

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: WASHINGTON (53)

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)
ASOTIN COUNTY (003), WA										
MSA 30300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	95	1	182	0	0	3	227	0	0
Middle Income	7	130	1	250	0	0	7	370	0	0
Upper Income	4	138	0	0	0	0	2	22	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	14	363	2	432	0	0	12	619	0	0
BENTON COUNTY (005), WA										
MSA 28420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	3	1	250	0	0	2	253	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	1	250	0	0	2	253	0	0
CHELAN COUNTY (007), WA										
MSA 48300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	92	0	0	0	0	1	92	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	92	0	0	0	0	1	92	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)
CLALLAM COUNTY (009), WA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	115	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	115	0	0	0	0	0	0
CLARK COUNTY (011), WA										
MSA 38900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	1	266	0	0	0	0
Middle Income	1	93	0	0	0	0	0	0	0	0
Upper Income	1	21	1	117	1	780	1	21	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	114	2	317	2	1,046	1	21	0	0
COWLITZ COUNTY (015), WA										
MSA 31020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	194	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	194	0	0	0	0	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRANKLIN COUNTY (021), WA										
MSA 28420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,180	1	480	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,180	1	480	0	0
GARFIELD COUNTY (023), WA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	64	0	0	0	0	3	64	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	64	0	0	0	0	3	64	0	0
GRANT COUNTY (025), WA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	141	2	653	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	141	2	653	0	0	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRAYS HARBOR COUNTY (027), WA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	129	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	129	0	0	0	0	0	0
ISLAND COUNTY (029), WA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	43	0	0	0	0	1	43	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	43	0	0	0	0	1	43	0	0
JEFFERSON COUNTY (031), WA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	1	124	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	124	0	0	0	0	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KING COUNTY (033), WA 2/										
MSA 42644										
Inside AA 0048										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	230	1	500	1	230	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	3	162	6	1,178	0	0	3	288	0	0
Median Family Income 60-70%	0	0	1	133	0	0	0	0	0	0
Median Family Income 70-80%	5	268	1	188	5	2,564	4	168	0	0
Median Family Income 80-90%	3	148	3	505	0	0	3	150	0	0
Median Family Income 90-100%	5	162	1	237	2	712	4	137	0	0
Median Family Income 100-110%	10	528	11	1,829	21	10,884	6	271	0	0
Median Family Income 110-120%	4	248	2	378	6	4,753	4	248	0	0
Median Family Income >= 120%	52	2,628	26	4,602	61	35,211	51	5,434	0	0
Median Family Income Not Known	1	50	2	352	4	2,448	2	448	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	83	4,194	54	9,632	100	57,072	78	7,374	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	4	234	1	235	5	3,355	2	70	0	0
Median Family Income 50-60%	1	15	0	0	0	0	1	15	0	0
Median Family Income 60-70%	0	0	0	0	1	389	0	0	0	0
Median Family Income 70-80%	4	215	0	0	5	2,787	2	44	0	0
Median Family Income 80-90%	2	181	0	0	1	500	1	96	0	0
Median Family Income 90-100%	2	165	3	429	2	1,117	2	253	0	0
Median Family Income 100-110%	0	0	1	250	2	1,600	2	1,600	0	0
Median Family Income 110-120%	5	336	2	338	5	2,627	3	173	0	0

Footnote:

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

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income >= 120%	14	620	3	513	8	4,002	10	617	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	32	1,766	10	1,765	29	16,377	23	2,868	0	0
Totals For County: (033) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	230	1	500	1	230	0	0
Median Family Income 40-50%	4	234	1	235	5	3,355	2	70	0	0
Median Family Income 50-60%	4	177	6	1,178	0	0	4	303	0	0
Median Family Income 60-70%	0	0	1	133	1	389	0	0	0	0
Median Family Income 70-80%	9	483	1	188	10	5,351	6	212	0	0
Median Family Income 80-90%	5	329	3	505	1	500	4	246	0	0
Median Family Income 90-100%	7	327	4	666	4	1,829	6	390	0	0
Median Family Income 100-110%	10	528	12	2,079	23	12,484	8	1,871	0	0
Median Family Income 110-120%	9	584	4	716	11	7,380	7	421	0	0
Median Family Income >= 120%	66	3,248	29	5,115	69	39,213	61	6,051	0	0
Median Family Income Not Known	1	50	2	352	4	2,448	2	448	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	115	5,960	64	11,397	129	73,449	101	10,242	0	0
KITSAP COUNTY (035), WA										
MSA 14740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	928	0	0	0	0
Middle Income	2	106	3	490	0	0	3	287	0	0
Upper Income	1	72	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	178	3	490	1	928	3	287	0	0

Footnote:

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

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OKANOGAN COUNTY (047), WA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	90	1	160	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	90	1	160	0	0	0	0	0	0
PACIFIC COUNTY (049), WA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	280	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	280	0	0	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PIERCE COUNTY (053), WA										
MSA 45104										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	131	0	0	0	0	1	41	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	939	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	70	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	35	0	0	0	0	1	35	0	0
Median Family Income 90-100%	2	133	1	116	0	0	1	33	0	0
Median Family Income 100-110%	1	18	0	0	0	0	1	18	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	58	1	121	3	2,734	1	58	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	8	445	2	237	4	3,673	5	185	0	0
SKAGIT COUNTY (057), WA										
MSA 34580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	12	0	0	2	934	1	12	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	2	934	1	12	0	0

Footnote:

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SNOHOMISH COUNTY (061), WA										
MSA 42644										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	44	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	85	0	0	1	267	1	85	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	146	0	0	2	1,663	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	86	1	250	0	0	2	274	0	0
Median Family Income 110-120%	1	68	1	105	1	967	1	68	0	0
Median Family Income >= 120%	3	124	0	0	2	1,308	3	124	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	553	2	355	6	4,205	7	551	0	0
SPOKANE COUNTY (063), WA										
MSA 44060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	169	0	0	1	568	1	54	0	0
Middle Income	1	81	0	0	0	0	0	0	0	0
Upper Income	2	97	1	106	0	0	2	97	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	347	1	106	1	568	3	151	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)
THURSTON COUNTY (067), WA										
MSA 36500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	183	1	970	0	0	0	0
Upper Income	0	0	0	0	1	300	1	300	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	183	2	1,270	1	300	0	0
WALLA WALLA COUNTY (071), WA										
MSA 47460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	35	0	0	0	0	1	35	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	35	0	0	0	0	1	35	0	0
WHATCOM COUNTY (073), WA										
MSA 13380										
Outside Assessment Area										
Low Income	0	0	1	223	0	0	0	0	0	0
Moderate Income	1	4	0	0	0	0	1	4	0	0
Middle Income	2	72	0	0	2	888	3	909	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	76	1	223	2	888	4	913	0	0

Footnote:

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

Loans by County

Respondent ID: 0000004341

Small Business Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: WASHINGTON (53)

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)
WHITMAN COUNTY (075), WA										
MSA NA										
Outside Assessment Area										
Low Income	1	14	0	0	1	259	1	14	0	0
Moderate Income	2	88	0	0	1	300	2	88	0	0
Middle Income	3	114	1	106	1	500	2	63	0	0
Upper Income	3	100	0	0	1	263	3	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	9	316	1	106	4	1,322	8	265	0	0
YAKIMA COUNTY (077), WA										
MSA 49420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	141	0	0	0	0	1	88	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	21	0	0	0	0	1	21	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	162	0	0	0	0	2	109	0	0
TOTAL INSIDE AA IN STATE	83	4,194	54	9,632	100	57,072	78	7,374	0	0
TOTAL OUTSIDE AA IN STATE	100	4,759	32	5,327	58	33,324	79	7,248	0	0
STATE TOTAL	183	8,953	86	14,959	158	90,396	157	14,622	0	0

Footnote:

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

Loans by County

Respondent ID: 0000004341

Small Farm Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: WASHINGTON (53)

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)
ASOTIN COUNTY (003), WA										
MSA 30300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	2	723	2	723	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	2	723	3	748	0	0
FRANKLIN COUNTY (021), WA										
MSA 28420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
GARFIELD COUNTY (023), WA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	2	950	3	965	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	0	0	2	950	3	965	0	0

Loans by County

Respondent ID: 0000004341

Small Farm Loans - Originations

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

State: WASHINGTON (53)

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)
LINCOLN COUNTY (043), WA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0
WHITMAN COUNTY (075), WA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	29	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	29	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	69	1	150	5	1,973	7	1,863	0	0
STATE TOTAL	3	69	1	150	5	1,973	7	1,863	0	0

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

Respondent ID: 0000004341
Agency: OCC - 1

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

Footnote:

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

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

Respondent ID: 0000004341
Agency: OCC - 1

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

Footnote:

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

Respondent ID: 0000004341
Agency: OCC - 1

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

Footnote:

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

Respondent ID: 0000004341
Agency: OCC - 1

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

Footnote:

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

Respondent ID: 0000004341
Agency: OCC - 1

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

Footnote:

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

Respondent ID: 0000004341
Agency: OCC - 1

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

Footnote:

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

Respondent ID: 0000004341
Agency: OCC - 1

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

Footnote:

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

Footnote:

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

Respondent ID: 0000004341
Agency: OCC - 1

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

Footnote:

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

Memo Item: Loans by Affiliates

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

ASSESSMENT AREA - 0048

KING COUNTY (033), WA 2/

MSA: 42644

Median Family Income 30-40%

0091.00 0112.00* 0118.00* 0265.00*

Median Family Income 40-50%

0110.01*

Median Family Income 50-60%

0012.00* 0043.02* 0053.01 0085.00 0086.00 0107.01* 0107.02* 0110.02* 0264.00

Median Family Income 60-70%

0004.01* 0087.00* 0100.01* 0103.00 0111.01* 0114.02* 0232.02*

Median Family Income 70-80%

0002.00* 0006.00 0010.00* 0080.02 0084.00 0090.00* 0094.00* 0100.02* 0104.01* 0114.01* 0117.00*
0248.00

Median Family Income 80-90%

0001.00* 0007.00* 0013.00 0018.00* 0104.02 0109.00 0111.02* 0113.00* 0119.00* 0232.01* 0236.04*

Median Family Income 90-100%

0003.00 0014.00* 0017.02* 0058.02 0083.00 0099.00 0101.00* 0108.00* 0233.00* 0236.03 0260.01*

Median Family Income 100-110%

0030.00* 0032.00 0047.00 0058.01 0075.00 0076.00* 0079.00 0089.00 0093.00 0228.01* 0231.00*
0234.01

Median Family Income 110-120%

0004.02* 0011.00 0017.01* 0019.00* 0033.00 0045.00* 0049.00 0057.00* 0066.00* 0074.01* 0088.00*
0105.00* 0106.00* 0115.00* 0120.00* 0226.04* 0236.01 0238.01 0238.03 0244.00*

Median Family Income >= 120%

0005.00* 0008.00* 0009.00* 0015.00* 0016.00* 0020.00* 0021.00* 0022.00* 0024.00 0025.00* 0026.00*
0027.00* 0028.00* 0029.00 0031.00* 0034.00* 0035.00* 0036.00* 0038.00 0039.00* 0040.00 0041.00
0042.00* 0043.01 0044.00 0046.00 0048.00 0050.00 0051.00* 0052.00 0054.00 0056.00 0059.00*
0060.00 0061.00 0062.00* 0063.00* 0064.00* 0065.00* 0067.00 0068.00 0069.00* 0070.00 0071.00

Footnote:

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0072.00 0073.00 0074.02 0077.00* 0078.00 0080.01 0081.00 0082.00 0095.00* 0096.00 0097.01*
0097.02 0098.00 0102.00 0116.00 0121.00 0224.00* 0225.00 0226.03* 0227.01 0227.02* 0227.03*
0230.00* 0235.00* 0237.00 0238.04 0239.00* 0240.00 0241.00 0242.00 0243.00* 0245.00* 0246.01*
0246.02* 0249.01* 0249.02* 0249.03*

Median Family Income Not Known

0053.02* 0092.00 9901.00

OUTSIDE ASSESSMENT AREA

ASOTIN COUNTY (003), WA

MSA: 30300

Moderate Income

9603.00

Middle Income

9602.00 9605.00 9606.00

Upper Income

9601.00

BENTON COUNTY (005), WA

MSA: 28420

Middle Income

0107.01 0117.00

CHELAN COUNTY (007), WA

MSA: 48300

Middle Income

9605.00

CLALLAM COUNTY (009), WA

MSA: NA

Middle Income

0012.00

CLARK COUNTY (011), WA

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

MSA: 38900

Moderate Income

0408.08

Middle Income

0425.00

Upper Income

0406.08 0409.07 0424.00

COWLITZ COUNTY (015), WA

MSA: 31020

Middle Income

0015.02

FRANKLIN COUNTY (021), WA

MSA: 28420

Middle Income

0206.01 0206.05 0207.00

GARFIELD COUNTY (023), WA

MSA: NA

Middle Income

9703.00

GRANT COUNTY (025), WA

MSA: NA

Middle Income

0104.00 0113.00

GRAYS HARBOR COUNTY (027), WA

MSA: NA

Upper Income

0011.00

ISLAND COUNTY (029), WA

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

MSA: NA

Upper Income

9719.00

JEFFERSON COUNTY (031), WA

MSA: NA

Middle Income

9504.00 9505.00

KING COUNTY (033), WA 2/

MSA: 42644

Median Family Income 40-50%

0292.06 0303.13

Median Family Income 50-60%

0302.02

Median Family Income 60-70%

0297.00

Median Family Income 70-80%

0262.00 0279.00

Median Family Income 80-90%

0291.02 0303.10

Median Family Income 90-100%

0219.03 0277.01 0321.03

Median Family Income 100-110%

0218.03 0315.01

Median Family Income 110-120%

0220.05 0222.02 0316.03 0316.05 0320.07 0323.13 0323.19

Median Family Income >= 120%

0218.02 0219.06 0228.03 0321.02 0321.04 0322.03 0322.10 0322.12 0322.14 0323.09 0323.16

0323.29 0326.02

KITSAP COUNTY (035), WA

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

MSA: 14740

Moderate Income

0802.00

Middle Income

0901.02 0918.00 0921.00 0929.02

Upper Income

0908.00

LINCOLN COUNTY (043), WA

MSA: NA

Middle Income

9602.00

OKANOGAN COUNTY (047), WA

MSA: NA

Middle Income

9710.00

PACIFIC COUNTY (049), WA

MSA: NA

Moderate Income

9506.00

PIERCE COUNTY (053), WA

MSA: 45104

Median Family Income 30-40%

0616.01

Median Family Income 50-60%

0717.06

Median Family Income 70-80%

0715.03

Median Family Income 80-90%

0617.00

Footnote:

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

Median Family Income 90-100%

0628.02 9400.02

Median Family Income 100-110%

9400.03

Median Family Income >= 120%

0605.00 0703.14 0725.05 0731.10 0734.04

SKAGIT COUNTY (057), WA

MSA: 34580

Upper Income

9403.00 9404.00

SNOHOMISH COUNTY (061), WA

MSA: 42644

Median Family Income 40-50%

0518.03

Median Family Income 60-70%

0411.00 0419.01

Median Family Income 80-90%

0413.03 0510.00 0535.04

Median Family Income 100-110%

0505.00 0523.02

Median Family Income 110-120%

0519.23 0519.27 0522.03

Median Family Income >= 120%

0420.05 0502.00 0519.14 0519.26

SPOKANE COUNTY (063), WA

MSA: 44060

Moderate Income

0004.00 0007.00 0104.01 0145.00

Middle Income

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004341

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

Agency: OCC - 1

Institution: ZIONS BANCORPORATION, N.A.

0144.00

Upper Income

0045.00 0132.02

THURSTON COUNTY (067), WA

MSA: 36500

Middle Income

0103.00

Upper Income

0119.00

WALLA WALLA COUNTY (071), WA

MSA: 47460

Middle Income

9201.00

WHATCOM COUNTY (073), WA

MSA: 13380

Low Income

0012.01

Moderate Income

0003.00

Middle Income

0001.00 0104.01

WHITMAN COUNTY (075), WA

MSA: NA

Low Income

0001.00

Moderate Income

0006.00

Middle Income

0008.00 0010.00

Footnote:

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: ZIONS BANCORPORATION, N.A.

Respondent ID: 0000004341

Agency: OCC - 1

Upper Income

0003.00 0004.00

YAKIMA COUNTY (077), WA

MSA: 49420

Moderate Income

0002.00

Upper Income

0016.02

Footnote:

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2021 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000004341

Institution: ZIONS BANCORPORATION, N.A.

Agency: OCC - 1

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

Footnote:

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

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