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	1	200	0	0
Middle Income	21	815	3	612	6	3,612	18	1,542	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	815	4	812	6	3,612	19	1,742	0	0
<b>JEROME COUNTY (053), ID</b>										
<b>MSA 46300</b>										
<b>Inside AA 0045</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	71	0	0	1	428	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	71	0	0	1	428	0	0	0	0

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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>KOOTENAI COUNTY (055), ID</b>										
<b>MSA 17660</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	750	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0
<b>LATAH COUNTY (057), ID</b>										
<b>MSA NA</b>										
<b>Inside AA 0017</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	11	536	2	395	5	3,543	7	286	0	0
Upper Income	3	40	1	250	3	1,960	4	810	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	576	3	645	8	5,503	11	1,096	0	0
<b>LEMHI COUNTY (059), ID</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	135	0	0	1	135	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	135	0	0	1	135	0	0



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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>LEWIS COUNTY (061), ID</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	1	250	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	1	1,000	0	0	0	0
<b>MADISON COUNTY (065), ID</b>										
<b>MSA NA</b>										
<b>Inside AA 0017</b>										
Low Income	1	40	0	0	0	0	1	40	0	0
Moderate Income	4	149	1	250	0	0	4	149	0	0
Middle Income	8	312	0	0	1	500	8	312	0	0
Upper Income	0	0	2	349	2	828	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	501	3	599	3	1,328	13	501	0	0
<b>MINIDOKA COUNTY (067), ID</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	12	597	2	318	2	664	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	597	2	318	2	664	1	10	0	0

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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>NEZ PERCE COUNTY (069), ID</b>										
<b>MSA 30300</b>										
<b>Inside AA 0020</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	7	318	4	739	1	950	6	406	0	0
Upper Income	2	60	0	0	0	0	2	60	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	378	4	739	1	950	8	466	0	0
<b>ONEIDA COUNTY (071), ID</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	25	1	200	1	649	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	1	200	1	649	0	0	0	0
<b>OWYHEE COUNTY (073), ID</b>										
<b>MSA 14260</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	85	0	0	1	412	2	40	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	85	0	0	1	412	2	40	0	0

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: IDAHO (16)

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

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: IDAHO (16)

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

Loans by County

Respondent ID: 0000004341

Small Farm Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to 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>ADA COUNTY (001), ID</b>										
<b>MSA 14260</b>										
<b>Inside AA 0004</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	0	0	1	330	1	330	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	330	1	330	0	0
<b>BANNOCK COUNTY (005), ID</b>										
<b>MSA 38540</b>										
<b>Inside AA 0027</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	230	1	315	2	545	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	230	1	315	2	545	0	0
<b>BEAR LAKE COUNTY (007), ID</b>										
<b>MSA NA</b>										
<b>Inside AA 0017</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	4	190	1	161	0	0	5	351	0	0
Upper Income	3	153	1	162	1	500	4	315	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	343	2	323	1	500	9	666	0	0

Loans by County

Respondent ID: 0000004341

Small Farm Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: IDAHO (16)

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

Loans by County

Respondent ID: 0000004341

Small Farm Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to 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>BUTTE COUNTY (023), ID</b>										
<b>MSA 26820</b>										
<b>Inside AA 0016</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	1	300	2	400	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	300	2	400	0	0
<b>CANYON COUNTY (027), ID</b>										
<b>MSA 14260</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	5	0	0	1	414	1	5	0	0
Middle Income	0	0	6	1,082	2	975	5	1,190	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	6	1,082	3	1,389	6	1,195	0	0
<b>CARIBOU COUNTY (029), ID</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	140	4	736	2	790	8	1,666	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	140	4	736	2	790	8	1,666	0	0

Loans by County

Respondent ID: 0000004341

Small Farm Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to 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>CASSIA COUNTY (031), ID</b>										
<b>MSA NA</b>										
<b>Inside AA 0017</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	3	102	2	305	0	0	3	280	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	102	2	305	0	0	3	280	0	0
<b>CUSTER COUNTY (037), ID</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	100	0	0	1	300	2	400	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	300	2	400	0	0
<b>ELMORE COUNTY (039), ID</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	40	0	0	0	0	1	40	0	0
Middle Income	0	0	0	0	1	300	1	300	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	1	300	2	340	0	0



Loans by County

Respondent ID: 0000004341

Small Farm Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to 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>FRANKLIN COUNTY (041), ID</b>										
<b>MSA 30860</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	10	469	9	1,447	1	286	20	2,202	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	469	9	1,447	1	286	20	2,202	0	0
<b>GEM COUNTY (045), ID</b>										
<b>MSA 14260</b>										
<b>Inside AA 0004</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	25	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	0	0	0	0
<b>GOODING COUNTY (047), ID</b>										
<b>MSA NA</b>										
<b>Inside AA 0017</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	60	1	150	1	500	1	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	1	150	1	500	1	60	0	0

Loans by County

Respondent ID: 0000004341

Small Farm Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to 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>IDAHO COUNTY (049), ID</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	90	0	0	0	0	2	90	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	90	0	0	0	0	2	90	0	0
<b>JEFFERSON COUNTY (051), ID</b>										
<b>MSA 26820</b>										
<b>Inside AA 0016</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	346	0	0	2	346	0	0
Middle Income	5	308	0	0	2	800	5	988	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	308	2	346	2	800	7	1,334	0	0
<b>JEROME COUNTY (053), ID</b>										
<b>MSA 46300</b>										
<b>Inside AA 0045</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	23	0	0	0	0	1	23	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	0	0	0	0	1	23	0	0

Loans by County

Respondent ID: 0000004341

Small Farm Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to 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>LATAH COUNTY (057), ID</b>										
<b>MSA NA</b>										
<b>Inside AA 0017</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	6	254	0	0	0	0	5	224	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	254	0	0	0	0	5	224	0	0
<b>LEMHI COUNTY (059), ID</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	400	1	400	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	1	400	0	0
<b>LINCOLN COUNTY (063), ID</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	66	0	0	0	0	2	66	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	66	0	0	0	0	2	66	0	0

Loans by County

Respondent ID: 0000004341

Small Farm Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to 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>MINIDOKA COUNTY (067), ID</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	500	0	0	0	0
Middle Income	1	100	1	145	2	900	3	645	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	145	3	1,400	3	645	0	0
<b>ONEIDA COUNTY (071), ID</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	20	1	182	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	1	182	0	0	1	20	0	0
<b>OWYHEE COUNTY (073), ID</b>										
<b>MSA 14260</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	61	1	190	1	370	4	596	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	61	1	190	1	370	4	596	0	0

Loans by County

Respondent ID: 0000004341

Small Farm Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to 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>PAYETTE COUNTY (075), ID</b>										
<b>MSA NA</b>										
<b>Inside AA 0017</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	92	1	120	1	350	3	562	0	0
Upper Income	1	38	0	0	0	0	1	38	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	130	1	120	1	350	4	600	0	0
<b>POWER COUNTY (077), ID</b>										
<b>MSA 38540</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	2	415	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	415	0	0	0	0	0	0
<b>TWIN FALLS COUNTY (083), ID</b>										
<b>MSA 46300</b>										
<b>Inside AA 0045</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	2	345	2	680	4	1,025	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	345	2	680	4	1,025	0	0

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: IDAHO (16)

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

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

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

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

**Footnote:**

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

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

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

**Footnote:**

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

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

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

**Footnote:**

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

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

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

**Footnote:**

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

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

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

**Footnote:**

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

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

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

**Footnote:**

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

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

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

**Footnote:**

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

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

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

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

**Footnote:**

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

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

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

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

**Footnote:**

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

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

**Respondent ID: 0000004341**

**Agency: OCC - 1**

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

**Footnote:**

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



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

**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	268	1,523,274	0	0
Purchased	0	0	0	0
Total	268	1,523,274	0	0
Consortium/Third Party Loans (optional)				

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000004341**

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

**Agency: OCC - 1**

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

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**ASSESSMENT AREA - 0004**

**ADA COUNTY (001), ID**

**MSA: 14260**

**Low Income**

0009.02\* 0020.00

**Moderate Income**

0004.01\* 0008.07\* 0010.03\* 0011.00 0012.04 0014.01 0014.02\* 0017.01\* 0017.02 0023.17\* 0023.19

0103.51\* 0103.67 0103.68 0104.05\*

**Middle Income**

0001.01 0003.02\* 0003.03\* 0003.05\* 0005.01\* 0008.06\* 0008.10\* 0009.01\* 0012.01\* 0012.03\* 0015.00\*

0016.00 0018.00 0019.00\* 0021.00 0022.25\* 0022.26\* 0022.28\* 0022.29 0022.31 0023.13\* 0023.14\*

0023.15\* 0023.16\* 0023.18\* 0024.12 0024.14\* 0024.15\* 0024.16 0024.17\* 0024.18\* 0024.19\* 0102.26\*

0102.27 0102.28\* 0102.29\* 0102.34 0102.35\* 0102.36\* 0102.37\* 0103.38\* 0103.40 0103.45\* 0103.46\*

0103.47 0103.48\* 0103.50\* 0103.52\* 0103.54 0103.61\* 0103.64\* 0103.65\* 0103.66 0103.71 0104.04\*

0104.06 0104.07 0104.09\* 0104.10\* 0104.11\*

**Upper Income**

0001.02 0002.01\* 0002.02\* 0003.06 0004.02\* 0005.02\* 0006.01 0006.02\* 0007.01\* 0007.03\* 0007.04\*

0008.03\* 0008.05 0008.08\* 0008.09\* 0010.01\* 0022.23 0022.27\* 0022.30\* 0101.01\* 0101.02\* 0102.24

0102.30 0102.31\* 0102.32 0102.33 0103.36\* 0103.37 0103.39\* 0103.41\* 0103.42 0103.43 0103.44

0103.49\* 0103.53\* 0103.55\* 0103.56\* 0103.57 0103.58 0103.59 0103.60 0103.62\* 0103.63\* 0103.69

0103.70\* 0104.03\* 0104.08\* 0105.01 0105.03\* 0105.05\* 0105.06\*

**Income Not Known**

0010.02\*

**BOISE COUNTY (015), ID**

**MSA: 14260**

**Moderate Income**

9502.02\* 9502.03

**Upper Income**

9502.01\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000004341**

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

**Agency: OCC - 1**

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

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**CANYON COUNTY (027), ID**

**MSA: 14260**

**Low Income**

0204.05 0205.06\*

**Moderate Income**

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

0215.00 0216.00\* 0217.01 0217.02\* 0219.01\* 0219.04 0221.00

**Middle Income**

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

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

0212.01 0218.01 0218.02\* 0219.05\* 0222.00 0223.01

**Upper Income**

0209.07\* 0219.06\* 0219.07\* 0223.02 0223.03\* 0224.00

**GEM COUNTY (045), ID**

**MSA: 14260**

**Moderate Income**

9602.00 9603.02\*

**Middle Income**

9601.00 9603.01\*

**OWYHEE COUNTY (073), ID**

**MSA: 14260**

**Moderate Income**

9501.01 9502.00

**Middle Income**

9501.02\*

**ASSESSMENT AREA - 0016**

**BONNEVILLE COUNTY (019), ID**

**MSA: 26820**

**Moderate Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000004341**

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

**Agency: OCC - 1**

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

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9704.04 9706.01 9706.02 9707.00 9711.00 9712.00

**Middle Income**

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

**Upper Income**

9701.00 9704.01 9705.03 9705.04\* 9706.03 9714.01 9714.02

**BUTTE COUNTY (023), ID**

**MSA: 26820**

**Moderate Income**

9701.00

**JEFFERSON COUNTY (051), ID**

**MSA: 26820**

**Moderate Income**

9601.00

**Middle Income**

9602.00 9603.01 9603.02 9604.01 9604.02

**ASSESSMENT AREA - 0017**

**BEAR LAKE COUNTY (007), ID**

**MSA: NA**

**Middle Income**

9501.00

**Upper Income**

9502.00

**BINGHAM COUNTY (011), ID**

**MSA: NA**

**Moderate Income**

9400.00\* 9505.02

**Middle Income**

9501.02 9502.00 9503.00 9504.00 9506.00

**Upper Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000004341**

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

**Agency: OCC - 1**

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

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9501.01 9505.01 9507.00

**BLAINE COUNTY (013), ID**

**MSA: NA**

**Middle Income**

9601.01 9602.01 9605.01

**Upper Income**

9601.02 9602.02\* 9603.01 9603.02 9605.02\*

**CASSIA COUNTY (031), ID**

**MSA: NA**

**Moderate Income**

9504.00

**Middle Income**

9501.00 9502.00 9503.00 9505.00 9506.00\*

**GOODING COUNTY (047), ID**

**MSA: NA**

**Moderate Income**

9601.01

**Middle Income**

9601.02 9602.01\* 9602.02

**LATAH COUNTY (057), ID**

**MSA: NA**

**Middle Income**

0051.01 0054.00 0055.00 0056.00 0057.00

**Upper Income**

0051.02 0052.00\* 0053.01\* 0053.02

**MADISON COUNTY (065), ID**

**MSA: NA**

**Low Income**

9503.04

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000004341**

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

**Agency: OCC - 1**

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

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**Moderate Income**

9502.00 9503.01\* 9503.03

**Middle Income**

9501.02 9501.03 9504.02 9505.01

**Upper Income**

9501.01\* 9504.01 9505.02

**PAYETTE COUNTY (075), ID**

**MSA: NA**

**Moderate Income**

9603.01

**Middle Income**

9601.00 9602.00 9603.02

**Upper Income**

9604.00

**WASHINGTON COUNTY (087), ID**

**MSA: NA**

**Middle Income**

9701.00 9702.00 9703.00

**ASSESSMENT AREA - 0020**

**NEZ PERCE COUNTY (069), ID**

**MSA: 30300**

**Moderate Income**

9604.00\*

**Middle Income**

9400.00 9602.00\* 9603.00 9605.00 9606.00 9607.00\* 9609.00

**Upper Income**

9608.00 9610.00

**ASSESSMENT AREA - 0027**

**BANNOCK COUNTY (005), ID**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000004341**

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

**Agency: OCC - 1**

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

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**MSA: 38540**

**Low Income**

0013.00

**Moderate Income**

0003.01\* 0008.00\* 0009.00 0010.00\* 0012.00\* 0014.00 9400.00\*

**Middle Income**

0002.00 0003.02 0004.00 0006.00 0007.00 0011.02 0015.00\* 0016.01\* 0016.02\* 0016.03 0019.00  
9818.00\*

**Upper Income**

0005.00 0011.03 0011.04 0017.00\*

**ASSESSMENT AREA - 0045**

**JEROME COUNTY (053), ID**

**MSA: 46300**

**Middle Income**

9701.00\* 9702.00\* 9703.00\* 9704.00\* 9705.01\*

**Upper Income**

9705.02

**TWIN FALLS COUNTY (083), ID**

**MSA: 46300**

**Moderate Income**

0007.02\* 0010.02 0011.00

**Middle Income**

0002.00 0003.00 0004.00\* 0005.00 0006.00\* 0007.01 0008.00 0010.01\* 0012.01\* 0012.02 0013.02  
0016.00

**Upper Income**

0009.00\* 0013.01

**OUTSIDE ASSESSMENT AREA**

**ADAMS COUNTY (003), ID**

**MSA: NA**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000004341**

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

**Agency: OCC - 1**

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

---

**Middle Income**

9502.00

**BENEWAH COUNTY (009), ID**

**MSA: NA**

**Middle Income**

9400.00

**CARIBOU COUNTY (029), ID**

**MSA: NA**

**Middle Income**

9601.00 9602.00

**CUSTER COUNTY (037), ID**

**MSA: NA**

**Middle Income**

9602.00

**ELMORE COUNTY (039), ID**

**MSA: NA**

**Moderate Income**

9601.00

**Middle Income**

9602.01 9603.00

**FRANKLIN COUNTY (041), ID**

**MSA: 30860**

**Middle Income**

9701.00 9702.00

**FREMONT COUNTY (043), ID**

**MSA: NA**

**Middle Income**

9703.01 9703.02



**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000004341**

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

**Agency: OCC - 1**

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

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**Upper Income**

9701.00

**IDAHO COUNTY (049), ID**

**MSA: NA**

**Middle Income**

9400.00 9602.01 9602.02

**KOOTENAI COUNTY (055), ID**

**MSA: 17660**

**Moderate Income**

0009.02

**LEMHI COUNTY (059), ID**

**MSA: NA**

**Middle Income**

9703.00

**LEWIS COUNTY (061), ID**

**MSA: NA**

**Moderate Income**

9400.01

**Middle Income**

9400.02

**LINCOLN COUNTY (063), ID**

**MSA: NA**

**Middle Income**

9501.00

**MINIDOKA COUNTY (067), ID**

**MSA: NA**

**Moderate Income**

9704.00

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000004341**

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

**Agency: OCC - 1**

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

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**Middle Income**

9701.00 9702.00 9703.00 9705.00

**ONEIDA COUNTY (071), ID**

**MSA: NA**

**Middle Income**

9601.00

**POWER COUNTY (077), ID**

**MSA: 38540**

**Middle Income**

9602.00

**TETON COUNTY (081), ID**

**MSA: NA**

**Upper Income**

9601.04

**VALLEY COUNTY (085), ID**

**MSA: NA**

**Middle Income**

9703.02

**Upper Income**

9703.01

**2022 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	3,907	3,907	0	0.00%
Small Farm Loans	194	194	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	16,461	16,461	0	0.00%
Total	20,564	20,564	0	0.00%

**Footnote:**

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.