

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

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)
ANDERSON COUNTY (001), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	21	0	0	0	0	1	21	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	21	0	0	0	0	1	21	0	0
ARANSAS COUNTY (007), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	21	0	0	0	0	1	21	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	21	0	0	0	0	1	21	0	0
ARMSTRONG COUNTY (011), TX										
MSA 11100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	350	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	350	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)
ATASCOSA COUNTY (013), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	9	1	200	1	814	2	9	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	9	1	200	1	814	2	9	0	0
AUSTIN COUNTY (015), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	177	0	0	1	750	4	94	0	0
Upper Income	1	66	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	243	0	0	1	750	4	94	0	0
BASTROP COUNTY (021), TX										
MSA 12420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	55	0	0	0	0	1	55	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	55	0	0	0	0	1	55	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)
BEE COUNTY (025), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	28	0	0	1	984	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	28	0	0	1	984	0	0	0	0
BELL COUNTY (027), TX										
MSA 28660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	9	0	0	0	0	1	9	0	0
Upper Income	2	111	0	0	1	550	1	18	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	120	0	0	1	550	2	27	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)
BEXAR COUNTY (029), TX										
MSA 41700										
Inside AA 0032										
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%	6	358	0	0	1	254	5	476	0	0
Median Family Income 40-50%	12	517	3	503	1	558	6	188	0	0
Median Family Income 50-60%	20	581	4	540	1	566	17	509	0	0
Median Family Income 60-70%	25	891	2	285	5	3,251	19	561	0	0
Median Family Income 70-80%	21	620	10	1,477	11	6,450	26	4,284	0	0
Median Family Income 80-90%	36	1,075	6	888	1	1,000	33	1,139	0	0
Median Family Income 90-100%	27	740	6	1,077	5	3,661	21	398	0	0
Median Family Income 100-110%	18	459	1	139	3	1,770	16	435	0	0
Median Family Income 110-120%	8	152	5	868	5	2,572	10	913	0	0
Median Family Income >= 120%	138	3,876	37	6,491	30	17,281	131	6,518	0	0
Median Family Income Not Known	1	38	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	312	9,307	74	12,268	63	37,363	284	15,421	0	0
BLANCO COUNTY (031), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	0	0	1	100	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	1	100	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)
BRAZORIA COUNTY (039), TX 2/										
MSA 26420										
Inside AA 0031										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	131	0	0	0	0	6	131	0	0
Middle Income	24	491	3	571	3	1,558	19	398	0	0
Upper Income	44	855	4	714	2	692	43	941	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	74	1,477	7	1,285	5	2,250	68	1,470	0	0
BRAZOS COUNTY (041), TX										
MSA 17780										
Outside Assessment Area										
Low Income	1	48	0	0	0	0	1	48	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	106	0	0	0	0	3	106	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	5	175	0	0	0	0	5	175	0	0
CALDWELL COUNTY (055), TX										
MSA 12420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	605	1	605	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	605	1	605	0	0

Footnote:

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

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	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)
CALHOUN COUNTY (057), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	15	0	0	0	0	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	1	15	0	0	0	0	1	15	0	0
CAMERON COUNTY (061), TX										
MSA 15180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	0	0	3	1,493	1	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	1	40	0	0	3	1,493	1	40	0	0
CHAMBERS COUNTY (071), TX 2/										
MSA 26420										
Inside AA 0031										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	100	0	0	0	0	4	100	0	0
Middle Income	2	26	0	0	1	303	2	26	0	0
Upper Income	21	518	2	400	1	430	19	442	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	644	2	400	2	733	25	568	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)
COLLIN COUNTY (085), TX										
MSA 19124										
Inside AA 0030										
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%	3	175	1	150	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%	6	263	1	174	0	0	5	199	0	0
Median Family Income 70-80%	4	104	0	0	0	0	4	104	0	0
Median Family Income 80-90%	2	166	0	0	0	0	2	166	0	0
Median Family Income 90-100%	2	78	0	0	0	0	2	78	0	0
Median Family Income 100-110%	5	85	0	0	0	0	5	85	0	0
Median Family Income 110-120%	5	82	1	110	1	422	5	152	0	0
Median Family Income >= 120%	74	1,678	12	1,807	7	3,811	76	2,706	0	0
Median Family Income Not Known	1	9	0	0	0	0	1	9	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	102	2,640	15	2,241	8	4,233	100	3,499	0	0
COLORADO COUNTY (089), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	1	1,000	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	1,000	1	10	0	0

Footnote:

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

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	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)
COMAL COUNTY (091), TX										
MSA 41700										
Inside AA 0032										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	55	0	0	0	0	3	55	0	0
Middle Income	13	210	3	471	1	903	13	1,072	0	0
Upper Income	29	763	5	761	6	2,915	24	759	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	45	1,028	8	1,232	7	3,818	40	1,886	0	0
COOKE COUNTY (097), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	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	1	21	0	0	0	0	1	21	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DALLAS COUNTY (113), TX										
MSA 19124										
Inside AA 0030										
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	7	0	0	0	0	1	7	0	0
Median Family Income 30-40%	11	306	0	0	1	261	10	285	0	0
Median Family Income 40-50%	15	534	4	611	3	1,275	16	725	0	0
Median Family Income 50-60%	16	584	7	1,218	4	2,537	12	427	0	0
Median Family Income 60-70%	16	465	11	1,550	5	2,340	16	617	0	0
Median Family Income 70-80%	31	882	11	2,013	9	5,453	28	703	0	0
Median Family Income 80-90%	18	366	5	852	1	640	20	1,114	0	0
Median Family Income 90-100%	14	571	3	453	4	1,579	12	878	0	0
Median Family Income 100-110%	23	617	7	1,316	5	2,678	25	994	0	0
Median Family Income 110-120%	10	233	1	136	5	3,312	8	267	0	0
Median Family Income >= 120%	133	3,752	28	4,606	25	12,801	128	5,166	0	0
Median Family Income Not Known	2	155	1	175	1	500	2	275	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	290	8,472	78	12,930	63	33,376	278	11,458	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)
DENTON COUNTY (121), TX										
MSA 19124										
Inside AA 0030										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	9	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	33	0	0	0	0	1	33	0	0
Median Family Income 70-80%	1	100	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	47	1	155	0	0	1	22	0	0
Median Family Income 90-100%	3	97	0	0	0	0	2	60	0	0
Median Family Income 100-110%	3	124	0	0	0	0	3	124	0	0
Median Family Income 110-120%	8	102	2	354	0	0	7	57	0	0
Median Family Income >= 120%	42	832	12	1,959	6	3,330	42	2,811	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	61	1,344	15	2,468	6	3,330	56	3,107	0	0
DIMMIT COUNTY (127), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	51	0	0	0	0	1	51	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	51	0	0	0	0	1	51	0	0

Footnote:

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Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

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)
ECTOR COUNTY (135), TX										
MSA 36220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	1	21	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0
ELLIS COUNTY (139), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	43	0	0	0	0	3	43	0	0
Upper Income	5	80	0	0	0	0	4	17	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	123	0	0	0	0	7	60	0	0

Footnote:

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

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

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)
EL PASO COUNTY (141), TX										
MSA 21340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	55	0	0	1	835	1	55	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	12	1	110	0	0	2	122	0	0
Median Family Income >= 120%	0	0	1	117	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	67	2	227	1	835	3	177	0	0
FANNIN COUNTY (147), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	6	0	0	0	0	1	6	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	6	0	0	0	0	1	6	0	0

Footnote:

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

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

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)
FAYETTE COUNTY (149), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	24	1	181	0	0	1	24	0	0
Upper Income	1	5	0	0	0	0	1	5	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	29	1	181	0	0	2	29	0	0
FLOYD COUNTY (153), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	484	1	484	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	484	1	484	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

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)
FORT BEND COUNTY (157), TX										
MSA 26420										
Inside AA 0031										
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%	8	287	4	589	0	0	6	202	0	0
Median Family Income 50-60%	3	158	2	208	0	0	4	266	0	0
Median Family Income 60-70%	8	299	2	251	2	871	7	258	0	0
Median Family Income 70-80%	8	123	1	102	4	2,814	9	483	0	0
Median Family Income 80-90%	17	426	0	0	0	0	16	405	0	0
Median Family Income 90-100%	27	1,105	9	1,527	12	5,954	18	576	0	0
Median Family Income 100-110%	28	521	3	339	3	1,826	28	626	0	0
Median Family Income 110-120%	17	326	0	0	2	696	17	326	0	0
Median Family Income >= 120%	199	4,924	20	3,224	15	8,468	183	8,539	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	315	8,169	41	6,240	38	20,629	288	11,681	0	0
FRIO COUNTY (163), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	23	0	0	0	0	1	23	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	23	0	0	0	0	1	23	0	0

Footnote:

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

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

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)
GALVESTON COUNTY (167), TX 2/										
MSA 26420										
Inside AA 0031										
Low Income	4	107	2	390	0	0	4	107	0	0
Moderate Income	76	1,349	5	942	3	1,332	72	1,302	0	0
Middle Income	50	1,060	5	802	5	3,728	46	1,157	0	0
Upper Income	88	1,839	13	2,213	4	1,805	88	2,874	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	218	4,355	25	4,347	12	6,865	210	5,440	0	0
GILLESPIE COUNTY (171), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	398	0	0	0	0
Upper Income	0	0	0	0	1	600	1	600	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	2	998	1	600	0	0
GONZALES COUNTY (177), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	78	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	78	0	0	0	0	0	0	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

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)
GRAYSON COUNTY (181), TX										
MSA 43300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	260	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	260	0	0	0	0	0	0
GRIMES COUNTY (185), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	140	0	0	1	617	3	83	0	0
Upper Income	2	33	0	0	0	0	2	33	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	173	0	0	1	617	5	116	0	0
GUADALUPE COUNTY (187), TX										
MSA 41700										
Outside Assessment Area										
Low Income	1	12	0	0	0	0	1	12	0	0
Moderate Income	1	21	0	0	0	0	1	21	0	0
Middle Income	4	150	1	250	1	780	3	90	0	0
Upper Income	10	98	1	197	1	354	10	98	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	16	281	2	447	2	1,134	15	221	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

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)
HARDIN COUNTY (199), TX										
MSA 13140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	3	0	0	0	0	1	3	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	3	0	0	0	0	1	3	0	0
HARRIS COUNTY (201), TX										
MSA 26420										
Inside AA 0031										
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%	2	89	2	261	0	0	3	300	0	0
Median Family Income 30-40%	125	4,484	25	3,940	43	23,131	97	3,958	0	0
Median Family Income 40-50%	157	5,251	43	7,191	38	18,364	125	4,188	0	0
Median Family Income 50-60%	178	4,920	30	4,692	28	16,453	162	5,386	0	0
Median Family Income 60-70%	182	4,374	32	5,507	28	16,762	166	4,772	0	0
Median Family Income 70-80%	196	5,864	37	7,002	46	24,836	158	5,521	0	0
Median Family Income 80-90%	154	4,497	25	4,027	22	11,536	136	3,648	0	0
Median Family Income 90-100%	129	3,757	15	2,410	12	6,339	113	4,307	0	0
Median Family Income 100-110%	162	4,716	28	4,492	15	7,277	142	5,179	0	0
Median Family Income 110-120%	153	4,456	26	4,279	22	10,615	134	4,370	0	0
Median Family Income >= 120%	1,159	32,950	182	30,246	178	99,668	1,037	39,696	0	0
Median Family Income Not Known	7	237	0	0	1	423	6	552	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2,604	75,595	445	74,047	433	235,404	2,279	81,877	0	0

Footnote:

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

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

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)
HAYS COUNTY (209), TX										
MSA 12420										
Outside Assessment Area										
Low Income	2	21	0	0	0	0	2	21	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	181	0	0	0	0	7	181	0	0
Upper Income	3	107	1	180	2	1,560	3	1,042	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	309	1	180	2	1,560	12	1,244	0	0
HENDERSON COUNTY (213), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	25	0	0	0	0	2	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	2	25	0	0	0	0	2	25	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

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)
HIDALGO COUNTY (215), TX										
MSA 32580										
Outside Assessment Area										
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%	1	21	0	0	1	897	1	21	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%	2	16	0	0	0	0	2	16	0	0
Median Family Income >= 120%	4	56	0	0	1	349	4	56	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	7	93	0	0	2	1,246	7	93	0	0
HILL COUNTY (217), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	3	0	0	0	0	1	3	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	3	0	0	0	0	1	3	0	0

Footnote:

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

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

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)
HOPKINS COUNTY (223), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	63	0	0	0	0	1	63	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	63	0	0	0	0	1	63	0	0
HOWARD COUNTY (227), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	172	1	531	2	703	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	172	1	531	2	703	0	0
HUNT COUNTY (231), TX										
MSA 19124										
Outside Assessment Area										
Low Income	2	104	0	0	0	0	2	104	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	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	104	0	0	0	0	2	104	0	0

Footnote:

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

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

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)
JASPER COUNTY (241), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	20	0	0	0	0	2	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	2	20	0	0	0	0	2	20	0	0
JEFFERSON COUNTY (245), TX										
MSA 13140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	66	0	0	0	0	4	66	0	0
Middle Income	3	52	1	117	0	0	4	169	0	0
Upper Income	4	153	1	119	2	905	2	12	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	11	271	2	236	2	905	10	247	0	0
JIM WELLS COUNTY (249), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	23	0	0	0	0	1	23	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	23	0	0	0	0	1	23	0	0

Footnote:

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

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

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)
JOHNSON COUNTY (251), TX										
MSA 23104										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	6	0	0	0	0	1	6	0	0
Upper Income	2	46	0	0	1	349	3	395	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	52	0	0	1	349	4	401	0	0
KAUFMAN COUNTY (257), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	56	0	0	0	0	1	56	0	0
Upper Income	0	0	0	0	1	498	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	56	0	0	1	498	1	56	0	0
KENDALL COUNTY (259), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	1	21	0	0
Upper Income	1	33	0	0	1	1,000	1	33	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	54	0	0	1	1,000	2	54	0	0

Footnote:

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

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

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)
KERR COUNTY (265), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	99	0	0	0	0	1	99	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	99	0	0	0	0	1	99	0	0
LAMPASAS COUNTY (281), TX										
MSA 28660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	89	0	0	0	0	1	89	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	89	0	0	0	0	1	89	0	0
LAVACA COUNTY (285), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	29	0	0	1	273	3	29	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	29	0	0	1	273	3	29	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

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)
LEE COUNTY (287), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
LIBERTY COUNTY (291), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	1	300	0	0	0	0
Moderate Income	12	191	0	0	0	0	12	191	0	0
Middle Income	6	90	0	0	0	0	6	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	18	281	0	0	1	300	18	281	0	0
LUBBOCK COUNTY (303), TX										
MSA 31180										
Outside Assessment Area										
Low Income	0	0	1	219	0	0	1	219	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	983	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	219	1	983	1	219	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

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)
MCLENNAN COUNTY (309), TX										
MSA 47380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	1	332	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	600	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	2	932	0	0	0	0
MADISON COUNTY (313), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	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	21	0	0	0	0	0	0	0	0
MAVERICK COUNTY (323), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0

Footnote:

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Loans by County

Small Business Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: TEXAS (48)

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)
MEDINA COUNTY (325), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	2	70	0	0	1	1,000	1	17	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	70	0	0	2	1,500	1	17	0	0
MIDLAND COUNTY (329), TX										
MSA 33260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	88	2	229	1	475	1	475	0	0
Middle Income	2	82	0	0	0	0	2	82	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	170	2	229	1	475	3	557	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

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)
MONTGOMERY COUNTY (339), TX										
MSA 26420										
Inside AA 0031										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	4	77	0	0	0	0	4	77	0	0
Median Family Income 40-50%	7	95	0	0	2	1,602	7	95	0	0
Median Family Income 50-60%	12	493	2	374	2	1,122	10	1,218	0	0
Median Family Income 60-70%	43	1,147	4	640	3	1,047	41	1,316	0	0
Median Family Income 70-80%	35	1,152	3	503	1	405	30	865	0	0
Median Family Income 80-90%	51	1,439	8	1,301	3	1,017	49	1,571	0	0
Median Family Income 90-100%	30	1,006	6	835	3	1,550	26	879	0	0
Median Family Income 100-110%	12	406	4	593	2	712	10	222	0	0
Median Family Income 110-120%	54	1,513	2	294	3	1,893	45	1,056	0	0
Median Family Income >= 120%	217	5,632	35	5,944	29	14,819	205	8,176	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	465	12,960	64	10,484	48	24,167	427	15,475	0	0
NUECES COUNTY (355), TX										
MSA 18580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	1	120	0	0	1	21	0	0
Upper Income	1	9	0	0	0	0	1	9	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	30	1	120	0	0	2	30	0	0

Footnote:

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

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

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)
ORANGE COUNTY (361), TX										
MSA 13140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	208	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	1	208	0	0	0	0	0	0
PARKER COUNTY (367), TX										
MSA 23104										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	26	0	0	0	0	1	26	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	26	0	0	0	0	1	26	0	0
POLK COUNTY (373), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	42	2	322	0	0	3	42	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	42	2	322	0	0	3	42	0	0

Footnote:

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Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

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)
ROCKWALL COUNTY (397), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	6	0	0	0	0	1	6	0	0
Upper Income	0	0	0	0	1	492	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	6	0	0	1	492	1	6	0	0
SAN JACINTO COUNTY (407), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	43	0	0	0	0	2	43	0	0
Middle Income	5	78	0	0	0	0	5	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	7	121	0	0	0	0	7	121	0	0
SAN PATRICIO COUNTY (409), TX										
MSA 18580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	896	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	896	0	0	0	0

Footnote:

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Loans by County

Small Business Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: TEXAS (48)

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)
SMITH COUNTY (423), TX										
MSA 46340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
STARR COUNTY (427), TX										
MSA NA										
Outside Assessment Area										
Low Income	1	21	0	0	0	0	1	21	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	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0

Footnote:

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

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

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)
TARRANT COUNTY (439), TX										
MSA 23104										
Inside AA 0030										
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	21	0	0	0	0	1	21	0	0
Median Family Income 40-50%	5	150	1	107	0	0	3	38	0	0
Median Family Income 50-60%	7	203	3	508	1	812	6	109	0	0
Median Family Income 60-70%	7	297	2	345	5	2,889	3	28	0	0
Median Family Income 70-80%	4	98	0	0	1	319	3	29	0	0
Median Family Income 80-90%	7	166	0	0	2	787	8	696	0	0
Median Family Income 90-100%	4	133	3	419	0	0	2	19	0	0
Median Family Income 100-110%	3	52	1	148	2	931	5	850	0	0
Median Family Income 110-120%	5	120	1	141	0	0	5	120	0	0
Median Family Income >= 120%	38	924	5	809	3	1,105	37	1,162	0	0
Median Family Income Not Known	0	0	0	0	2	656	2	656	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	81	2,164	16	2,477	16	7,499	75	3,728	0	0
TAYLOR COUNTY (441), TX										
MSA 10180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	24	0	0	0	0	0	0	0	0
Middle Income	2	60	0	0	0	0	1	5	0	0
Upper Income	2	42	0	0	0	0	2	42	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	126	0	0	0	0	3	47	0	0

Footnote:

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

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

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)
TRAVIS COUNTY (453), TX										
MSA 12420										
Inside AA 0029										
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%	5	72	0	0	1	640	5	72	0	0
Median Family Income 50-60%	5	143	0	0	0	0	4	138	0	0
Median Family Income 60-70%	2	29	0	0	0	0	1	21	0	0
Median Family Income 70-80%	6	255	2	254	1	790	6	255	0	0
Median Family Income 80-90%	5	172	2	288	1	306	2	68	0	0
Median Family Income 90-100%	2	36	1	113	0	0	3	149	0	0
Median Family Income 100-110%	1	11	1	148	1	557	2	159	0	0
Median Family Income 110-120%	2	34	0	0	0	0	2	34	0	0
Median Family Income >= 120%	32	1,016	8	1,451	11	6,783	34	2,841	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	60	1,768	14	2,254	15	9,076	59	3,737	0	0
TRINITY COUNTY (455), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	69	0	0	0	0	2	69	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	69	0	0	0	0	2	69	0	0

Footnote:

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

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

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)
VAN ZANDT COUNTY (467), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	220	0	0	1	220	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	220	0	0	1	220	0	0
VICTORIA COUNTY (469), TX										
MSA 47020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	29	0	0	0	0	1	29	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	890	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	29	0	0	2	890	1	29	0	0
WALKER COUNTY (471), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	173	1	148	0	0	1	148	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	173	1	148	0	0	1	148	0	0

Footnote:

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

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

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)
WALLER COUNTY (473), TX										
MSA 26420										
Inside AA 0031										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	137	2	262	1	700	4	82	0	0
Middle Income	8	196	2	275	3	1,564	7	129	0	0
Upper Income	4	141	1	110	0	0	2	26	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	474	5	647	4	2,264	13	237	0	0
WARD COUNTY (475), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
WASHINGTON COUNTY (477), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	45	0	0	0	0	2	45	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	4	80	0	0	0	0	4	80	0	0

Footnote:

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

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

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)
WEBB COUNTY (479), TX										
MSA 29700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	31	3	572	2	711	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	1	88	0	0	2	1,622	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	129	3	572	4	2,333	1	10	0	0
WHARTON COUNTY (481), TX										
MSA NA										
Inside AA 0033										
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	26	2	360	0	0	1	5	0	0
Upper Income	6	45	0	0	0	0	5	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	8	71	2	360	0	0	6	40	0	0
WILLIAMSON COUNTY (491), TX										
MSA 12420										
Outside Assessment Area										
Low Income	0	0	0	0	1	600	0	0	0	0
Moderate Income	2	103	0	0	1	282	1	53	0	0
Middle Income	5	67	1	250	2	961	5	653	0	0
Upper Income	1	80	1	230	0	0	1	80	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	250	2	480	4	1,843	7	786	0	0

Footnote:

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

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

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)
WILSON COUNTY (493), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	78	0	0	0	0	2	78	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	4	113	0	0	0	0	4	113	0	0
WISE COUNTY (497), TX										
MSA 23104										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	42	0	0	0	0	2	42	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	42	0	0	0	0	2	42	0	0
TOTAL INSIDE AA IN STATE	4,679	130,468	811	133,680	720	391,007	4,208	159,624	0	0
TOTAL OUTSIDE AA IN STATE	188	4,912	28	4,871	47	27,620	179	9,111	0	0
STATE TOTAL	4,867	135,380	839	138,551	767	418,627	4,387	168,735	0	0

Footnote:

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

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: TEXAS (48)

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)
FORT BEND COUNTY (157), TX										
MSA 26420										
Inside AA 0031										
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%	1	25	0	0	0	0	1	25	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%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0

Loans by County

Respondent ID: 0000004341

Small Farm Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: TEXAS (48)

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)
TARRANT COUNTY (439), TX										
MSA 23104										
Inside AA 0030										
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	2	400	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	400	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	5	70	2	400	0	0	4	60	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	0	0	0	0	0	0
STATE TOTAL	6	170	2	400	0	0	4	60	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:

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

Respondent ID: 0000004341
Agency: OCC - 1

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

Footnote:

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

Respondent ID: 0000004341
Agency: OCC - 1

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

Footnote:

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

Respondent ID: 0000004341
Agency: OCC - 1

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

Footnote:

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

Respondent ID: 0000004341
Agency: OCC - 1

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

Footnote:

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

Respondent ID: 0000004341
Agency: OCC - 1

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

Footnote:

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

Respondent ID: 0000004341
Agency: OCC - 1

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

Footnote:

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

Respondent ID: 0000004341
Agency: OCC - 1

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

Footnote:

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

Respondent ID: 0000004341

Agency: OCC - 1

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

Footnote:

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

PAGE: 1 OF 1

Respondent ID: 0000004341
Agency: OCC - 1

Memo Item: Loans by Affiliates

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

ASSESSMENT AREA - 0029

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income 10-20%

0006.03*

Median Family Income 20-30%

0008.02* 0023.14* 0023.16*

Median Family Income 30-40%

0018.05* 0018.06* 0018.11* 0018.19* 0021.05* 0023.04* 0023.08* 0023.12* 0024.13* 0024.19*

Median Family Income 40-50%

0008.04* 0009.02* 0017.52 0018.04 0018.12 0018.18* 0018.20* 0018.23* 0018.63* 0021.10* 0021.12*

0022.02* 0023.07* 0023.10* 0023.13* 0023.15* 0023.17* 0024.11* 0024.32

Median Family Income 50-60%

0006.01 0010.00 0018.13 0018.22* 0018.44* 0020.03 0020.04 0021.07* 0021.08* 0021.09* 0021.11*

0022.01* 0022.07* 0022.08* 0024.10* 0024.12* 0024.27* 0024.35* 0024.36*

Median Family Income 60-70%

0018.21* 0018.32* 0018.33* 0018.35* 0018.42* 0018.50 0018.60* 0024.02 0024.24* 0024.30* 0024.31*

0024.33* 0024.34*

Median Family Income 70-80%

0004.02* 0008.01* 0009.01* 0014.03* 0017.12* 0018.40 0018.57 0020.05 0021.04* 0021.06* 0022.09*

0022.11* 0024.09* 0024.22 0024.23

Median Family Income 80-90%

0008.03* 0013.07 0013.08* 0015.03 0016.02* 0017.13* 0017.47* 0017.85* 0018.34* 0018.48* 0018.49

0018.54* 0018.64* 0021.13* 0022.10* 0024.03* 0024.21*

Median Family Income 90-100%

0003.04* 0005.00* 0017.28* 0017.29* 0017.53* 0017.66 0017.76* 0017.80* 0017.86* 0018.17* 0018.24*

0018.26* 0018.29* 0018.39* 0018.43* 0018.45* 0018.47 0018.55* 0018.56 0024.25* 0024.26* 0024.28*

Median Family Income 100-110%

0002.03* 0015.04 0017.22 0017.46* 0017.50* 0017.72* 0017.79 0018.41* 0018.51* 0018.61* 0019.15*

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.

0020.02* 0022.12* 0024.07*

Median Family Income 110-120%

0003.02* 0003.07* 0013.05 0014.02 0017.07* 0017.42* 0017.48* 0017.49* 0017.77* 0018.62* 0019.11*

Median Family Income >= 120%

0001.01 0001.02* 0002.04* 0002.05* 0002.06 0003.05* 0003.06* 0004.01* 0011.00 0012.00 0013.03*

0013.04* 0014.01* 0015.01 0015.05* 0016.03* 0016.04* 0016.05* 0017.05 0017.06* 0017.14* 0017.16*

0017.18 0017.19* 0017.33 0017.37 0017.38* 0017.40* 0017.41 0017.45* 0017.51 0017.54* 0017.55*

0017.56* 0017.57* 0017.60 0017.61* 0017.64 0017.65* 0017.68 0017.69 0017.70* 0017.71* 0017.73

0017.74 0017.75* 0017.78* 0017.81* 0017.82* 0017.83* 0017.84 0018.28* 0018.46* 0018.53* 0018.58*

0018.59* 0019.01 0019.08 0019.10 0019.12 0019.13* 0019.14* 0019.16 0019.17 0019.18 0019.19

0024.29* 0025.00

Median Family Income Not Known

0006.04* 0007.00* 0016.06* 0023.18* 0023.19* 9800.00*

ASSESSMENT AREA - 0030

COLLIN COUNTY (085), TX

MSA: 19124

Median Family Income 30-40%

0317.20*

Median Family Income 40-50%

0319.00

Median Family Income 50-60%

0309.00* 0320.10*

Median Family Income 60-70%

0308.02* 0310.03* 0315.06 0316.24 0317.14* 0320.03 0320.04

Median Family Income 70-80%

0304.06* 0307.01* 0307.02 0320.12 0320.13

Median Family Income 80-90%

0301.00* 0306.03 0308.01* 0310.01* 0310.04* 0316.29* 0316.35

Median Family Income 90-100%

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.

0311.00* 0315.08 0316.11* 0316.34* 0316.58 0317.12*

Median Family Income 100-110%

0302.03 0304.05* 0304.08 0312.01* 0313.10*

Median Family Income 110-120%

0305.05 0306.05* 0316.12* 0316.27* 0316.28* 0316.33 0316.60 0317.19* 0318.06* 0320.08

Median Family Income >= 120%

0302.01* 0302.02* 0303.01 0303.02* 0303.03 0303.04 0303.05* 0304.03 0304.04* 0304.07* 0305.04
0305.06 0305.07* 0305.08 0305.09* 0305.10* 0305.11 0305.12 0305.13 0305.14* 0305.15* 0305.16*
0305.17* 0305.18 0305.19 0305.20* 0305.21 0305.22 0305.23 0305.24 0305.25 0305.26 0305.27*
0305.28 0305.29* 0305.30 0305.31 0306.01 0306.04* 0312.02* 0313.08* 0313.09 0313.11* 0313.12*
0313.13 0313.14* 0313.15* 0313.16* 0313.17 0314.05 0314.06 0314.07* 0314.08* 0314.09* 0314.10*
0314.11* 0315.04 0315.05 0315.07 0316.13 0316.21* 0316.22* 0316.23* 0316.25 0316.26 0316.30*
0316.31* 0316.32* 0316.36 0316.37 0316.38* 0316.39 0316.40* 0316.41 0316.42* 0316.43 0316.45
0316.46 0316.47 0316.48 0316.49 0316.52* 0316.53 0316.54 0316.55 0316.56* 0316.57 0316.59
0316.61* 0316.62 0316.63* 0316.64 0317.04 0317.06 0317.08 0317.09 0317.11* 0317.15* 0317.16*
0317.17* 0317.18* 0318.02* 0318.04 0318.05* 0318.07* 0320.09 0320.11*

Median Family Income Not Known

0317.13

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income 20-30%

0015.03* 0039.01 0041.00* 0086.04* 0087.01* 0093.04* 0192.13* 0205.00*

Median Family Income 30-40%

0027.01* 0040.00* 0047.00* 0049.00* 0055.00* 0060.02* 0069.00* 0072.02 0078.11 0078.15* 0078.18*
0078.20* 0078.21* 0078.23 0086.03* 0088.02* 0096.10* 0098.04* 0106.02* 0108.04* 0109.04* 0111.05*
0114.01* 0115.00* 0122.08* 0123.02* 0137.13* 0143.09* 0166.05 0166.07* 0185.03* 0185.06 0190.13*
0190.35 0192.08* 0192.12*

Median Family Income 40-50%

0004.05* 0006.01 0009.00 0014.00* 0025.00* 0027.02* 0034.00 0037.00* 0038.00* 0043.00 0048.00*

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.

0054.00 0056.00 0057.00* 0059.01* 0059.02* 0067.00* 0068.00* 0072.01* 0078.19 0078.27* 0087.03*
 0087.04 0087.05* 0088.01* 0089.00* 0090.00* 0092.02* 0101.01* 0109.03* 0111.04* 0116.01* 0117.02*
 0120.00 0122.10* 0122.11* 0126.04* 0130.10* 0130.11 0131.05* 0136.23* 0136.25 0141.03 0141.14*
 0143.08 0146.03* 0150.00* 0154.04* 0159.00* 0160.02* 0169.03* 0170.04* 0172.01* 0176.05* 0177.03*
 0181.41* 0184.03* 0185.05* 0190.14* 0190.16* 0190.33* 0202.00* 0203.00

Median Family Income 50-60%

0004.01 0012.04 0013.02* 0015.02* 0020.00* 0024.00* 0039.02* 0042.01 0051.00* 0052.00 0053.00*
 0060.01* 0061.00* 0062.00* 0063.02* 0065.01* 0084.00* 0085.00* 0091.01 0091.03* 0091.04* 0092.01*
 0093.01* 0093.03* 0098.02* 0101.02* 0105.00 0106.01* 0107.04* 0108.01* 0108.05* 0111.03* 0116.02
 0117.01* 0118.00* 0119.00* 0121.00* 0122.07 0123.01 0127.01* 0127.02* 0136.15 0137.17* 0137.25
 0141.16* 0141.33* 0142.04* 0144.03* 0144.07* 0145.02* 0146.02* 0147.01* 0147.02* 0147.03* 0149.01
 0152.02* 0152.05* 0153.03* 0154.03* 0157.00* 0158.00* 0161.00* 0165.11* 0165.20* 0169.02 0170.03*
 0171.02* 0172.02* 0176.04* 0177.04* 0178.04 0178.06 0179.00 0181.05 0181.30* 0182.04* 0182.06*
 0183.00* 0184.01* 0185.01 0187.00* 0189.00* 0190.19 0190.21* 0190.34* 0199.00* 0201.00*

Median Family Income 60-70%

0004.06 0008.00 0015.04 0016.00 0045.00 0050.00* 0063.01* 0064.02* 0065.02* 0071.02 0078.04
 0091.05* 0096.05* 0099.00 0107.01* 0107.03* 0109.02* 0113.00* 0125.00* 0126.01* 0137.11* 0137.18*
 0138.05* 0139.01* 0143.10 0146.01 0149.02* 0151.00* 0153.04* 0153.05* 0155.00* 0156.00* 0160.01*
 0162.01* 0162.02 0163.02* 0164.06* 0164.07* 0165.16 0166.21* 0166.26 0167.01 0167.04* 0171.01*
 0174.00* 0176.02* 0176.06* 0178.05* 0178.07* 0178.13* 0180.02 0181.27* 0181.38* 0182.05 0188.01*
 0188.02* 0190.04* 0190.18* 0190.29* 0190.32*

Median Family Income 70-80%

0064.01* 0078.22 0079.09 0094.01* 0096.11* 0097.01 0100.00 0108.03* 0110.01 0110.02 0111.01*
 0112.00* 0126.03* 0136.24* 0136.26* 0137.14* 0141.13* 0142.03* 0143.02 0143.06* 0144.05* 0144.08*
 0152.06* 0165.02 0165.09 0165.17* 0165.21* 0166.19* 0167.05 0168.03 0168.04 0170.01* 0173.01*
 0177.02* 0180.01* 0181.28 0182.03* 0186.00* 0190.28* 0192.02*

Median Family Income 80-90%

0042.02* 0078.26 0096.04 0098.03* 0122.04 0122.06 0122.09* 0130.07* 0136.21* 0136.22 0137.15*
 0137.20* 0137.22 0138.04* 0139.02* 0141.15 0143.07* 0144.06 0152.04* 0163.01* 0164.08* 0165.10*

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.

0165.18* 0166.06* 0166.10 0166.18 0167.03* 0175.00 0181.11* 0181.26* 0181.29* 0181.42* 0184.02*

0190.24* 0190.27 0190.40 0191.00 0192.04

Median Family Income 90-100%

0012.02* 0021.00 0078.25* 0079.10* 0079.11* 0079.13 0079.14 0137.12* 0137.16* 0137.19 0140.01

0141.31 0141.36 0145.01* 0165.22 0166.11* 0166.15* 0166.16* 0166.22* 0173.06* 0178.08* 0181.18*

0181.21* 0181.37* 0190.20* 0190.26* 0192.11

Median Family Income 100-110%

0012.03* 0078.09* 0082.00 0128.00 0130.09* 0136.06 0136.16 0136.20 0138.06 0141.32 0143.11

0143.12 0153.06* 0154.01* 0164.01* 0164.11* 0165.14* 0165.19 0166.20* 0166.23 0173.03* 0173.05*

0178.11* 0178.12* 0178.14* 0181.20* 0181.23 0181.32* 0181.33* 0181.39 0190.23* 0190.42* 0192.06*

Median Family Income 110-120%

0011.01 0022.00 0046.00* 0124.00 0136.09 0137.27 0166.25 0168.02* 0181.04* 0181.10* 0181.35*

0204.00

Median Family Income >= 120%

0001.00 0002.01 0002.02 0003.00 0005.00 0006.03 0006.05 0006.06 0007.01 0007.02 0010.01*

0010.02 0011.02* 0013.01* 0017.03* 0017.04 0018.00 0019.00 0031.01 0044.00 0071.01 0073.01

0073.02 0076.01* 0076.04 0076.05* 0077.00 0078.01* 0078.05 0078.10* 0078.12 0078.24* 0079.02

0079.03* 0079.06 0079.12 0080.00 0081.00 0094.02 0095.00* 0096.03* 0096.07 0096.08* 0096.09*

0097.02* 0129.00 0130.04* 0130.05 0130.08* 0131.01 0131.02* 0131.04* 0132.00 0133.00 0134.00*

0135.00 0136.05* 0136.07* 0136.08 0136.10* 0136.11 0136.17* 0136.18* 0136.19 0137.21* 0137.26*

0138.03 0141.19 0141.20* 0141.21 0141.23* 0141.24 0141.26 0141.27 0141.28 0141.29 0141.30

0141.34* 0141.35* 0141.37 0141.38* 0142.05 0142.06 0164.09* 0164.10 0164.12* 0164.13 0165.13

0165.23* 0166.12 0166.17* 0166.24* 0173.04* 0181.22 0181.24 0181.34* 0181.36* 0181.40 0190.25*

0190.31* 0190.36* 0190.37* 0190.38 0190.39* 0190.41* 0190.43* 0192.03* 0192.05 0192.10* 0193.01

0193.02 0194.00 0195.01 0195.02 0196.00* 0197.00* 0198.00 0200.00* 0206.00* 0207.00

Median Family Income Not Known

0004.04* 0017.01* 0140.02 9800.00* 9801.00*

DENTON COUNTY (121), TX

MSA: 19124

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Median Family Income 30-40%

0209.00* 0212.01*

Median Family Income 40-50%

0211.00* 0216.34* 0217.39 0217.44*

Median Family Income 50-60%

0206.01* 0210.00* 0213.01* 0216.19* 0216.35*

Median Family Income 60-70%

0206.02* 0216.13* 0216.16 0216.37* 0217.34*

Median Family Income 70-80%

0205.04* 0207.00* 0215.02* 0216.18 0216.20* 0217.32* 0217.43*

Median Family Income 80-90%

0201.14 0204.03* 0208.00* 0212.02* 0215.20* 0215.23* 0216.15 0216.36 0216.38* 0217.28* 0217.33*
0217.35* 0217.36*

Median Family Income 90-100%

0201.03* 0202.03* 0204.01 0204.02* 0205.03* 0215.17* 0215.21 0216.14* 0217.16* 0217.38* 0217.45*

Median Family Income 100-110%

0201.13* 0203.06* 0213.03 0216.11 0216.30* 0217.40* 0217.41*

Median Family Income 110-120%

0201.05* 0201.07* 0201.15 0202.02 0202.04* 0202.05* 0203.09* 0214.03 0214.05* 0214.07 0214.08*
0215.05* 0215.16* 0215.19 0216.12 0216.24 0217.17* 0217.23* 0217.37 0217.42

Median Family Income >= 120%

0201.04 0201.06* 0201.08 0201.09 0201.10* 0201.11* 0201.12 0203.03 0203.05 0203.07 0203.08*
0203.10* 0205.05* 0205.06* 0213.04* 0213.05* 0214.04 0214.06 0214.09* 0215.12 0215.13* 0215.14
0215.15 0215.18 0215.22* 0215.24* 0215.25 0215.26 0215.27 0216.21 0216.22 0216.23 0216.25
0216.26 0216.27* 0216.28 0216.29 0216.31* 0216.32* 0216.33* 0217.15* 0217.18 0217.19 0217.20*
0217.21* 0217.22 0217.24* 0217.25* 0217.26* 0217.27 0217.29* 0217.30* 0217.31 0217.46* 0217.47
0217.48* 0217.49* 0217.50 0217.51* 0217.52* 0217.53 0218.00* 0219.00*

TARRANT COUNTY (439), TX

MSA: 23104

Median Family Income 10-20%

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.

1017.00*

Median Family Income 20-30%

1036.01* 1038.00* 1052.01* 1219.05*

Median Family Income 30-40%

1025.00* 1037.02* 1046.02* 1062.02* 1065.16* 1066.00* 1131.11 1219.03* 1228.01* 1231.00*

Median Family Income 40-50%

1002.01* 1003.00 1004.00 1007.00* 1009.00 1012.02 1014.02* 1014.03* 1035.00 1037.01* 1045.02*
1045.04* 1045.05* 1046.04* 1047.01* 1047.02* 1048.04* 1050.01* 1052.04* 1052.05* 1055.13* 1059.01*
1059.02* 1061.02* 1062.01* 1103.01* 1136.19* 1217.03* 1217.04* 1222.00* 1223.00* 1235.00*

Median Family Income 50-60%

1001.01* 1005.01* 1005.02* 1008.00* 1013.02* 1023.01* 1023.02* 1026.01 1046.01* 1046.03* 1046.05*
1048.03* 1049.00* 1050.06 1055.14* 1058.00* 1060.02 1063.00* 1064.00 1065.11 1065.15* 1103.02*
1104.02* 1107.04* 1111.03* 1112.02* 1131.12* 1131.15* 1131.16 1134.07* 1135.18* 1216.04* 1217.02*
1219.04* 1219.06* 1220.01* 1220.02* 1221.00* 1228.02* 1229.00* 1236.00

Median Family Income 60-70%

1002.02* 1015.00* 1045.03 1057.04* 1061.01 1065.02* 1065.14* 1101.01* 1101.02* 1105.00* 1107.01*
1110.05 1115.21* 1115.23* 1115.25 1115.43* 1130.02 1131.02 1131.04* 1131.14* 1132.20* 1133.02*
1135.14* 1137.05 1227.00* 1232.00*

Median Family Income 70-80%

1001.02* 1012.01 1048.02* 1052.03* 1055.11* 1060.01* 1060.04 1065.03* 1065.13* 1065.17* 1067.00*
1104.01* 1111.02* 1113.07 1114.05* 1115.05* 1115.22* 1115.24 1115.26* 1132.16* 1134.08* 1135.09*
1136.07* 1136.28* 1224.00*

Median Family Income 80-90%

1013.01 1014.01 1036.02* 1050.08* 1055.05 1055.10* 1056.00* 1057.01* 1057.03 1065.12* 1102.04*
1107.03* 1108.07* 1111.04* 1115.06* 1115.36* 1115.37* 1115.53 1131.10* 1132.13* 1134.04 1134.05*
1135.10* 1138.10 1138.11* 1139.16* 1139.24* 1142.03* 1142.05* 1234.00

Median Family Income 90-100%

1006.02* 1026.02 1044.00* 1050.07 1055.02* 1055.08 1065.07* 1065.18* 1102.02 1106.00* 1110.08*
1113.09* 1115.38* 1115.41* 1115.47* 1131.13* 1132.06* 1132.17* 1133.01* 1136.30* 1136.31* 1137.10*
1138.08* 1138.09* 1139.18* 1140.06* 1216.01 1225.00*

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.

Median Family Income 100-110%

1006.01* 1055.12* 1065.09* 1102.03* 1108.05 1108.06* 1109.05* 1109.06* 1110.12* 1110.13* 1110.15*
 1112.03* 1112.04* 1113.06* 1114.08* 1115.14* 1115.16* 1115.40* 1115.44 1134.03* 1135.11* 1135.13
 1135.16 1136.18* 1136.27* 1138.03* 1139.25* 1140.03* 1140.08* 1142.04* 1216.05 1216.11* 1226.00*

Median Family Income 110-120%

1022.01 1024.01* 1055.03* 1065.10* 1109.03* 1110.03* 1110.11 1114.02* 1114.04 1115.13* 1115.50
 1115.52* 1132.12* 1132.14* 1132.15* 1135.12 1135.17* 1135.20* 1139.11* 1139.17* 1140.07* 1142.07*

Median Family Income >= 120%

1020.00 1021.00 1022.02 1024.02* 1027.00 1028.00* 1041.00 1042.01* 1042.02* 1043.00 1054.03
 1054.04* 1054.05 1054.06* 1055.07* 1108.08* 1108.09* 1109.01 1109.07* 1110.10* 1110.16* 1110.17
 1110.18* 1113.01* 1113.04* 1113.08* 1113.10* 1113.11 1113.12* 1113.13 1113.14* 1114.06* 1114.07*
 1114.09* 1115.29* 1115.30* 1115.31* 1115.32* 1115.33* 1115.34* 1115.39 1115.42* 1115.45* 1115.46*
 1115.48* 1115.49* 1115.51* 1130.01* 1131.07* 1131.08 1131.09 1132.07* 1132.10* 1132.18* 1132.21*
 1135.19* 1136.10 1136.11* 1136.12* 1136.13* 1136.22 1136.23* 1136.24* 1136.25* 1136.26 1136.29*
 1136.32* 1136.33* 1136.34 1137.03* 1137.07 1137.09* 1137.11* 1138.12* 1138.13* 1138.14 1138.15*
 1138.16* 1139.06 1139.07 1139.08* 1139.09 1139.10* 1139.12* 1139.19* 1139.20 1139.21 1139.22
 1139.23* 1139.26* 1139.27* 1139.28* 1139.29* 1140.05* 1141.02* 1141.03 1141.04* 1142.06* 1216.06*
 1216.08 1216.09* 1216.10* 1230.00 1233.00

Median Family Income Not Known

9800.00

ASSESSMENT AREA - 0031

BRAZORIA COUNTY (039), TX 2/

MSA: 26420

Low Income

6643.00*

Moderate Income

6612.00* 6613.00* 6614.00 6639.00* 6640.00* 6641.00 6642.00

Middle Income

6605.00 6609.00 6610.00 6611.00 6615.01 6615.02 6616.01* 6616.02 6617.00 6618.00 6619.00

Footnote:

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

6620.00* 6621.00* 6622.00* 6623.00* 6624.00* 6625.00* 6626.00* 6627.00* 6628.00* 6629.00* 6630.00*

6633.00 6634.00 6635.00* 6637.00 6638.00* 6644.00* 6645.01*

Upper Income

6601.00* 6602.00 6603.00 6604.00 6606.01 6606.02 6607.01 6607.02 6608.01 6608.02 6631.00*

6632.00* 6636.00

CHAMBERS COUNTY (071), TX 2/

MSA: 26420

Moderate Income

7104.01* 7105.00

Middle Income

7103.00

Upper Income

7101.00 7102.00

Income Not Known

7106.00*

FORT BEND COUNTY (157), TX

MSA: 26420

Median Family Income 40-50%

6748.00 6749.00

Median Family Income 50-60%

6750.00

Median Family Income 60-70%

6701.01 6713.00 6753.00

Median Family Income 70-80%

6702.00 6704.00* 6726.01* 6752.00 6754.00

Median Family Income 80-90%

6701.02 6703.00 6705.00* 6706.02 6724.00 6725.00 6751.00

Median Family Income 90-100%

6708.00 6712.00* 6718.00 6720.01 6726.02 6758.00

Footnote:

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Median Family Income 100-110%

6706.01 6709.02 6711.00 6714.00 6720.02 6722.00 6723.01 6757.00

Median Family Income 110-120%

6710.02* 6727.01 6727.02 6746.03 6756.00

Median Family Income >= 120%

6707.00* 6709.01 6710.01 6715.01 6715.02 6716.01 6716.02 6717.00 6719.00 6721.00 6723.02

6728.00 6729.00 6730.01 6730.02 6730.03 6731.01 6731.02 6732.00 6733.00 6734.00 6735.00

6736.00 6738.00 6739.01 6739.02 6740.00 6741.00 6742.00 6743.00 6744.00 6745.01 6745.02

6746.01 6746.02 6746.04 6747.00 6755.00

Median Family Income Not Known

6737.00*

GALVESTON COUNTY (167), TX 2/

MSA: 26420

Low Income

7222.00* 7223.00 7246.00* 7247.00* 7252.00* 7262.00

Moderate Income

7216.00 7217.00 7218.00 7220.02 7226.00 7227.00* 7228.00 7229.00 7230.00* 7232.00 7237.00*

7241.01 7243.00* 7244.00* 7245.00 7248.00* 7249.00* 7250.00* 7251.00* 7253.00* 7254.00* 7256.00*

7259.00

Middle Income

7208.00 7209.00 7210.00 7211.00 7213.00 7219.00 7220.01 7221.00* 7231.00* 7234.00 7235.02

7236.00 7239.00* 7240.00 7242.00* 7257.00* 7258.00*

Upper Income

7201.00 7202.00 7203.01 7203.02 7204.00 7205.01 7205.02 7205.03 7206.00 7207.00 7212.01

7212.02 7214.00 7215.00 7233.00 7235.01* 7238.00 7255.00* 7260.00* 7261.00

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income 20-30%

2113.00* 3128.00* 4212.02* 4231.00 4335.01

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Median Family Income 30-40%

2104.00	2108.00	2111.00*	2112.00	2114.00	2117.00	2123.00	2207.00	2208.00	2214.00	2215.00
2225.01	2226.00	2227.00	2230.02	2301.00*	2303.00*	2331.03*	2401.00	2405.01	2405.02*	2406.00*
3104.00	3110.00	3116.00*	3122.00*	3124.00*	3138.00	3215.00	3230.00	3231.00	3312.00	3320.00*
3328.00	4205.00	4213.00	4214.01*	4214.02*	4214.03	4216.00	4223.01	4230.00*	4325.00	4327.01
4328.01	4328.02	4330.01	4330.02*	4330.03	4331.00*	4335.02*	4336.00	4533.00	4534.03	5206.02
5214.00	5217.00	5307.00	5330.00*	5339.02	5501.00*	5502.00*				

Median Family Income 40-50%

2105.00	2107.00	2109.00*	2110.00*	2124.00	2205.00	2217.00*	2221.00*	2223.00*	2224.01	2225.03*
2230.01	2305.00	2306.00	2307.00*	2312.00	2313.00*	2315.00*	2321.00*	2331.02	2334.00	2335.00
2336.00*	2506.00	2544.00	3101.00	3108.00*	3109.00	3117.00	3123.00	3135.00*	3136.00	3201.00
3212.00*	3220.00	3222.00	3235.00	3239.00	3241.00	3311.00	3316.02*	3318.00*	3322.00	3324.00*
3327.00	3329.00	3333.00	4211.02	4212.01	4215.00	4222.00	4225.00	4229.00	4232.02	4320.02
4324.00	4329.01*	4329.02	4510.01*	4522.01	4525.00*	4531.00	4532.00	4536.01	5204.00	5205.00
5206.01	5211.00*	5212.00	5222.02	5301.00	5306.00	5320.01	5322.00*	5333.00	5337.01	5340.01*
5503.01	5533.00*	9801.00*								

Median Family Income 50-60%

2115.00	2119.00*	2201.00*	2204.00	2206.00*	2211.00	2212.00	2213.00*	2218.00	2219.00*	2224.02
2225.02*	2228.00	2231.00	2302.00	2304.00	2309.00	2310.00	2317.00*	2323.01	2324.03	2327.01
2327.02	2337.02	2408.01	2415.00	2525.00	2526.00	2543.00	3105.00	3106.00	3111.00	3118.00*
3202.00	3206.01	3213.00*	3214.01	3218.00*	3221.00*	3229.00	3233.00	3234.00	3242.00	3302.00
3305.00*	3307.00	3313.00*	3317.00	3321.00	3325.00	3326.00	3331.00	3332.01	3332.02	3335.00
3412.01	4101.00	4211.01	4224.02*	4227.01	4327.02	4332.01	4334.00	4519.01	4522.02	4526.00*
4528.02*	4536.02	5210.00	5213.00	5223.01	5304.00	5305.00	5313.00	5318.00	5321.00	5335.00
5336.00	5405.01	5503.02	5504.01	5511.00	5519.00*					

Median Family Income 60-70%

2116.00	2125.00	2202.00	2209.00*	2210.00*	2216.00	2220.00	2222.00	2229.00	2308.00*	2311.00
2314.00*	2316.00	2318.00	2319.00	2324.02	2328.00	2330.01	2331.01	2333.00	2337.01	2534.00*
2540.00	2541.00	2545.00	2546.00*	3112.00	3113.00	3130.00*	3133.00*	3137.00	3143.00	3205.00

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

3206.02	3207.00	3208.00	3209.00*	3210.00	3227.00	3228.00	3304.00	3306.00*	3309.00	3316.01
3319.00*	3323.00*	3337.00	3340.01*	3401.00	3413.02	3437.00	4201.00	4223.02	4224.01*	4228.00
4323.00	4332.02*	4333.00	4510.02*	4523.00	4524.00	4527.00	4528.01	4529.00	4530.00	4534.01*
4534.02	4535.01	4537.00	4539.00	4543.02*	5116.00	5203.00	5220.00	5223.02	5303.00	5308.00
5319.00*	5323.00	5328.00	5334.00*	5337.02*	5338.01	5338.02	5339.01	5340.02*	5342.01	5406.02
5505.00	5506.02	5508.00	5510.00							

Median Family Income 70-80%

2106.00	2203.00	2320.00*	2324.01	2325.00	2337.03*	2404.00	2407.02	2408.02	2522.00	2523.01
2524.00	2527.00	2528.00	2536.00	2539.00	2542.00	3103.00	3107.00	3114.00*	3115.00	3119.00
3127.00	3129.00*	3132.00	3134.00	3140.02	3216.00*	3219.00	3226.00	3237.01	3238.02	3301.00
3303.03*	3330.00	3338.00	3339.02	3340.02	3341.00	3405.00	3409.00*	3411.00	3422.00	3423.00
3504.00*	3505.00	4226.00	4233.01	4233.02*	4234.01*	4313.01	4321.00*	4401.00	4503.00	4508.02
4518.00	4535.02	4543.01*	4544.00	5216.00	5218.00	5221.00	5222.01	5325.01	5325.02	5326.00
5327.00	5329.00	5342.03	5408.00	5506.03	5509.00*	5516.00	5526.01	5532.00		

Median Family Income 80-90%

2323.02	2326.00	2329.00	2332.00	2410.00	2411.01*	2411.03	2412.00*	2501.00	2502.00	2503.01*
2529.00	2532.00	2535.00	2538.00	3211.00	3232.00	3236.00	3303.01	3303.02	3315.00	3413.01*
3424.00	3436.00	4132.01*	4221.00	4227.02	4236.00	4322.00	4508.01	4517.00	4520.00*	4538.00
4541.00*	5215.00	5224.01	5224.02	5324.00	5331.00*	5332.00	5341.00	5402.00	5413.00	5416.02
5424.00	5432.00	5506.01	5515.00	5523.02	5524.00	5554.01				

Median Family Income 90-100%

2407.01	2409.02	2510.00	2537.00	3217.00	3237.02	3238.01	3240.00	3308.00	3339.01	3407.00
3410.00	3430.00	3508.01*	4202.00	4217.00	4218.00	4521.00	4540.00	4542.00	5340.03	5417.00
5420.00	5421.02*	5423.02	5430.03	5431.00	5507.00	5512.00	5521.01	5554.02	5560.00	

Median Family Income 100-110%

2330.02*	2330.03	2409.01	2411.02*	2505.00	2517.00	2521.00	2523.02	2530.00*	2547.00	3139.00
3214.02	3340.03	3421.00	3427.00	3429.00	3502.00	4234.02	4312.01	4314.01	4326.00*	4504.00
4514.01	4548.00*	4552.00	5111.00	5201.00	5219.00	5314.00*	5405.02	5410.01	5414.00	5418.00
5421.01	5423.01	5427.00	5504.02	5520.01	5521.03	5522.00	5525.00	5527.00	5529.00	5538.02

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

5552.00

Median Family Income 110-120%

2503.02 2514.02 3140.01* 3144.00 3336.00 3418.00 3420.02 3431.00 3433.01 3503.00 3507.00*
 4117.00 4235.00* 4513.00 4514.03 4546.00 5207.00 5309.00 5315.00 5316.00 5320.02* 5406.01*
 5407.00 5412.02 5415.00 5422.00 5428.00 5429.00 5513.00 5514.00 5517.01 5520.02 5526.02
 5537.00 5542.00 5548.01 5549.01 5550.00 5551.00

Median Family Income >= 120%

1000.00 2101.00 2322.00 2413.00 2414.00 2504.01 2504.02 2507.01 2507.02 2508.00 2509.00
 2511.00 2512.00 2513.00 2514.01* 2515.01 2515.02 2515.03* 2516.00 2518.00 2519.01 2519.02
 2520.00 2531.00 2533.00 3102.00 3120.00* 3125.00 3126.00 3131.00 3402.01 3402.02 3402.03
 3403.01 3403.02* 3404.00* 3406.00 3408.00 3412.02 3414.00 3415.01 3415.02 3416.00 3417.00
 3420.01 3425.00 3428.00 3432.00 3433.02 3501.00 3506.01 3506.02* 3508.02 4102.00 4103.00
 4104.01* 4104.02 4105.00 4106.00 4107.01 4107.02 4108.00 4109.00 4110.00 4111.00 4112.00
 4113.00 4114.00 4115.01 4115.02 4116.00 4118.00 4119.00 4120.00 4122.00 4123.00 4124.00*
 4125.00 4126.00 4127.00 4128.00* 4129.00 4130.00* 4131.00 4132.02 4133.00 4203.00 4204.00
 4206.00* 4207.00 4208.00* 4209.00 4210.00 4219.00 4220.00 4232.01* 4301.00 4302.00 4303.00
 4304.00* 4305.00 4306.00 4307.00 4308.00 4309.00 4310.00 4311.01 4312.02 4313.02 4314.02
 4315.01 4315.02 4316.00 4317.00 4318.01 4318.02 4319.00 4320.01 4501.00 4502.00 4505.00
 4506.00 4507.00 4509.00 4511.00 4512.00* 4515.00 4516.01 4516.02 4519.02 4545.01 4545.02
 4547.00 4549.00 4550.00* 4551.01 4551.02 4553.00 5101.00 5102.00 5103.00 5104.00 5105.00
 5106.00 5107.00 5108.00 5109.00 5110.01 5110.02* 5112.00 5113.01 5113.02 5114.00* 5115.00
 5202.00 5225.00 5302.00 5310.00 5311.00 5312.00 5317.00 5342.02 5401.00 5409.01 5409.02
 5410.02 5410.03 5411.00 5412.01 5412.03 5416.01* 5419.00 5425.00* 5426.00 5430.01 5430.02
 5517.02* 5517.03 5518.00 5521.02 5523.01 5528.00 5530.01 5530.02 5531.00* 5534.01 5534.02
 5534.03 5535.00 5536.00 5538.01 5539.00 5540.01 5540.02 5541.01 5541.02 5543.01 5543.02
 5544.01 5544.02 5544.03 5545.01 5545.02 5546.00 5547.00 5548.02 5549.02 5549.03 5553.01
 5553.02 5553.03 5555.01 5555.02 5556.00 5557.01 5557.02

Median Family Income Not Known

3121.00* 3314.00 4121.00* 4311.02 4514.02 9800.00

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

MONTGOMERY COUNTY (339), TX

MSA: 26420

Median Family Income 30-40%

6934.00

Median Family Income 40-50%

6931.01

Median Family Income 50-60%

6936.00 6939.00

Median Family Income 60-70%

6926.01 6926.02 6930.00 6938.00 6941.01

Median Family Income 70-80%

6922.00 6925.00 6927.00 6928.02 6931.02 6935.00

Median Family Income 80-90%

6915.00 6924.00 6929.00 6940.00 6941.02 6944.00

Median Family Income 90-100%

6901.00 6903.00 6913.02 6916.02 6928.01 6947.00

Median Family Income 100-110%

6914.00 6942.01

Median Family Income 110-120%

6902.01 6918.00 6923.00 6933.00 6946.00

Median Family Income >= 120%

6902.02 6904.01 6904.02 6905.00 6906.01 6906.02 6907.00 6908.00 6909.00 6910.00 6911.00

6912.00 6913.01 6916.01 6917.00 6919.00 6920.01 6920.02 6921.00 6932.00 6937.00 6942.02

6943.01 6943.02 6945.00

WALLER COUNTY (473), TX

MSA: 26420

Moderate Income

6802.00 6805.00

Middle Income

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

6803.00 6806.00

Upper Income

6801.00

Income Not Known

6804.00*

ASSESSMENT AREA - 0032

BEXAR COUNTY (029), TX

MSA: 41700

Median Family Income 10-20%

1105.00*

Median Family Income 20-30%

1508.00* 1605.01*

Median Family Income 30-40%

1106.00 1304.02* 1305.00* 1601.00 1606.00* 1704.01* 1708.00* 1814.02

Median Family Income 40-50%

1302.00 1306.00* 1308.00 1309.00 1403.00* 1607.01* 1607.02* 1610.00* 1613.04* 1702.00* 1703.00*

1704.02* 1709.00 1710.00* 1711.00* 1715.01* 1715.02* 1716.01 1813.03 1901.00* 1919.00* 9801.00*

Median Family Income 50-60%

1108.00 1212.05 1214.04* 1303.00* 1304.01* 1310.00* 1311.00 1312.00* 1313.00* 1409.00* 1410.00*

1411.01* 1411.02* 1412.00* 1501.00* 1503.00* 1504.00* 1505.01* 1505.02* 1506.00* 1510.00* 1514.00

1603.00* 1604.00* 1609.01* 1609.02* 1612.00 1613.02* 1701.01 1707.00* 1712.00* 1713.01* 1714.01*

1714.02* 1716.02* 1717.00* 1718.02 1719.02 1802.01 1804.00 1808.00 1810.05 1906.04 1910.04

1920.00

Median Family Income 60-70%

1103.00 1107.00 1110.00* 1205.02 1214.03 1307.00 1315.07* 1402.00* 1405.00* 1406.00* 1408.00

1507.00* 1509.00* 1511.00 1516.00* 1520.00* 1602.00* 1605.02* 1611.00* 1613.03* 1615.01* 1615.03*

1615.04* 1616.00* 1618.02 1701.02* 1705.00* 1706.00* 1713.02* 1718.01 1719.03* 1719.13* 1803.00*

1805.01 1805.04* 1815.04 1816.02 1817.25 1818.08 1905.01* 1906.01* 1906.03* 1907.00 1909.01

1910.05* 1910.06* 1914.09 1914.10 1922.00*

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Median Family Income 70-80%

1205.01* 1207.01 1212.03 1212.04 1215.06 1215.07 1215.08* 1314.02* 1401.00* 1404.00* 1407.00
 1414.03* 1416.00* 1512.00 1513.01 1513.02* 1515.00* 1519.00* 1521.00* 1522.01 1618.01* 1619.01
 1620.01 1620.03 1620.04 1805.03* 1806.03* 1809.02 1810.03 1810.04 1814.03 1818.09* 1818.13*
 1905.03 1910.03 1914.08 9800.03*

Median Family Income 80-90%

1101.00 1209.02 1211.12 1214.02 1216.01 1315.04* 1316.08 1413.00 1418.00* 1517.00* 1522.02
 1619.02* 1719.19 1801.01* 1802.02* 1809.01* 1813.01 1815.03 1817.05 1817.15* 1817.16* 1905.04
 1913.04

Median Family Income 90-100%

1201.00* 1206.00 1209.01* 1210.00 1211.19 1217.01 1218.02 1218.04 1218.12 1315.06 1316.12*
 1316.15 1614.00* 1719.14* 1719.22* 1806.02* 1806.04* 1810.01 1813.02 1815.06 1816.01 1817.04
 1817.30* 1818.14 1818.18 1912.02

Median Family Income 100-110%

1211.11* 1211.16 1212.06 1215.05 1216.04 1216.06 1218.03 1218.13* 1315.03 1315.05 1316.06*
 1316.10* 1316.13* 1316.14* 1414.04* 1419.00 1719.16* 1719.20* 1719.21* 1801.02* 1807.01* 1807.02
 1814.04 1817.13* 1817.27* 1818.20* 1909.02

Median Family Income 110-120%

1211.17 1211.18 1213.00 1218.09 1314.01* 1316.09* 1414.02* 1417.00* 1719.15* 1719.25 1720.02
 1811.00 1815.05* 1817.28 1818.19 1913.03*

Median Family Income >= 120%

1109.00 1203.00 1204.00 1207.02 1208.00 1211.08 1211.10* 1211.15 1211.20* 1211.21 1211.22*
 1215.01 1215.04* 1216.05* 1217.02 1218.08* 1218.10 1218.11* 1219.03 1219.04* 1219.05 1219.06
 1219.07 1219.08* 1219.09 1219.10 1316.01* 1316.11* 1317.00* 1318.01 1318.02* 1719.12 1719.17
 1719.18* 1719.23 1719.24 1720.03 1720.04 1720.05 1720.06 1720.07 1812.00* 1817.03* 1817.11
 1817.12* 1817.18* 1817.20* 1817.21 1817.22 1817.23* 1817.24* 1817.26 1817.29* 1817.31* 1818.11*
 1818.15 1818.16* 1818.17 1818.21* 1818.22 1818.23* 1818.24* 1818.25 1818.26* 1819.01 1819.02
 1820.01* 1820.02 1820.03* 1821.01* 1821.02 1821.03 1821.05* 1821.06* 1902.00 1904.00 1908.00
 1911.01 1911.02 1912.01 1914.05 1914.06 1914.11* 1914.12 1914.13 1915.03* 1915.04 1915.05
 1915.06* 1917.01 1917.02 1918.04 1918.06 1918.07 1918.08 1918.09 1918.10 1918.11 1918.12

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

1918.13 1918.14* 1918.15 1918.16 1918.17 1921.00 1923.00

Median Family Income Not Known

9800.01* 9800.02* 9800.04 9800.05*

COMAL COUNTY (091), TX

MSA: 41700

Moderate Income

3104.01 3105.01* 3106.08*

Middle Income

3101.00 3102.00 3104.03 3104.04 3105.02 3105.03 3106.04* 3106.05 3106.07

Upper Income

3103.00 3106.03* 3106.06 3107.01 3107.02 3107.03 3107.04 3108.01 3108.02 3109.01* 3109.02
3109.03

ASSESSMENT AREA - 0033

WHARTON COUNTY (481), TX

MSA: NA

Moderate Income

7403.00* 7405.00* 7407.00* 7408.00*

Middle Income

7402.00 7404.00* 7406.00 7410.00*

Upper Income

7401.00 7409.00* 7411.00*

OUTSIDE ASSESSMENT AREA

ANDERSON COUNTY (001), TX

MSA: NA

Moderate Income

9506.00

ARANSAS COUNTY (007), TX

MSA: NA

Moderate Income

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

9504.00

ARMSTRONG COUNTY (011), TX

MSA: 11100

Upper Income

9501.00

ATASCOSA COUNTY (013), TX

MSA: 41700

Middle Income

9601.00 9602.01

AUSTIN COUNTY (015), TX

MSA: 26420

Middle Income

7602.00 7603.00 7605.02

Upper Income

7605.01

BASTROP COUNTY (021), TX

MSA: 12420

Moderate Income

9504.00

BEE COUNTY (025), TX

MSA: NA

Moderate Income

9505.00

BELL COUNTY (027), TX

MSA: 28660

Middle Income

0231.04

Upper Income

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0203.00 0217.00

BLANCO COUNTY (031), TX

MSA: NA

Upper Income

9501.00

BRAZOS COUNTY (041), TX

MSA: 17780

Low Income

0014.00

Middle Income

0001.01 0013.01 0020.13

Upper Income

0020.09

CALDWELL COUNTY (055), TX

MSA: 12420

Moderate Income

9605.00

CALHOUN COUNTY (057), TX

MSA: NA

Upper Income

0001.00

CAMERON COUNTY (061), TX

MSA: 15180

Moderate Income

0105.00 0134.01 0140.01

COLORADO COUNTY (089), TX

MSA: NA

Middle Income

Footnote:

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

7501.00 7502.00

COOKE COUNTY (097), TX

MSA: NA

Upper Income

0007.00

DIMMIT COUNTY (127), TX

MSA: NA

Middle Income

9502.00

ECTOR COUNTY (135), TX

MSA: 36220

Middle Income

0001.00

ELLIS COUNTY (139), TX

MSA: 19124

Middle Income

0609.00 0611.00 0613.00

Upper Income

0602.04 0602.11 0608.02

EL PASO COUNTY (141), TX

MSA: 21340

Median Family Income 60-70%

0035.01 0104.04

Median Family Income 110-120%

0043.20

Median Family Income >= 120%

0015.02

FANNIN COUNTY (147), TX

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

MSA: NA

Middle Income

9508.00

FAYETTE COUNTY (149), TX

MSA: NA

Middle Income

9701.00 9706.00

Upper Income

9703.00

FLOYD COUNTY (153), TX

MSA: NA

Middle Income

9506.00

FRIO COUNTY (163), TX

MSA: NA

Moderate Income

9502.00

GILLESPIE COUNTY (171), TX

MSA: NA

Middle Income

9505.00

Upper Income

9503.00

GONZALES COUNTY (177), TX

MSA: NA

Middle Income

0001.00

GRAYSON COUNTY (181), TX

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

MSA: 43300

Moderate Income

0004.00 0005.01

GRIMES COUNTY (185), TX

MSA: NA

Middle Income

1801.01 1801.02 1802.00

Upper Income

1803.01

GUADALUPE COUNTY (187), TX

MSA: 41700

Low Income

2103.00

Moderate Income

2101.00

Middle Income

2105.04 2106.03 2107.06 2109.02

Upper Income

2105.07 2106.07 2107.10 2107.11 2107.12 2107.14 2108.01

HARDIN COUNTY (199), TX

MSA: 13140

Upper Income

0303.00

HAYS COUNTY (209), TX

MSA: 12420

Low Income

0105.00

Middle Income

0101.00 0106.00 0108.04 0109.10

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Upper Income

0108.09 0109.01

HENDERSON COUNTY (213), TX

MSA: NA

Middle Income

9503.00

HIDALGO COUNTY (215), TX

MSA: 32580

Median Family Income 70-80%

0213.02 0235.11

Median Family Income 110-120%

0214.04

Median Family Income >= 120%

0207.24 0209.01 0212.01 0217.02

HILL COUNTY (217), TX

MSA: NA

Middle Income

9605.00

HOPKINS COUNTY (223), TX

MSA: NA

Middle Income

9504.01

HOWARD COUNTY (227), TX

MSA: NA

Middle Income

9504.00

HUNT COUNTY (231), TX

MSA: 19124

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Low Income

9609.00

JASPER COUNTY (241), TX

MSA: NA

Middle Income

9504.00 9505.00

JEFFERSON COUNTY (245), TX

MSA: 13140

Moderate Income

0011.00 0054.00 0065.00 0067.00

Middle Income

0003.08 0012.00 0013.01 0108.00

Upper Income

0003.10 0113.03 9800.00

JIM WELLS COUNTY (249), TX

MSA: NA

Middle Income

9505.00

JOHNSON COUNTY (251), TX

MSA: 23104

Middle Income

1302.05

Upper Income

1302.07 1302.15

KAUFMAN COUNTY (257), TX

MSA: 19124

Middle Income

0508.00

Upper Income

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0502.06

KENDALL COUNTY (259), TX

MSA: 41700

Middle Income

9703.01

Upper Income

9704.01 9704.02

KERR COUNTY (265), TX

MSA: NA

Middle Income

9601.00

LAMPASAS COUNTY (281), TX

MSA: 28660

Middle Income

9503.01

LAVACA COUNTY (285), TX

MSA: NA

Middle Income

0002.00 0004.00 0005.00

LEE COUNTY (287), TX

MSA: NA

Middle Income

0002.00

LIBERTY COUNTY (291), TX

MSA: 26420

Low Income

7002.00

Moderate Income

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

7001.00 7003.00 7004.00

Middle Income

7005.00 7008.00 7009.00 7010.00 7014.00

LUBBOCK COUNTY (303), TX

MSA: 31180

Low Income

0006.07

Middle Income

0004.05

MCLENNAN COUNTY (309), TX

MSA: 47380

Moderate Income

0007.00

Upper Income

0039.00

MADISON COUNTY (313), TX

MSA: NA

Middle Income

0001.00

MATAGORDA COUNTY (321), TX

MSA: NA

Middle Income

7307.00

MAVERICK COUNTY (323), TX

MSA: NA

Moderate Income

9506.02

MEDINA COUNTY (325), TX

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

MSA: 41700

Middle Income

0003.00

Upper Income

0001.02

MIDLAND COUNTY (329), TX

MSA: 33260

Moderate Income

0102.00

Middle Income

0101.05 0101.09

NUECES COUNTY (355), TX

MSA: 18580

Middle Income

0008.00 0021.02

Upper Income

0062.00

ORANGE COUNTY (361), TX

MSA: 13140

Middle Income

0203.00

PARKER COUNTY (367), TX

MSA: 23104

Upper Income

1407.04

POLK COUNTY (373), TX

MSA: NA

Middle Income

2101.01 2101.02 2102.04 2103.02

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

ROCKWALL COUNTY (397), TX

MSA: 19124

Middle Income

0404.01

Upper Income

0402.00

SAN JACINTO COUNTY (407), TX

MSA: NA

Moderate Income

2001.01

Middle Income

2001.02 2002.00 2003.00

SAN PATRICIO COUNTY (409), TX

MSA: 18580

Upper Income

0107.00

SMITH COUNTY (423), TX

MSA: 46340

Upper Income

0019.05

STARR COUNTY (427), TX

MSA: NA

Low Income

9502.04

TAYLOR COUNTY (441), TX

MSA: 10180

Moderate Income

0110.00

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Middle Income

0115.00

Upper Income

0135.00

TRINITY COUNTY (455), TX

MSA: NA

Moderate Income

9505.00

VAN ZANDT COUNTY (467), TX

MSA: NA

Upper Income

9506.00

VICTORIA COUNTY (469), TX

MSA: 47020

Moderate Income

0002.02

Upper Income

0014.00

WALKER COUNTY (471), TX

MSA: NA

Upper Income

7903.00

WARD COUNTY (475), TX

MSA: NA

Middle Income

9503.00

WASHINGTON COUNTY (477), TX

MSA: NA

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Middle Income

1702.00 1706.00

Upper Income

1704.00

WEBB COUNTY (479), TX

MSA: 29700

Moderate Income

0015.01 0017.10 0017.17

Middle Income

0018.09

Upper Income

0016.02 0017.13

WILLIAMSON COUNTY (491), TX

MSA: 12420

Low Income

0207.01

Moderate Income

0201.14 0215.03

Middle Income

0201.05 0202.02 0203.01 0203.12 0203.14 0203.20 0208.05

Upper Income

0203.17

WILSON COUNTY (493), TX

MSA: 41700

Middle Income

0001.02 0002.02

Upper Income

0004.03 0004.04

WISE COUNTY (497), TX

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

MSA: 23104

Middle Income

1504.01 1504.02

Footnote:

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2021 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000004341

Institution: ZIONS BANCORPORATION, N.A.

Agency: OCC - 1

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	8,703	8,703	0	0.00%
Small Farm Loans	200	200	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	13,862	13,862	0	0.00%
Total	22,767	22,767	0	0.00%

Footnote:

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

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