

## Zions Bancorporation Assessment Areas 2025

MSA Name	Counties
<b>Arizona (04)</b>	
Arizona Non-MSA	Apache (001), Gila (007), Graham (009), Greenlee (011), La Paz (012), Navajo (017), and Santa Cruz (023)
Flagstaff MSA (22380)	Coconino (005)
Lake Havasu City-Kingman MSA (29420)	Mohave (015)
Phoenix-Mesa-Chandler MSA (38060)	Maricopa (013) and Pinal (021)
Prescott Valley-Prescott MSA (39150)	Yavapai (025)
Sierra Vista-Douglas MSA (43420)	Cochise (003)
Tucson MSA (46060)	Pima (019)
Yuma MSA (49740)	Yuma (027)
<b>California (06)</b>	
Bakersfield-Delano MSA (12540)	Kern (029)
Fresno MSA (23420)	Fresno (019)
Los Angeles-Long Beach- Anaheim MSA (31080) [Anaheim-Santa Ana-Irvine MD (11244) & Los Angeles-Long Beach-Glendale MD (31084)]	Los Angeles (037) & Orange (059)
Oxnard-Thousand Oaks-Ventura MSA (37100)	Ventura (111)
Riverside-San Bernardino-Ontario MSA (40140)	Riverside (065) and San Bernardino (071)
Sacramento-Roseville-Folsom MSA* (40900)	Sacramento (067)
San Diego-Chula Vista-Carlsbad MSA (41740)	San Diego (073)
San Francisco-Oakland-Fremont MSA (41860) [Oakland-Fremont-Berkeley MD (36084), San Francisco-San Mateo-Redwood City MD (41884)]	Alameda (001), Contra Costa (013), San Francisco (075), & San Mateo (081)
San Jose-Sunnyvale-Santa Clara MSA* (41940)	Santa Clara (San Jose) (085)
<b>Colorado (08)</b>	
Boulder MSA (14500)	Boulder (013)
Colorado Non-MSA	Eagle (037), Garfield (045), La Plata (067), Montezuma (083), Montrose (085), Pitkin (097), and Routt (107)
Colorado Springs MSA (17820)	El Paso (041) and Teller (119)
Denver-Aurora-Centennial MSA* (19740)	Adams (001), Arapahoe (005), Broomfield (014), Denver (031), Douglas (035), Gilpin (047), and Jefferson (059)
Grand Junction MSA (24300)	Mesa (077)
Pueblo MSA (39380)	Pueblo (101)

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<b>Idaho (16)</b>	
Boise MSA (14260)	Ada (001), Boise (015), Canyon (027), Gem (045), and Owyhee (073)
Idaho Falls MSA (26820)	Bonneville (019), Butte (023), and Jefferson (051)
Idaho Non-MSA	Bear Lake (007), Bingham (011), Blaine (013), Cassia (031), Gooding (047), Latah (057), Madison (065), Payette (075), and Washington (087)
Lewiston MSA (30300)	Nez Perce (069)
Pocatello MSA (38540)	Bannock (005)
Twin Falls MSA (46300)	Jerome (053) and Twin Falls (083)
<b>Nevada (32)</b>	
Carson City MSA (16180)	Carson City (510)
Las Vegas-Henderson-North Las Vegas MSA (29820)	Clark (003)
Nevada Non-MSA	Churchill (001), Douglas (005), Elko (007), Esmeralda (009), Eureka (011), Humboldt (013), Lander (015), Lincoln (017), Mineral (021), Nye (023), Pershing (027), and White Pine (033)
Reno MSA (39900)	Lyon (019), Storey (029) and Washoe (031)
<b>New Mexico (35)</b>	
Farmington, NM MSA (22140)	San Juan (045)
<b>Oregon (41)</b>	
Portland-Vancouver-Hillsboro MSA (38900)	Clackamas (005), Multnomah (051), Washington (067)
<b>Texas (48)</b>	
Austin-Round Rock-San Marcos MSA* (12420)	Travis (453)
Dallas-Fort Worth-Arlington MSA* (19100) [Dallas-Plano-Irving MD (19124) & Fort Worth-Arlington-Grapevine MD (23104)]	Collin (085), Dallas (113), Denton (121), & Tarrant (439)
Houston-Pasadena-The Woodlands MSA* (26420)	Brazoria (039), Chambers (071), Fort Bend (157), Galveston (167), Harris (201), Montgomery (339), and Waller (473)
San Antonio-New Braunfels MSA* (41700)	Bexar (029) and Comal (091)
Wharton County AA	Wharton (481)
<b>Utah (49)</b>	
Logan MSA (30860)	Cache (005)
Ogden MSA (36260)	Davis (011), Morgan (029), and Weber (057)
Provo-Orem-Lehi MSA (39340)	Juab (023) and Utah (049)
Salt Lake City-Murray MSA (41620)	Salt Lake (035) and Tooele (045)
St. George MSA (41100)	Washington (053)
Utah Non-MSA	Beaver (001), Box Elder (003), Carbon (007), Daggett (009), Duchesne (013), Emery (015), Garfield (017), Grand (019), Iron (021), Kane (025), Millard (027), Piute (031), Rich (033), San Juan (037), Sanpete (039), Sevier (041), Summit (043), Uintah (047), Wasatch (051), and Wayne (055)

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<b>Washington (53)</b>	
Seattle- Tacoma-Bellevue MSA (42660) [Seattle-Bellevue-Kent MD (42644)]	King (033)
<b>Wyoming (56)</b>	
Teton County AA	Teton (039)

\*Assessment areas listed for Amegy Bank exclude Ellis, Hunt, Kaufman, and Rockwall Counties in the Dallas-Plano-Irving MD, Hood, Johnson, Parker, Somervell, and Wise Counties in the Fort Worth-Arlington-Grapevine MD, Austin and Liberty Counties in the Houston-The Woodlands-Sugar Land MSA, Atascosa, Bandera, Guadalupe, Kendall, Medina, and Wilson Counties in the San Antonio MSA, and Bastrop, Caldwell, Hays, and Williamson Counties in the Austin-Round Rock-Georgetown MSA.

\*Assessment areas listed for California Bank and Trust exclude San Benito County in the San Jose-Sunnyvale-Santa Clara MSA and El Dorado, Placer, and Yolo Counties in the Sacramento-Roseville-Folsom MSA.

\*Assessment areas listed for Vectra Bank exclude Clear Creek, Elpert, and Park Counties in the Denver MSA.

\*Assessment areas listed for Zions First National Bank exclude Franklin County, Idaho in the Logan MSA.