

Zions Bancorporation, N.A. Branches Closed 2023 plus prior 2 years

MSA Name	Branch Name	Address	City	State	Postal Code	MSA	State	County	Tract	Income	% Minority Population	% of Median Income	Date of Occurrence	Reason for Closure
Las Vegas-Henderson Paradise MSA	Russell/Fort Apache Branch	5720 S. Fort Apache Rd.	Las Vegas	NV	89148-	29820	32	003	0058.54	Middle	58.32%	87.81%	1/14/2022	There are two branches within 5 miles of the location, of the 3, this branch with the lowest performing. There has been an offer to purchase this building that will result in a break even transaction.
Los Angeles-Long Beach-Anaheim MSA	San Juan Capistrano Branch	32221 Camino Capistrano	San Juan Capistrano	CA	92675-	11244	06	059	0423.12	Moderate	51.30%	78.06%	3/18/2022	The lease is expiring and after financial analysis of this branch, management made the decision to close this office. The accounts will be transferred to a branch 6 miles away.
Los Angeles-Long Beach-Anaheim MSA	Woodland Hills Branch	21800 Burbank Blvd.	Woodland Hills	CA	91367-	31084	06	037	1371.03	Upper	37.30%	131.83%	4/8/2022	The lease is expiring and after financial analysis of this branch, management made the decision to close this office. The accounts will be transferred to a branch 8.3 miles away.
San Diego-Chula Vista-Carlsbad MSA	Vista Branch	140 Civic Center Dr.	Vista	CA	92084-	41740	06	073	0196.01	Middle	39.05%	84.87%	4/29/2022	The lease is expiring at this location and after analysis, management made the decision to close this branch and move the accounts to San Marcos, where they own the building and can easily absorb the customers from this location. The San Marcos Branch is 6.4 miles away.
Salt Lake MSA	Old Mill Branch	6510 S. Big Cottonwood Canyon Rd.	Salt Lake City	UT	84121-	41620	49	035	1110.02	Upper	16.24%	142.83%	5/13/2022	There has been a drop in transaction volume of the years at this location. There are 3 ZFNB locations within 5 miles of this location. The lease is expiring at this location at the end of this month. The decision was made to close this location.
Los Angeles-Long Beach-Anaheim MSA	Monterey Park Branch	2107 S. Atlantic Blvd	Monterey Park	CA	91574-	31084	06	037	4827.01	Middle	96.58%	111.53%	1/27/2023	The lease is expiring at the end of July 2023. The location is not ideal as it is in a large shopping center and does not afford the best proximity for customers. The accounts will be transferred to the Alhambra Branch which is 3.9 miles away.
San Francisco-Oakland-Hayward MSA	Hayward Branch	785 Southland Dr	Hayward	CA	94545-	36084	06	001	4370.00	Middle	83.87%	83.00%	2/17/2023	The lease is expiring at the end of June 2023. After financial analysis of this branch, management made the decision to close this office. The accounts will be transferred to a branch 11 miles away.

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San Diego-Chula Vista-Carlsbad MSA	Carmel Valley Branch	11375 El Camino Real	San Diego	CA	92130	41740	06	073	0083.73	Upper	48.66%	164.63%	3/10/2023	This Branch is located on the ground floor of an office building with very little retail exposure. The lack of retail presence combined with very low utilization of this facility by customers and the lease expiration approaching creates a compelling case to close this branch. Accounts will be transferred to branches 4.4 & 5.7 miles away.
Houston-The Woodlands-Sugar Land MSA	City Centre Motor Bank	800 Town and Country Blvd	Houston	TX	77024-	26420	48	201	4308.00	Upper	42.13%	227.35%	5/19/2023	Low transaction numbers that do not justify the ongoing occupancy expense. The area and prospects for business is served by the Memorial Branch located 1.2 miles away. There were no customer accounts associated to this Motorbank to be transferred.
San Jose-Sunnyvale-Santa Clara Msa	Palo Alto Premier Wealth Center	525 University Avenue, Ste. 23	Palo Alto	CA	94301-	41940	06	085	5113.02	Middle	40.72%	93.12%	9/15/2023	Digital banking solutions has led to a decline in transaction volumes. This along with the lease at this location expiring at the end of February 2024, and the desire to reduce expenses and leverage the existing branch network has led to the decision to close this branch.
Los Angeles-Long Beach-Anaheim MSA	Century City Premier Wealth Center	1900 Avenue of the Stars, Ste. 2350	Los Angeles	CA	90067-	31084	06	037	2679.01	Upper	23.50%	168.54%	9/15/2023	Digital banking solutions has led to a decline in transaction volumes. This along the desire to reduce expenses and leverage the existing branch network has led to the decision to close this branch.
Reno MSA	Kietzke South Branch	5470 Kietzke Lane	Reno	NV	89511	39900	32	031	0010.12	Upper	19.82%	142.70%	10/13/2023	As part of NSB's expense save initiatives, they have decided to close the College Pkwy Branch. There are low daily transactions, and this branch is .2 miles from the North Carson City Branch.
Carson City MSA	College Parkway Branch	1811 E. College Pkwy	Carson City	NV	89706-	16180	32	510	0005.01	Middle	48.34%	90.03%	10/13/2023	As part of NSB's expense save initiatives, they have decided to close the Kietzke South Branch. The lease is expensive and daily transaction count is low.
Yuma MSA	24th Street Office	2415 S. Ave. A	Yuma	AZ	85364	49740	04	027	0010.04	Moderate	72.50%	68.76%	11/10/2023	The lease for this location is expiring in March, 2024. This office is located 2.2 miles from the Yuma Regional Office. The closure will have a significant net cost savings without interrupting service to our customers.