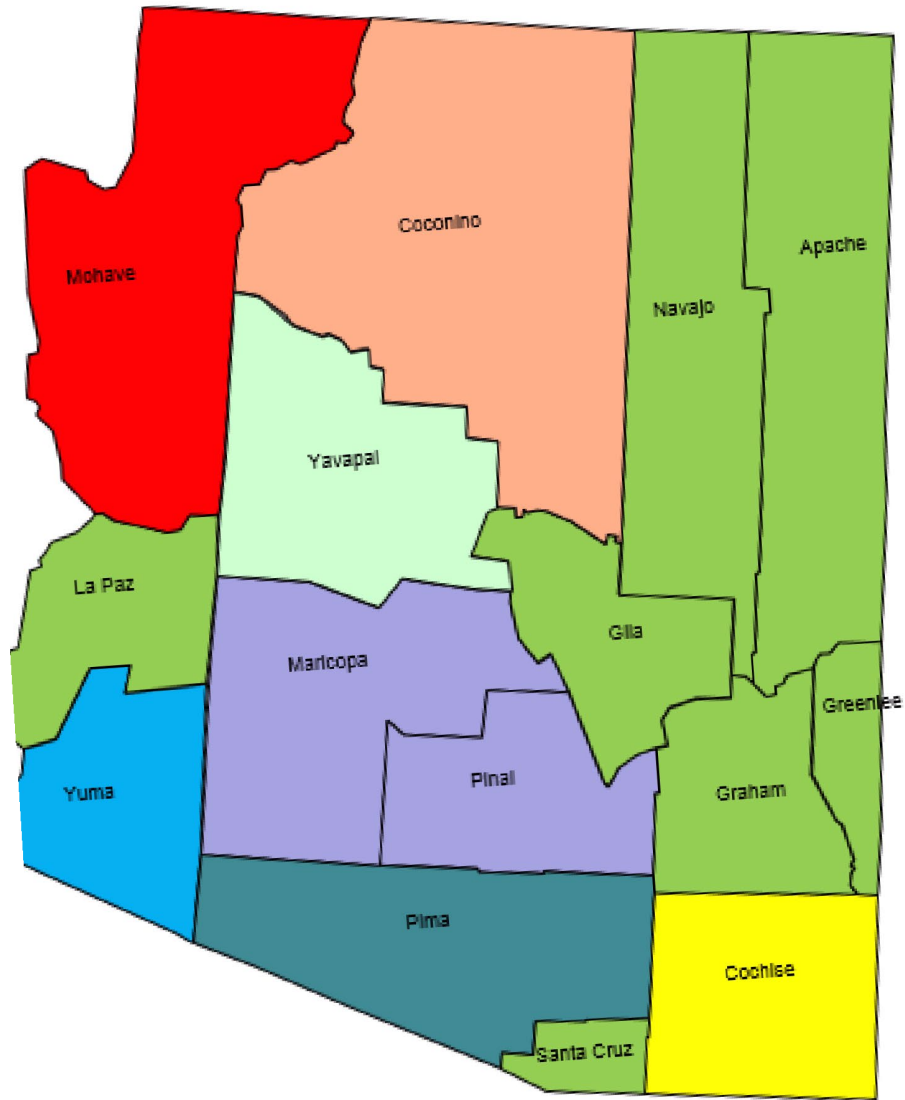


Zions Bancorporation, N.A. Assessment Area Maps

As of April 1, 2025

National Bank of Arizona

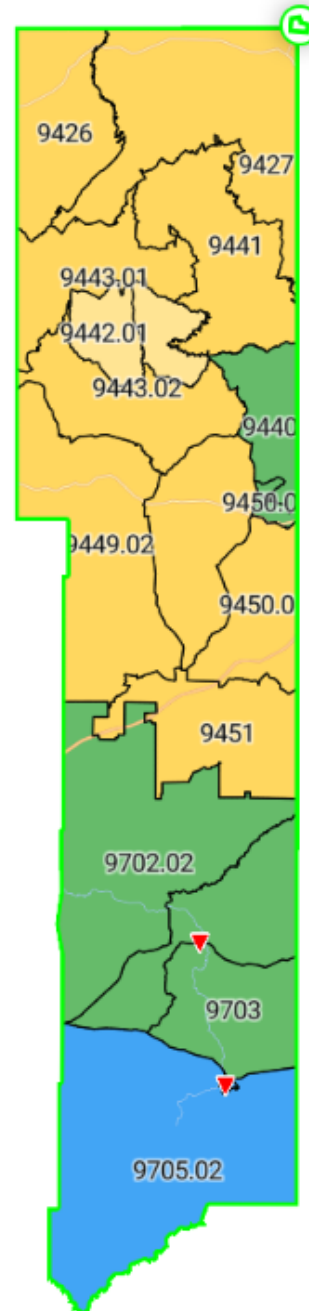
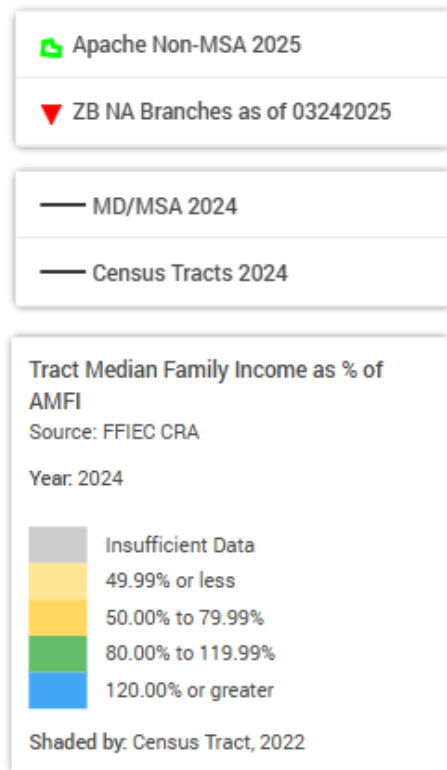
Arizona



Arizona

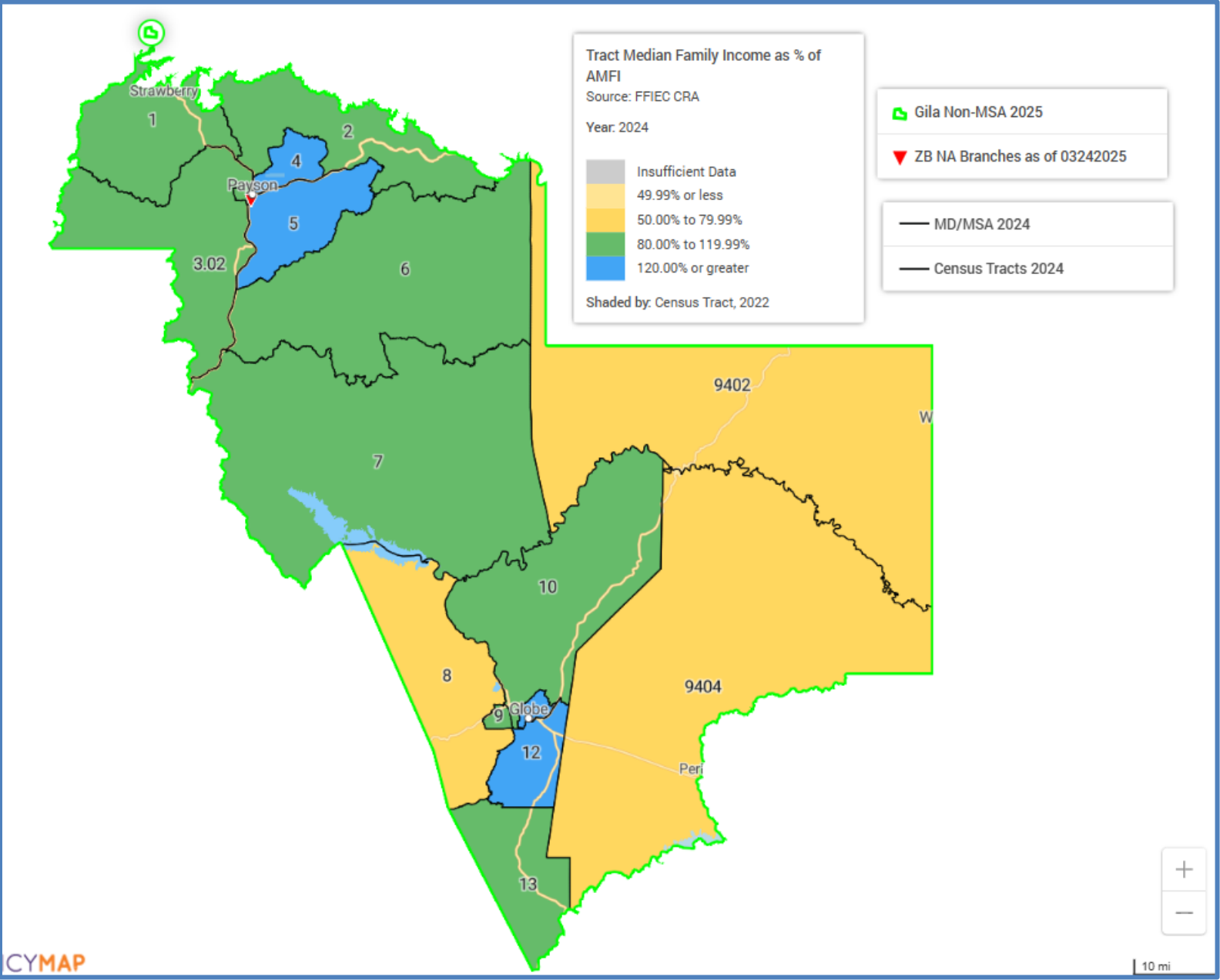
2025 Arizona Non-MSA

Apache County/001



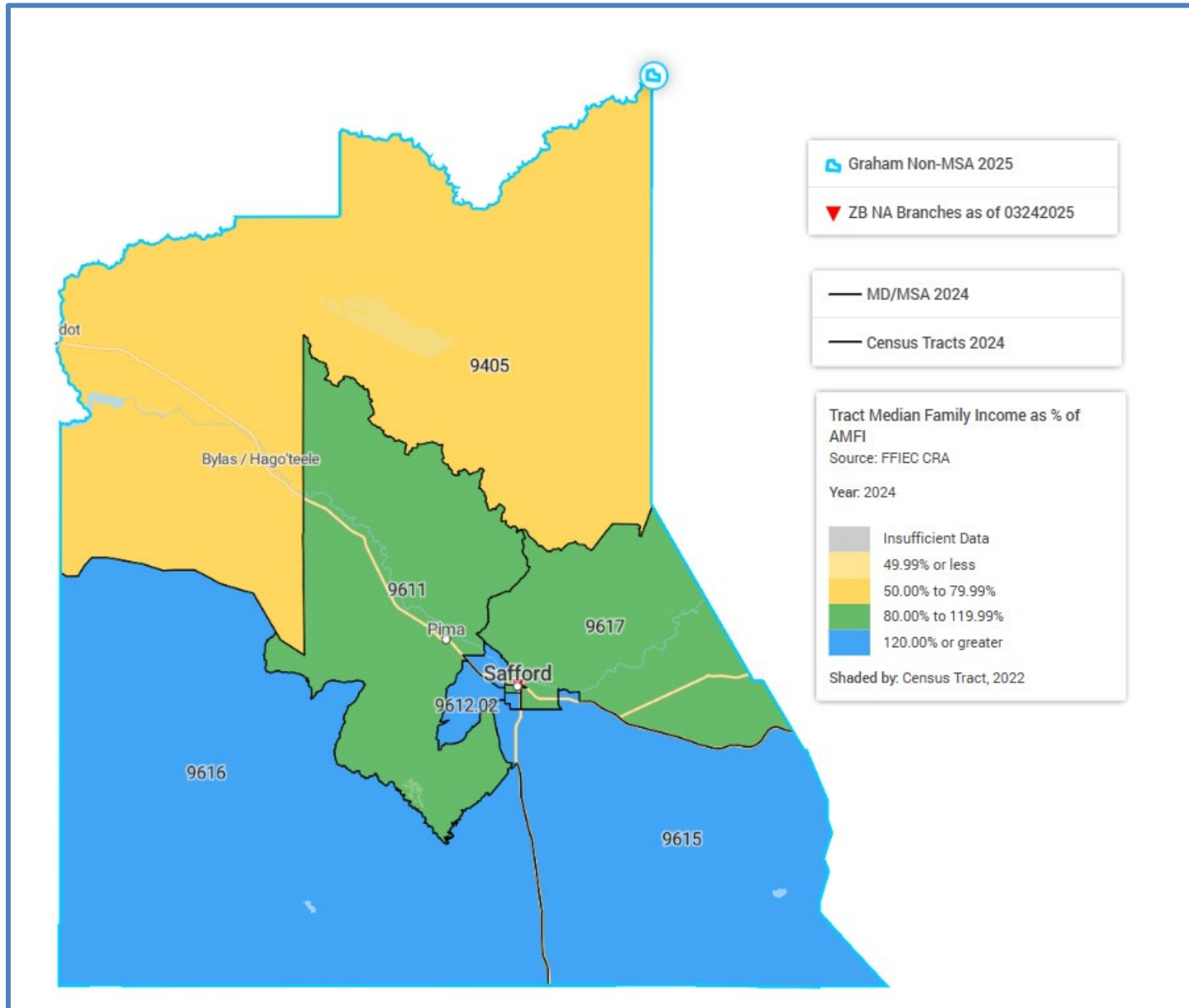
2025
Arizona Non-MSA

Gila County/007



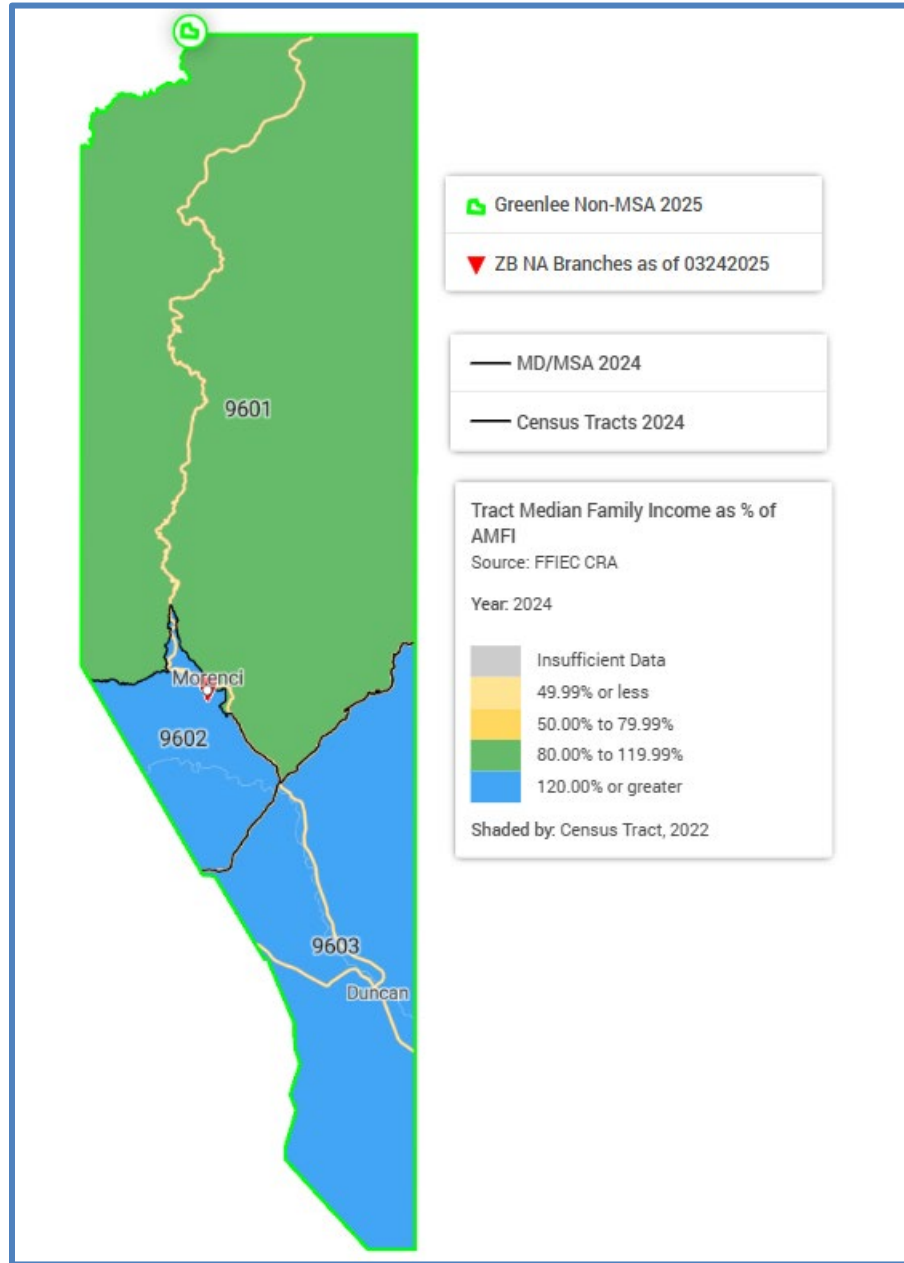
2025 Arizona Non-MSA

Graham County/009



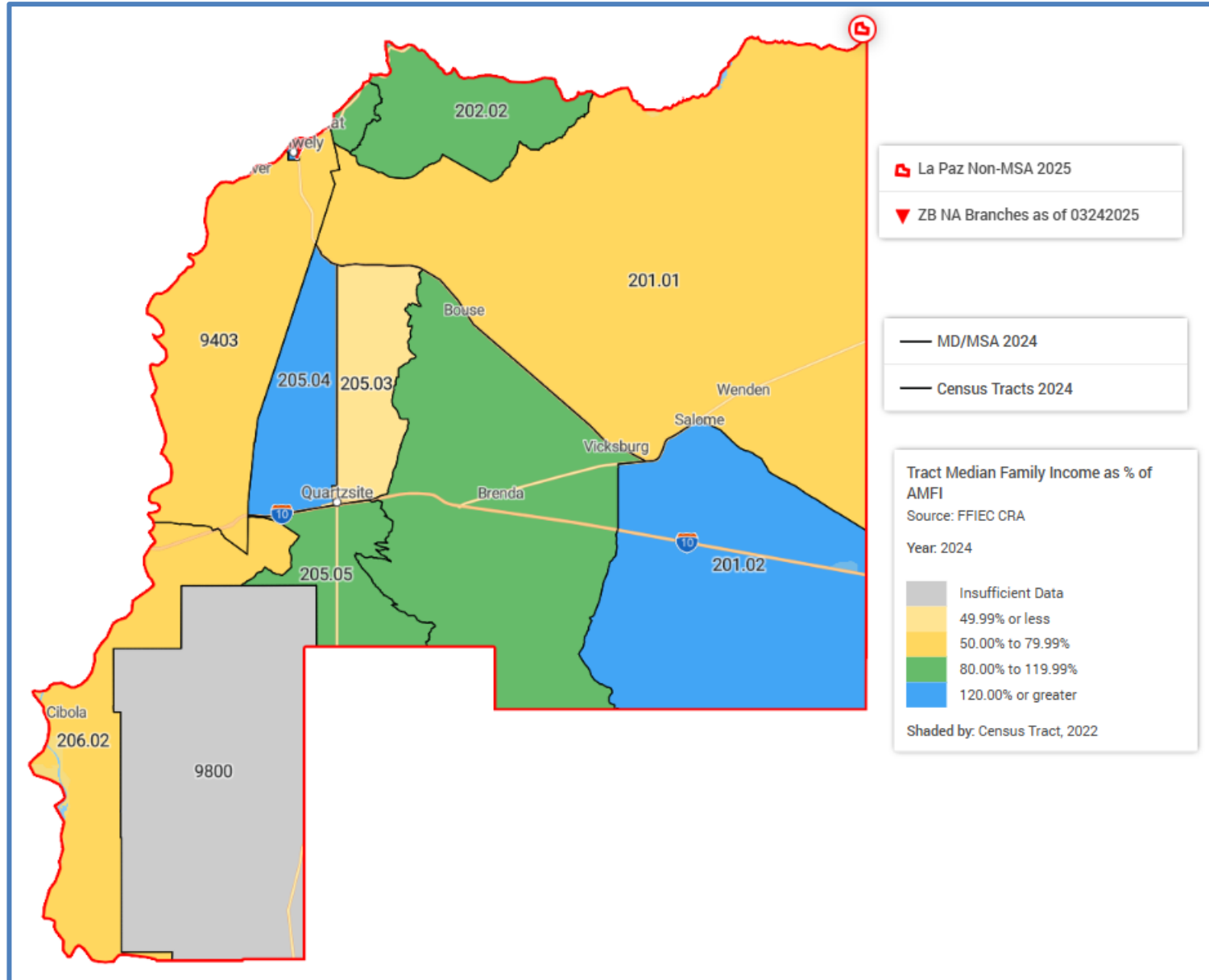
2025 Arizona Non-MSA

Greenlee County/011



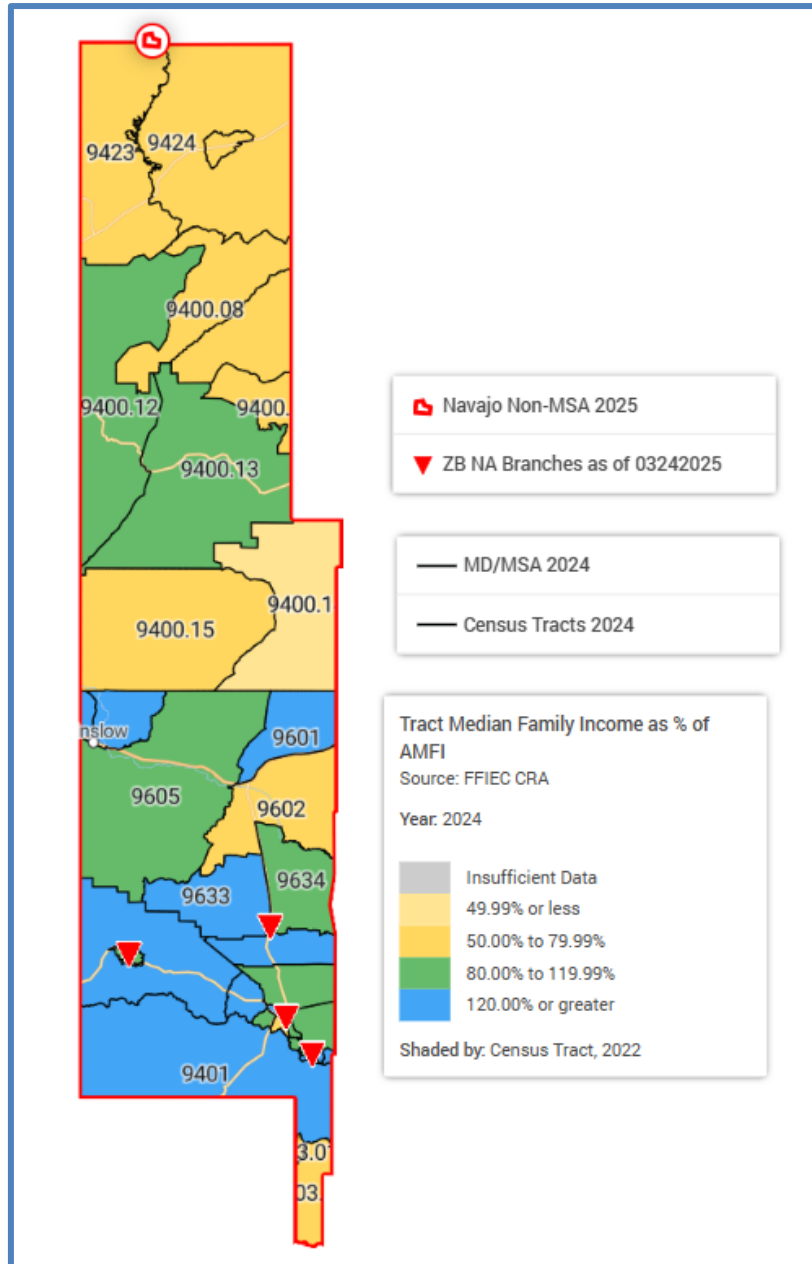
2025 Arizona Non-MSA

La Paz County/012



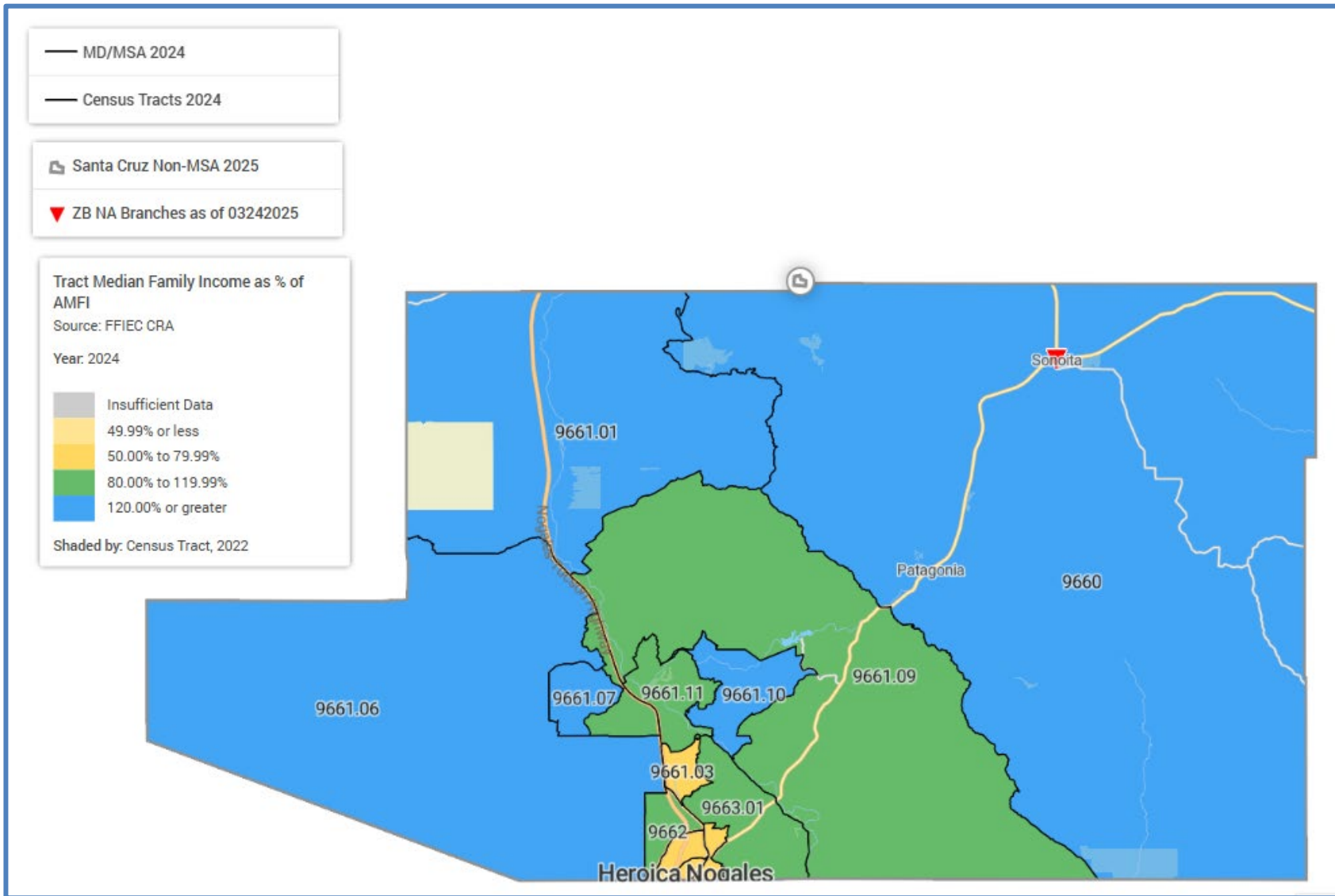
2025 Arizona Non-MSA

Navajo County/017



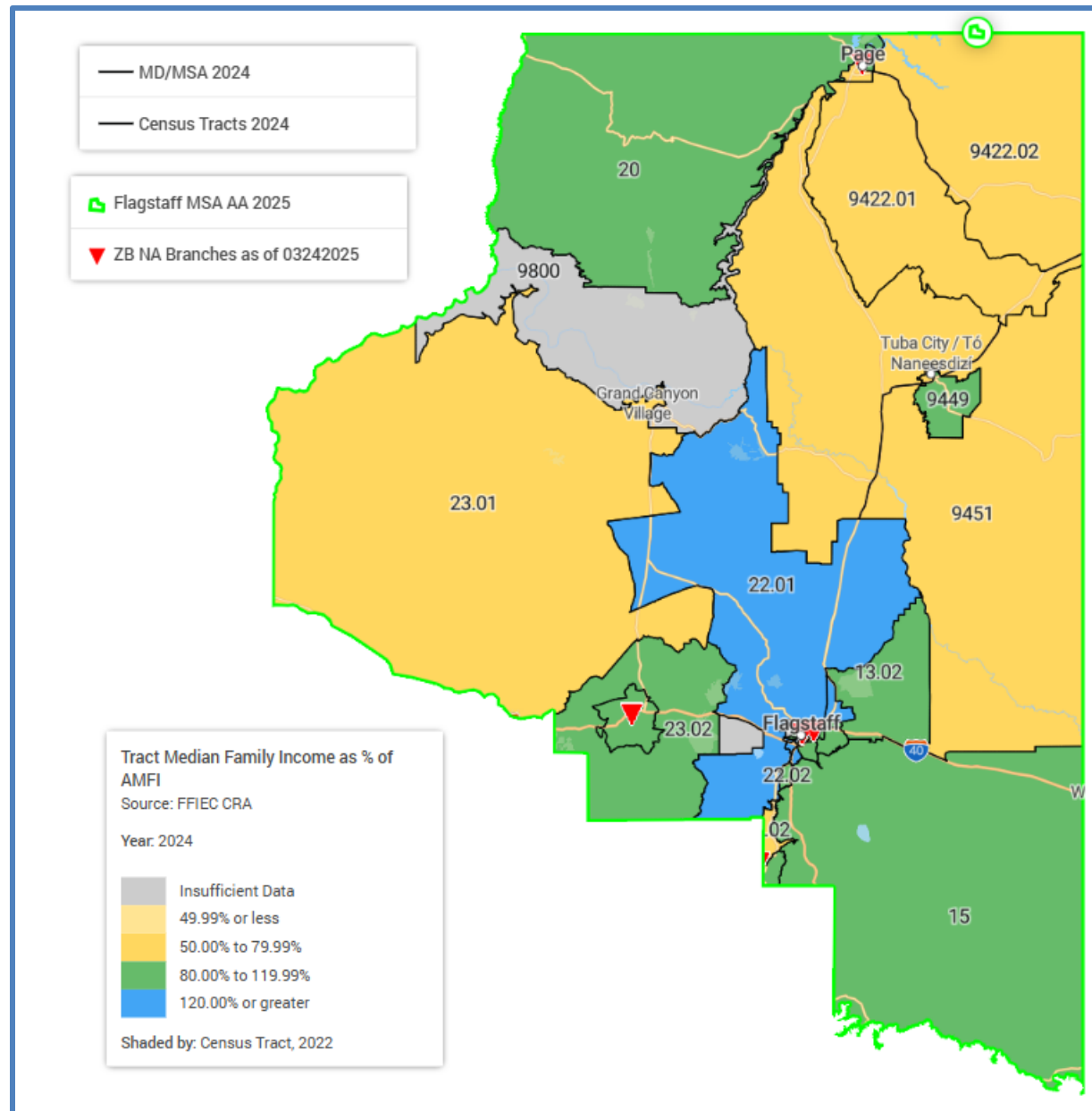
2025 Arizona Non-MSA

Santa Cruz County/023



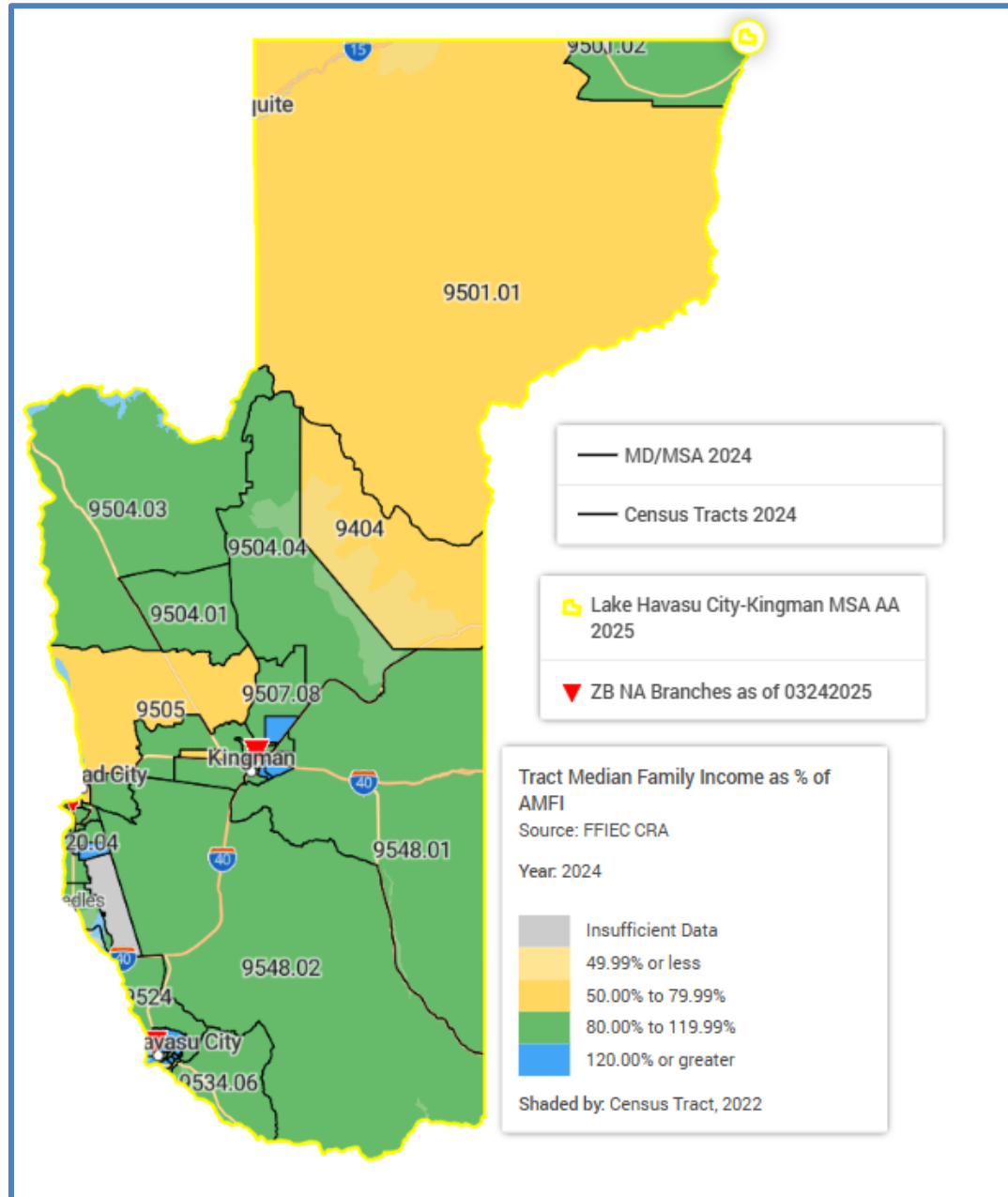
2025 Flagstaff MSA

Coconino County/005



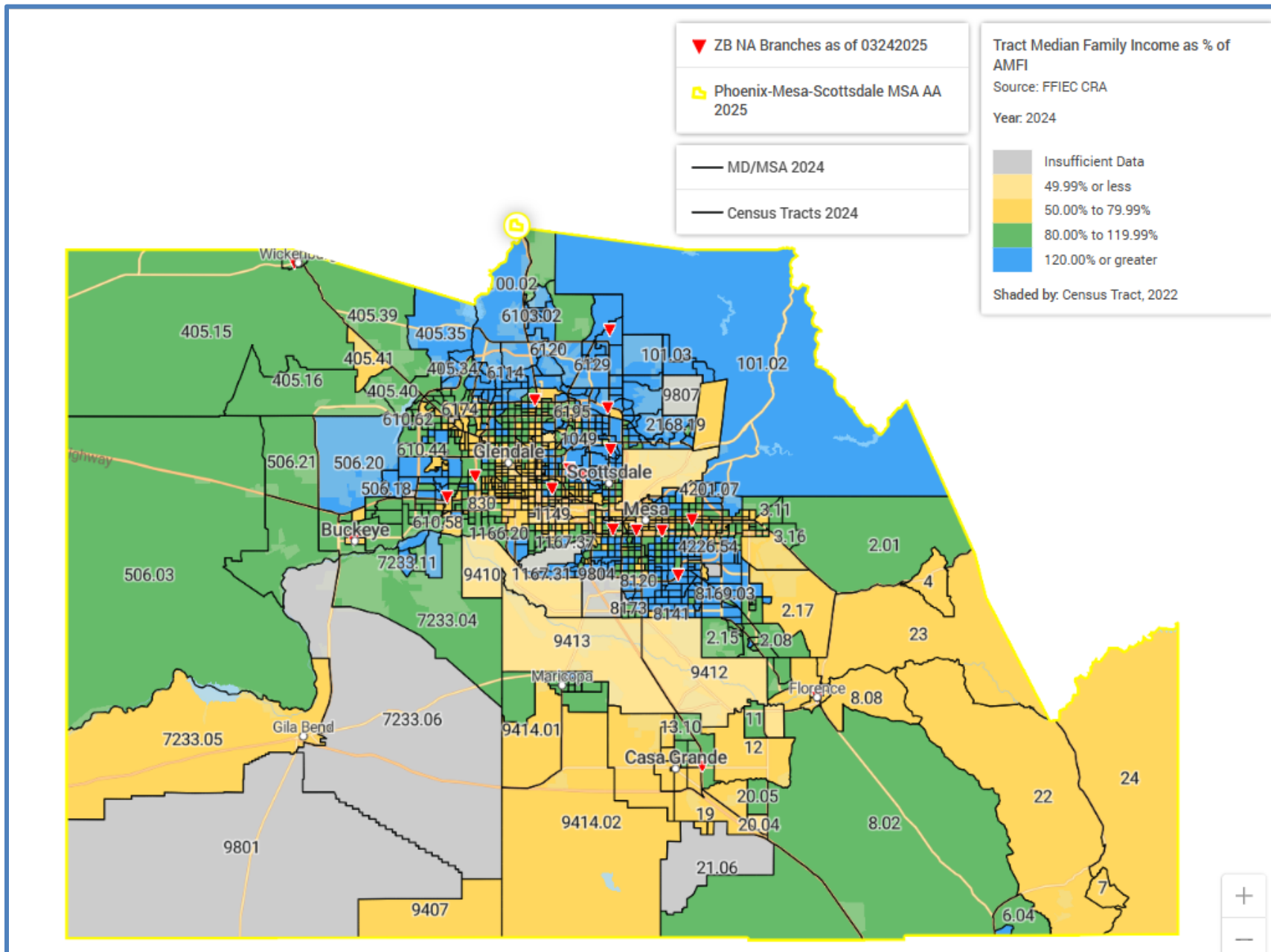
2025
Lake Havasu City-
Kingman MSA

Mohave County/015



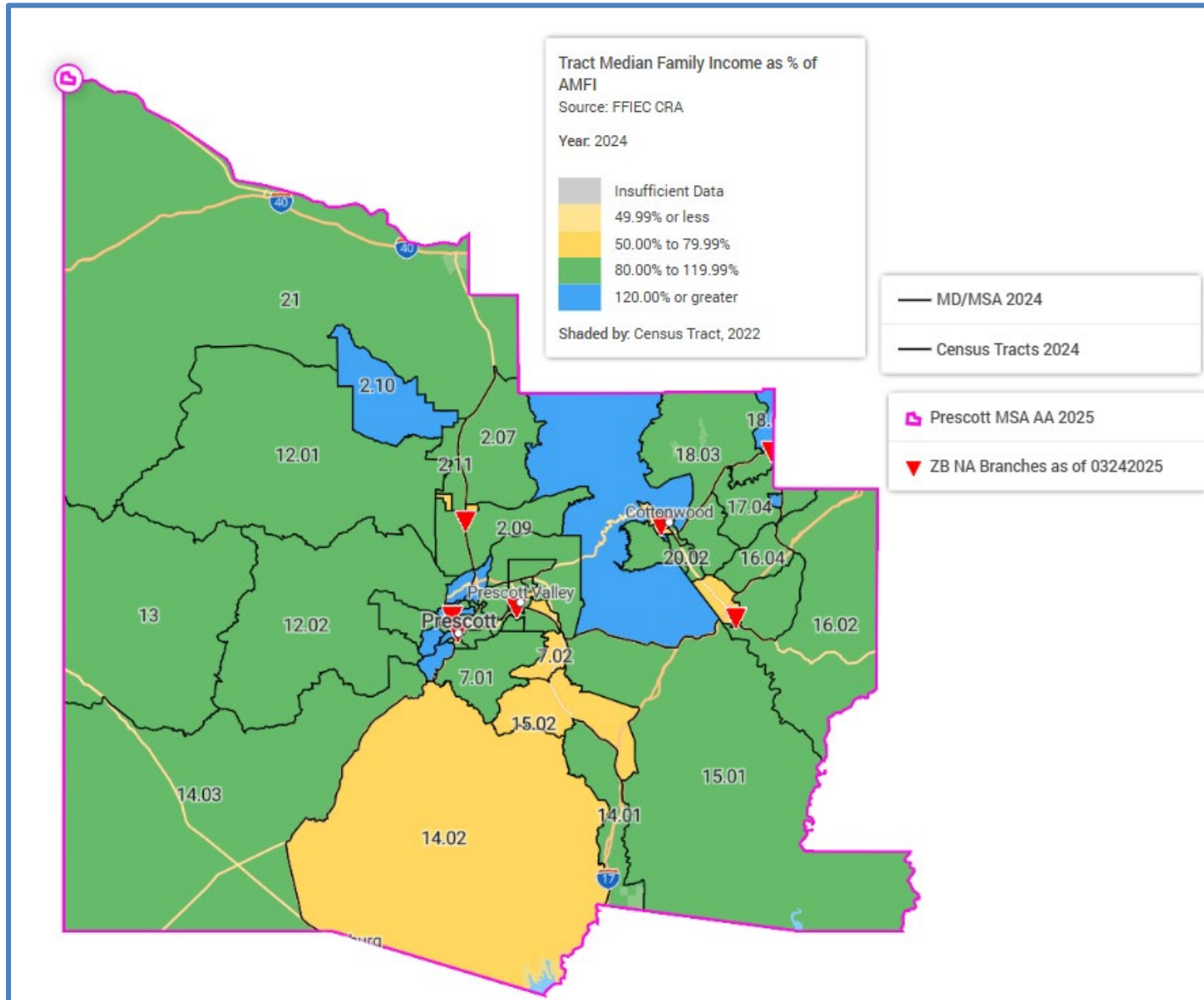
2025 Phoenix- Mesa- Chandler MSA

Maricopa County/013
Pinal County/021



2025 Prescott Valley-Prescott MSA

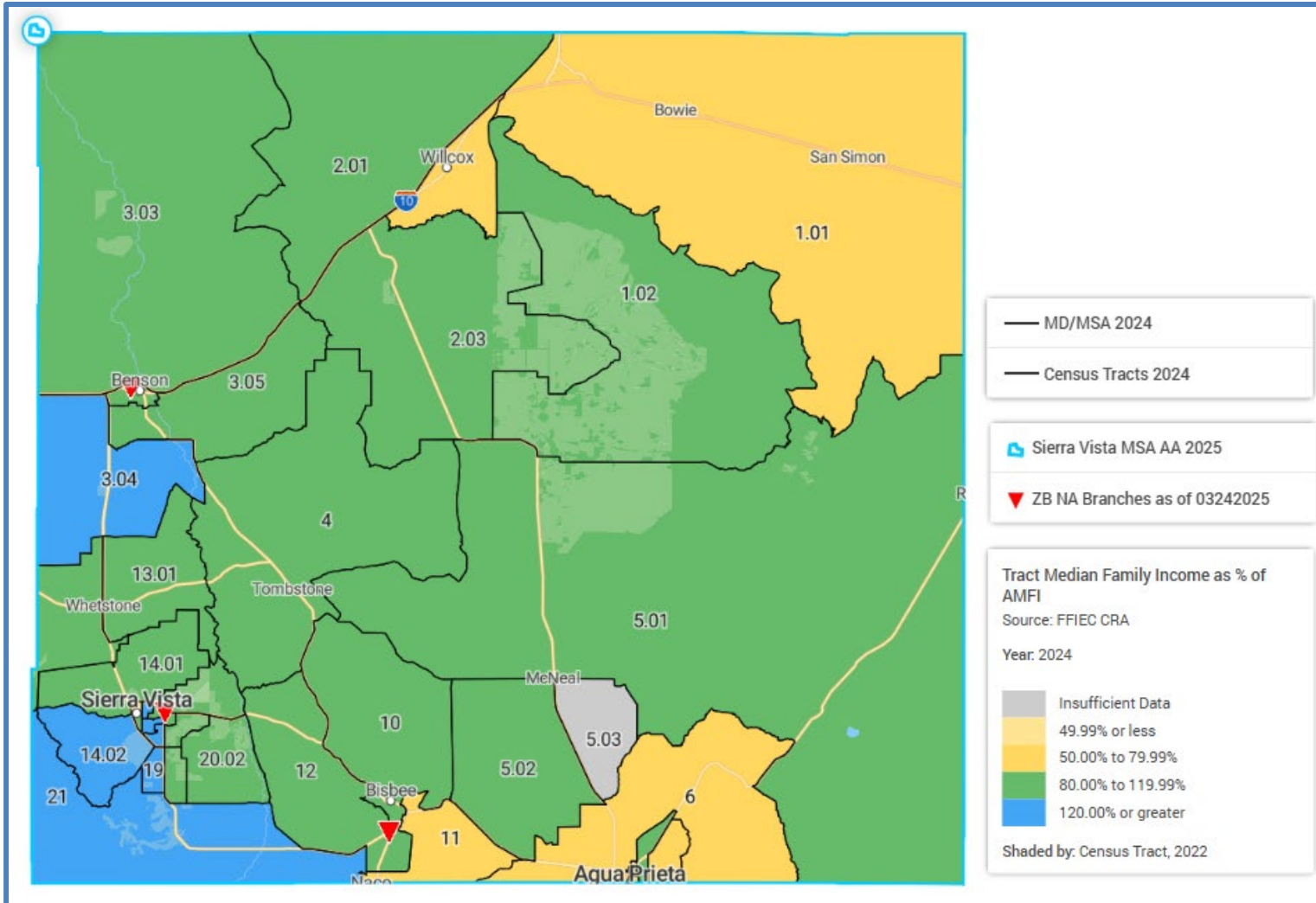
Yavapai County/025



2025

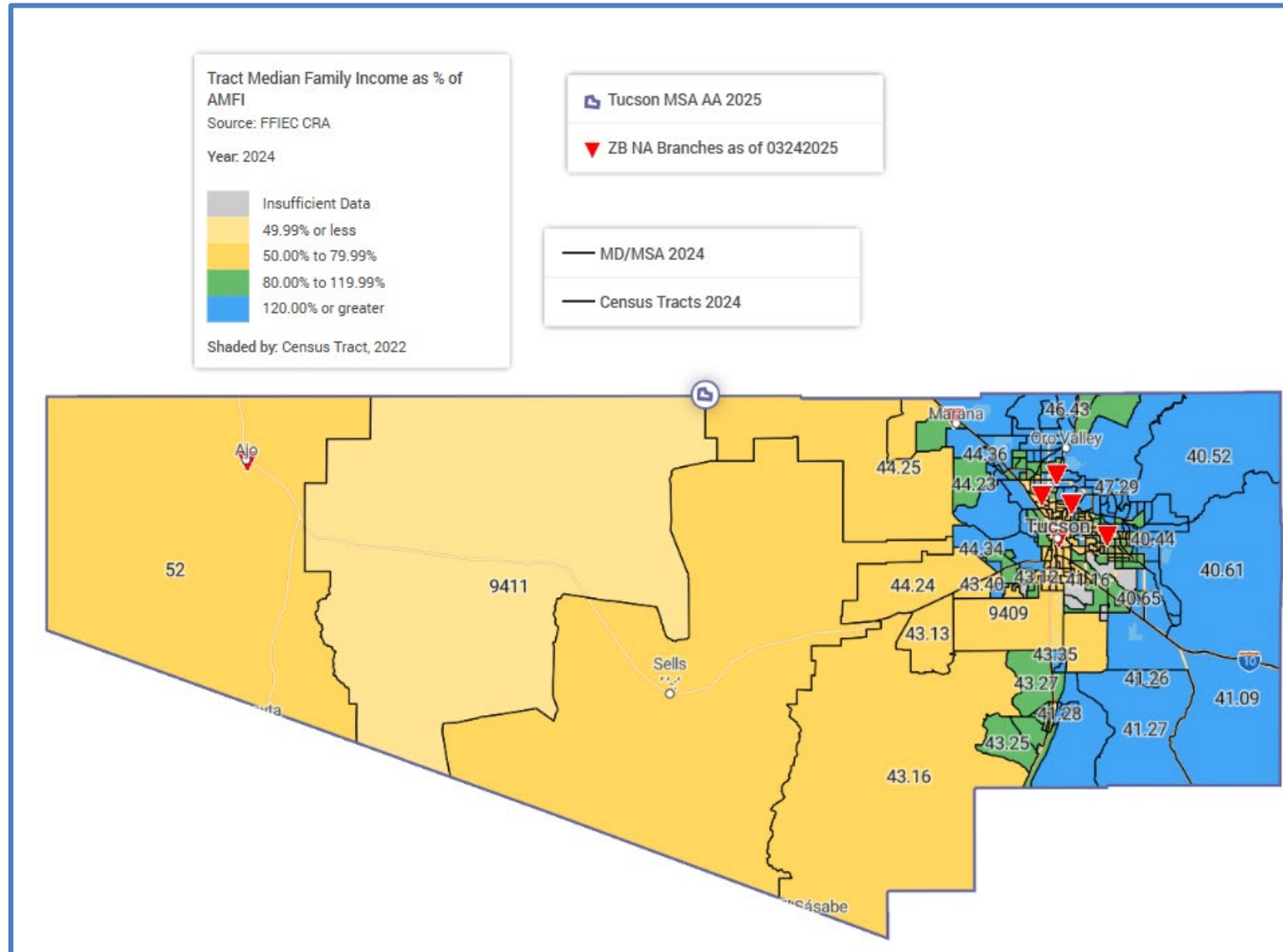
Sierra Vista- Douglas MSA

Cochise County/003

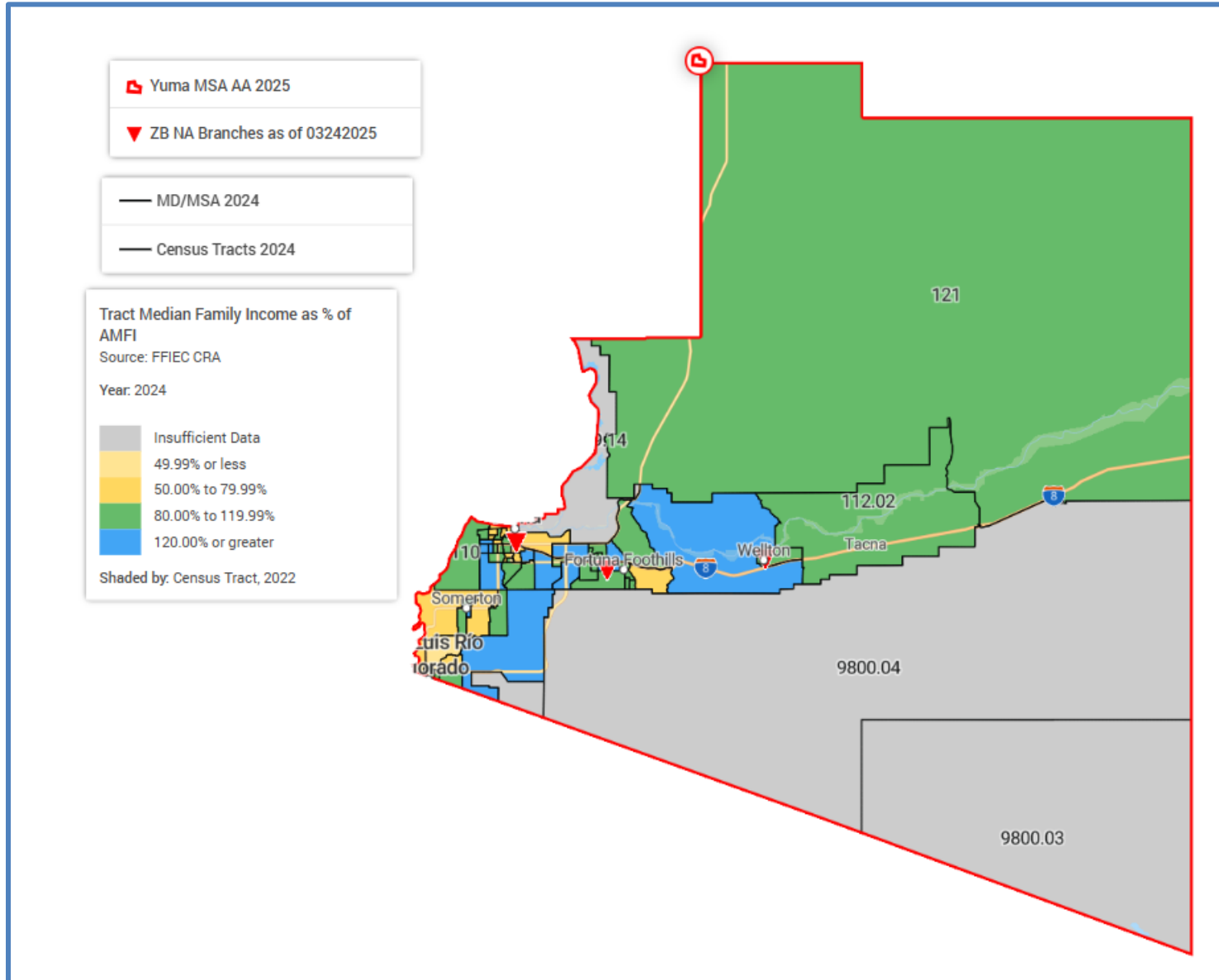


2025 Tucson MSA

Pima County/019



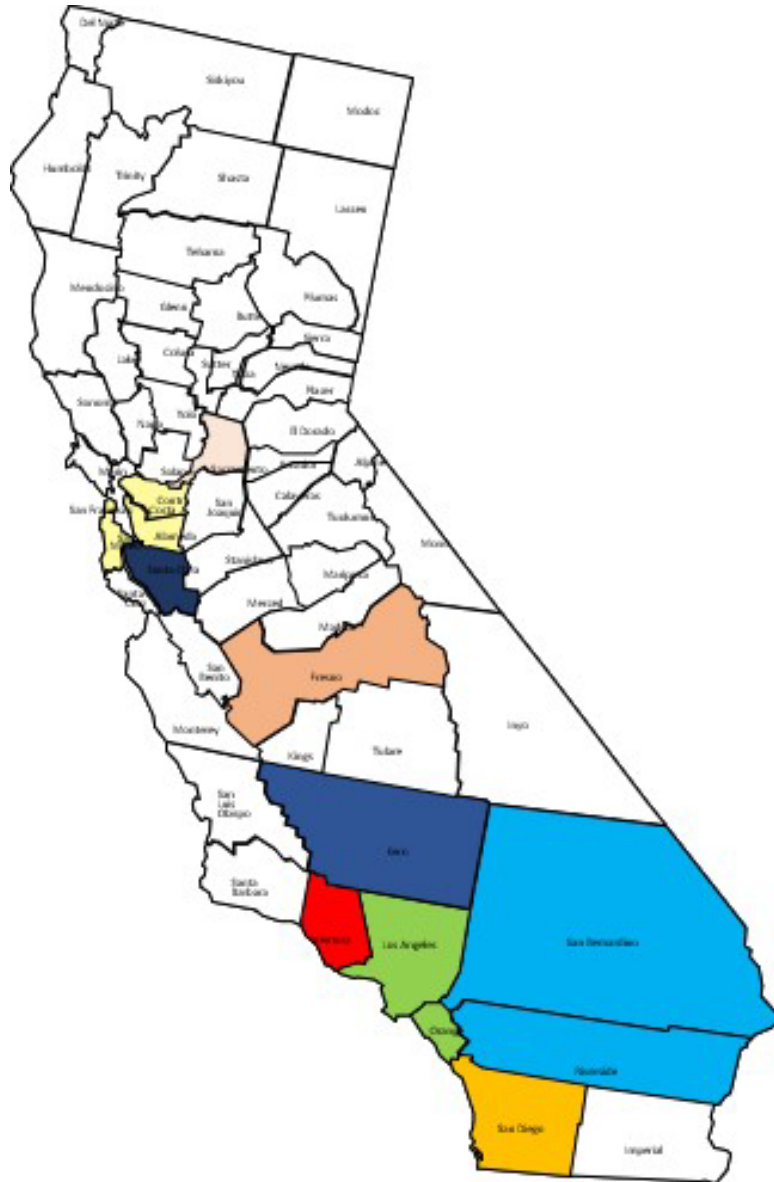
Yuma County/027



California Bank & Trust

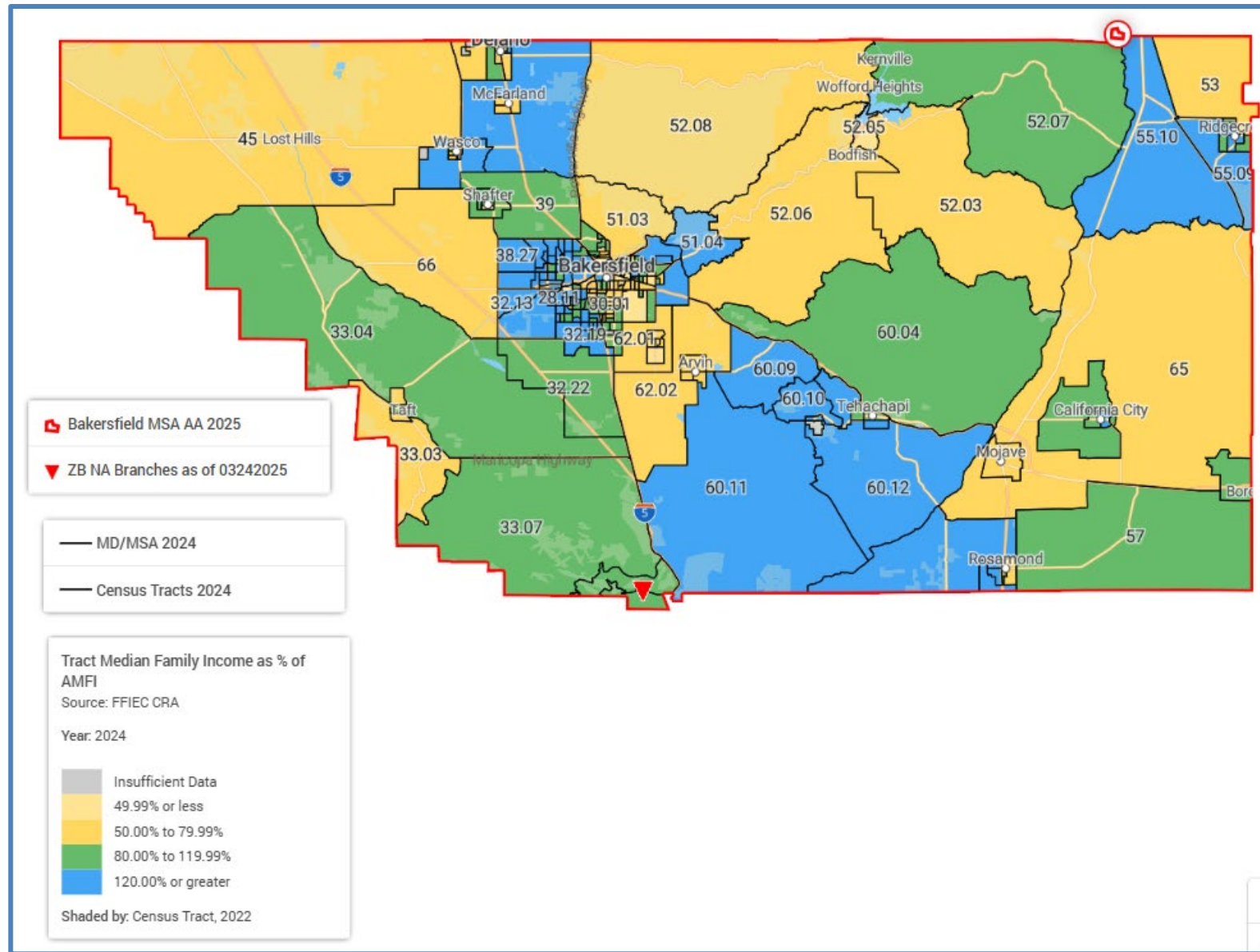
California

California



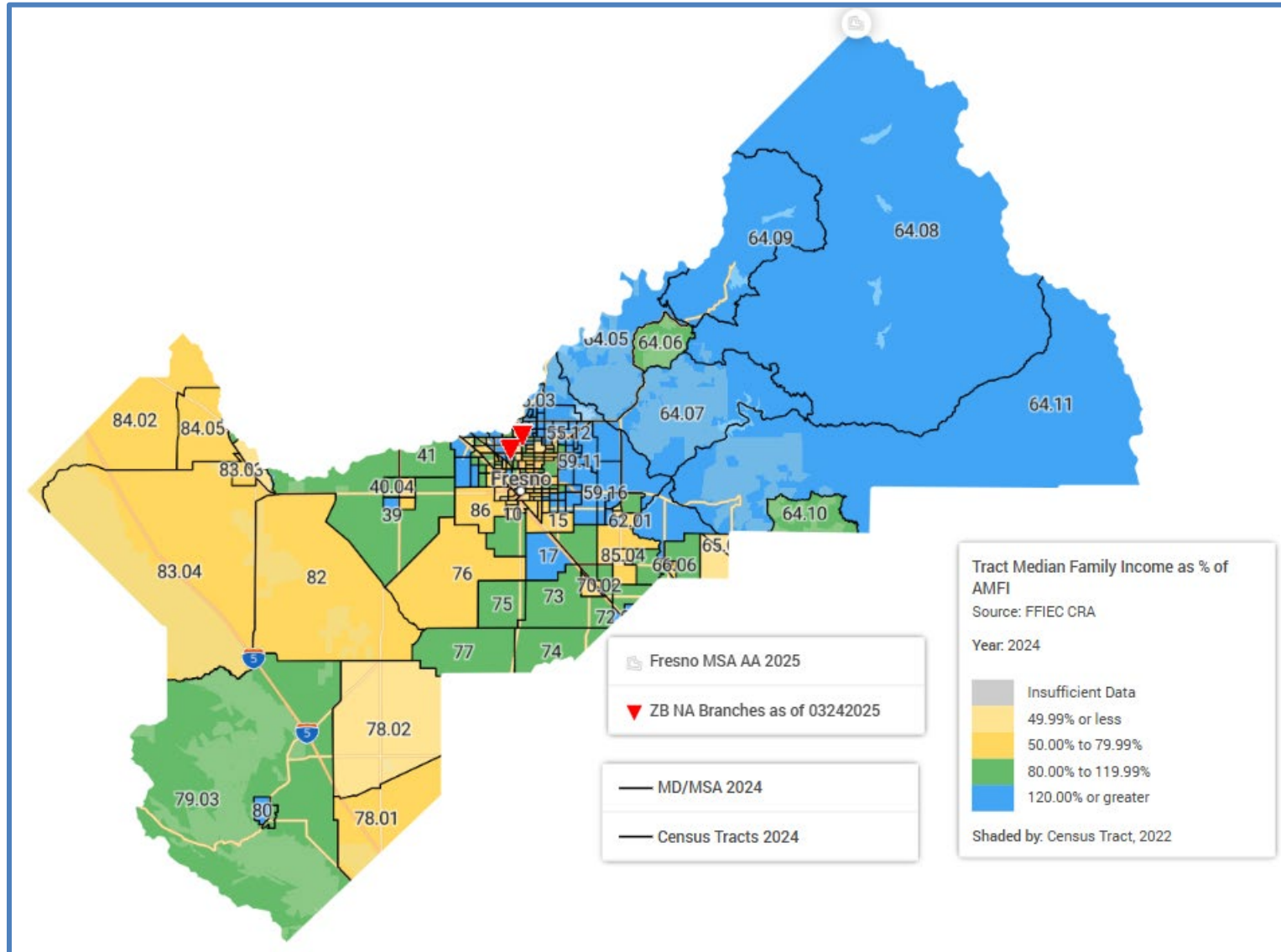
2025 Bakersfield MSA

Kern County/029



2025 Fresno MSA

Fresno County/019



2025 Los Angeles-Long Beach- Anaheim MSA

Los Angeles County/037
Orange County/059

Los Angeles-Long Beach-Anaheim
MSA AA 2025

▼ ZB NA Branches as of 03242025

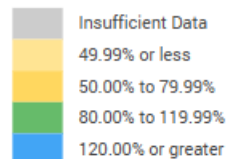
— MD/MSA 2024

— Census Tracts 2024

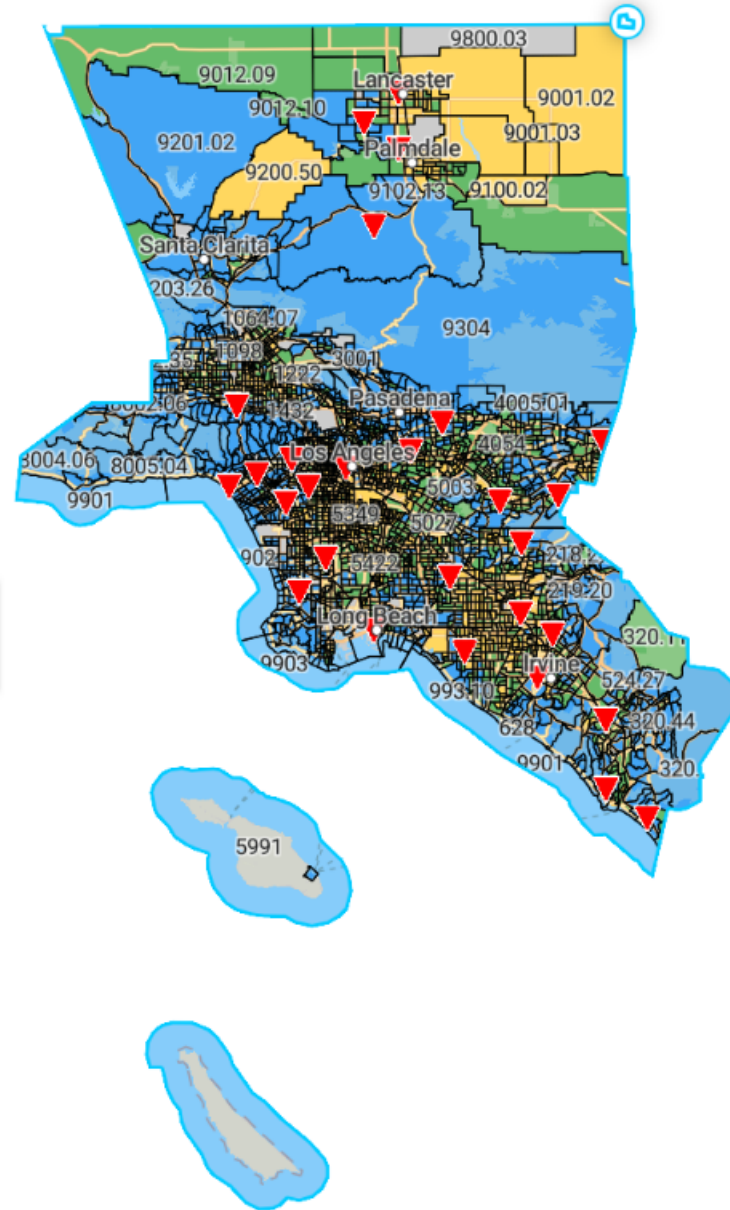
Tract Median Family Income as % of
AMFI

Source: FFIEC CRA

Year: 2024

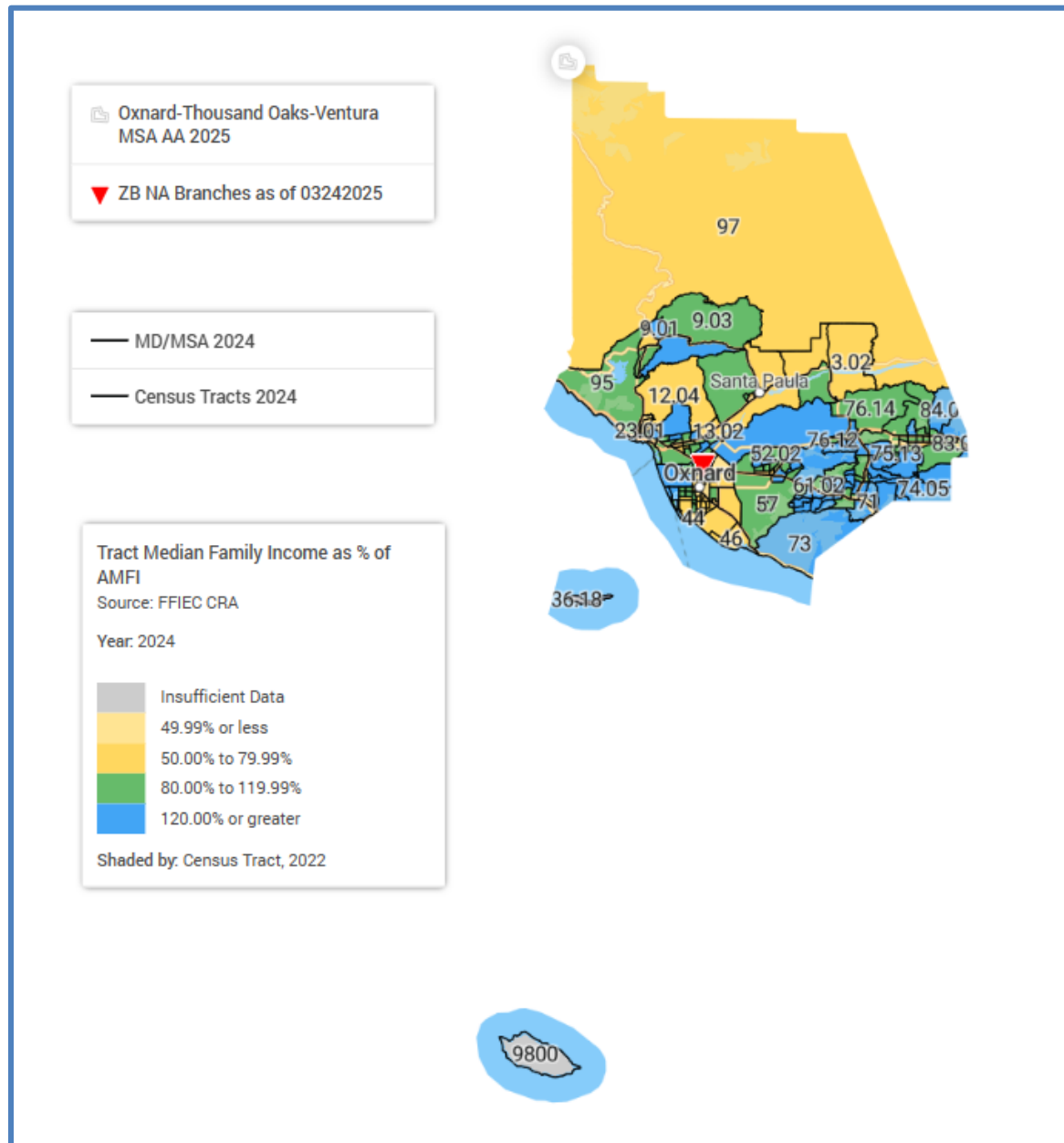


Shaded by: Census Tract, 2022



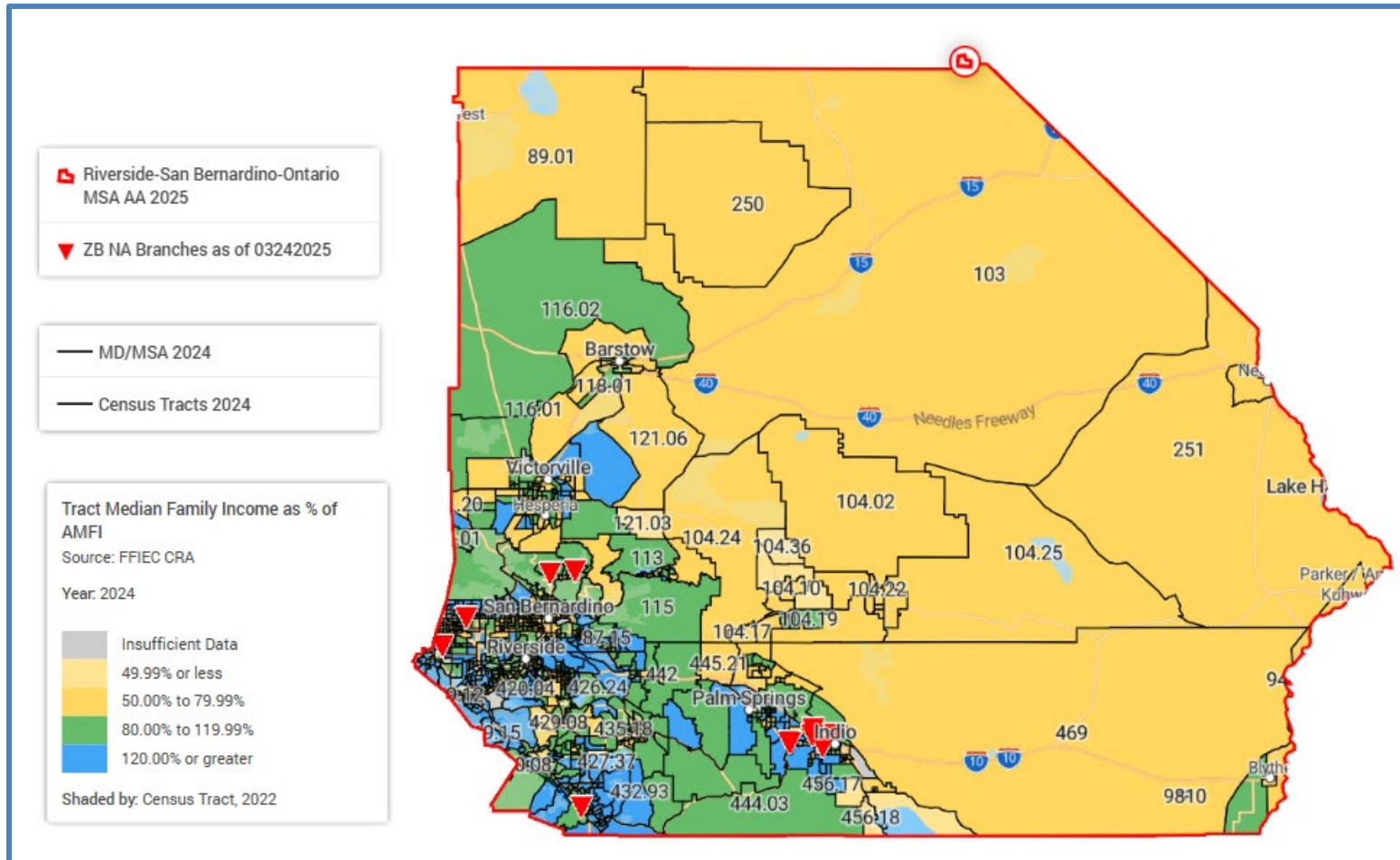
2025 Oxnard-Thousand Oaks- Ventura MSA

Ventura County/111



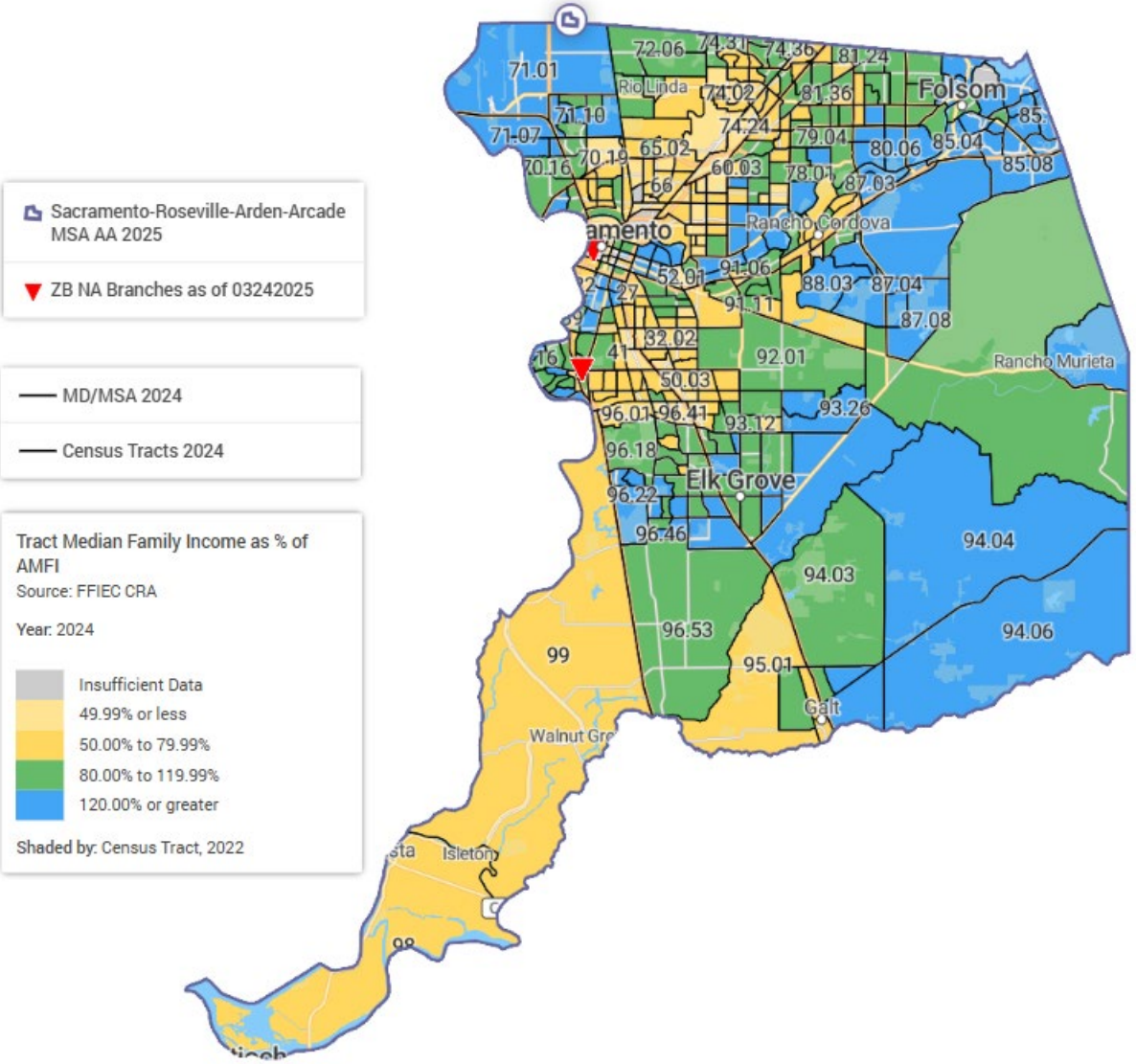
2025
Riverside-San Bernardino-
Ontario MSA

Riverside County/065
San Bernardino County/071



2025 Sacramento-Roseville- Folsom MSA

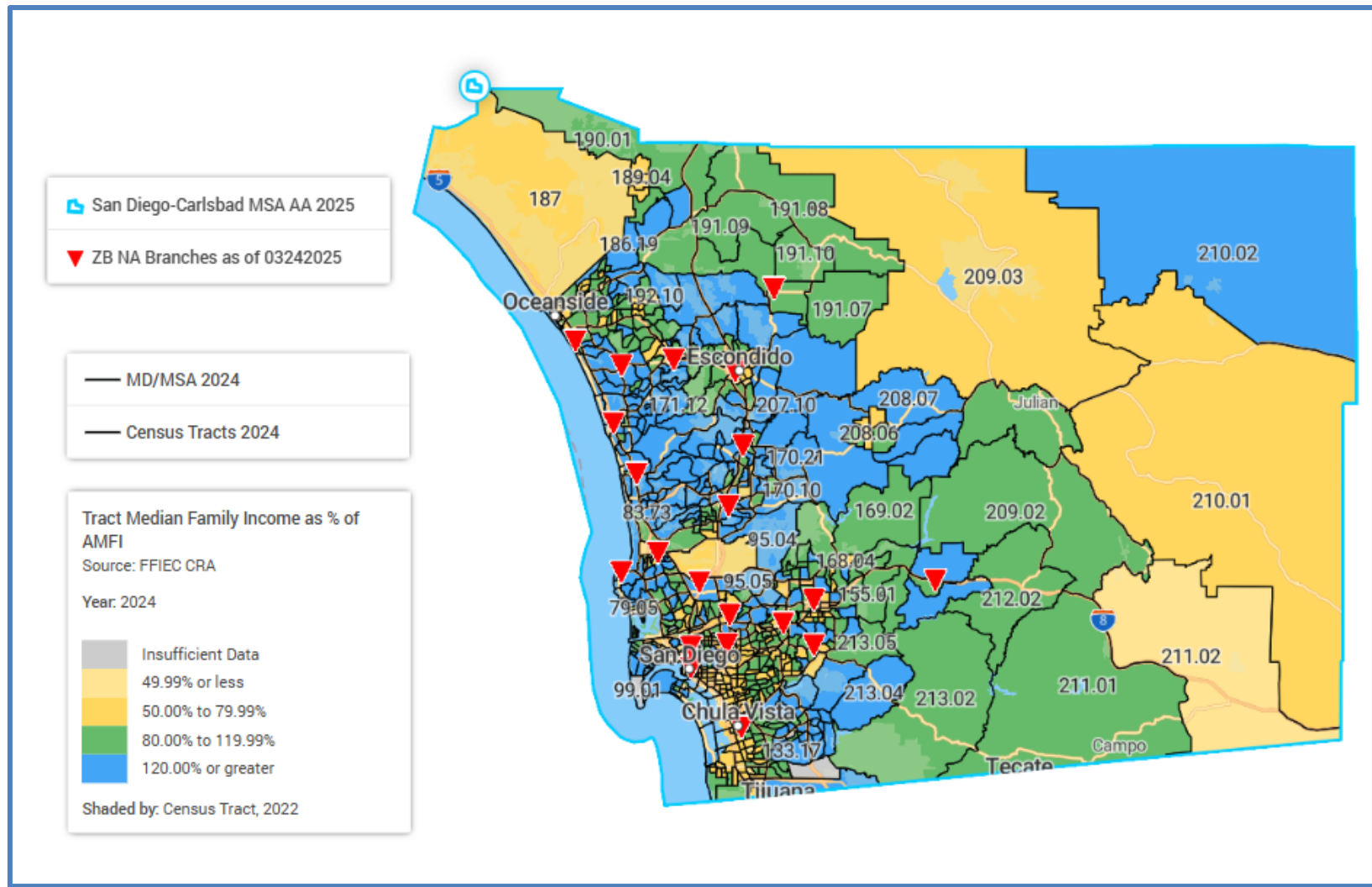
Sacramento County/067



2025
San Diego-Chula Vista-
Carlsbad MDA
San Diego County/073

San Diego-Chula Vista-Carlsbad MDA

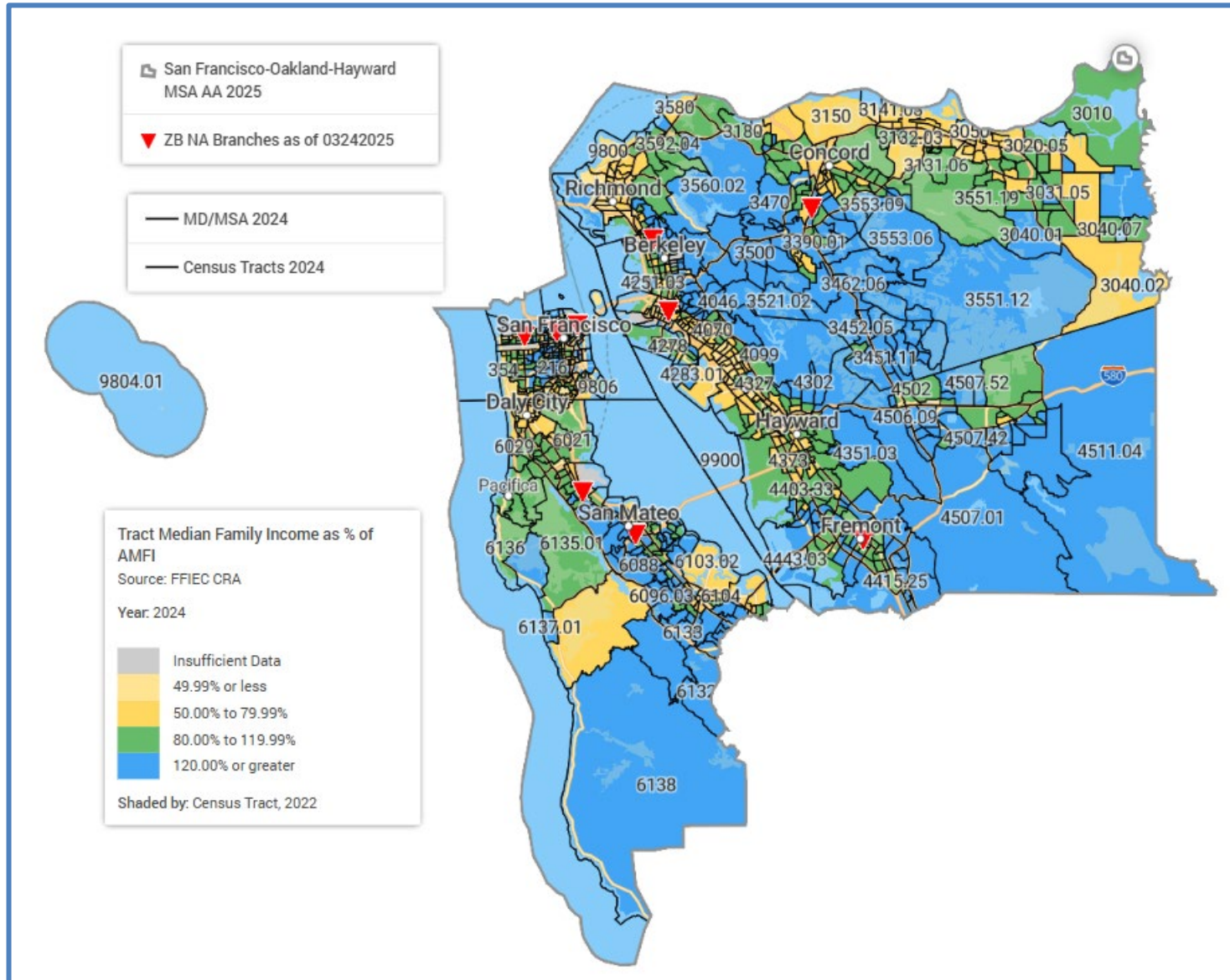
San Diego County/073



2025

San Francisco-Oakland-Hayward MSA

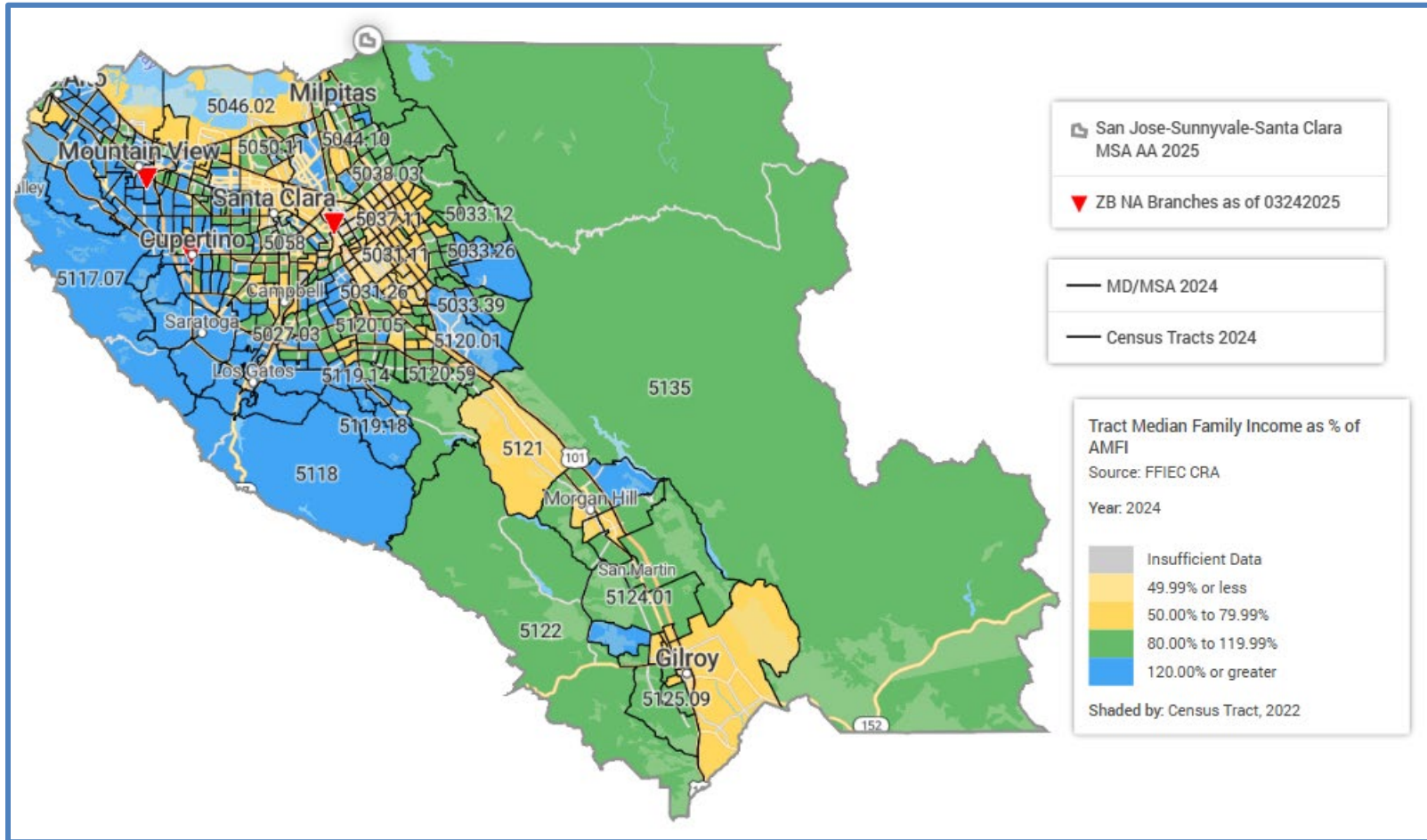
Alameda County/001
Contra Costa County/013
San Francisco County/075
San Mateo County/081



2025

San Jose-Sunnyvale-Santa Clara MSA

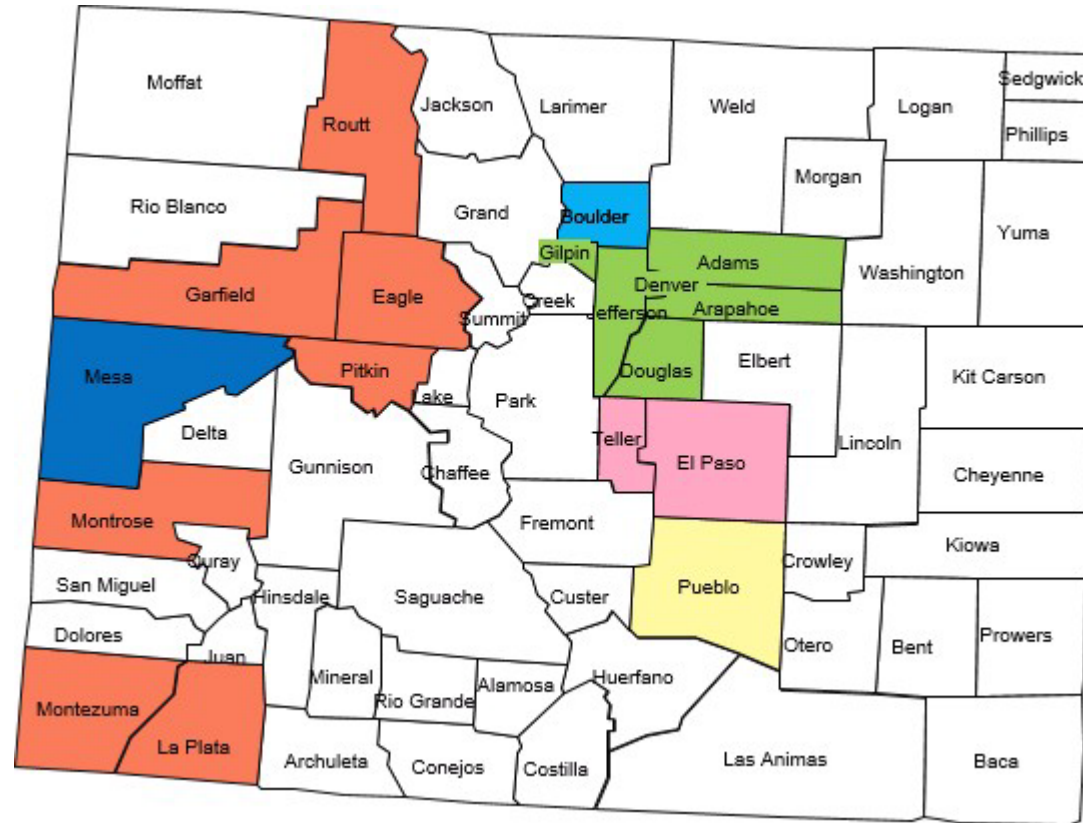
Santa Clara County/085



Vectra Bank

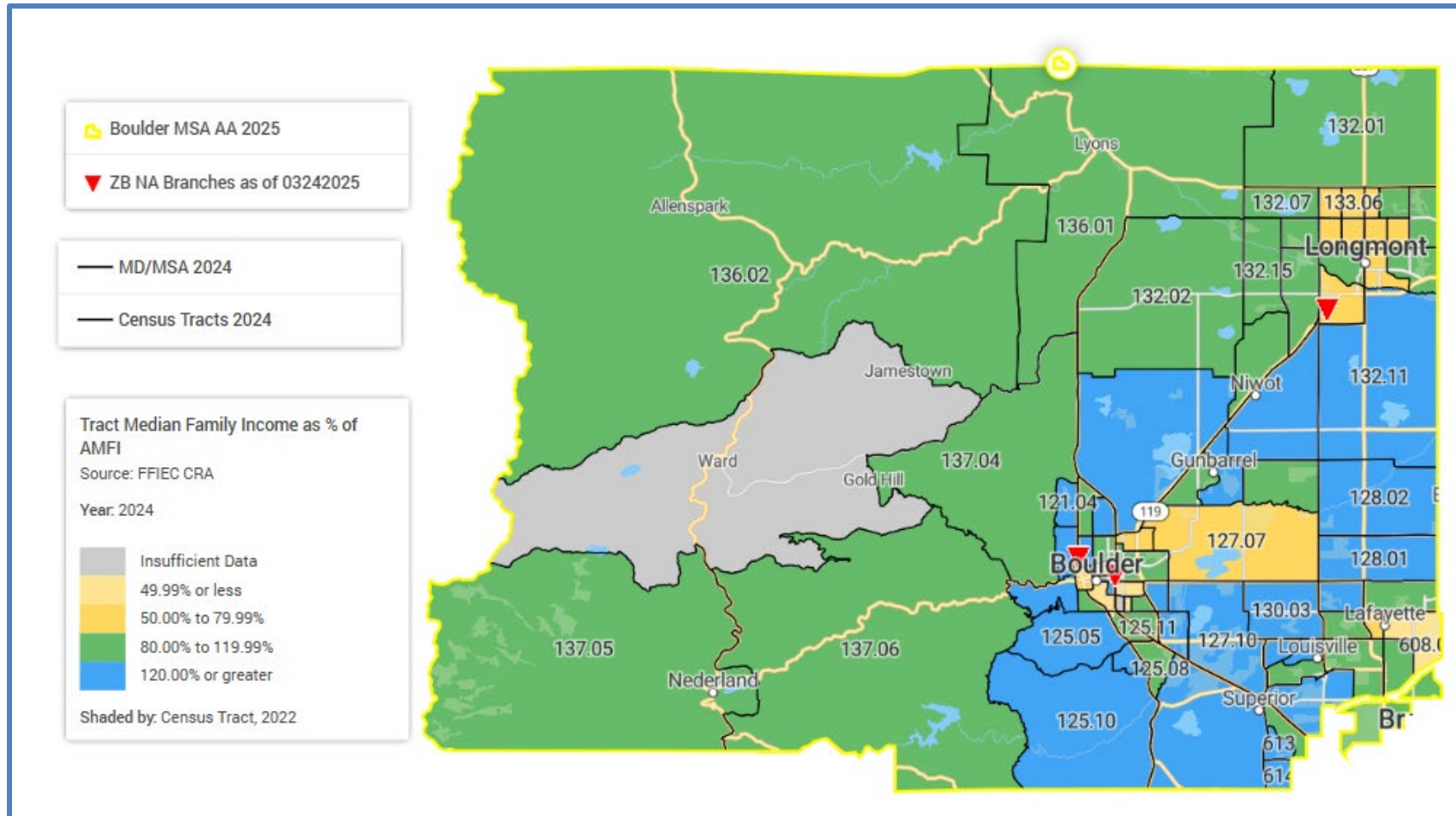
Colorado

Colorado



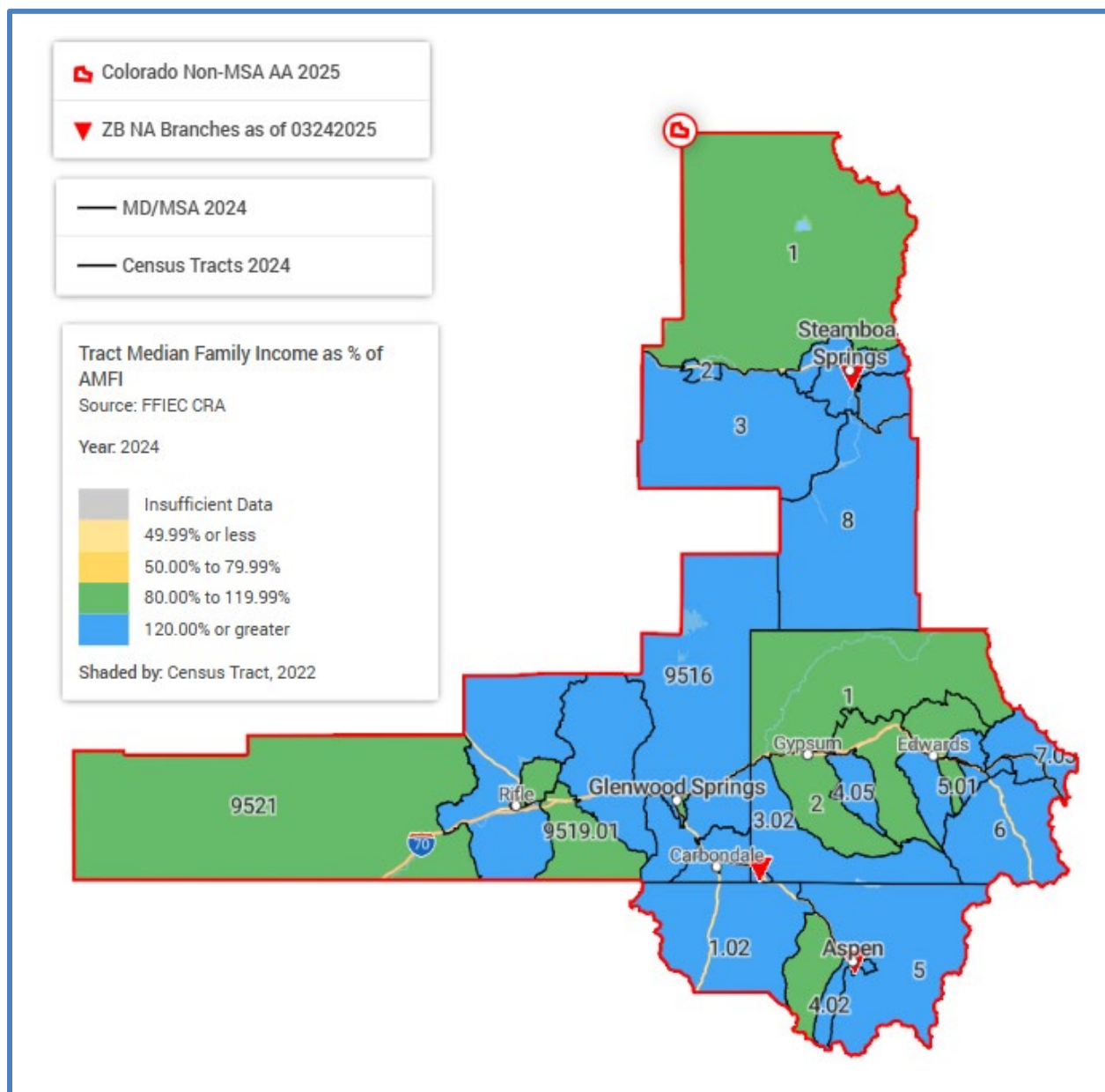
2025
Boulder MSA

Boulder County/013



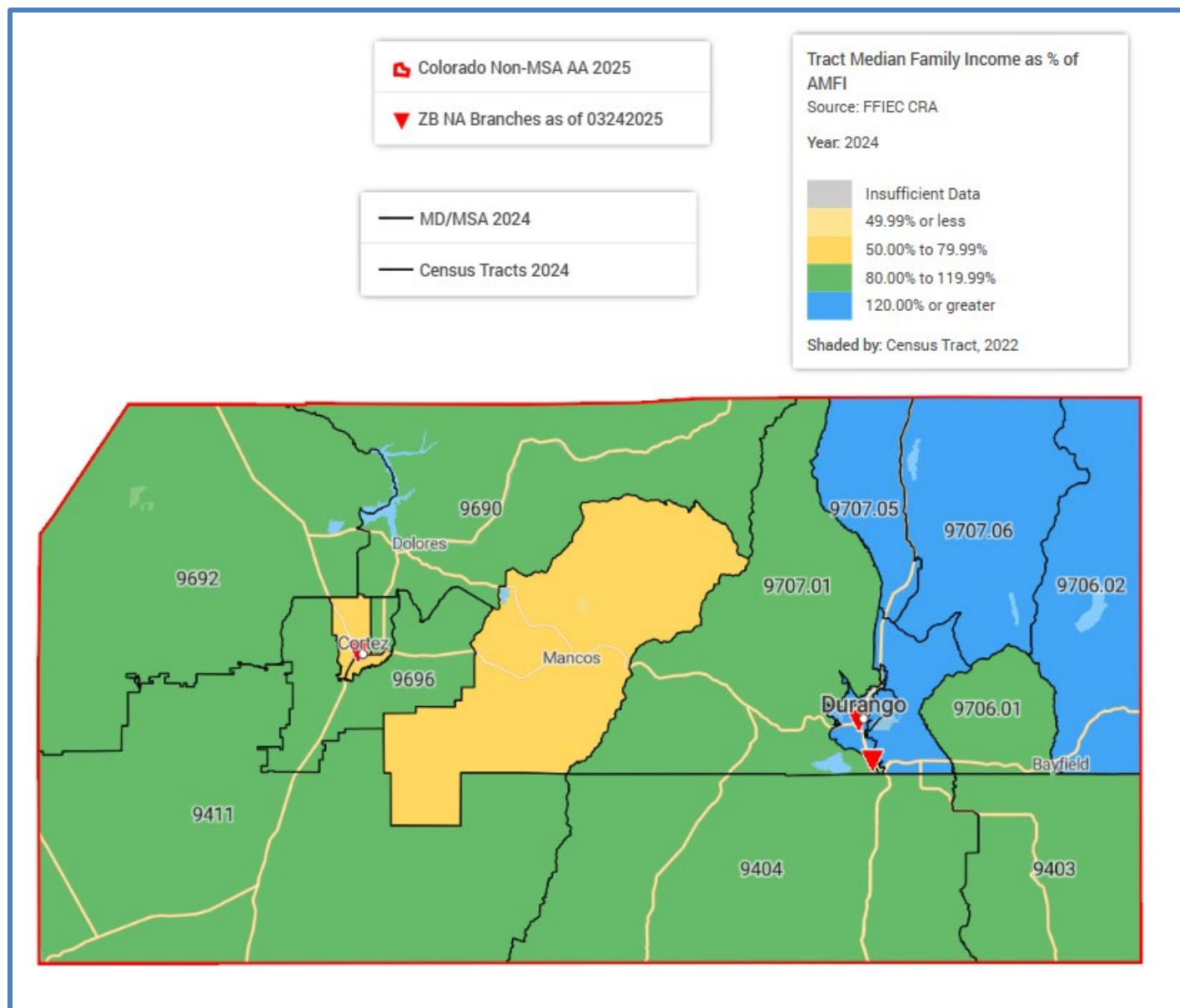
2025 Colorado Non-MSA

Eagle County/037
Garfield County/045
Pitkin County/097
Routt County/107



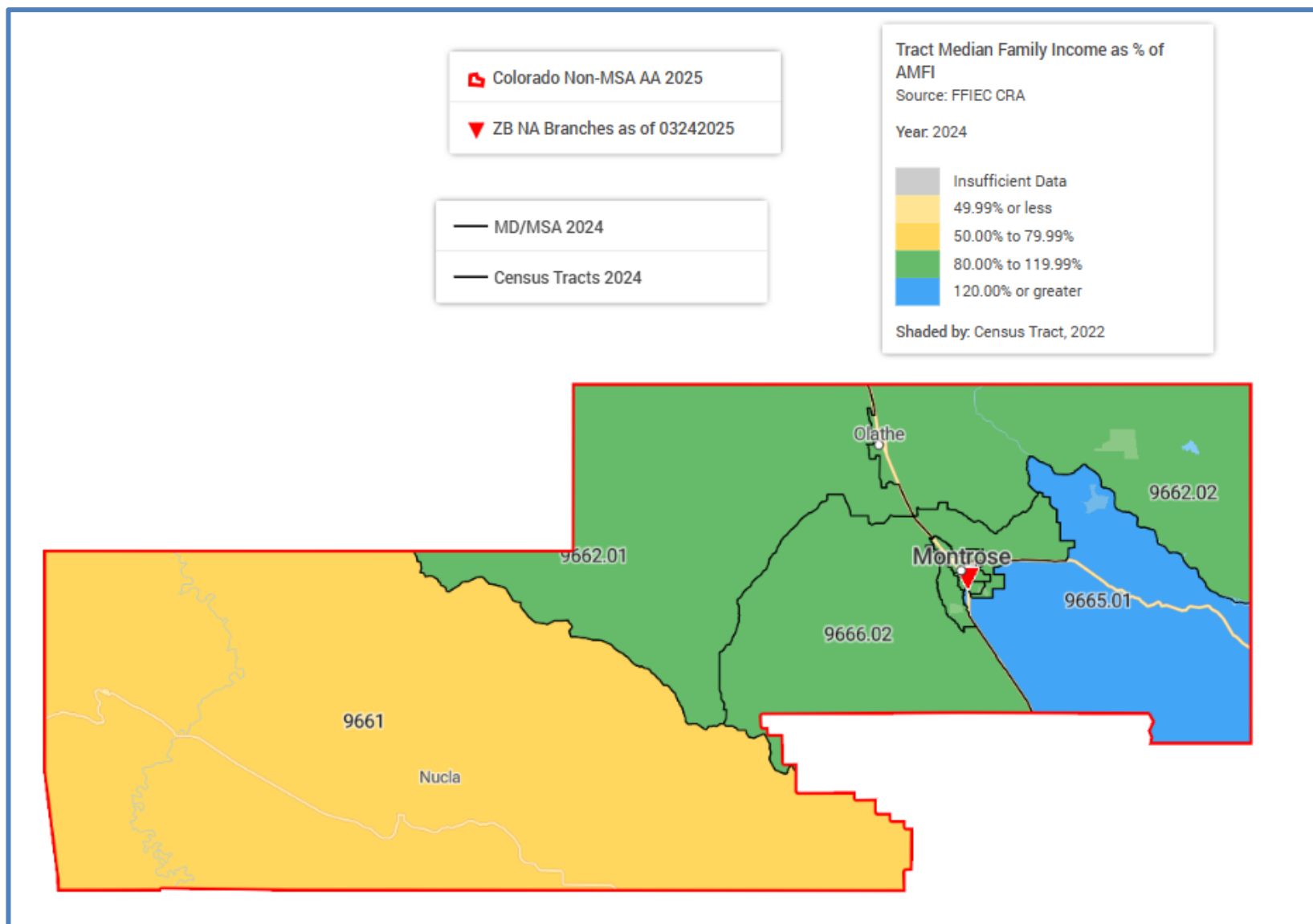
2025 Colorado Non-MSA

La Plata County/067
Montezuma County/083



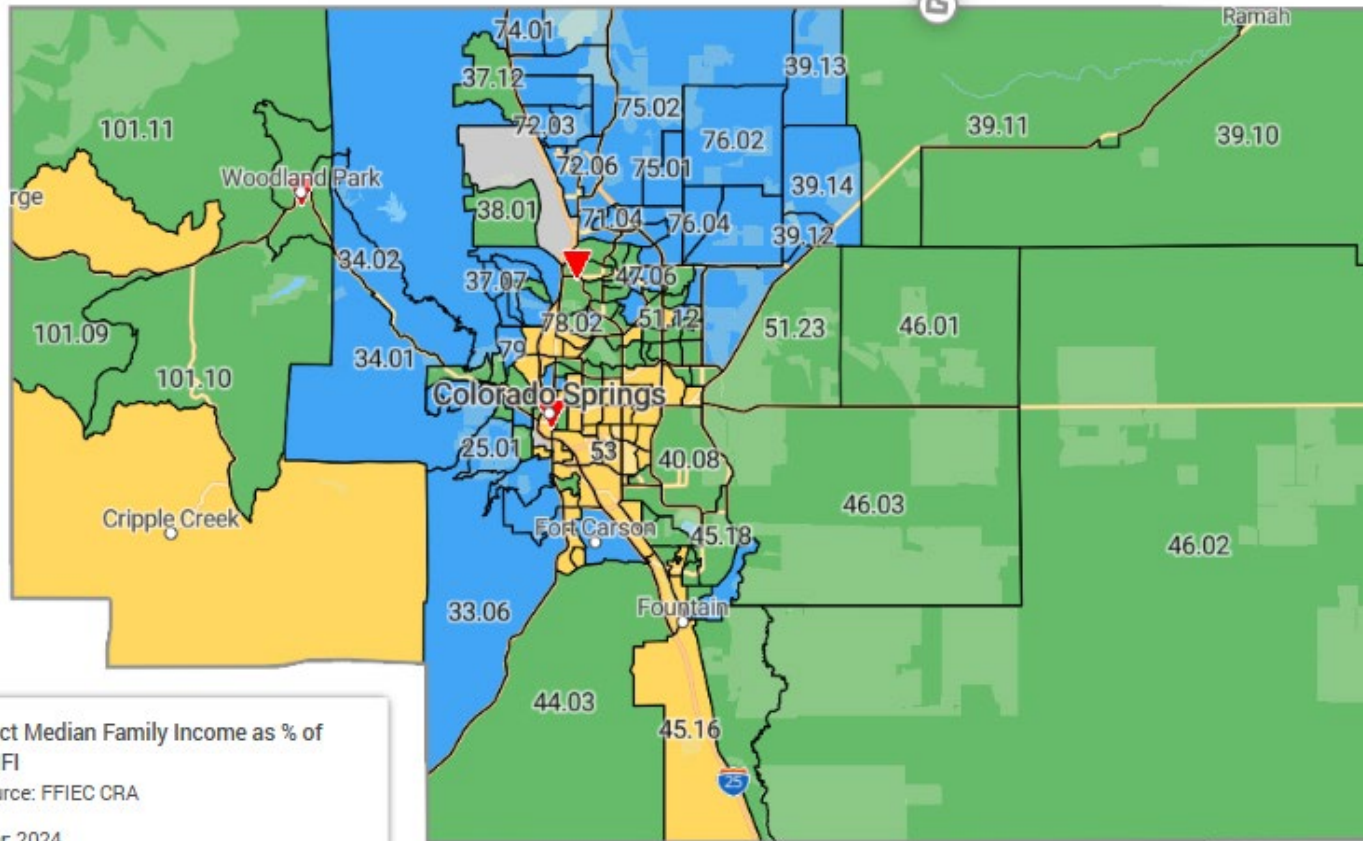
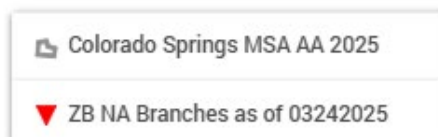
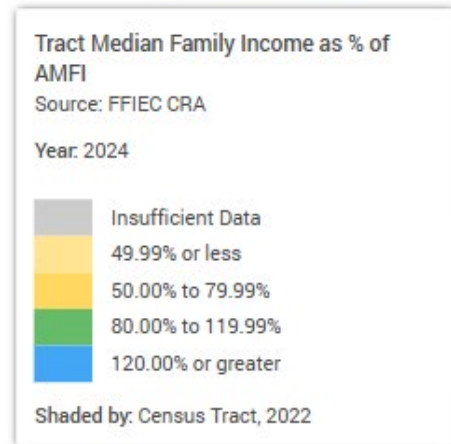
2025 Colorado Non-MSA

Montrose County/085



2025 Colorado Springs MSA

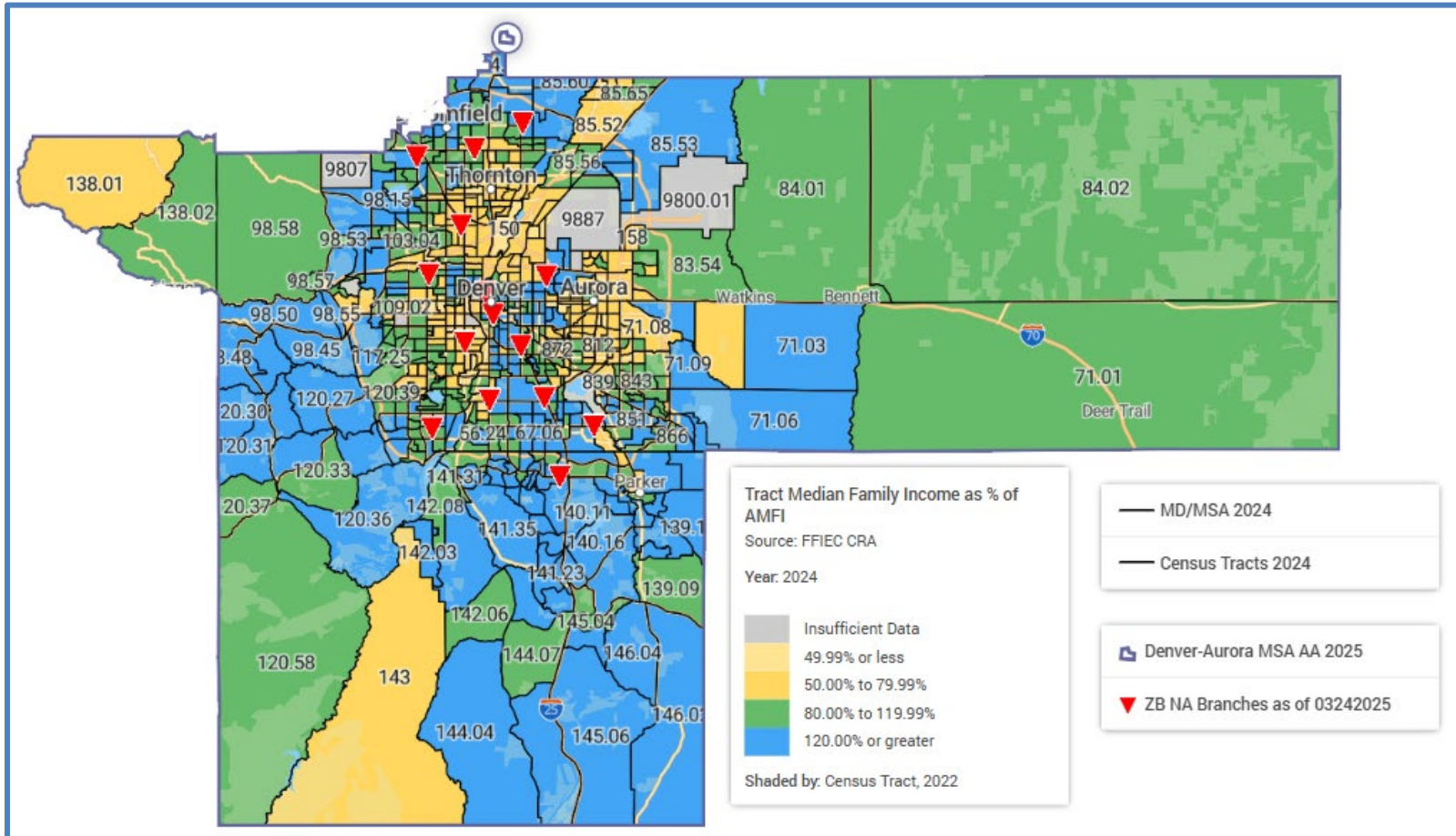
El Paso County/041
Teller County/119



2025

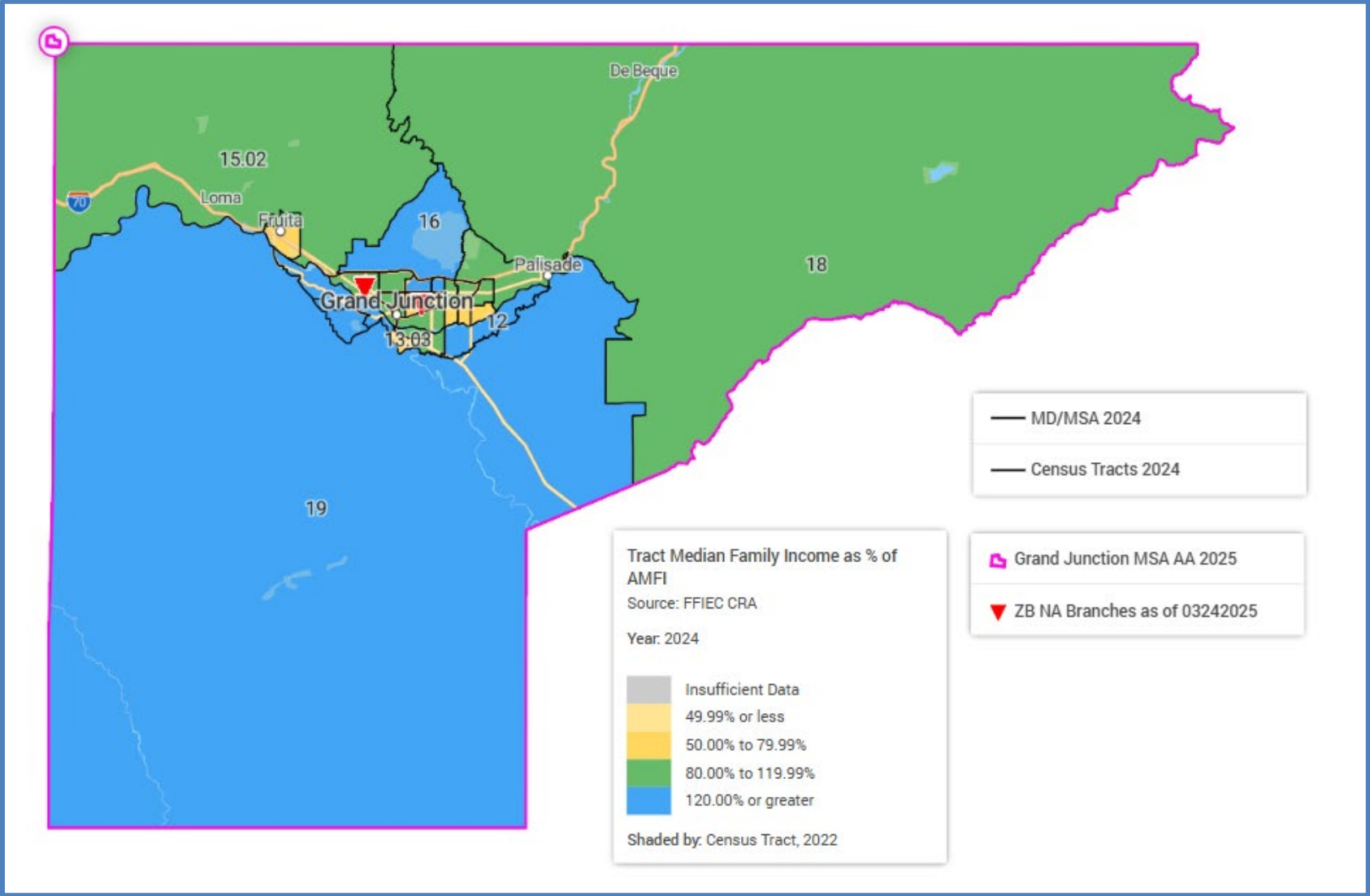
Denver-Aurora-Lakewood MSA

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



2025 Grand Junction MSA

Mesa County/077



2025 Pueblo MSA

Pueblo County/101

— MD/MSA 2024
— Census Tracts 2024

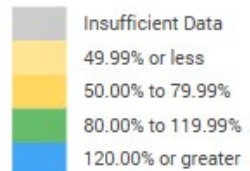
 Pueblo MSA AA 2025

 ZB NA Branches as of 03242025

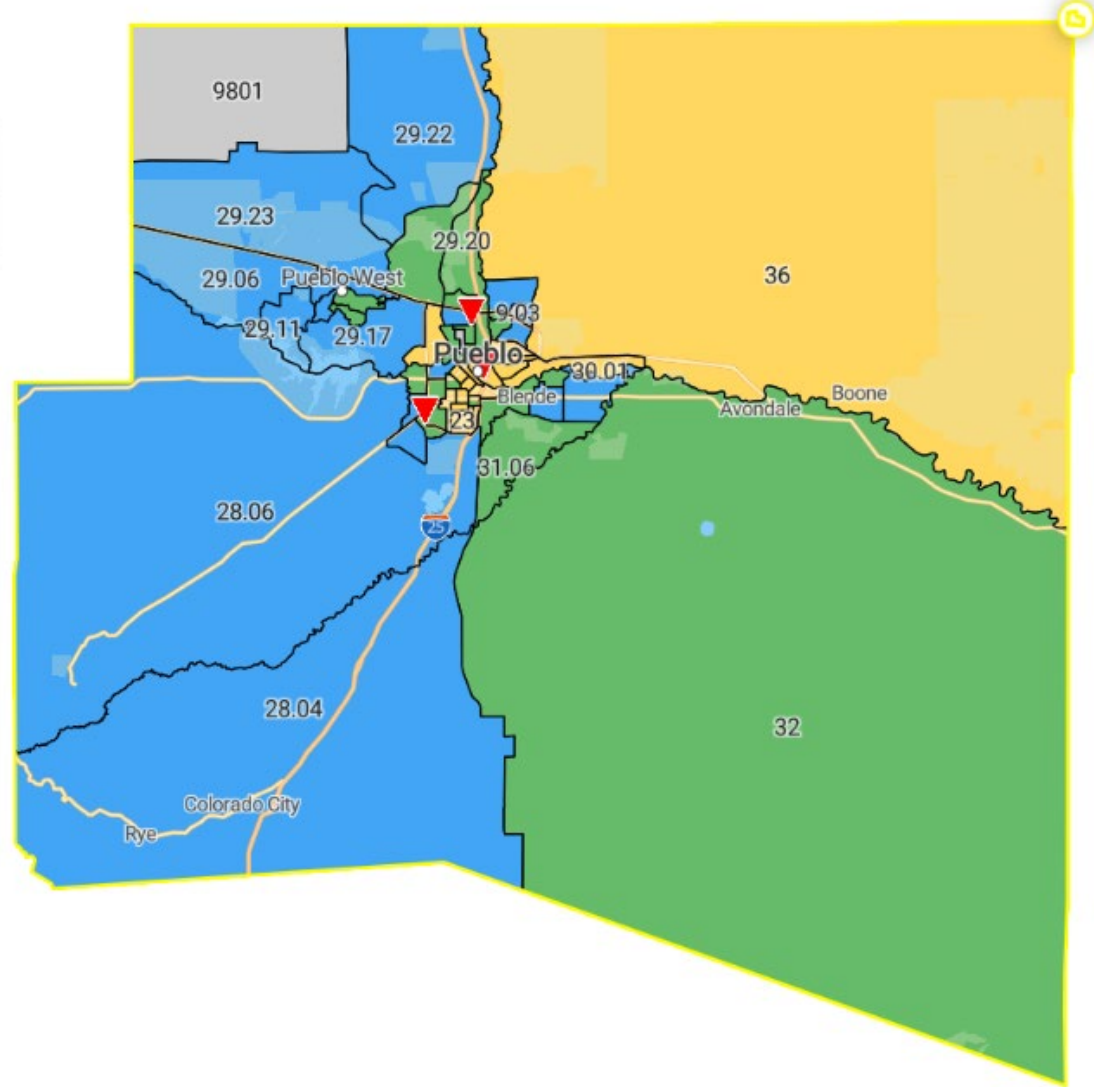
Tract Median Family Income as % of
AMFI

Source: FFIEC CRA

Year: 2024

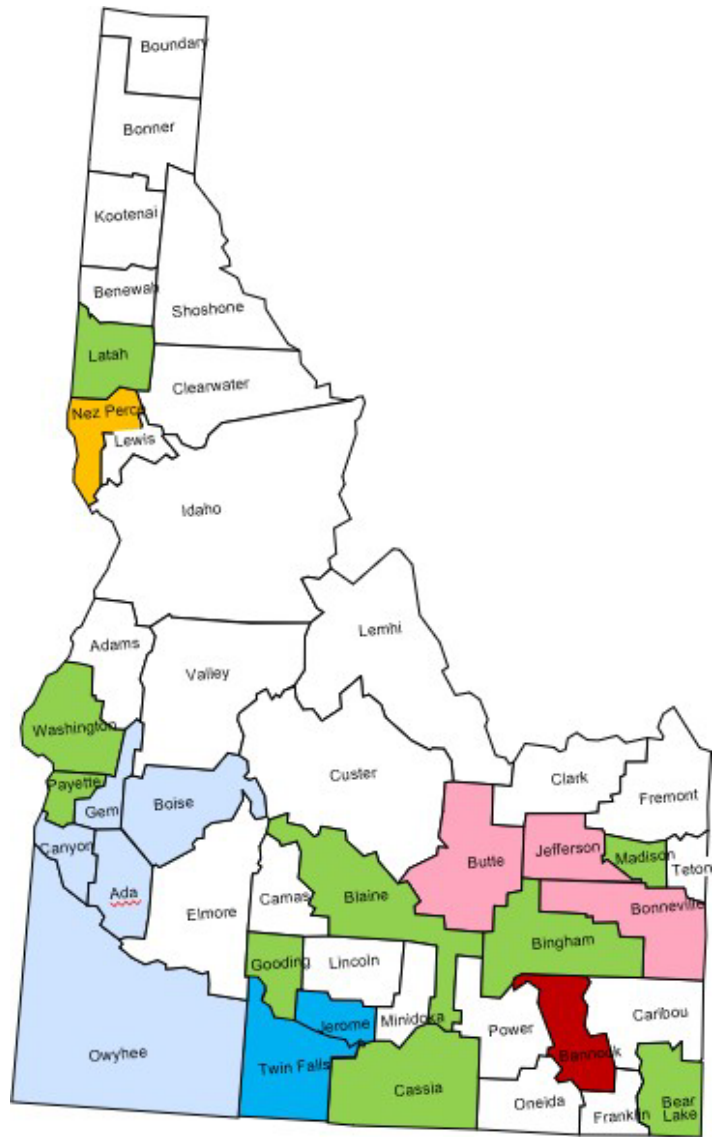


Shaded by: Census Tract, 2022



Zions Bank

Idaho



Idaho

2025 Boise City MSA

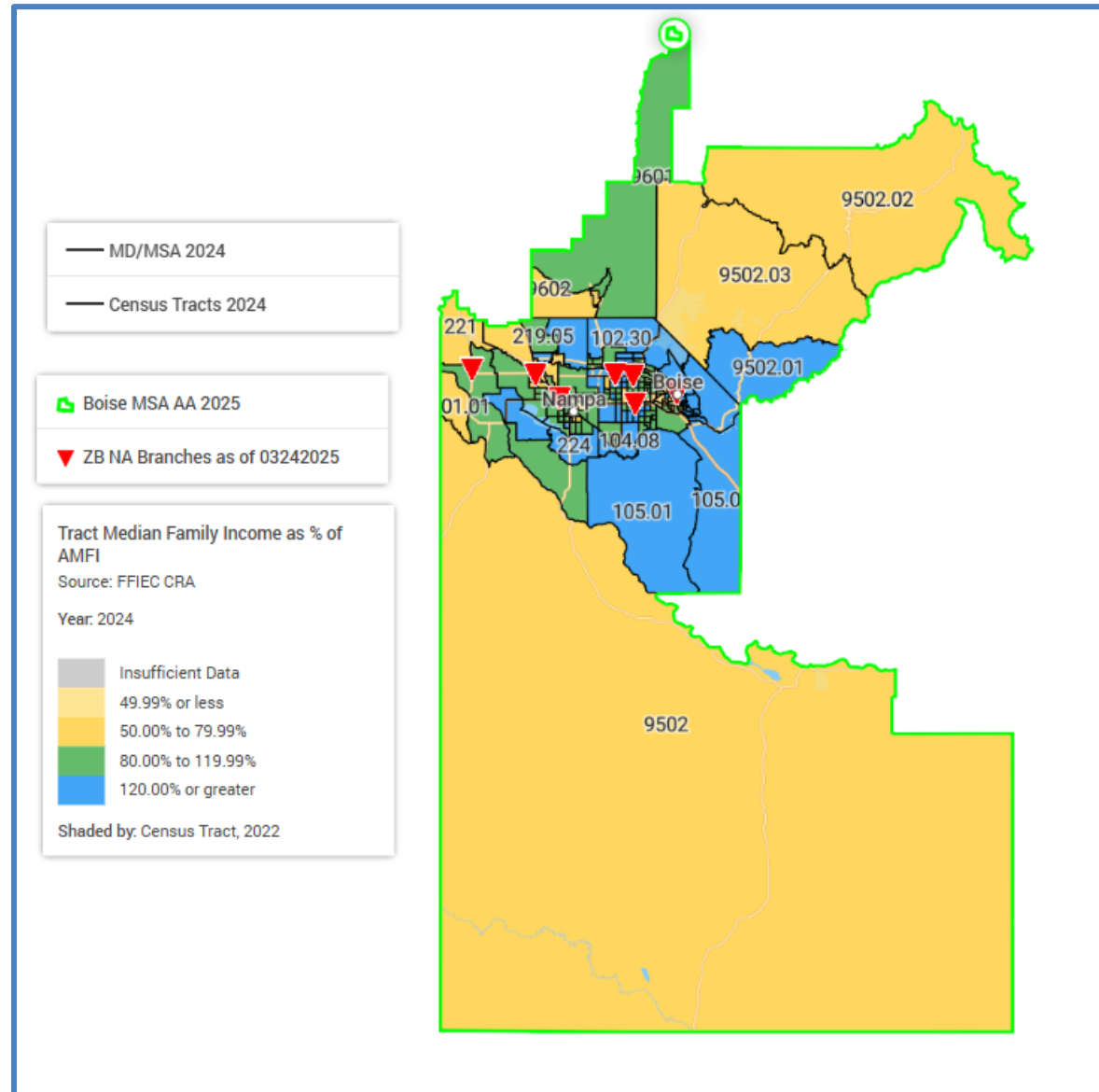
Ada County/001

Boise County/015

Canyon County/027

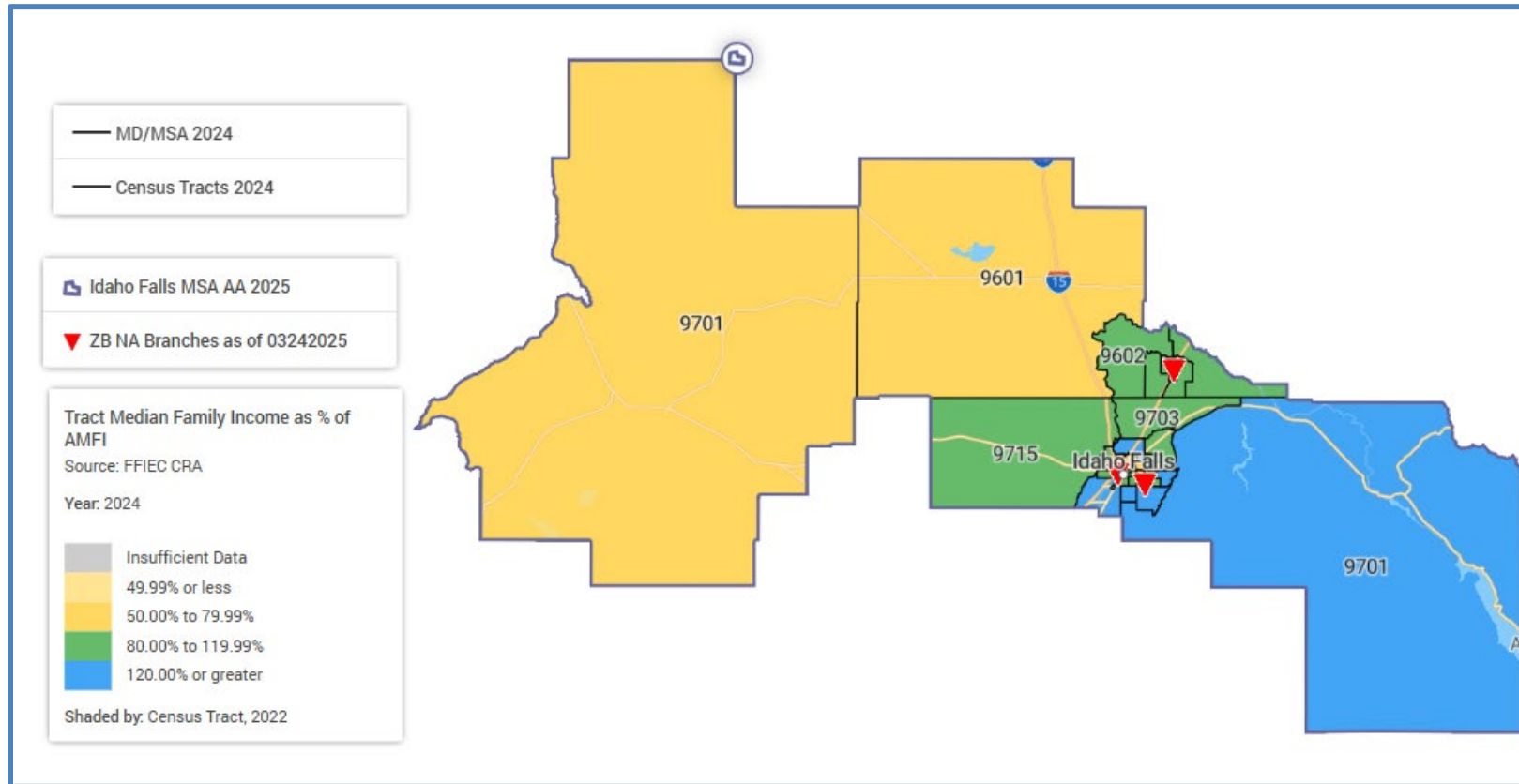
Gem County/045

Owyhee County/073

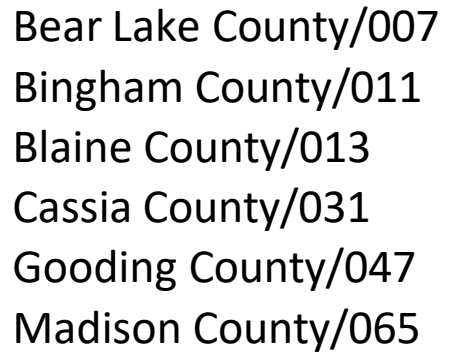


2025 Idaho Falls MSA

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

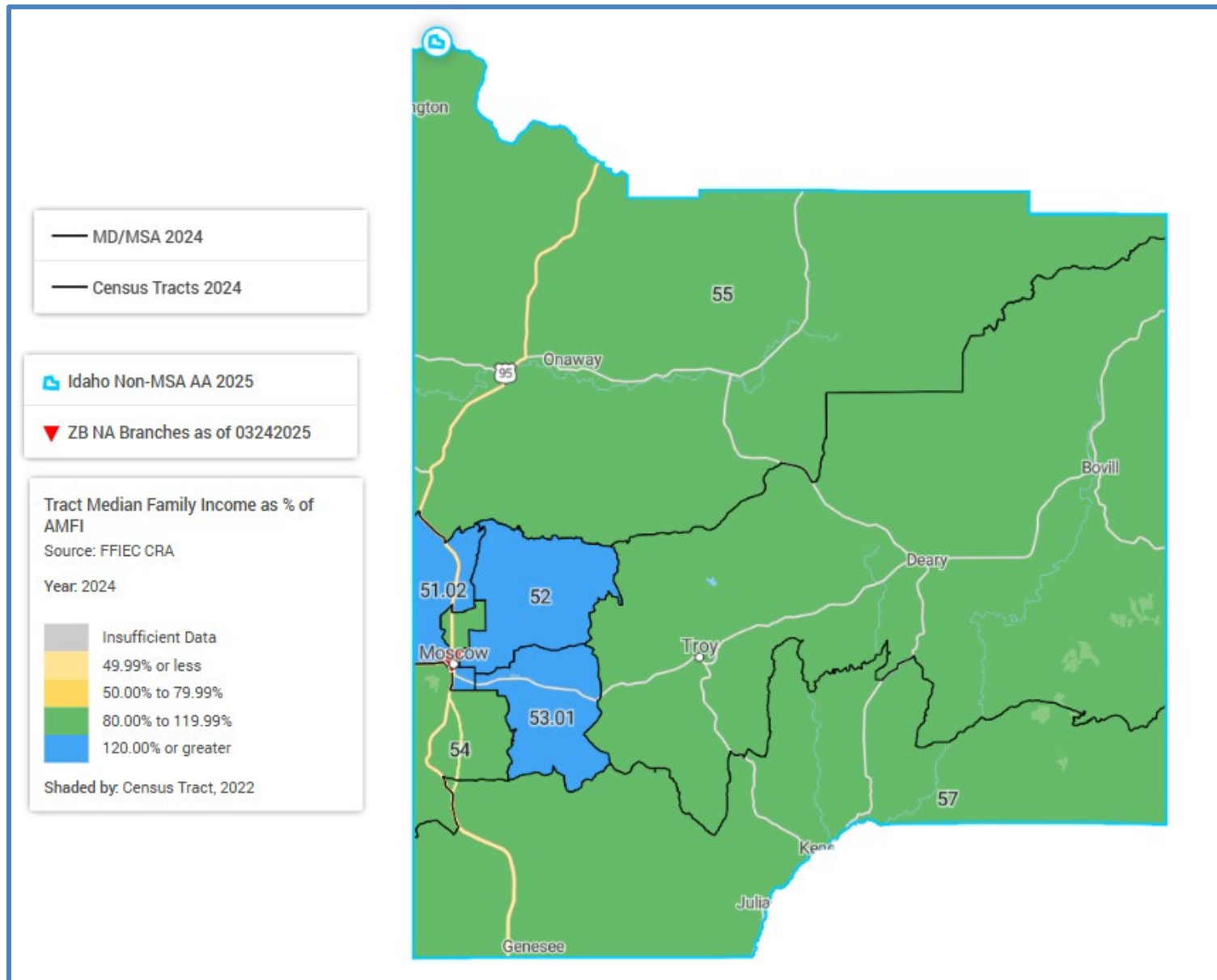


Bear Lake County/007
Bingham County/011
Blaine County/013
Cassia County/031
Gooding County/047
Madison County/065



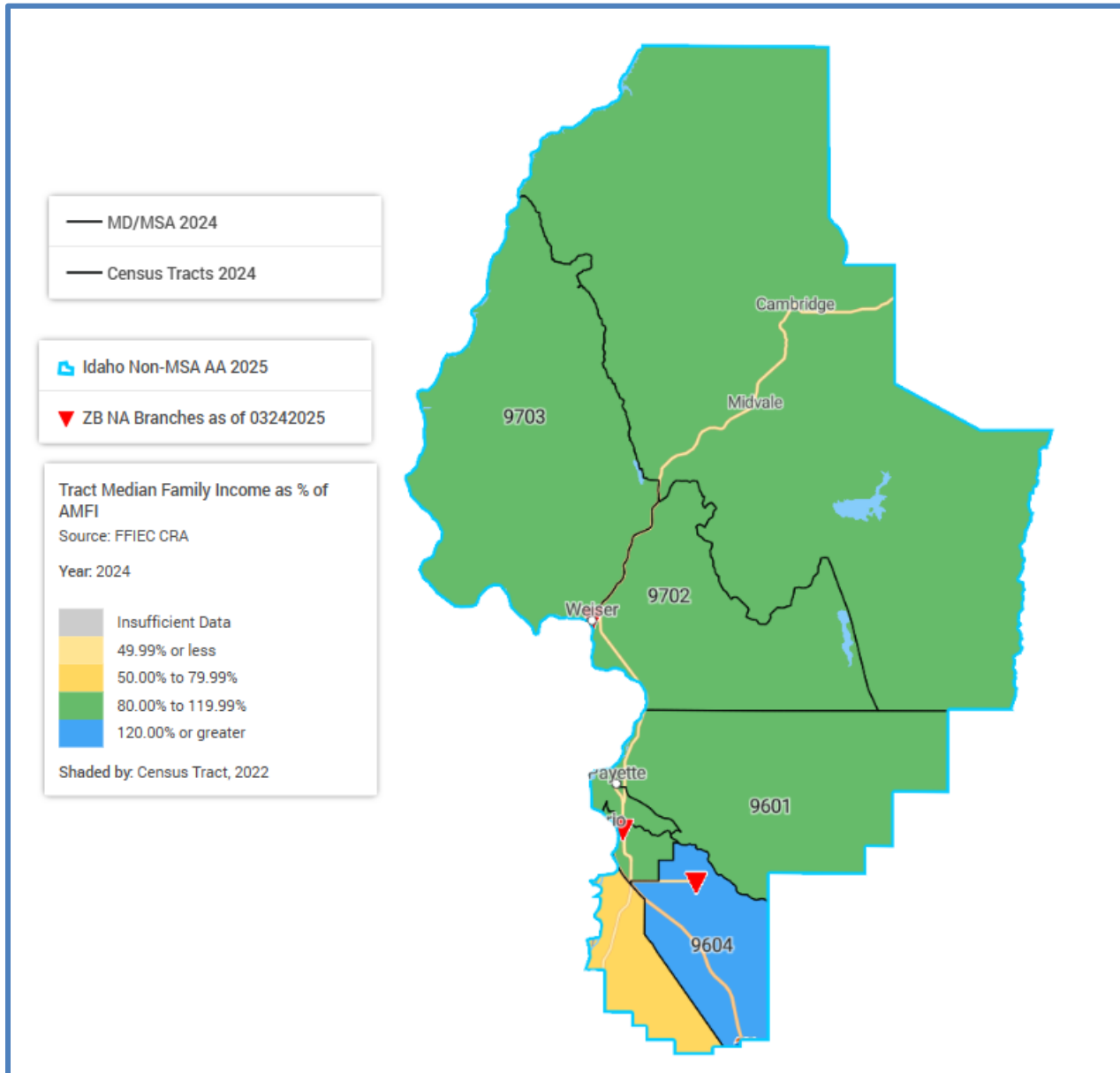
2025 Idaho Non-MSA

Latah County/057



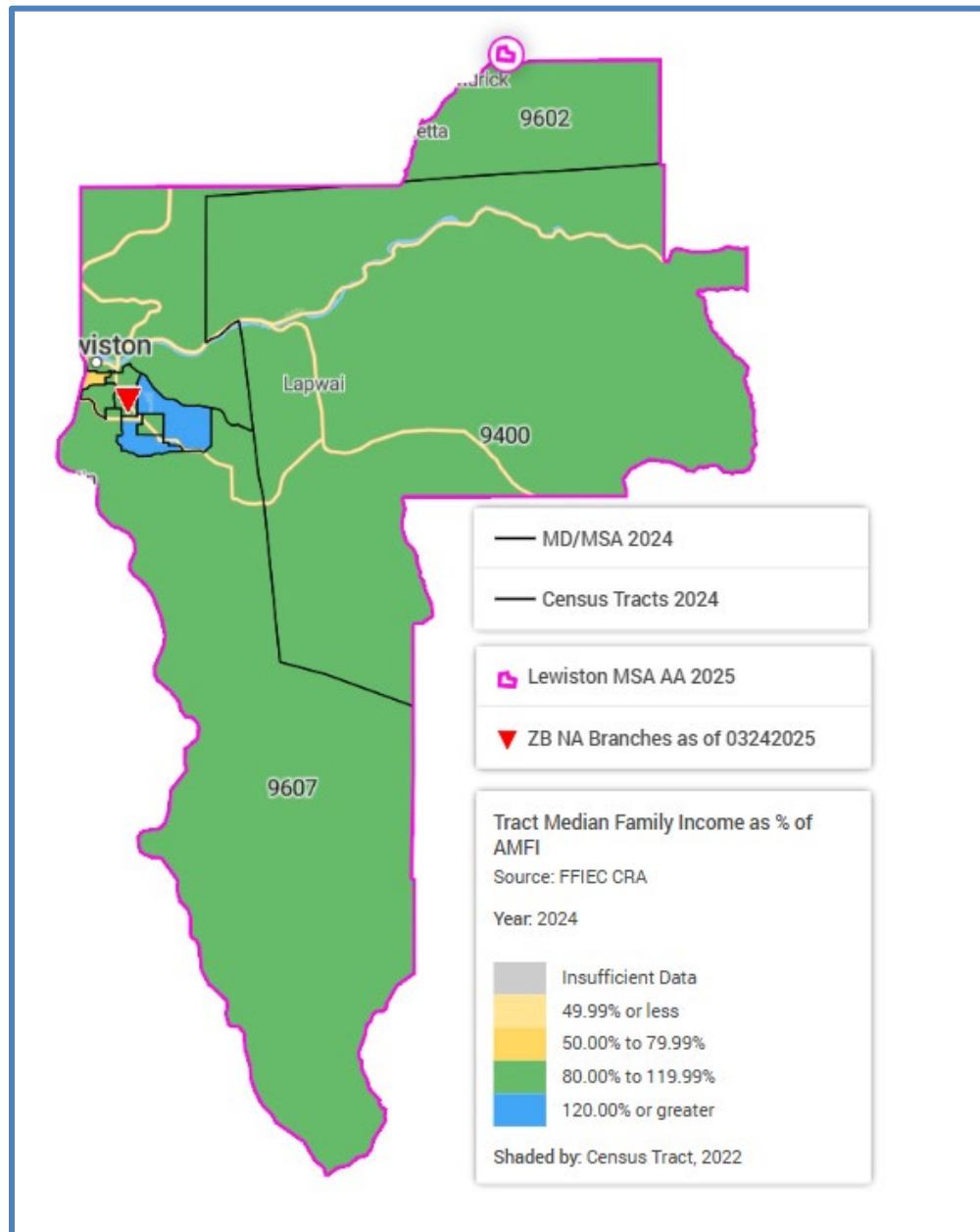
2025 Idaho Non-MSA

Payette County/075
Washington County/087



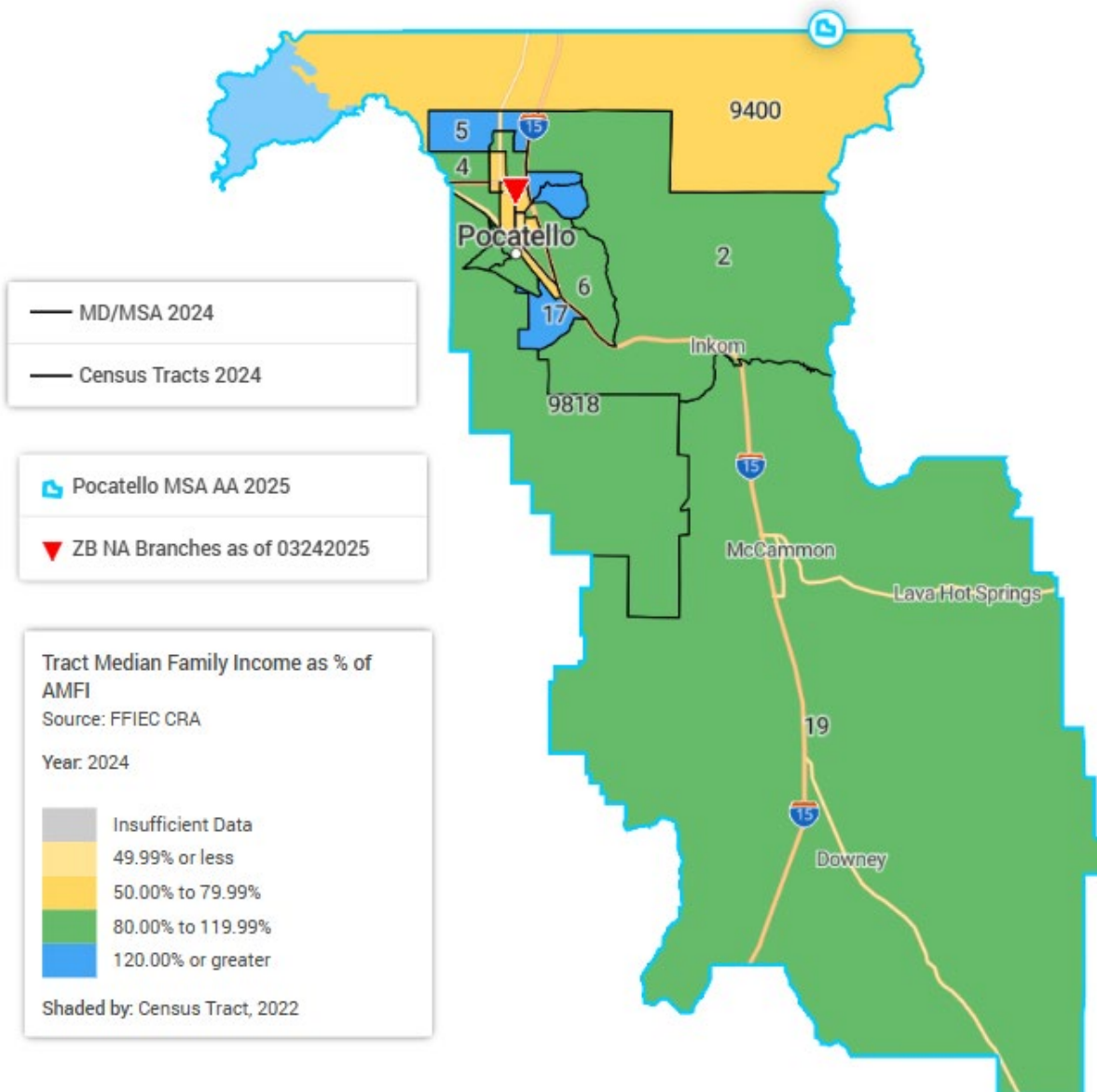
2025 Lewiston MSA

Nez Perce County/069



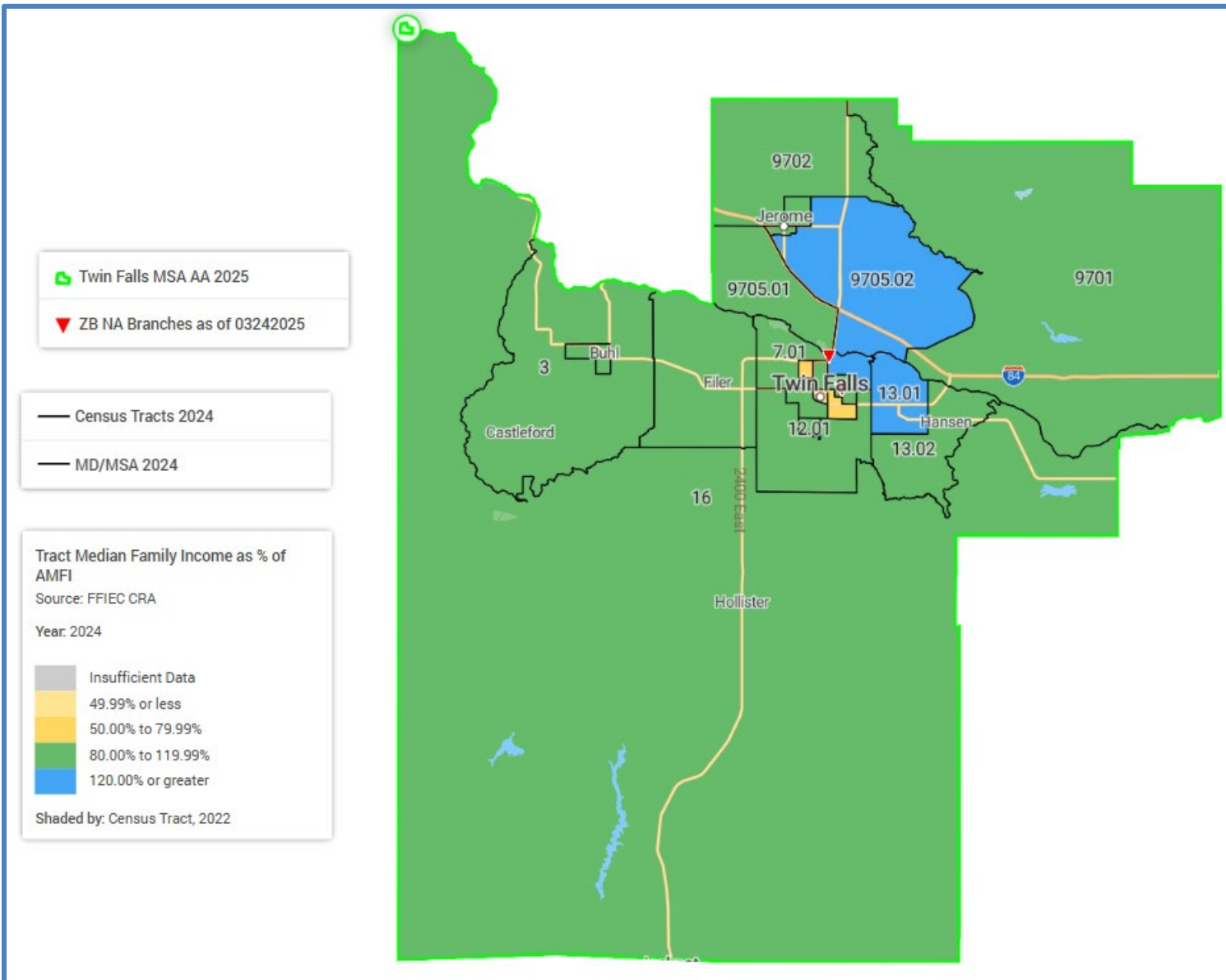
2025 Pocatello MSA

Bannock County/005



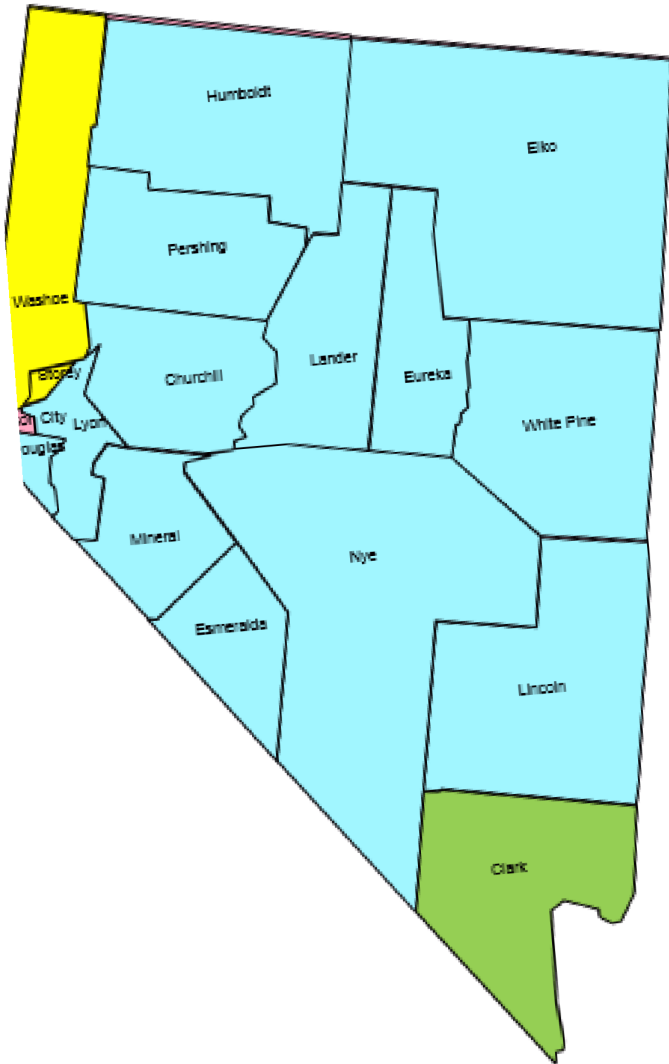
2025 Twin Falls MSA

Jerome County/053
Twin Falls County/083



Nevada State Bank

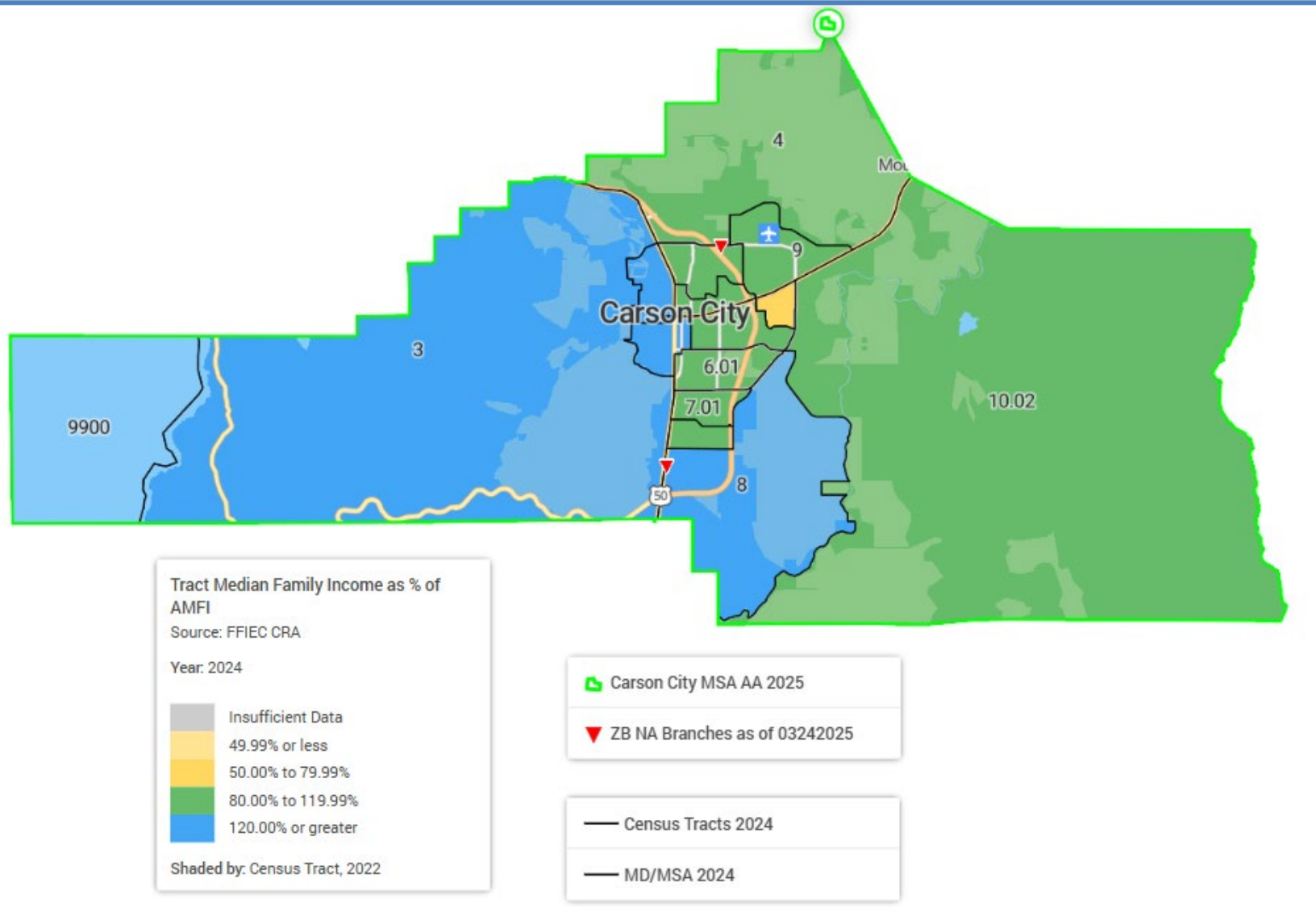
Nevada



Nevada

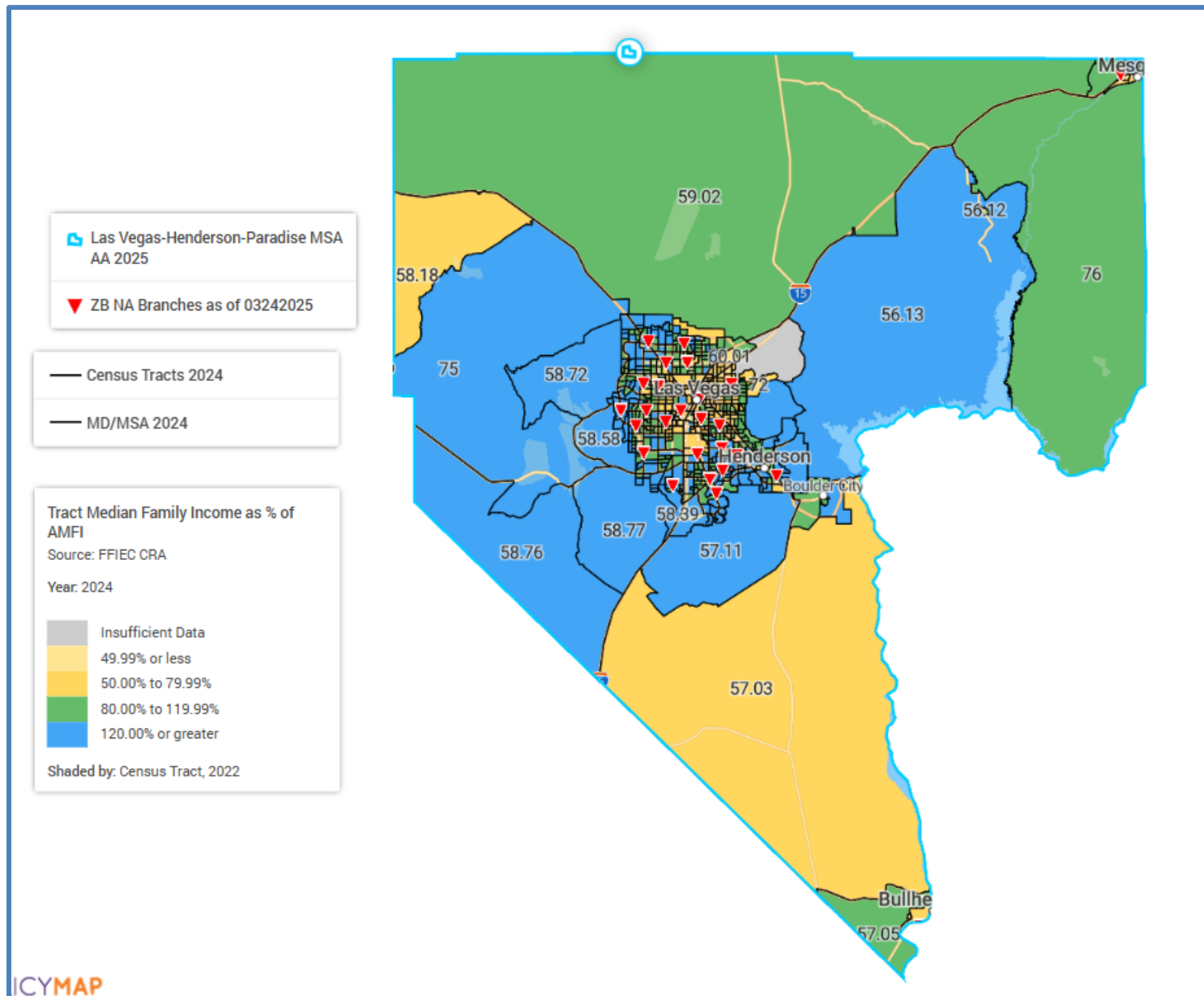
2025 Carson City MSA

Carson City County/510



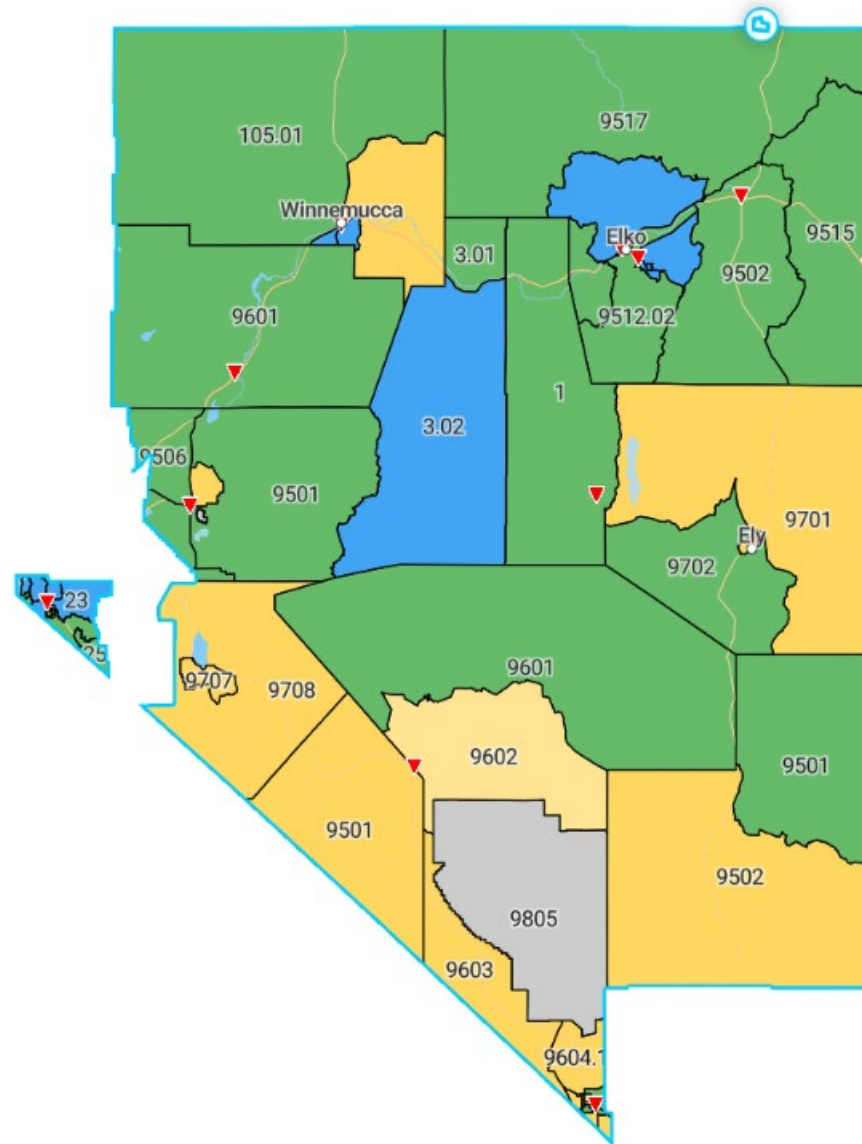
2025 Las Vegas-Henderson- Paradise MSA

Clark County/013



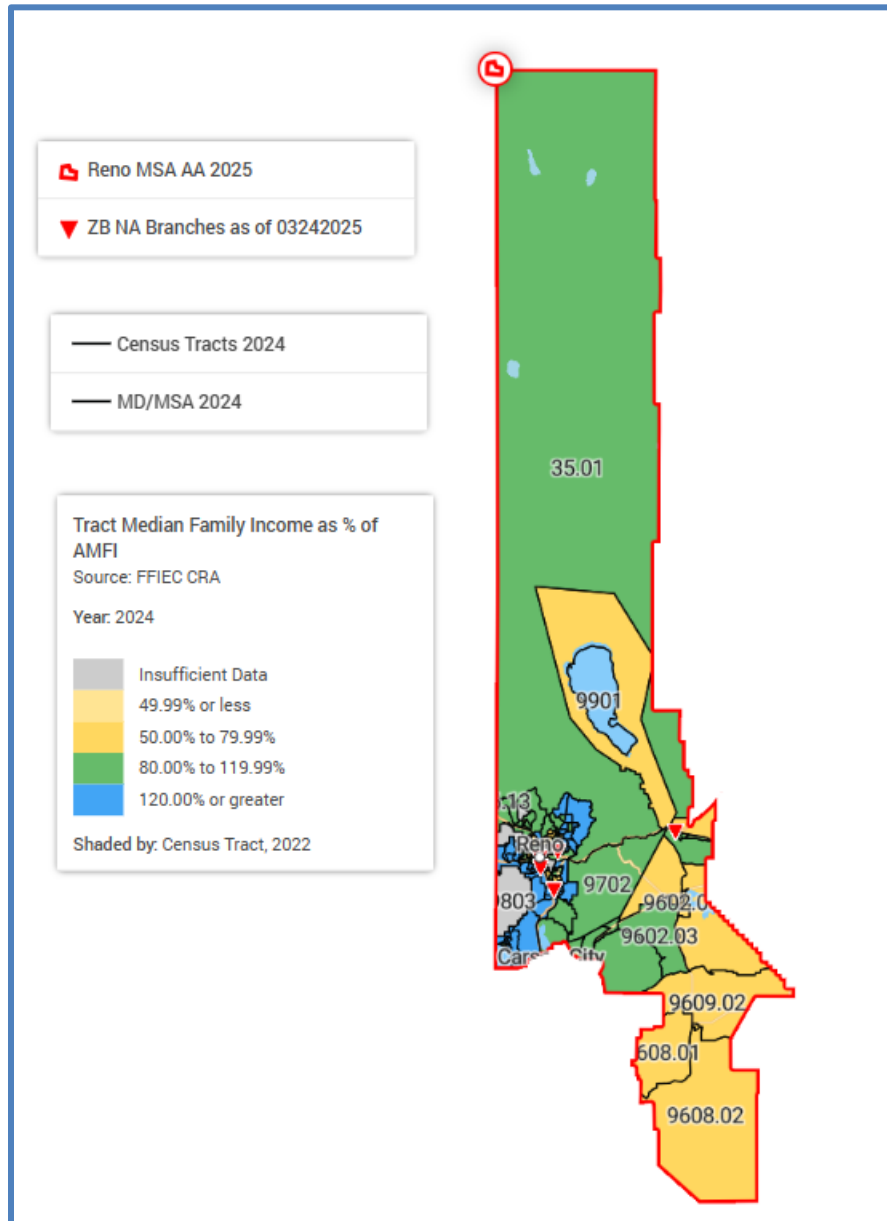
2025 Nevada Non-MSA

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



2025 Reno MSA

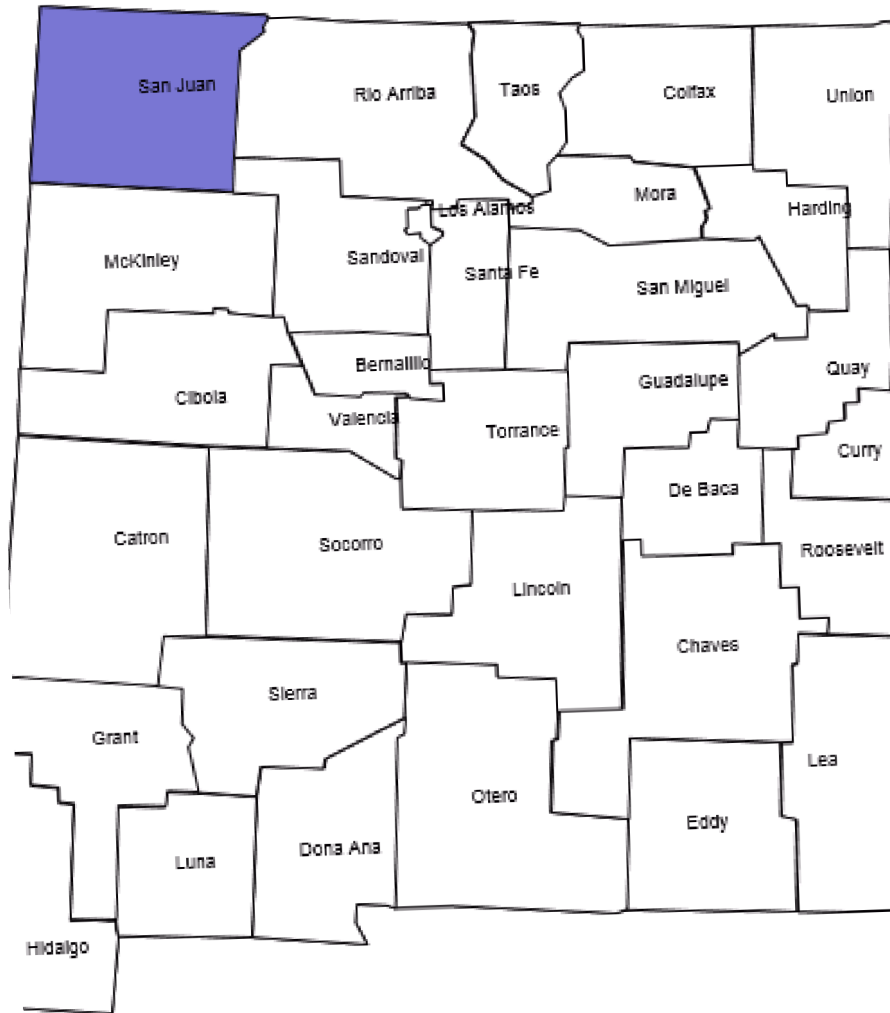
Lyon County/019
Story County/029
Washoe County/031



Vectra Bank

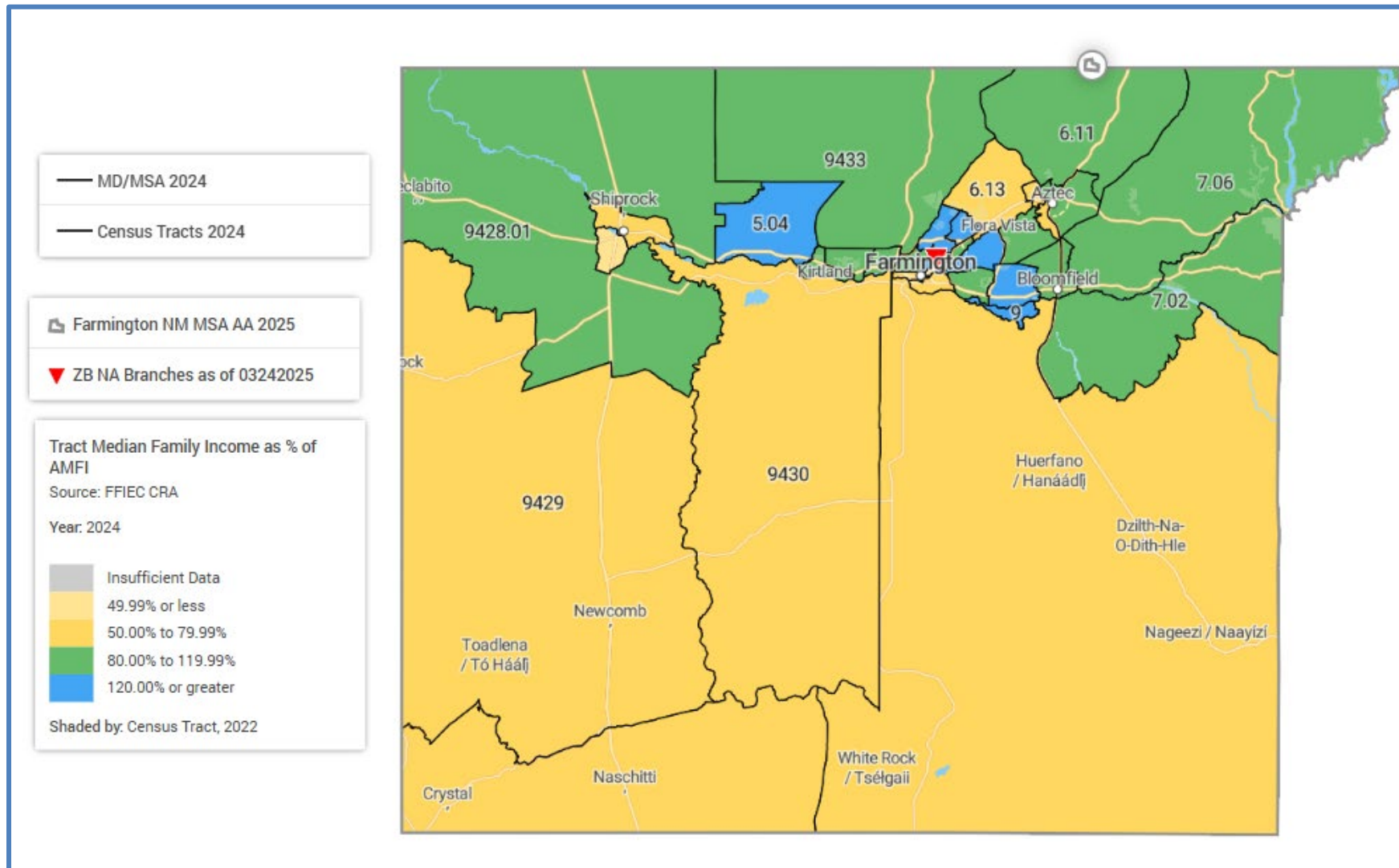
New Mexico

New Mexico



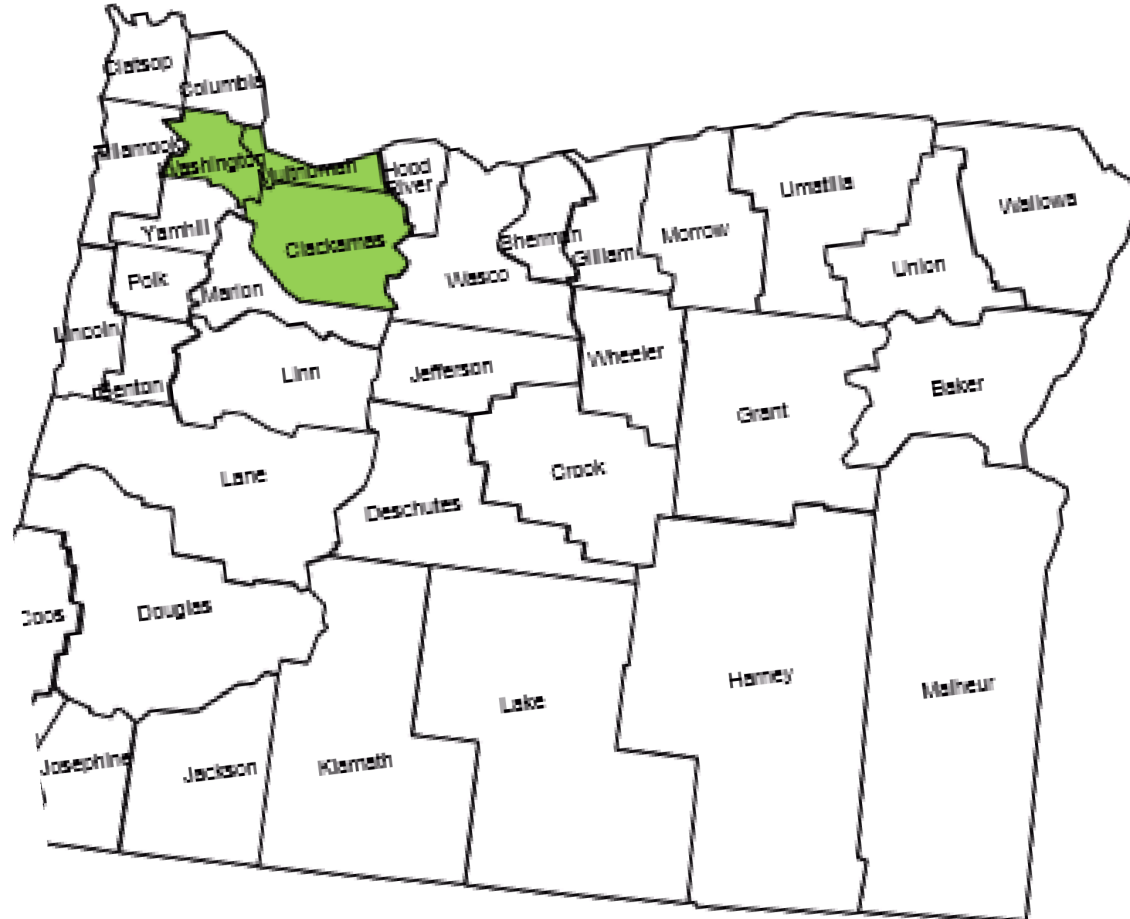
2025 Farmington MSA

San Juan County/045



Commerce Bank of Oregon

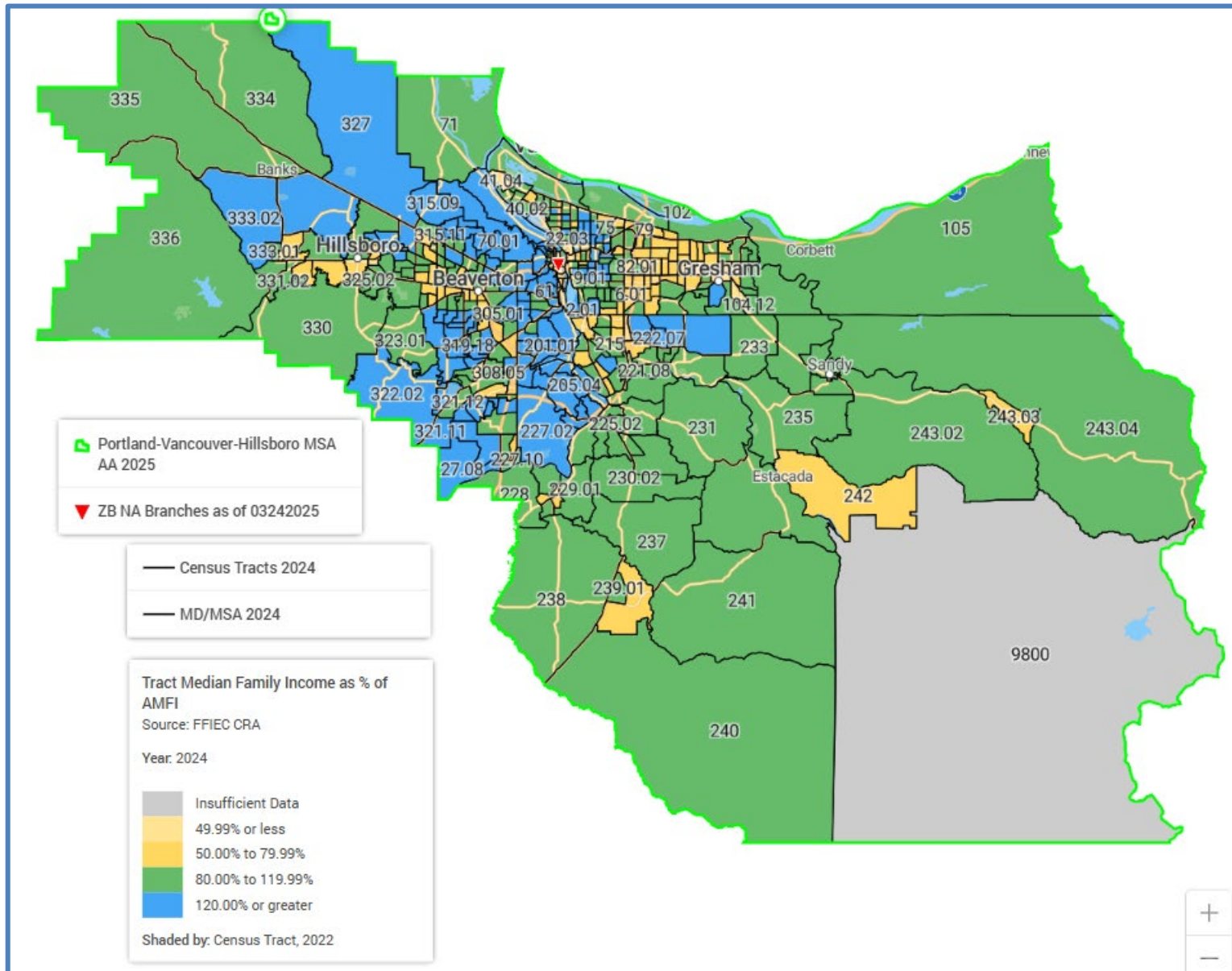
Oregon



Oregon

2025 Portland-Vancouver- Hillsboro MSA

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

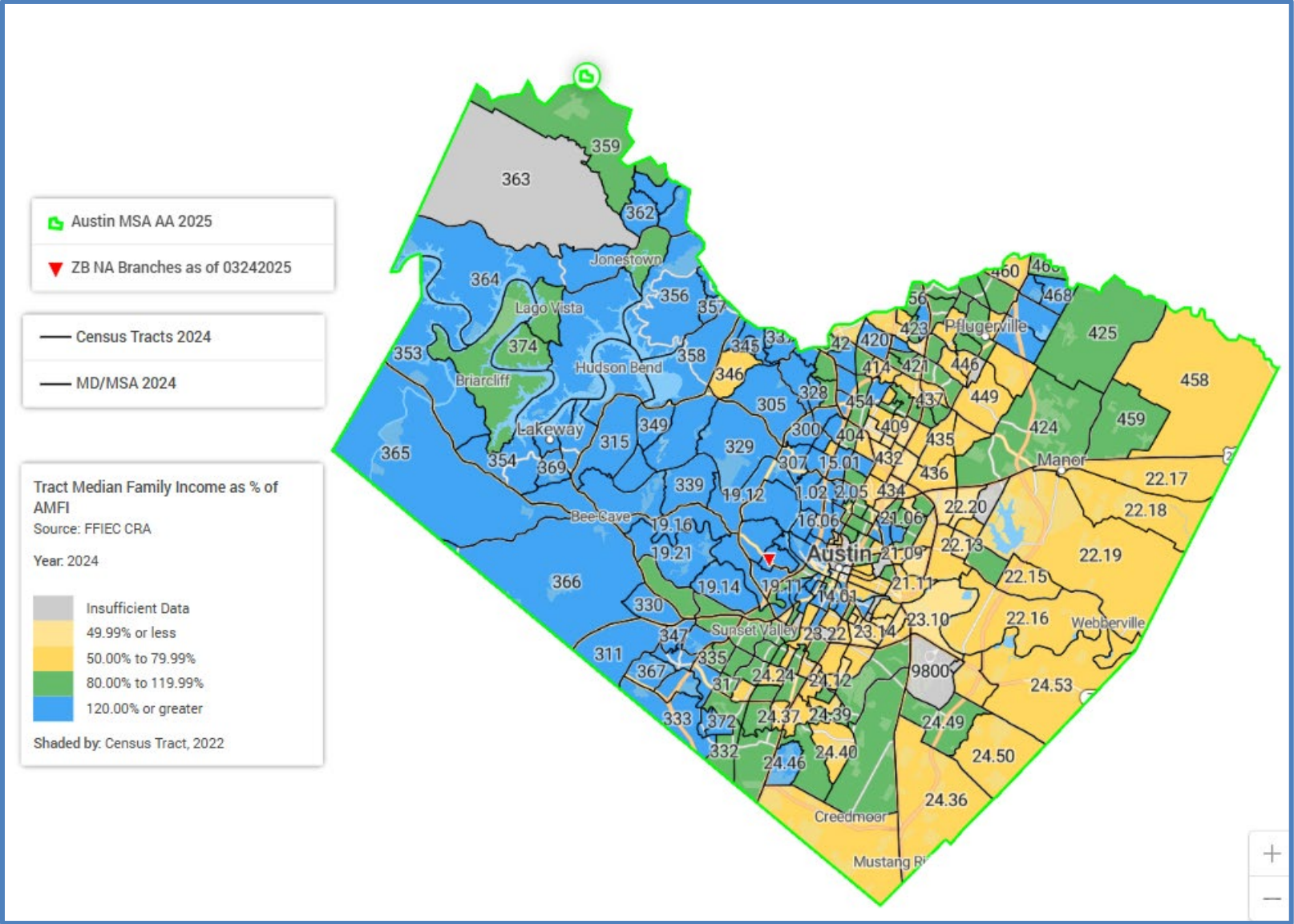


Amegy Bank of Texas

Texas

2025
Austin-Round Rock-
Georgetown MSA

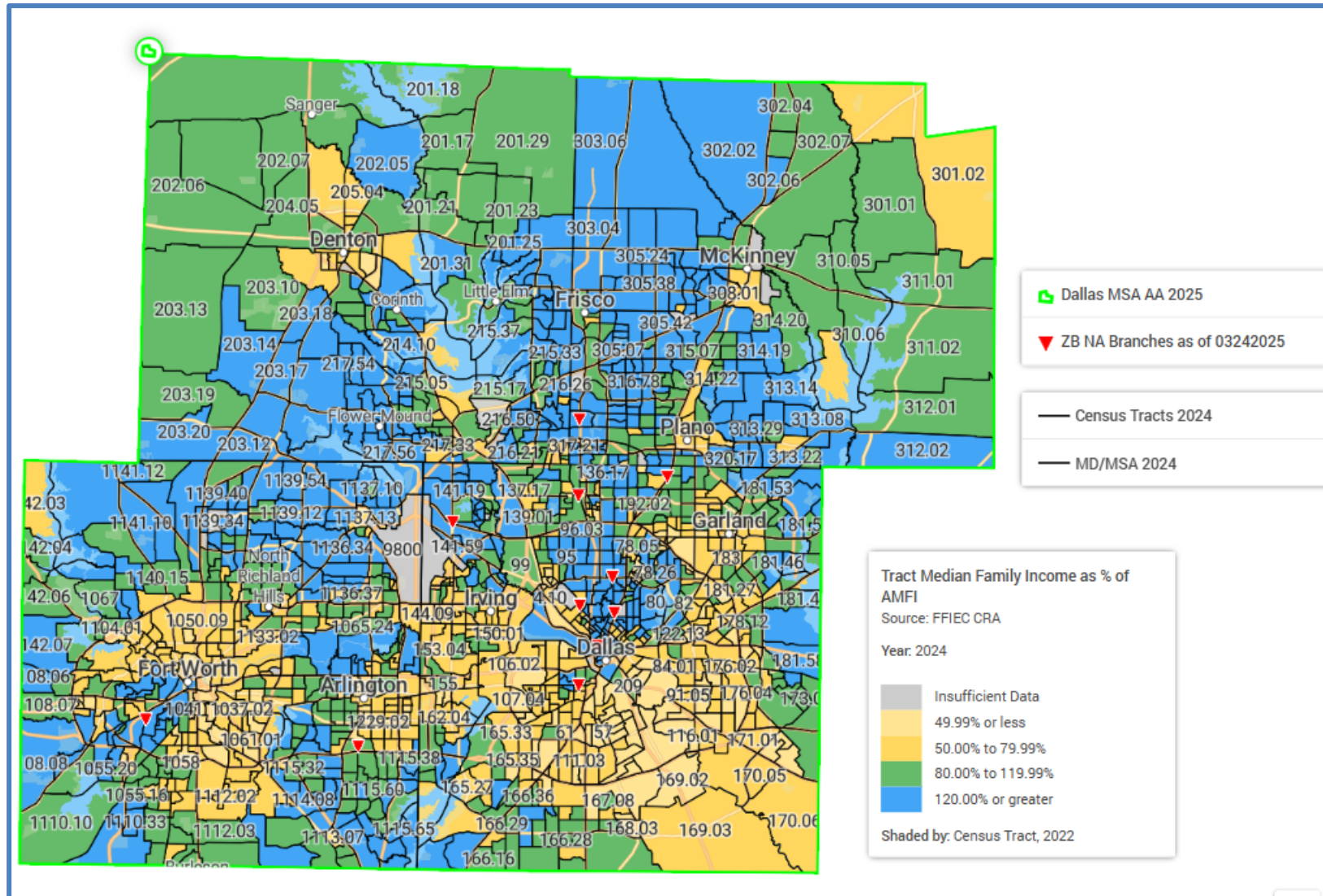
Travis County/453



2025

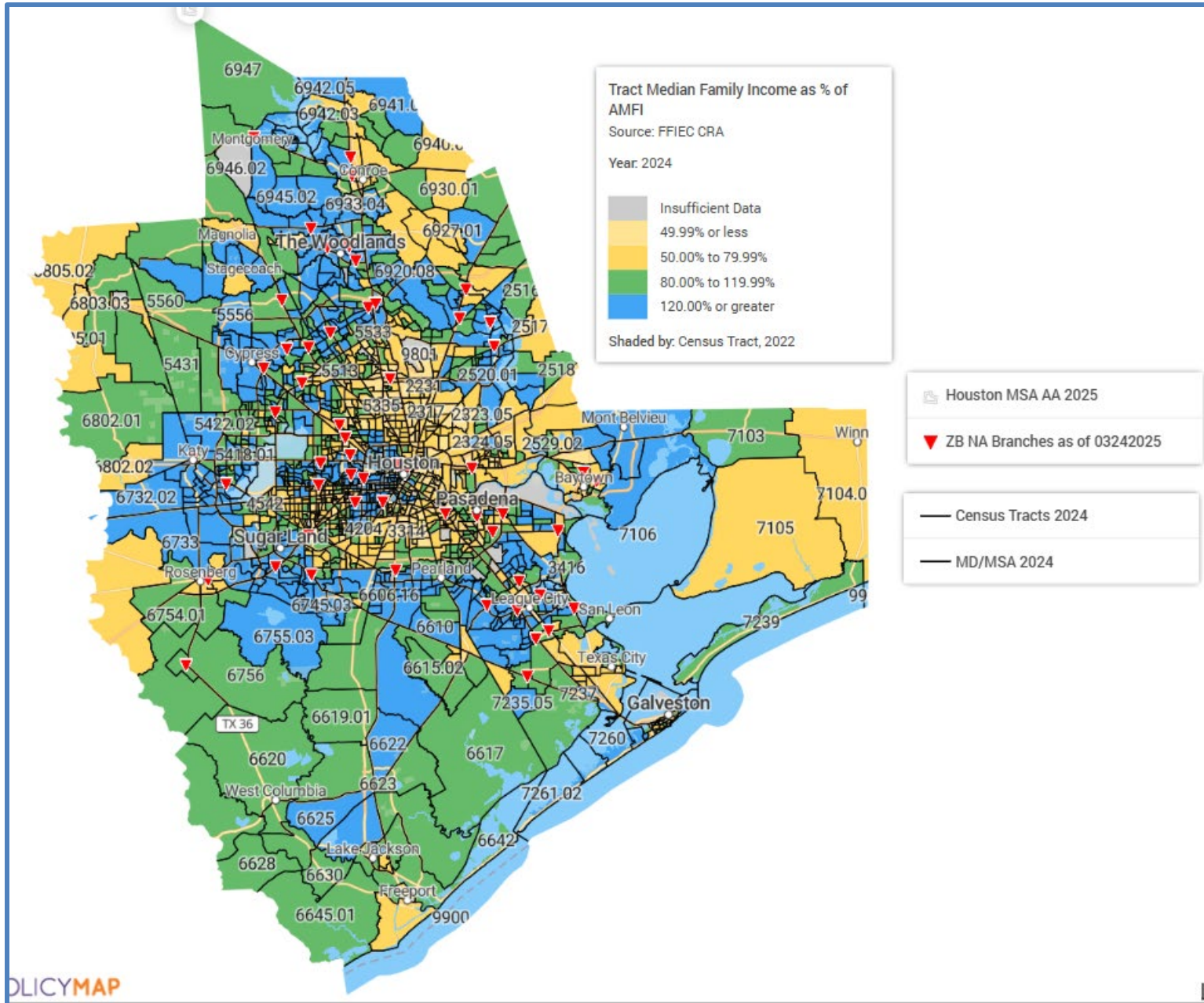
Dallas-Fort Worth-Arlington MSA

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



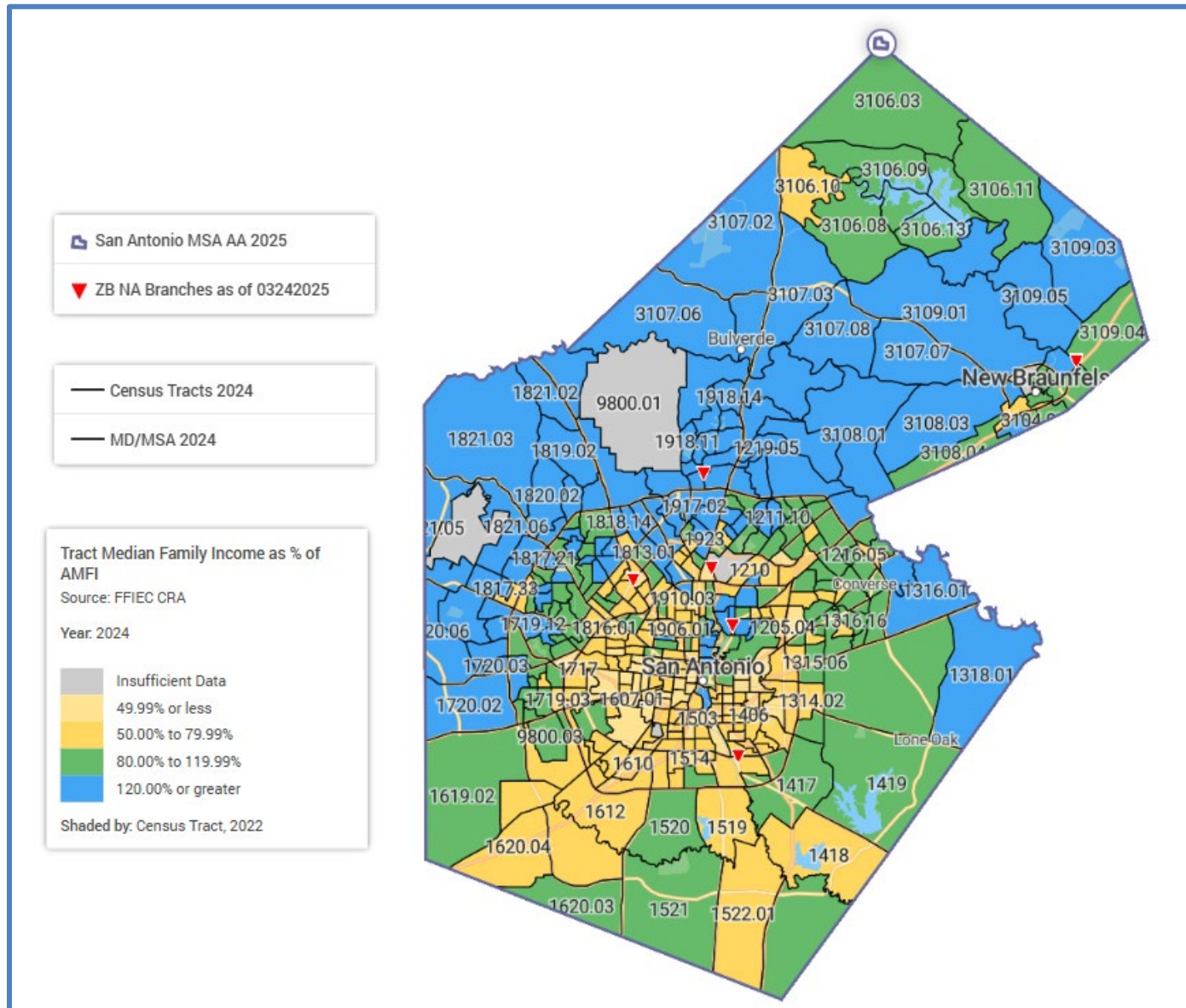
2025 Houston-The Woodlands- Sugar Land MSA

Brazoria County/039
Chambers County/071
Fort Bend County/157
Galveston County/167
Harris County/201
Montgomery County/339
Waller County/473



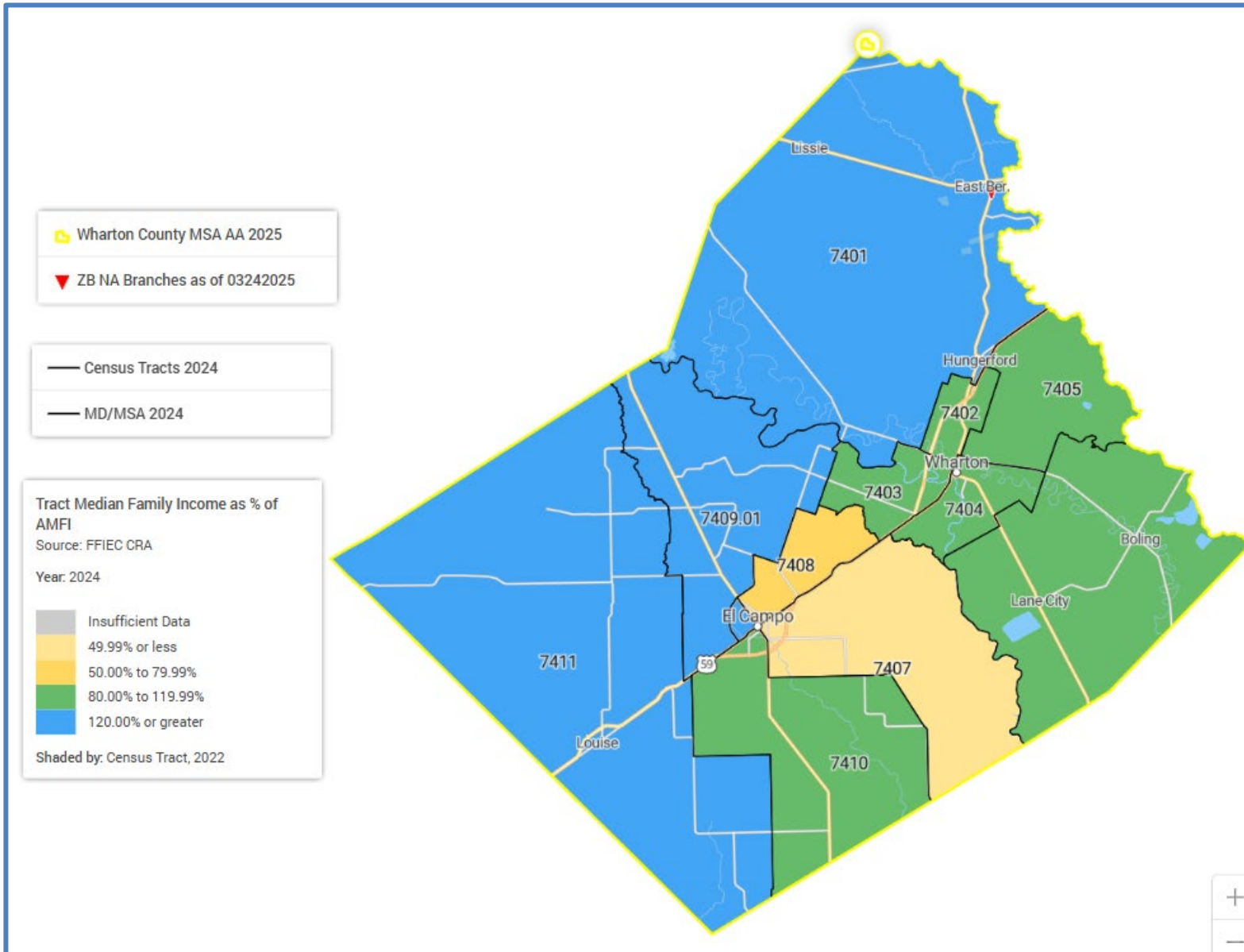
2025 San Antonio-New Braunfels MSA

Bexar County/029
Comal County/091



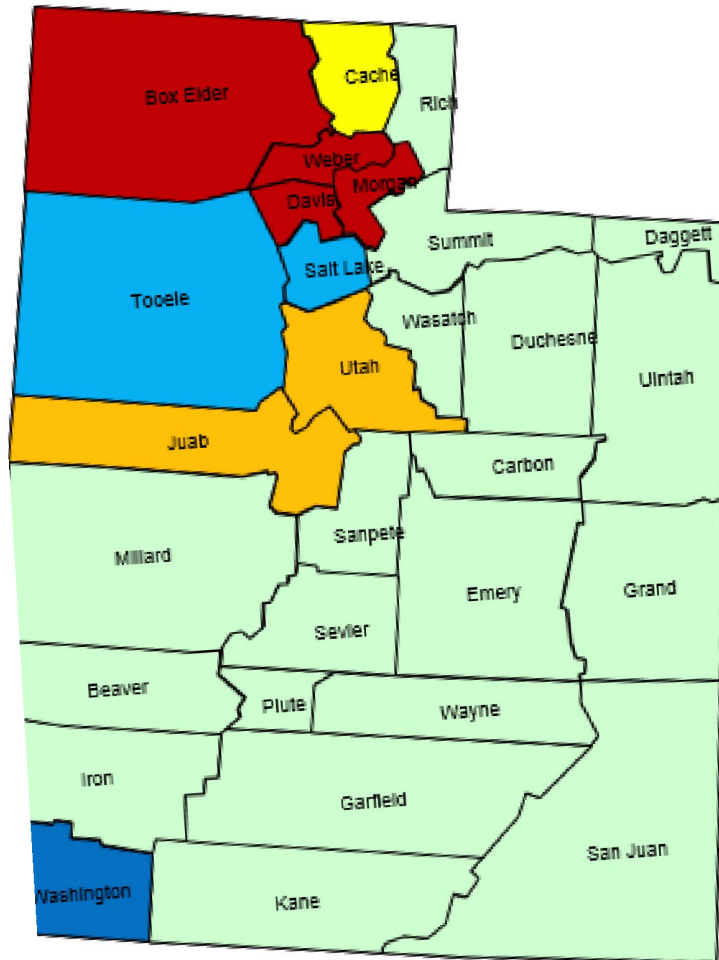
2025 Wharton County AA

Wharton County/481



Zions Bank

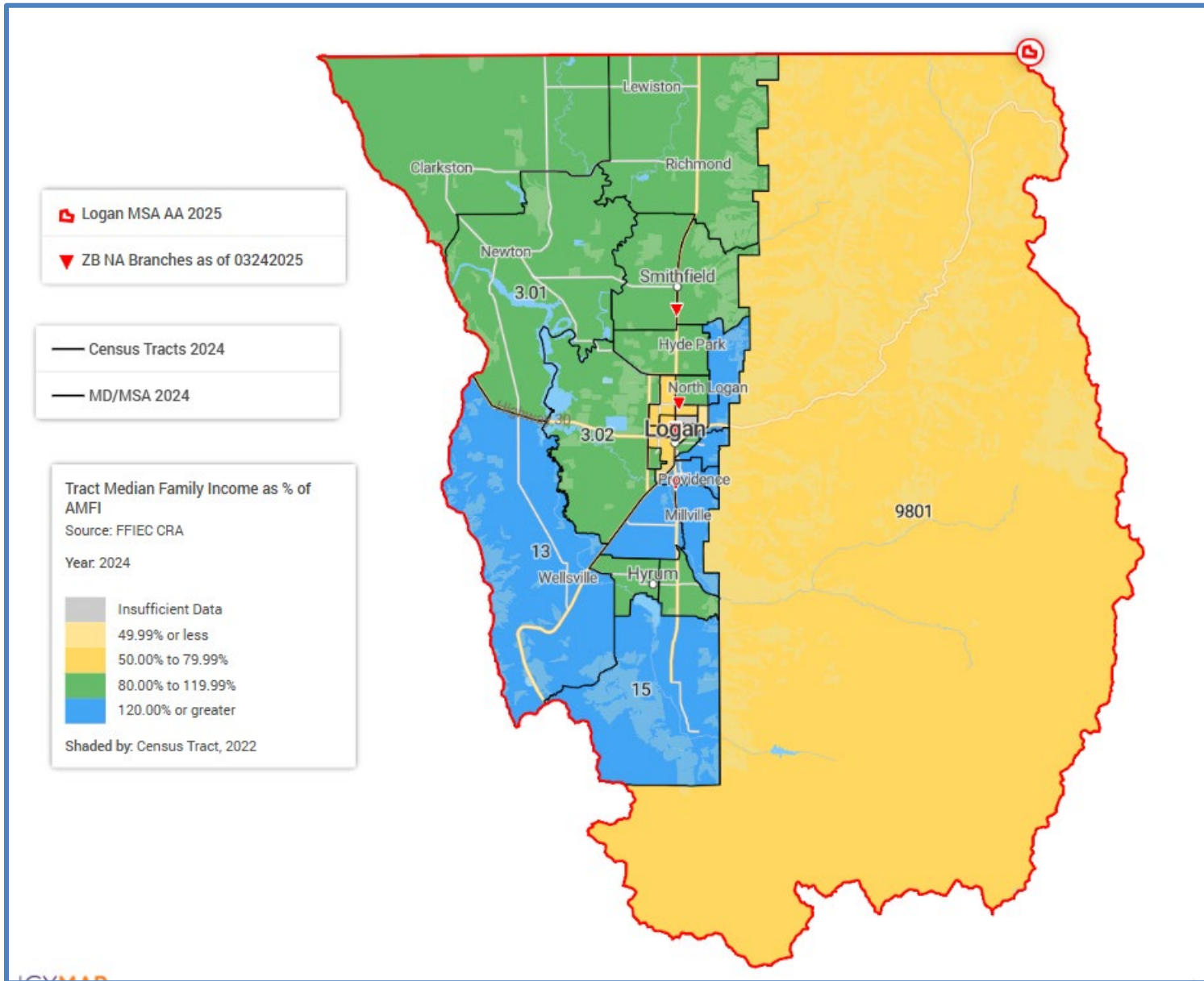
Utah



Utah

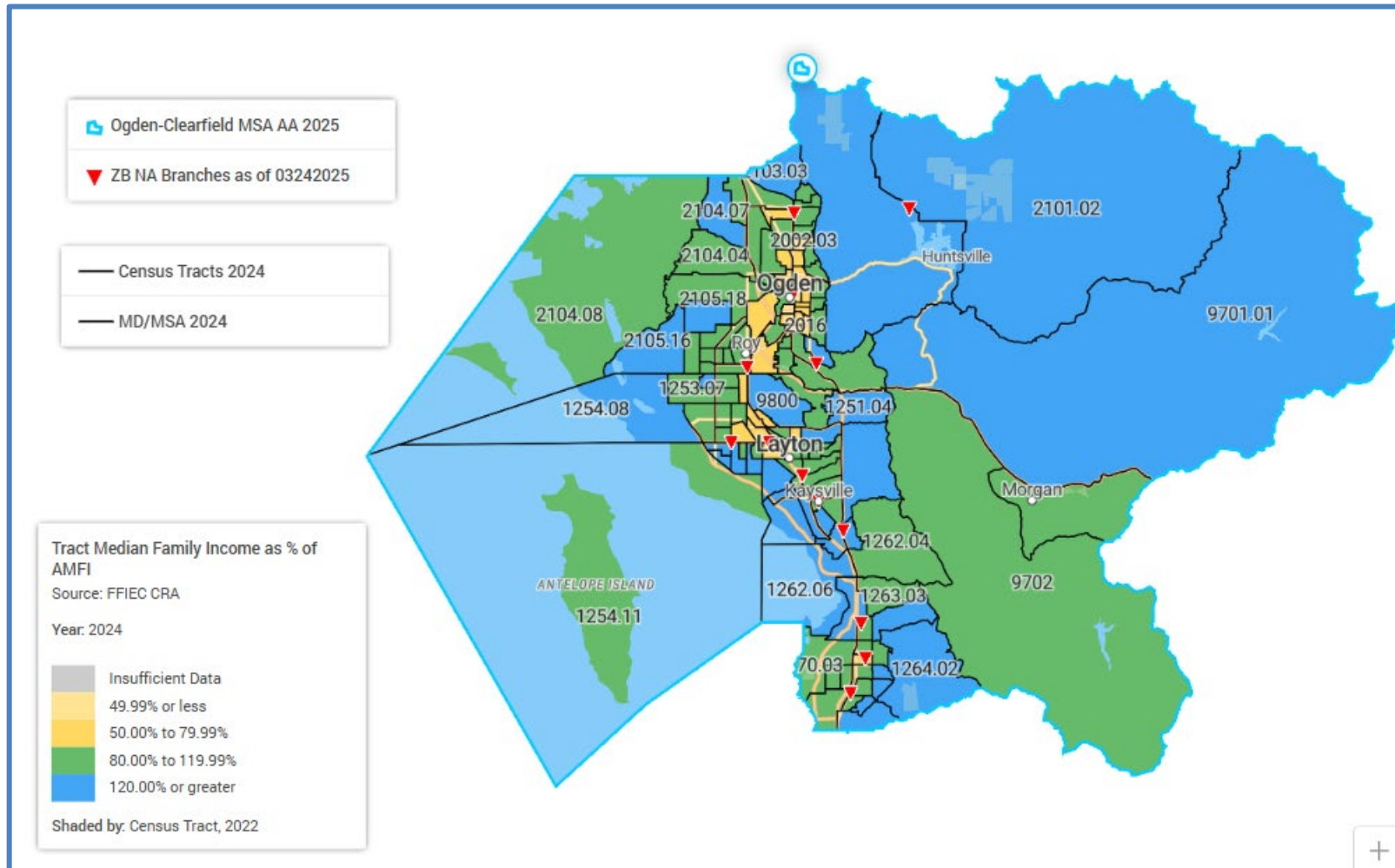
2025 Logan MSA

Cache County (UT)/005



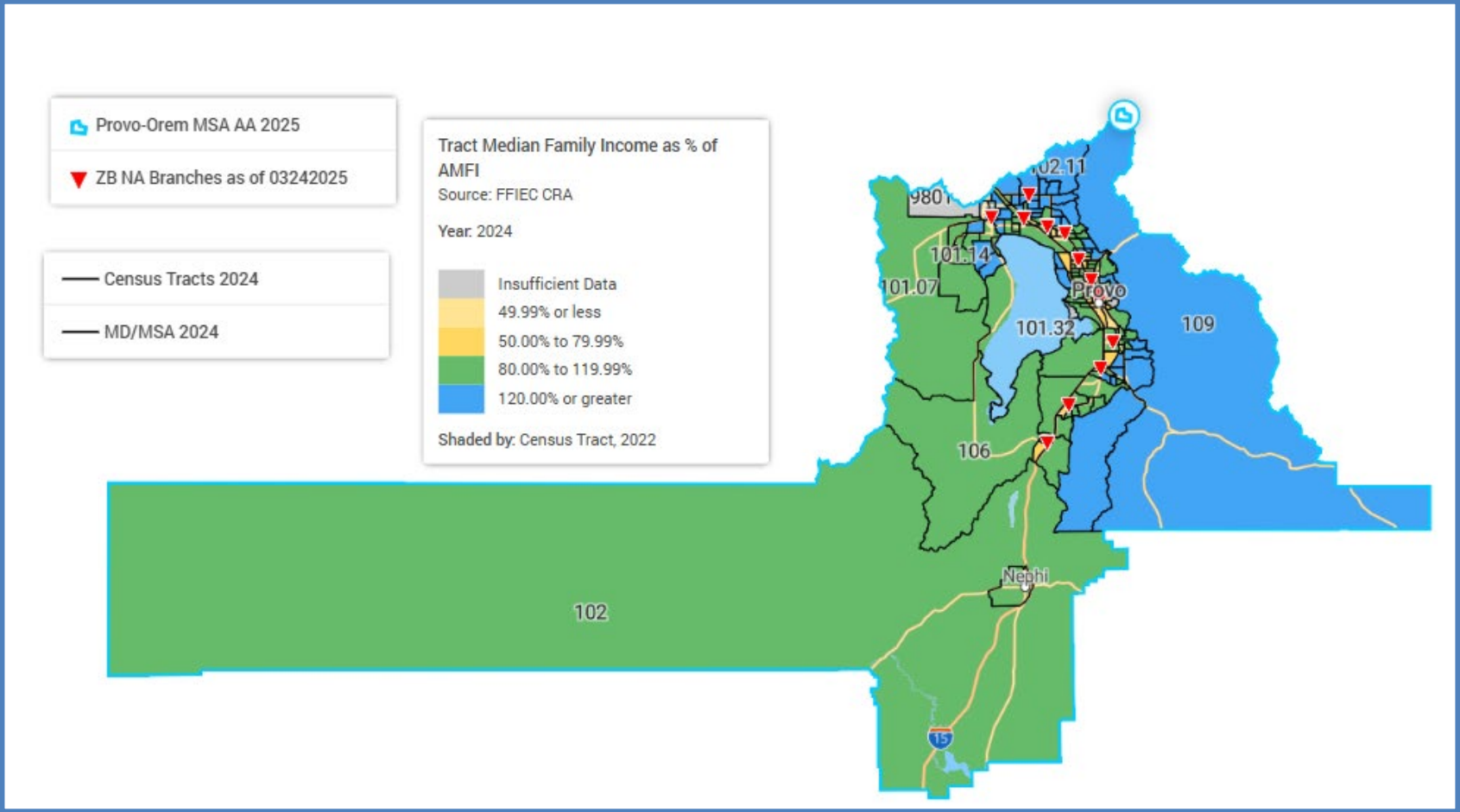
2025
Ogden-Clearfield MSA

Davis County/011
Morgan County/029
Weber County/057



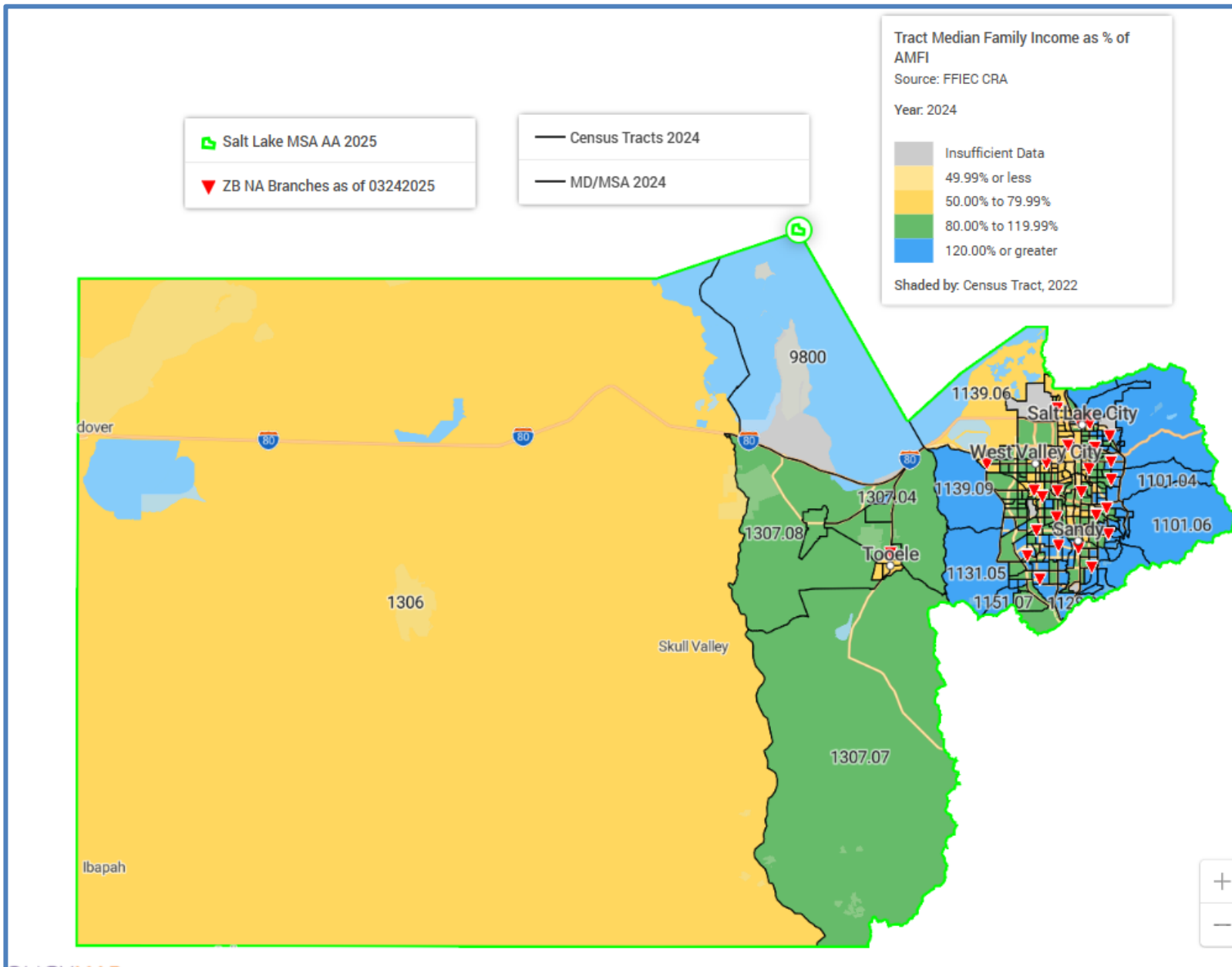
2025
Provo-Orem MSA

Juab County/023
Utah County/049



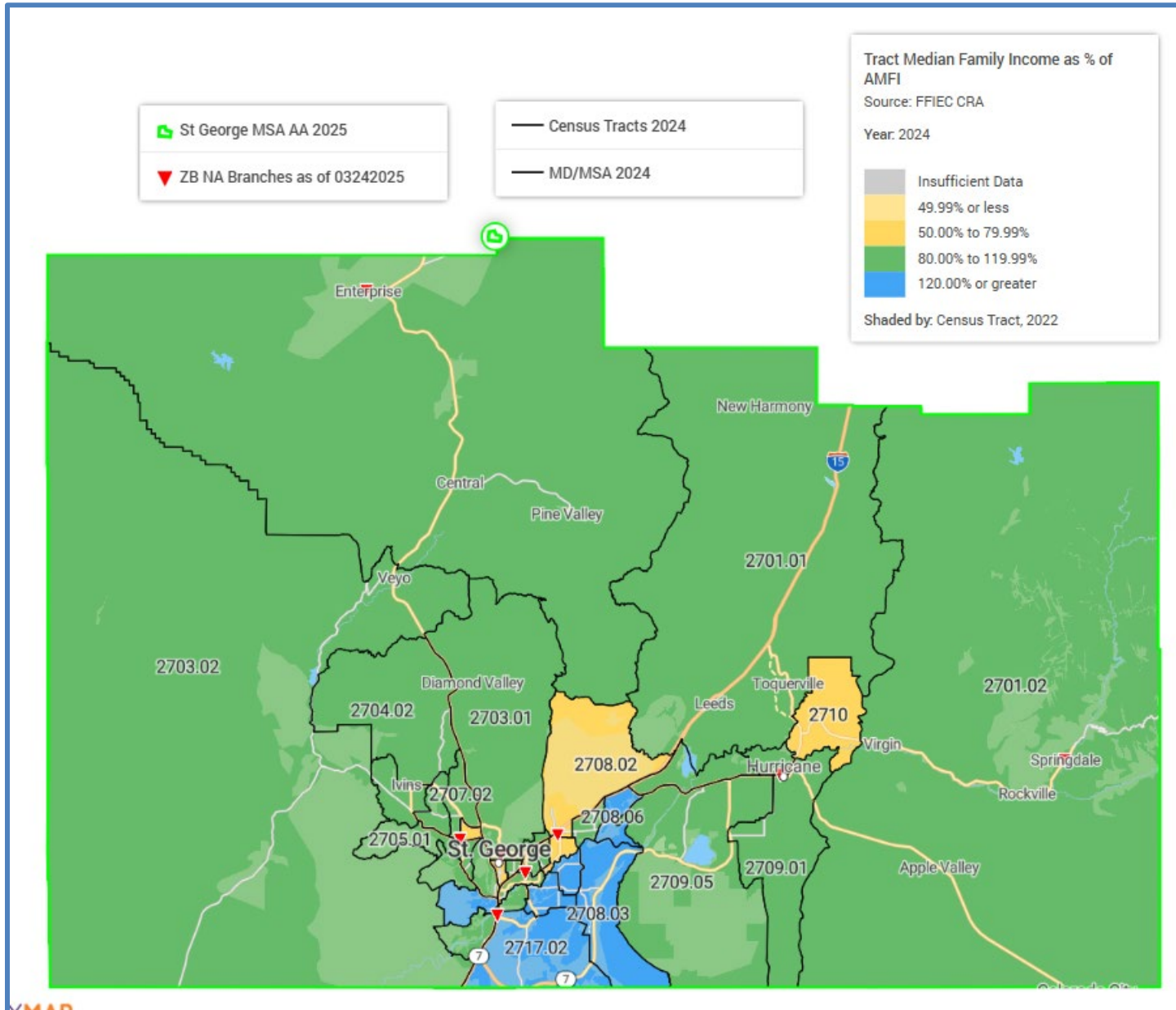
2025 Salt Lake City MSA

Salt Lake County/035
Tooele County/045



2025 St. George MSA

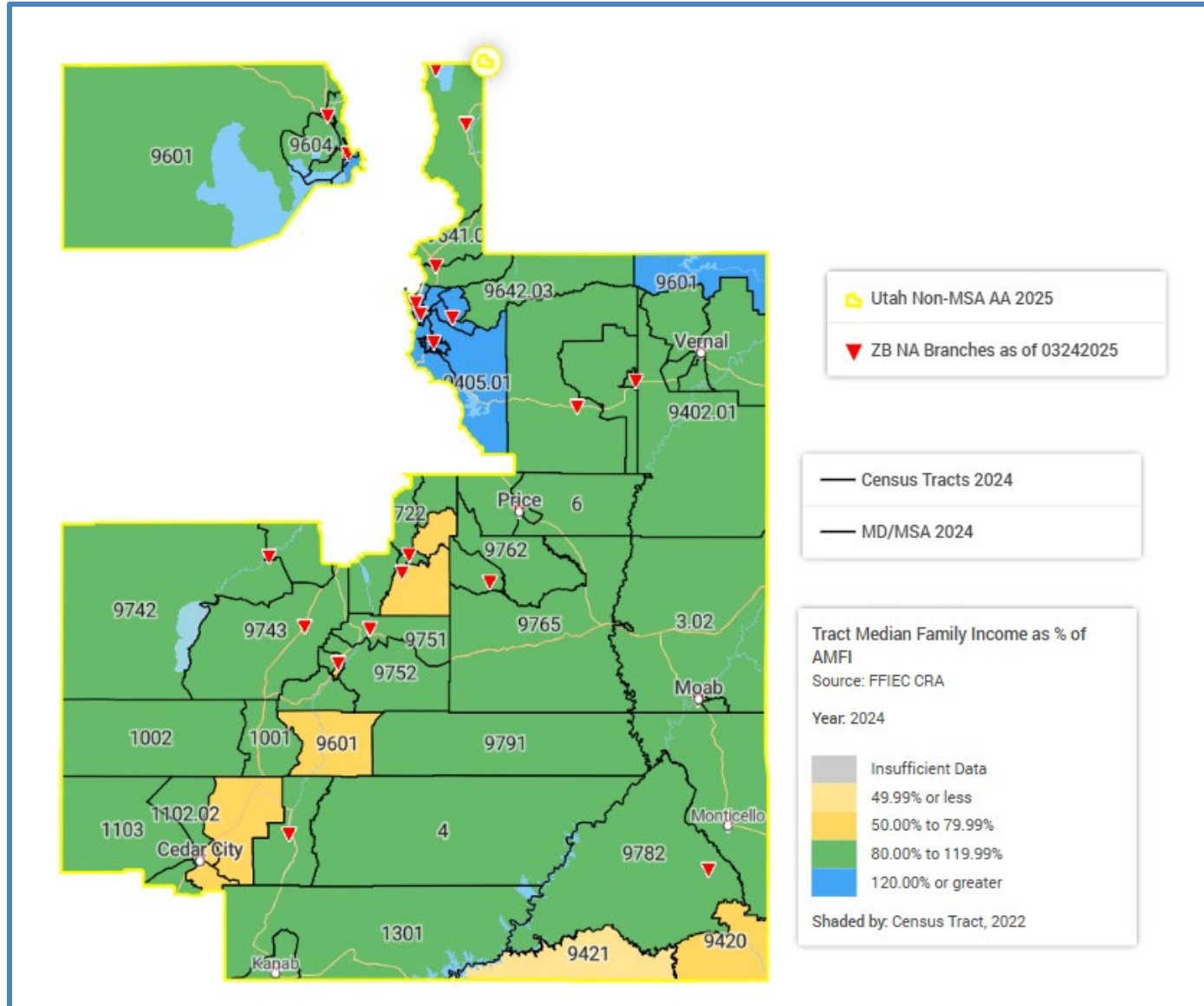
Washington County/053



2025

Utah Non-MSA

Beaver County/001
Box Elder County/003
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

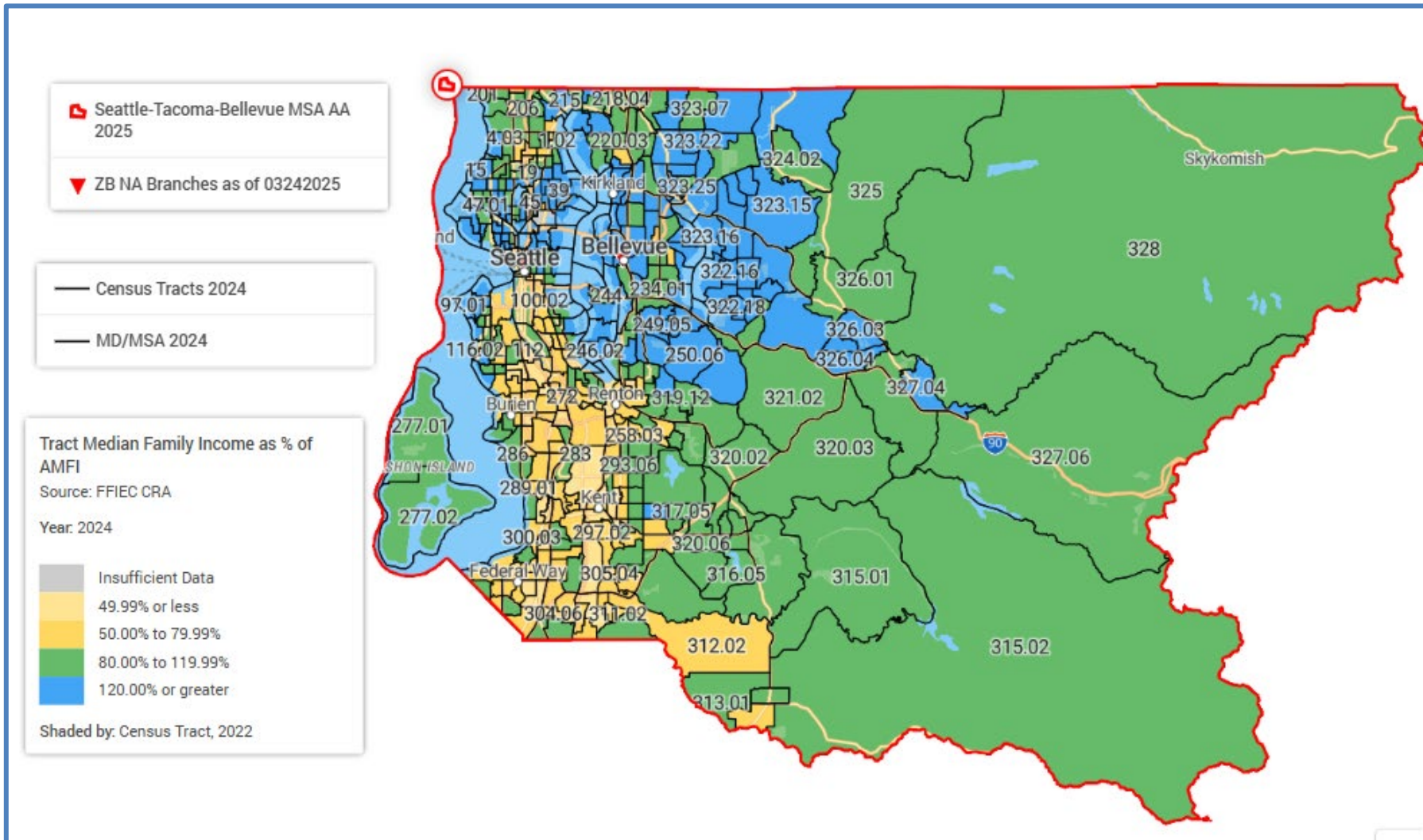
Washington



Washington

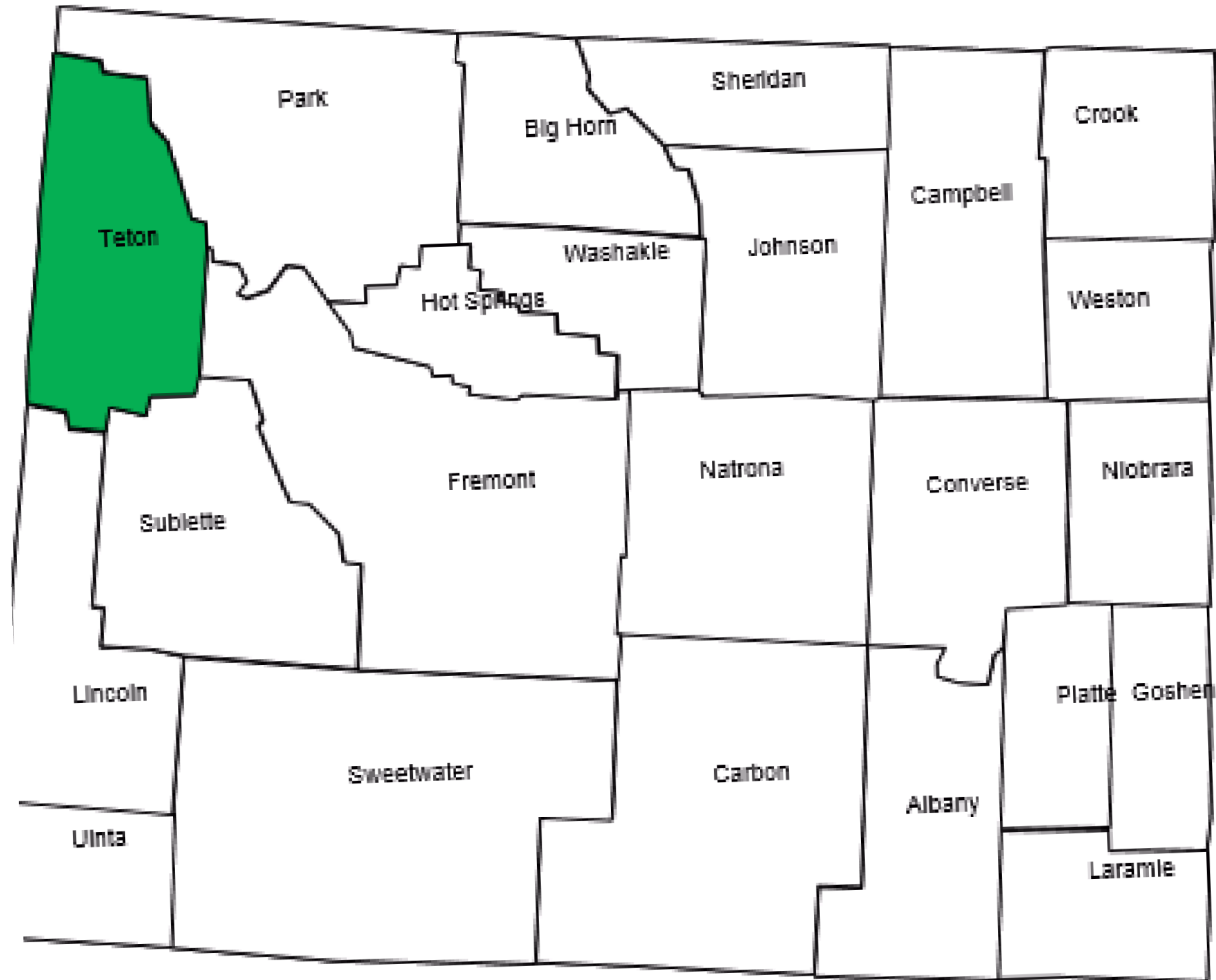
2025 Seattle-Bellevue- Kent MSA

King County/033



Zions Bank

Wyoming



Wyoming

2025 Teton County AA

Teton County/039

