

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)
ATASCOSA COUNTY (013), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	250	0	0	0	0	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	1	150	0	0	0	0	0	0
Middle Income	0	0	0	0	1	750	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	150	1	750	0	0	0	0
BANDERA COUNTY (019), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	1	650	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	100	0	0	1	650	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)
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	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	650	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	650	0	0	0	0
BEXAR COUNTY (029), TX										
MSA 41700										
Inside AA 0036										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	1	250	0	0	0	0	0	0
Median Family Income 30-40%	4	121	2	275	2	1,250	4	241	0	0
Median Family Income 40-50%	3	155	6	1,064	4	3,000	2	735	0	0
Median Family Income 50-60%	2	45	3	478	3	1,050	4	633	0	0
Median Family Income 60-70%	5	262	4	861	3	1,617	3	519	0	0
Median Family Income 70-80%	2	65	2	279	8	4,659	8	2,500	0	0
Median Family Income 80-90%	2	125	3	750	3	3,000	4	1,600	0	0
Median Family Income 90-100%	4	246	0	0	4	2,485	3	830	0	0
Median Family Income 100-110%	3	90	0	0	1	1,000	3	90	0	0
Median Family Income 110-120%	4	165	0	0	2	905	2	40	0	0
Median Family Income >= 120%	20	857	14	2,582	29	16,804	21	4,775	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	49	2,131	35	6,539	59	35,770	54	11,963	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)
BOSQUE COUNTY (035), 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	543	1	543	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	543	1	543	0	0
BRAZORIA COUNTY (039), TX										
MSA 26420										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	1	900	0	0	0	0
Middle Income	1	20	0	0	3	1,688	1	20	0	0
Upper Income	7	280	0	0	1	553	6	713	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	300	1	200	5	3,141	7	733	0	0
BRAZOS COUNTY (041), TX										
MSA 17780										
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	0	0	0	0	0	0
Income Not Known	0	0	0	0	1	670	1	670	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	670	1	670	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)
BURNET COUNTY (053), 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	125	1	500	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	1	500	0	0	0	0
CHAMBERS COUNTY (071), TX										
MSA 26420										
Inside AA 0015										
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	6	168	1	150	0	0	3	40	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	168	1	150	0	0	3	40	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 0009										
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	30	0	0	0	0	1	30	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	1	500	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	300	0	0	0	0
Median Family Income 110-120%	2	74	2	450	2	590	3	639	0	0
Median Family Income >= 120%	7	515	4	643	1	350	4	215	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	10	619	6	1,093	5	1,740	8	884	0	0
COMAL COUNTY (091), TX										
MSA 41700										
Inside AA 0036										
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	157	1	240	1	425	1	2	0	0
Upper Income	0	0	0	0	3	2,445	0	0	0	0
Income Not Known	1	25	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	182	1	240	4	2,870	1	2	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)
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	0	0	0	0	1	500	1	500	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	500	1	500	0	0
DALLAS COUNTY (113), TX										
MSA 19124										
Inside AA 0009										
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	100	0	0	0	0	1	100	0	0
Median Family Income 30-40%	0	0	1	250	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	232	0	0	0	0	0	0
Median Family Income 50-60%	1	68	1	200	1	500	0	0	0	0
Median Family Income 60-70%	2	75	0	0	3	2,500	1	25	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	150	1	235	4	1,449	1	374	0	0
Median Family Income 90-100%	2	50	2	400	2	1,400	1	25	0	0
Median Family Income 100-110%	2	45	2	349	2	1,050	1	199	0	0
Median Family Income 110-120%	6	297	1	196	2	1,240	5	1,005	0	0
Median Family Income >= 120%	22	1,102	9	1,539	16	9,082	15	1,556	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	38	1,887	18	3,401	30	17,221	25	3,284	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 0009										
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	96	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%	2	150	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	70	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	7	88	4	573	2	1,208	9	343	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	12	404	4	573	2	1,208	9	343	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	0	0	0	0	1	524	1	524	0	0
Upper Income	0	0	0	0	1	940	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	2	1,464	1	524	0	0

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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	1	250	0	0	1	250	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	565	0	0	0	0
Median Family Income >= 120%	1	50	0	0	1	270	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	50	1	250	2	835	1	250	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	0	0	0	0	1	300	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	300	0	0	0	0

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FORT BEND COUNTY (157), TX										
MSA 26420										
Inside AA 0015										
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	60	0	0	0	0	0	0	0	0
Median Family Income 50-60%	3	115	1	116	1	309	0	0	0	0
Median Family Income 60-70%	5	98	1	250	3	2,070	2	30	0	0
Median Family Income 70-80%	3	165	0	0	0	0	2	65	0	0
Median Family Income 80-90%	2	105	1	130	1	341	0	0	0	0
Median Family Income 90-100%	7	203	0	0	0	0	5	78	0	0
Median Family Income 100-110%	6	315	5	1,050	4	2,800	5	265	0	0
Median Family Income 110-120%	1	12	0	0	2	1,600	1	12	0	0
Median Family Income >= 120%	25	1,024	4	841	10	7,091	19	1,774	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	53	2,097	12	2,387	21	14,211	34	2,224	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	19	0	0	0	0	1	19	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	19	0	0	0	0	1	19	0	0

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GALVESTON COUNTY (167), TX										
MSA 26420										
Inside AA 0015										
Low Income	1	35	0	0	0	0	1	35	0	0
Moderate Income	3	55	0	0	0	0	2	35	0	0
Middle Income	15	556	0	0	4	2,715	7	251	0	0
Upper Income	12	230	3	563	5	2,756	15	1,582	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	31	876	3	563	9	5,471	25	1,903	0	0
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	0	0	1	665	1	665	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	665	1	665	0	0
GREGG COUNTY (183), TX										
MSA 30980										
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	651	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	651	0	0	0	0

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)
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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	8	0	0	0	0	1	8	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	8	0	0	0	0	1	8	0	0
GUADALUPE COUNTY (187), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	1	658	0	0	0	0
Moderate Income	0	0	1	250	0	0	1	250	0	0
Middle Income	0	0	1	161	2	1,050	0	0	0	0
Upper Income	1	10	0	0	0	0	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	2	411	3	1,708	2	260	0	0
HAMILTON COUNTY (193), 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	375	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	375	0	0	0	0

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)
HARRIS COUNTY (201), TX										
MSA 26420										
Inside AA 0015										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	4	150	2	400	1	1,000	1	15	0	0
Median Family Income 30-40%	17	765	5	1,184	13	8,996	6	160	0	0
Median Family Income 40-50%	21	769	6	1,030	4	1,813	15	1,183	0	0
Median Family Income 50-60%	39	1,399	14	2,710	19	11,508	18	1,527	0	0
Median Family Income 60-70%	34	1,412	11	2,177	18	10,643	25	2,433	0	0
Median Family Income 70-80%	33	1,493	10	1,884	13	8,070	11	779	0	0
Median Family Income 80-90%	34	1,493	4	840	5	3,050	15	654	0	0
Median Family Income 90-100%	16	646	7	1,089	13	7,741	11	883	0	0
Median Family Income 100-110%	36	1,030	6	1,339	14	8,308	32	3,823	0	0
Median Family Income 110-120%	18	918	9	1,653	5	2,565	10	375	0	0
Median Family Income >= 120%	181	6,260	56	10,891	58	36,282	136	12,220	0	0
Median Family Income Not Known	5	139	2	450	5	3,200	4	249	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	438	16,474	132	25,647	168	103,176	284	24,301	0	0
HAYS COUNTY (209), 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	1,000	1	1,000	0	0
Middle Income	0	0	0	0	3	2,450	0	0	0	0
Upper Income	2	114	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	2	114	0	0	5	4,050	1	1,000	0	0

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)
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	0	0	0	0	1	872	0	0	0	0
Upper Income	0	0	0	0	1	947	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	2	1,819	0	0	0	0
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	1	700	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	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	0	0	1	700	0	0	0	0

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)
HUNT COUNTY (231), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	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	10	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	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	1	5	0	0	0	0	1	5	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	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	560	0	0	0	0
Income Not Known	1	62	0	0	1	500	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	62	0	0	2	1,060	0	0	0	0

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)
LAMAR COUNTY (277), 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	667	1	667	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	667	1	667	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	1	25	0	0	0	0	1	25	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	25	0	0	1	300	1	25	0	0
LLANO COUNTY (299), 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	650	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	650	0	0	0	0

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	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	875	1	500	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	2	875	1	500	0	0
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	0	0	0	0	0	0
Upper Income	2	179	0	0	2	1,400	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	179	0	0	2	1,400	0	0	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	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	178	1	591	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	178	1	591	0	0	0	0

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 0015										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	25	0	0	0	0	2	25	0	0
Median Family Income 40-50%	1	100	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	328	0	0	0	0
Median Family Income 60-70%	5	135	0	0	0	0	3	45	0	0
Median Family Income 70-80%	4	115	3	339	1	326	4	170	0	0
Median Family Income 80-90%	7	190	1	150	2	750	5	445	0	0
Median Family Income 90-100%	10	202	3	506	0	0	8	157	0	0
Median Family Income 100-110%	4	155	0	0	3	1,612	2	30	0	0
Median Family Income 110-120%	4	60	1	120	0	0	4	60	0	0
Median Family Income >= 120%	45	1,512	7	1,457	16	8,833	38	2,945	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	82	2,494	15	2,572	23	11,849	66	3,877	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	1	990	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	990	0	0	0	0

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)
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	1	175	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	175	0	0	0	0	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	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
POTTER COUNTY (375), TX										
MSA 11100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	487	1	487	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	487	1	487	0	0

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	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
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	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	2	900	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	2	900	1	10	0	0

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 0009										
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	1	211	0	0	1	211	0	0
Median Family Income 40-50%	2	100	0	0	0	0	2	100	0	0
Median Family Income 50-60%	2	75	1	148	3	2,070	1	320	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	90	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	10	0	0	1	349	2	359	0	0
Median Family Income 90-100%	1	50	0	0	1	900	1	900	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%	7	499	4	731	6	4,099	2	787	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	14	824	6	1,090	11	7,418	9	2,677	0	0
TAYLOR COUNTY (441), TX										
MSA 10180										
Outside Assessment Area										
Low Income	0	0	0	0	1	371	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	244	0	0	0	0	0	0
Upper Income	0	0	0	0	3	1,981	2	1,126	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	244	4	2,352	2	1,126	0	0

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 0002										
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	30	0	0	2	1,500	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%	3	121	0	0	2	625	1	15	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	60	0	0	2	918	2	428	0	0
Median Family Income 100-110%	2	102	0	0	0	0	2	102	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	111	3	538	9	6,237	5	2,318	0	0
Median Family Income Not Known	0	0	0	0	2	810	2	810	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	424	3	538	17	10,090	12	3,673	0	0
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	1	719	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	719	0	0	0	0

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)
VICTORIA COUNTY (469), TX										
MSA 47020										
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	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	500	0	0	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	1	1,000	0	0	0	0
Upper Income	1	8	0	0	0	0	1	8	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	8	0	0	1	1,000	1	8	0	0
WALLER COUNTY (473), TX										
MSA 26420										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	11	0	0	0	0	1	11	0	0
Middle Income	0	0	1	169	6	3,324	0	0	0	0
Upper Income	1	7	1	250	1	500	1	7	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	18	2	419	7	3,824	2	18	0	0

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	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	238	2	1,200	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	238	2	1,200	0	0	0	0
WHARTON COUNTY (481), TX										
MSA NA										
Inside AA 0047										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	0	0	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	55	0	0	0	0	1	5	0	0
WICHITA COUNTY (485), TX										
MSA 48660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	1	10	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	10	0	0	0	0	1	10	0	0

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)
WILLIAMSON COUNTY (491), TX										
MSA 12420										
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	42	1	200	1	500	1	42	0	0
Median Family Income 100-110%	0	0	1	169	0	0	1	169	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	42	2	369	1	500	2	211	0	0
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	0	0	0	0	0	0	0	0	0	0
Upper Income	3	60	0	0	0	0	2	30	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	60	0	0	0	0	2	30	0	0
TOTAL INSIDE AA IN STATE	761	28,953	239	45,412	361	217,989	540	55,927	0	0
TOTAL OUTSIDE AA IN STATE	27	1,133	12	2,390	52	32,321	27	7,538	0	0
STATE TOTAL	788	30,086	251	47,802	413	250,310	567	63,465	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)
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	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	0	0	0	0
CHAMBERS COUNTY (071), TX										
MSA 26420										
Inside AA 0015										
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

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)
FORT BEND COUNTY (157), TX										
MSA 26420										
Inside AA 0015										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	25	0	0	0	0	1	25	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	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)
HARRIS COUNTY (201), TX										
MSA 26420										
Inside AA 0015										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	4	45	0	0	0	0	3	25	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	45	0	0	0	0	3	25	0	0
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	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

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)
MONTGOMERY COUNTY (339), TX										
MSA 26420										
Inside AA 0015										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	10	0	0	0	0	1	10	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	10	0	0	0	0	1	10	0	0
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	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
TOTAL INSIDE AA IN STATE	7	180	0	0	0	0	6	160	0	0
TOTAL OUTSIDE AA IN STATE	3	33	0	0	0	0	2	8	0	0
STATE TOTAL	10	213	0	0	0	0	8	168	0	0

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

Respondent ID: 0000004341
Agency: OCC - 1

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

Footnote:

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

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

Respondent ID: 0000004341
Agency: OCC - 1

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

Footnote:

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

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

Respondent ID: 0000004341
Agency: OCC - 1

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

Footnote:

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

Respondent ID: 0000004341
Agency: OCC - 1

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

Footnote:

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

Respondent ID: 0000004341
Agency: OCC - 1

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

Footnote:

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

Respondent ID: 0000004341
Agency: OCC - 1

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

Footnote:

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

Respondent ID: 0000004341
Agency: OCC - 1

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

Footnote:

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

Respondent ID: 0000004341
Agency: OCC - 1

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

Footnote:

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

Respondent ID: 0000004341
Agency: OCC - 1

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

Footnote:

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

Respondent ID: 0000004341

Agency: OCC - 1

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

Footnote:

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

PAGE: 1 OF 1

Respondent ID: 0000004341
Agency: OCC - 1

Memo Item: Loans by Affiliates

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

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

ASSESSMENT AREA - 0002

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income < 10%

0006.06*

Median Family Income 20-30%

0022.20* 0023.15* 0407.00*

Median Family Income 30-40%

0021.05* 0023.13* 0023.21* 0024.19 0401.00 0403.00* 0410.00* 0429.00* 0433.00*

Median Family Income 40-50%

0020.04* 0021.10* 0021.12* 0022.01* 0022.13* 0023.10* 0023.16* 0023.25* 0024.13* 0406.00* 0437.00*

Median Family Income 50-60%

0020.03* 0021.11* 0022.22* 0023.14* 0023.20* 0023.23* 0024.11* 0024.34* 0024.36* 0024.37* 0024.52*

0323.00* 0402.00* 0405.00* 0409.00* 0431.00* 0432.00* 0434.00* 0440.00* 0448.00* 0449.00*

Median Family Income 60-70%

0009.01* 0009.02* 0022.14* 0022.15* 0022.16* 0023.07* 0023.27* 0024.10* 0024.12* 0024.24* 0024.30*

0024.41* 0024.43* 0024.47* 0024.50* 0024.53* 0346.00* 0400.00* 0408.00* 0412.00* 0416.00* 0418.00*

0426.00* 0443.00* 0455.00* 0458.00* 0463.00*

Median Family Income 70-80%

0004.02* 0008.04* 0010.00* 0013.07* 0015.03 0021.08* 0021.09* 0022.17* 0022.18* 0022.19* 0024.40*

0024.51* 0318.00* 0341.00* 0414.00* 0422.00* 0430.00* 0435.00 0436.00* 0441.00 0446.00* 0450.00*

0460.00*

Median Family Income 80-90%

0004.01* 0024.22* 0024.39* 0024.42* 0024.44* 0304.00* 0310.00* 0321.00* 0342.00* 0359.00* 0374.00*

0415.00* 0421.00* 0427.00* 0439.00* 0444.00*

Median Family Income 90-100%

0003.04* 0005.00* 0014.03* 0019.20* 0020.02* 0021.07* 0021.13* 0024.03* 0024.09* 0024.23* 0024.32*

0024.45* 0024.48* 0024.49* 0303.00* 0320.00 0334.00* 0411.00* 0417.00 0419.00* 0442.00* 0459.00*

0461.00* 0464.00* 0465.00*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Median Family Income 100-110%

0002.03* 0003.02* 0003.05* 0008.01* 0008.03* 0015.05* 0021.04* 0022.11 0024.07* 0024.38* 0025.00*
0309.00* 0317.00* 0332.00 0335.00* 0375.00* 0404.00* 0438.00* 0452.00* 0454.00*

Median Family Income 110-120%

0013.11* 0019.11* 0019.15* 0020.07* 0021.06* 0308.00* 0319.00* 0352.00* 0373.00* 0413.00* 0423.00*
0424.00* 0425.00* 0428.00* 0445.00* 0456.00* 0462.00* 0466.00*

Median Family Income >= 120%

0001.01* 0001.02* 0002.04* 0002.05* 0002.06* 0003.07* 0003.08* 0003.09* 0007.00* 0011.02* 0011.03
0012.00* 0013.04* 0013.08* 0013.09* 0013.10* 0013.12 0014.01* 0014.02* 0015.01* 0015.04* 0016.02*
0016.03* 0016.04* 0016.05* 0019.10 0019.12* 0019.13* 0019.14* 0019.16* 0019.17* 0019.18* 0019.19
0019.21 0019.22* 0019.23* 0023.04* 0024.46* 0300.00 0301.00* 0302.00* 0305.00* 0306.00 0307.00*
0311.00* 0312.00* 0313.00* 0314.00* 0315.00* 0316.00* 0322.00* 0324.00* 0325.00* 0326.00* 0327.00
0328.00* 0329.00* 0330.00* 0331.00* 0333.00* 0336.00* 0337.00* 0338.00* 0339.00* 0340.00 0343.00*
0344.00* 0345.00* 0347.00* 0348.00* 0349.00* 0350.00* 0351.00* 0353.00* 0354.00 0355.00* 0356.00*
0357.00* 0358.00 0360.00* 0361.00* 0362.00* 0364.00* 0365.00* 0366.00* 0367.00* 0368.00* 0369.00*
0370.00* 0371.00* 0372.00* 0376.00* 0420.00* 0451.00* 0453.00* 0457.00* 0467.00* 0468.00* 0469.00*
0470.00*

Median Family Income Not Known

0006.01* 0006.05 0006.07* 0006.08* 0008.02* 0011.01 0016.06* 0020.06* 0022.21* 0023.19* 0023.22*
0023.24* 0023.26* 0363.00* 0447.00* 9800.00*

ASSESSMENT AREA - 0009

COLLIN COUNTY (085), TX

MSA: 19124

Median Family Income 40-50%

0317.20* 0317.23*

Median Family Income 50-60%

0304.09* 0320.12*

Median Family Income 60-70%

0305.40* 0308.01* 0308.02* 0309.03* 0310.08* 0315.11* 0317.24* 0318.09* 0320.03* 0320.13* 0320.14*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Median Family Income 70-80%

0301.02* 0313.19* 0316.24 0319.01* 0319.02* 0320.10*

Median Family Income 80-90%

0301.01* 0302.05* 0304.05* 0307.02* 0310.05* 0310.06* 0316.34* 0316.65* 0317.22* 0318.06* 0320.15*

Median Family Income 90-100%

0304.06* 0306.05* 0307.01* 0310.03* 0310.07* 0315.12* 0316.21* 0316.23* 0316.27* 0316.29* 0316.35

Median Family Income 100-110%

0302.01* 0302.07* 0304.10* 0306.06* 0311.01* 0313.31* 0314.23* 0316.11* 0316.28* 0316.32* 0316.57

0316.71* 0316.73* 0317.13* 0318.07* 0318.11* 0320.08*

Median Family Income 110-120%

0302.04* 0305.05 0311.02* 0312.01* 0313.23* 0313.32* 0314.13* 0314.20* 0314.22* 0314.24* 0315.04

0315.07* 0315.08 0316.30* 0316.31* 0316.59 0316.72* 0317.08 0317.09* 0318.08* 0318.12* 0318.16*

0320.17*

Median Family Income >= 120%

0302.02* 0302.06* 0303.01* 0303.02* 0303.03* 0303.04* 0303.06* 0303.07* 0304.03* 0304.04* 0304.07*

0305.04* 0305.06 0305.07* 0305.09* 0305.10* 0305.11* 0305.12* 0305.15* 0305.16* 0305.17* 0305.18*

0305.19* 0305.20* 0305.21* 0305.24* 0305.25* 0305.29* 0305.31* 0305.32* 0305.33* 0305.34* 0305.35*

0305.36* 0305.37* 0305.38* 0305.39* 0305.41* 0305.42 0305.44* 0305.45* 0305.46* 0305.47* 0305.48*

0305.49* 0305.50* 0306.04* 0306.07* 0306.08* 0306.09* 0312.02* 0313.08* 0313.14* 0313.18* 0313.20*

0313.21* 0313.22* 0313.24* 0313.25* 0313.26* 0313.27* 0313.28* 0313.29* 0313.30* 0313.33* 0313.34*

0313.35* 0313.36* 0314.08* 0314.11* 0314.12* 0314.14* 0314.15* 0314.16* 0314.17* 0314.18* 0314.19*

0314.21* 0314.25* 0315.09* 0315.10* 0316.13* 0316.22* 0316.25 0316.26* 0316.33* 0316.36* 0316.39

0316.41* 0316.42* 0316.43* 0316.45* 0316.46* 0316.47 0316.49 0316.54* 0316.55* 0316.60* 0316.61*

0316.62* 0316.63* 0316.64* 0316.66* 0316.67* 0316.68 0316.69* 0316.74* 0316.75* 0316.76* 0316.77*

0316.78 0316.79* 0316.80* 0316.81* 0316.82* 0317.04* 0317.06* 0317.11* 0317.15* 0317.16* 0317.17*

0317.18* 0317.19* 0317.21* 0318.10* 0318.14* 0318.15* 0319.03* 0319.04* 0320.16* 0320.18* 0320.19

Median Family Income Not Known

0305.43* 0309.01* 0309.02* 0316.70* 0318.13*

DALLAS COUNTY (113), TX

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

MSA: 19124

Median Family Income 20-30%

0072.06 0087.04* 0093.04* 0115.00* 0166.35* 9802.00*

Median Family Income 30-40%

0020.02* 0037.00* 0057.00* 0072.04* 0072.05* 0078.19* 0078.30* 0078.32* 0078.33* 0086.04* 0087.01*

0087.03* 0109.04* 0109.05* 0111.04* 0114.01* 0121.01* 0122.08* 0136.29* 0151.02* 0160.02* 0166.07*

0167.09* 0170.09* 0178.15 0185.06* 0190.13* 0190.35* 0192.12* 0192.13* 0208.00* 0210.00* 0211.00*

Median Family Income 40-50%

0004.05* 0015.03* 0027.03* 0054.00* 0059.01* 0059.02* 0060.02* 0072.03* 0078.15* 0078.21* 0078.27*

0078.34* 0078.35* 0088.01* 0088.02* 0090.02* 0091.03* 0092.02* 0092.04* 0093.03* 0098.04* 0100.01

0101.01* 0106.02* 0107.01* 0107.04* 0108.04* 0108.08* 0108.09* 0109.03* 0111.03* 0111.05* 0116.01*

0117.01* 0118.01* 0120.00* 0122.11* 0123.02* 0125.02* 0126.04* 0130.10* 0130.11* 0131.07* 0136.15*

0141.47* 0143.09* 0144.09* 0152.05* 0152.08* 0154.04* 0160.01* 0162.03* 0163.02* 0165.18* 0167.06*

0167.10* 0167.11* 0168.03* 0169.02* 0170.07* 0170.10* 0172.01* 0177.03* 0177.05* 0185.05* 0185.08*

0190.19* 0202.00*

Median Family Income 50-60%

0004.07* 0008.01* 0015.02* 0025.00* 0045.00* 0048.00* 0050.00* 0053.00* 0056.00* 0060.01* 0061.00*

0064.02* 0067.01* 0067.02* 0068.00* 0078.28* 0078.29* 0078.31* 0084.01* 0087.05* 0090.01* 0091.05*

0093.01* 0096.10* 0098.02* 0101.02* 0105.00* 0109.06* 0110.04* 0118.02* 0119.01* 0119.02* 0121.02*

0122.07* 0126.01* 0127.01* 0127.02* 0136.25* 0136.26* 0136.31* 0137.28* 0141.46* 0141.53* 0141.58*

0141.61* 0142.04* 0143.08* 0144.05* 0144.07* 0144.10* 0147.01* 0147.04* 0153.03* 0153.04* 0159.00*

0161.00* 0162.04* 0165.16* 0165.26* 0165.33* 0165.34* 0165.36* 0166.34 0167.07* 0171.01* 0172.04*

0176.04* 0176.05* 0176.06* 0177.04* 0178.05* 0181.30* 0181.38* 0181.41* 0182.04* 0182.06* 0183.00*

0184.01* 0184.03* 0187.00* 0188.02* 0190.16* 0190.32* 0190.34* 0190.47* 0192.08* 0203.00 0205.00*

0212.00*

Median Family Income 60-70%

0004.01* 0004.10* 0006.10* 0008.02* 0012.04* 0014.00* 0015.04* 0024.00* 0043.00* 0047.00* 0051.00*

0055.00* 0062.00* 0069.00* 0078.23* 0084.02* 0085.00* 0092.03* 0108.05* 0108.07* 0110.02* 0112.01*

0113.00* 0116.03* 0116.04* 0117.02* 0122.10* 0122.12* 0124.00* 0136.27* 0137.17* 0137.18* 0137.25

0137.29* 0139.01 0141.40* 0141.45* 0143.16* 0143.19* 0144.06* 0144.08* 0145.02* 0146.01 0146.02*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0146.03* 0152.02* 0154.03* 0156.00* 0157.00* 0164.07* 0164.16* 0164.21* 0165.35* 0166.19* 0166.26*
0167.04* 0169.03* 0170.05* 0171.02* 0172.03* 0173.15* 0174.00* 0176.02* 0178.17* 0179.00* 0180.02*
0181.27* 0182.05* 0185.07* 0188.01* 0189.00* 0190.18* 0190.20* 0190.28* 0190.33* 0190.45* 0192.11*
0192.14 0199.00* 0201.00*

Median Family Income 70-80%

0004.09* 0063.01* 0063.02* 0064.01* 0065.01* 0065.02* 0071.02* 0091.01* 0091.04* 0096.05* 0098.03*
0143.06* 0143.15* 0149.03* 0150.01* 0150.02* 0152.06* 0153.05* 0162.01* 0163.01* 0165.11* 0165.17*
0165.22* 0165.27* 0165.28* 0166.21* 0166.38* 0170.06* 0178.06* 0178.16* 0178.18* 0178.19* 0180.01*
0181.05* 0181.21* 0181.28* 0181.29* 0182.03* 0185.01* 0186.00* 0190.27* 0190.29* 0190.49*
0106.01* 0110.03* 0111.01* 0112.02* 0123.01* 0125.01* 0128.01* 0136.21* 0136.30* 0138.05* 0141.60*

Median Family Income 80-90%

0012.02* 0078.09* 0078.25* 0096.04* 0097.01* 0099.00 0122.06* 0136.09* 0136.20 0137.19 0137.20*
0141.32* 0141.48* 0142.03* 0142.08* 0143.10* 0151.01* 0155.00* 0164.06* 0164.18* 0164.19* 0165.19*
0165.21* 0165.29* 0165.30* 0165.31* 0166.10* 0166.18* 0166.22* 0166.37* 0168.02* 0168.06* 0170.08*
0173.12* 0175.00* 0178.08* 0181.11* 0181.35* 0181.48* 0181.57* 0184.02* 0190.26* 0190.40* 0190.44*
0190.46* 0192.02* 0209.00*

Median Family Income 90-100%

0020.01* 0022.00* 0052.00* 0078.05 0078.22* 0078.26* 0079.09* 0082.00* 0094.01* 0122.09* 0126.03*
0130.07* 0131.06* 0136.24* 0137.15* 0137.22* 0137.27 0138.04* 0139.02* 0141.39* 0141.41 0141.44*
0141.52* 0141.57 0143.13* 0143.17* 0152.07* 0153.06* 0154.05* 0164.17* 0166.16* 0166.24* 0166.27*
0166.28* 0166.29* 0166.32* 0166.33* 0173.09* 0177.06* 0178.11* 0178.12* 0178.14* 0178.20* 0181.10*
0181.20* 0181.26* 0181.32* 0181.52* 0190.41* 0190.42* 0190.52* 0191.02* 0192.16* 0204.01* 0207.00

Median Family Income 100-110%

0004.08* 0013.02* 0081.01* 0096.11* 0108.06* 0122.13* 0128.02* 0132.02 0136.06* 0137.16 0140.01*
0141.21* 0141.54* 0143.18* 0164.10* 0166.15* 0166.20* 0166.23* 0166.36* 0168.05* 0173.10* 0173.11*
0173.13* 0173.14* 0181.33* 0181.34* 0181.37* 0181.42* 0181.51* 0181.54* 0190.25* 0190.31 0190.39
0190.48* 0190.53*

Median Family Income 110-120%

0018.02 0042.01 0079.14 0136.28* 0137.26* 0138.06 0138.07* 0141.30* 0143.20* 0145.01* 0154.06*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0164.20* 0165.32* 0166.30* 0167.08* 0173.08* 0181.50* 0181.56 0190.23* 0190.24* 0190.37* 0191.01*
0192.15*

Median Family Income >= 120%

0001.00* 0002.01 0002.02* 0005.02 0005.03* 0006.05* 0006.06 0006.07* 0006.08* 0006.09* 0007.03*
0007.04* 0007.05* 0007.06* 0009.01* 0010.01* 0010.02* 0011.01* 0011.02* 0012.03* 0013.01* 0016.02
0017.03* 0017.05* 0019.01* 0019.02* 0021.00 0031.02 0031.03 0042.02* 0044.00* 0046.00* 0071.01
0073.01* 0073.02* 0076.01* 0076.04* 0076.05* 0077.01* 0077.02* 0078.01* 0078.10* 0078.12 0078.24*
0079.02* 0079.03* 0079.06* 0079.10* 0079.12* 0079.13* 0079.16* 0080.00 0081.02* 0094.02 0095.00*
0096.03* 0096.07 0096.08* 0096.09* 0097.02* 0100.03 0129.00* 0130.05* 0130.08* 0130.09 0130.12*
0130.13* 0131.01* 0131.02* 0131.04* 0132.01* 0133.00* 0134.00* 0135.00* 0136.05* 0136.07* 0136.08*
0136.10* 0136.11* 0136.17* 0136.18* 0136.19* 0136.22 0137.21* 0138.08 0140.02 0141.19* 0141.20*
0141.23* 0141.24 0141.26 0141.28 0141.34* 0141.35 0141.38* 0141.43* 0141.49* 0141.50* 0141.51*
0141.55* 0141.56* 0141.59* 0142.05* 0142.07* 0142.09* 0143.14* 0164.09* 0164.12* 0164.14 0164.15*
0165.13* 0165.24* 0165.25* 0166.17* 0166.31* 0173.07* 0181.40* 0181.43* 0181.44* 0181.45* 0181.46*
0181.47* 0181.49* 0181.53* 0181.55* 0181.58* 0181.59* 0190.36 0190.50* 0190.51 0192.03* 0192.05*
0192.10* 0193.01* 0193.02* 0194.00 0195.01 0195.02* 0196.00* 0197.00* 0198.00* 0200.00* 0204.02*
0206.00*

Median Family Income Not Known

0003.00* 0005.01* 0006.11* 0009.02* 0016.01* 0018.01* 0079.15* 0100.02* 0141.42* 9800.00* 9801.00*

DENTON COUNTY (121), TX

MSA: 19124

Median Family Income 30-40%

0206.01* 0209.00* 0212.03 0217.39*

Median Family Income 40-50%

0212.04*

Median Family Income 50-60%

0210.00* 0211.00* 0216.16* 0216.35*

Median Family Income 60-70%

0205.07* 0205.08* 0207.00* 0216.13* 0216.18 0216.34* 0216.38* 0216.42* 0216.47* 0217.34* 0217.44*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Median Family Income 70-80%

0204.04* 0205.04* 0206.03* 0206.05* 0208.00* 0212.02* 0214.11 0214.14* 0215.02 0216.20* 0216.37*
0217.28* 0217.36*

Median Family Income 80-90%

0201.17* 0201.19* 0202.08* 0204.03* 0206.04* 0215.17* 0215.32* 0215.35* 0216.14* 0217.17* 0217.32*
0217.33* 0217.35* 0217.40* 0217.43* 0217.45*

Median Family Income 90-100%

0201.18* 0202.03* 0202.04* 0202.06* 0214.19* 0214.22* 0215.36* 0216.15* 0216.19* 0216.41* 0216.53*
0217.16*

Median Family Income 100-110%

0201.22* 0201.26* 0201.27* 0201.29* 0202.07* 0205.06* 0214.20* 0215.20* 0215.21* 0216.12* 0216.30*
0216.46* 0217.38* 0217.41* 0217.42*

Median Family Income 110-120%

0201.15* 0201.16* 0201.21* 0201.23* 0201.30* 0203.10* 0203.13* 0203.19* 0204.02* 0204.05* 0205.05*
0213.04* 0213.06* 0214.16* 0214.23* 0215.05* 0215.30* 0216.11* 0217.15* 0217.22* 0217.59*

Median Family Income >= 120%

0201.09* 0201.10* 0201.11* 0201.12* 0201.20* 0201.24* 0201.25* 0201.28* 0201.31* 0201.32* 0201.33*
0201.34* 0201.35* 0201.36* 0201.37* 0202.05* 0203.05* 0203.11* 0203.12* 0203.14* 0203.15 0203.16*
0203.17* 0203.18* 0203.20* 0203.21* 0203.22 0213.05* 0213.07* 0214.10* 0214.12* 0214.13* 0214.15*
0214.17* 0214.18* 0214.21* 0215.12* 0215.13* 0215.14* 0215.16* 0215.18* 0215.22 0215.26* 0215.28*
0215.29* 0215.31* 0215.33* 0215.34* 0215.37* 0215.38* 0215.39* 0215.40* 0216.21 0216.22* 0216.26*
0216.31* 0216.32* 0216.33* 0216.39* 0216.40* 0216.43* 0216.44* 0216.48* 0216.50* 0216.51* 0216.52*
0216.54* 0216.55* 0217.19 0217.20* 0217.21* 0217.23* 0217.24* 0217.25* 0217.26* 0217.27* 0217.29*
0217.30* 0217.31* 0217.37 0217.46* 0217.48* 0217.49* 0217.50* 0217.51* 0217.52* 0217.54* 0217.55*
0217.56 0217.57* 0217.58* 0218.00* 0219.00

Median Family Income Not Known

0213.01* 0216.45* 0216.49*

TARRANT COUNTY (439), TX

MSA: 23104

Median Family Income 20-30%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

1036.01* 1219.05* 1224.01*

Median Family Income 30-40%

1017.00* 1045.05 1052.04* 1052.07* 1059.02*

Median Family Income 40-50%

1002.01* 1014.03* 1037.02* 1038.00* 1046.05* 1047.02* 1048.03* 1052.01* 1052.06* 1055.13* 1061.02*

1062.02* 1066.00* 1115.59* 1131.17* 1216.14* 1217.03* 1217.04* 1219.07* 1219.08* 1222.00* 1228.01*

1228.02* 1231.00* 1232.00 1235.00* 1236.00*

Median Family Income 50-60%

1002.02* 1004.02* 1005.04* 1005.05* 1006.02* 1008.00* 1013.02* 1014.02* 1015.00* 1025.00* 1035.00

1036.02* 1037.01* 1045.03* 1046.01* 1046.02* 1046.04* 1048.02* 1050.09* 1055.14* 1055.17* 1058.00*

1060.02* 1061.01 1062.01* 1063.00* 1065.02* 1065.20* 1065.23* 1103.02* 1107.06* 1111.02* 1111.03*

1111.04* 1112.02* 1113.07* 1115.69* 1130.07* 1131.15* 1131.18* 1219.04* 1219.06* 1220.02* 1223.00*

Median Family Income 60-70%

1003.00* 1004.01* 1005.06* 1009.00* 1023.02* 1026.01* 1045.04* 1046.03* 1047.01* 1048.04* 1049.00*

1057.05* 1057.06* 1059.01* 1060.04* 1060.06* 1064.00* 1065.03* 1065.13* 1065.15* 1065.22* 1101.02*

1101.03* 1102.06* 1103.01* 1104.02* 1114.10* 1115.36* 1115.53* 1115.56* 1115.57* 1115.70* 1115.71*

1130.06* 1131.04* 1131.10* 1131.16* 1132.06* 1133.02* 1134.04* 1134.07* 1134.10* 1135.21* 1136.19*

1136.36* 1220.01* 1221.00* 1229.01*

Median Family Income 70-80%

1001.01* 1001.02* 1005.03* 1007.00* 1012.01* 1012.02* 1023.01* 1045.02* 1050.08* 1052.03* 1055.11*

1065.07* 1065.18* 1102.02* 1102.04* 1105.00* 1106.00* 1107.03* 1110.15* 1110.19* 1110.20* 1110.26*

1114.05* 1115.22* 1115.58* 1130.05 1132.13* 1132.22* 1132.23* 1135.09* 1135.14* 1135.22* 1136.30*

1137.13* 1139.18* 1140.13* 1142.03* 1229.02*

Median Family Income 80-90%

1013.01* 1014.01* 1044.00* 1054.07* 1055.03* 1055.05 1060.05* 1101.04* 1102.05* 1104.01* 1107.04*

1109.06* 1110.03* 1110.24* 1110.27* 1113.08* 1113.09* 1113.15* 1115.06* 1115.14* 1115.26* 1115.43*

1115.60* 1115.61* 1131.19* 1134.08* 1135.10* 1135.11* 1135.12* 1135.17* 1136.28* 1136.37* 1136.38*

1138.09* 1138.10* 1139.16* 1140.14* 1216.13* 1217.02* 1225.00* 1227.02* 1230.01

Median Family Income 90-100%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

1026.02* 1027.00* 1050.07* 1055.16* 1055.18* 1056.00* 1057.01* 1057.03* 1065.14 1065.21* 1065.24*
1067.00* 1107.05* 1110.23* 1110.28* 1112.04* 1115.13* 1115.16* 1115.25* 1115.38* 1115.41* 1115.44
1131.09* 1132.14* 1132.15* 1132.17* 1134.03* 1136.07* 1136.35* 1138.03* 1138.08* 1139.41* 1142.05*
1226.00* 1227.01*

Median Family Income 100-110%

1006.01* 1024.01* 1043.01* 1055.02* 1055.15* 1108.05* 1110.10* 1110.21* 1110.22* 1110.25* 1110.29*
1112.03* 1113.06* 1113.18* 1114.02* 1115.05* 1115.31* 1115.40* 1115.67* 1132.16* 1133.01* 1135.13*
1135.16* 1137.10* 1138.11* 1139.17* 1139.23* 1139.25* 1139.30* 1139.47* 1139.51* 1139.52* 1140.03*
1141.13* 1142.04* 1216.08* 1216.11* 1216.12* 1224.02*

Median Family Income 110-120%

1055.12* 1065.12* 1108.07* 1110.30* 1113.16* 1115.32* 1115.34* 1115.52* 1115.64* 1115.68* 1131.22*
1132.21* 1134.09* 1135.19* 1136.18* 1139.24* 1139.42* 1139.48* 1140.06* 1140.09* 1140.15* 1141.06*
1142.06* 1216.10*

Median Family Income >= 120%

1020.00 1021.01* 1021.02* 1022.01 1022.02* 1024.02* 1041.00* 1042.02* 1042.03* 1042.04* 1043.02*
1054.03* 1054.04* 1054.05 1054.08* 1055.19* 1055.20* 1065.09* 1065.25* 1065.26* 1108.06* 1108.08*
1108.09* 1109.01* 1109.03* 1109.05* 1109.07* 1110.18* 1110.31* 1110.32* 1110.33* 1113.04* 1113.11*
1113.12* 1113.14* 1113.17* 1113.19* 1113.20* 1114.06* 1114.07* 1114.08 1114.09* 1114.11* 1115.29*
1115.30* 1115.33* 1115.42* 1115.45* 1115.46 1115.51 1115.54* 1115.55* 1115.62* 1115.63* 1115.65*
1115.66* 1115.72* 1130.03* 1130.04* 1131.02* 1131.07* 1131.08* 1131.12* 1131.20* 1132.07* 1132.10*
1132.12* 1132.18* 1135.20* 1136.11* 1136.12* 1136.13* 1136.22* 1136.23* 1136.24* 1136.25* 1136.26*
1136.29* 1136.32* 1136.33* 1136.34* 1136.39* 1136.40 1137.07* 1137.09* 1137.11* 1137.12 1137.14*
1137.15 1137.16* 1138.12* 1138.13* 1138.14* 1138.15* 1138.16* 1139.06* 1139.08* 1139.12 1139.19*
1139.20* 1139.31* 1139.32* 1139.33* 1139.35* 1139.36* 1139.38* 1139.39* 1139.40* 1139.43* 1139.44*
1139.45* 1139.46* 1139.49* 1139.50* 1139.53* 1139.54* 1139.55* 1139.56* 1139.57* 1139.58* 1140.10*
1140.11* 1140.12* 1141.05* 1141.07* 1141.08* 1141.09* 1141.10* 1141.11* 1141.12* 1142.07* 1216.05*
1216.06* 1216.09* 1216.15* 1230.02* 1233.01 1233.02 1237.00*

Median Family Income Not Known

1065.19* 1131.21* 1139.34* 1139.37* 9800.00*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

ASSESSMENT AREA - 0015

BRAZORIA COUNTY (039), TX

MSA: 26420

Low Income

6612.00*

Moderate Income

6611.00* 6613.00* 6614.00* 6633.00* 6638.00* 6639.00* 6643.00 6644.00*

Middle Income

6603.01 6604.01 6605.03* 6605.04 6606.08* 6606.16* 6608.06* 6609.01* 6609.02* 6615.01* 6615.02*
6616.01* 6616.02* 6617.00* 6619.01* 6619.02 6620.00* 6621.00* 6623.00* 6624.00* 6626.00* 6627.00*
6628.00* 6629.00* 6630.00* 6632.00* 6634.00* 6635.00* 6637.00* 6640.00* 6641.00* 6642.00* 6645.01*

Upper Income

6601.00* 6602.00* 6603.02* 6603.03* 6604.02 6604.03 6605.01* 6605.02* 6606.03* 6606.04* 6606.05*
6606.06* 6606.09* 6606.10* 6606.11* 6606.12 6606.13* 6606.14* 6606.15* 6607.03* 6607.04* 6607.05*
6607.06 6607.07* 6607.08* 6608.03* 6608.04 6608.05 6610.00* 6618.00 6622.00* 6625.00* 6631.00
6636.00*

Income Not Known

6606.07* 9900.00*

CHAMBERS COUNTY (071), TX

MSA: 26420

Moderate Income

7104.01* 7105.00*

Middle Income

7103.00*

Upper Income

7101.00 7102.01 7102.02

Income Not Known

7106.00* 9900.00*

FORT BEND COUNTY (157), TX

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

MSA: 26420

Median Family Income 40-50%

6750.00

Median Family Income 50-60%

6711.02* 6714.01* 6726.03* 6753.00

Median Family Income 60-70%

6701.01 6701.02 6706.02* 6708.02* 6713.00* 6749.00 6751.01* 6751.02 6752.00 6758.00

Median Family Income 70-80%

6702.02* 6703.00* 6705.00* 6712.00* 6714.02 6725.00* 6727.01* 6729.04* 6748.00 6754.02*

Median Family Income 80-90%

6702.01* 6704.00* 6706.03* 6706.04* 6708.01* 6720.04* 6723.04 6726.04* 6755.01

Median Family Income 90-100%

6723.03* 6727.03* 6740.02 6754.01 6756.00 6757.02*

Median Family Income 100-110%

6708.03* 6708.04* 6710.01* 6710.02 6711.01* 6718.00 6719.00* 6724.02* 6728.02 6745.06* 6757.01

Median Family Income 110-120%

6716.01* 6720.02 6726.02* 6727.02* 6729.05* 6729.07* 6735.01* 6755.02

Median Family Income >= 120%

6707.00* 6709.02* 6709.03* 6709.04* 6715.01 6715.02 6716.02 6717.00 6720.03 6721.00 6722.01*

6722.02 6723.05 6723.06* 6724.01* 6728.01* 6729.01* 6729.02 6729.03 6729.06* 6730.04 6730.05

6730.06* 6730.07* 6730.08* 6730.09* 6730.10 6731.03* 6731.04 6731.05* 6731.06* 6731.07* 6731.08

6731.09* 6731.10* 6731.11 6731.12* 6731.13* 6732.01* 6732.02 6733.00 6734.01 6734.02* 6734.03*

6734.04* 6735.02 6736.00* 6738.01* 6738.02* 6739.02 6739.03* 6739.04* 6740.01 6741.00* 6742.00

6743.01* 6743.02* 6744.01 6744.02 6744.03* 6744.04* 6745.03* 6745.04 6745.05* 6745.07* 6745.08

6746.01* 6746.02 6746.03* 6746.04* 6747.01* 6747.02 6755.03*

Median Family Income Not Known

6737.00*

GALVESTON COUNTY (167), TX

MSA: 26420

Low Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

7214.02* 7217.01 7222.00* 7246.00* 7251.00*

Moderate Income

7211.02* 7216.00* 7217.02* 7219.01 7219.02 7223.00* 7226.00* 7227.00* 7228.00* 7229.00* 7230.00

7235.03* 7237.00* 7242.00* 7244.00* 7250.00* 7252.00* 7254.00* 7256.00* 7262.00*

Middle Income

7205.08* 7205.09 7208.00 7209.00 7210.00 7211.03 7212.03* 7212.05* 7213.01 7217.03* 7218.00

7220.01* 7220.02* 7221.00* 7231.00 7232.00* 7233.00* 7234.01* 7234.03 7235.01 7235.04* 7236.00

7239.00* 7243.00* 7245.00 7248.00* 7249.00* 7253.00* 7258.00*

Upper Income

7201.00* 7202.00* 7203.01 7203.02* 7204.00 7205.01 7205.04* 7205.05* 7205.06* 7205.07* 7205.10

7205.11* 7205.12* 7206.01* 7206.02* 7206.03* 7206.04* 7206.05* 7207.01 7207.02 7207.03 7211.01*

7212.04* 7212.06* 7212.07 7212.08* 7212.09 7212.10 7212.11* 7213.02* 7214.01 7214.03 7215.01

7215.02* 7215.03 7234.02* 7235.05* 7238.00 7241.01 7255.00 7257.00* 7259.00* 7260.00* 7261.01*

7261.02*

Income Not Known

7240.00* 7247.00* 9900.00* 9901.00*

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income 20-30%

2111.02* 2227.01 2309.00 2405.05* 2406.00* 3101.02 3128.00 3314.00 4211.03* 4213.01* 4214.02*

4215.01* 4330.04* 4401.01* 4510.05* 5320.03* 5405.04 5501.02*

Median Family Income 30-40%

2115.02* 2207.01* 2207.02* 2208.00* 2210.00* 2215.01 2215.02* 2221.00* 2224.01* 2224.02* 2225.01

2225.04* 2226.01* 2226.02 2227.02 2228.00* 2317.00* 2327.01* 2331.05 2401.02 2405.04* 2408.04*

3116.00* 3135.00* 3138.02* 3213.01* 3215.00 3309.02 3312.00 3316.04* 3320.00* 3332.05* 4212.06*

4214.01* 4214.03* 4216.01* 4222.00* 4224.05* 4230.01* 4231.00* 4320.06 4321.01* 4327.05* 4327.06*

4329.03* 4330.03* 4335.03* 4335.04* 4335.05* 4508.04 4519.03* 4526.01* 4531.00* 4532.01* 4534.03*

5204.00 5206.03* 5214.01 5217.02 5305.01* 5307.01* 5313.00 5322.00* 5337.01* 5501.01 5502.01*

5502.02* 5503.03* 5503.04 5503.08*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Median Family Income 40-50%

2104.00 2111.01* 2113.01* 2114.00 2115.01 2117.00* 2119.00* 2201.00* 2204.00* 2205.00* 2209.00*
2211.00* 2213.02* 2216.01* 2218.00* 2220.00* 2222.00* 2230.02* 2302.00 2306.00* 2307.00* 2312.00*
2313.00* 2319.00* 2321.00* 2331.01* 2331.03* 2331.04* 2334.00* 2336.00* 2405.03* 2405.06 2415.03*
2532.02 2536.02* 2544.00* 3104.00* 3105.00* 3109.00* 3110.01* 3118.00* 3122.00* 3134.00* 3136.00
3139.02* 3143.01* 3206.02 3212.00* 3230.00* 3233.00* 3235.00* 3242.00* 3311.00* 3316.02 3317.00*
3318.00* 3319.00* 3322.00* 3323.00* 3328.00 3333.01* 3335.01* 3405.02* 4211.01 4211.04* 4212.03*
4212.04* 4212.05* 4216.02* 4218.01* 4224.04* 4225.02* 4228.00* 4229.00* 4230.02* 4232.04* 4325.01*
4328.03* 4328.05* 4328.06* 4329.01* 4330.06* 4330.07* 4331.00* 4332.01* 4335.07* 4504.01* 4510.03*
4522.03* 4527.03* 4533.00* 4536.03* 4539.02* 5206.01 5210.00 5211.00* 5212.01 5214.02* 5217.01
5301.01* 5307.02* 5319.00* 5321.02* 5326.00 5330.00* 5333.02* 5336.00* 5339.02 5405.03 5503.06*
5503.07* 5519.02* 5525.01 5526.03

Median Family Income 50-60%

2105.00* 2107.00* 2108.00 2110.00* 2113.02* 2116.00* 2123.00 2124.00 2203.00* 2206.00* 2212.00*
2214.00* 2217.01* 2219.00* 2223.00* 2225.02 2229.00* 2301.00* 2303.00* 2304.00* 2305.00* 2308.00*
2311.00 2315.00* 2316.00* 2320.00* 2323.04* 2325.00 2327.03* 2330.01* 2337.01 2337.02* 2401.01
2408.03* 2415.01 2415.02* 2517.01 2548.00* 3112.00* 3113.00* 3114.00 3115.02* 3117.01 3129.01*
3138.01* 3202.01* 3202.02* 3208.00 3214.01 3220.00* 3221.00* 3231.00 3234.00* 3239.00 3304.00*
3313.00* 3316.03* 3321.00* 3324.00* 3326.00 3331.00* 3335.02* 3338.01* 3340.01* 3409.00* 3412.01*
4201.00* 4205.00 4215.02* 4223.04* 4226.01* 4232.03* 4311.02 4320.05 4323.01* 4323.02* 4324.01*
4325.02 4327.04 4328.04 4329.04* 4330.05* 4334.00* 4335.06* 4510.04* 4514.07* 4519.04* 4521.03*
4522.02 4522.04* 4524.02* 4525.01* 4525.02* 4528.02* 4532.02 4534.01* 4534.04* 4536.01 4537.01*
4537.02* 4543.05* 4544.00 5205.01 5206.04* 5223.02 5303.00* 5304.00* 5305.02* 5320.04* 5323.02
5329.00* 5332.00* 5333.01* 5334.02* 5337.02 5339.04 5340.01* 5402.00 5420.03* 5509.01* 5510.00*
5515.02 5532.02* 5533.00*

Median Family Income 60-70%

2109.00* 2125.00 2213.01* 2216.02 2310.00* 2314.00* 2318.00* 2322.01* 2323.03 2324.03* 2324.04*
2328.01* 2328.02* 2329.01* 2335.01* 2335.02* 2407.03* 2407.06* 2408.02* 2411.03* 2412.01* 2412.02*
2506.02 2517.02* 2521.00* 2523.04 2523.06* 2525.00 2527.00 2530.00* 2535.01* 2537.00 2539.00

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

2540.00	2546.00*	3103.00*	3108.00	3110.02*	3111.00*	3115.01*	3140.01*	3206.01*	3207.00*	3210.01*
3211.02*	3219.00*	3222.00*	3229.00*	3236.01	3237.01	3238.02*	3241.01	3302.00*	3303.02*	3303.03*
3305.00*	3307.00*	3315.01*	3332.01*	3332.03*	3333.02	3337.00*	3339.03*	4132.03	4227.01*	4233.04*
4311.01	4320.03*	4322.00*	4323.03*	4324.02	4332.02*	4336.01*	4336.02*	4508.03*	4514.06*	4520.01*
4520.02*	4524.01	4526.02*	4527.01*	4527.02*	4528.01*	4529.00*	4535.01*	4535.02*	5203.02*	5205.02
5215.01*	5216.00	5221.01*	5222.01	5223.01	5301.02*	5306.00	5308.00	5318.00*	5325.02*	5334.01*
5338.02	5338.03*	5339.03*	5340.02*	5342.01*	5342.03	5413.02*	5416.03*	5417.02	5424.01*	5504.05*
5506.03*	5516.01*	5516.02*	5523.03	5529.01						

Median Family Income 70-80%

2202.00*	2230.01*	2231.00	2326.00	2327.04	2329.02*	2332.00*	2333.00	2404.00	2407.04*	2411.04*
2506.01*	2522.01	2522.02	2524.00*	2526.02*	2528.00	2538.00*	2541.00*	3107.00	3126.03	3133.00*
3137.00*	3140.03*	3201.00*	3209.01*	3226.00*	3227.01*	3228.00*	3306.00*	3309.01*	3325.00*	3327.00
3329.00	3330.00*	3341.01	3341.02*	3411.01	3413.02*	3422.00	3430.00*	3437.00	4213.02	4224.03*
4225.01*	4233.01*	4236.00	4321.02*	4515.01*	4518.00*	4538.00*	4541.00*	4543.02*	4543.03*	4543.04*
4548.01*	5203.01	5212.02*	5213.00*	5222.02*	5323.01	5327.00*	5335.00*	5414.02*	5418.01*	5421.04*
5504.04	5506.01*	5508.00*	5509.02*	5511.01	5511.02*	5523.01	5536.02*			

Median Family Income 80-90%

2106.00*	2225.05	2337.03	2407.05	2409.04*	2409.06*	2410.01	2410.02*	2411.01*	2411.05*	2502.01*
2514.02*	2526.01*	2529.02	2535.02*	2542.00	2543.00*	2547.00*	3106.00*	3119.00*	3210.02*	3214.02*
3216.00*	3218.00*	3238.01*	3301.01*	3303.01*	3308.01*	3332.04*	3339.04*	3339.05*	3340.02*	3340.03*
3401.02*	3411.02*	3423.00*	3424.00*	3427.00	3504.00	3508.01*	3508.03*	4221.00*	4223.02*	4224.06*
4227.02*	4312.03*	4312.06*	4503.01*	4503.02	4513.01*	4514.04*	4515.02*	4517.00*	4523.00*	4536.04*
4539.01*	4546.00*	5218.00	5224.02	5312.00*	5324.00*	5325.03	5328.00*	5331.00*	5340.03*	5408.00
5409.03	5410.05*	5420.01*	5421.05*	5427.00	5430.10*	5505.00	5512.01*	5520.04	5525.02*	5528.02
5531.02*	5549.07*	5554.04*								

Median Family Income 90-100%

2323.05*	2323.06*	2324.02*	2407.07	2409.03*	2502.02*	2503.04*	2503.06*	2529.01*	3123.00*	3126.01
3139.01	3144.01*	3144.02*	3205.00*	3209.02*	3213.02*	3217.00*	3227.02*	3236.02	3237.02*	3301.02*
3315.02*	3407.01	3410.01*	3413.03*	3413.04*	3425.00	3505.00*	3506.03*	4101.02*	4132.04*	4202.00*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

4226.02* 4232.01* 4234.01* 4234.02* 4312.04 4333.00* 4504.02 4530.02* 4540.00* 4542.00* 4548.02*
 4553.00 5219.00 5220.01* 5220.02* 5221.02* 5224.01 5314.00* 5315.00 5321.01* 5325.04* 5406.01*
 5406.02* 5413.01 5414.04* 5415.00* 5418.02 5420.04* 5421.06* 5421.08* 5422.01* 5422.03 5423.04*
 5424.02* 5506.02* 5517.05* 5522.00 5524.01 5526.02* 5527.01* 5538.04* 5542.01* 5542.02 5547.01*
 5549.08* 5555.01 5560.00*

Median Family Income 100-110%

2330.03* 2409.05* 2414.00* 2501.02 2503.05* 2505.00 2516.00* 2523.03* 2523.05* 2533.00 3101.01
 3127.00 3211.01 3240.00 3308.02* 3336.00* 3339.06* 3405.01* 3412.03 3417.00* 3421.00* 3436.02
 3501.03* 3501.04* 3502.02* 3506.01* 3507.00* 4107.05 4206.00* 4326.00* 4401.02* 4508.01* 4511.00*
 4516.05* 4549.02* 4552.00* 5116.00 5338.04* 5341.02 5405.02 5407.00 5409.04 5412.04* 5412.06*
 5417.03* 5421.03* 5421.07* 5422.02* 5423.05* 5430.08* 5430.09* 5430.11* 5432.01 5432.02 5507.00
 5512.02* 5514.00 5521.01* 5524.02 5527.02 5530.02* 5531.01* 5532.01* 5537.00* 5540.01* 5548.05*
 5549.06* 5550.02 5552.00 5554.01

Median Family Income 110-120%

2330.02* 2508.01* 2511.00* 2512.00 2518.00* 2519.03* 2536.01 3120.00* 3338.02* 3416.00 3429.00*
 3433.02* 3502.01* 4115.07 4217.00 4235.00* 4302.00* 4307.00 4551.03* 5110.03* 5215.02 5410.09*
 5411.00 5412.05 5416.04* 5417.01* 5423.03* 5426.00 5429.01* 5430.05 5431.00* 5503.05* 5504.07*
 5513.00* 5517.03* 5535.00* 5543.02* 5548.07* 5548.09* 5551.02 5554.03 5555.03

Median Family Income >= 120%

1000.01 2322.02 2322.03* 2324.05 2413.01* 2413.02 2501.01 2504.03* 2504.04* 2504.05* 2504.06*
 2504.07* 2504.08 2507.01 2507.02* 2508.02* 2509.01* 2509.02* 2510.00 2513.00* 2514.01* 2515.01
 2515.03* 2515.04* 2515.05* 2519.02* 2519.04* 2520.01 2520.02* 2520.03 2531.01* 2531.02* 2532.01*
 3102.00 3125.01 3125.02* 3126.02 3129.02* 3130.00 3131.01* 3131.02 3132.01* 3132.02* 3232.00
 3402.02 3402.03* 3403.01* 3403.02 3404.00* 3406.00* 3407.02* 3408.00 3410.02* 3412.04 3414.00
 3415.01* 3415.02 3418.00* 3420.01* 3420.02* 3428.01 3428.02 3431.00* 3432.00* 3433.01* 3501.02*
 3503.00* 3506.04* 3508.04* 4102.01 4102.02* 4103.00 4104.01* 4104.02 4105.01* 4105.02 4106.01
 4107.03 4107.04 4107.06* 4108.01* 4108.02 4109.00* 4110.01 4110.02* 4110.03 4111.00 4112.00
 4113.01 4113.02 4114.00 4115.03 4115.05 4115.06* 4116.00* 4117.00 4118.01* 4118.02 4119.01
 4119.02* 4120.00* 4122.01* 4122.02 4123.00* 4124.00* 4125.00 4126.00* 4127.00 4128.00 4129.02*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

4130.00* 4131.00* 4132.05 4133.01* 4133.02* 4203.00* 4204.00* 4207.00* 4208.00 4209.00 4210.00*
4218.02* 4219.00* 4220.00* 4301.01 4301.02 4303.00 4304.00* 4305.00 4306.00* 4308.00 4309.00
4310.01* 4310.02 4313.02 4313.04 4314.01 4314.03 4314.04 4315.03* 4315.04* 4315.05* 4315.06
4316.00 4317.01 4317.02* 4318.01 4318.03 4318.04 4319.02* 4320.04 4327.03* 4501.00* 4502.00
4505.00* 4506.00* 4507.00 4509.00* 4510.06* 4512.00 4513.02* 4514.01 4516.03* 4516.04* 4516.06*
4519.02* 4521.01* 4545.02* 4545.03* 4545.04* 4545.05* 4547.00 4549.01* 4550.00* 4551.02* 4551.04*
5101.00* 5102.02 5103.01* 5103.02 5104.00 5105.00* 5106.01* 5106.02 5107.01 5107.02* 5108.01*
5108.02* 5108.03 5109.01 5109.02 5110.01 5110.04* 5111.00 5112.01 5112.02* 5113.01 5113.02
5114.00* 5115.01* 5115.02* 5201.00 5202.00 5207.00 5225.00 5302.00 5309.00* 5310.00* 5311.00*
5316.00* 5317.00 5341.01 5342.04* 5342.05* 5401.01 5401.02 5409.01* 5410.04 5410.06* 5410.07*
5410.08 5412.03* 5412.07* 5414.01* 5419.01* 5419.02 5420.02* 5423.02* 5425.00* 5428.00 5429.02
5430.04* 5430.06 5430.07 5517.02* 5517.04 5518.00 5520.02* 5520.03 5521.02 5521.03* 5523.04*
5528.01* 5529.02* 5530.01 5534.01 5534.03 5534.04* 5534.05 5536.01* 5538.01 5538.03 5539.01*
5540.02 5541.03* 5541.04* 5543.01 5544.04 5544.05 5544.06 5544.07 5544.08* 5544.09 5544.10
5545.01 5545.02 5546.00 5547.02 5548.03 5548.04 5548.06* 5548.08* 5549.02 5549.04 5549.05
5550.01* 5551.01* 5553.01* 5553.03 5553.04* 5553.05 5555.04* 5555.05* 5556.00 5557.01 5557.03
5557.04* 5561.00 9802.00 9807.00

Median Family Income Not Known

2112.00* 2217.02* 2503.03* 3117.02* 3124.00* 3140.04* 3140.05* 3143.02* 3241.02* 3401.01 3402.01
3436.01 3501.01* 4101.01* 4106.02 4115.04 4129.01* 4132.06* 4223.03* 4233.03* 4312.05* 4313.03*
4319.01* 4514.05* 4521.02* 4530.01* 4534.05 5102.01* 5414.03* 5504.03* 5504.06* 5515.01* 5519.01*
5526.04* 9800.00* 9801.00* 9803.00* 9804.00*

MONTGOMERY COUNTY (339), TX

MSA: 26420

Median Family Income 30-40%

6925.02* 6933.02 6934.01

Median Family Income 40-50%

6904.07* 6934.02* 6935.03

Median Family Income 50-60%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

6914.03* 6926.01* 6931.03* 6931.04* 6938.00 6939.03*

Median Family Income 60-70%

6922.01* 6925.01* 6930.01* 6939.01 6940.02 6942.04

Median Family Income 70-80%

6901.02 6903.00 6922.02 6924.01* 6926.03* 6927.01* 6941.05 6941.06

Median Family Income 80-90%

6916.02 6920.07* 6926.05* 6931.02 6933.03 6935.02* 6936.00 6941.04* 6942.03 6942.09* 6946.03*

Median Family Income 90-100%

6902.03* 6904.05* 6913.02* 6918.01 6920.03 6923.02 6928.02* 6928.03 6929.00 6930.02 6939.02*

6944.01 6944.03

Median Family Income 100-110%

6907.01 6916.01* 6928.04* 6940.01* 6941.03* 6943.07 6944.02 6947.00

Median Family Income 110-120%

6902.06* 6904.08* 6921.01* 6926.04 6933.01 6942.08 6943.08* 6946.01

Median Family Income >= 120%

6901.01 6902.04* 6902.05* 6902.07* 6904.03* 6904.04 6904.06 6905.01* 6905.02* 6905.03 6906.03

6906.04* 6906.05 6906.06 6906.07* 6906.08 6906.09* 6906.10* 6907.02 6908.00* 6909.00 6910.00*

6911.00* 6912.01 6912.02 6913.01 6914.02 6915.00 6917.00 6918.02 6919.00 6920.04 6920.05

6920.06* 6920.08* 6920.09 6920.10* 6921.02* 6921.03 6923.01* 6923.03* 6923.04 6924.02 6927.02

6932.01 6932.02* 6935.01* 6937.01* 6937.02 6937.03 6941.07 6942.05* 6942.06 6942.07* 6942.10*

6943.03 6943.04 6943.05 6943.06* 6943.09 6945.01 6945.02* 6945.03*

Median Family Income Not Known

6914.01* 6933.04* 6939.04* 6946.02*

WALLER COUNTY (473), TX

MSA: 26420

Moderate Income

6802.02* 6803.01 6805.01* 6805.02*

Middle Income

6802.01* 6803.02* 6803.03 6806.02*

Upper Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

6801.00 6806.01*

Income Not Known

9800.00*

ASSESSMENT AREA - 0036

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%

1601.00* 1704.01* 1712.00 1913.04

Median Family Income 40-50%

1106.00 1212.05* 1214.04* 1303.00* 1304.02* 1305.00* 1306.00* 1307.00* 1308.00 1312.00* 1410.00*

1506.00* 1605.02* 1607.02* 1702.00 1708.00* 1710.00* 1711.00* 1713.01* 1715.02* 1716.01 1716.02*

1719.26* 1805.04* 1810.03 1810.05 1910.04 9801.00*

Median Family Income 50-60%

1107.00 1110.00* 1205.02* 1212.04* 1215.08* 1302.00* 1304.01* 1309.00* 1310.00* 1311.00* 1402.00*

1403.00* 1405.00* 1411.01* 1411.02* 1505.02* 1511.00 1513.01 1606.00* 1609.02* 1610.00* 1612.00*

1613.03* 1615.01* 1615.04* 1618.02* 1701.02* 1704.02* 1718.02 1802.01* 1802.02* 1803.00* 1804.00*

1805.01 1808.00 1810.04* 1813.03* 1814.03* 1905.01* 1906.04* 1910.03

Median Family Income 60-70%

1205.03* 1210.00 1211.23 1214.03* 1313.00* 1315.07* 1404.00* 1408.00* 1409.00* 1503.00* 1504.00*

1507.00* 1509.00* 1510.00* 1512.00* 1515.00* 1516.00* 1603.00* 1607.01 1609.01* 1613.02* 1613.04*

1615.03* 1616.00* 1620.04* 1701.01* 1703.00* 1705.00* 1707.00* 1709.00* 1713.02* 1714.01* 1714.02*

1715.01* 1717.00* 1719.03* 1719.13* 1807.02* 1810.01* 1814.02 1814.04 1815.06* 1816.02* 1818.13*

1901.00* 1909.01 1910.05* 1922.00*

Median Family Income 70-80%

1103.00* 1205.04* 1206.01* 1207.01 1212.03 1215.06* 1216.01* 1218.04* 1314.02* 1315.04* 1316.14*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

1401.00 1406.00* 1407.00* 1412.00* 1413.00* 1414.03* 1414.04* 1418.00* 1501.00 1505.01* 1513.02*
 1514.00* 1519.00* 1522.01* 1602.00* 1604.00* 1611.00* 1619.01* 1620.01* 1718.01* 1805.03* 1806.02*
 1807.01 1809.02* 1815.03 1816.01 1817.05* 1817.16* 1817.32* 1905.03* 1906.01* 1906.03* 1910.06*
 1912.02* 1914.08* 1914.09* 1914.10*

Median Family Income 80-90%

1101.00 1211.12* 1214.02* 1215.05* 1215.07* 1216.06 1315.03* 1315.05* 1316.15* 1517.00* 1521.00*
 1522.02* 1620.03* 1706.00* 1719.21* 1719.27* 1719.29* 1806.03* 1806.04* 1809.01 1813.02 1817.25*
 1817.27* 1818.22* 1905.04* 9800.03*

Median Family Income 90-100%

1209.02 1211.11* 1212.06 1217.02 1218.02* 1218.03* 1314.01* 1315.06 1316.08* 1316.10* 1316.16*
 1318.02 1416.00* 1419.00* 1619.02* 1719.15* 1719.19* 1719.20* 1801.01* 1817.04* 1817.15* 1817.30*
 1818.09

Median Family Income 100-110%

1206.02* 1211.18* 1211.19* 1211.20* 1213.00 1215.04* 1216.05* 1217.01* 1218.09* 1218.11* 1218.12*
 1218.13* 1316.09* 1316.12* 1414.02* 1417.00* 1520.00* 1614.00* 1618.01* 1719.14* 1719.22* 1811.00
 1813.01* 1815.04 1815.05* 1817.13* 1817.23* 1818.17* 1818.19* 1818.20* 1818.23* 1907.00* 1914.11*
 1919.00

Median Family Income 110-120%

1201.00* 1211.17 1215.01* 1216.04 1218.08* 1218.10* 1316.06* 1719.18* 1719.23* 1719.24 1817.11*
 1817.12* 1817.18* 1818.11* 1818.25* 1909.02* 1912.01* 1913.03* 1920.00

Median Family Income >= 120%

1111.00 1203.01* 1203.02* 1204.01* 1204.02* 1207.02* 1208.00 1209.01* 1211.10* 1211.15* 1211.16*
 1211.21* 1211.22* 1211.24* 1219.03* 1219.04* 1219.05 1219.06* 1219.08* 1219.09* 1219.10 1219.11
 1219.12* 1316.01* 1317.00* 1318.01* 1719.12* 1719.16* 1719.17* 1719.28* 1720.02* 1720.03* 1720.04*
 1720.05* 1720.06* 1720.08* 1720.09* 1801.02* 1812.00 1817.03* 1817.20* 1817.21* 1817.22* 1817.24*
 1817.26* 1817.29* 1817.31* 1817.33* 1818.08 1818.14 1818.15* 1818.16* 1818.18* 1818.21* 1818.24*
 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 1914.05 1914.06 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

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

1918.12 1918.13* 1918.14* 1918.15* 1918.16* 1918.18 1918.19 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* 3106.10*

Middle Income

3101.00* 3102.00* 3104.04* 3104.05* 3105.01* 3105.02* 3106.03* 3106.04 3106.08* 3106.09 3106.11
3106.12* 3106.13* 3108.04 3109.04*

Upper Income

3103.01* 3104.06* 3105.03* 3106.14* 3107.02* 3107.03 3107.05 3107.06* 3107.07* 3107.08* 3108.01*
3108.03* 3109.01* 3109.03* 3109.05*

Income Not Known

3103.02

ASSESSMENT AREA - 0047

WHARTON COUNTY (481), TX

MSA: NA

Low Income

7407.00*

Moderate Income

7408.00*

Middle Income

7402.00* 7403.00* 7404.00 7405.00* 7406.00* 7410.00*

Upper Income

7401.00 7409.01* 7409.02* 7411.00*

OUTSIDE ASSESSMENT AREA

ATASCOSA COUNTY (013), TX

MSA: 41700

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Moderate Income

9604.01

Middle Income

9602.04

AUSTIN COUNTY (015), TX

MSA: 26420

Moderate Income

7601.00

Middle Income

7603.01

BANDERA COUNTY (019), TX

MSA: 41700

Moderate Income

0001.03

BELL COUNTY (027), TX

MSA: 28660

Upper Income

0203.02

BOSQUE COUNTY (035), TX

MSA: NA

Middle Income

9505.00

BRAZOS COUNTY (041), TX

MSA: 17780

Income Not Known

0010.01

BURNET COUNTY (053), TX

MSA: NA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Upper Income

9606.00

CALDWELL COUNTY (055), TX

MSA: 12420

Middle Income

9606.00

COOKE COUNTY (097), TX

MSA: NA

Upper Income

0007.01

ELLIS COUNTY (139), TX

MSA: 19124

Middle Income

0607.02

Upper Income

0602.19

EL PASO COUNTY (141), TX

MSA: 21340

Median Family Income 50-60%

0032.00

Median Family Income 110-120%

0043.13

Median Family Income >= 120%

0102.14 0103.38

FANNIN COUNTY (147), TX

MSA: NA

Middle Income

9501.00

FRIO COUNTY (163), TX

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

MSA: NA

Moderate Income

9502.01

GRAYSON COUNTY (181), TX

MSA: 43300

Moderate Income

0014.00

GREGG COUNTY (183), TX

MSA: 30980

Upper Income

0005.01

GRIMES COUNTY (185), TX

MSA: NA

Upper Income

1802.02

GUADALUPE COUNTY (187), TX

MSA: 41700

Low Income

2102.00

Moderate Income

2103.00

Middle Income

2101.00 2104.00 2107.06

Upper Income

2107.17

HAMILTON COUNTY (193), TX

MSA: NA

Middle Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

9503.00

HAYS COUNTY (209), TX

MSA: 12420

Moderate Income

0104.02

Middle Income

0106.03 0108.17

Upper Income

0108.09

HENDERSON COUNTY (213), TX

MSA: NA

Middle Income

9506.01

Upper Income

9503.03

HIDALGO COUNTY (215), TX

MSA: 32580

Median Family Income 50-60%

0207.29

HUNT COUNTY (231), TX

MSA: 19124

Moderate Income

9609.00

JASPER COUNTY (241), TX

MSA: NA

Upper Income

9501.02

JEFFERSON COUNTY (245), TX

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

MSA: 13140

Upper Income

0111.01

Income Not Known

9800.00

JOHNSON COUNTY (251), TX

MSA: 23104

Moderate Income

1304.19

KAUFMAN COUNTY (257), TX

MSA: 19124

Middle Income

0502.04 0508.01

KENDALL COUNTY (259), TX

MSA: 41700

Upper Income

9704.03

LAMAR COUNTY (277), TX

MSA: NA

Middle Income

0004.01

LIBERTY COUNTY (291), TX

MSA: 26420

Low Income

7002.00

Moderate Income

7006.00

LLANO COUNTY (299), TX

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

MSA: NA

Middle Income

9705.01

MCLENNAN COUNTY (309), TX

MSA: 47380

Middle Income

0025.01 0037.11

MEDINA COUNTY (325), TX

MSA: 41700

Middle Income

0002.00

Upper Income

0001.03

MIDLAND COUNTY (329), TX

MSA: 33260

Middle Income

0004.02 0013.00

NUECES COUNTY (355), TX

MSA: 18580

Moderate Income

0008.00

PARKER COUNTY (367), TX

MSA: 23104

Moderate Income

1405.03

POLK COUNTY (373), TX

MSA: NA

Middle Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

2102.04

POTTER COUNTY (375), TX

MSA: 11100

Moderate Income

0117.00

ROCKWALL COUNTY (397), TX

MSA: 19124

Middle Income

0405.03

SMITH COUNTY (423), TX

MSA: 46340

Middle Income

0008.00

Upper Income

0020.06

TAYLOR COUNTY (441), TX

MSA: 10180

Low Income

0102.00

Middle Income

0128.02

Upper Income

0127.01 0134.02

VAN ZANDT COUNTY (467), TX

MSA: NA

Middle Income

9506.01

VICTORIA COUNTY (469), TX

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

MSA: 47020

Middle Income

0014.02

WALKER COUNTY (471), TX

MSA: NA

Middle Income

7901.03

Upper Income

7903.02

WEBB COUNTY (479), TX

MSA: 29700

Upper Income

0017.26

WICHITA COUNTY (485), TX

MSA: 48660

Moderate Income

0102.00

WILLIAMSON COUNTY (491), TX

MSA: 12420

Median Family Income 90-100%

0201.23 0203.48

Median Family Income 100-110%

0208.16

WILSON COUNTY (493), TX

MSA: 41700

Middle Income

0002.02

Upper Income

0001.03 0001.04

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000004341

Institution: ZIONS BANCORPORATION, N.A.

Agency: OCC - 1

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

Footnote:

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

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