

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
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.
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.

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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.
Houston-Pasadena-The Woodlands MSA	FM 1960 @ Wunderlich Banking Center	4911 FM 1960 West	Houston	TX	77069-	26420	48	201	5512.01	Middle	81.51%	85.27%	10/25/2024	The branch was acquired in 2004. The building is 16,638 SF and continues to have increased maintenance issues for this large building that is oversized for the Banks need. The declining trade area has lead to many of the surrounding customers to leave the area. The decision was made to close this branch. There are 4 branches relatively close and do not anticipate significant loss of business.
Salt Lake City-Lehi MSA	Redwood Road Branch	1635 S. Redwood Road	Salt Lake City	UT	84104-	41620	49	035	1028.02	Moderate	70.95%	69.97%	11/22/2024	Transaction counts have been consistently declining. Both loans and deposits have declined. The building is located in a declining area, with increasing crime rate that has employee safety concerns. The building is need of significant maintenance. The decision was made to close this branch. There are several ZFNB branches in the area ranging from 1.7 miles to 4.1 miles away.
Colorado Non-MSA	Cortex/City Market Branch	508 E. Main Street	Cortez	CO	81321-	N/A	08	083	9693.01	Moderate	28.48%	76.84%	12/5/2024	Location is inside of a grocery store, there is a full-service branch located .9 miles away.

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Salt Lake City-Lehi MSA	Midvale Branch	159 W. Center Street	Midvale	UT	84047-	41620	49	035	1124.02	Middle	48.77%	83.11%	12/6/2024	Declining transaction counts, decreasing number of loans, decreasing deposits, and aging building requiring substantial repairs has lead to the determination for management to close this branch. Customer accounts will be transferred to a branch less than 2.5 miles away.
Utah Non-MSA	Huntington Branch	51 N. Main	Huntington	UT	84528-	N/A	49	015	9762.00	Middle	9.16%	100.48%	12/13/2024	Declining monthly transactions and close proximity to the Castle Dale and Price locations, and cost savings has lead management to close this branch.
Sacramento-Roseville-Folsom MSA	Arden Way Branch	1800 Arden Way	Sacramento	CA	95815	40900	06	067	0054.02	Moderate	55.72%	64.96%	1/31/2025	This branch has low deposits and is unprofitable. There is no clear path to grow due to the location of the branch. There are chronic staffing challenges that further impeding growth. The building is owned and in need of repair. Funds saved can be applied to better opportunities to grow the market share with the customers being transferred to the Sacramento Main Office.