

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: NEVADA (32)

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

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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)
DOUGLAS COUNTY (005), NV										
MSA NA										
Inside AA 0023										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	25	689	1	200	3	1,536	4	638	0	0
Upper Income	17	546	0	0	0	0	2	20	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	42	1,235	1	200	3	1,536	6	658	0	0
ELKO COUNTY (007), NV										
MSA NA										
Inside AA 0023										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	3	1,855	1	770	0	0
Middle Income	7	184	3	412	1	620	4	79	0	0
Upper Income	2	35	0	0	0	0	2	35	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	219	3	412	4	2,475	7	884	0	0
EUREKA COUNTY (011), NV										
MSA NA										
Inside AA 0023										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	78	0	0	0	0	4	78	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	78	0	0	0	0	4	78	0	0

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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)
LYON COUNTY (019), NV										
MSA NA										
Inside AA 0023										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	0	0	0	0	0	0	0	0
Middle Income	9	266	1	232	3	1,792	6	791	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	306	1	232	3	1,792	6	791	0	0
NYE COUNTY (023), NV										
MSA NA										
Inside AA 0023										
Low Income	5	115	0	0	0	0	5	115	0	0
Moderate Income	5	78	1	250	0	0	4	53	0	0
Middle Income	8	217	2	302	3	1,939	6	132	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	410	3	552	3	1,939	15	300	0	0
PERSHING COUNTY (027), NV										
MSA NA										
Inside AA 0023										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	2	1	250	0	0	2	252	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	2	1	250	0	0	2	252	0	0

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Small Business Loans - Originations

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Institution: ZIONS BANCORPORATION, N.A.

State: NEVADA (32)

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

Loans by County

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Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: NEVADA (32)

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

Loans by County

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Small Farm Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: NEVADA (32)

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

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Small Farm Loans - Originations

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

Loans by County

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Small Farm Loans - Originations

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State: NEVADA (32)

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

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Small Farm Loans - Originations

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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)
PERSHING COUNTY (027), NV										
MSA NA										
Inside AA 0023										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	8	325	6	1,115	0	0	10	865	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	8	325	6	1,115	0	0	10	865	0	0

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

Respondent ID: 0000004341
Agency: OCC - 1

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

Footnote:

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

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

Respondent ID: 0000004341
Agency: OCC - 1

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

Footnote:

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

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

Respondent ID: 0000004341
Agency: OCC - 1

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

Footnote:

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

Respondent ID: 0000004341
Agency: OCC - 1

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

Footnote:

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

Respondent ID: 0000004341
Agency: OCC - 1

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

Footnote:

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

Respondent ID: 0000004341
Agency: OCC - 1

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

Footnote:

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

Respondent ID: 0000004341
Agency: OCC - 1

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

Footnote:

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

Respondent ID: 0000004341
Agency: OCC - 1

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

Footnote:

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

Respondent ID: 0000004341
Agency: OCC - 1

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

Footnote:

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

Respondent ID: 0000004341

Agency: OCC - 1

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

Footnote:

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

PAGE: 1 OF 1

Respondent ID: 0000004341
Agency: OCC - 1

Memo Item: Loans by Affiliates

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

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

ASSESSMENT AREA - 0006

CARSON CITY (510), NV

MSA: 16180

Moderate Income

0010.01

Middle Income

0004.00 0005.01 0005.02 0006.01 0006.02 0007.01 0007.02 0009.00 0010.02

Upper Income

0001.00 0002.00 0003.00 0008.00

Income Not Known

9900.00*

ASSESSMENT AREA - 0019

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income 20-30%

0011.00

Median Family Income 30-40%

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

Median Family Income 40-50%

0002.01 0005.14 0005.16* 0005.21 0005.22* 0005.28* 0006.00* 0015.01* 0016.08* 0019.01 0022.04*
0022.07* 0024.03* 0025.05* 0027.06 0029.54 0029.95 0038.00 0040.00* 0043.01* 0043.02* 0044.02*
0046.02 0047.10* 0047.12* 0047.13 0049.21* 0050.06* 0050.10

Median Family Income 50-60%

0001.07 0003.01* 0004.03* 0005.13* 0005.15 0005.18 0010.04* 0012.00 0015.02* 0016.07* 0016.14*
0016.15 0017.18* 0018.01* 0019.02 0020.00 0022.01 0022.03* 0022.06 0024.05 0026.04* 0026.05*
0028.21* 0029.64* 0029.66 0029.69 0029.96* 0031.02 0034.27* 0036.57 0044.01* 0047.03 0047.07*
0047.09* 0054.21* 0057.02* 0057.03* 0057.04* 0058.48* 0060.01 0071.00 0078.01*

Median Family Income 60-70%

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

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.

0018.03 0018.04* 0025.04* 0025.06 0028.23* 0029.05 0029.65* 0029.67 0029.68* 0029.97 0032.60*
0034.15 0034.20 0034.22* 0034.23* 0034.28* 0034.30* 0034.31* 0036.16 0036.54* 0037.00 0045.00
0046.01 0047.16* 0049.11* 0049.25* 0050.14* 0054.22* 0054.38* 0058.59* 0072.00*

Median Family Income 70-80%

0001.03* 0001.09* 0005.10* 0005.26* 0010.03 0016.13* 0017.10 0024.06* 0028.10* 0028.22 0028.45
0028.47 0029.37 0029.46 0029.48 0029.50 0029.56 0031.04* 0032.20 0034.13 0034.18* 0034.19
0034.26* 0035.00* 0036.40 0041.00* 0042.00* 0047.14 0047.15 0047.17 0049.12* 0049.15* 0049.20*
0050.05* 0052.00 0053.60 0056.07 0056.14* 0056.15* 0058.18 0062.01* 0062.04* 0068.00 0079.00

Median Family Income 80-90%

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

Median Family Income 90-100%

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

Median Family Income 100-110%

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

Median Family Income 110-120%

0001.05 0010.06 0023.02* 0028.25 0028.29* 0028.31* 0028.33 0028.34 0028.50 0028.53 0029.02*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0029.53* 0029.74 0029.85 0030.06 0032.13* 0032.22 0032.39* 0032.41* 0032.66 0032.69* 0033.06*
0033.07 0033.13* 0033.20 0034.08* 0034.10 0036.30* 0036.50* 0036.63 0036.66 0049.07 0049.18*
0051.04* 0051.16* 0053.43* 0053.46 0053.47 0054.42* 0058.05* 0058.07 0058.08* 0058.29* 0058.36*
0058.55 0058.61 0058.63* 0058.64 0058.74*

Median Family Income >= 120%

0002.04 0007.00* 0010.05 0017.07* 0017.17* 0028.08 0028.11 0028.14 0028.24 0028.28 0028.37
0028.38 0028.41 0028.49* 0028.52* 0029.01 0029.38 0029.39 0029.47 0029.57* 0029.61 0029.75
0029.77 0029.78 0029.79* 0032.04 0032.08 0032.15 0032.18 0032.23 0032.26 0032.27 0032.29
0032.33* 0032.35 0032.36 0032.37 0032.40 0032.42 0032.43 0032.44* 0032.47 0032.49 0032.50
0032.51* 0032.52* 0032.61 0032.64* 0032.65 0032.67 0032.68* 0033.05 0033.08 0033.09* 0033.11*
0033.12* 0033.14 0033.15* 0033.16* 0033.19* 0033.21* 0033.22 0033.23* 0034.14* 0036.19 0036.20*
0036.26* 0036.36 0036.53* 0036.58* 0036.59* 0036.60 0036.62* 0051.07* 0051.10* 0051.12 0051.15
0053.12* 0053.13* 0053.14 0053.17 0053.18 0053.19 0053.21 0053.22 0053.33 0053.35 0053.37*
0053.41* 0053.48 0053.49 0053.50 0053.51 0053.52 0053.53 0053.54* 0053.56 0053.58 0053.61*
0053.62 0053.63 0053.64* 0053.65 0053.66 0054.33* 0054.34* 0054.35 0054.37 0054.41 0055.02*
0056.13* 0057.11* 0057.13 0057.15 0057.16 0057.17 0057.18* 0057.19* 0057.20 0057.21 0057.22
0058.03 0058.06* 0058.22* 0058.24 0058.28* 0058.30 0058.31 0058.34 0058.35 0058.37 0058.39
0058.41 0058.42 0058.43 0058.44 0058.45 0058.46 0058.47 0058.49 0058.50* 0058.52 0058.56*
0058.58 0058.65 0058.66 0058.67* 0058.68* 0058.69* 0058.72 0058.73 0058.76 0058.77 0059.03
0061.04* 0067.00 0069.00 0075.00

Median Family Income Not Known

0023.03* 0058.70 0078.02*

ASSESSMENT AREA - 0023

CHURCHILL COUNTY (001), NV

MSA: NA

Moderate Income

9503.01*

Middle Income

9501.00* 9503.02 9505.00 9506.00* 9507.00

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.

Income Not Known

9504.00*

DOUGLAS COUNTY (005), NV

MSA: NA

Middle Income

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

Upper Income

0013.00 0016.00* 0019.00 0022.00 0023.00

Income Not Known

9900.00*

ELKO COUNTY (007), NV

MSA: NA

Moderate Income

9513.00

Middle Income

9502.00 9509.00 9510.00 9512.02 9514.01 9515.00* 9516.00* 9517.00

Upper Income

9507.01* 9507.02* 9508.00* 9512.01 9514.03* 9514.04*

ESMERALDA COUNTY (009), NV

MSA: NA

Moderate Income

9501.00*

EUREKA COUNTY (011), NV

MSA: NA

Middle Income

0001.00

HUMBOLDT COUNTY (013), NV

MSA: NA

Moderate Income

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.

0106.00*

Middle Income

0105.01 0107.01*

Upper Income

0105.02 0107.02

LANDER COUNTY (015), NV

MSA: NA

Middle Income

0003.01

Upper Income

0003.02

LINCOLN COUNTY (017), NV

MSA: NA

Moderate Income

9502.00

Middle Income

9501.00*

LYON COUNTY (019), NV

MSA: NA

Moderate Income

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

Middle Income

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

MINERAL COUNTY (021), NV

MSA: NA

Moderate Income

9707.00* 9708.00*

NYE COUNTY (023), NV

MSA: NA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Low Income

9602.00 9604.14

Moderate Income

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

Middle Income

9601.00 9604.08* 9604.09 9604.12

Income Not Known

9805.00*

PERSHING COUNTY (027), NV

MSA: NA

Middle Income

9601.00

WHITE PINE COUNTY (033), NV

MSA: NA

Moderate Income

9701.00* 9703.00*

Middle Income

9702.00

ASSESSMENT AREA - 0032

STOREY COUNTY (029), NV

MSA: 39900

Middle Income

9702.00*

WASHOE COUNTY (031), NV

MSA: 39900

Low Income

0001.05 0007.02 0009.00 0010.18* 0010.19* 0012.04 0017.01* 0019.01* 0019.03 0027.03* 0030.02*
0031.12*

Moderate Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0002.01* 0002.02 0003.02 0010.16* 0012.03* 0015.01* 0017.03* 0018.01* 0018.02* 0019.04 0021.05*
0021.07 0022.04 0022.11* 0022.12* 0022.14 0022.16 0024.06* 0024.14* 0026.14* 0026.16 0026.20*
0026.22* 0027.04* 0027.06* 0027.07* 0028.02* 0031.05* 0035.21* 9402.00*

Middle Income

0001.04 0004.01* 0010.05 0010.17* 0011.01* 0012.01 0013.00* 0015.03* 0021.04 0021.06* 0022.15
0024.01* 0024.07* 0024.11 0024.13 0025.00* 0026.03 0026.10* 0026.11* 0026.12* 0026.13* 0026.15
0026.18* 0026.21* 0027.05* 0028.01 0029.01* 0029.02 0030.01* 0031.06* 0031.08* 0031.09* 0031.10*
0031.11 0032.05* 0032.07* 0033.06* 0035.01* 0035.03 0035.08 0035.10* 0035.11* 0035.18* 0035.22*

Upper Income

0004.02 0007.01* 0010.10 0010.11 0010.12 0010.13 0010.14 0010.15 0011.03 0011.04 0011.05*
0021.03* 0022.07* 0022.08 0022.10* 0022.13 0022.17* 0022.18* 0022.19 0023.02 0023.03* 0023.04*
0024.08* 0024.09* 0024.12* 0026.23* 0032.03 0032.06* 0033.05* 0033.07* 0033.08* 0033.10 0033.11*
0035.07* 0035.12* 0035.13* 0035.14* 0035.16* 0035.17* 0035.19 0035.20

Income Not Known

0001.03 0001.06 0003.01 0014.00* 0015.04* 0017.04* 9800.00 9801.00 9802.00* 9803.00* 9900.00*
9901.00*

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000004341

Institution: ZIONS BANCORPORATION, N.A.

Agency: OCC - 1

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	3,907	3,907	0	0.00%
Small Farm Loans	194	194	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	16,461	16,461	0	0.00%
Total	20,564	20,564	0	0.00%

Footnote:

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

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