

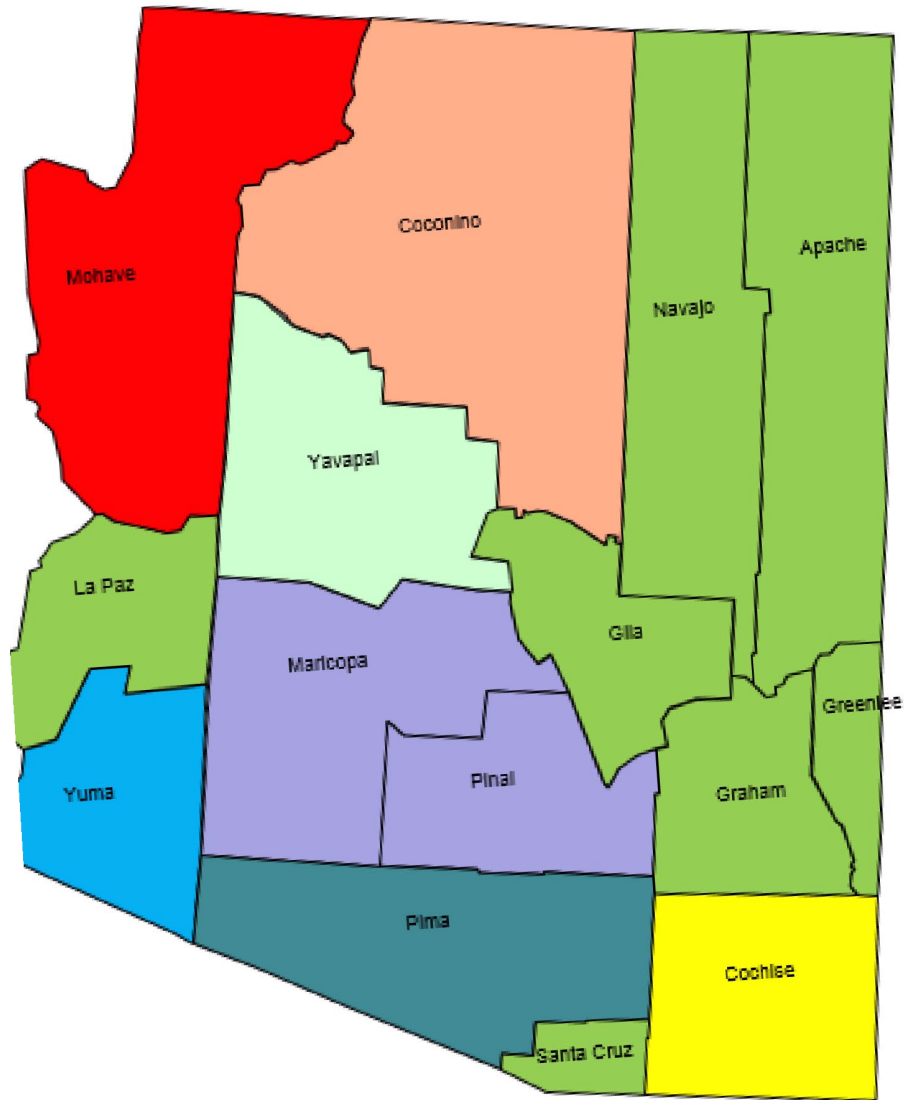
# Zions Bancorporation, N.A. Assessment Area Maps

As of April 1, 2024

# National Bank of Arizona

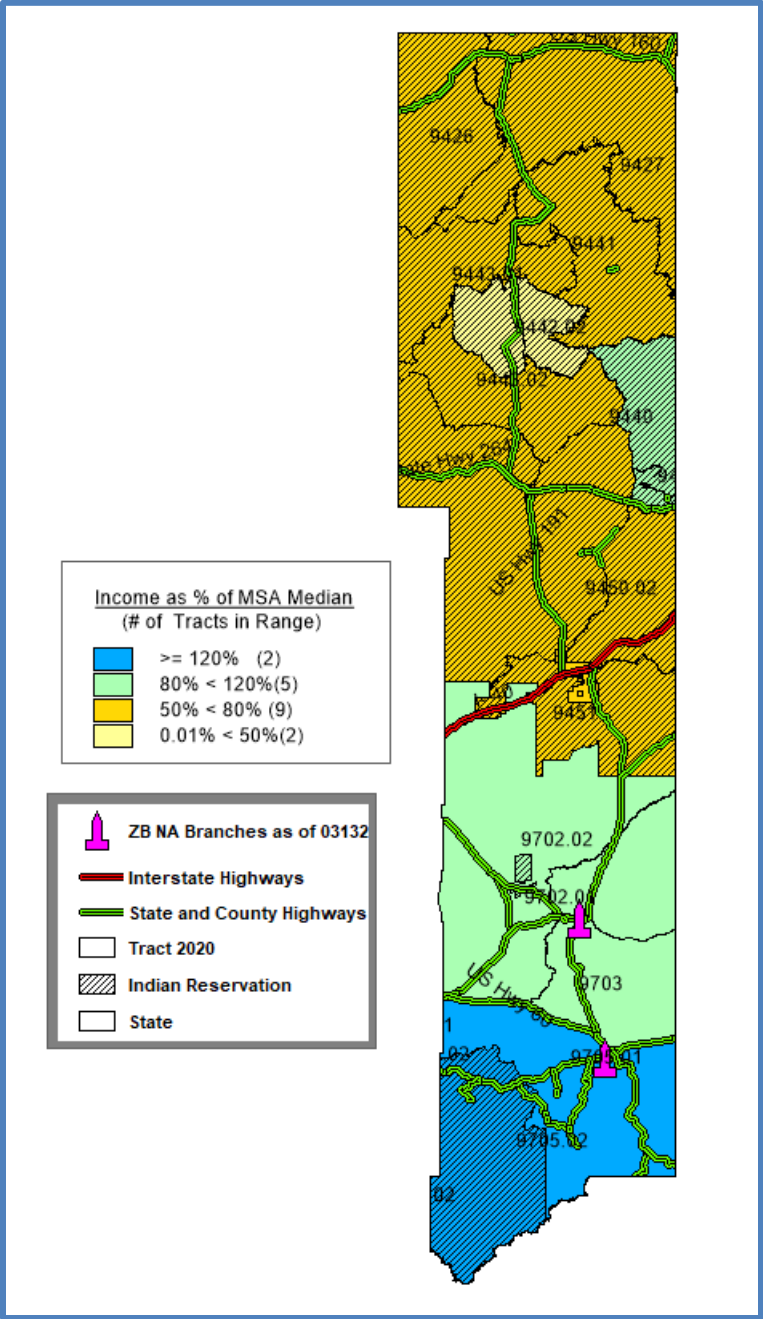
Arizona

# Arizona



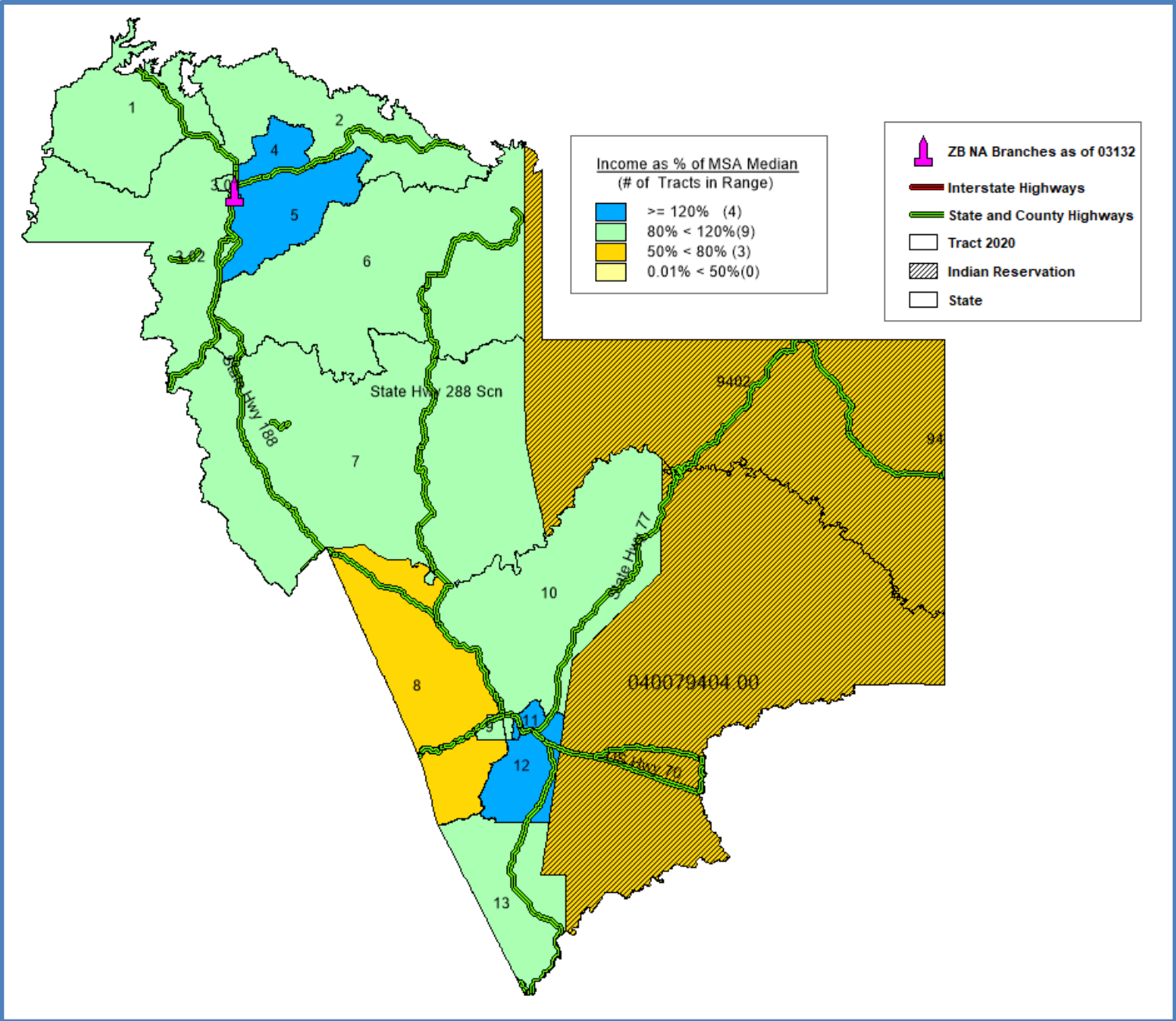
# 2024 Arizona Non-MSA

Apache County/001



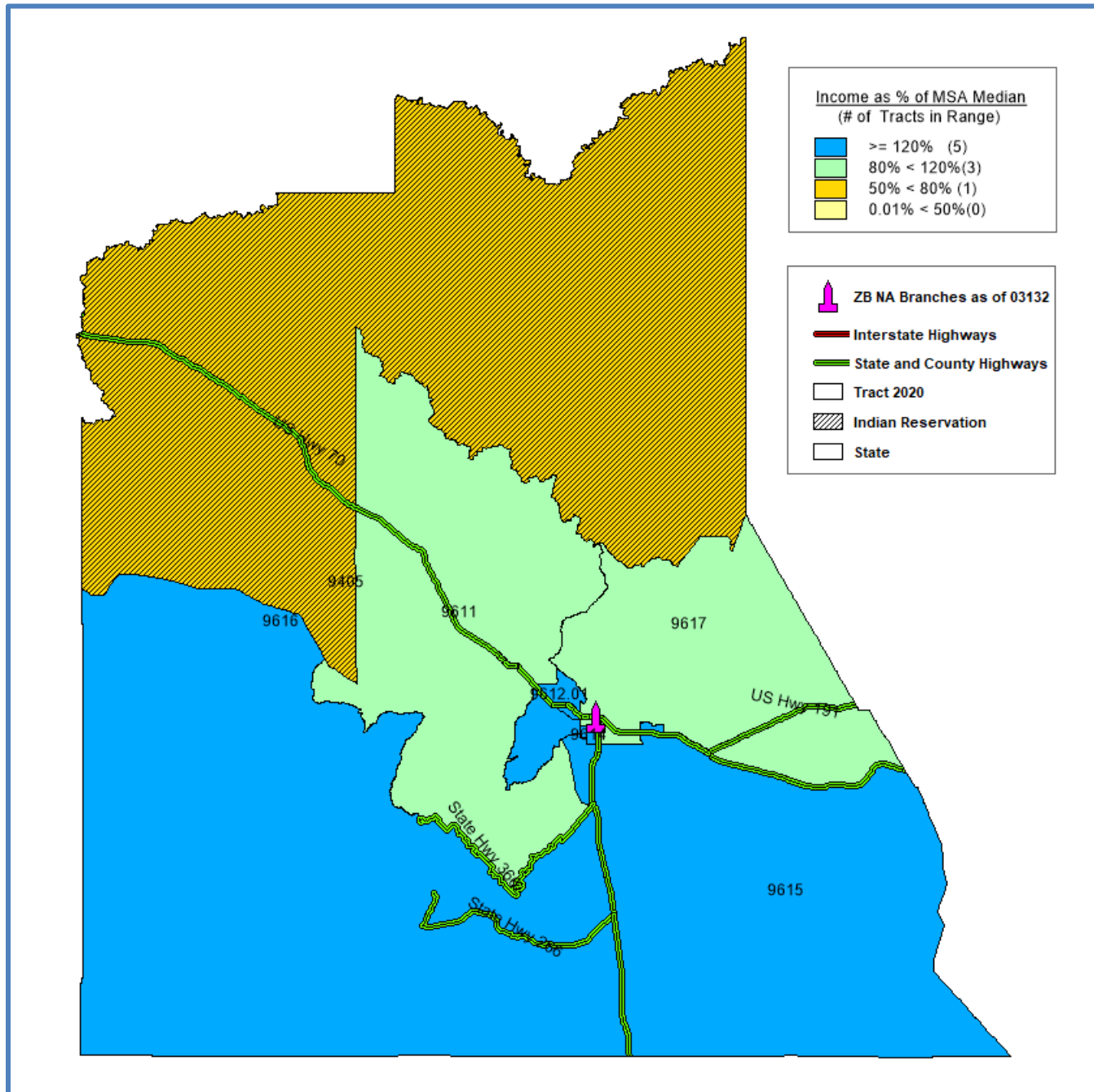
# 2024 Arizona Non-MSA

Gila County/007



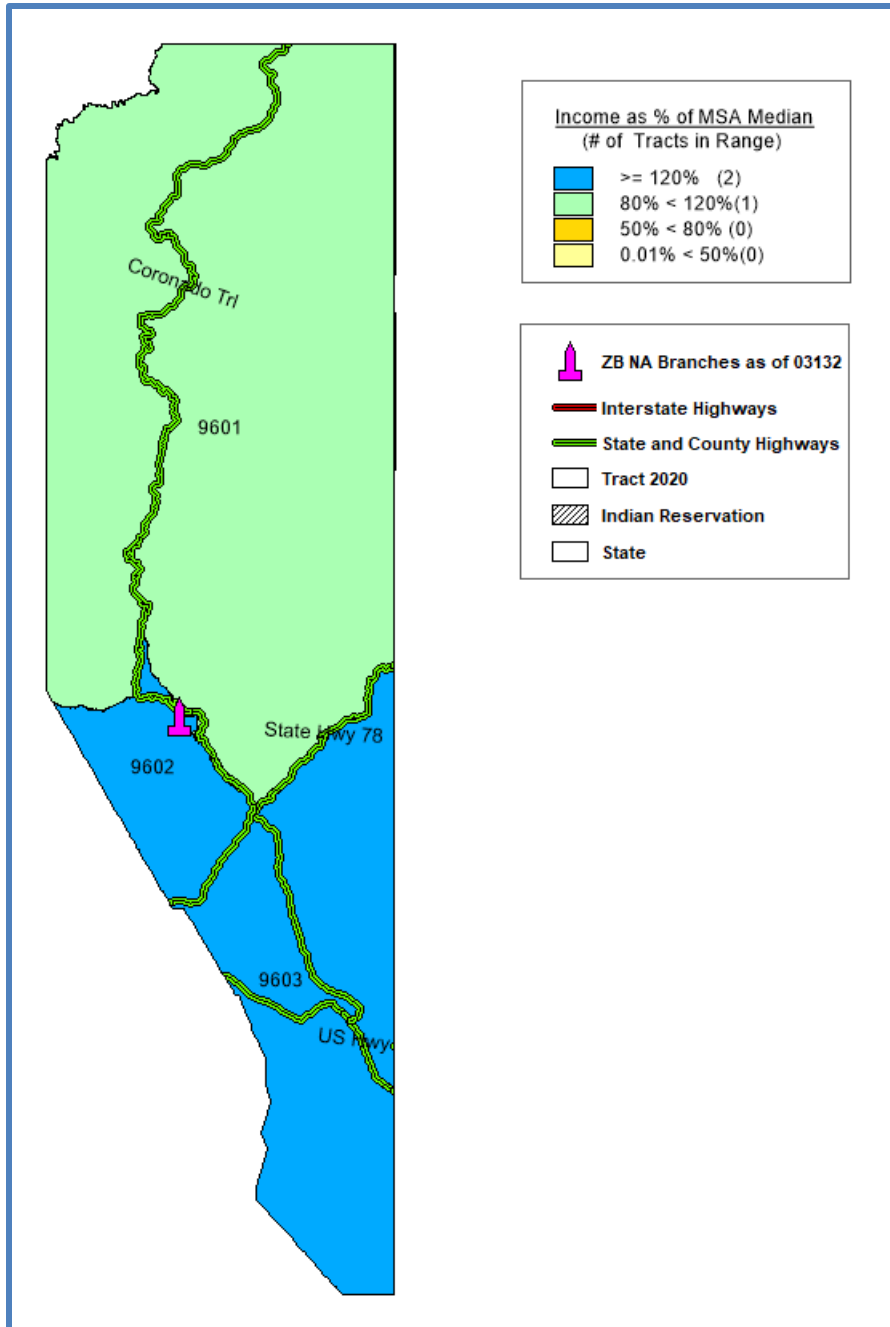
# 2024 Arizona Non-MSA

Graham County/009



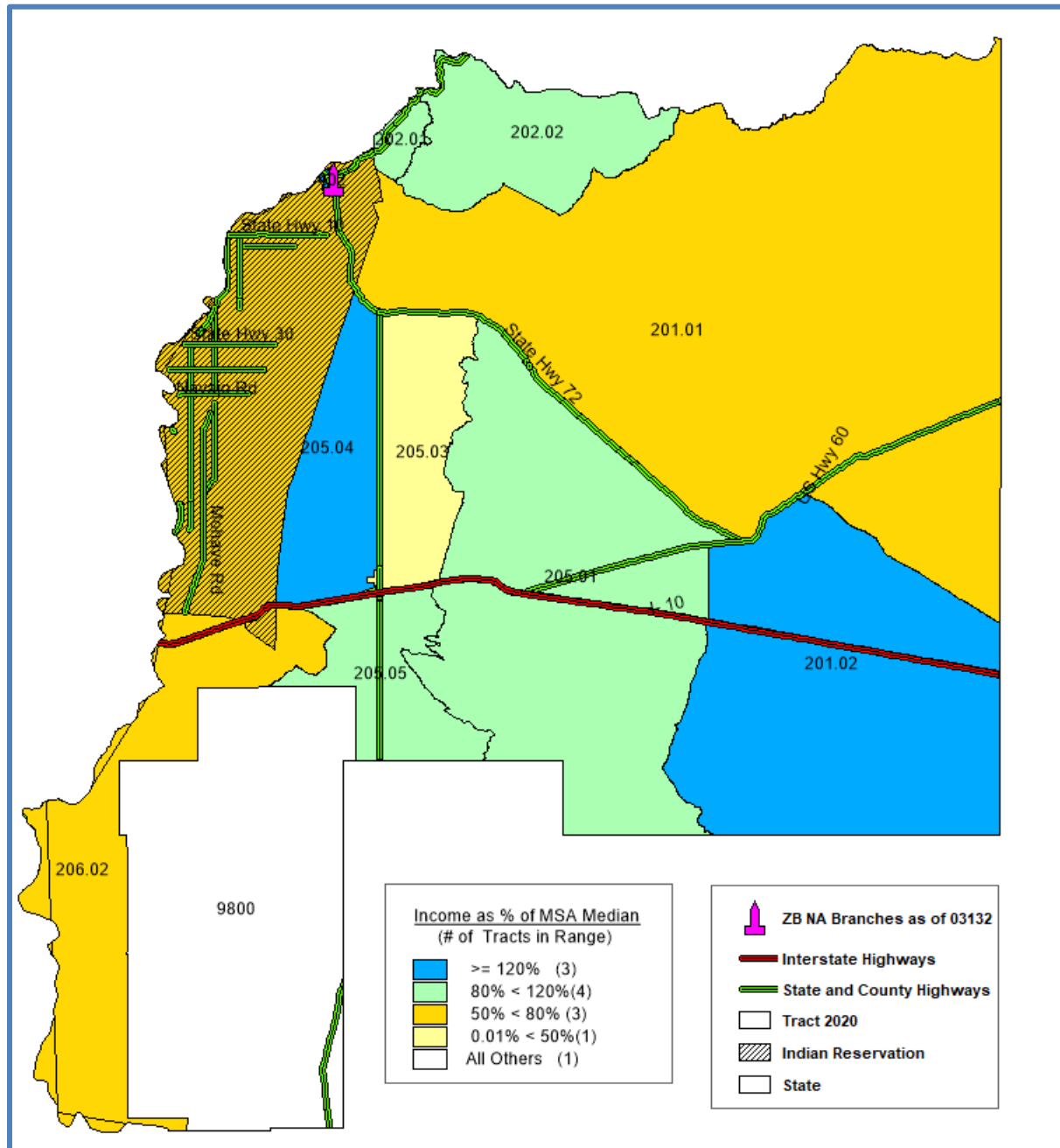
# 2024 Arizona Non-MSA

Greenlee County/011



# 2024 Arizona Non-MSA

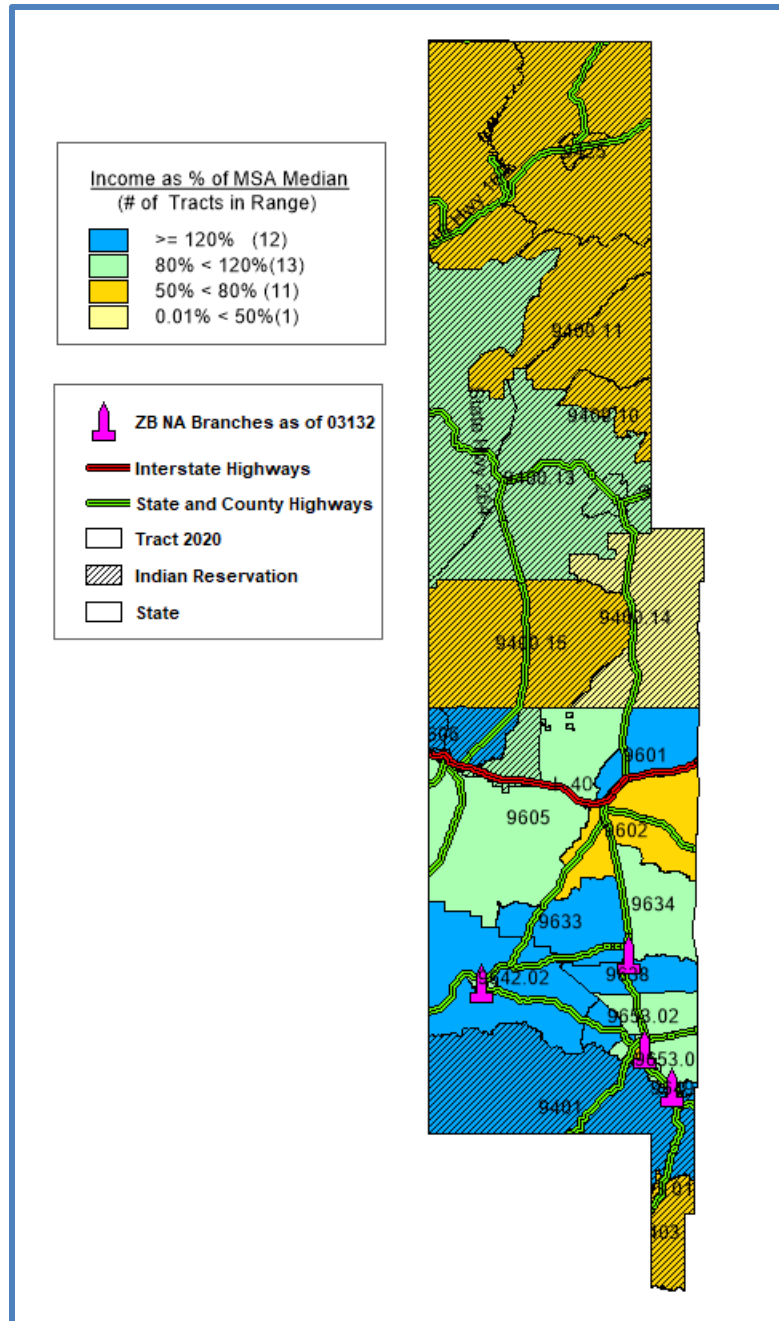
La Paz County/012





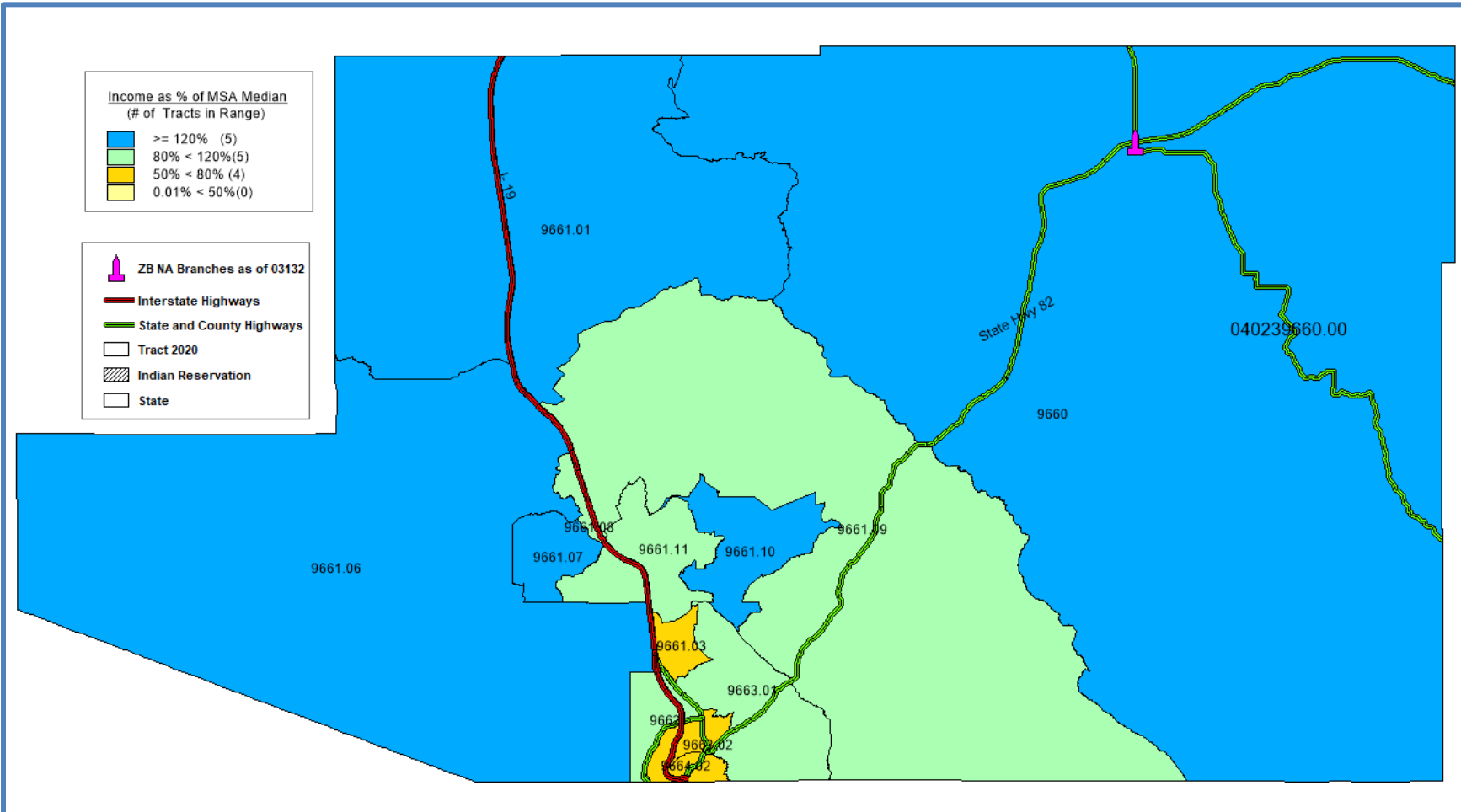
# 2024 Arizona Non-MSA

Navajo County/017



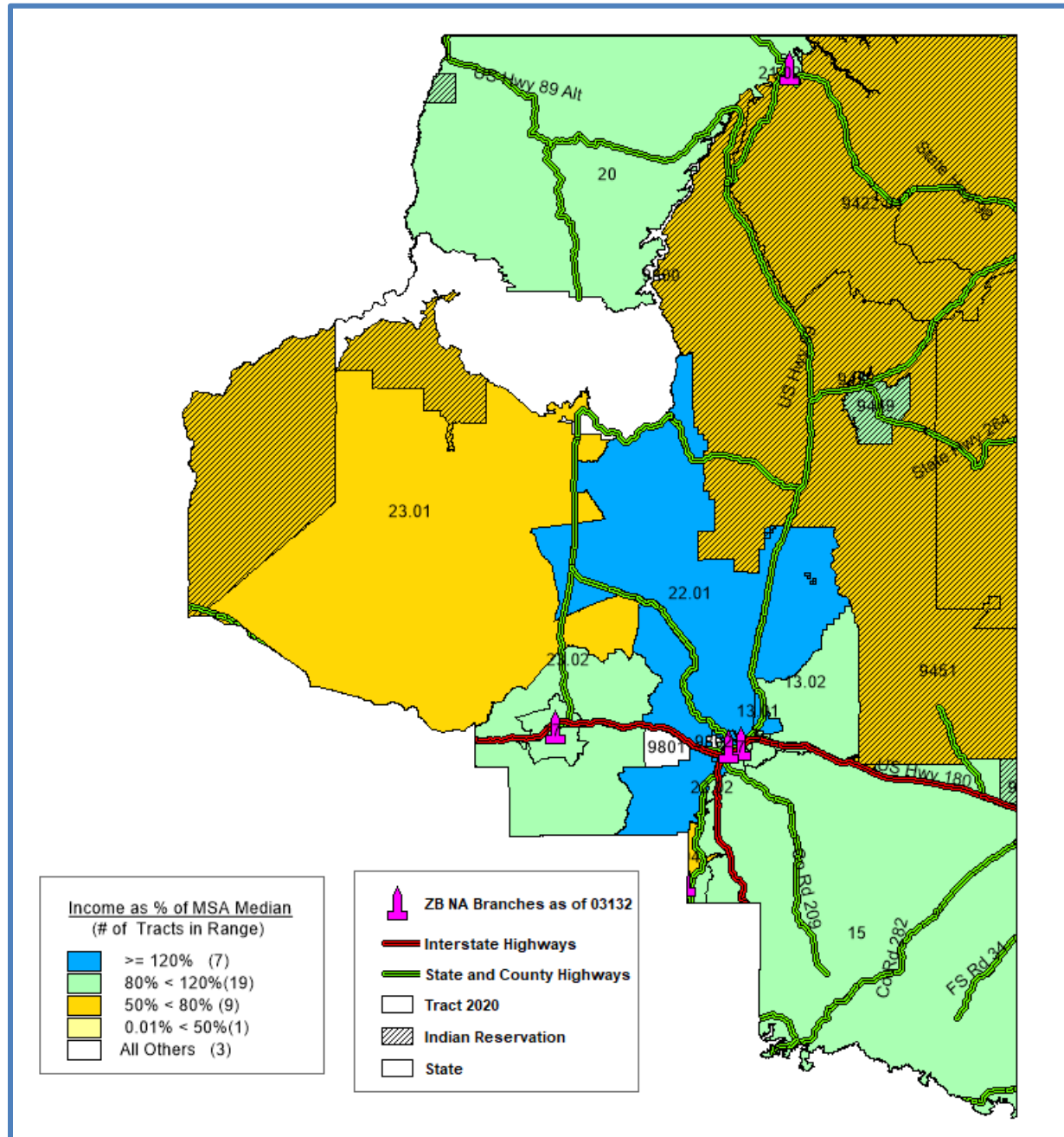
# 2024 Arizona Non-MSA

Santa Cruz County/023



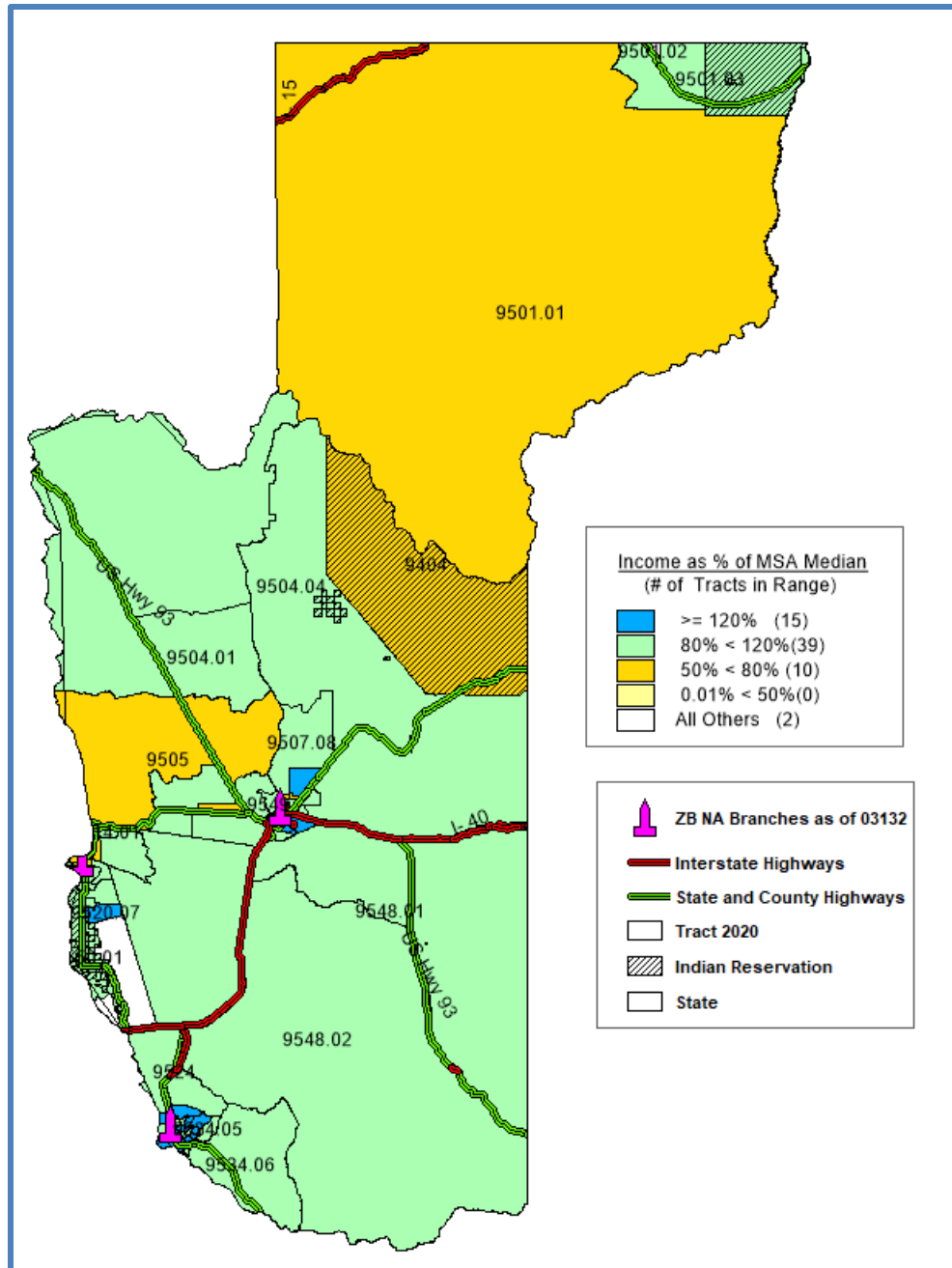
# 2024 Flagstaff MSA

Coconino County/005



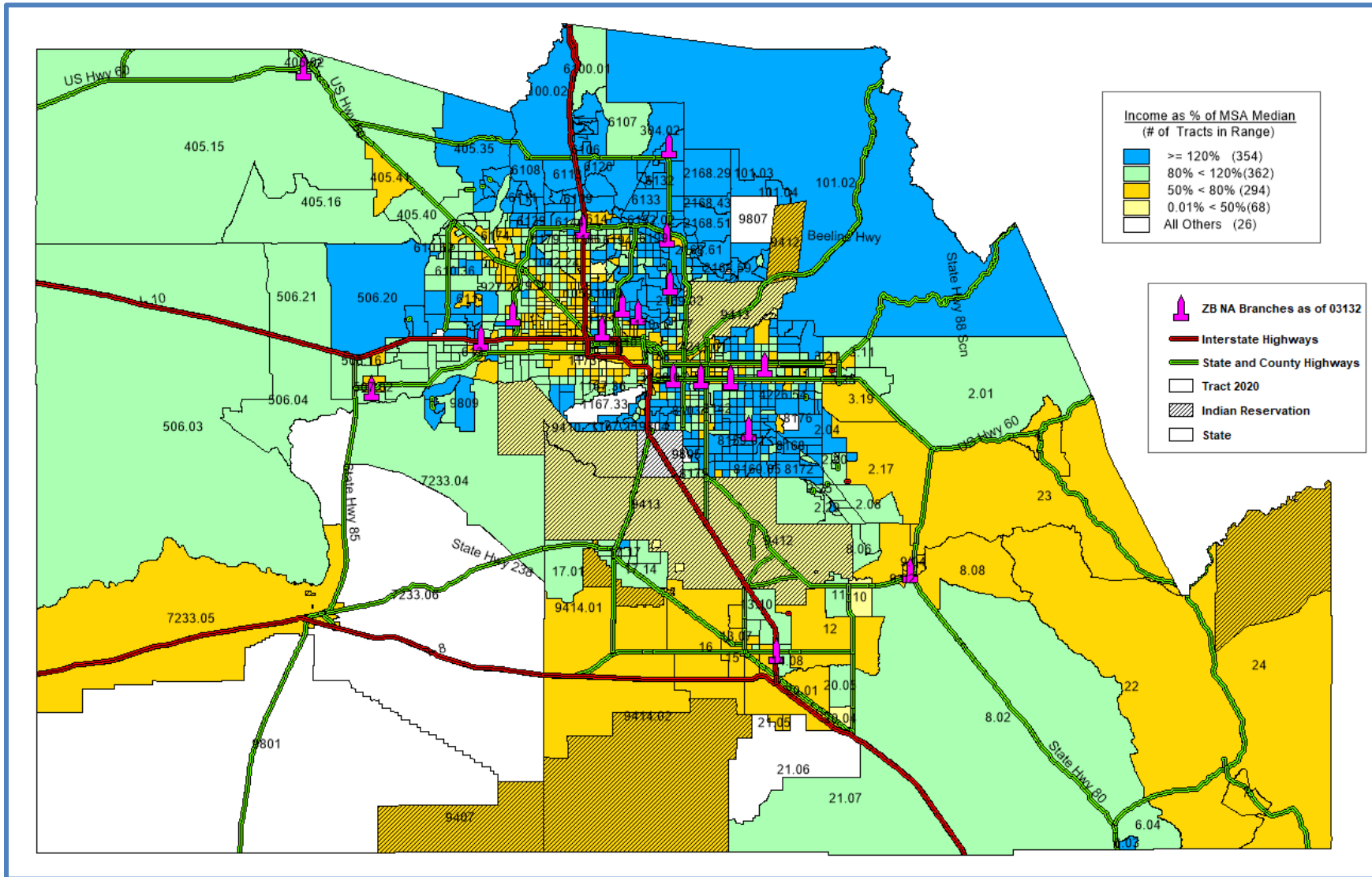
# 2024 Lake Havasu City- Kingman MSA

Mohave County/015



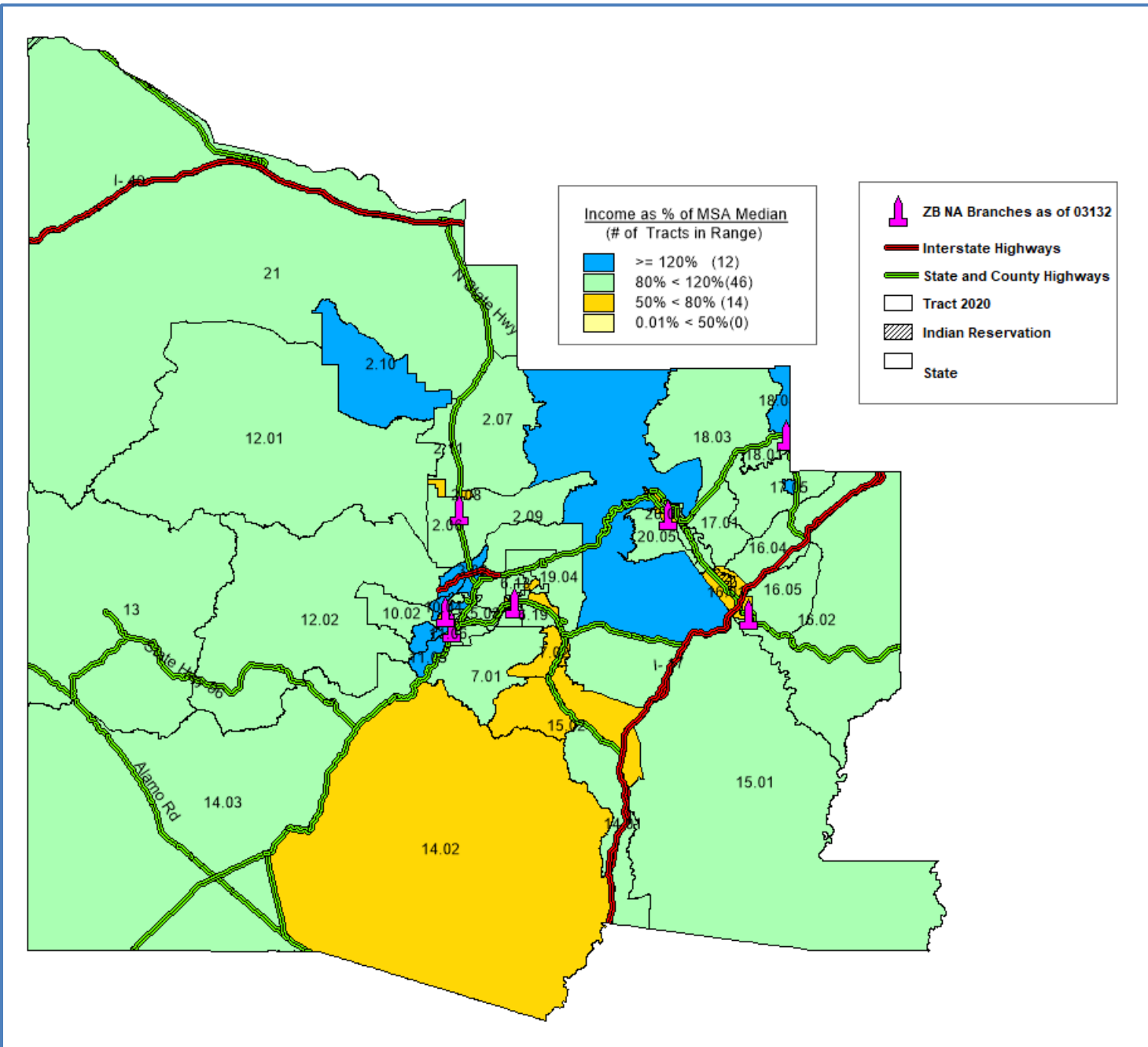
# 2024 Phoenix- Mesa- Chandler MSA

Maricopa County/013  
Pinal County/021



# 2024 Prescott Valley-Prescott MSA

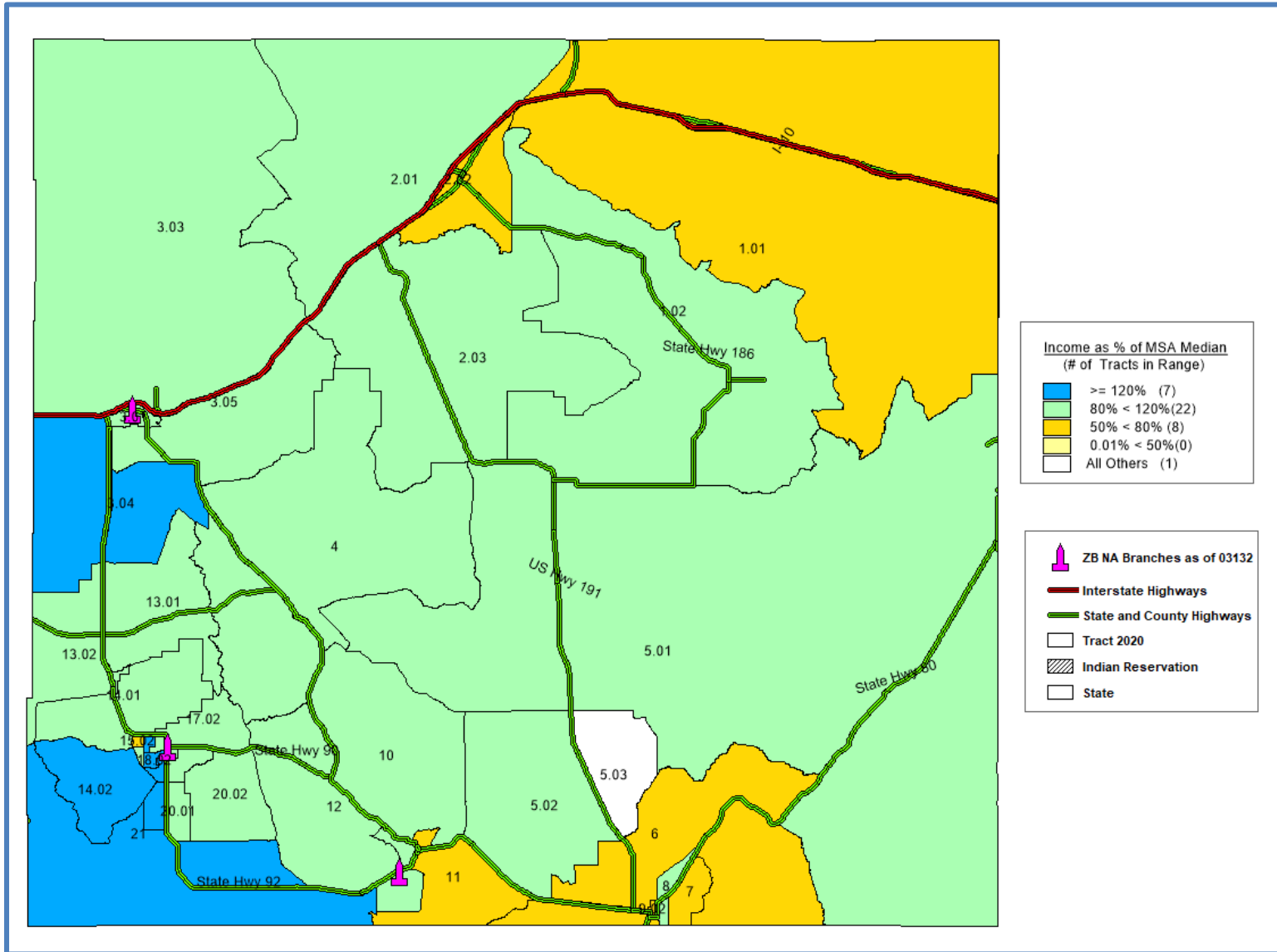
Yavapai County/025



2024

# Sierra Vista- Douglas MSA

Cochise County/003











# California Bank & Trust

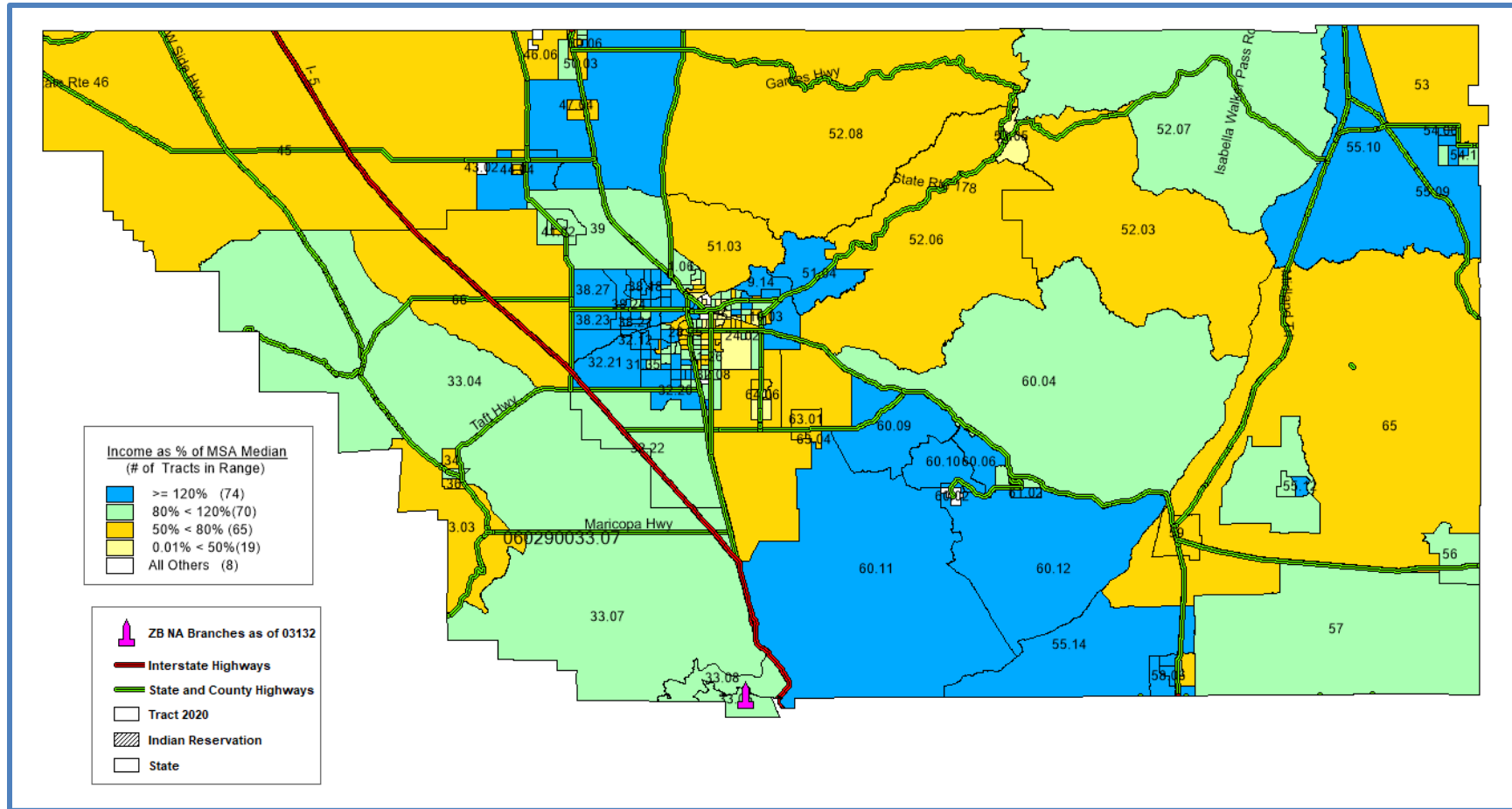
California

# California



# 2024 Bakersfield MSA

Kern County/029





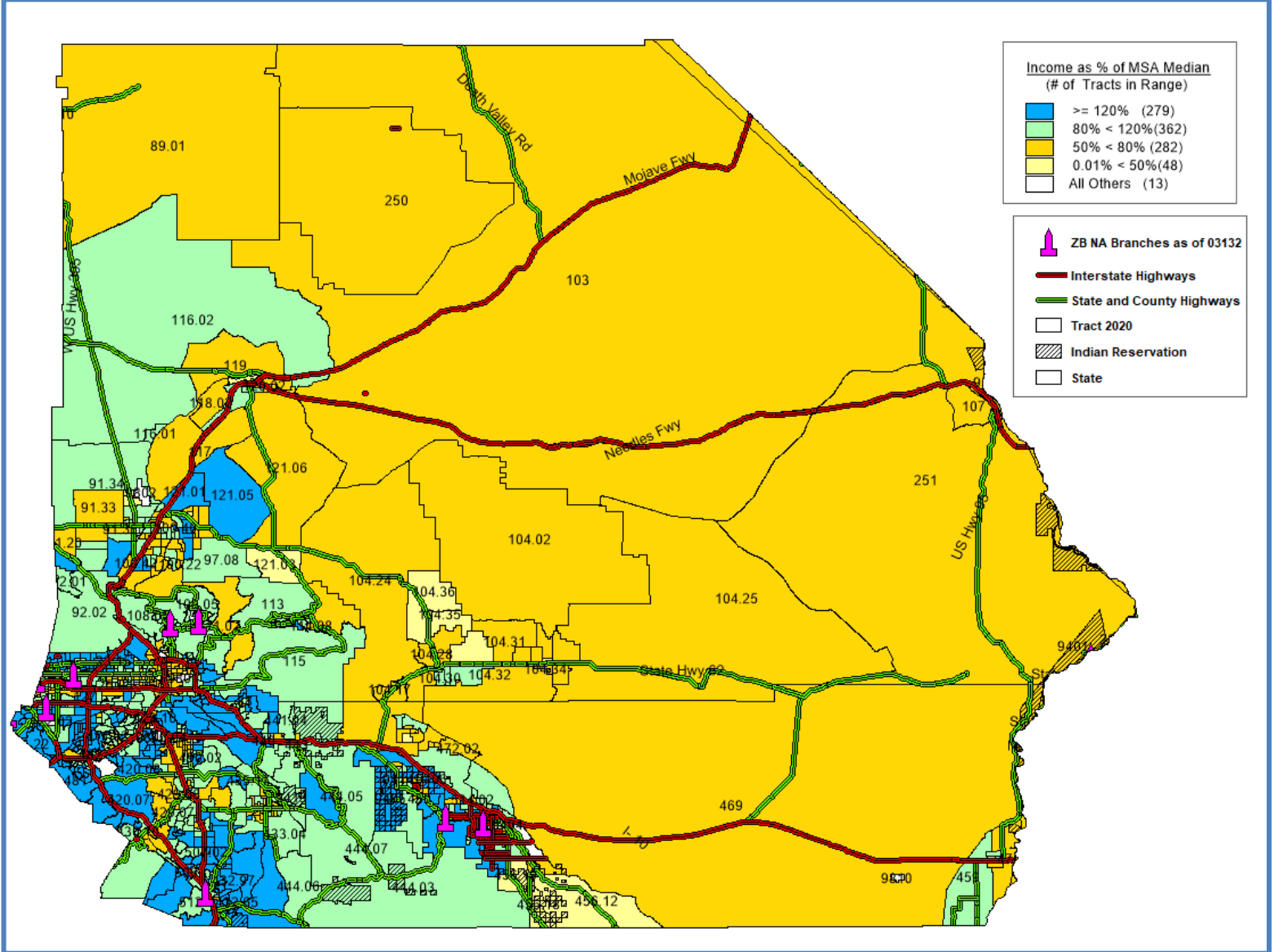




2024

# Riverside-San Bernardino-Ontario MSA

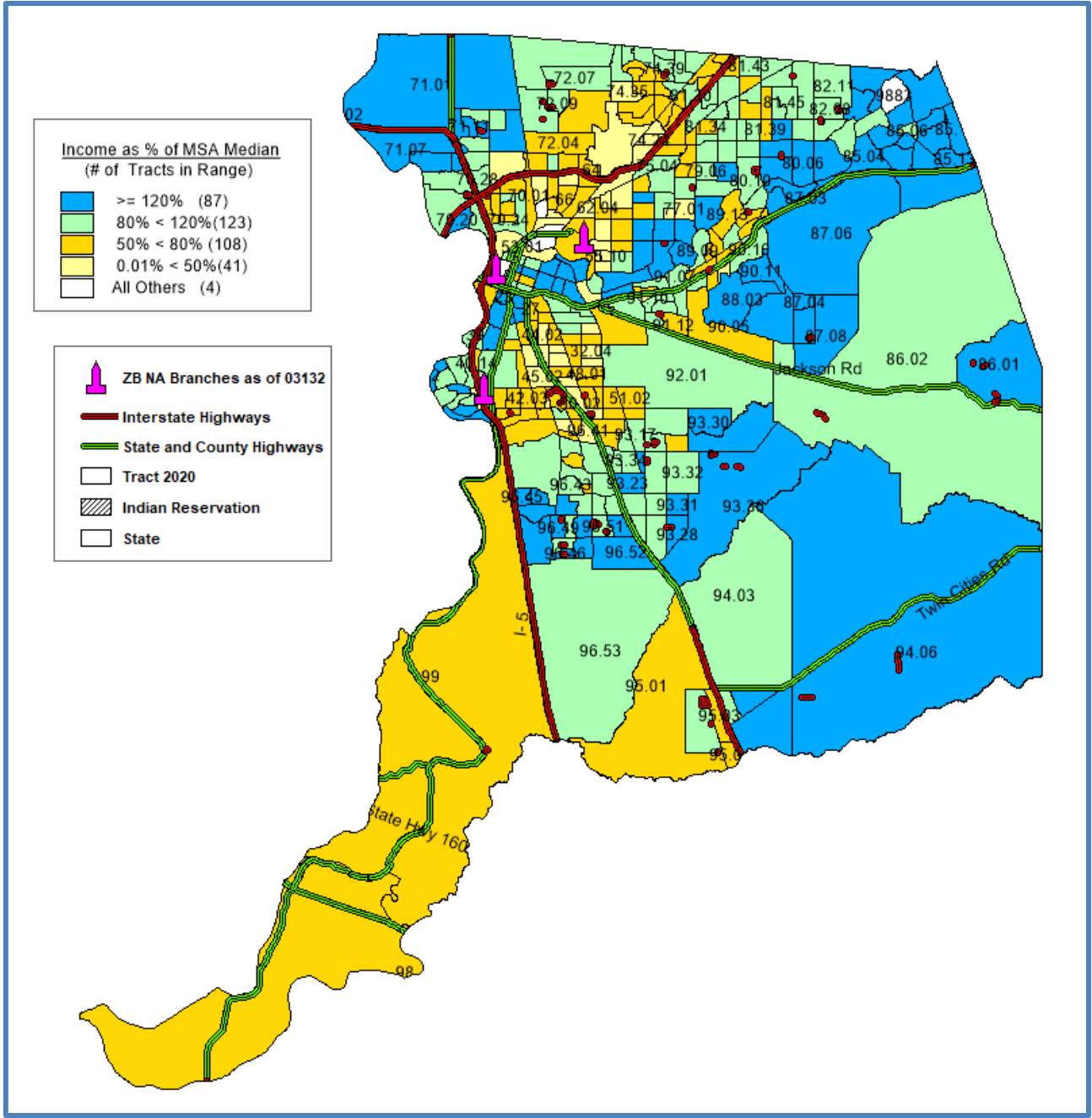
Riverside County/065  
San Bernardino County/071





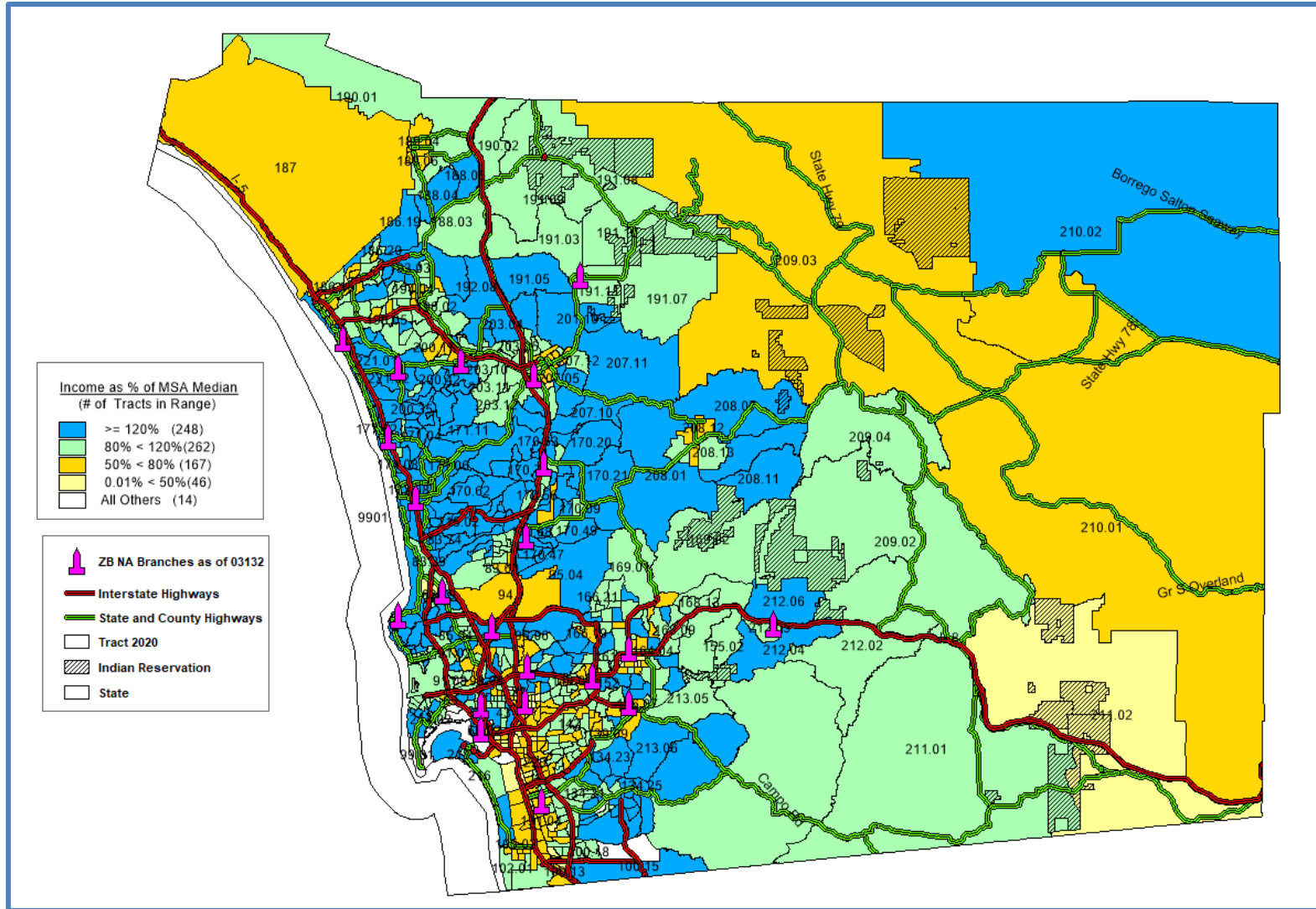
# 2024 Sacramento-Roseville- Folsom MSA

Sacramento County/067



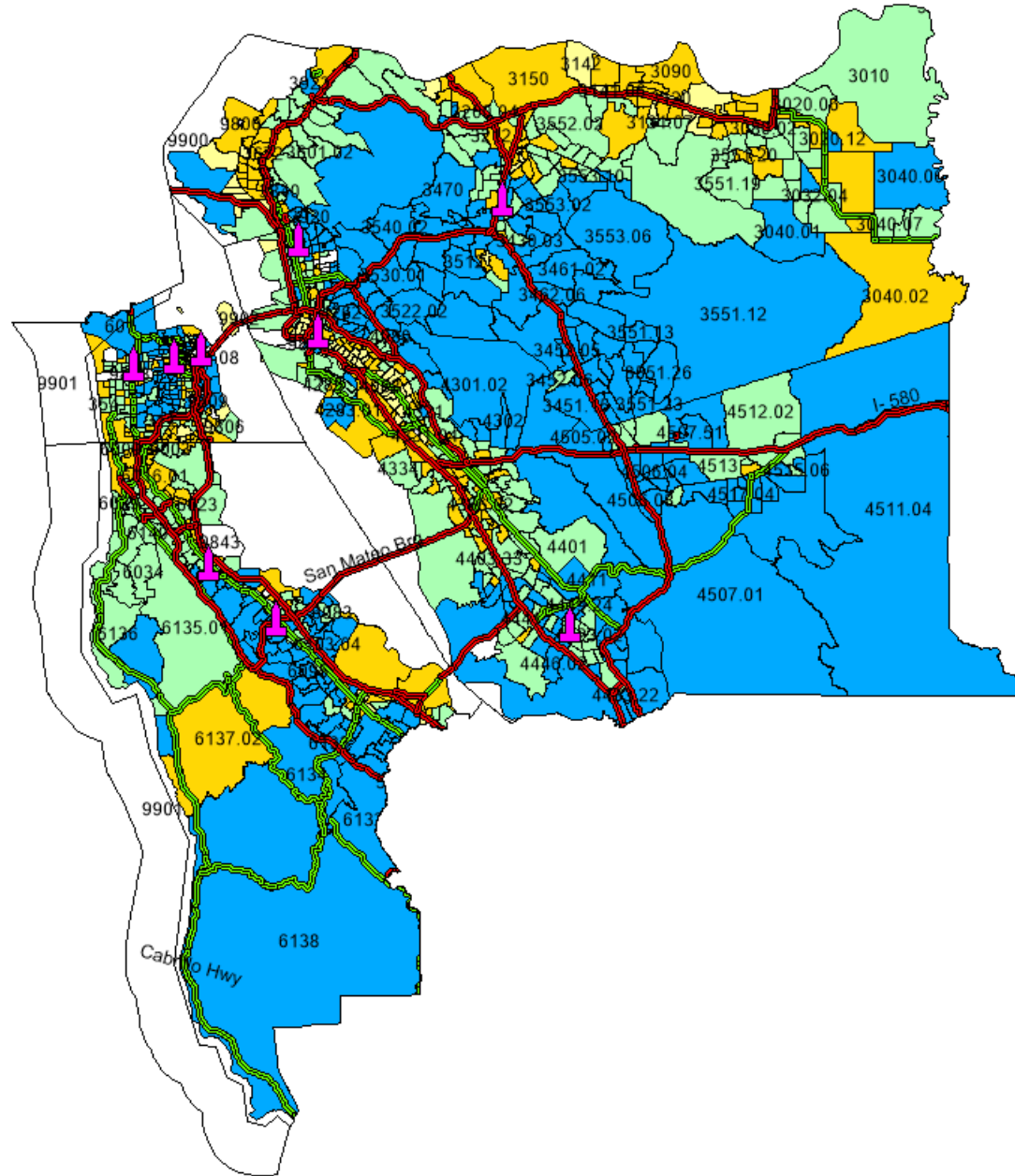
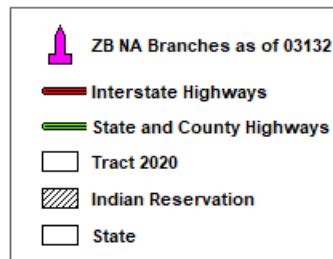
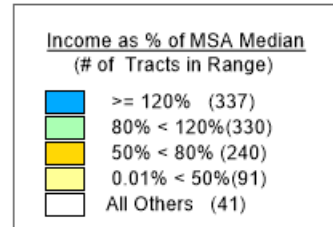
2024

San Diego-Chula Vista-  
Carlsbad MDA  
San Diego County/073



# 2024 San Francisco-Oakland- Hayward MSA

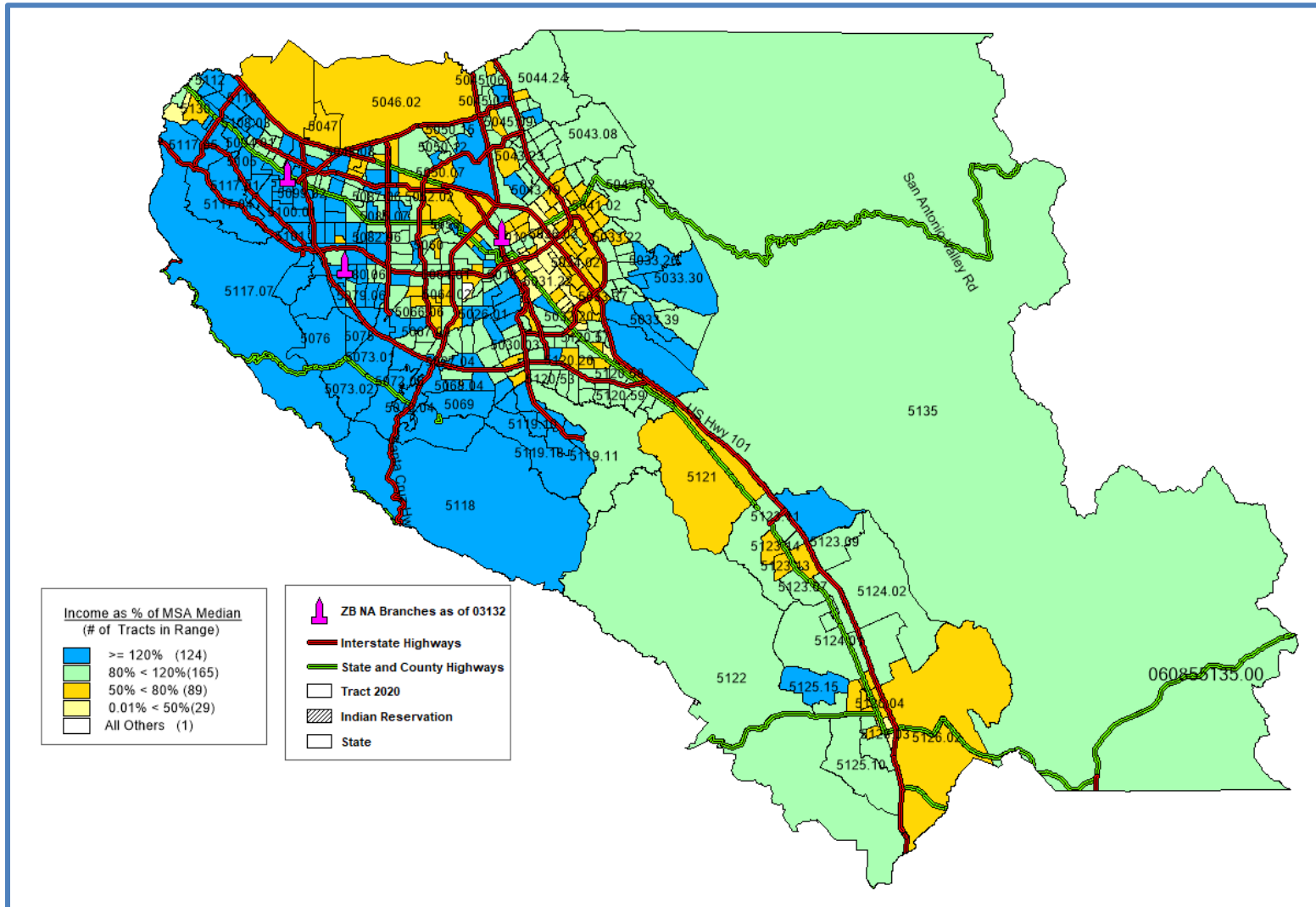
Alameda County/001  
Contra Costa County/013  
San Francisco County/075  
San Mateo County/081



2024

# San Jose-Sunnyvale-Santa Clara MSA

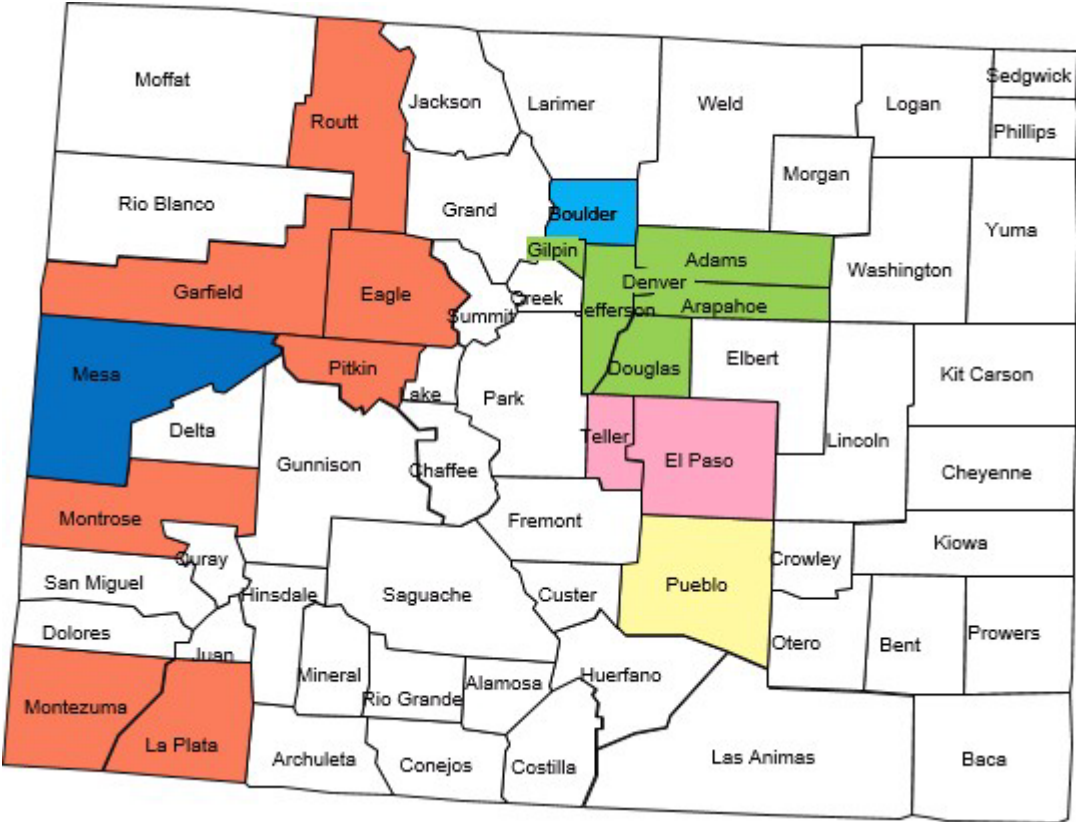
Santa Clara County/085



# Vectra Bank

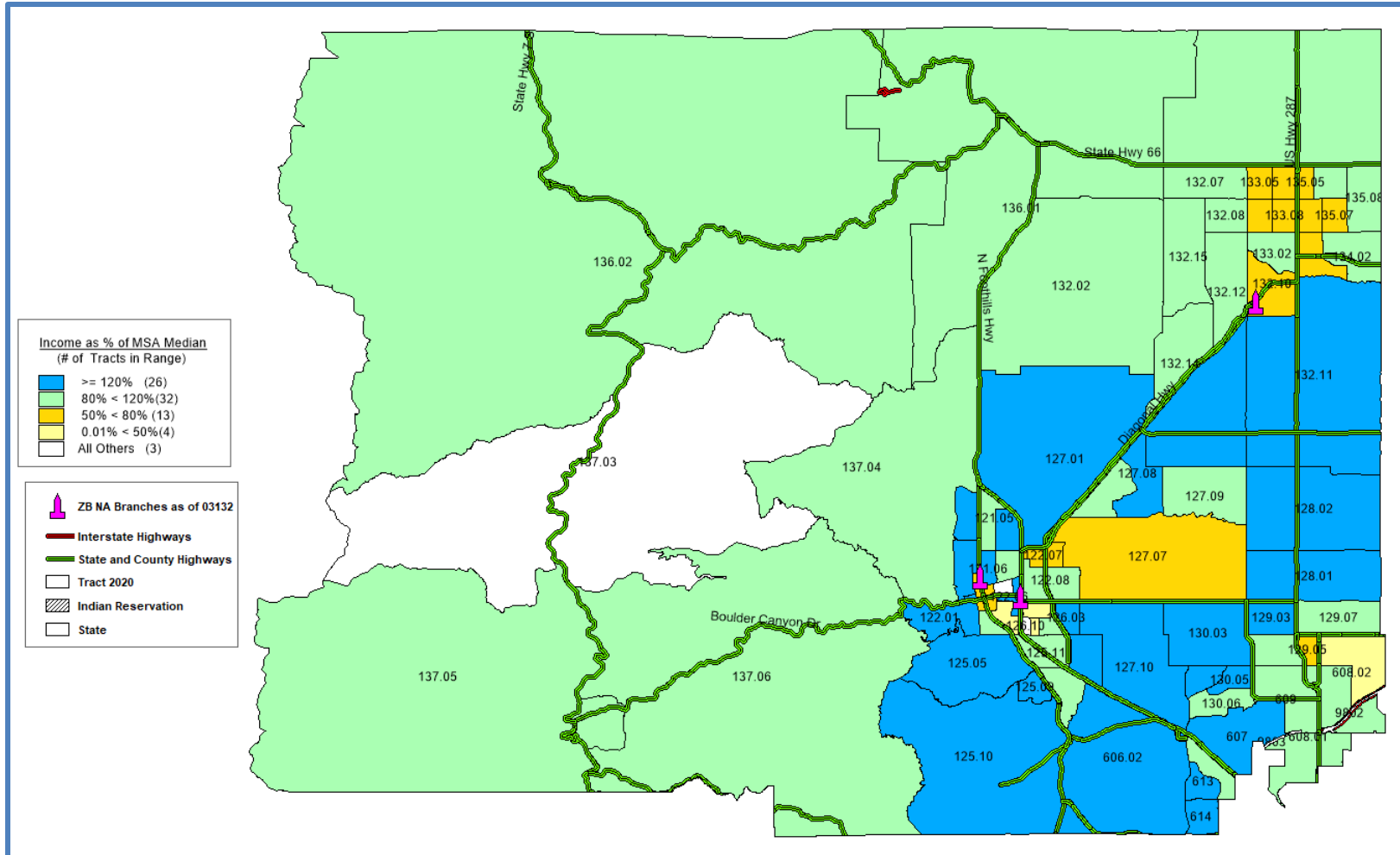
Colorado

# Colorado



# 2024 Boulder MSA

Boulder County/013

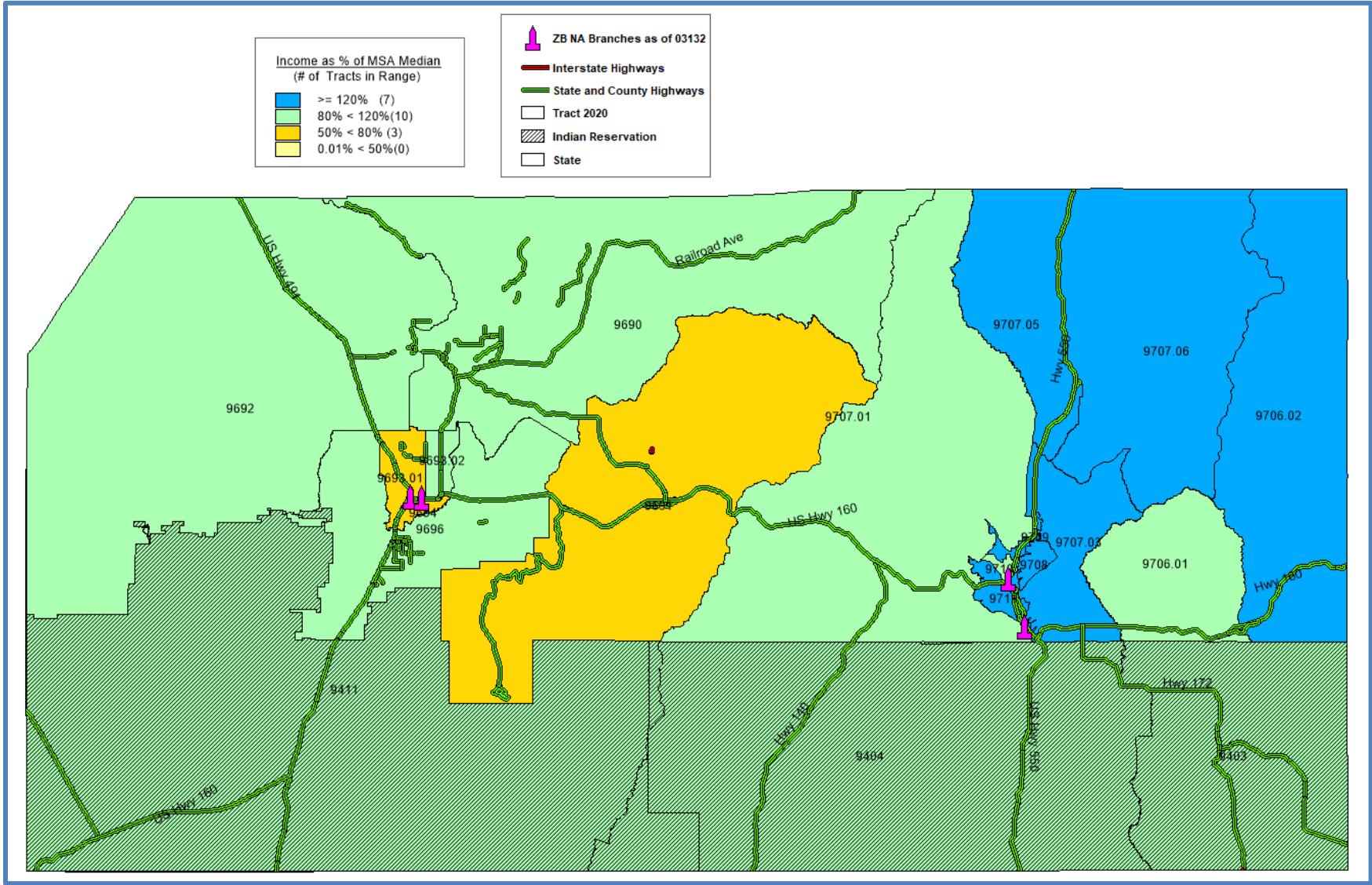






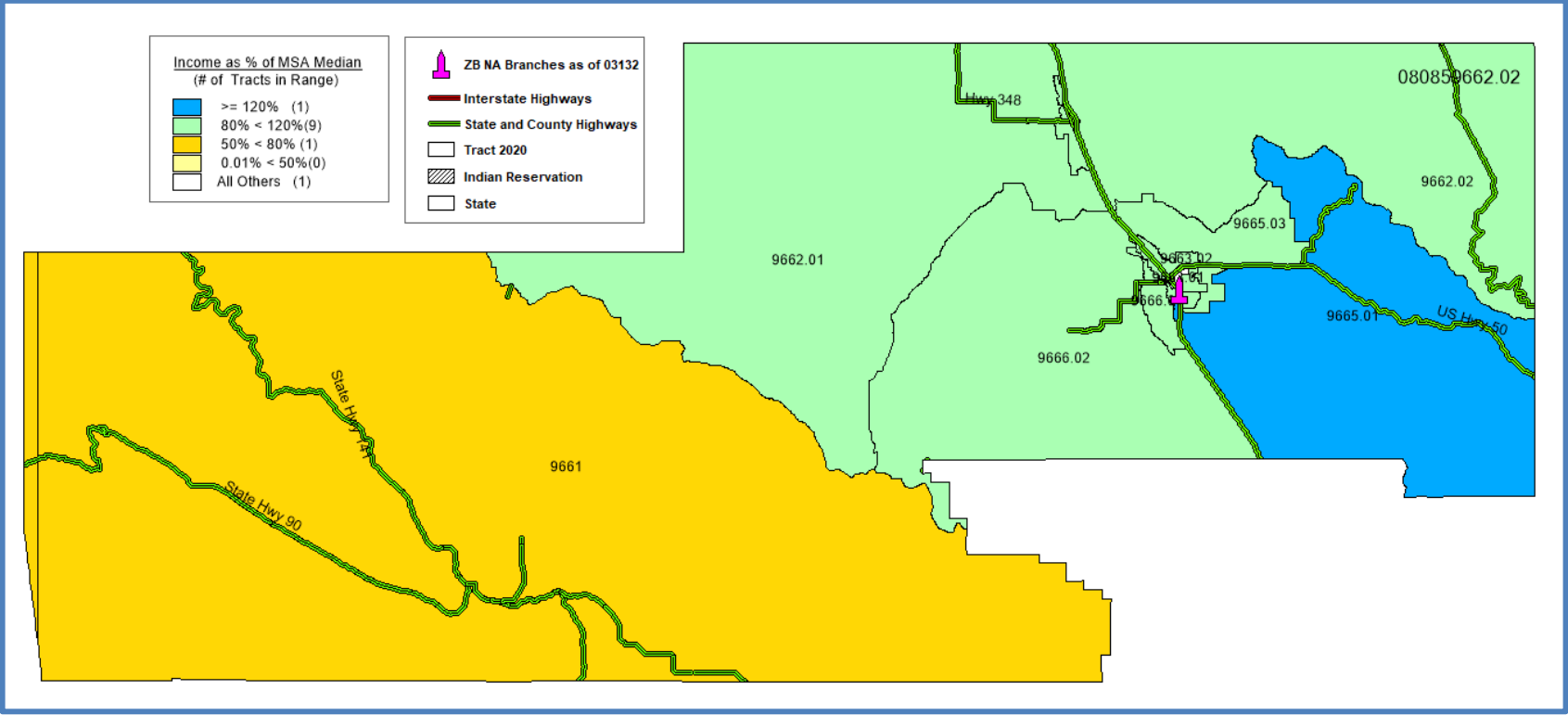
# 2024 Colorado Non-MSA

La Plata County/067  
Montezuma County/083



# 2024 Colorado Non-MSA

Montrose County/085

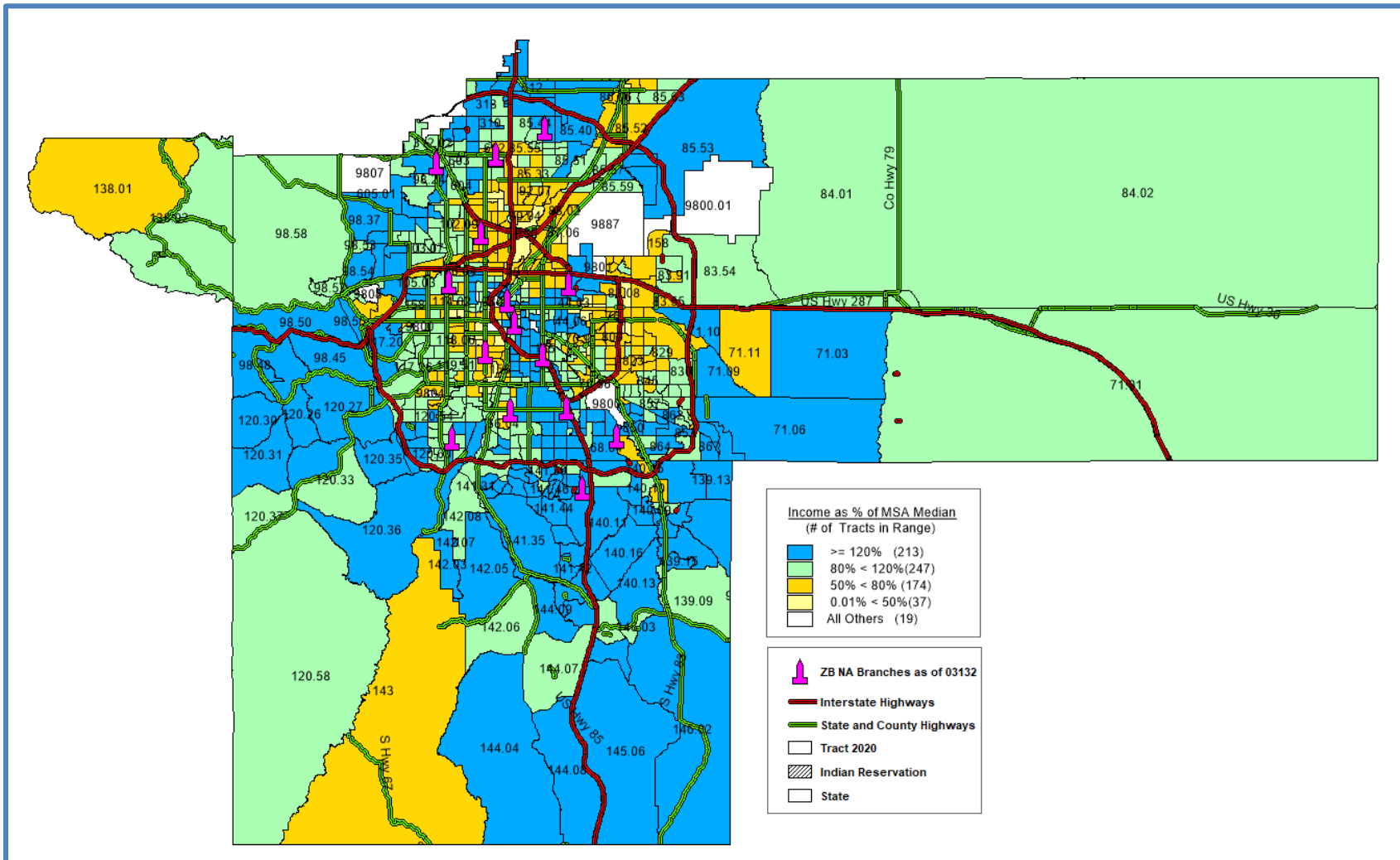




2024

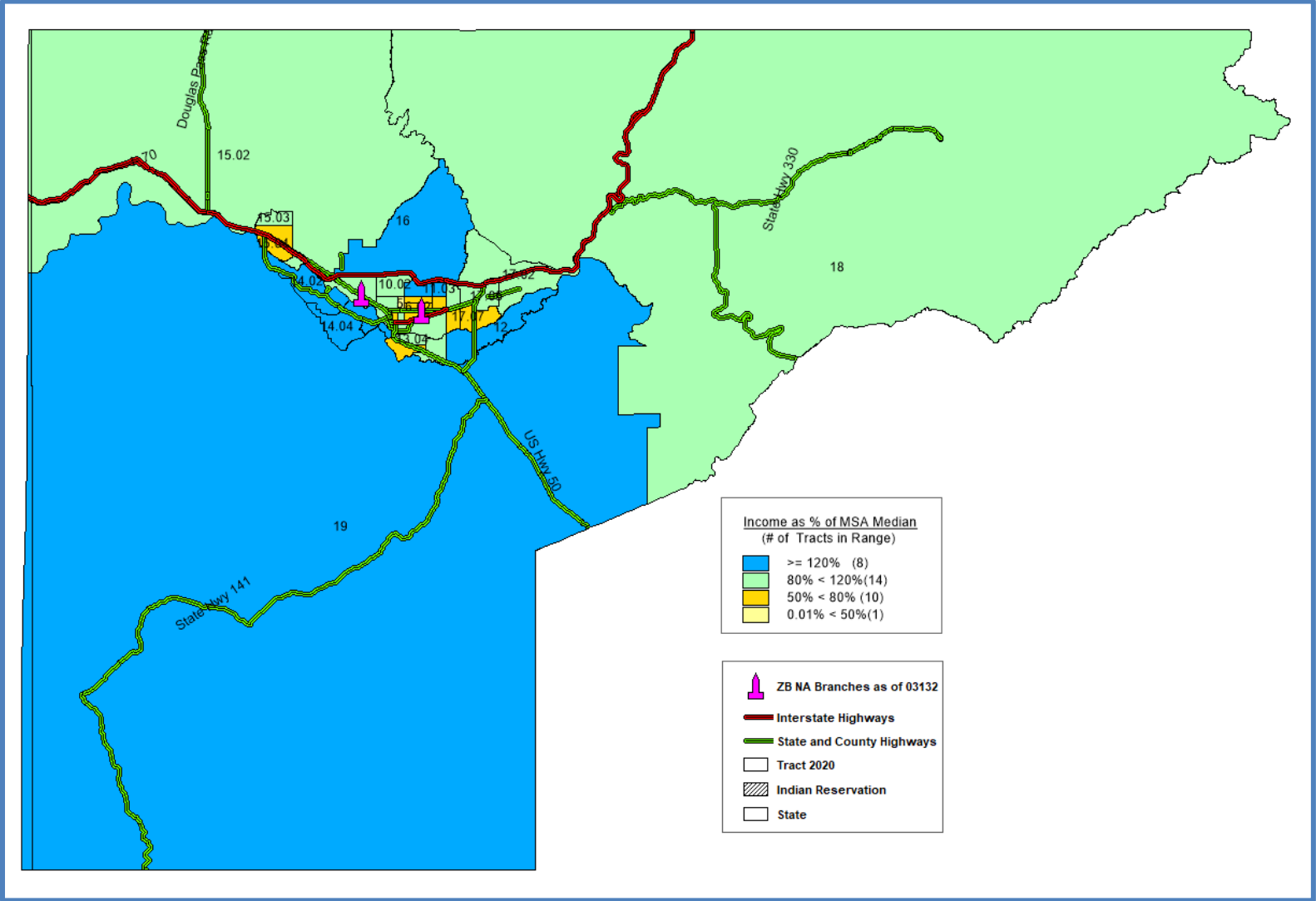
# Denver-Aurora-Lakewood MSA

- Adams County/001
- Arapaho County/005
- Broomfield County/014
- Denver County/031
- Douglas County/035
- Gilpin County/047
- Jefferson County/059



# 2024 Grand Junction MSA

Mesa County/077



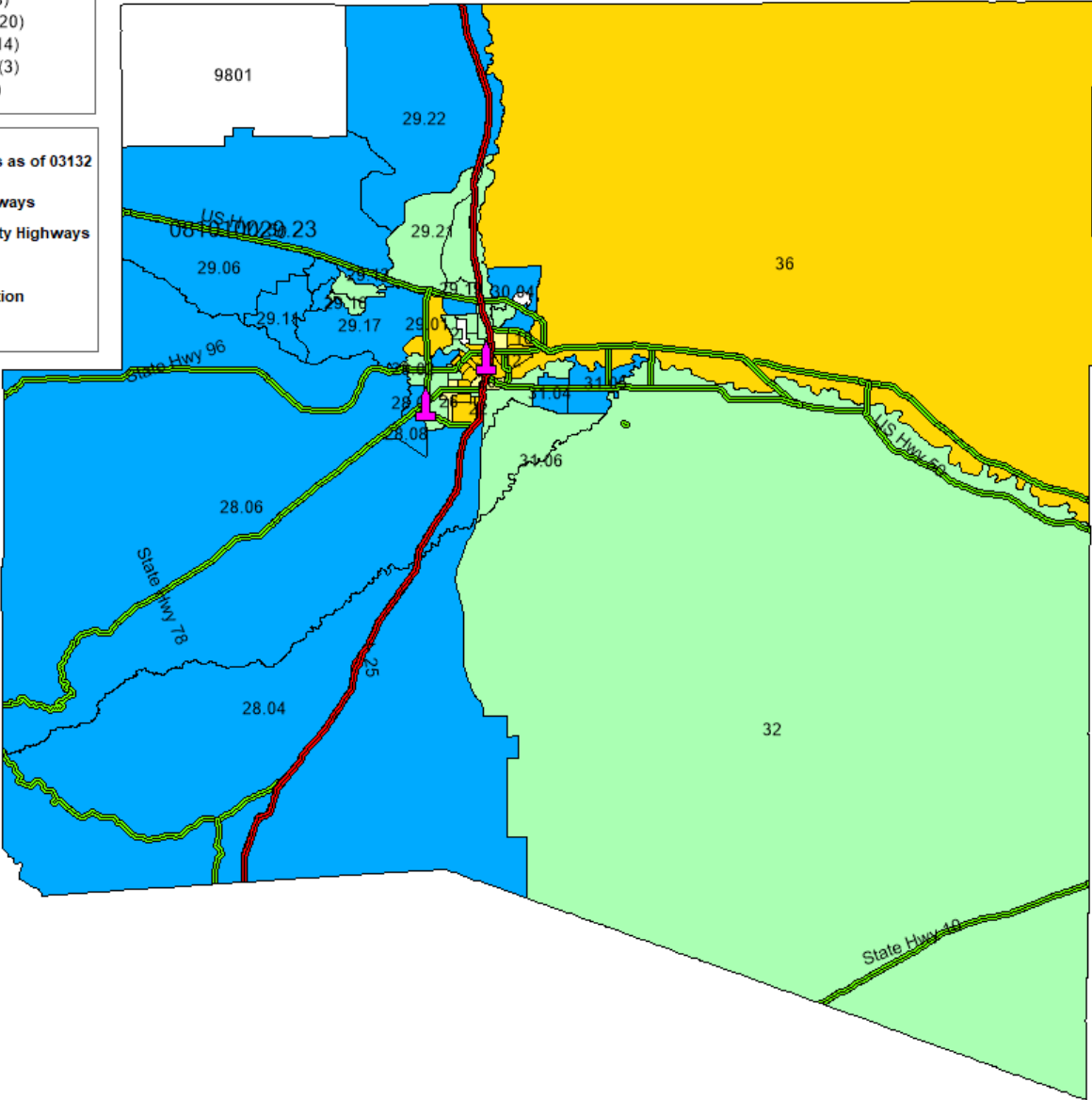
# 2024 Pueblo MSA

Pueblo County/101

**Income as % of MSA Median**  
(# of Tracts in Range)

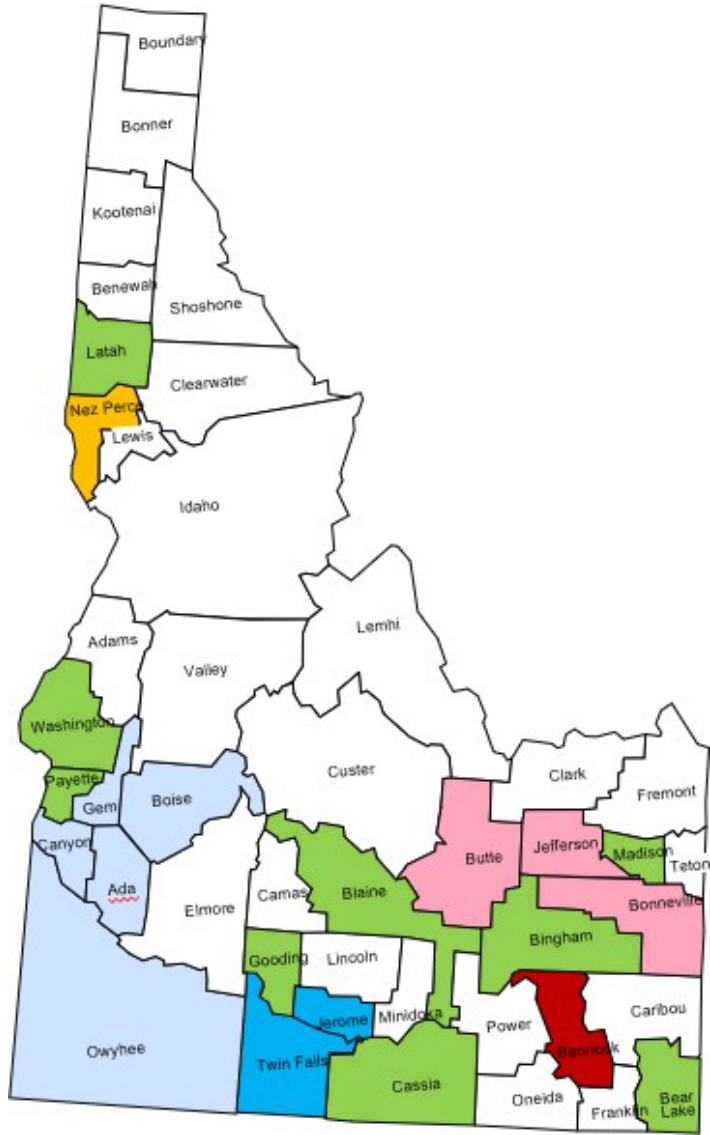
- $\geq 120\%$  (18)
- $80\% < 120\%$  (20)
- $50\% < 80\%$  (14)
- $0.01\% < 50\%$  (3)
- All Others (3)

- 📍 ZB NA Branches as of 03132
- Interstate Highways
- State and County Highways
- Tract 2020
- ▨ Indian Reservation
- State



# Zions Bank

Idaho



Idaho



# 2024 Boise City MSA

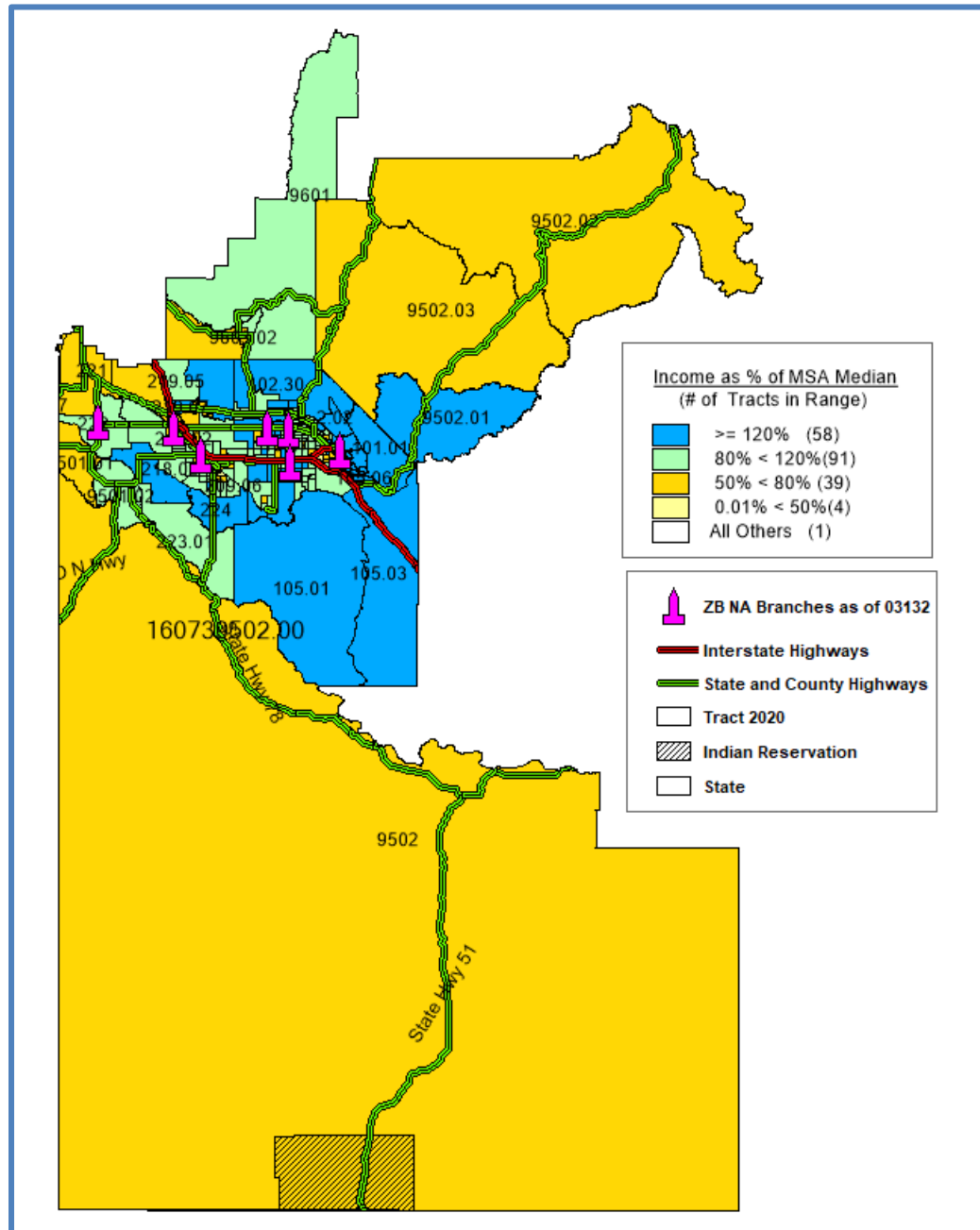
Ada County/001

Boise County/015

Canyon County/027

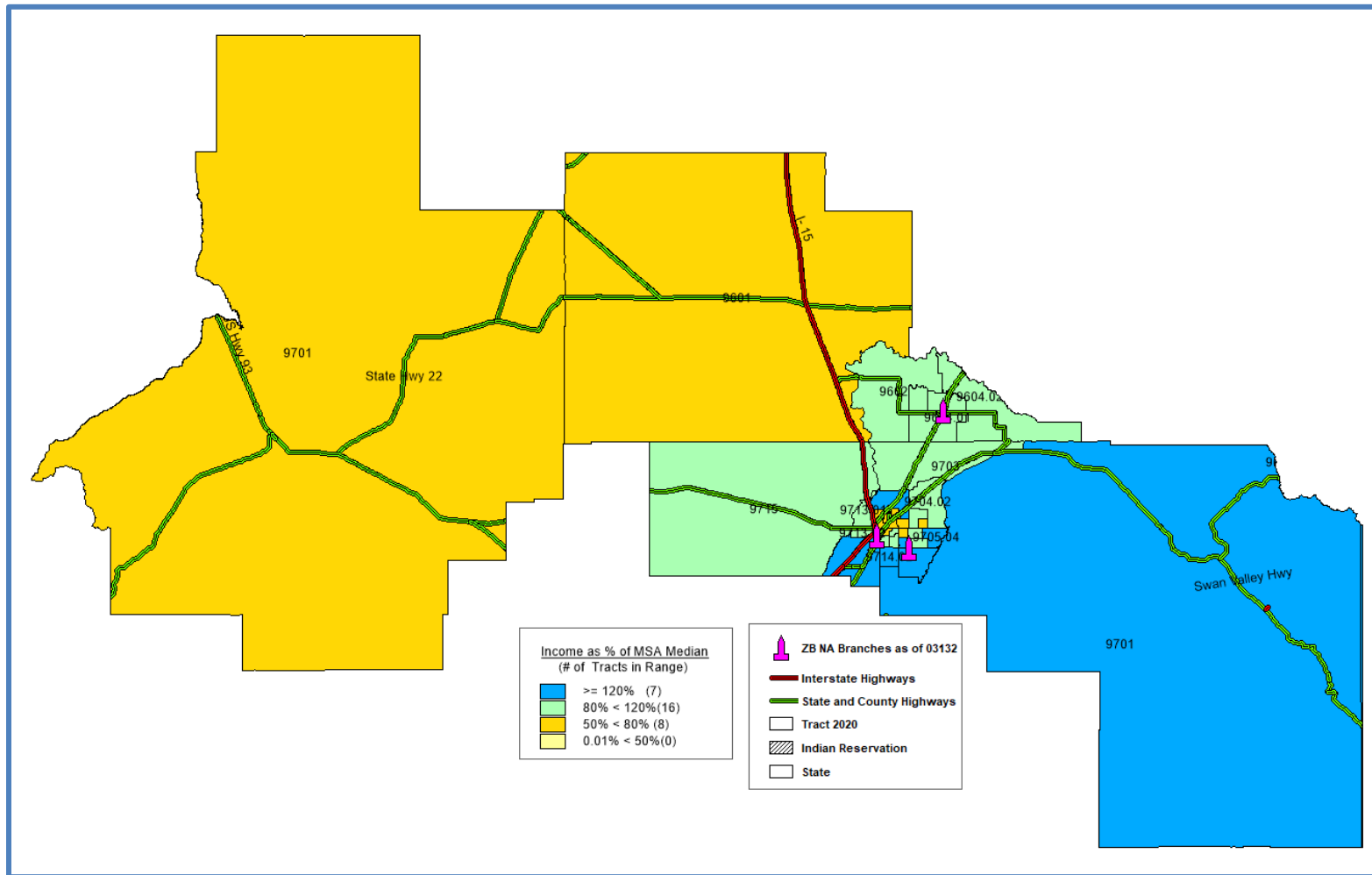
Gem County/045

Owyhee County/073



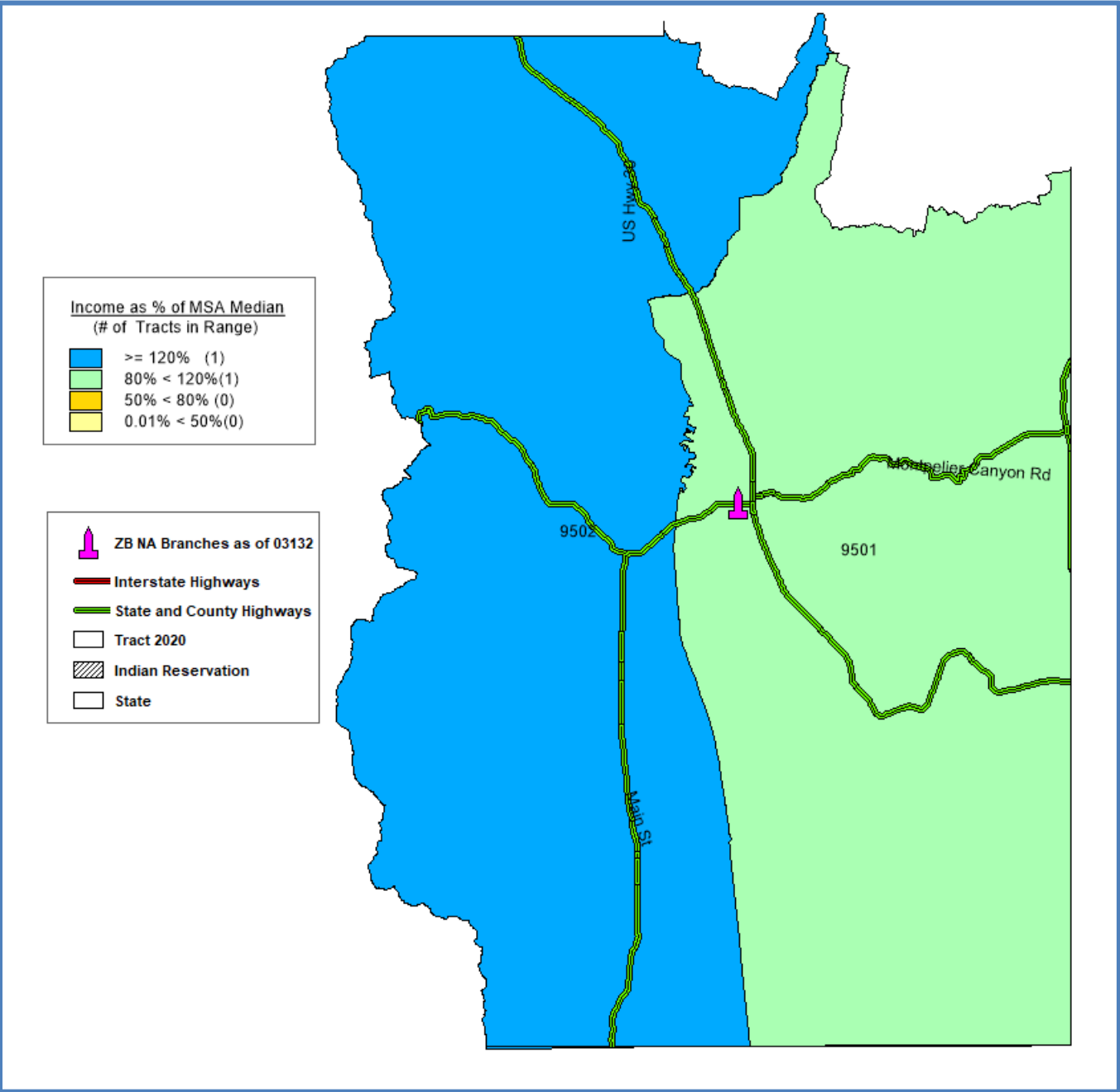
# 2024 Idaho Falls MSA

Bonneville County/019  
Butte County/023  
Jefferson County/051



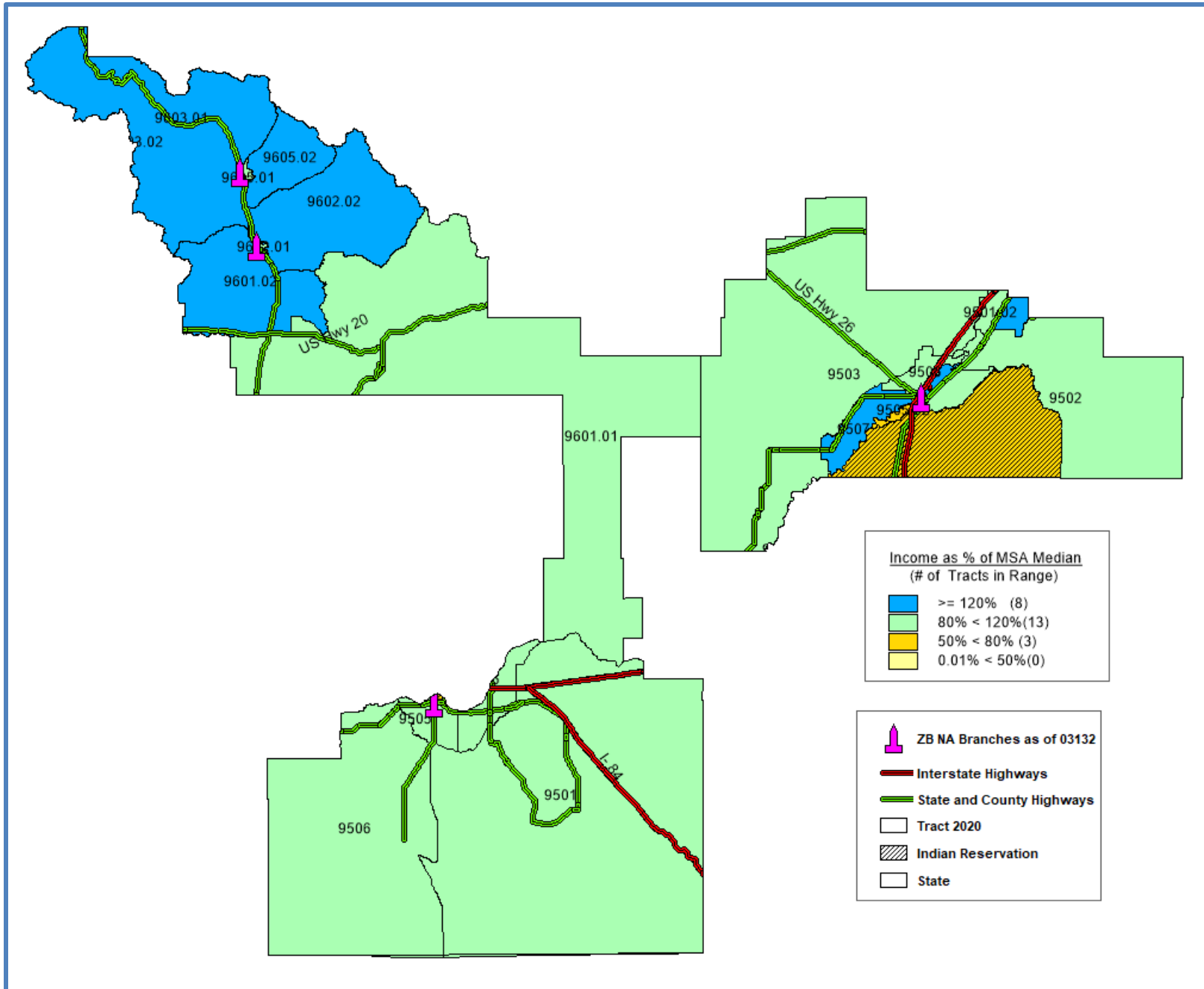
# 2024 Idaho Non-MSA

Bear Lake County/007



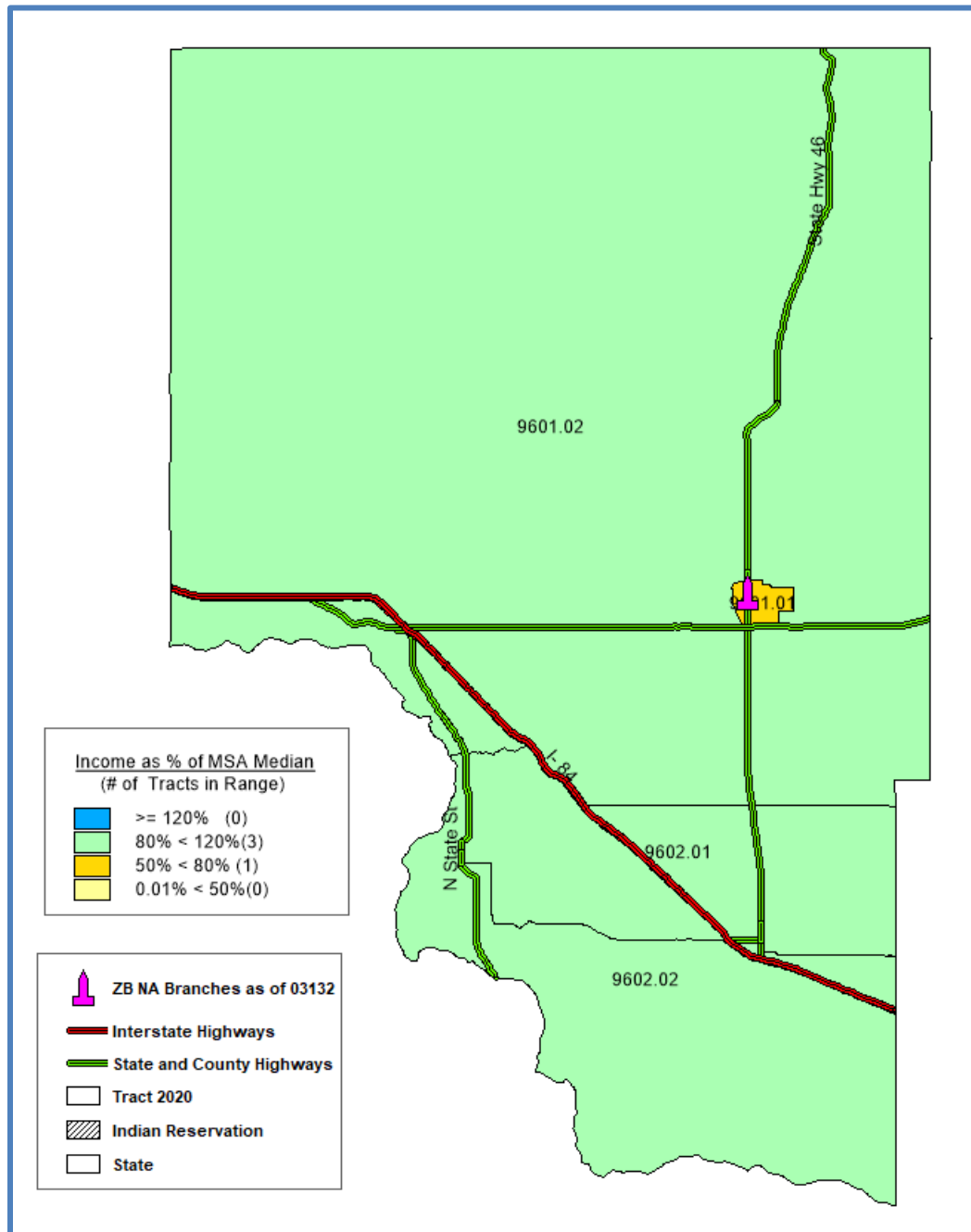
# 2024 Idaho Non-MSA

Bingham County/011  
Blaine County/013  
Cassia County/031



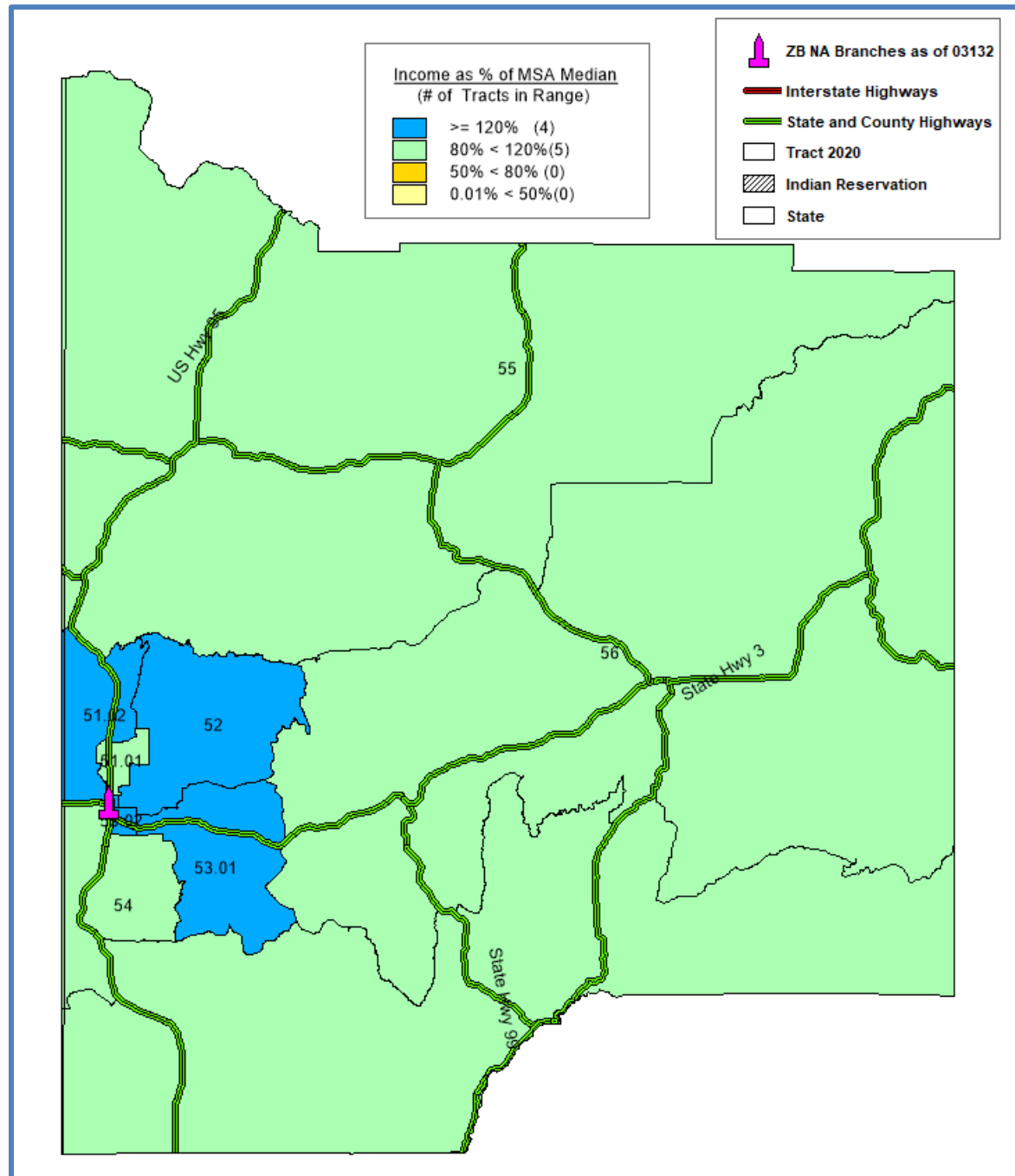
# 2024 Idaho Non-MSA

Gooding County/047



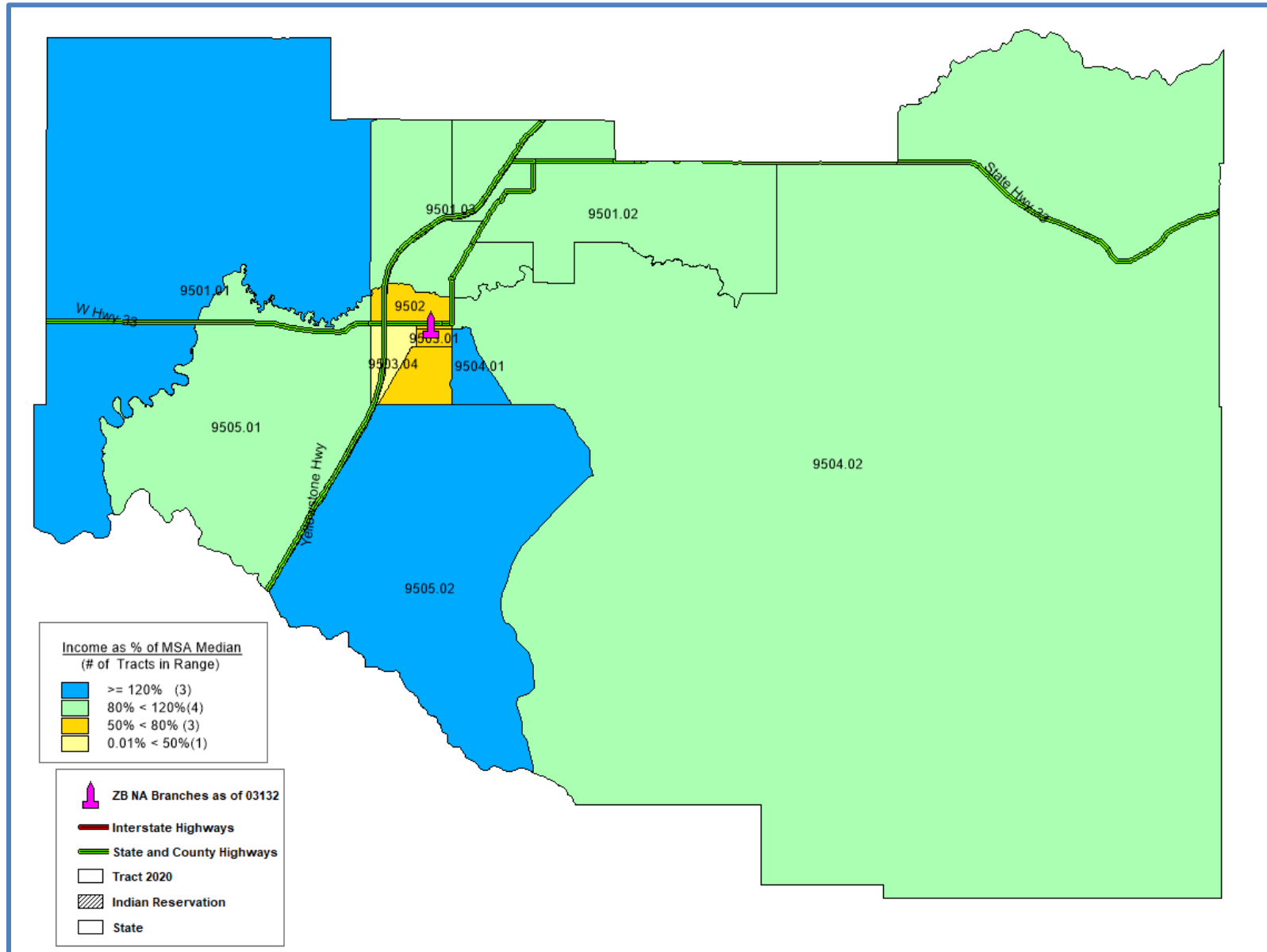
# 2024 Idaho Non-MSA

Latah County/057



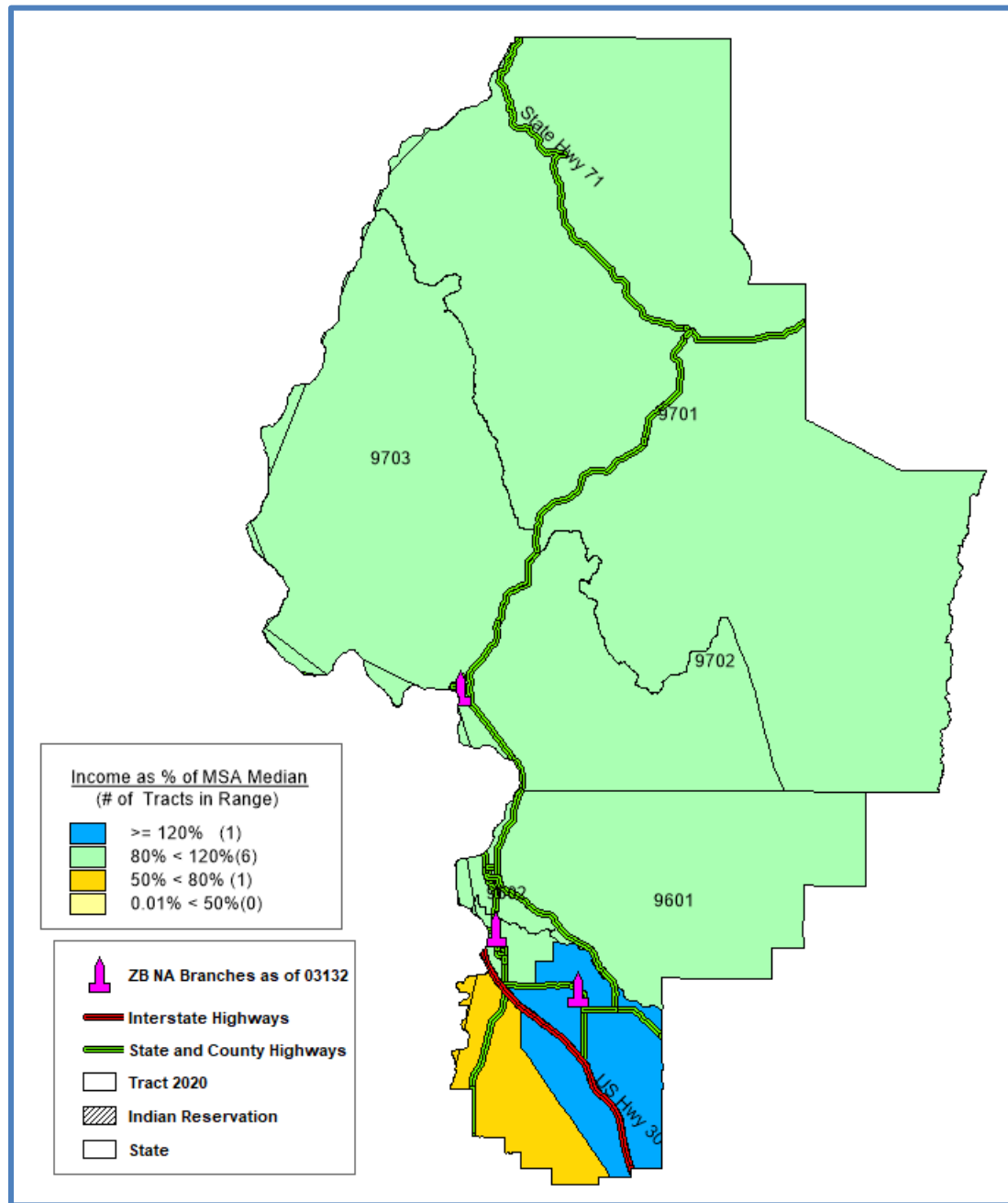
# 2024 Idaho Non-MSA

Madison County/065



# 2024 Idaho Non-MSA

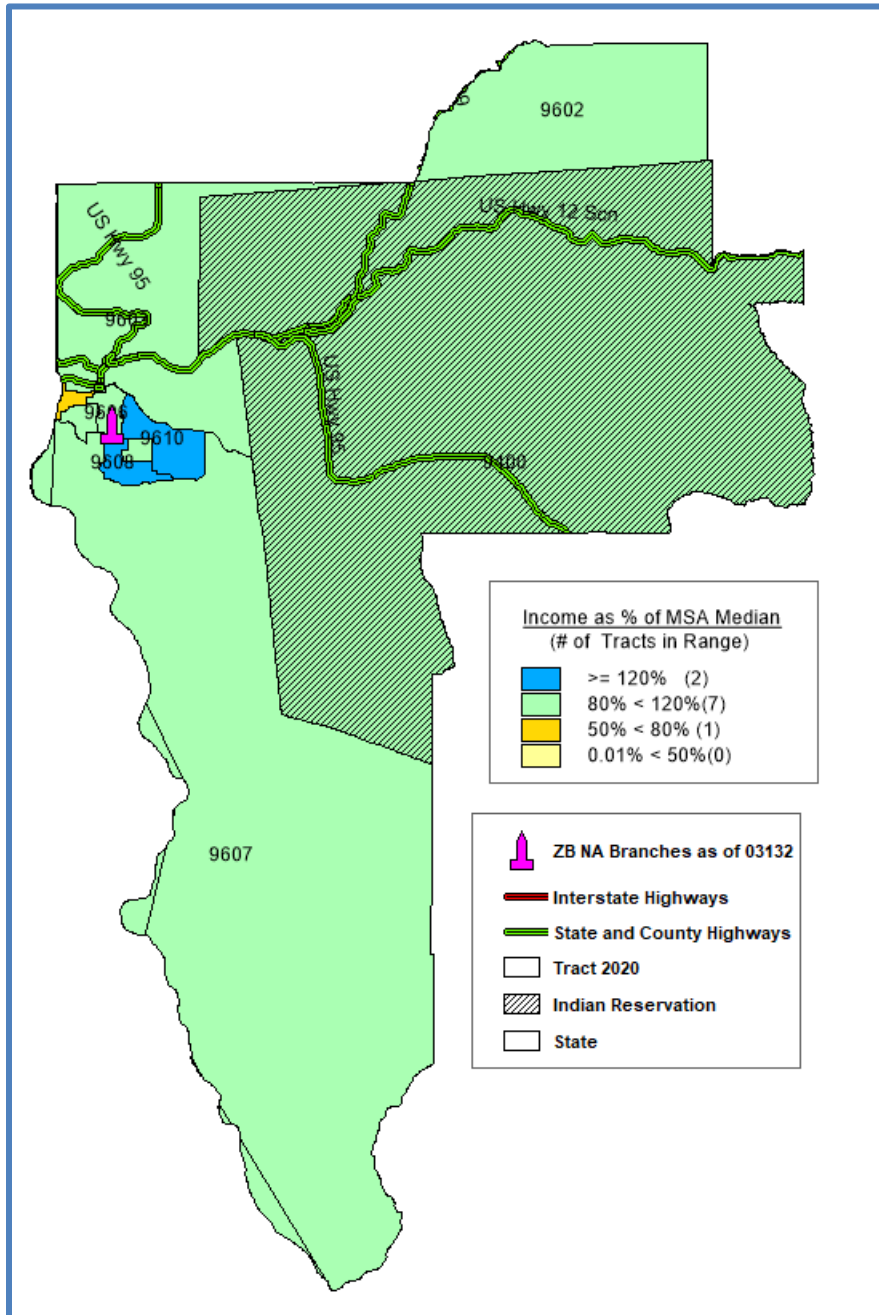
Payette County/075  
Washington County/087





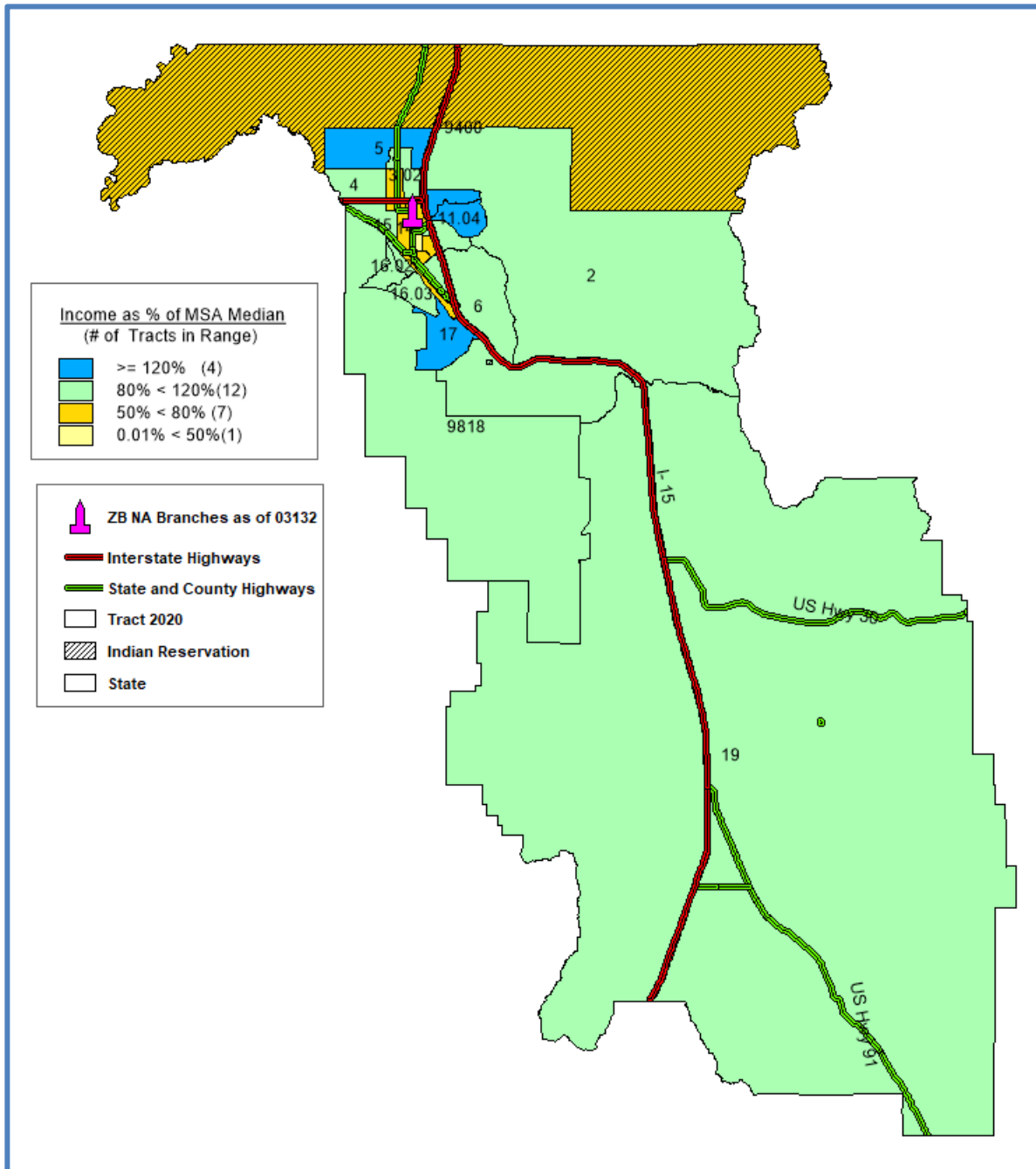
# 2024 Lewiston MSA

Nez Perce County/069



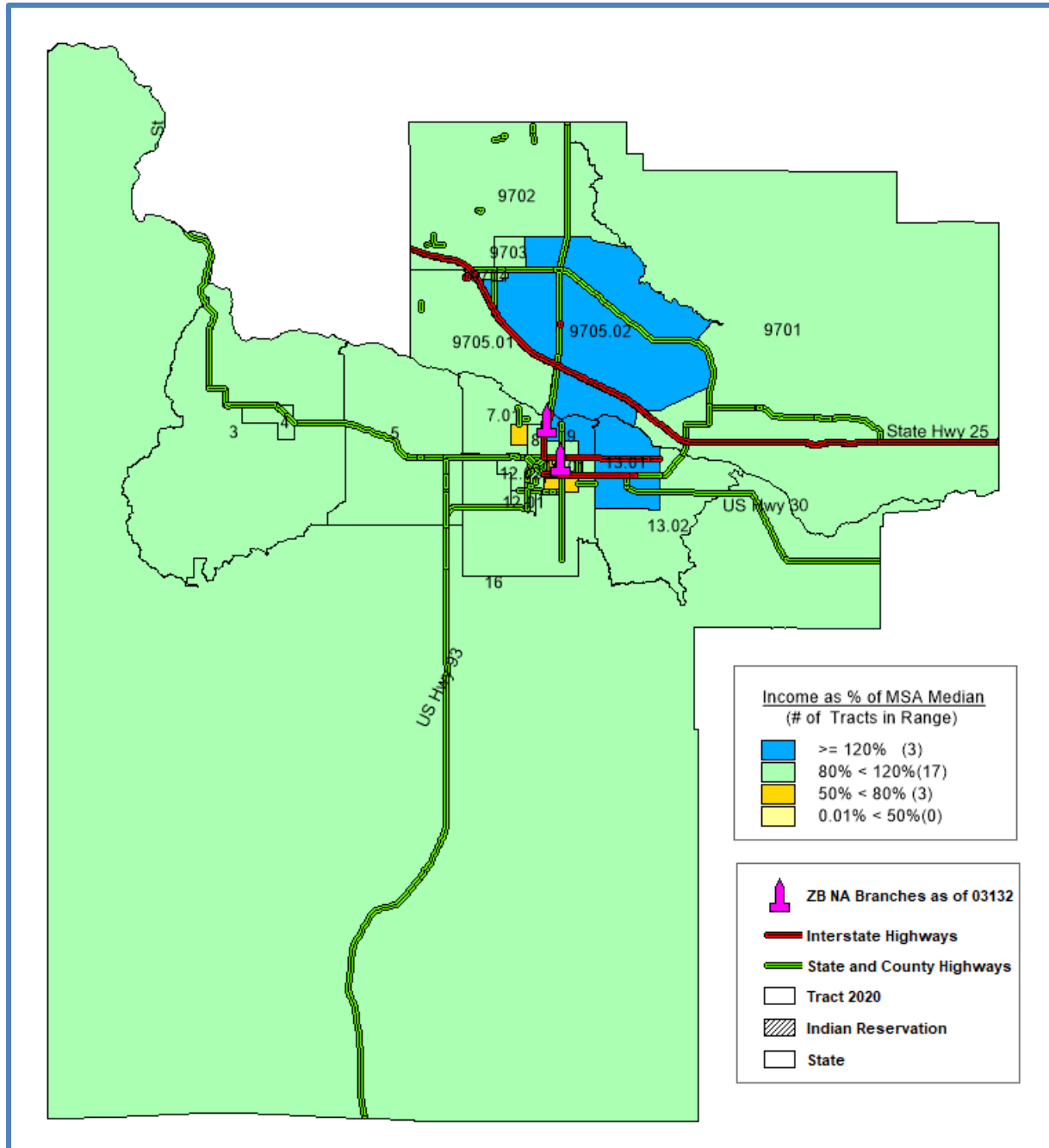
# 2024 Pocatello MSA

Bannock County/005



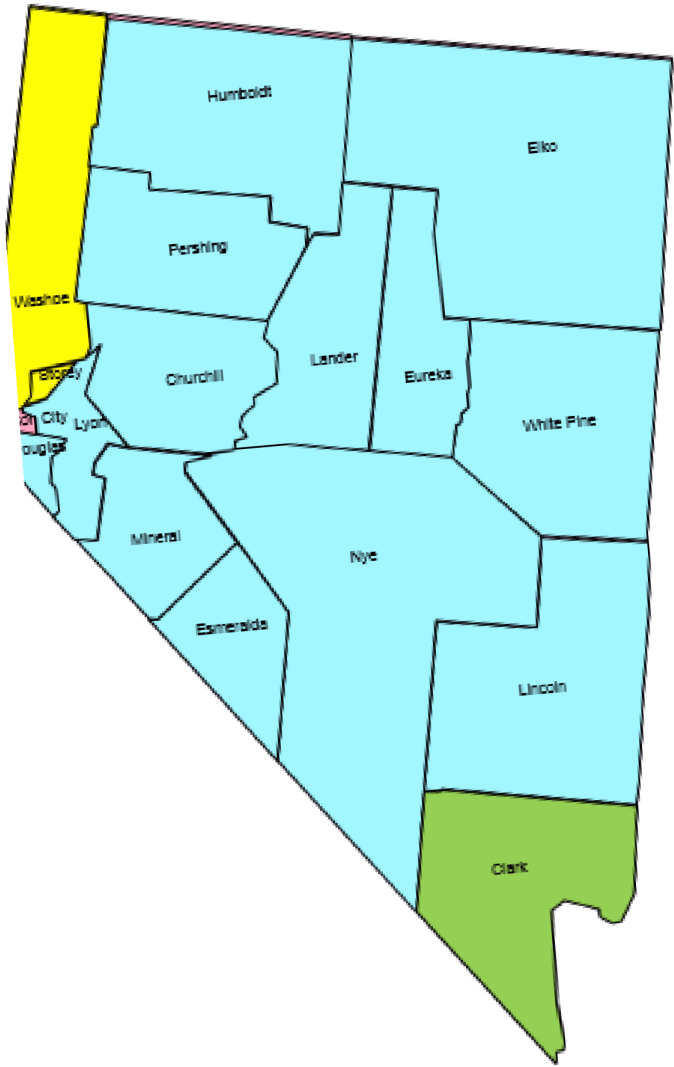
# 2024 Twin Falls MSA

Jerome County/053  
Twin Falls County/083



# Nevada State Bank

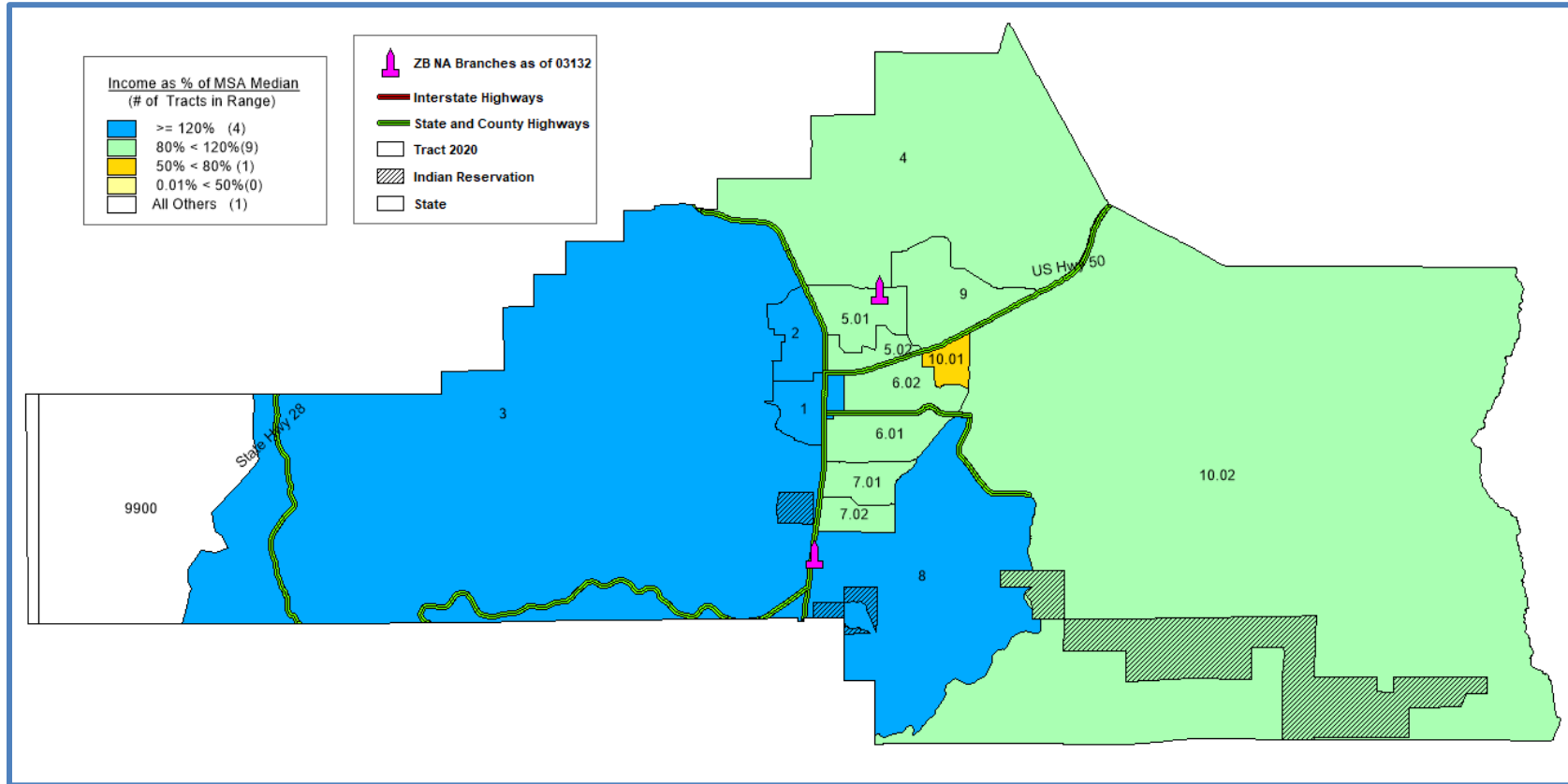
Nevada



# Nevada

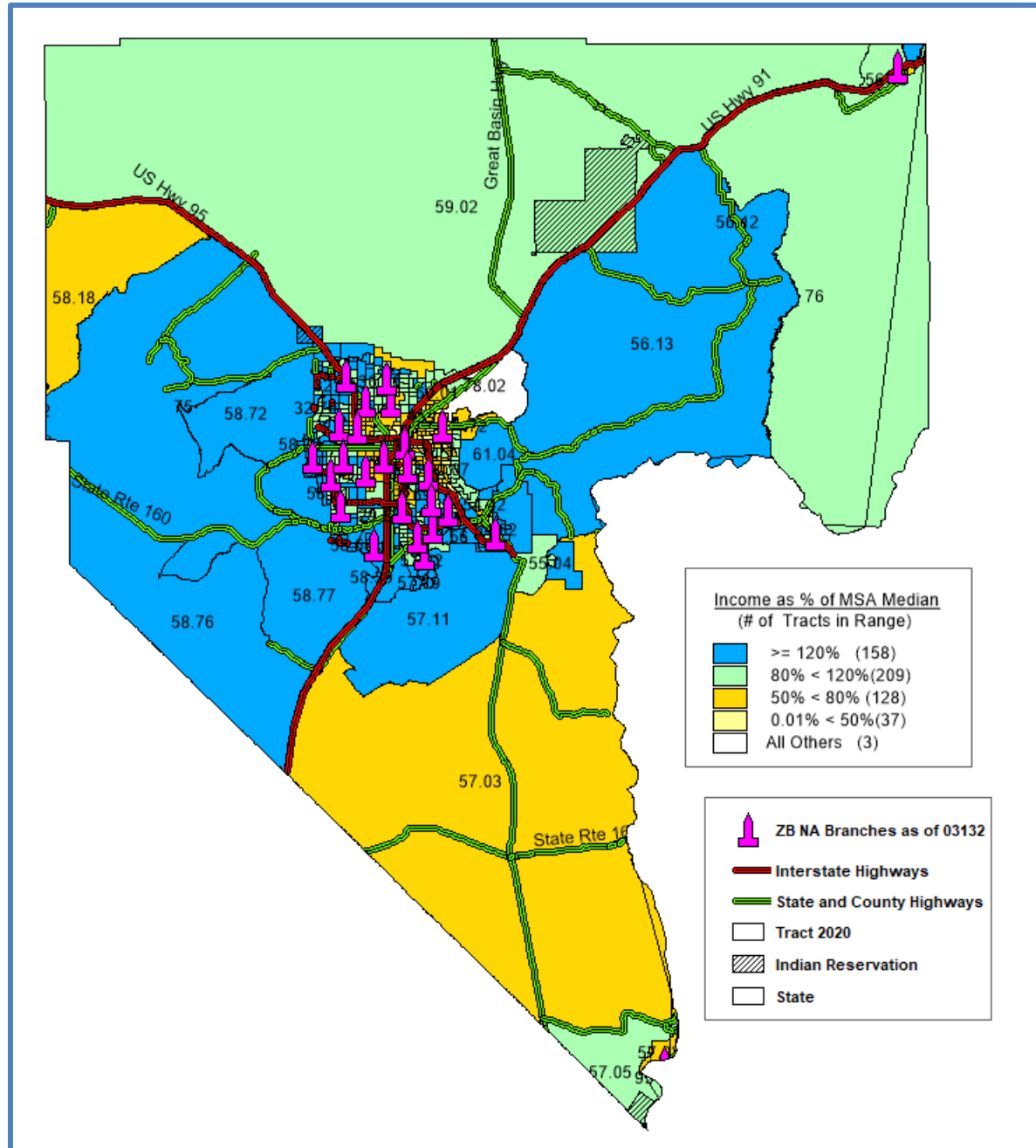
# 2024 Carson City MSA

Carson City County/510



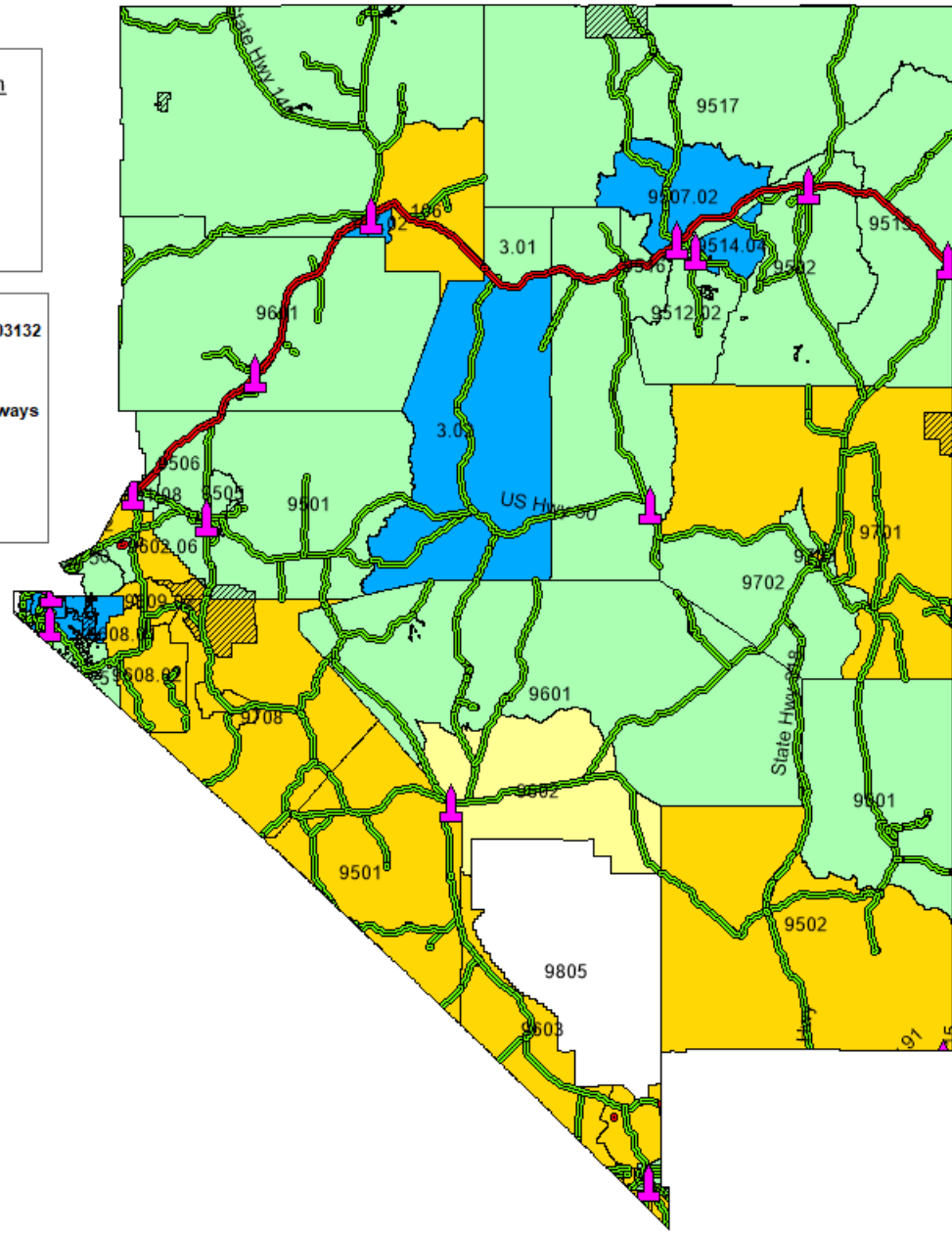
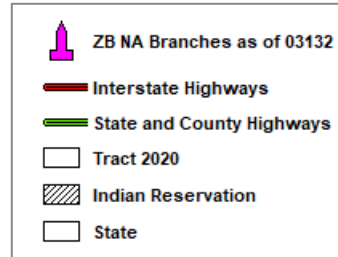
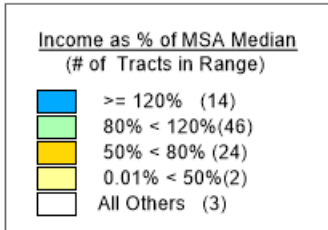
# 2024 Las Vegas-Henderson- Paradise MSA

Clark County/013



# 2023 Nevada Non-MSA

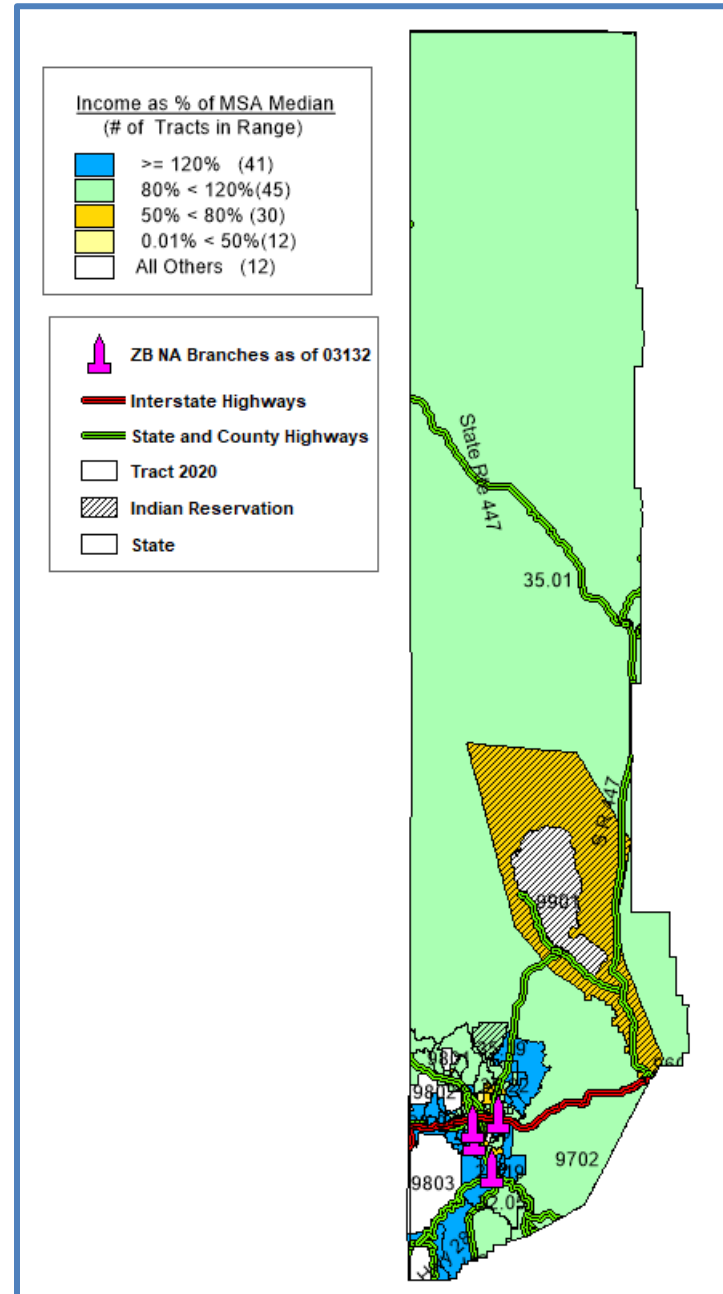
- Churchill County/001
- Douglas County/005
- Elko County/007
- Esmeralda County/009
- Eureka County/011
- Humboldt County/013
- Lander County/015
- Lincoln County/017
- Lyon County/019
- Mineral County/021
- Nye County/023
- Pershing County/027
- White Pine County/033





# 2024 Reno MSA

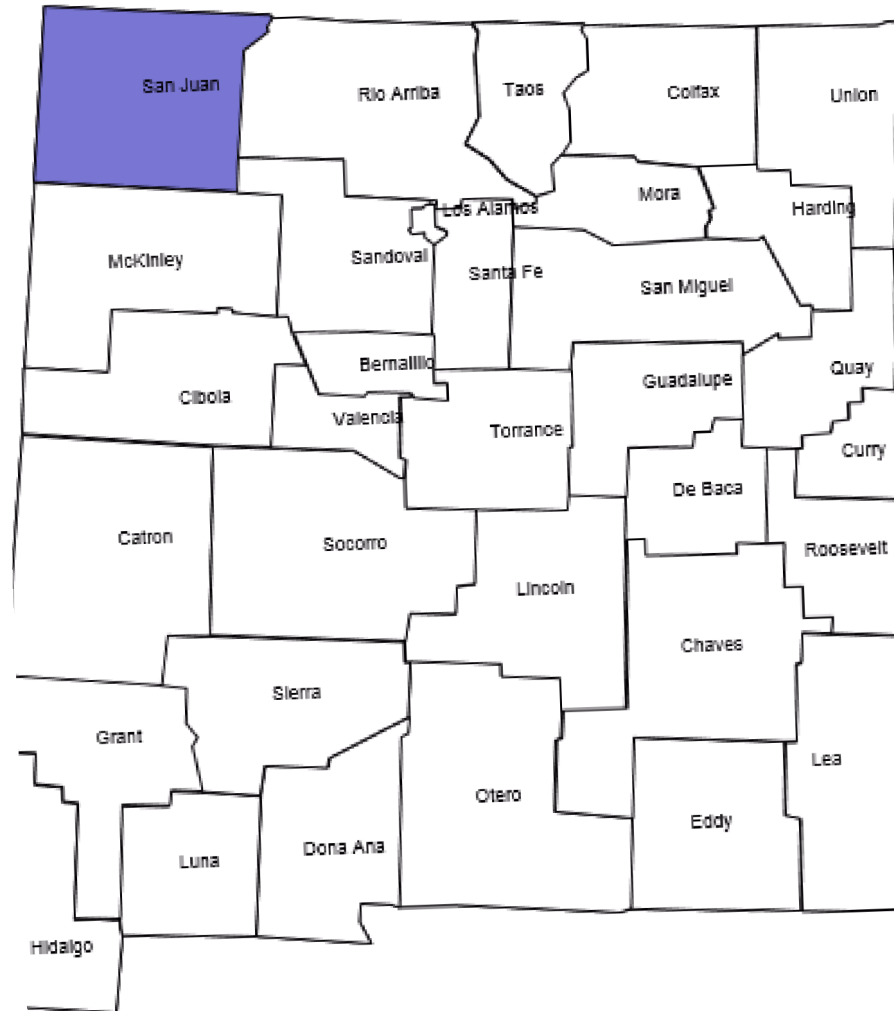
Story County/029  
Washoe County/031



# Vectra Bank

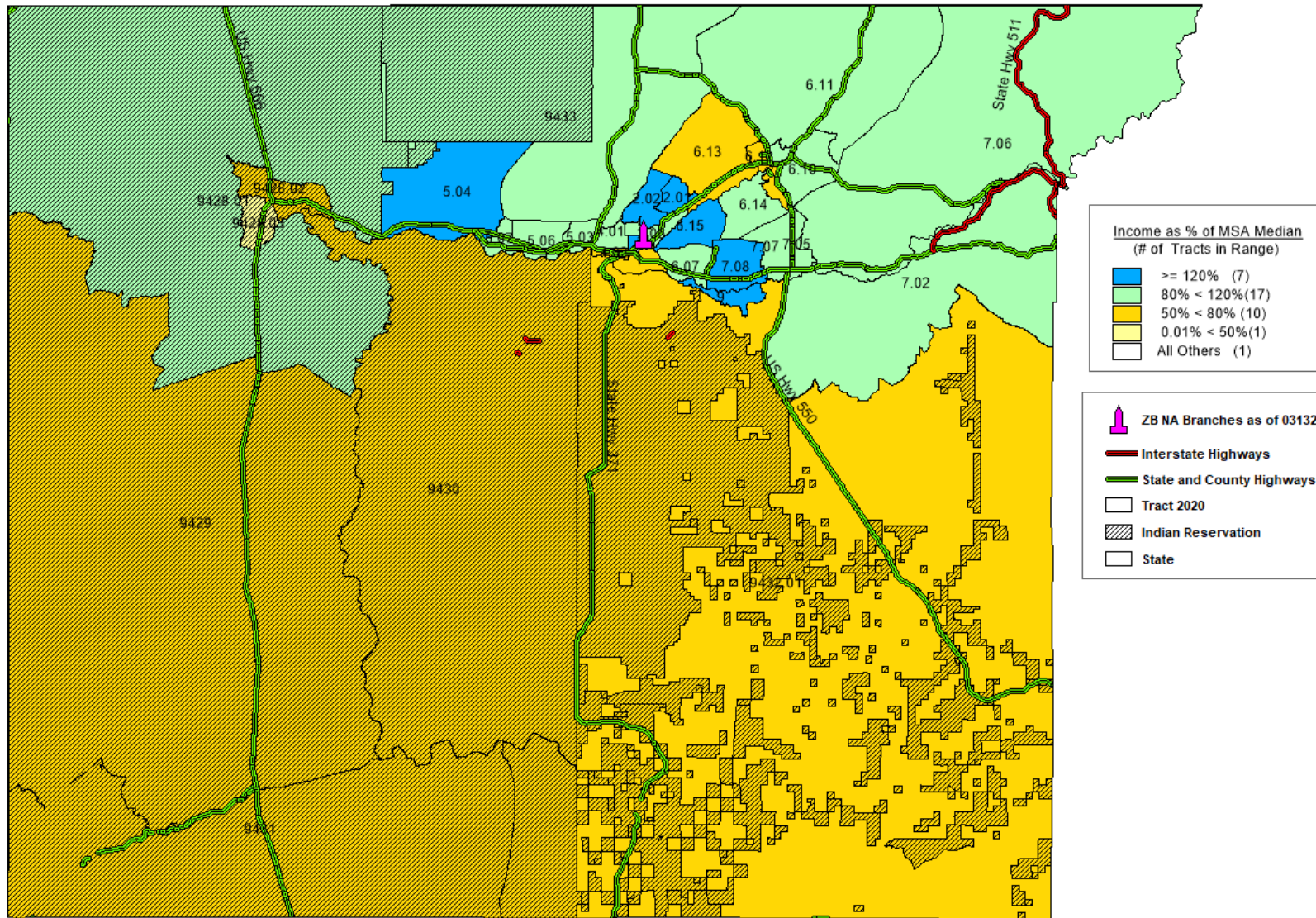
New Mexico

# New Mexico



# 2024 Farmington MSA

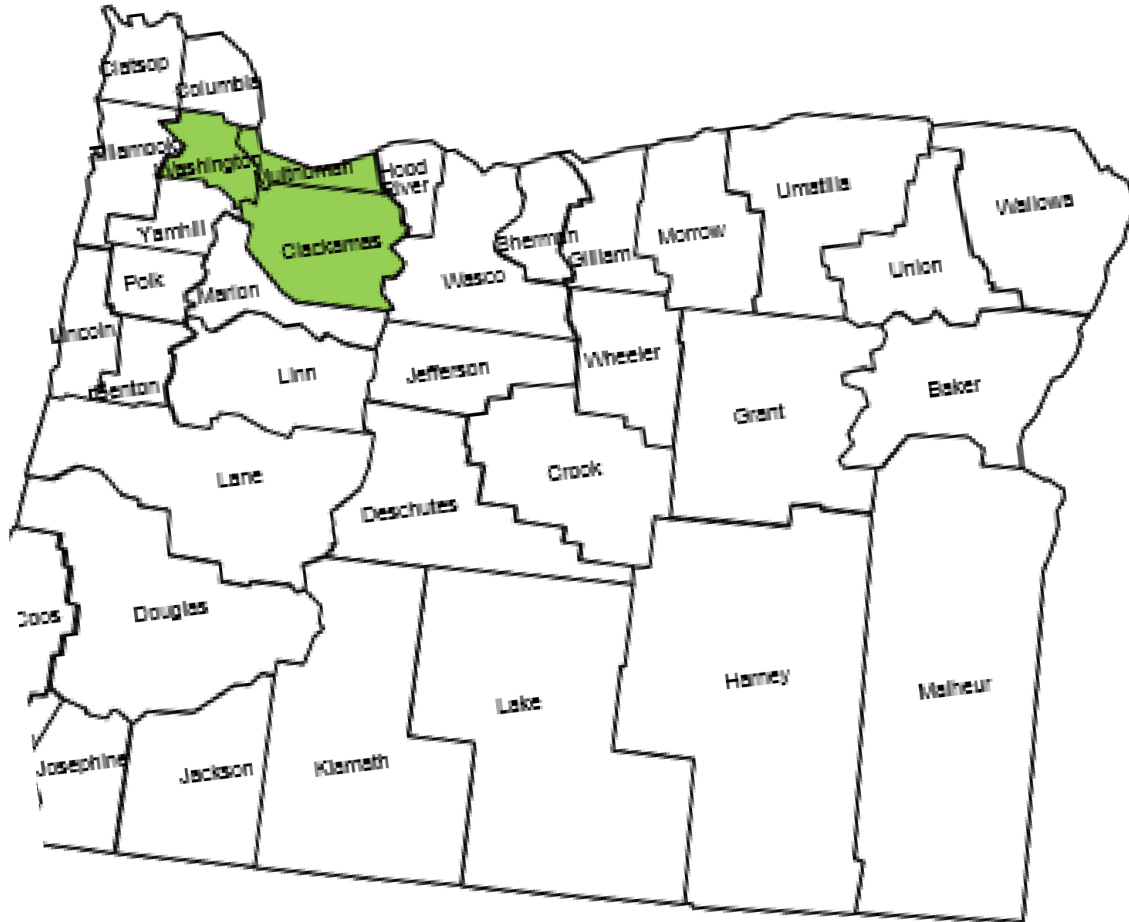
San Juan County/045



# Commerce Bank of Oregon

Oregon

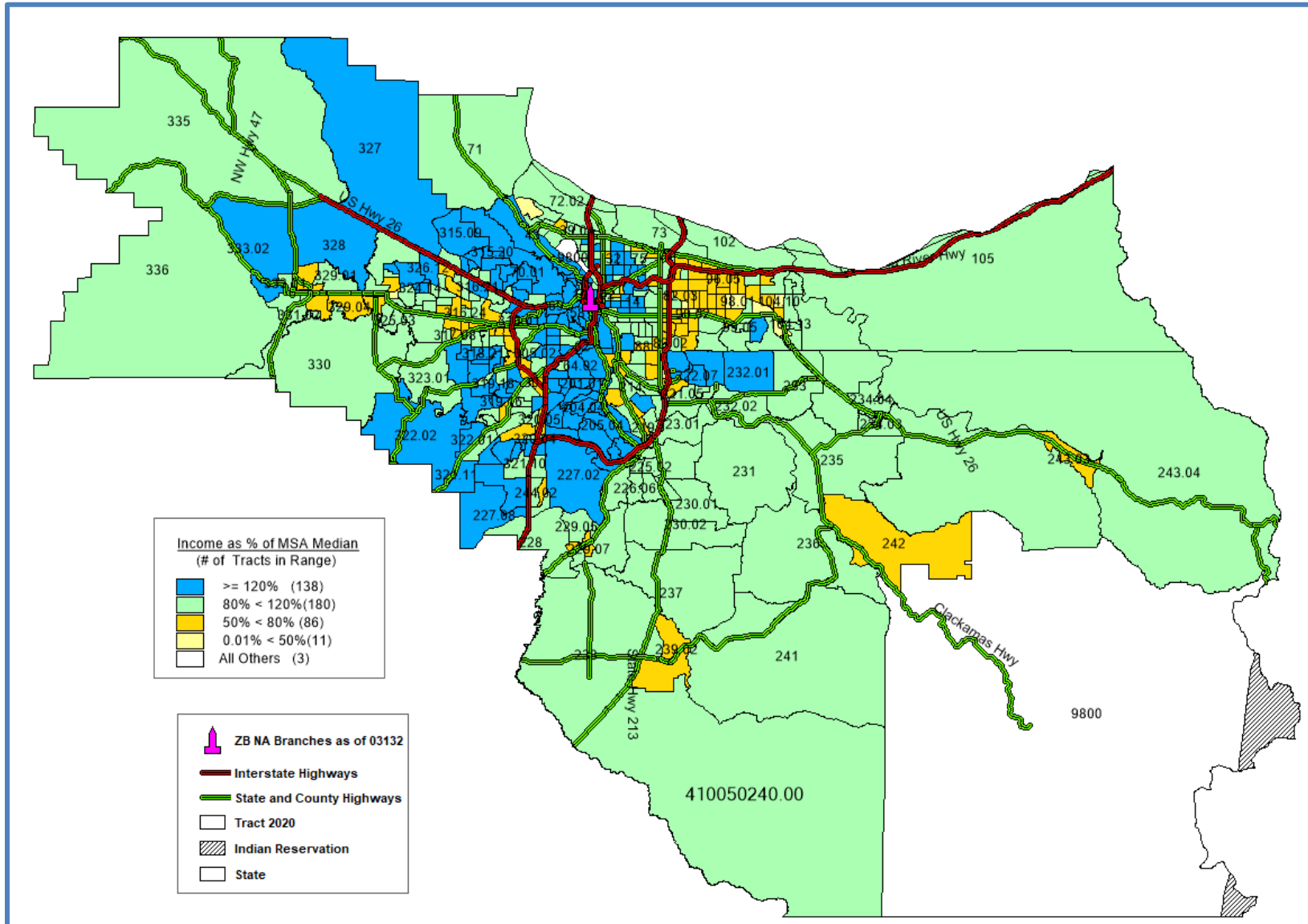
# Oregon



2024

# Portland-Vancouver-Hillsboro MSA

Clackamas County/005  
Multnomah County/051  
Washington County/067



# Amegy Bank of Texas

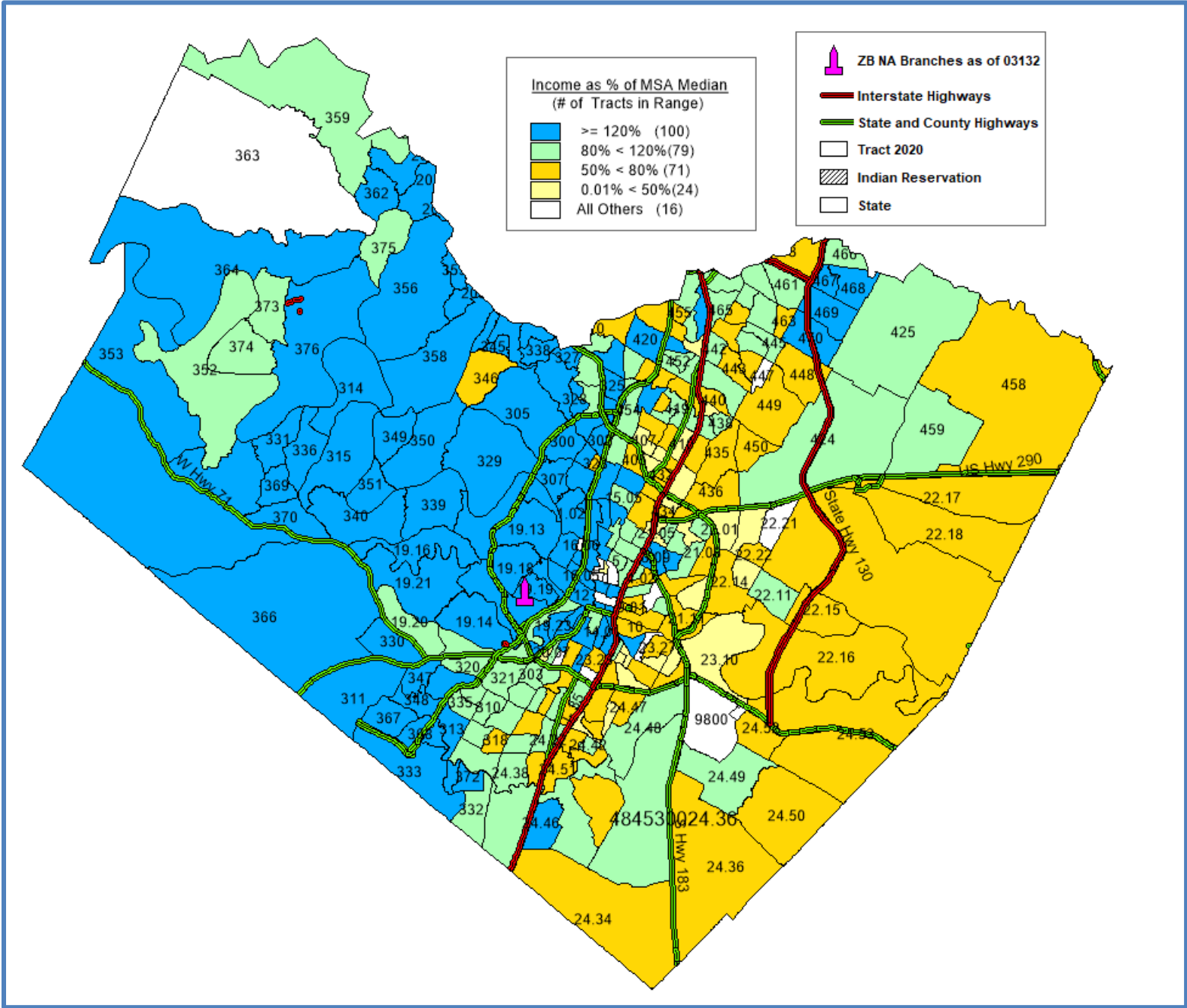
Texas





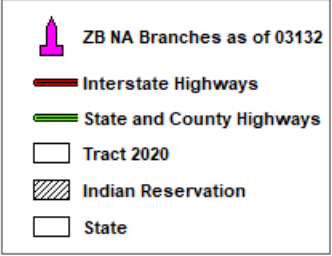
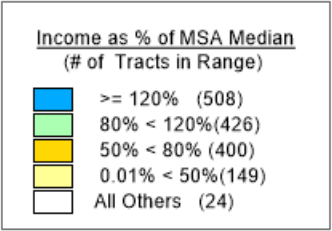
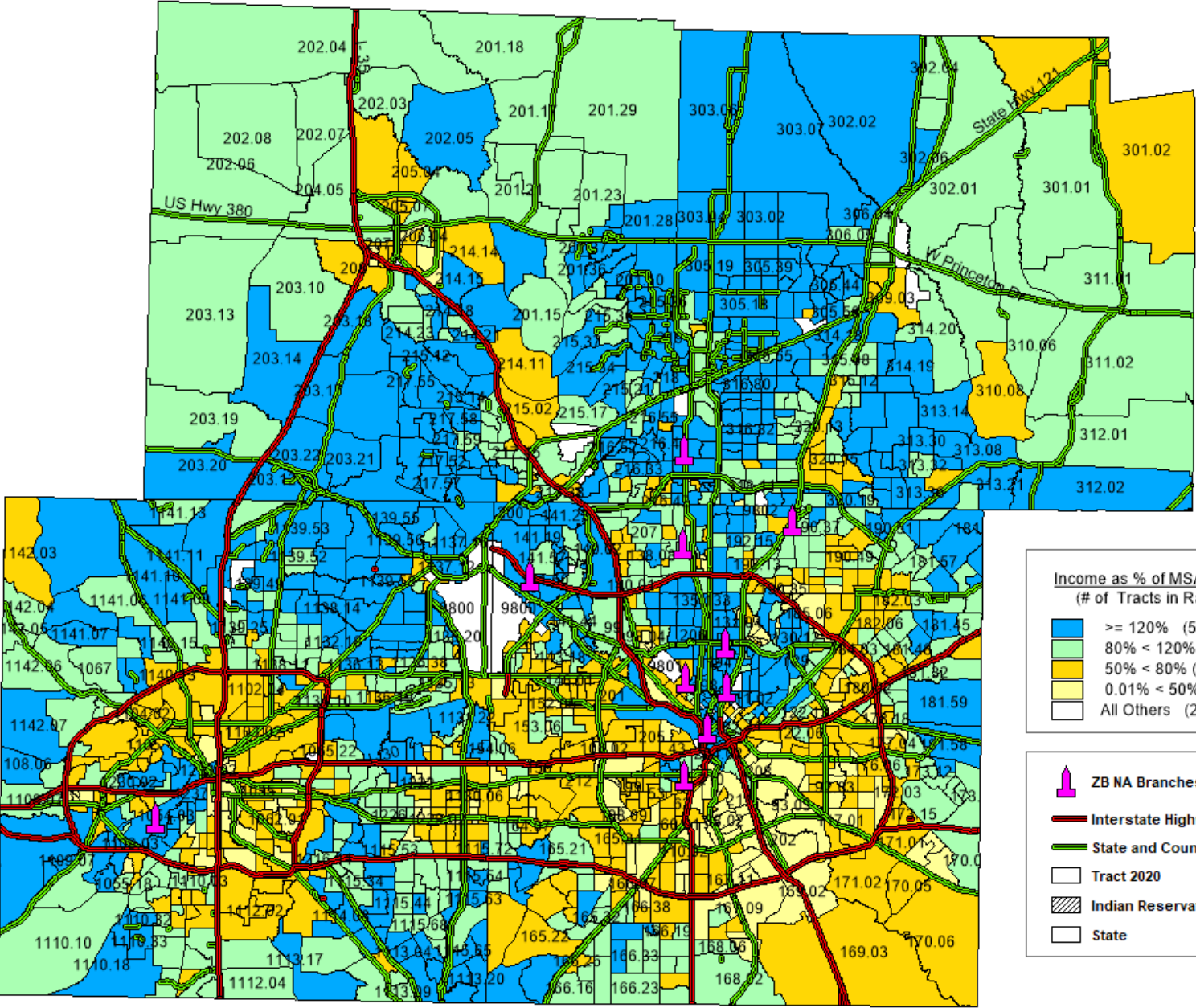
# 2024 Austin-Round Rock- Georgetown MSA

Travis County/453



# 2024 Dallas-Fort Worth- Arlington MSA

Collin County/015  
Dallas County/113  
Denton County/121  
Tarrant County/439

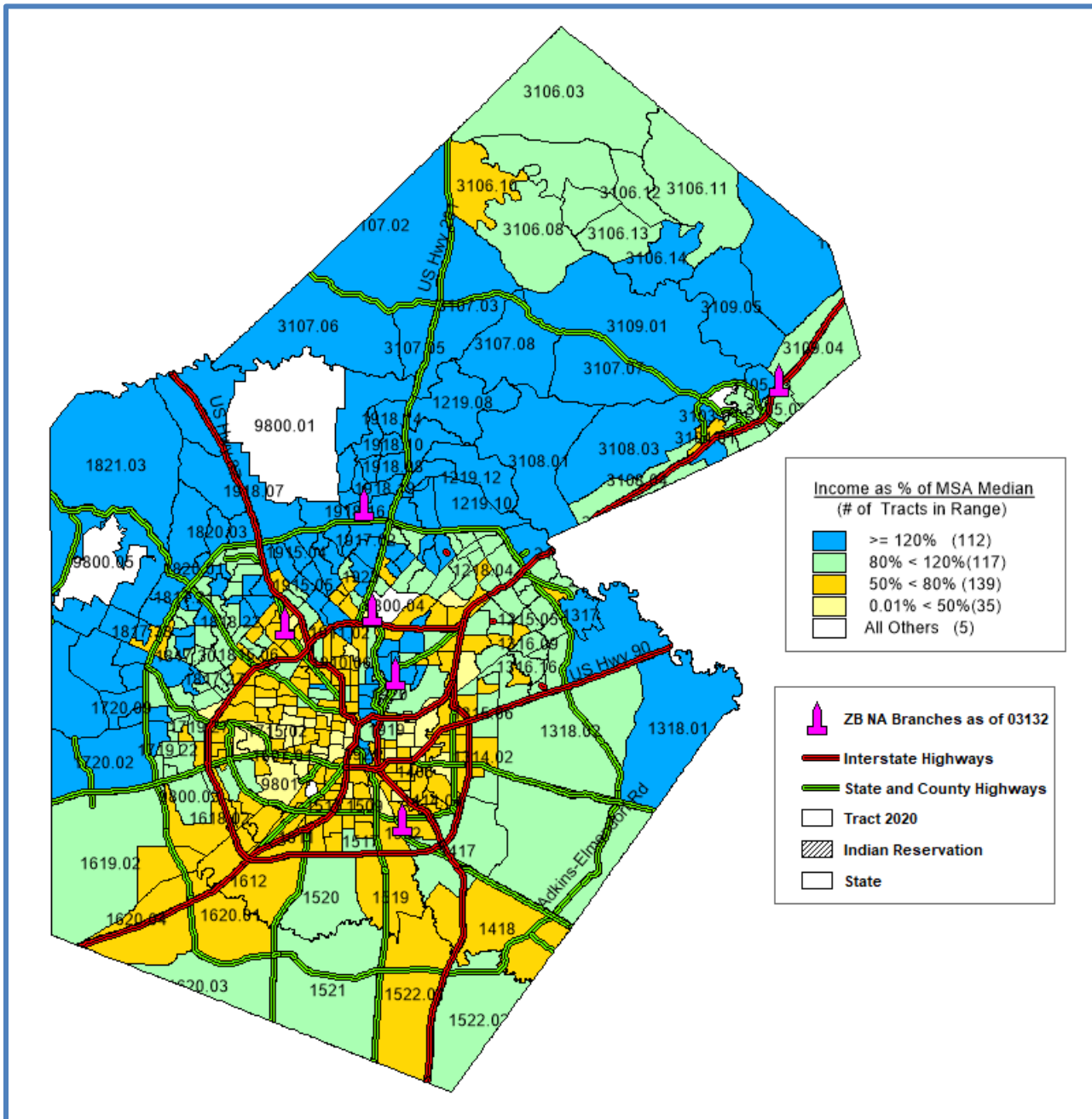






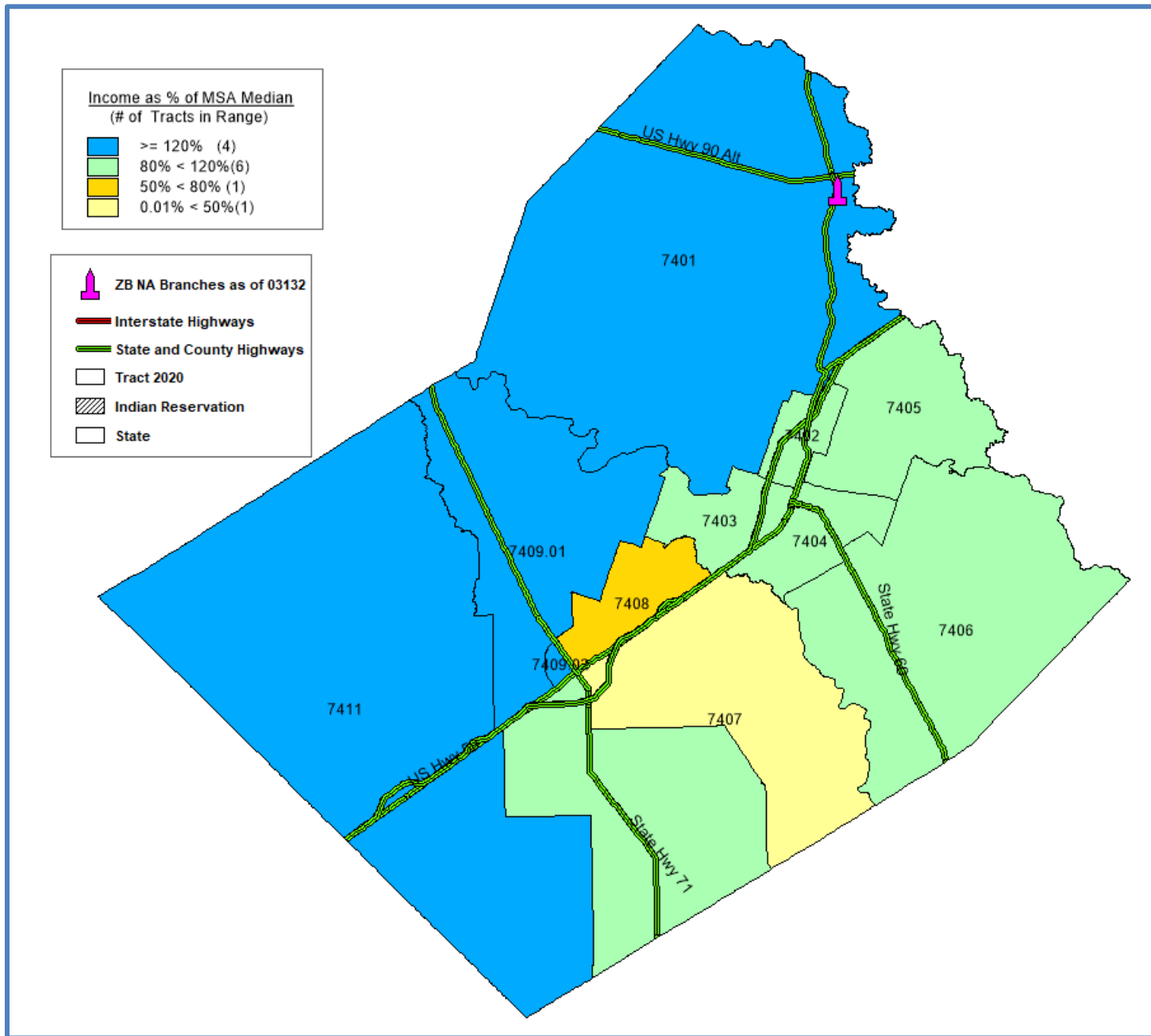
# 2024 San Antonio-New Braunfels MSA

Bexar County/029  
Comal County/091



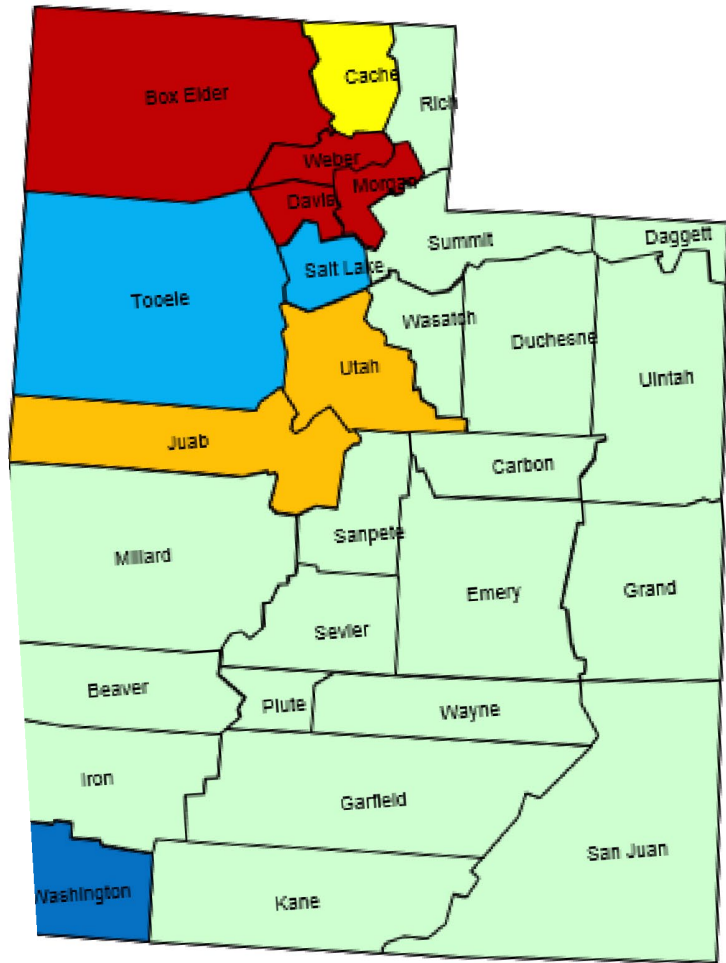
# 2024 Wharton County AA

Wharton County/481



# Zions Bank

Utah

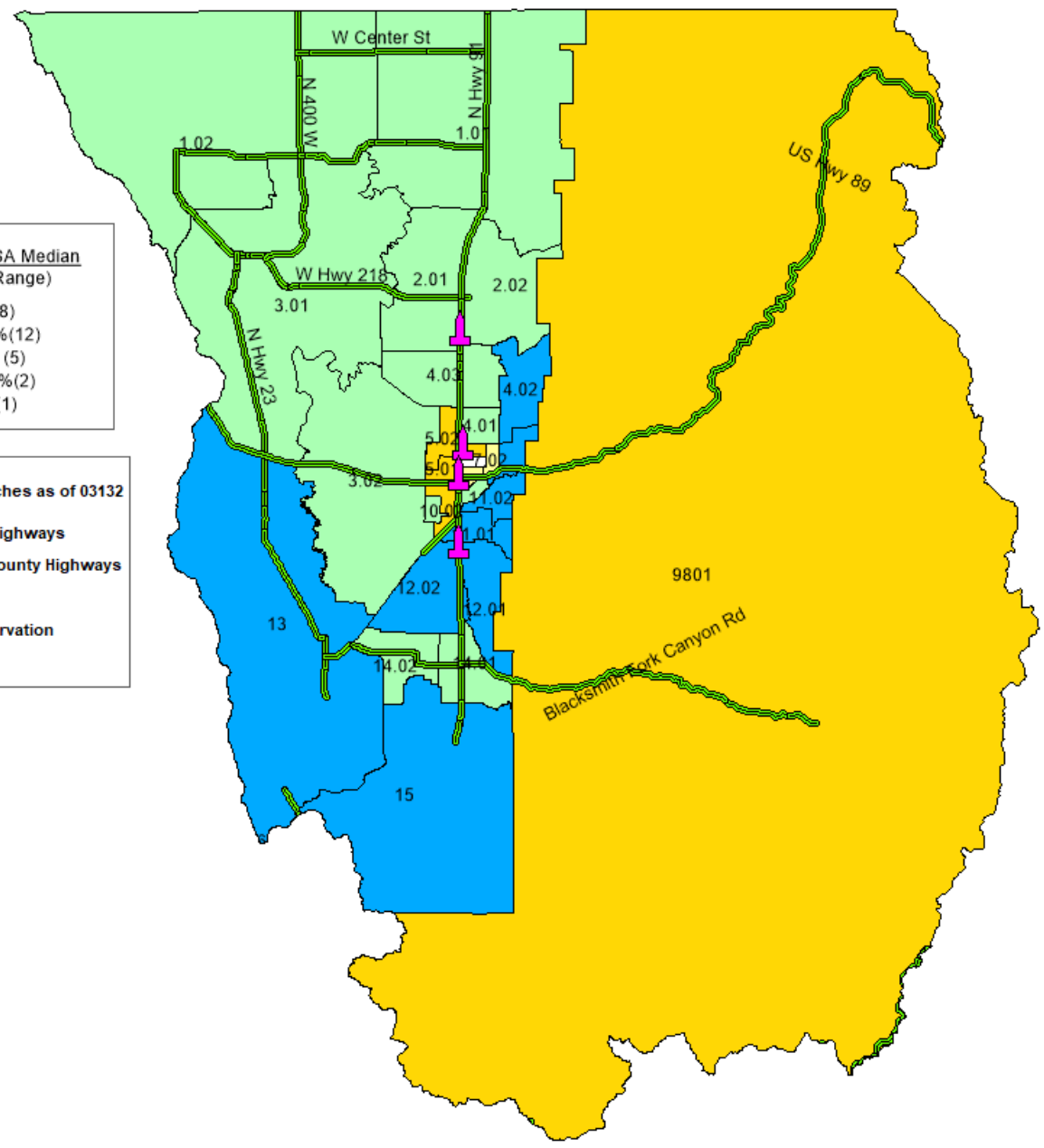
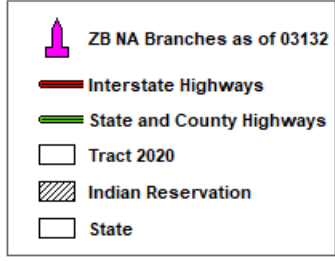
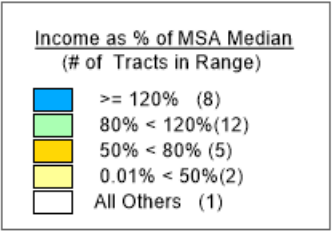


Utah



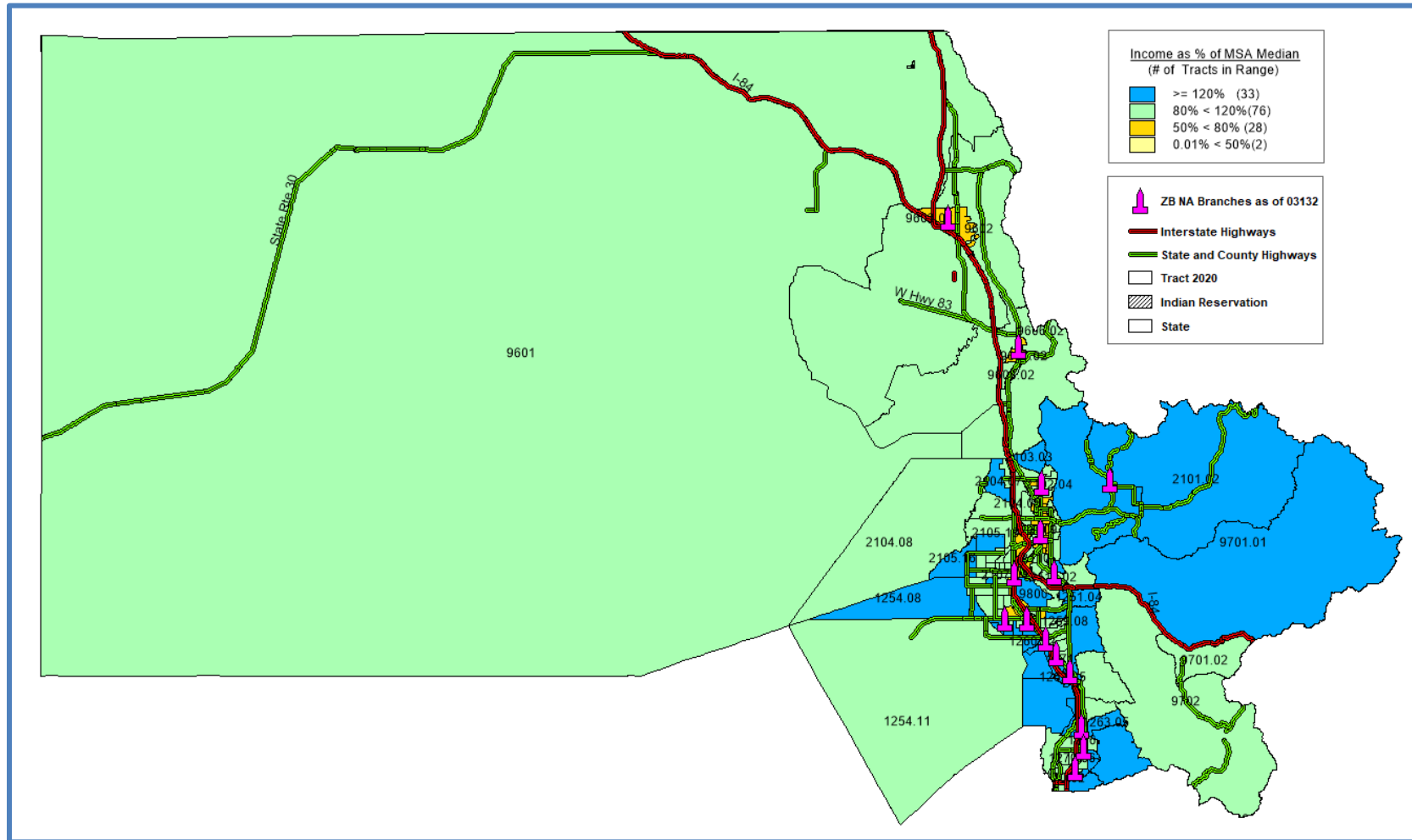
# 2024 Logan MSA

Cache County (UT)/005



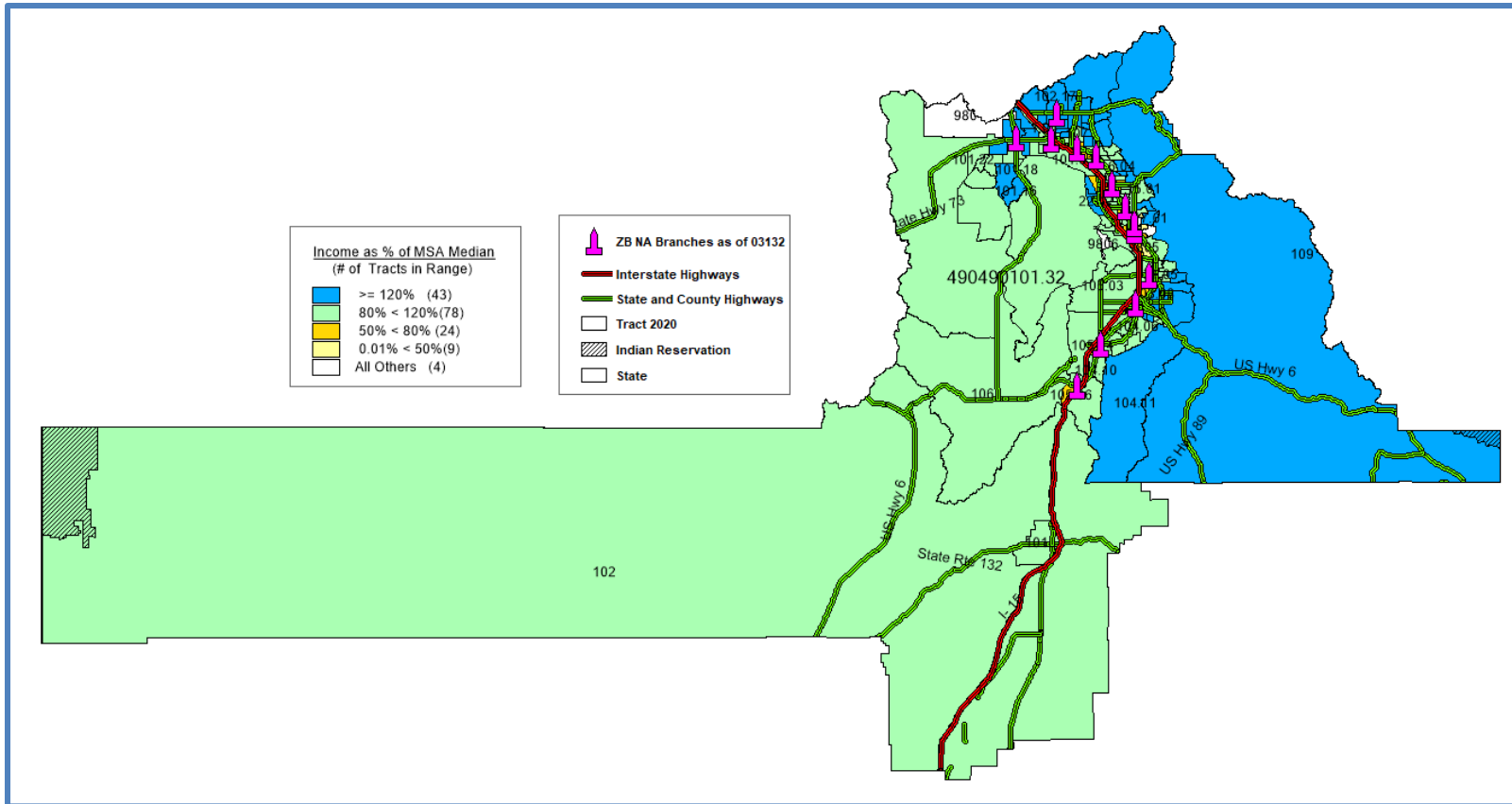
# 2024 Ogden-Clearfield MSA

Box Elder County/003  
Davis County/011  
Morgan County/029  
Weber County/057



# 2024 Provo-Orem MSA

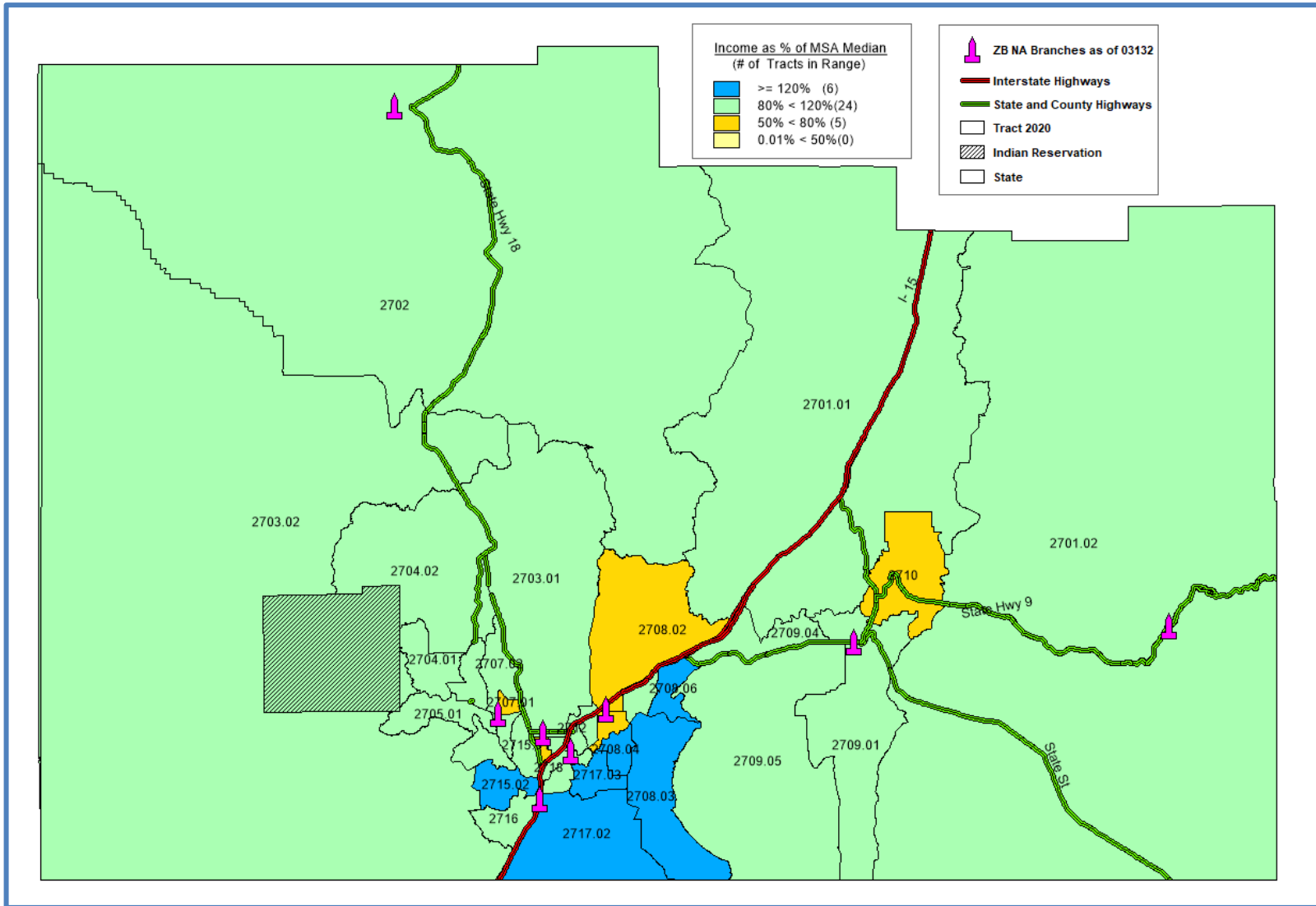
Juab County/023  
Utah County/049



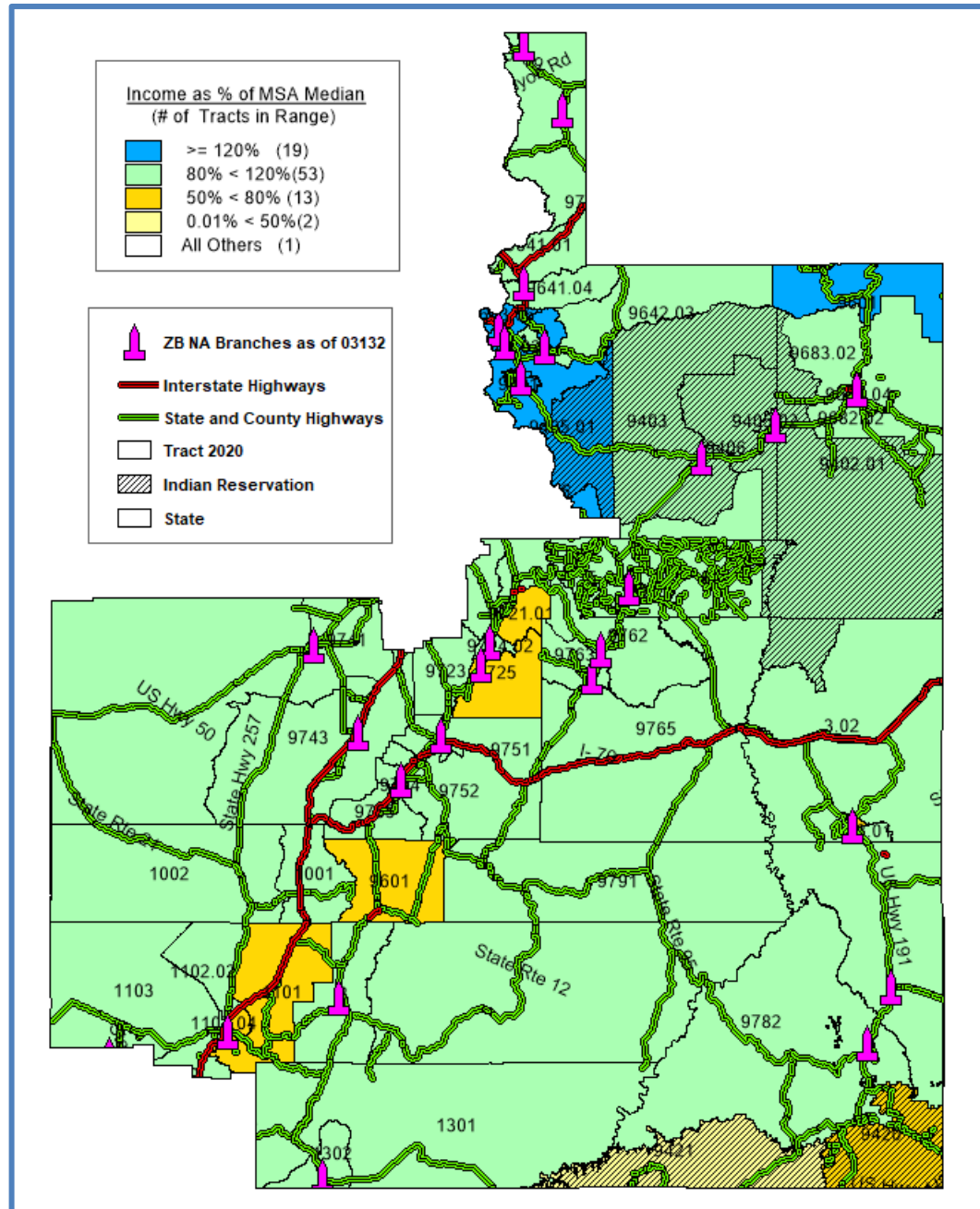


# 2024 St. George MSA

Washington County/053



# 2024 Utah Non-MSA

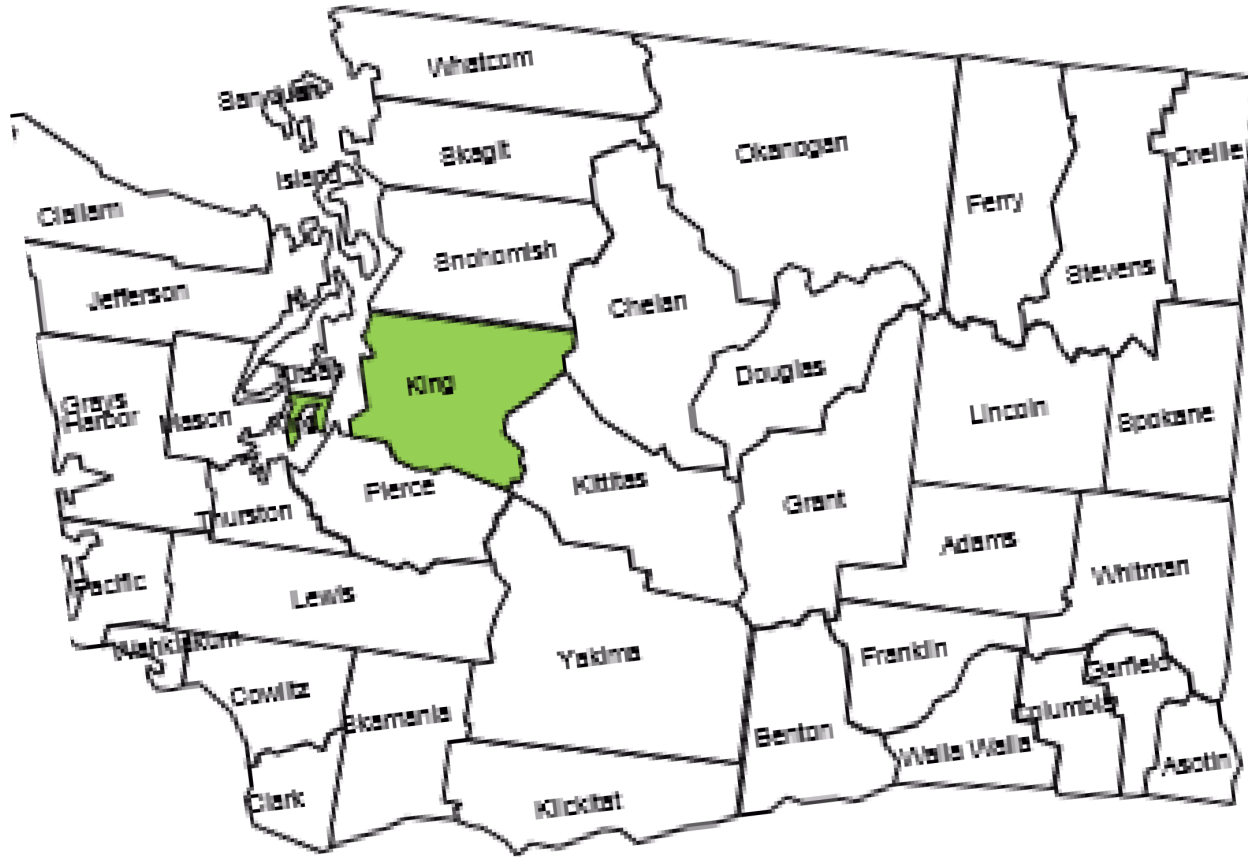


- Beaver County/001
- Carbon County/007
- Daggett County/009
- Duchesne County/013
- Emery County/015
- Garfield County/017
- Grand County/019
- Iron County/021
- Kane County/ 025
- Millard County/027
- Piute County/031
- Rich County/033
- San Juan County/037
- Sanpete County/039
- Sevier County/041
- Summit County/043
- Uintah County/047
- Wasatch County/051
- Wayne County/055

# Commerce Bank of Washington

Washington

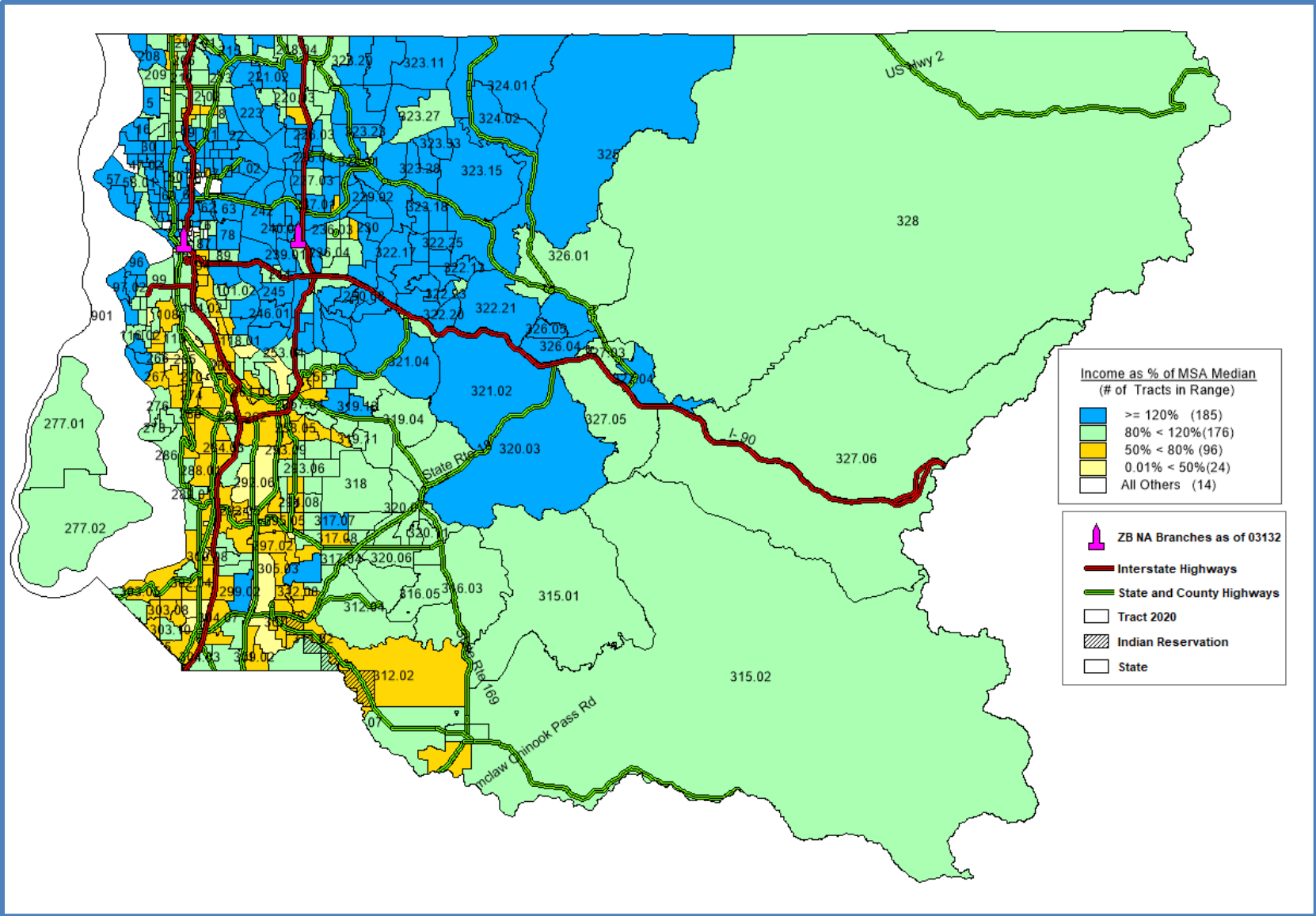
# Washington





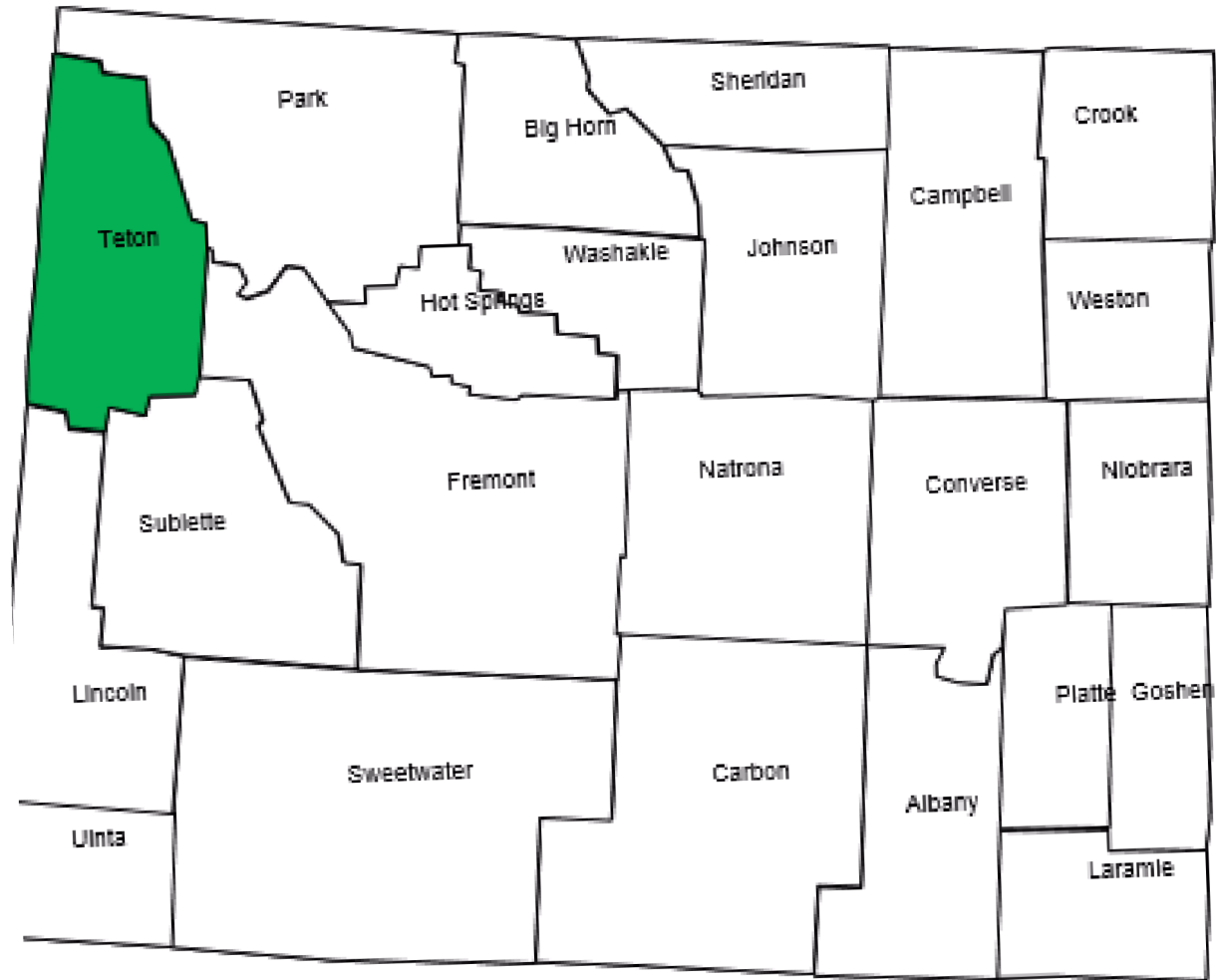
# 2024 Seattle-Bellevue- Kent MSA

King County/033



# Zions Bank

Wyoming



Wyoming

# 2024 Teton County AA

Teton County/039

