

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BAKER COUNTY (001), OR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	1	21	0	0
Upper Income	1	21	0	0	0	0	1	21	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	42	0	0	0	0	2	42	0	0
<b>BENTON COUNTY (003), OR</b>										
<b>MSA 18700</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	0	0	0	0	0	0
Income Not Known	0	0	1	122	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	122	0	0	0	0	0	0
<b>CLACKAMAS COUNTY (005), OR</b>										
<b>MSA 38900</b>										
<b>Inside AA 0047</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	34	1	150	1	395	1	34	0	0
Middle Income	2	36	1	109	1	512	3	145	0	0
Upper Income	3	135	2	219	0	0	2	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	6	205	4	478	2	907	6	254	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>HARNEY COUNTY (025), OR</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	7	0	0	0	0	1	7	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	7	0	0	0	0	1	7	0	0
<b>JACKSON COUNTY (029), OR</b>										
<b>MSA 32780</b>										
<b>Outside Assessment Area</b>										
Low Income	1	29	0	0	0	0	1	29	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	48	0	0	0	0	1	48	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	77	0	0	0	0	2	77	0	0
<b>LANE COUNTY (039), OR</b>										
<b>MSA 21660</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	1	136	1	800	0	0	0	0
Moderate Income	1	41	0	0	0	0	1	41	0	0
Middle Income	0	0	0	0	2	976	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	41	1	136	3	1,776	1	41	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>LINCOLN COUNTY (041), OR</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	112	0	0	0	0	2	112	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	112	0	0	0	0	2	112	0	0
<b>LINN COUNTY (043), OR</b>										
<b>MSA 10540</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	922	0	0	0	0
Income Not Known	0	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	922	0	0	0	0
<b>MALHEUR COUNTY (045), OR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	161	3	456	0	0	3	75	0	0
Middle Income	22	568	2	264	0	0	20	464	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	27	729	5	720	0	0	23	539	0	0

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State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MARION COUNTY (047), OR</b>										
<b>MSA 41420</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	125	1	784	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	1	784	0	0	0	0
<b>MULTNOMAH COUNTY (051), OR</b>										
<b>MSA 38900</b>										
<b>Inside AA 0047</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	7	0	0	0	0	1	7	0	0
Median Family Income 40-50%	0	0	0	0	2	913	0	0	0	0
Median Family Income 50-60%	4	185	0	0	3	1,636	0	0	0	0
Median Family Income 60-70%	3	150	1	107	4	2,670	1	107	0	0
Median Family Income 70-80%	0	0	0	0	3	2,125	0	0	0	0
Median Family Income 80-90%	0	0	3	639	7	3,502	1	600	0	0
Median Family Income 90-100%	0	0	1	107	2	677	0	0	0	0
Median Family Income 100-110%	2	82	0	0	3	1,040	3	392	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	5	256	5	786	5	1,978	6	474	0	0
Median Family Income Not Known	1	88	1	127	1	503	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	768	11	1,766	30	15,044	12	1,580	0	0

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State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>UMATILLA COUNTY (059), OR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	211	0	0	0	0	0	0
Income Not Known	0	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	211	0	0	0	0	0	0
<b>UNION COUNTY (061), OR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	1	116	0	0	1	21	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	1	116	0	0	1	21	0	0

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Small Business Loans - Originations

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State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WASHINGTON COUNTY (067), OR</b>										
<b>MSA 38900</b>										
<b>Inside AA 0047</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	100	1	148	2	907	0	0	0	0
Median Family Income 40-50%	1	46	1	198	1	500	1	46	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	162	1	400	0	0	0	0
Median Family Income 70-80%	0	0	0	0	2	1,250	0	0	0	0
Median Family Income 80-90%	0	0	1	153	1	735	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	98	5	825	1	276	3	482	0	0
Median Family Income >= 120%	3	146	2	396	4	2,663	2	210	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	390	11	1,882	12	6,731	6	738	0	0
<b>YAMHILL COUNTY (071), OR</b>										
<b>MSA 38900</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	800	0	0	0	0
Middle Income	0	0	0	0	2	626	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	3	1,426	0	0	0	0
TOTAL INSIDE AA IN STATE	28	1,363	26	4,126	44	22,682	24	2,572	0	0
TOTAL OUTSIDE AA IN STATE	40	1,217	12	1,781	9	5,370	36	1,250	0	0
STATE TOTAL	68	2,580	38	5,907	53	28,052	60	3,822	0	0

Loans by County

Respondent ID: 0000004341

Small Farm Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to 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>BAKER COUNTY (001), OR</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	2	340	0	0	2	340	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	340	0	0	2	340	0	0
<b>HARNEY COUNTY (025), OR</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	132	1	195	0	0	3	327	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	132	1	195	0	0	3	327	0	0
<b>MALHEUR COUNTY (045), OR</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	8	368	2	400	3	1,221	13	1,989	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	368	2	400	3	1,221	13	1,989	0	0

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>UNION COUNTY (061), OR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	145	1	400	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	145	1	400	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	10	500	6	1,080	4	1,621	18	2,656	0	0
STATE TOTAL	10	500	6	1,080	4	1,621	18	2,656	0	0

**2021 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: ZIONS BANCORPORATION, N.A.**

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

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AZ - COCONINO COUNTY (005) - MSA 22380	284	23,791	191	8,021	0	0
AZ - MOHAVE COUNTY (015) - MSA 29420	119	9,747	85	3,284	0	0
AZ - APACHE COUNTY (001) - MSA NA 2/	36	2,711	31	1,288	0	0
AZ - GILA COUNTY (007) - MSA NA 2/	65	4,888	48	1,252	0	0
AZ - GRAHAM COUNTY (009) - MSA NA	29	3,124	18	563	0	0
AZ - GREENLEE COUNTY (011) - MSA NA	6	1,050	4	137	0	0
AZ - LA PAZ COUNTY (012) - MSA NA	19	1,037	10	441	0	0
AZ - NAVAJO COUNTY (017) - MSA NA	125	12,016	83	4,945	0	0
AZ - SANTA CRUZ COUNTY (023) - MSA NA	30	1,422	24	661	0	0
AZ - MARICOPA COUNTY (013) - MSA 38060	1,411	181,458	855	42,437	0	0
AZ - PINAL COUNTY (021) - MSA 38060	52	6,522	35	2,838	0	0
AZ - YAVAPAI COUNTY (025) - MSA 39150	313	23,531	234	11,378	0	0
AZ - COCHISE COUNTY (003) - MSA 43420 2/	97	4,451	85	2,941	0	0
AZ - PIMA COUNTY (019) - MSA 46060	689	75,766	447	22,667	0	0
AZ - YUMA COUNTY (027) - MSA 49740	175	18,664	114	6,379	0	0
CA - KERN COUNTY (029) - MSA 12540	48	4,017	37	1,162	0	0
CA - FRESNO COUNTY (019) - MSA 23420	348	35,643	246	12,646	0	0
CA - LOS ANGELES COUNTY (037) - MSA 31084 2/	2,430	246,853	1,660	68,671	0	0
CA - ORANGE COUNTY (059) - MSA 11244	1,053	121,653	656	28,864	0	0
CA - VENTURA COUNTY (111) - MSA 37100	123	15,227	78	2,114	0	0
CA - RIVERSIDE COUNTY (065) - MSA 40140	543	61,510	352	14,793	0	0
CA - SAN BERNARDINO COUNTY (071) - MSA 40140	316	40,098	196	8,724	0	0
CA - SACRAMENTO COUNTY (067) - MSA 40900	251	27,141	168	6,684	0	0

**Footnote:**

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

**2021 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: ZIONS BANCORPORATION, N.A.**

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

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CA - SAN DIEGO COUNTY (073) - MSA 41740	2,354	289,395	1,424	58,470	0	0
CA - ALAMEDA COUNTY (001) - MSA 36084 2/	278	33,441	179	7,985	0	0
CA - CONTRA COSTA COUNTY (013) - MSA 36084 2/	169	12,319	115	4,394	0	0
CA - SAN FRANCISCO COUNTY (075) - MSA 41884	220	20,903	158	6,888	0	0
CA - SAN MATEO COUNTY (081) - MSA 41884	105	13,105	75	4,811	0	0
CA - SANTA CLARA COUNTY (085) - MSA 41940	241	26,307	162	8,348	0	0
CO - BOULDER COUNTY (013) - MSA 14500	247	25,958	179	7,165	0	0
CO - EAGLE COUNTY (037) - MSA NA	32	2,722	24	990	0	0
CO - GARFIELD COUNTY (045) - MSA NA	37	2,942	31	2,130	0	0
CO - LA PLATA COUNTY (067) - MSA NA	78	7,928	51	1,392	0	0
CO - MONTEZUMA COUNTY (083) - MSA NA	69	7,031	47	2,115	0	0
CO - MONTROSE COUNTY (085) - MSA NA	9	636	8	579	0	0
CO - PITKIN COUNTY (097) - MSA NA	87	8,569	61	3,071	0	0
CO - ROUTT COUNTY (107) - MSA NA	77	4,260	67	2,001	0	0
CO - EL PASO COUNTY (041) - MSA 17820	310	27,811	226	9,523	0	0
CO - TELLER COUNTY (119) - MSA 17820	83	5,400	69	4,055	0	0
CO - ADAMS COUNTY (001) - MSA 19740	191	17,261	120	4,416	0	0
CO - ARAPAHOE COUNTY (005) - MSA 19740	373	37,290	261	8,448	0	0
CO - BROOMFIELD COUNTY (014) - MSA 19740	38	2,698	30	1,009	0	0
CO - DENVER COUNTY (031) - MSA 19740	490	48,156	359	17,539	0	0
CO - DOUGLAS COUNTY (035) - MSA 19740	169	17,943	109	3,405	0	0
CO - GILPIN COUNTY (047) - MSA 19740	1	4	1	4	0	0
CO - JEFFERSON COUNTY (059) - MSA 19740	299	27,957	212	7,050	0	0

**Footnote:**

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

**2021 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: ZIONS BANCORPORATION, N.A.**

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

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NM - SAN JUAN COUNTY (045) - MSA 22140	72	12,198	38	2,406	0	0
CO - MESA COUNTY (077) - MSA 24300	117	9,882	93	5,765	0	0
CO - PUEBLO COUNTY (101) - MSA 39380	90	5,320	66	2,492	0	0
NV - CARSON CITY (510) - MSA 16180 2/	52	5,131	34	966	0	0
NV - CLARK COUNTY (003) - MSA 29820	2,558	232,491	1,763	59,935	0	0
NV - CHURCHILL COUNTY (001) - MSA NA	32	3,339	22	900	0	0
NV - DOUGLAS COUNTY (005) - MSA NA 2/	53	3,214	34	699	0	0
NV - ELKO COUNTY (007) - MSA NA	70	6,933	51	1,724	0	0
NV - EUREKA COUNTY (011) - MSA NA	3	64	3	64	0	0
NV - HUMBOLDT COUNTY (013) - MSA NA	25	2,663	18	1,339	0	0
NV - LANDER COUNTY (015) - MSA NA	2	428	0	0	0	0
NV - LINCOLN COUNTY (017) - MSA NA	1	50	0	0	0	0
NV - LYON COUNTY (019) - MSA NA	39	2,569	29	581	0	0
NV - NYE COUNTY (023) - MSA NA	51	4,657	36	1,284	0	0
NV - PERSHING COUNTY (027) - MSA NA	10	222	10	222	0	0
NV - WHITE PINE COUNTY (033) - MSA NA	4	464	2	55	0	0
NV - STOREY COUNTY (029) - MSA 39900	3	22	3	22	0	0
NV - WASHOE COUNTY (031) - MSA 39900 2/	381	44,331	240	10,602	0	0
TX - TRAVIS COUNTY (453) - MSA 12420	89	13,098	59	3,737	0	0
TX - COLLIN COUNTY (085) - MSA 19124	125	9,114	100	3,499	0	0
TX - DALLAS COUNTY (113) - MSA 19124	431	54,778	278	11,458	0	0
TX - DENTON COUNTY (121) - MSA 19124	82	7,142	56	3,107	0	0
TX - TARRANT COUNTY (439) - MSA 23104	113	12,140	75	3,728	0	0

**Footnote:**

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**2021 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: ZIONS BANCORPORATION, N.A.**

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

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TX - BRAZORIA COUNTY (039) - MSA 26420 2/	86	5,012	68	1,470	0	0
TX - CHAMBERS COUNTY (071) - MSA 26420 2/	31	1,777	25	568	0	0
TX - FORT BEND COUNTY (157) - MSA 26420	394	35,038	288	11,681	0	0
TX - GALVESTON COUNTY (167) - MSA 26420 2/	255	15,567	210	5,440	0	0
TX - HARRIS COUNTY (201) - MSA 26420	3,482	385,046	2,279	81,877	0	0
TX - MONTGOMERY COUNTY (339) - MSA 26420	577	47,611	427	15,475	0	0
TX - WALLER COUNTY (473) - MSA 26420	26	3,385	13	237	0	0
TX - BEXAR COUNTY (029) - MSA 41700	449	58,938	284	15,421	0	0
TX - COMAL COUNTY (091) - MSA 41700	60	6,078	40	1,886	0	0
TX - WHARTON COUNTY (481) - MSA NA	10	431	6	40	0	0
ID - ADA COUNTY (001) - MSA 14260	329	26,215	228	9,981	0	0
ID - BOISE COUNTY (015) - MSA 14260	7	221	6	181	0	0
ID - CANYON COUNTY (027) - MSA 14260	173	11,957	128	4,752	0	0
ID - GEM COUNTY (045) - MSA 14260	17	808	12	157	0	0
ID - OWYHEE COUNTY (073) - MSA 14260	24	455	20	363	0	0
ID - BONNEVILLE COUNTY (019) - MSA 26820	258	23,547	184	5,983	0	0
ID - BUTTE COUNTY (023) - MSA 26820	9	108	9	108	0	0
ID - JEFFERSON COUNTY (051) - MSA 26820	80	5,354	56	1,854	0	0
ID - BEAR LAKE COUNTY (007) - MSA NA	34	1,076	31	951	0	0
ID - BINGHAM COUNTY (011) - MSA NA	158	10,111	126	3,903	0	0
ID - BLAINE COUNTY (013) - MSA NA	135	11,577	104	4,999	0	0
ID - CASSIA COUNTY (031) - MSA NA	38	3,243	26	747	0	0
ID - GOODING COUNTY (047) - MSA NA	42	1,841	38	1,191	0	0

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**2021 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: ZIONS BANCORPORATION, N.A.**

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

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ID - LATAH COUNTY (057) - MSA NA	83	6,912	57	2,324	0	0
ID - MADISON COUNTY (065) - MSA NA	76	7,332	48	1,455	0	0
ID - PAYETTE COUNTY (075) - MSA NA	62	1,292	53	815	0	0
ID - WASHINGTON COUNTY (087) - MSA NA	47	3,222	41	784	0	0
ID - NEZ PERCE COUNTY (069) - MSA 30300	40	3,030	32	1,799	0	0
UT - CACHE COUNTY (005) - MSA 30860	232	22,967	154	4,569	0	0
UT - BOX ELDER COUNTY (003) - MSA 36260	149	10,095	118	2,381	0	0
UT - DAVIS COUNTY (011) - MSA 36260	578	52,951	410	11,023	0	0
UT - MORGAN COUNTY (029) - MSA 36260	19	1,438	14	724	0	0
UT - WEBER COUNTY (057) - MSA 36260	306	36,269	196	7,788	0	0
ID - BANNOCK COUNTY (005) - MSA 38540	77	5,777	59	3,184	0	0
UT - JUAB COUNTY (023) - MSA 39340	13	1,233	12	233	0	0
UT - UTAH COUNTY (049) - MSA 39340	1,030	90,005	725	23,885	0	0
UT - SALT LAKE COUNTY (035) - MSA 41620	2,684	238,641	1,875	60,154	0	0
UT - TOOELE COUNTY (045) - MSA 41620	93	6,320	72	2,120	0	0
UT - WASHINGTON COUNTY (053) - MSA 41100	354	44,767	217	11,468	0	0
WY - TETON COUNTY (039) - MSA NA	17	3,027	4	163	0	0
ID - JEROME COUNTY (053) - MSA 46300	11	1,168	4	47	0	0
ID - TWIN FALLS COUNTY (083) - MSA 46300	100	13,482	71	5,159	0	0
UT - BEAVER COUNTY (001) - MSA NA	14	1,798	12	493	0	0
UT - CARBON COUNTY (007) - MSA NA	36	3,061	27	918	0	0
UT - DAGGETT COUNTY (009) - MSA NA	6	241	5	172	0	0
UT - DUCHESNE COUNTY (013) - MSA NA	294	12,320	245	5,069	0	0

**Footnote:**

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**2021 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: ZIONS BANCORPORATION, N.A.**

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

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UT - EMERY COUNTY (015) - MSA NA	49	2,402	40	1,002	0	0
UT - GARFIELD COUNTY (017) - MSA NA	51	876	49	791	0	0
UT - GRAND COUNTY (019) - MSA NA	94	10,883	63	3,475	0	0
UT - IRON COUNTY (021) - MSA NA	98	11,820	62	3,464	0	0
UT - KANE COUNTY (025) - MSA NA	29	2,128	21	492	0	0
UT - MILLARD COUNTY (027) - MSA NA	118	4,697	99	1,988	0	0
UT - PIUTE COUNTY (031) - MSA NA	9	123	8	98	0	0
UT - RICH COUNTY (033) - MSA NA	44	2,825	32	617	0	0
UT - SAN JUAN COUNTY (037) - MSA NA	71	3,289	61	2,016	0	0
UT - SANPETE COUNTY (039) - MSA NA	60	3,153	46	865	0	0
UT - SEVIER COUNTY (041) - MSA NA	151	13,057	105	2,288	0	0
UT - SUMMIT COUNTY (043) - MSA NA	311	28,483	212	7,310	0	0
UT - UINTAH COUNTY (047) - MSA NA	216	21,897	155	5,822	0	0
UT - WASATCH COUNTY (051) - MSA NA	130	12,031	99	5,674	0	0
UT - WAYNE COUNTY (055) - MSA NA	8	975	5	86	0	0
OR - CLACKAMAS COUNTY (005) - MSA 38900	12	1,590	6	254	0	0
OR - MULTNOMAH COUNTY (051) - MSA 38900	57	17,578	12	1,580	0	0
OR - WASHINGTON COUNTY (067) - MSA 38900	29	9,003	6	738	0	0
WA - KING COUNTY (033) - MSA 42644 2/	237	70,898	78	7,374	0	0

**Footnote:**

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**2021 Institution Disclosure Statement - Table 4**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Farm Loans**  
**Institution: ZIONS BANCORPORATION, N.A.**

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

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AZ - COCONINO COUNTY (005) - MSA 22380	1	250	0	0	0	0
AZ - GILA COUNTY (007) - MSA NA 2/	2	60	2	60	0	0
AZ - GRAHAM COUNTY (009) - MSA NA	2	505	1	5	0	0
AZ - LA PAZ COUNTY (012) - MSA NA	1	15	1	15	0	0
AZ - NAVAJO COUNTY (017) - MSA NA	1	50	1	50	0	0
AZ - PINAL COUNTY (021) - MSA 38060	16	4,432	4	1,375	0	0
AZ - YAVAPAI COUNTY (025) - MSA 39150	3	36	2	25	0	0
AZ - COCHISE COUNTY (003) - MSA 43420 2/	1	10	1	10	0	0
AZ - PIMA COUNTY (019) - MSA 46060	6	615	4	415	0	0
AZ - YUMA COUNTY (027) - MSA 49740	2	75	1	50	0	0
CA - KERN COUNTY (029) - MSA 12540	2	195	2	195	0	0
CA - FRESNO COUNTY (019) - MSA 23420	3	315	3	315	0	0
CA - LOS ANGELES COUNTY (037) - MSA 31084 2/	2	53	2	53	0	0
CA - RIVERSIDE COUNTY (065) - MSA 40140	1	20	1	20	0	0
CA - SAN DIEGO COUNTY (073) - MSA 41740	4	235	4	235	0	0
CO - LA PLATA COUNTY (067) - MSA NA	4	267	4	267	0	0
CO - MONTEZUMA COUNTY (083) - MSA NA	10	783	8	363	0	0
NM - SAN JUAN COUNTY (045) - MSA 22140	1	3	1	3	0	0
CO - PUEBLO COUNTY (101) - MSA 39380	4	179	4	179	0	0
NV - CLARK COUNTY (003) - MSA 29820	1	1	1	1	0	0
NV - CHURCHILL COUNTY (001) - MSA NA	1	50	0	0	0	0
NV - ELKO COUNTY (007) - MSA NA	1	345	0	0	0	0
NV - EUREKA COUNTY (011) - MSA NA	3	203	3	203	0	0
NV - HUMBOLDT COUNTY (013) - MSA NA	1	52	1	52	0	0

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**2021 Institution Disclosure Statement - Table 4**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Farm Loans**  
**Institution: ZIONS BANCORPORATION, N.A.**

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

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NV - LANDER COUNTY (015) - MSA NA	1	20	0	0	0	0
NV - LYON COUNTY (019) - MSA NA	1	125	1	125	0	0
NV - NYE COUNTY (023) - MSA NA	1	186	0	0	0	0
NV - PERSHING COUNTY (027) - MSA NA	2	410	2	410	0	0
NV - WHITE PINE COUNTY (033) - MSA NA	1	98	1	98	0	0
NV - WASHOE COUNTY (031) - MSA 39900 2/	2	20	2	20	0	0
TX - TARRANT COUNTY (439) - MSA 23104	2	400	0	0	0	0
TX - FORT BEND COUNTY (157) - MSA 26420	1	25	1	25	0	0
TX - HARRIS COUNTY (201) - MSA 26420	4	45	3	35	0	0
ID - CANYON COUNTY (027) - MSA 14260	17	3,562	12	1,962	0	0
ID - GEM COUNTY (045) - MSA 14260	1	60	0	0	0	0
ID - OWYHEE COUNTY (073) - MSA 14260	8	1,284	7	1,254	0	0
ID - BONNEVILLE COUNTY (019) - MSA 26820	11	1,359	10	1,159	0	0
ID - BUTTE COUNTY (023) - MSA 26820	4	355	3	280	0	0
ID - JEFFERSON COUNTY (051) - MSA 26820	10	1,639	6	874	0	0
ID - BEAR LAKE COUNTY (007) - MSA NA	12	962	11	687	0	0
ID - BINGHAM COUNTY (011) - MSA NA	10	2,548	5	893	0	0
ID - BLAINE COUNTY (013) - MSA NA	2	35	2	35	0	0
ID - CASSIA COUNTY (031) - MSA NA	8	916	6	810	0	0
ID - GOODING COUNTY (047) - MSA NA	2	100	1	60	0	0
ID - LATAH COUNTY (057) - MSA NA	4	301	3	201	0	0
ID - MADISON COUNTY (065) - MSA NA	3	280	2	215	0	0
ID - PAYETTE COUNTY (075) - MSA NA	9	1,453	9	1,453	0	0
ID - WASHINGTON COUNTY (087) - MSA NA	8	881	7	831	0	0

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**2021 Institution Disclosure Statement - Table 4**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Farm Loans**  
**Institution: ZIONS BANCORPORATION, N.A.**

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

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ID - NEZ PERCE COUNTY (069) - MSA 30300	3	622	3	622	0	0
UT - CACHE COUNTY (005) - MSA 30860	5	550	5	550	0	0
UT - BOX ELDER COUNTY (003) - MSA 36260	4	313	4	313	0	0
UT - WEBER COUNTY (057) - MSA 36260	1	75	1	75	0	0
UT - JUAB COUNTY (023) - MSA 39340	1	75	1	75	0	0
UT - UTAH COUNTY (049) - MSA 39340	14	1,745	9	570	0	0
UT - SALT LAKE COUNTY (035) - MSA 41620	3	35	2	20	0	0
UT - TOOELE COUNTY (045) - MSA 41620	2	70	2	70	0	0
UT - WASHINGTON COUNTY (053) - MSA 41100	2	531	1	31	0	0
ID - JEROME COUNTY (053) - MSA 46300	4	813	0	0	0	0
ID - TWIN FALLS COUNTY (083) - MSA 46300	11	1,863	10	1,563	0	0
UT - BEAVER COUNTY (001) - MSA NA	3	328	3	328	0	0
UT - CARBON COUNTY (007) - MSA NA	1	30	1	30	0	0
UT - DUCHESNE COUNTY (013) - MSA NA	8	1,468	7	968	0	0
UT - EMERY COUNTY (015) - MSA NA	6	1,015	6	1,015	0	0
UT - GARFIELD COUNTY (017) - MSA NA	5	475	5	475	0	0
UT - IRON COUNTY (021) - MSA NA	5	505	3	399	0	0
UT - MILLARD COUNTY (027) - MSA NA	26	2,981	21	2,525	0	0
UT - RICH COUNTY (033) - MSA NA	17	1,484	15	1,349	0	0
UT - SAN JUAN COUNTY (037) - MSA NA	4	265	4	265	0	0
UT - SANPETE COUNTY (039) - MSA NA	6	911	6	911	0	0
UT - SEVIER COUNTY (041) - MSA NA	11	803	10	703	0	0
UT - SUMMIT COUNTY (043) - MSA NA	9	834	8	784	0	0
UT - UINTAH COUNTY (047) - MSA NA	10	1,584	8	1,102	0	0

**Footnote:**

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**2021 Institution Disclosure Statement - Table 4**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Farm Loans**  
**Institution: ZIONS BANCORPORATION, N.A.**

**Respondent ID: 0000004341**

**Agency: OCC - 1**

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UT - WASATCH COUNTY (051) - MSA NA	3	315	3	315	0	0
UT - WAYNE COUNTY (055) - MSA NA	2	84	2	84	0	0

**Footnote:**

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

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

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**Memo Item: Loans by Affiliates**

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	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
Community Development Loans				
Originated	401	1,596,239	0	0
Purchased	0	0	0	0
Total	401	1,596,239	0	0
Consortium/Third Party Loans (optional)				

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000004341**

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

**Agency: OCC - 1**

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

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**ASSESSMENT AREA - 0047**

**CLACKAMAS COUNTY (005), OR**

**MSA: 38900**

**Low Income**

0222.01\*

**Moderate Income**

0209.00 0212.00\* 0216.01\* 0216.02 0217.00\* 0218.02\* 0221.07\* 0221.08 0225.00\* 0226.03\* 0229.04\*

0229.07\* 0239.02\*

**Middle Income**

0208.00 0210.00\* 0211.00\* 0213.00\* 0215.00\* 0219.00\* 0220.00\* 0221.01\* 0221.03\* 0221.05\* 0223.01\*

0224.00 0226.05\* 0226.06\* 0227.10\* 0229.05\* 0229.06\* 0230.02\* 0234.01\* 0234.03\* 0234.04\* 0235.00\*

0236.00\* 0237.00 0238.00\* 0239.01\* 0240.00\* 0241.00\* 0242.00 0243.02\* 0243.03\* 0243.04\* 0244.00\*

**Upper Income**

0201.00 0202.00\* 0203.02 0203.03\* 0203.04\* 0204.01\* 0204.03\* 0204.04\* 0205.01 0205.03\* 0205.04\*

0205.05\* 0206.00\* 0207.00\* 0214.00\* 0218.01\* 0222.05\* 0222.06\* 0222.07\* 0222.08\* 0223.02\* 0226.02\*

0227.02\* 0227.07\* 0227.08 0228.00\* 0229.01\* 0230.01\* 0231.00\* 0232.01\* 0232.02\* 0233.00\*

**Income Not Known**

9800.00\*

**MULTNOMAH COUNTY (051), OR**

**MSA: 38900**

**Median Family Income 30-40%**

0009.02\* 0083.01

**Median Family Income 40-50%**

0096.04 0098.01\*

**Median Family Income 50-60%**

0040.01\* 0073.00 0074.00\* 0076.00\* 0081.00\* 0083.02 0084.00\* 0090.00\* 0091.01\* 0096.05\* 0096.06\*

0097.02\* 0103.04\*

**Median Family Income 60-70%**

0005.02\* 0006.01\* 0006.02\* 0007.02\* 0017.02\* 0023.03 0041.01 0041.02\* 0082.01\* 0082.02\* 0085.00\*

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000004341**

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

**Agency: OCC - 1**

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

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0086.00\* 0092.01\* 0092.02\* 0097.01\* 0098.03\* 0100.01 0104.10\* 0104.11\*

**Median Family Income 70-80%**

0005.01\* 0012.01\* 0016.02\* 0038.01\* 0075.00\* 0077.00\* 0078.00\* 0079.00 0087.00\* 0089.02\* 0091.02\*

0093.01\* 0095.01\* 0096.03\* 0098.04\* 0100.02\* 0101.00\* 0104.05\*

**Median Family Income 80-90%**

0003.01 0011.01 0017.01\* 0029.03\* 0034.01\* 0038.02\* 0039.01\* 0042.00\* 0072.02 0080.01\* 0080.02\*

0088.00\* 0095.02\* 0099.04\* 0102.00\* 0103.03\* 0104.08\*

**Median Family Income 90-100%**

0007.01\* 0008.02\* 0010.00\* 0018.01\* 0024.02 0029.01\* 0029.02\* 0033.01\* 0034.02\* 0036.01\* 0036.03\*

0037.01\* 0052.00 0066.02\* 0093.02 0094.00\* 0099.05\* 0099.07\* 0103.05\* 0103.06\* 0104.07\*

**Median Family Income 100-110%**

0008.01 0009.01\* 0020.00 0021.00 0028.02 0035.01\* 0036.02\* 0038.03\* 0065.02\* 0067.02\* 0089.01\*

0104.09\*

**Median Family Income 110-120%**

0002.00\* 0004.01\* 0004.02\* 0014.00\* 0016.01\* 0018.02\* 0022.03\* 0027.02\* 0033.02\* 0039.02\* 0064.03\*

0072.01\* 0099.03\* 0104.02\* 0105.00\*

**Median Family Income >= 120%**

0001.00 0003.02\* 0011.02\* 0012.02\* 0013.01\* 0013.02\* 0015.00\* 0019.00\* 0024.01\* 0025.01\* 0025.02

0026.00\* 0027.01\* 0028.01\* 0030.00\* 0031.00\* 0032.00\* 0035.02\* 0037.02\* 0040.02\* 0043.00 0045.00\*

0046.01\* 0046.02\* 0047.00\* 0048.00 0049.00 0050.00\* 0051.00 0055.00\* 0056.00 0057.00 0058.00\*

0059.00 0060.01\* 0060.02\* 0061.00\* 0062.00\* 0063.00 0064.02\* 0064.04\* 0065.01\* 0066.01\* 0067.01\*

0068.01\* 0068.02\* 0069.00 0070.00\* 0071.00\* 0099.06\*

**Median Family Income Not Known**

0106.00 9800.00\*

**WASHINGTON COUNTY (067), OR**

**MSA: 38900**

**Median Family Income 30-40%**

0320.05 0324.09\*

**Median Family Income 40-50%**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000004341**

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

**Agency: OCC - 1**

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

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0307.00 0325.01

**Median Family Income 50-60%**

0309.00\* 0313.00\* 0317.06\*

**Median Family Income 60-70%**

0310.05 0311.00\* 0312.00\* 0317.05\* 0320.03\* 0331.01\* 0332.00\*

**Median Family Income 70-80%**

0308.01\* 0310.06 0314.03\* 0316.09 0316.13\* 0317.03\* 0329.02\* 0331.02\*

**Median Family Income 80-90%**

0305.01\* 0314.02 0316.16\* 0324.10\* 0325.02\* 0326.04\* 0329.01\* 0333.01\* 0336.00\*

**Median Family Income 90-100%**

0308.03\* 0316.06\* 0316.10\* 0316.12\* 0316.14\* 0316.15\* 0319.07\* 0324.04\* 0328.00\* 0330.00\*

**Median Family Income 100-110%**

0304.02\* 0308.05\* 0310.03\* 0314.04\* 0317.04\* 0319.12\* 0325.03\* 0326.06\* 0333.02\* 0334.00\*

**Median Family Income 110-120%**

0304.01 0310.04\* 0315.04\* 0316.11 0316.17 0318.04\* 0318.06\* 0318.12\* 0319.11\* 0320.01\* 0320.04\*

0323.00 0324.06\* 0324.07\* 0326.03\* 0326.08\* 0326.10\* 0327.00\*

**Median Family Income >= 120%**

0301.01 0301.02\* 0302.00 0303.00\* 0305.02\* 0306.00\* 0308.06\* 0315.06\* 0315.07\* 0315.08\* 0315.09\*

0315.11\* 0315.12\* 0315.13\* 0315.14\* 0318.05\* 0318.07\* 0318.13\* 0318.14\* 0318.15\* 0319.04\* 0319.08\*

0319.09\* 0319.10\* 0321.03 0321.04 0321.07\* 0321.08\* 0321.09\* 0321.10 0322.00\* 0324.08\* 0326.07

0326.09\* 0335.00\*

**OUTSIDE ASSESSMENT AREA**

**BAKER COUNTY (001), OR**

**MSA: NA**

**Middle Income**

9506.00

**Upper Income**

9502.00

**BENTON COUNTY (003), OR**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

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

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**Respondent ID: 0000004341**

**Agency: OCC - 1**

**MSA: 18700**

**Income Not Known**

0011.01

**CURRY COUNTY (015), OR**

**MSA: NA**

**Middle Income**

9503.02 9504.00

**DESCHUTES COUNTY (017), OR**

**MSA: 13460**

**Middle Income**

0019.02

**Upper Income**

0011.00

**GRANT COUNTY (023), OR**

**MSA: NA**

**Middle Income**

9601.00

**HARNEY COUNTY (025), OR**

**MSA: NA**

**Middle Income**

9602.00

**JACKSON COUNTY (029), OR**

**MSA: 32780**

**Low Income**

0001.00

**Upper Income**

0021.00

**LANE COUNTY (039), OR**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000004341**

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

**Agency: OCC - 1**

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

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**MSA: 21660**

**Low Income**

0038.00 0042.00

**Moderate Income**

0043.00

**Middle Income**

0034.00

**LINCOLN COUNTY (041), OR**

**MSA: NA**

**Middle Income**

9514.00 9517.00

**LINN COUNTY (043), OR**

**MSA: 10540**

**Upper Income**

0201.00

**MALHEUR COUNTY (045), OR**

**MSA: NA**

**Moderate Income**

9703.00 9704.00

**Middle Income**

9702.00 9705.00 9706.00 9707.00 9709.00

**MARION COUNTY (047), OR**

**MSA: 41420**

**Middle Income**

0021.02 0025.02

**UMATILLA COUNTY (059), OR**

**MSA: NA**

**Upper Income**

9508.00

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

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

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**Respondent ID: 0000004341**

**Agency: OCC - 1**

**UNION COUNTY (061), OR**

**MSA: NA**

**Middle Income**

9702.00

**Upper Income**

9703.00

**YAMHILL COUNTY (071), OR**

**MSA: 38900**

**Moderate Income**

0306.01

**Middle Income**

0310.00

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

**Error Status Information**

**Respondent ID: 0000004341**

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

**Agency: OCC - 1**

<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	8,703	8,703	0	0.00%
Small Farm Loans	200	200	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	13,862	13,862	0	0.00%
<b>Total</b>	<b>22,767</b>	<b>22,767</b>	<b>0</b>	<b>0.00%</b>

**Footnote:**

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

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