

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BEAVER COUNTY (001), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	78	3	357	2	1,305	8	435	0	0
Middle Income	4	58	0	0	0	0	4	58	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	136	3	357	2	1,305	12	493	0	0
<b>BOX ELDER COUNTY (003), UT</b>										
<b>MSA 36260</b>										
<b>Inside AA 0039</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	37	758	1	102	0	0	33	516	0	0
Middle Income	90	2,118	4	735	9	5,740	81	1,723	0	0
Upper Income	6	242	2	400	0	0	4	142	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	133	3,118	7	1,237	9	5,740	118	2,381	0	0
<b>CACHE COUNTY (005), UT</b>										
<b>MSA 30860</b>										
<b>Inside AA 0038</b>										
Low Income	6	159	1	150	2	864	3	89	0	0
Moderate Income	36	1,167	4	575	7	3,166	31	1,127	0	0
Middle Income	82	2,005	14	2,396	13	6,854	75	2,474	0	0
Upper Income	53	1,164	9	1,317	5	3,150	45	879	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	177	4,495	28	4,438	27	14,034	154	4,569	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CARBON COUNTY (007), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	375	3	686	0	0	10	436	0	0
Middle Income	17	290	4	710	1	1,000	17	482	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	28	665	7	1,396	1	1,000	27	918	0	0
<b>DAGGETT COUNTY (009), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	241	0	0	0	0	5	172	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	241	0	0	0	0	5	172	0	0
<b>DAVIS COUNTY (011), UT</b>										
<b>MSA 36260</b>										
<b>Inside AA 0039</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	64	2,140	10	1,992	9	5,727	50	2,013	0	0
Middle Income	185	4,839	19	3,437	26	14,612	161	4,749	0	0
Upper Income	227	5,121	18	3,167	20	11,916	199	4,261	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	476	12,100	47	8,596	55	32,255	410	11,023	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DUCHESNE COUNTY (013), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	260	5,225	24	3,756	10	3,339	245	5,069	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	260	5,225	24	3,756	10	3,339	245	5,069	0	0
<b>EMERY COUNTY (015), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	41	882	7	1,174	1	346	40	1,002	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	41	882	7	1,174	1	346	40	1,002	0	0
<b>GARFIELD COUNTY (017), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	51	876	0	0	0	0	49	791	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	51	876	0	0	0	0	49	791	0	0

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Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GRAND COUNTY (019), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	65	1,853	17	2,823	12	6,207	63	3,475	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	65	1,853	17	2,823	12	6,207	63	3,475	0	0
<b>IRON COUNTY (021), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	27	796	5	819	7	3,985	27	2,425	0	0
Middle Income	45	1,039	5	928	9	4,253	35	1,039	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	72	1,835	10	1,747	16	8,238	62	3,464	0	0
<b>JUAB COUNTY (023), UT</b>										
<b>MSA 39340</b>										
<b>Inside AA 0041</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	12	233	0	0	1	1,000	12	233	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	233	0	0	1	1,000	12	233	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>KANE COUNTY (025), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	22	563	5	889	2	676	21	492	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	22	563	5	889	2	676	21	492	0	0
<b>MILLARD COUNTY (027), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	108	2,130	7	903	3	1,664	99	1,988	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	108	2,130	7	903	3	1,664	99	1,988	0	0
<b>MORGAN COUNTY (029), UT</b>										
<b>MSA 36260</b>										
<b>Inside AA 0039</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	0	0	0	0
Upper Income	15	262	0	0	3	1,126	14	724	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	312	0	0	3	1,126	14	724	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PIUTE COUNTY (031), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	123	0	0	0	0	8	98	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	9	123	0	0	0	0	8	98	0	0
<b>RICH COUNTY (033), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	36	720	5	776	3	1,329	32	617	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	36	720	5	776	3	1,329	32	617	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SALT LAKE COUNTY (035), UT</b>										
<b>MSA 41620</b>										
<b>Inside AA 0042</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	25	764	5	725	6	2,809	23	1,362	0	0
Median Family Income 40-50%	45	1,509	6	902	7	3,147	39	1,417	0	0
Median Family Income 50-60%	124	3,629	27	4,752	13	7,176	100	2,374	0	0
Median Family Income 60-70%	137	4,614	30	4,941	11	6,475	106	3,838	0	0
Median Family Income 70-80%	221	6,473	47	7,734	41	21,122	179	5,281	0	0
Median Family Income 80-90%	189	5,747	34	6,120	31	17,544	175	6,982	0	0
Median Family Income 90-100%	201	4,918	39	6,137	45	22,162	181	5,396	0	0
Median Family Income 100-110%	258	5,778	41	6,312	20	10,484	240	7,414	0	0
Median Family Income 110-120%	167	3,832	24	4,047	16	6,206	157	4,698	0	0
Median Family Income >= 120%	712	16,099	83	13,358	62	30,589	664	20,758	0	0
Median Family Income Not Known	12	324	2	460	3	1,752	11	634	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2,091	53,687	338	55,488	255	129,466	1,875	60,154	0	0
<b>SAN JUAN COUNTY (037), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	2	95	0	0	0	0	2	95	0	0
Moderate Income	1	5	0	0	0	0	1	5	0	0
Middle Income	59	1,579	7	910	2	700	58	1,916	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	62	1,679	7	910	2	700	61	2,016	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SANPETE COUNTY (039), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	50	959	7	1,040	3	1,154	46	865	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	50	959	7	1,040	3	1,154	46	865	0	0
<b>SEVIER COUNTY (041), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	28	582	1	120	0	0	25	462	0	0
Middle Income	96	2,582	10	1,623	16	8,150	80	1,826	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	124	3,164	11	1,743	16	8,150	105	2,288	0	0
<b>SUMMIT COUNTY (043), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	80	2,152	5	853	4	1,807	68	2,369	0	0
Upper Income	158	4,434	32	5,451	28	13,635	141	4,889	0	0
Income Not Known	4	151	0	0	0	0	3	52	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	242	6,737	37	6,304	32	15,442	212	7,310	0	0



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<b>TOOELE COUNTY (045), UT</b>										
<b>MSA 41620</b>										
<b>Inside AA 0042</b>										
Low Income	7	92	0	0	0	0	7	92	0	0
Moderate Income	15	284	3	521	1	642	14	250	0	0
Middle Income	57	1,357	5	817	5	2,607	51	1,778	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	79	1,733	8	1,338	6	3,249	72	2,120	0	0
<b>UINTAH COUNTY (047), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	120	3,280	29	4,667	25	12,592	118	4,919	0	0
Upper Income	38	833	4	525	0	0	37	903	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	158	4,113	33	5,192	25	12,592	155	5,822	0	0

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<b>UTAH COUNTY (049), UT</b>										
<b>MSA 39340</b>										
<b>Inside AA 0041</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	3	95	1	164	2	1,591	4	1,090	0	0
Median Family Income 30-40%	14	481	5	914	1	500	13	675	0	0
Median Family Income 40-50%	10	460	9	1,752	1	288	12	782	0	0
Median Family Income 50-60%	23	559	6	794	3	1,116	22	1,224	0	0
Median Family Income 60-70%	15	412	8	1,336	1	1,000	12	217	0	0
Median Family Income 70-80%	63	2,034	11	1,926	9	5,777	49	2,899	0	0
Median Family Income 80-90%	37	953	5	863	7	3,320	36	1,001	0	0
Median Family Income 90-100%	112	3,110	12	2,033	10	5,881	95	2,905	0	0
Median Family Income 100-110%	132	3,310	14	2,410	23	10,985	119	2,881	0	0
Median Family Income 110-120%	141	4,251	22	3,880	20	12,057	112	4,812	0	0
Median Family Income >= 120%	272	5,885	29	4,211	9	5,657	251	5,399	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	822	21,550	122	20,283	86	48,172	725	23,885	0	0
<b>WASATCH COUNTY (051), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	47	1,574	6	1,039	4	3,283	41	2,254	0	0
Upper Income	57	1,754	9	1,626	7	2,755	58	3,420	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	104	3,328	15	2,665	11	6,038	99	5,674	0	0

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WASHINGTON COUNTY (053), UT</b>										
<b>MSA 41100</b>										
<b>Inside AA 0043</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	385	3	440	4	2,965	10	341	0	0
Middle Income	216	6,107	47	7,967	47	25,554	187	10,521	0	0
Upper Income	23	590	2	359	1	400	20	606	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	250	7,082	52	8,766	52	28,919	217	11,468	0	0
<b>WAYNE COUNTY (055), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	135	1	250	1	590	5	86	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	6	135	1	250	1	590	5	86	0	0
<b>WEBER COUNTY (057), UT</b>										
<b>MSA 36260</b>										
<b>Inside AA 0039</b>										
Low Income	24	908	10	1,871	7	4,682	17	611	0	0
Moderate Income	31	756	7	1,230	4	1,498	28	742	0	0
Middle Income	117	3,367	13	2,038	19	10,817	104	4,514	0	0
Upper Income	55	1,365	8	1,451	11	6,286	47	1,921	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	227	6,396	38	6,590	41	23,283	196	7,788	0	0
TOTAL INSIDE AA IN STATE	5,736	146,070	836	138,661	675	356,014	5,139	166,985	0	0

Loans by County

Small Business Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	5,736	146,070	836	138,661	675	356,014	5,139	166,985	0	0

Loans by County

Respondent ID: 0000004341

Small Farm Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BEAVER COUNTY (001), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	95	0	0	0	0	1	95	0	0
Middle Income	1	65	1	168	0	0	2	233	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	160	1	168	0	0	3	328	0	0
<b>BOX ELDER COUNTY (003), UT</b>										
<b>MSA 36260</b>										
<b>Inside AA 0039</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	63	1	250	0	0	4	313	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	63	1	250	0	0	4	313	0	0
<b>CACHE COUNTY (005), UT</b>										
<b>MSA 30860</b>										
<b>Inside AA 0038</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	200	0	0	1	350	5	550	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	200	0	0	1	350	5	550	0	0

Loans by County

Respondent ID: 0000004341

Small Farm Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CARBON COUNTY (007), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
<b>DUCHESNE COUNTY (013), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	278	0	0	3	1,190	7	968	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	278	0	0	3	1,190	7	968	0	0
<b>EMERY COUNTY (015), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	190	0	0	2	825	6	1,015	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	190	0	0	2	825	6	1,015	0	0

Loans by County

Respondent ID: 0000004341

Small Farm Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GARFIELD COUNTY (017), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	225	1	250	0	0	5	475	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	4	225	1	250	0	0	5	475	0	0
<b>IRON COUNTY (021), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	255	1	250	0	0	3	399	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	255	1	250	0	0	3	399	0	0
<b>JUAB COUNTY (023), UT</b>										
<b>MSA 39340</b>										
<b>Inside AA 0041</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	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	75	0	0	0	0	1	75	0	0

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MILLARD COUNTY (027), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	17	607	5	951	4	1,423	21	2,525	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	17	607	5	951	4	1,423	21	2,525	0	0
<b>RICH COUNTY (033), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	12	554	4	605	1	325	15	1,349	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	554	4	605	1	325	15	1,349	0	0



Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SALT LAKE COUNTY (035), UT</b>										
<b>MSA 41620</b>										
<b>Inside AA 0042</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	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%	1	10	0	0	0	0	1	10	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	15	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%	1	10	0	0	0	0	1	10	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	3	35	0	0	0	0	2	20	0	0
<b>SAN JUAN COUNTY (037), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	265	0	0	0	0	4	265	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	265	0	0	0	0	4	265	0	0

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SANPETE COUNTY (039), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	61	2	350	1	500	6	911	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	61	2	350	1	500	6	911	0	0
<b>SEVIER COUNTY (041), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	90	0	0	0	0	3	90	0	0
Middle Income	6	278	2	435	0	0	7	613	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	368	2	435	0	0	10	703	0	0
<b>SUMMIT COUNTY (043), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	192	1	232	1	410	8	784	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	192	1	232	1	410	8	784	0	0

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TOOELE COUNTY (045), UT</b>										
<b>MSA 41620</b>										
<b>Inside AA 0042</b>										
Low Income	1	15	0	0	0	0	1	15	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	55	0	0	0	0	1	55	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	70	0	0	0	0	2	70	0	0
<b>UINTAH COUNTY (047), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	160	4	844	1	375	6	897	0	0
Upper Income	1	35	1	170	0	0	2	205	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	195	5	1,014	1	375	8	1,102	0	0

Loans by County

Respondent ID: 0000004341

Small Farm Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>UTAH COUNTY (049), UT</b>										
<b>MSA 39340</b>										
<b>Inside AA 0041</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	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	1	500	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	339	0	0	0	0
Median Family Income 90-100%	3	75	0	0	1	340	3	365	0	0
Median Family Income 100-110%	2	40	1	236	0	0	2	40	0	0
Median Family Income 110-120%	1	75	0	0	0	0	1	75	0	0
Median Family Income >= 120%	4	140	0	0	0	0	3	90	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	330	1	236	3	1,179	9	570	0	0
<b>WASATCH COUNTY (051), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	2	265	0	0	3	315	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	2	265	0	0	3	315	0	0

Loans by County

Respondent ID: 0000004341

Small Farm Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WASHINGTON COUNTY (053), UT</b>										
<b>MSA 41100</b>										
<b>Inside AA 0043</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	31	0	0	1	500	1	31	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	31	0	0	1	500	1	31	0	0
<b>WAYNE COUNTY (055), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	84	0	0	0	0	2	84	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	84	0	0	0	0	2	84	0	0
<b>WEBER COUNTY (057), UT</b>										
<b>MSA 36260</b>										
<b>Inside AA 0039</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	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	75	0	0	0	0	1	75	0	0
TOTAL INSIDE AA IN STATE	104	4,393	26	5,006	18	7,077	127	12,957	0	0

Loans by County

Small Farm Loans - Originations

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

State: UTAH (49)

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)
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	104	4,393	26	5,006	18	7,077	127	12,957	0	0

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

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

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

**Footnote:**

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

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

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

**Footnote:**

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

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

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

**Footnote:**

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

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

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

**Footnote:**

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

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

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

**Footnote:**

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

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

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

**Footnote:**

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

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

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

**Footnote:**

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

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

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

**Footnote:**

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

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

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

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

**Footnote:**

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

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

**Respondent ID: 0000004341**

**Agency: OCC - 1**

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

**Footnote:**

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



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

PAGE: 1 OF 1

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

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**Memo Item: Loans by Affiliates**

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

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000004341**

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

**Agency: OCC - 1**

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

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**ASSESSMENT AREA - 0038**

**CACHE COUNTY (005), UT**

**MSA: 30860**

**Low Income**

0007.02\* 0008.00

**Moderate Income**

0005.01 0005.02 0006.00 0009.00 0010.02

**Middle Income**

0001.01 0001.02\* 0002.01 0002.02 0003.00 0004.01 0010.01 0011.01 0014.01 0014.02 0015.00

**Upper Income**

0004.02 0004.03 0007.01 0011.02 0012.01 0012.02 0013.00 9801.00\*

**ASSESSMENT AREA - 0039**

**BOX ELDER COUNTY (003), UT**

**MSA: 36260**

**Moderate Income**

9603.00 9606.01 9607.01 9607.02\*

**Middle Income**

9601.00 9602.00 9604.00 9605.00 9606.02 9608.01

**Upper Income**

9608.02

**DAVIS COUNTY (011), UT**

**MSA: 36260**

**Moderate Income**

1252.00\* 1255.02 1256.00 1257.01 1257.02 1258.01 1258.07 1258.08 1260.01 1269.01

**Middle Income**

1251.03 1253.01 1253.03 1253.04 1253.05 1254.03 1254.05 1255.01 1255.03 1258.05 1259.05

1261.01 1263.06 1264.06 1265.00 1266.00 1267.00 1268.02 1269.02 1270.02 1270.04 1271.00

**Upper Income**

1251.02 1251.04 1254.01 1254.06 1258.04 1259.06 1259.07 1259.08 1260.02 1261.04 1261.05

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000004341**

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

**Agency: OCC - 1**

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

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1262.02 1262.03 1262.04 1263.03 1263.04 1263.05 1264.02 1264.04 1264.05 1268.01 1270.03

**MORGAN COUNTY (029), UT**

**MSA: 36260**

**Middle Income**

9702.00

**Upper Income**

9701.00

**WEBER COUNTY (057), UT**

**MSA: 36260**

**Low Income**

2011.00 2012.00 2013.02 2018.00 2019.00

**Moderate Income**

2001.00\* 2002.02 2002.03 2002.04\* 2003.00 2004.00 2005.00 2007.00 2008.00 2009.00 2013.01

2016.00 2017.00\* 2105.12 2108.00 2111.00

**Middle Income**

2006.00 2014.00 2101.00 2102.03 2102.04 2103.02 2103.04 2104.04 2105.05 2105.06 2105.08\*

2105.09 2105.10 2105.11 2106.00 2107.01 2107.03 2107.04 2109.00 2110.00\* 2112.02

**Upper Income**

2015.00 2020.00 2102.01 2103.03\* 2104.02 2104.03 2105.04 2112.01

**ASSESSMENT AREA - 0041**

**JUAB COUNTY (023), UT**

**MSA: 39340**

**Middle Income**

0101.00 0102.00

**UTAH COUNTY (049), UT**

**MSA: 39340**

**Median Family Income 20-30%**

0016.01 0016.02\* 0018.01 0018.02\*

**Median Family Income 30-40%**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000004341**

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

**Agency: OCC - 1**

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

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0016.03\* 0018.03\* 0019.00 0028.01

**Median Family Income 40-50%**

0024.00 0025.00

**Median Family Income 50-60%**

0011.08 0014.02 0028.02

**Median Family Income 60-70%**

0009.01 0012.02 0017.02 0020.00 0023.00 0031.05

**Median Family Income 70-80%**

0005.09 0007.03 0008.01 0008.02 0013.00 0031.06 0032.01 0105.06

**Median Family Income 80-90%**

0004.00 0005.08 0011.03 0011.05 0011.06 0021.02 0022.05 0022.07 0027.01 0029.02 0034.03

**Median Family Income 90-100%**

0001.02 0002.03 0005.04 0007.06 0010.01 0010.02 0011.07 0022.06 0027.02 0029.01 0030.02

0032.04 0032.05 0033.00 0034.01 0101.03 0104.05 0104.10 0105.03 0105.05

**Median Family Income 100-110%**

0001.03 0002.04 0005.06 0007.07 0012.01 0021.01 0030.01 0034.02 0101.04 0101.08 0101.09

0101.11\* 0101.13 0105.04 0106.00

**Median Family Income 110-120%**

0001.05 0006.01 0009.03 0022.01 0022.04 0031.03 0101.05 0101.10 0101.12 0103.04 0104.07

0104.08 0104.09

**Median Family Income >= 120%**

0001.04 0002.05 0002.06 0005.05 0005.07 0006.03 0006.04 0007.08 0007.09 0007.10 0007.11

0009.04 0014.01 0015.01 0015.03 0015.04 0017.01 0031.04 0032.03 0101.06 0101.07 0102.08

0102.09 0102.10 0102.11 0102.12 0102.13 0102.14 0102.15 0102.16 0102.17 0102.18 0102.19

0102.20 0103.03 0103.05 0104.04 0104.06 0104.11 0107.00 0109.00

**Median Family Income Not Known**

9801.00\*

**ASSESSMENT AREA - 0042**

**SALT LAKE COUNTY (035), UT**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000004341**

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

**Agency: OCC - 1**

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

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**MSA: 41620**

**Median Family Income 30-40%**

1027.02 1029.00

**Median Family Income 40-50%**

1003.08 1014.00 1023.00 1027.01 1133.07

**Median Family Income 50-60%**

1003.06 1026.00 1028.01 1115.00 1117.01 1119.06 1133.05 1133.06 1133.08 1134.06 1135.09  
1135.12 1135.36 1138.02

**Median Family Income 60-70%**

1005.00 1006.00 1017.00 1021.00 1028.02 1031.00 1118.02 1123.01 1124.02 1124.03 1124.04  
1133.09 1135.14\* 1136.00 1139.06

**Median Family Income 70-80%**

1003.07 1008.00 1015.00 1019.00 1020.00 1025.00 1116.00 1117.02 1118.01 1119.03 1119.04  
1119.05 1120.01 1127.00 1133.10 1134.08 1134.10 1135.05\* 1135.13 1135.20 1137.02 1145.00

**Median Family Income 80-90%**

1001.00 1011.02 1030.00 1049.00 1120.02 1121.00 1122.02 1125.01 1125.02 1125.03 1126.04  
1126.10 1129.07 1129.16\* 1129.18 1135.21 1135.26 1135.38 1138.01 1139.03 1139.04 1139.05  
1147.00

**Median Family Income 90-100%**

1018.00 1107.01 1112.02 1113.06 1126.05 1126.12 1129.04 1129.14 1129.17 1134.07 1134.09  
1134.12 1134.13 1135.10 1135.15 1135.23 1135.25 1135.27 1135.37 1137.01 1138.03 1140.00

**Median Family Income 100-110%**

1011.01 1016.00 1032.00 1048.00 1107.02 1108.00 1111.01 1111.02 1112.01 1113.05 1122.01  
1123.02 1128.12 1128.22 1128.23 1129.12 1129.13 1129.20 1129.21 1130.17 1131.01 1131.05  
1131.08 1134.11 1135.11 1135.28 1135.32 1135.39 1139.07 1143.00

**Median Family Income 110-120%**

1033.00 1034.00 1047.00 1104.02 1111.03 1126.11 1128.04 1128.17 1131.07 1135.35 1146.00

**Median Family Income >= 120%**

1002.00 1007.00 1010.00 1012.00 1035.00 1036.00 1037.00 1038.00 1039.00 1040.00 1041.00  
1042.00 1043.00 1044.00 1101.02 1101.03 1101.04 1102.00 1103.00 1104.01 1105.00 1106.00

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000004341**

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

**Agency: OCC - 1**

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

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1109.00 1110.01 1110.02 1113.02 1113.04 1126.08 1126.09 1126.13 1126.14 1126.15 1126.16  
1126.17 1126.18 1126.19 1128.05 1128.10 1128.13 1128.14 1128.15 1128.16 1128.19 1128.20  
1128.21 1129.05 1130.07 1130.08 1130.10 1130.11 1130.12 1130.13 1130.14 1130.16 1130.19  
1130.20 1131.02 1135.22 1135.33 1135.34 1141.00 1142.00 1148.00 1151.06 1152.09

**Median Family Income Not Known**

1114.00 1128.18 9800.00

**TOOELE COUNTY (045), UT**

**MSA: 41620**

**Low Income**

1306.00

**Moderate Income**

1309.00 1311.00

**Middle Income**

1307.01 1307.02 1307.03 1308.00 1310.01 1310.02 1312.00

**Income Not Known**

9800.00\*

**ASSESSMENT AREA - 0043**

**WASHINGTON COUNTY (053), UT**

**MSA: 41100**

**Moderate Income**

2709.01 2713.00 2714.00

**Middle Income**

2701.00 2702.00 2703.00 2704.00 2706.00 2707.00 2708.01 2708.02 2709.02 2710.00 2711.00  
2712.00 2715.00 2716.00 2717.02 2718.00

**Upper Income**

2705.00 2717.01

**ASSESSMENT AREA - 0046**

**BEAVER COUNTY (001), UT**

**MSA: NA**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000004341**

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

**Agency: OCC - 1**

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

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**Moderate Income**

1001.00

**Middle Income**

1002.00

**CARBON COUNTY (007), UT**

**MSA: NA**

**Moderate Income**

0003.00

**Middle Income**

0001.00 0002.00 0005.00 0006.00

**DAGGETT COUNTY (009), UT**

**MSA: NA**

**Middle Income**

9601.00

**DUCHESNE COUNTY (013), UT**

**MSA: NA**

**Middle Income**

9403.00 9405.00 9406.00

**EMERY COUNTY (015), UT**

**MSA: NA**

**Middle Income**

9762.00 9763.00 9765.00

**GARFIELD COUNTY (017), UT**

**MSA: NA**

**Moderate Income**

0003.00 0004.00

**GRAND COUNTY (019), UT**

**MSA: NA**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000004341**

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

**Agency: OCC - 1**

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

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**Moderate Income**

0002.00 0003.00

**IRON COUNTY (021), UT**

**MSA: NA**

**Moderate Income**

1105.00 1106.00

**Middle Income**

1101.00 1102.00 1103.00 1104.00 1107.01 1107.02

**KANE COUNTY (025), UT**

**MSA: NA**

**Middle Income**

1301.00 1302.00

**MILLARD COUNTY (027), UT**

**MSA: NA**

**Middle Income**

9741.00 9742.00 9743.00

**PIUTE COUNTY (031), UT**

**MSA: NA**

**Moderate Income**

9601.00

**RICH COUNTY (033), UT**

**MSA: NA**

**Middle Income**

9501.00

**SAN JUAN COUNTY (037), UT**

**MSA: NA**

**Low Income**

9421.00



**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000004341**

\* denotes no loans made in specified tracts

**Agency: OCC - 1**

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

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**Moderate Income**

9420.00

**Middle Income**

9781.00 9782.00

**SANPETE COUNTY (039), UT**

**MSA: NA**

**Middle Income**

9721.00 9722.00 9723.00 9724.00 9725.00

**SEVIER COUNTY (041), UT**

**MSA: NA**

**Moderate Income**

9755.00

**Middle Income**

9751.00 9752.00 9753.00 9754.00

**SUMMIT COUNTY (043), UT**

**MSA: NA**

**Middle Income**

9641.01 9641.02 9642.01 9642.02

**Upper Income**

9643.03 9643.04 9643.05 9643.06 9643.07 9643.08 9644.01 9644.02

**Income Not Known**

9642.03

**UINTAH COUNTY (047), UT**

**MSA: NA**

**Middle Income**

9402.01 9682.00 9684.01 9684.02

**Upper Income**

9683.01 9683.02

**WASATCH COUNTY (051), UT**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

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

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**Respondent ID: 0000004341**

**Agency: OCC - 1**

**MSA: NA**

**Middle Income**

9601.00 9602.00

**Upper Income**

9405.00 9604.00

**WAYNE COUNTY (055), UT**

**MSA: NA**

**Moderate Income**

9791.00

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

**Error Status Information**

**Respondent ID: 0000004341**

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

**Agency: OCC - 1**

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

**Footnote:**

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

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