

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	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
<b>BOX ELDER COUNTY (003), UT</b>										
<b>MSA 36260</b>										
<b>Inside AA 0024</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	174	4	688	2	1,325	7	708	0	0
Middle Income	14	613	2	355	9	4,727	12	583	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	787	6	1,043	11	6,052	19	1,291	0	0
<b>CACHE COUNTY (005), UT</b>										
<b>MSA 30860</b>										
<b>Inside AA 0021</b>										
Low Income	4	225	0	0	0	0	1	100	0	0
Moderate Income	6	173	4	800	6	2,892	6	1,102	0	0
Middle Income	30	1,107	5	991	12	8,510	26	3,013	0	0
Upper Income	20	457	4	747	7	3,991	20	1,005	0	0
Income Not Known	1	10	0	0	0	0	1	10	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	61	1,972	13	2,538	25	15,393	54	5,230	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	3	120	1	152	0	0	1	15	0	0
Middle Income	5	252	1	250	1	1,000	4	212	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	372	2	402	1	1,000	5	227	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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	20	0	0	0	0	1	20	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
<b>DAVIS COUNTY (011), UT</b>										
<b>MSA 36260</b>										
<b>Inside AA 0024</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	329	4	845	1	1,000	3	68	0	0
Middle Income	52	1,576	12	2,295	12	6,855	41	3,469	0	0
Upper Income	46	1,496	6	1,068	10	7,411	37	2,286	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	106	3,401	22	4,208	23	15,266	81	5,823	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	4	175	0	0	1	275	1	100	0	0
Middle Income	15	646	8	1,520	3	895	11	618	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	19	821	8	1,520	4	1,170	12	718	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	2	125	2	395	1	600	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	125	2	395	1	600	1	25	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	0	0	0	0	0	0	0	0	0	0
Middle Income	4	119	0	0	3	1,883	6	1,619	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	119	0	0	3	1,883	6	1,619	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	2	20	0	0	1	700	2	20	0	0
Middle Income	1	30	0	0	3	1,240	4	1,270	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	50	0	0	4	1,940	6	1,290	0	0
<b>IRON COUNTY (021), UT</b>										
<b>MSA NA</b>										
<b>Inside AA 0046</b>										
Low Income	1	33	0	0	0	0	1	33	0	0
Moderate Income	4	133	1	150	3	1,506	3	371	0	0
Middle Income	9	249	2	356	4	2,201	10	989	0	0
Upper Income	1	63	0	0	3	990	1	63	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	15	478	3	506	10	4,697	15	1,456	0	0
<b>JUAB COUNTY (023), UT</b>										
<b>MSA 39340</b>										
<b>Inside AA 0030</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	86	1	250	3	1,386	3	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	86	1	250	3	1,386	3	25	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	5	160	0	0	2	1,483	4	100	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	160	0	0	2	1,483	4	100	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	6	166	4	645	2	1,113	6	411	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	166	4	645	2	1,113	6	411	0	0
<b>MORGAN COUNTY (029), UT</b>										
<b>MSA 36260</b>										
<b>Inside AA 0024</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	15	0	0	0	0	1	15	0	0
Upper Income	1	50	0	0	0	0	1	50	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	65	0	0	0	0	2	65	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>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	9	232	0	0	1	291	9	423	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	232	0	0	1	291	9	423	0	0
<b>SALT LAKE COUNTY (035), UT</b>										
<b>MSA 41620</b>										
<b>Inside AA 0035</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%	9	421	0	0	3	1,691	3	70	0	0
Median Family Income 40-50%	13	551	0	0	4	2,006	4	84	0	0
Median Family Income 50-60%	24	833	8	1,484	16	9,251	14	1,790	0	0
Median Family Income 60-70%	19	740	6	1,188	5	2,555	11	780	0	0
Median Family Income 70-80%	23	669	4	802	2	685	22	946	0	0
Median Family Income 80-90%	41	1,437	12	2,355	15	8,952	29	2,070	0	0
Median Family Income 90-100%	40	1,467	14	2,630	18	11,657	22	1,753	0	0
Median Family Income 100-110%	36	1,344	8	1,634	14	9,670	23	2,920	0	0
Median Family Income 110-120%	27	1,022	2	270	7	4,814	23	1,898	0	0
Median Family Income >= 120%	113	3,291	13	2,776	18	12,612	94	5,536	0	0
Median Family Income Not Known	4	130	0	0	2	708	2	375	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	349	11,905	67	13,139	104	64,601	247	18,222	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>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	10	525	1	125	0	0	5	228	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	525	1	125	0	0	5	228	0	0
<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	5	60	1	250	1	350	5	60	0	0
Middle Income	8	333	0	0	1	300	6	270	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	13	393	1	250	2	650	11	330	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	9	406	2	310	2	1,075	5	170	0	0
Middle Income	27	977	8	1,407	8	5,435	15	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	36	1,383	10	1,717	10	6,510	20	948	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>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	9	295	0	0	0	0	5	120	0	0
Upper Income	32	1,086	11	2,465	7	5,278	21	836	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	1,381	11	2,465	7	5,278	26	956	0	0
<b>TOOELE COUNTY (045), UT</b>										
<b>MSA 41620</b>										
<b>Inside AA 0035</b>										
Low Income	4	160	0	0	0	0	2	50	0	0
Moderate Income	2	60	1	198	4	1,657	1	340	0	0
Middle Income	11	254	0	0	2	980	8	554	0	0
Upper Income	3	164	0	0	0	0	1	15	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	638	1	198	6	2,637	12	959	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	7	320	2	479	6	3,238	5	349	0	0
Middle Income	17	1,042	6	1,079	10	5,308	14	3,246	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	24	1,362	8	1,558	16	8,546	19	3,595	0	0



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<b>UTAH COUNTY (049), UT</b>										
<b>MSA 39340</b>										
<b>Inside AA 0030</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%	2	70	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	53	1	250	5	3,659	2	53	0	0
Median Family Income 50-60%	9	353	2	452	2	1,103	8	913	0	0
Median Family Income 60-70%	13	512	1	250	2	1,325	8	987	0	0
Median Family Income 70-80%	9	330	2	422	3	2,350	3	120	0	0
Median Family Income 80-90%	19	736	8	1,650	15	9,732	15	1,770	0	0
Median Family Income 90-100%	20	486	3	532	9	4,415	16	492	0	0
Median Family Income 100-110%	13	467	1	114	5	2,108	10	1,112	0	0
Median Family Income 110-120%	17	438	4	875	4	3,106	14	1,301	0	0
Median Family Income >= 120%	51	1,178	4	716	12	6,642	41	1,512	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	155	4,623	26	5,261	57	34,440	117	8,260	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	8	308	1	200	2	1,717	5	143	0	0
Upper Income	14	429	3	699	2	979	11	298	0	0
Income Not Known	2	125	1	200	1	1,000	1	25	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	862	5	1,099	5	3,696	17	466	0	0

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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 0042</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	109	0	0	7	3,796	8	1,049	0	0
Middle Income	57	2,124	15	2,749	16	9,577	44	4,330	0	0
Upper Income	29	1,378	13	1,973	12	7,390	15	428	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	94	3,611	28	4,722	35	20,763	67	5,807	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	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	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	50	0	0	0	0	0	0	0	0
<b>WEBER COUNTY (057), UT</b>										
<b>MSA 36260</b>										
<b>Inside AA 0024</b>										
Low Income	1	25	0	0	0	0	1	25	0	0
Moderate Income	9	316	3	583	8	4,381	5	145	0	0
Middle Income	37	1,530	10	2,032	8	4,974	26	2,498	0	0
Upper Income	12	448	1	150	0	0	5	226	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	59	2,319	14	2,765	16	9,355	37	2,894	0	0
TOTAL INSIDE AA IN STATE	1,093	37,906	233	44,806	349	209,250	802	61,388	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	1,093	37,906	233	44,806	349	209,250	802	61,388	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	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
<b>BOX ELDER COUNTY (003), UT</b>										
<b>MSA 36260</b>										
<b>Inside AA 0024</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	5	0	0	0	0	1	5	0	0
Middle Income	2	88	2	350	1	275	4	513	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	93	2	350	1	275	5	518	0	0
<b>CACHE COUNTY (005), UT</b>										
<b>MSA 30860</b>										
<b>Inside AA 0021</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	55	0	0	1	350	2	375	0	0
Upper Income	2	100	0	0	0	0	2	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	4	155	0	0	1	350	4	475	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	1	10	0	0	0	0	1	10	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	2	40	0	0	0	0	2	40	0	0
<b>DAVIS COUNTY (011), UT</b>										
<b>MSA 36260</b>										
<b>Inside AA 0024</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	2	45	0	0	0	0	2	45	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	45	1	200	0	0	2	45	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	1	40	0	0	0	0	1	40	0	0
Middle Income	7	329	2	270	1	300	9	875	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	369	2	270	1	300	10	915	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>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	1	10	0	0	2	725	3	735	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	2	725	3	735	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	0	0	0	0	0	0	0	0	0	0
Middle Income	4	153	1	250	1	425	6	828	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	153	1	250	1	425	6	828	0	0
<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	0	0	0	0	0	0	0	0	0	0
Middle Income	1	6	0	0	0	0	1	6	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	1	6	0	0

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>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	1	70	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	70	0	0	0	0	0	0	0	0
<b>JUAB COUNTY (023), UT</b>										
<b>MSA 39340</b>										
<b>Inside AA 0030</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	10	1	125	0	0	1	125	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	1	125	0	0	1	125	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	22	1,190	5	841	0	0	21	1,450	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	1,190	5	841	0	0	21	1,450	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>MORGAN COUNTY (029), UT</b>										
<b>MSA 36260</b>										
<b>Inside AA 0024</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	65	0	0	0	0	1	65	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	65	0	0	0	0	1	65	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	3	244	2	305	0	0	3	344	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	244	2	305	0	0	3	344	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>SALT LAKE COUNTY (035), UT</b>										
<b>MSA 41620</b>										
<b>Inside AA 0035</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%	1	20	0	0	0	0	1	20	0	0
Median Family Income 70-80%	1	3	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%	2	45	0	0	0	0	2	45	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	60	0	0	0	0	2	60	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	6	128	0	0	0	0	5	125	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	2	125	1	132	0	0	3	257	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	125	1	132	0	0	3	257	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>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	1	15	0	0	0	0	1	15	0	0
Middle Income	0	0	2	350	0	0	2	350	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	15	2	350	0	0	3	365	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	4	96	0	0	0	0	4	96	0	0
Middle Income	8	254	2	270	1	450	8	767	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	350	2	270	1	450	12	863	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	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

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 0035</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	12	0	0	0	0	1	12	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	12	0	0	0	0	1	12	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	1	225	0	0	1	225	0	0
Middle Income	7	280	4	820	0	0	9	740	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	280	5	1,045	0	0	10	965	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>UTAH COUNTY (049), UT</b>										
<b>MSA 39340</b>										
<b>Inside AA 0030</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	1	211	1	500	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%	1	8	0	0	0	0	1	8	0	0
Median Family Income 110-120%	3	120	0	0	0	0	2	115	0	0
Median Family Income >= 120%	2	55	1	209	1	353	1	30	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	183	2	420	2	853	4	153	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	1	80	0	0	0	0	1	80	0	0
Upper Income	0	0	2	265	0	0	2	265	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	80	2	265	0	0	3	345	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 0042</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	10	1	171	0	0	2	181	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	1	171	0	0	2	181	0	0
<b>WEBER COUNTY (057), UT</b>										
<b>MSA 36260</b>										
<b>Inside AA 0024</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	4	173	2	320	0	0	5	458	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	173	2	320	0	0	5	458	0	0
TOTAL INSIDE AA IN STATE	96	3,866	31	5,314	9	3,378	109	9,330	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	96	3,866	31	5,314	9	3,378	109	9,330	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

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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)
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

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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)
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

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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

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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

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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

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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

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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

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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:**

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 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:**

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 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	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.**

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**ASSESSMENT AREA - 0021**

**CACHE COUNTY (005), UT**

**MSA: 30860**

**Low Income**

0007.02\* 0008.00

**Moderate Income**

0005.01 0005.02 0006.02 0010.02 9801.00\*

**Middle Income**

0001.01 0001.02 0002.01 0002.02 0003.01\* 0003.02 0004.01 0004.03 0009.00 0010.01\* 0014.01\*  
0014.02

**Upper Income**

0004.02 0007.01 0011.01 0011.02 0012.01 0012.02 0013.00 0015.00

**Income Not Known**

0006.01

**ASSESSMENT AREA - 0024**

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

**MSA: 36260**

**Moderate Income**

9603.01 9603.02 9606.01 9607.01\* 9607.02

**Middle Income**

9601.00 9602.00 9604.00 9605.00 9606.02\* 9608.01 9608.02

**DAVIS COUNTY (011), UT**

**MSA: 36260**

**Moderate Income**

1252.01\* 1253.01\* 1256.00 1257.01 1257.02\* 1258.01 1258.07 1267.00

**Middle Income**

1251.03 1253.04\* 1253.05\* 1253.07 1254.07 1254.11 1254.12 1254.14\* 1255.01\* 1255.02\* 1255.03\*

1258.05\* 1258.09 1258.10 1259.05 1259.06 1259.07\* 1259.08\* 1260.01 1261.01 1262.04 1263.03\*

1263.06 1264.06\* 1265.00 1266.00 1269.01 1269.02 1270.02 1270.03 1270.05 1270.06\* 1271.00

**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.**

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**Upper Income**

1251.02 1251.04\* 1253.06 1254.08 1254.09 1254.10 1254.13 1254.15 1258.04 1260.02 1261.05\*  
1261.06 1261.07\* 1261.08 1262.03 1262.05 1262.06 1263.04 1263.05 1264.02 1264.04 1264.05  
1268.01 1268.02 9800.00\*

**MORGAN COUNTY (029), UT**

**MSA: 36260**

**Middle Income**

9701.02\* 9702.00

**Upper Income**

9701.01

**WEBER COUNTY (057), UT**

**MSA: 36260**

**Low Income**

2009.00 2012.00\*

**Moderate Income**

2002.02\* 2002.03\* 2003.01 2004.00\* 2005.00\* 2008.00 2013.01\* 2013.02 2016.00\* 2017.00\* 2018.00  
2019.00 2103.05 2105.12\* 2108.00

**Middle Income**

2001.00\* 2002.04\* 2003.02 2006.00\* 2007.00 2011.00 2014.00\* 2015.00 2102.01\* 2102.03\* 2102.04  
2103.04 2103.06 2104.04 2104.05 2104.06\* 2104.08\* 2105.08\* 2105.09\* 2105.10 2105.11 2105.13  
2105.14 2105.15\* 2105.18 2106.00 2107.01 2107.03\* 2107.04 2109.00 2110.00 2111.00\* 2112.01  
2112.02

**Upper Income**

2020.00\* 2101.01 2101.02 2103.03\* 2104.07 2105.16 2105.17

**ASSESSMENT AREA - 0030**

**JUAB COUNTY (023), UT**

**MSA: 39340**

**Middle Income**

0101.00 0102.00

**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.**

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**UTAH COUNTY (049), UT**

**MSA: 39340**

**Median Family Income 20-30%**

9802.00\*

**Median Family Income 30-40%**

0016.01 0018.01\* 0018.02\* 0018.03\*

**Median Family Income 40-50%**

0017.02\* 0019.00 0024.00 9805.00

**Median Family Income 50-60%**

0005.11 0011.08 0014.04 0020.01 0020.02\* 0022.11\* 0025.00\*

**Median Family Income 60-70%**

0008.01 0008.04 0009.01 0012.02\* 0014.03\* 0032.01 0032.04 0105.06 9803.00

**Median Family Income 70-80%**

0002.03 0005.10 0007.03 0022.09 0023.00\* 0027.03\* 0034.03 0103.06

**Median Family Income 80-90%**

0004.00 0005.08\* 0007.06 0008.03\* 0010.02 0011.06 0011.07 0013.00 0022.04\* 0022.05\* 0022.06\*

0022.10 0027.02 0029.02 0031.05\* 0031.06\* 0033.01 0034.01 0101.28 0105.03\* 0105.04 0105.05

**Median Family Income 90-100%**

0001.02 0002.08\* 0005.04\* 0006.01 0007.07 0009.04\* 0010.01\* 0011.03 0021.01\* 0021.02 0022.13\*

0029.01 0030.01\* 0030.02\* 0032.05\* 0033.02 0034.05 0101.14\* 0101.15\* 0101.19\* 0101.25 0104.10\*

0107.00

**Median Family Income 100-110%**

0001.03 0001.05 0002.07 0005.05\* 0005.06\* 0007.09 0009.03 0011.05\* 0012.01\* 0015.04 0031.03

0101.18 0101.20\* 0101.22 0102.21\* 0104.05\* 0104.08 0106.00

**Median Family Income 110-120%**

0005.07\* 0006.03 0014.01 0015.01 0034.04\* 0101.07 0101.27\* 0101.30 0101.31 0101.32\* 0104.06

0104.07 0104.09\*

**Median Family Income >= 120%**

0001.04 0002.05\* 0002.06 0006.04 0007.08 0007.10\* 0007.11 0015.03 0017.01 0022.08 0022.12

0031.04 0032.03 0101.10 0101.16 0101.17\* 0101.21 0101.23 0101.24 0101.26\* 0101.29 0102.08

**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.**

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0102.09 0102.10\* 0102.11 0102.12 0102.13 0102.16 0102.17 0102.19 0102.20\* 0102.22 0102.23  
0102.24 0102.25 0102.26 0103.03 0103.05 0103.07 0103.08 0104.04\* 0104.11 0109.00

**Median Family Income Not Known**

0016.02\* 9801.00\* 9804.00\* 9806.00\*

**ASSESSMENT AREA - 0035**

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

**MSA: 41620**

**Median Family Income 20-30%**

1014.01\*

**Median Family Income 30-40%**

1133.12

**Median Family Income 40-50%**

1116.02 1117.01 1121.01

**Median Family Income 50-60%**

1003.06\* 1003.08\* 1006.00\* 1019.00 1021.00 1027.01 1028.01 1029.00 1111.05 1115.00 1119.05

1133.11 1133.14 1134.06\* 1143.01\*

**Median Family Income 60-70%**

1027.02\* 1028.02 1120.01 1124.04 1124.06 1126.20\* 1133.07 1133.08\* 1133.10 1133.13 1135.14

1135.36 1136.00 1137.02\* 1138.02 1139.06

**Median Family Income 70-80%**

1005.00\* 1007.00\* 1017.00 1018.00 1020.00 1025.01 1026.00 1114.00 1117.02 1119.06\* 1124.05

1125.03\* 1125.05 1127.00 1133.09 1135.05 1135.09 1135.11\* 1135.12\* 1135.21 1135.23\* 1138.01\*

1139.05 1139.08 1147.00\*

**Median Family Income 80-90%**

1001.00 1003.07 1008.00\* 1049.00\* 1111.07\* 1116.01 1118.02\* 1119.04\* 1123.01\* 1124.02 1125.01\*

1126.04 1126.10 1128.29 1129.16 1129.18 1131.14 1134.08\* 1134.10\* 1134.11\* 1134.13 1135.13

1135.15 1135.20 1135.26 1135.27\* 1135.38\* 1137.01\* 1139.04\* 1145.00 1151.09

**Median Family Income 90-100%**

1016.00 1023.00 1030.00 1107.01 1108.00 1112.01 1112.02 1118.01 1119.03 1120.02 1121.02

**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.**

1123.02 1125.04\* 1126.12 1126.21 1128.12\* 1128.25 1129.04\* 1129.07 1129.14 1129.17\* 1129.20  
 1129.21 1131.01 1131.13 1134.09 1134.12\* 1134.15 1135.10 1135.28 1135.39\* 1143.04

**Median Family Income 100-110%**

1011.01 1032.00\* 1033.00 1034.00 1048.00\* 1107.02\* 1111.06\* 1122.01 1122.02 1128.23 1129.13\*  
 1130.14 1130.17\* 1130.21 1131.10 1134.14 1135.22\* 1135.32\* 1135.33 1135.37 1135.40\* 1135.42\*  
 1135.44\* 1138.04 1138.05\* 1139.03 1140.00 1143.02\* 1152.11

**Median Family Income 110-120%**

1011.02 1031.00 1039.00\* 1043.00 1047.00 1103.00 1104.01 1113.05 1113.06 1126.11 1126.13  
 1126.18 1128.22 1129.12\* 1130.07\* 1130.23 1130.25 1131.02\* 1135.41\* 1135.43 1135.45\* 1142.00  
 1151.08\*

**Median Family Income >= 120%**

1002.00\* 1010.00\* 1012.00 1015.00\* 1025.02 1035.00 1036.00\* 1037.00\* 1038.00\* 1040.00 1041.00  
 1042.00 1044.00 1101.03\* 1101.04 1101.05\* 1101.06 1102.00 1104.02 1105.00 1106.00 1109.00\*  
 1110.01 1110.02 1111.04 1111.08 1111.09 1113.02 1113.04 1126.08 1126.09 1126.14\* 1126.15  
 1126.16 1126.17\* 1126.19 1128.04\* 1128.05 1128.13 1128.14 1128.15 1128.16 1128.21 1128.24  
 1128.26 1128.27 1128.28 1128.30 1128.31 1129.05\* 1130.08 1130.10 1130.11 1130.12 1130.13  
 1130.16 1130.22 1130.24 1131.05\* 1131.08\* 1131.09 1131.11 1131.12\* 1139.09 1141.00 1143.03\*  
 1146.01 1146.02 1148.00 1151.07 1152.10

**Median Family Income Not Known**

1014.02\* 1128.18 9800.00 9801.00

**TOOELE COUNTY (045), UT**

**MSA: 41620**

**Low Income**

1310.05

**Moderate Income**

1306.00\* 1309.00 1310.03 1311.01\* 1311.02 1312.00

**Middle Income**

1307.01 1307.05 1307.06 1307.07 1307.08 1308.00 1310.01\* 1310.04\*

**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.**

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1307.04

**Income Not Known**

9800.00\*

**ASSESSMENT AREA - 0042**

**WASHINGTON COUNTY (053), UT**

**MSA: 41100**

**Moderate Income**

2707.01\* 2708.02\* 2710.00 2711.01 2714.00

**Middle Income**

2701.01 2701.02 2702.00 2703.01 2703.02\* 2704.01 2704.02 2705.01 2705.02 2706.01 2706.02\*

2707.02 2708.05\* 2709.01 2709.03 2709.04 2709.05 2711.02 2712.00 2713.00 2715.01 2716.00

2717.04\* 2718.00

**Upper Income**

2708.03 2708.04 2708.06 2715.02\* 2717.02 2717.03

**ASSESSMENT AREA - 0046**

**BEAVER COUNTY (001), UT**

**MSA: NA**

**Middle Income**

1001.00 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**

**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.**

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9601.00

**DUCHESNE COUNTY (013), UT**

**MSA: NA**

**Moderate Income**

9405.01

**Middle Income**

9403.00 9405.02 9406.00

**EMERY COUNTY (015), UT**

**MSA: NA**

**Middle Income**

9762.00 9763.00 9765.00

**GARFIELD COUNTY (017), UT**

**MSA: NA**

**Middle Income**

0003.00 0004.00

**GRAND COUNTY (019), UT**

**MSA: NA**

**Moderate Income**

0002.00

**Middle Income**

0003.01 0003.02

**IRON COUNTY (021), UT**

**MSA: NA**

**Low Income**

1106.01

**Moderate Income**

1101.00\* 1105.02 1106.02

**Middle Income**

1102.01\* 1102.02 1103.00 1104.00 1105.01 1107.02 1107.04

**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.**

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**Upper Income**

1107.03

**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\*

**Moderate Income**

9420.00\*

**Middle Income**

9781.00 9782.00

**SANPETE COUNTY (039), UT**

**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.**

---

**Moderate Income**

9721.01\* 9725.00

**Middle Income**

9721.02 9722.00\* 9723.00 9724.01 9724.02

**SEVIER COUNTY (041), UT**

**MSA: NA**

**Moderate Income**

9754.00

**Middle Income**

9751.00 9752.00 9753.00 9755.00

**SUMMIT COUNTY (043), UT**

**MSA: NA**

**Middle Income**

9641.01 9641.04\* 9642.01 9642.03\*

**Upper Income**

9641.03 9642.02 9643.03 9643.04 9643.05 9643.06 9643.07 9643.08 9644.01\* 9644.02

**UINTAH COUNTY (047), UT**

**MSA: NA**

**Moderate Income**

9684.01 9684.04

**Middle Income**

9402.01 9682.01 9682.02 9683.01 9683.02 9684.03

**WASATCH COUNTY (051), UT**

**MSA: NA**

**Middle Income**

9601.00 9602.01

**Upper Income**

9405.01 9602.02 9602.03 9602.04 9604.01 9604.02 9605.00\*

**Income Not Known**

**2022 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**

9801.00

**WAYNE COUNTY (055), UT**

**MSA: NA**

**Middle Income**

9791.00

**2022 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	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.